2021

Laporan Tahunan

Annual Report

Meningkatkan Keunggulan Bisnis Melalui Pengembangan dan Modernisasi Proses Bisnis

Improving Business Advantage Through the Development and Business Process Modernization

PT BANK MANDIRI TASPEN

Meningkatkan Keunggulan Bisnis Melalui Pengembangan dan Modernisasi Proses Bisnis

Improving Business Advantage Through the Development and Business Process Modernization

Bank Mandiri Taspen telah mengembangkan strategi teknologi informasi dalam rangka pengembangan dan modernisasi proses bisnis. Strategi tersebut dikemas dalam 3 (tiga) fokus transformasi yaitu Transformasi *People*, Transformasi Process dan Transformasi *Technology*. Transformasi *People* dilakukan dengan membangun struktur organisasi yang didukung oleh tim dengan kompetensi teknis dan managerial dengan menyempurnakan struktur organisasi dan kapabilitas team dalam penggunaan teknologi dan selaras dengan *governance* bank yang ada. Transformasi *Process* dilakukan dengan menerapkan *methodology* sesuai standar dan *best practice* untuk meminimalisir risiko dan mengefisienkan proses melalui otomatisasi. Penerapan transformasi proses ini salah satunya adalah dengan melakukan standarisasi proses teknologi informasi (TI) untuk meningkatkan *quality development* dan *operation* serta peningkatan kemampuan *strategic planning* dan Arsitektur TI. Sedangkan Transformasi *Technology* dilakukan dengan mengembangkan teknologi dengan basis *platform-platform* sesuai *best practice* terkini di industri perbankan.

Dalam rangka pengembangan modernisasi proses bisnis pada tahun 2021 Bank Mandiri Taspen telah melakukan *Assessment Core Banking* Eksisting; menuntaskan pengembangan BM-One, Treasury System (Finacle), aplikasi eksisting serta pengoptimalan SOA dan Big Data; memperkuat kondisi infrastruktur IT; melaksanakan pengadaan baik sewa/beli perangkat; menuntaskan implementasi *back up management*, Software Define Network (SDN), optimalisasi Operasional IT Security, dan *Application Performance Monitoring;* serta melakukan penyesuaian terhadap Struktur organisasi IT. Modernisasi proses bisnis yang telah dilakukan di tahun 2021 telah mampu meningkatkan kinerja operasional dan keuangan Bank Mandiri Taspen.

Bank Mandiri Taspen has developed an information technology strategy in the context of developing and modernizing business processes. The strategy is packaged in 3 (three) transformation focuses, namely People Transformation, Process Transformation and Technology Transformation. People transformation was carried out by building an organizational structure supported by a team with technical and managerial competence by completing the organizational structure and team capabilities in using technology and in line with existing bank governance. Process transformation was carried out by applying a methodology according to standards and best practices to minimize risk and streamline processes through automation. One of the implementations of this process transformation was by standardizing information technology (IT) processes to improve quality development and operations as well as increasing strategic planning and IT architecture capabilities. Meanwhile, Technology Transformation was carried out by developing technology based on platforms according to the latest best practices in the banking industry.

In the context of developing business process modernization, in 2021 Bank Mandiri Taspen conducted an Existing Banking Core Assessment; completed the development of BM-One, Treasury System (Finacle) as existing applications and optimization of SOA and Big Data; strengthened the condition of IT infrastructure; carried out procurement of both rental and purchase of equipment; completed the implementation of back up management, Software Define Network (SDN), optimization of IT Security Operations, and Application Performance Monitoring; and made adjustments to the IT organizational structure. Business process modernization carried out in 2021 was able to improve the operational and financial performance of Bank Mandiri Taspen.

Kesinambungan Tema
Continuity of Theme

2020

Mengatasi Tantangan, Menjadi Semakin Kuat
Overcome Challenges, Develop Greatness

PT Bank Mandiri Taspen berupaya untuk tetap tumbuh *sustain* dan melalui masa krisis ini dengan tetap berkinerja baik. Untuk mengantisipasi dampak pandemi yang mungkin masih belum berakhir di tahun 2021, beberapa strategi/*action plan* telah dilakukan oleh Bank. Pencapaian kredit segmen pensiunan sebesar 113,2% dan mikro sebesar 115,6% jika dibandingkan dengan target. Tercapainya target kredit juga diiringi dengan kualitas kredit yang tetap terjaga dengan rasio NPL di bulan Desember 2020 sebesar 0,78% masih berada di bawah *threshold* 5% yang ditetapkan regulator. Ketahanan permodalan Bank tetap terjaga di tengah meningkatnya risiko kredit dan langkah konservatif Bank dalam membentuk CKPN secara proper. *Capital Adequacy Ratio* (CAR) di akhir Desember 2020 tetap tinggi, yakni 17,36% masih berada di atas *threshold* 14% yang ditetapkan regulator.

Terkait dengan kinerja profitabilitas dan *key ratio* PT Bank Mandiri Taspen sampai dengan posisi Desember 2020, NIM dapat terus ditingkatkan ke posisi 6,40% atau meningkat sebesar 0,35% secara *year on year*. Dari sisi rasio *profitability* ROA dan ROE *on track* sesuai dengan target yang ditetapkan sehingga Bank masih konsisten dalam menghasilkan profit bagi para *shareholder*. PT Bank Mandiri Taspen juga berhasil mengelola Anggaran secara *prudent* yang tercermin dari rasio CER yang menurun dibandingkan tahun sebelumnya yakni 52,15% atau turun 2,9% secara *year on year*. Laba bersih Bank dapat melampaui target yang telah ditetapkan yakni sebesar Rp429,2 miliar atau tercapai 171,6%.

PT Bank Mandiri Taspen strives to continue to grow sustainably and through this crisis period by continuing to perform well. To anticipate the impact of the pandemic, which may not end in 2021, the Bank implemented several strategies / action plans. The pension segment's loan achievement was 113.2% and the micro segment was 115.6% when compared with the target. Achieving the credit target was also accompanied by well-maintained credit quality with an NPL ratio of 0.78% in December 2020, still below the 5% threshold set by the regulator. The Bank's capital resilience was maintained amidst escalating credit risk and conservative steps by the Bank in establishing proper allowance for impairment losses. The Capital Adequacy Ratio (CAR) at the end of December 2020 remained high, namely 17.36%, which was still above the 14% threshold set by the regulator.

Regarding the profitability performance and key ratio of PT Bank Mandiri Taspen until the position of December 2020, NIM continued to increase to the position of 6.40% or an increase of 0.35% year on year. In terms of profitability ratios, ROA and ROE on track were in accordance with the targets set so that the Bank was still consistent in generating profit for shareholders. PT Bank Mandiri Taspen also succeeded in managing its Budget prudently as reflected in the lower CER ratio compared to the previous year, namely 52.15% or a decrease of 2.9% year on year. The company's net profit exceeded the predetermined target of IDR 429.2 billion or reached 171.6%.

2019

Penguatan Wirausaha Membangun Daya Tahan Sistemik
Strengthening Entrepreneurs in Building Systemic Resilience

Manajemen dan seluruh insan Bank Mantap menyadari bahwa untuk meraih keunggulan daya saing yang berkelanjutan dibutuhkan kedayatahanan yang bersifat sistemik menuju kesinambungan usaha (*sustainability*). Jiwa kewirausahaan adalah nilai-nilai yang bersifat inovatif dan tidak pernah puas dengan capaian saat ini melainkan terus berusaha mencari perbaikan (*continuous improvement*).

The management and all employees of Bank Mantap realize that to achieve a sustainable competitive advantage requires systemic resilience towards business sustainability. Entrepreneurial spirit becomes values that are innovative and are never satisfied with current achievements but continue to seek continuous improvement.

Manajemen terus mendorong dan memperkuat nilai-nilai wirausaha disegala lapisan agar melahirkan jati diri wirausaha. Melalui penguatan wirausaha, seluruh insan Bank Mantap mampu memberikan layanan terbaik, sehingga seluruh pemangku kepentingan khususnya pelanggan merasa puas dan menjadi konsumen loyal. Bentuk layanan terus dikembangkan melalui inovasi berbasis teknologi informasi yang sejalan dengan kebutuhan era milenial.

Management continued to encourage and strengthen entrepreneurial values at all levels in order to give birth to an entrepreneurial identity. By strengthening entrepreneurship, all Bank Mantap employees were able to provide the best service, so that all stakeholders, especially customers, were satisfied and became loyal consumers. The form of service continued to be developed through information technology-based innovations that were in line with the needs of the millennial era.

Kombinasi nilai-nilai inovatif yang terus dikembangkan secara sistemik serta layanan prima diharapkan mampu tampil sebagai keunggulan daya saing berkelanjutan.

The combination of innovative values that were continuously developed systemically as well as excellent service was expected to be able to emerge a sustainable competitive advantage.

Untuk mencapai ini maka diperlukan dukungan sumber daya yang ekselen dan unggul sejalan dengan visi, misi, dan nilai-nilai Bank Mantap yang telah ditetapkan.

To achieve this, it required the support of excellent and superior resources in line with the established vision, mission and values of Bank Mantap.

2018

Penguatan Bisnis Membangun Kesejahteraan
Strengthening Business, Enhancing Prosperity

Sebagai Bank yang fokus pada kebutuhan UMKM dan pensiunan, PT Bank Mandiri Taspen (Bank Mantap) terus mencatatkan pertumbuhan yang signifikan dari tahun ke tahun. Selama tahun 2018, Bank telah mencatatkan pertumbuhan aset, pinjaman, dana pihak ketiga, dan laba jauh di atas rata-rata industri. Hal ini menunjukkan bahwa Bank Mantap telah mengalami penguatan bisnis di industri perbankan Indonesia.

As a Bank that focuses on the needs of MSMEs and pensioners, PT Bank Mandiri Taspen (Bank Mantap) continues to record significant growth from year to year. During 2018, the Bank recorded growth in assets, loans, third party funds and profits far above the industry average. This shows that Bank Mantap has experienced business strengthening in Indonesian banking industry.

Penguatan bisnis tentu saja juga diikuti dengan peningkatan kesejahteraan nasabahnya, khususnya para pensiunan. Hal ini juga didukung dengan dilaksanakannya berbagai program-program yang ditujukan untuk meningkatkan kesejahteraan masyarakat diantaranya Program Mantap Indonesia yang merupakan program unggulan Bank Mantap. Program Mantap Indonesia diharapkan memberikan kontribusi positif dalam rangka terciptanya lingkungan dan masyarakat Indonesia yang mantap dan sejahtera. Melalui implementasi program Mantap Indonesia, diharapkan Bank Mantap dapat membantu memecahkan masalah yang dihadapi masyarakat serta dapat memberikan manfaat ekonomi dan sosial untuk kepentingan masyarakat dan lingkungan.

Strengthening business is always followed by the increase of prosperity of its customers, especially pensioners. This is also supported by the implementation of various programs aimed at improving community prosperity, including the Mantap Indonesia Program, a flagship program of Bank Mantap. The Mantap Indonesia Program is expected to contribute positively to the development of a stable and prosperous Indonesian environment and society. Through the implementation of the Mantap Indonesia Program, it is expected that Bank Mantap can contribute to solve problems faced by the community and provide economic and social benefits for the advantages of society and environment.

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Company Overview

KEPEMILIKAN
Ownership

51,098 %
PT Bank Mandiri (Persero) Tbk

48,437 %
PT Taspen (Persero)

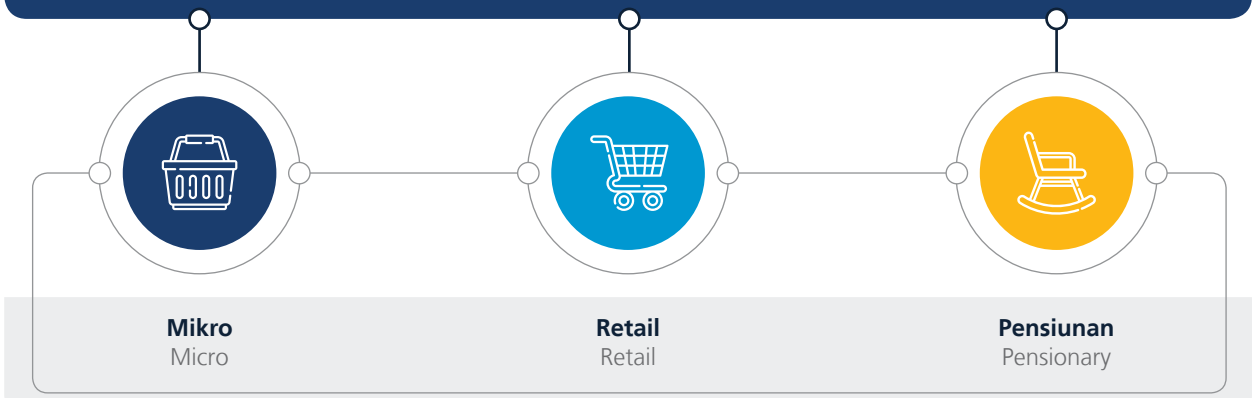
0,465 %
Ida Bagus Made Putra Jandhana

JASA DAN LAYANAN
Other Service

Cash Management

Pembayaran Pembelian
Payment Purchase

SEGMEN PRODUK KREDIT
Credit Product Segments



Mikro
Micro

Retail
Retail

Pensiunan
Pensionary

DIDUKUNG OLEH
Supported By

432
Jaringan Kantor
Office Networks

2.873
Karyawan
Employees

Transfer

Inkaso
Collections

SEGMEN PRODUK SIMPANAN
Saving Product Segments

Tabungan
Saving

Giro
Current Accounts

Deposito
Deposito

Jejak Langkah
Milestones

Lebih dari 50 Tahun dalam Inovasi
More than 50 Years of Innovation

Bank Mandiri Taspen berawal dari bank kecil di Kota Denpasar, menjadi *market leader* bank nasional di segmen pensiunan dan UMKM, Bank Mandiri Taspen terus mencatat sejarah.

Bank Mandiri Taspen began as a small bank in the city of Denpasar, becoming the market leader for national banks in the pensioners and MSME segments, Bank Mandiri Taspen continues to make history.

1970

23 Februari
didirikan dengan nama MAI Bank Pasar Sinar Harapan Bali

February 23
was established under the name MAI Bank Pasar Sinar Harapan Bali

1992

3 November
merubah Badan Hukum menjadi Perseroan Terbatas (PT)

November 3
changed the Legal Entity to Limited Liability Company (PT)

1994

10 Maret
memperoleh status sebagai Bank Umum

March 10
obtained status as a Commercial Bank

2008

3 Mei
diakuisisi oleh Bank Mandiri (Persero) Tbk dengan kepemilikan saham 80%

May 3
was acquired by Bank Mandiri (Persero) Tbk with 80% share ownership

2013

22 Mei
jumlah kepemilikan Bank Mandiri (Persero) Tbk di PT Bank Sinar Harapan Bali menjadi 93,23%

May 22
the total ownership of Bank Mandiri (Persero) Tbk in PT Bank Sinar Harapan Bali became 93.23%

2014

22 Desember
resmi dimiliki oleh 3 BUMN dengan kepemilikan masing-masing PT Bank Mandiri (Persero), Tbk 58,25% PT Taspen (Persero) 20,20% dan PT Pos Indonesia (Persero) 20,20%

December 22
officially owned by 3 SOEs with ownership respectively PT Bank Mandiri (Persero), Tbk 58.25% PT Taspen (Persero) 20.20% and PT Pos Indonesia (Persero) 20.20% *

2015

23 Januari
memperoleh persetujuan perubahan nama dari Menteri Hukum dan HAM dan pada tanggal 7 Agustus 2015 nama PT Bank Mandiri Taspen Pos secara resmi diperkenalkan kepada seluruh masyarakat Indonesia

January 23
obtained approval for a name change from the Minister of Law and Human Rights and on 7 August 2015 the name PT Bank Mandiri Taspen Pos was officially introduced to all Indonesian people

2016

17 November
menerbitkan *Medium Term Note* (surat hutang jangka pendek), 31 Oktober peningkatan Modal Dasar Bank Mantap untuk menuju Bank BUKU 2

November 17
issued Medium Term Notes (short-term debt securities), 31 October increased Bank Mantap's Authorized Capital to go to BUKU 2 Bank

2017

21 Juni
menjadi Perusahaan Tercatat dengan menerbitkan Obligasi I Bank Mandiri Taspen Pos Tahun 2017.

June 21
became a Listed Company by issuing Bank Mandiri Taspen Pos Bonds I in 2017.

7 November
memperoleh persetujuan perubahan nama dari Menteri Hukum dan HAM dan efektif mendapatkan izin penggunaan nama dari Otoritas Jasa Keuangan pada tanggal 23 Desember 2017 dengan nama PT Bank Mandiri Taspen

November 7
obtained approval for a name change from the Minister of Law and Human Rights and effectively obtained a license to use the name from the Financial Services Authority on December 23, 2017 under the name PT Bank Mandiri Taspen

2021

1 Mei

Bank Mandiri Taspen mencatatkan kembali pada Bursa Efek Indonesia (BEI) obligasi sebesar Rp 2 triliun, yang merupakan bagian dari Penerbitan Umum Berkelanjutan (PUB) Obligasi Satu Tahap Kedua tahun 2021 dengan lima perusahaan penjamin emisi yakni Mandiri Sekuritas, BNI Sekuritas, BCA Sekuritas, BRI Danareksa Sekuritas dan Trimegah Sekuritas Indonesia.

May 1

Bank Mandiri Taspen re-listed on the Indonesia Stock Exchange (IDX) bonds amounting to Rp 2 trillion, which is part of the 2021 Second Phase One Phase Continuous Public Issuance (PUB) with five underwriting companies namely Mandiri Sekuritas, BNI Sekuritas, BCA Sekuritas, BRI Danareksa Sekuritas and Trimegah Sekuritas Indonesia.

14 Juni

Efektif memindahkan alamat Kantor Pusat Bank sehubungan telah mendapat persetujuan dari Otoritas Jasa Keuangan (OJK) dengan surat No. S-51/PB.1/2021 tanggal 18 Mei 2021 perihal Rencana Pemindahan Alamat Kantor Pusat (KP) dan Kantor Cabang (KC), dengan pemindahan alamat semula beralamat di Jl. Cikini Raya No. 42 Kel. Cikini, Kec. Menteng, Jakarta Pusat menjadi beralamat di Jalan Proklamasi No. 31 Kel. Pegangsaan, Kec. Menteng, Jakarta Pusat.

June 14

Effectively changed the address of the Bank's Head Office in connection with obtaining approval from the Financial Services Authority (OJK) with letter No. S-51/PB.1/2021 dated May 18, 2021, regarding the Plan to Change the Address of the Head Office (KP) and Branch Offices (KC), with the change of address from the original address at Jl. Cikini Raya No. 42 Ex. Cikini, District. Menteng, Central Jakarta, whose address is at Jalan Proklamasi No. 31 Ex. Pegangsaan, Kec. Menteng, Central Jakarta.

2020

16 Desember

melaksanakan Right Issue dengan menerbitkan 136.686.714 saham, selanjutnya 135.993.787 saham yang diambil bagian oleh Bank Mandiri dan PT Taspen, sehingga Modal Dasar menjadi Rp819.650.816.000, Modal Ditempatkan dan Modal Disetor menjadi Rp819.304.352.500 saham yang tidak diambil bagian sejumlah 692.927 saham disimpan dalam portepel. Selanjutanya kepemilikan saham Bank Mandiri menjadi 51,098%, PT Taspen 48,437% dan pemegang saham lainnya menjadi 0,465%.

16 December

implemented the Right Issue by issuing 136,686,714 shares, then 135,993,787 shares subscribed by Bank Mandiri and PT Taspen, so that the Authorized Capital became IDR 819,650,816,000, Issued and Paid-up Capital became IDR 819,304,352,500 692,927 shares were not subscribed for in the portfolio. Furthermore, Bank Mandiri's share ownership became 51.098%, PT Taspen 48.437% and other shareholders became 0.465%.

2019

11 Maret

efektif pemindahan Kantor Pusat Bank Mantap yang semula berkedudukan dan berkantor pusat di Denpasar-Bali menjadi berkedudukan dan berkantor pusat di Jakarta Pusat sesuai dengan Keputusan Rapat Umum Pemegang Saham No.53 tanggal 31 Oktober 2016 dari Notaris I Gusti Ngurah Putra Wijaya, S.H., Notaris di Denpasar, akta mana kemudian ditegaskan dengan Penegasan Keputusan Rapat Nomor 7 tanggal 5 Maret 2019 serta telah memperoleh persetujuan OJK Nomor: S-5/PB.1/2019 tanggal 28 Januari2019 tentang Rencana Pemisahan dan Pemindahan Alamat Kantor Pusat (KP).

March 11

effective transfer of Bank Mantap's Head Office which was originally domiciled and headquartered in Denpasar-Bali to be domiciled and headquartered in Central Jakarta in accordance with the General Meeting of Shareholders Resolution No. 53 dated 31 October 2016 from Notary I Gusti Ngurah Putra Wijaya, SH, Notary in Denpasar, which deed was confirmed by Confirmation of Meeting Resolution Number 7 dated March 5, 2019 and has obtained FSA approval Number: S-5 / PB.1 / 2019 dated 28 January2019 concerning Plans for Separation and Change of Head Office Address (KP).

18 November

|menerbitkan Penawaran Umum Berkelanjutan Obligasi Berkelanjutan I Bank Mandiri Taspen dengan jumlah pokok Rp1.000.000.000, dan pada tanggal 27 November 2019 telah dicatat pada Bursa Efek Indonesia.

November 18

issued a Public Offering of Continuous Bonds I Bank Mandiri Taspen with a principal amount of IDR 1,000,000,000, and on November 27, 2019, it was listed on the Indonesia Stock Exchange.

2018

30 November

melaksanakan *Right Issue* dengan menerbitakan 140.492.748 saham yang diambil bagian oleh Bank Mandiri dan PT Taspen, sehingga Modal Dasar, Modal Ditempatkan dan Modal Disetor menjadi Rp751.307.459.000. selanjutanya kepemilikan saham Bank Mandiri menjadi 51,077%, PT Taspen 48,416% dan pemegang saham lainnya menjadi 0,507%.

November 30

implemented the Right Issue by issuing 140,492,748 shares subscribed by Bank Mandiri and PT Taspen, so that the Authorized Capital and Issued Capital was IDR 751,307,459,000. furthermore, Bank Mandiri's share ownership became 51.077%, PT Taspen 48.416% and other shareholders became 0.507%.

Kontribusi Terbaik Kami
Our Best Contribution

1 MEMILIKI INDUK PERUSAHAAN YANG BEREPUTASI
HAVING A REPUTABLE PARENT COMPANY

Bank Mandiri Taspen memiliki induk perusahaan dengan keunggulannya masing-masing yang berfungsi untuk mengembangkan bisnis Bank Mandiri Taspen yaitu:

Bank Mandiri Taspen has a parent company with various respective advantages that serves to develop the business of Bank Mandiri Taspen, namely:

Bank Mandiri sebagai bank terbesar di Indonesia yang memiliki expertise dalam pengelolaan Bank.

Bank Mandiri as the largest bank in Indonesia that has expertise in managing the Bank.

PT Taspen memilki akses kepada captive market pensiunan sehingga dapat menambah database calon debitur pensiunan.

PT Taspen has access to capture pensioners markets, so it can add to the database of prospective retired borrowers.

Dukungan pendanaan dari grup Pemegang Saham.

Funding support from shareholder group.

3 PENGEMBANGAN HUMAN CAPITAL
HUMAN CAPITAL DEVELOPMENT

Pengelolaan SDM di Bank Mandiri Taspen meliputi 8 (delapan) area yang terhubung satu dengan lainnya. Untuk mengintegrasikan secara digital serta untuk konsistensi pengelolaan SDM ini Bank Mandiri Taspen menggunakan HCMS (*Human Capital Management System*) yang terus dikembangkan.

HR management at Bank Mandiri Taspen covers 8 (eight) areas that are connected. To integrate digitally and for consistency in HR management, Bank Mandiri Taspen uses the HCMS (Human Capital Management System) which is continuously being developed.

Pengelolaan SDM melalui sistem yang terintegrasi - HCMS

HR management through an integrated system - HCMS

1. Performance Management
2. Culture Engagement
3. Organization Development
4. Training Development

5. Governance (Policy & Procedure)
6. Recruitment
7. Talent Management
8. Remuneration

2 INOVASI PRODUK DAN LAYANAN
PRODUCT AND SERVICE INNOVATION

Bank Mandiri Taspen melakukan pengembangan sistem MONA (Mantap Originating Apps) untuk mempercepat proses kredit, sehingga layanan kepada Debitur dapat lebih cepat. Hal ini berdampak pada meningkatkan kecepatan layanan proses kredit (proses < 2 jam naik dari 34% menjadi 60%) serta meningkatkan produktivitas *booking* kredit sebesar 19,5% yoy.

Bank Mandiri Taspen juga membuat aplikasi *monitoring* Kredit Pensiun yang memberikan kemudahan *tracking* mutasi setelah akuisisi serta menampilkan informasi lainnya seperti komposisi kantor bayar, Terhitung Mulai Tanggal (TMT) *pension*, status *flagging*, proses mutasi dan *Top Up*. Hal ini berdampak pada kualitas kredit membaik karena monitoring akuisisi Nasabah sampai berkantor bayar di Bank Mandiri Taspen dapat terpantau dengan baik.

Selain itu, Bank Mandiri Taspen memberikan layanan khusus yang lebih fleksibel dan praktis sebagai *one stop service* melalui Gerobak Mantap (GERMAN) dan *Booth* Pelayanan di Kantor-Kantor Cabang Taspen.

Bank Mandiri Taspen has developed the MONA (Mantap Originating Apps) system to speed up the credit process, so that services to debtors can be faster. This has an impact on increasing the speed of credit processing services (processing < 2 hours up from 34% to 60%) and increasing credit booking productivity by 19.5% yoy.

Bank Mandiri Taspen has also created a Pension Loan monitoring application that provides easy tracking of post-acquisition transfers and displays other information such as the composition of the paying office, the Commencement of Pension Date (TMT), flagging status, mutation process and Top Up. This has an impact on improving credit quality because monitoring of customer acquisitions until the payment office at Bank Mandiri Taspen can be monitored properly.

In addition, Bank Mandiri Taspen provides special services that are more flexible and practical as a one-stop service through the Steady Cart (GERMAN) and Service Booths at Taspen Branch Offices

Sosialisasi dengan Gerobak Mantap
Socialization with Gerobak Mantap

Open Booth di Kantor Taspen
Open Booth at Taspen Office

Selain itu, terdapat beberapa kegiatan yang telah dilaksanakan Bank dalam rangka meningkatkan kapabilitas masing-masing pegawai dan penguatan culture perusahaan.

In addition, there are several activities that have been carried out by the Bank in order to improve the capabilities of each employee and strengthen the company culture.

AKHLAK

CULTURE
Internalization

Konten Mading AKHLAK
AKHLAK mading content

***Event* Sosialisasi**
Socialization Events

Pemutaran Video & *Morning Briefing* AKHLAK
Video playback & Morning Briefing AKHLAK

Banner Budaya

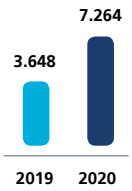
Mading Budaya

Brosur

Video Akhlak

CAPABILITIES
Building Continuously

Training Hours



860%
Growth YoY

69.737
Training hours in 2021

BSMR Certificate

95,06%
Karyawan sudah memenuhi persyaratan tersertifikasi
Employees have met the certified requirements

Bank juga memberikan apresiasi kepada pegawai yang tercermin dari adanya peningkatan remunerasi sesuai standar dan *monitoring talent pool* pegawai.

The Bank also gives appreciation to employees which is reflected in the increase in remuneration according to standards and monitoring of the employee talent pool.

Remunerasi	*Talent Pool & Successor*			
Survey Market Salary	**328 Pegawai Talent**	**145 Pegawai Promosi**	**59 ODP & SDP 49 ODP& SDP Th 2021**	**194 Pegawai telah menjalani *assessment***
01 ***REMUNERATION***	**02** ***TOP TALENT & TALENT***	**03** ***PROMOTION***	**04** ***FUTURE LEADERS***	**05** ***ASSESSMENT FOR TALENT***
Mengikuti salary dan benefit survey Untuk menjaga remunerasi yang kompetitif Participate in the salary and benefit survey to maintain competitive remuneration	Pegawai-pegawai potensial untuk mengisi posisi-posisi kritikal (Pejabat Executive dan Manajerial) dikembangkan melalui critical development dan meaningful education program. Potential employees to fill critical positions (Executive and Managerial Officers) are developed through critical development and meaningful education programs.	Terdapat 145 pegawai promosi seiring dengan peningkatan tanggung jawab serta untuk mengisi posisi-posisi kosong dari internal. There are 145 promotion employees along with increasing responsibilities as well as to fill vacant positions from internal.	Untuk calon-calon pemimpin masa depan Bank Mandiri Taspen menyelenggarakan program ODP & SDP setiap tahunnya For future leaders, Bank Mandiri Taspen organizes ODP & SDP programs every year	Terdapat 194 menjalani assessment sebagai *talent pool* dan juga untuk melihat *fit and proper* di posisi baru There are 194 undergoing assessment as a talent pool and also to see fit and proper in new positions

3 PILAR MANTAP INDONESIA

3 MANTAP INDONESIA PILLARS

Strategi pelaksanaan program Mantap Indonesia adalah melalui 3 (tiga) pilar:
The strategy for implementing Program Mantap Indonesia is through 3 Pillars:

SEHAT BERSAMA MANTAP / MANTAP HEALTHY TOGETHER

2017	2018	2019	2020*	2021**
120 Kegiatan 120 Activities	**318 Kegiatan** 318 Activities	**319 Kegiatan** 319 Activities	**62 Kegiatan** 62 Activities	**6 Kegiatan** 6 Activities
Senam Gymnastics	**Senam, Cek Kesehatan Seminar** Gymnastics, Health Check Seminar	**Senam, Cek Kesehatan, Seminar** Gymnastics, Health Check Seminar	**Senam, Cek Kesehatan Seminar, Kesehatan Online** Gymnastics, Health Checks, Seminars, Health Online	**Seminar, Kesehatan Online** Gymnastics, Health Check, Seminar, Health Online
3.450 Peserta 3,450 Participants	**9.204 Peserta** 9,204 Participants	**11.202 Peserta** 11,202 Participants	**2.837 Peserta** 2,837 Participants	**1.876 Peserta** 1,876 Participants
			9.424 Viewer	**2.098 Viewer**

*Tahun 2020, pelaksanaan SBM offline di Kantor Cabang dihentikan sementara akibat pandemi COVID-19 dan digantikan dengan SBM *Online* yang diselenggarakan Kantor Pusat / In 2020, the implementation of offline SBM at Branch Offices was temporarily suspended due to the COVID-19 pandemic and replaced with an Online SBM held by the Head Office
**Hasil pelaksanaan dilakukan sampai dengan bulan Juni 2021 / The results of the implementation are carried out until June 2021

AKTIF BERSAMA MANTAP / MANTAP ACTIVE TOGETHER

2017	4 KC	19 Kegiatan / Activity	403 Peserta / Participant	
2018	39 KC	84 Kegiatan/ Activity	3.252 Peserta/ Participant	
2019	40 KC	79 Kegiatan / Activity	3.060 Peserta / Participant	
*2020	41 KC	12 Kegiatan / Activity	2.633 Peserta / Participant	2.148 Viewer
**2021	41 KC	6 Kegiatan / Activity	643 Peserta / Participant	1.766 Viewer

*Tahun 2020, pelaksanaan ABM offline di Kantor Cabang dihentikan sementara akibat pandemi COVID-19 dan digantikan dengan ABM *Online* yang diselenggarakan Kantor Pusat / In 2020, the implementation of offline ABM at Branch Offices was temporarily suspended due to the COVID-19 pandemic and replaced with an Online ABM held by the Head Office
**Hasil pelaksanaan dilakukan sampai dengan bulan Juni 2021 / The results of the implementation are carried out until June 2021

Wujud implementasi pilar II Mantap Aktif yang telah menjadi agenda rutin tahunan Bank Mandiri Taspen dalam rangka menyambut bulan Ramadhan dan Hari Raya Idul Fitri dimana pada momen tersebut menjadi sarana berbagi kebahagiaan kepada para pensiunan nasabah Bank Mandiri Taspen.

The implementation of pillar II Mantap Active which has become the annual routine agenda of Bank Mandiri Taspen to welcome the month of Ramadan and Eid al-Fitr where at that moment it becomes a means of sharing happiness with retired Bank Mandiri Taspen customers.

2017	2018	2019	2020	2021
37 KC	38 KC	40 KC	41 KC	41 KC
10.885 Paket Sembako Food Packages	14.398 Paket Sembako Food Packages	10.885 Paket Sembako Food Packages	20.169 Paket Sembako Food Packages	22.230 Paket Sembako Food Packages
		10.885 Paket Ibadah Worship Package		

WIRAUSAHA MANTAP SEJAHTERA / MANTAP PROSPEROUS ENTREPRENEUR

Sejak *launching* pada tahun 2017, Bank Mandiri Taspen telah menyelenggarakan 160 kali Pelatihan Wirausaha Mantap Sejahtera dengan 20 jenis usaha yang berbeda, dengan jumlah peserta sebanyak 8.657 orang. Dari pelatihan yang diselenggarakan, sebanyak 346 orang memutuskan untuk menjadi Wirausaha Pensiunan.

Since launching in 2017, Bank Mandiri Taspen has held 160 Mantap Prosperous Entrepreneurship Trainings with 20 different types of businesses, with a total of 8,657 participants. From the training held, as many as 346 people decided to become Retired Entrepreneurs.

2017	2018	2019	2020	2021
59 Peserta Participant	**59 Peserta** Participant	**1.379 Peserta** Participant	**2.994 Peserta** Participant	**3.159 Peserta** Participant
4x Pelatihan Training	**49x Pelatihan** Training	**62x Pelatihan** Training	***31x Pelatihan** Training	***14x Pelatihan** Training
2 Wirausaha Pensiun Entrepreneur Retirement	**40 Wirausaha Pensiun** Entrepreneur Retirement	**50 Wirausaha Pensiun** Entrepreneur Retirement	**186 Wirausaha Pensiun** Entrepreneur Retirement	**68 Wirausaha Pensiun** Entrepreneur Retirement

* Pelatihan diselenggarakan secara *offline* & *online* (untuk *offline* tergantung kebijakan PPKM daerah) / Training is held offline & online (for offline depending on local PPKM policy)

4 MEMILIKI KERJASAMA DENGAN PT ASABRI DAN DAPEN BUMN
HAVE COOPERATION WITH PT ASABRI AND SOE DAPEN

PT ASABRI merupakan BUMN pengelola asuransi dan pembayaran pensiun khusus untuk Prajurit TNI, Anggota POLRI dan PNS Kementrian Pertahanan Republik Indonesia. Sejak tahun 2016 Bank Mandiri Taspenbekerjasama dengan PT ASABRI. Sampai dengan Desember 2021 Bank Mandiri Taspentelah menyalurkan manfaat pensiun kepada 27.676 peserta pensiun atau meningkat sebesar 55,40% dari posisi Desember 2020. Dari sisi penyaluran kredit sampai dengan Desember 2021 terdapat portfolio Debitur ASABRI sebesar 18.615 orang dengan total portfolio sebesar Rp2,25 triliun.

Selanjutnya terkait kerjasama dengan DAPEN BUMN sampai dengan Desember 2021 Bank Mandiri Taspen telah bekerjasama dengan 29 Perusahaan Dapen BUMN dengan total manfaat pensiun yang telah disalurkan sebanyak 8.869 orang dengan total debitur yang memiliki fasilitas kredit sebanyak 6.521 rekening atau tumbuh sebesar 52% secara YoY.

PT ASABRI is a State-Owned Enterprises (SOE) that manages insurance and special pension payments for TNI soldiers, members of the Indonesian National Police, and Civil Servants of the Ministry of Defense of the Republic of Indonesia. Since 2016 Bank Mandiri Taspen has collaborated with PT ASABRI. As of December 2021, Bank Mandiri Taspen has distributed pension benefits to 27,676 pension participants, an increase of 55.40% from the position in December 2020. In terms of lending until December 2021, there is a portfolio of ASABRI Debtors of 18,615 people with a total portfolio of Rp.2.25 trillion.

Furthermore, regarding cooperation with SOE Pension Fund until December 2021, Bank Mandiri Taspen has collaborated with 29 SOE Pension Fund companies with a total of 8,869 pension benefits that have been disbursed to 8,869 people with total debtors having credit facilities of 6,521 accounts or growing by 52% YoY.

CUSTOMER SERVICE
02
CUSTOMER SERVICE
01
HATI YANG
SENANG
ADALAH
OBAT
Tiada Kata
Pensiun
Berkarya

Di tengah tantangan pandemi COVID-19, Bank Mandiri Taspen mampu menunjukkan pertumbuhan kinerja yang baik dari sisi operasional maupun keuangan.

In the midst of the challenges of the COVID-19 pandemic, Bank Mandiri Taspen was able to show good performance growth from both an operational and financial perspective.

Kilas Kinerja

Performance Highlights

Pencapaian Kinerja Perusahaan

Achievement of Company Performance

TOTAL ASET
Total Assets

Meningkat sebesar
Increased by
29,75%
mencapai
to
Rp45,54
triliun / trillion

TOTAL EKUITAS
Total Equity

Meningkat sebesar
Increased by
16,07%
mencapai
to
Rp4,03
triliun / trillion

PENDAPATAN BUNGA – NETO
Interest Income – Net

Meningkat sebesar
Increased by
55,10%
mencapai
to
Rp2,62
triliun / trillion

LABA TAHUN BERJALAN
Profit for the Year

Meningkat sebesar
Increased by
50,45%
mencapai
to
Rp645,68
miliar / billion

DANA PIHAK KETIGA
Third Party Funds

Meningkat sebesar
Increased by
23,74%
mencapai
to
Rp34,13
triliun / trillion

KREDIT
Loans

Meningkat sebesar
Increased by
22,17%
mencapai
to
Rp31,35
triliun / trillion

Ikhtisar Data Keuangan Penting
Key Financial Highlight

Ikhtisar Keuangan dan Rasio Keuangan
Financial Highlights and Financial Ratios

Tabel Ikhtisar Keuangan
Table of Financial Highlights

(dalam ribuan Rupiah / in IDR thousands)

Uraian	2021	2020	2019	2018	2017	Description
LAPORAN POSISI KEUANGAN / STATEMENT OF FINANCIAL POSITION						
ASET						**ASSETS**
Kas	101.571.326	75.973.540	80.010.720	67.829.956	53.255.863	Cash
Giro pada Bank Indonesia	675.712.284	212.664.489	797.664.336	611.822.864	759.366.593	Current accounts with Bank Indonesia
Giro pada bank lain						Current accounts with other banks
Pihak berelasi	45.541.908	27.243.521	10.472.219	17.628.351	7.606.385	Related parties
Dikurangi: Cadangan kerugian penurunan nilai	(521)	(624)	-	-	-	Less: Allowance for impairment losses
Penempatan pada Bank Indonesia dan bank lain						Placements with Bank Indonesia and other banks
Pihak berelasi	-	-	-	-	50.000.000	Related parties
Pihak ketiga	750.000.000	5.546.878.274	2.399.736.315	2.924.003.639	1.110.783.324	Third party
Efek-efek						Securities
Pihak berelasi	7.020.452.060	2.204.956.484	1.242.912.081	16.681.690	117.798.703	Related parties
Pihak ketiga	-	-	-	965.549.273	595.585.370	Third party
Dikurangi: Cadangan kerugian penurunan nilai	(364)	(508)	-	-	-	Less: Allowance for impairment losses
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali						Securities purchased under agreement to resell
Pihak ketiga	5.142.161.216	1.050.855.251	1.591.515.138	383.997.451	137.304.955	Third party
Kredit yang diberikan						Loans
Pihak berelasi	3.803.519	3.740.785	2.251.407	1.319.961	877.996	Related parties
Pihak ketiga	31.347.279.357	25.658.675.669	20.314.059.483	15.524.648.192	10.505.608.218	Third party
Dikurangi: Cadangan kerugian penurunan nilai	(722.751.413)	(510.818.537)	(208.679.723)	(132.126.684)	(62.077.960)	Less: Allowance for impairment losses
Taksiran tagihan pajak penghasilan	-	-	-	-	4.061.223	Estimated income tax bill
Biaya dibayar di muka	3.930.149	6.580.018	77.195.667	64.749.644	76.725.236	Prepaid expenses
Aset tetap	-					Fixed assets
Nilai perolehan	1.252.198.467	820.570.966	585.920.920	427.527.735	309.090.366	Costs
Akumulasi penyusutan	(597.601.733)	(386.376.084)	(213.553.032)	(135.372.877)	(81.563.636)	Accumulated depreciation
Aset pajak tangguhan	135.972.531	54.824.361	14.181.786	10.984.874	-	Deferred tax assets
Aset tidak berwujud – neto	51.521.862	59.101.061	39.368.677	24.677.698	4.228.928	Intangible assets - net
Aset lain-lain – neto	332.073.304	274.897.616	217.901.994	170.011.102	99.051.013	Other assets - net
Total Aset	**45.541.863.952**	**35.099.766.282**	**26.950.957.988**	**20.943.932.869**	**13.687.702.577**	**Total Assets**

Uraian	2021	2020	2019	2018	2017	Description
LIABILITAS DAN EKUITAS						**LIABILITY AND EQUITY**
Liabilitas						**Liabilities**
Liabilitas segera	757.450.230	571.516.333	373.433.553	207.540.313	106.724.012	Obligations due immediately
Simpanan nasabah						Deposits from customers
Pihak berelasi	6.795.649.386	5.448.042.688	4.238.075.742	2.700.283.408	2.705.695.665	Related parties
Pihak ketiga	27.332.237.841	22.133.245.683	15.626.225.372	12.559.491.073	7.026.679.012	Third party
Simpanan dari bank lain					196,650	Deposits from other banks
Pihak berelasi	-	-	19.769.461	90.000.000	90.000.000	Related parties
Pihak ketiga	116.950.895	14.721.969	706.940.617	303.568.424	106.650.394	Third party
Utang pajak	49.504.527	62.444.287	61.117.087	76.083.962	37.162.353	Taxes payable
Surat berharga yang diterbitkan	3.491.637.003	1.494.821.750	2.991.379.368	1.995.378.799	1.993.073.273	Securities issued
Liabilitas Atas Efek-Efek yang dijual dengan janji dibeli kembali						Liability for Securities purchased under agreements to resell
Pihak berelasi	-	-	-	102.234.041	-	Related parties
Pihak ketiga	-	-	-	389.096.433	-	Third party
Pinjaman yang diterima						Loans received
Pihak berelasi	1.000.000.000					Related parties
Pihak ketiga	1.250.000.000	1.600.000.000	-	-	-	Third party
Liabilitas pajak tangguhan – neto	-	-	-	-	10.815.212	Deferred tax liability - net
Liabilitas imbalan kerja	96.702.180	76.479.592	47.525.700	23.598.791	13.289.082	Employee benefit obligations
Liabilitas lain-lain	623.592.101	227.995.425	211.918.350	176.167.722	89.976.143	Other liabilities
Total Liabilitas	**41.513.724.163**	**31.629.267.727**	**24.276.385.250**	**18.623.442.966**	**12.180.065.146**	**Total Liabilities**
Ekuitas						**Equity**
Modal Saham – nilai nominal Rp500 (nilai penuh) per saham Modal dasar – 1.639.301.632 lembar saham, ditempatkan dan disetor penuh – 1.638.608.705 lembar saham dan 1.502.614.918 lembar saham pada tanggal 31 Desember 2021 dan 2020	819.304.352	751.307.459	751.307.459	681.061.085	624.500.000	Share capital - nominal value of IDR. 500 (full amount) per share Authorized capital - 1,639,301,632 shares, issued and fully paid - 1,608,614,705 shares and 1,502,614,918 shares as of December 31, 2021 and 2020, respectively
Tambahan modal disetor	1.349.507.752	920.039.372	920.039.372	493.081.912	349.643.000	Additional paid-in capital
Dana setoran modal	-	497.465.273	-	497.203.834	199.999.997	Capital contribution
Keuntungan neto yang belum direalisasi dari kenaikan atau penurunan nilai wajar efek-efek dalam kelompok nilai wajar melalui penghasilan komprehensif lain/tersedia untuk dijual - setelah pajak	14.805.913	39.988.176	6.082.820	(716.968)	-	Net unrealized gain from increase or decrease in fair value of securities grouped as fair value through other comprehensive income/ available for sale – after tax
Pengukuran kembali atas liabilitas imbalan kerja-setelah pajak	(19.875.242)	(21.395.859)	(11.888.564)	(3.004.637)	(1.903.464)	Remeasurement of the obligation for employee benefits - after tax
Saldo Laba						Retain earning
Sudah ditentukan penggunaannya	155.000.000	150.000.000	145.000.000	40.000.000	35.000.000	Appropriated
Belum ditentukan penggunaannya	1.709.397.014	1.133.094.134	864.031.651	612.864.677	300.397.898	Unappropriated
Total Ekuitas	**4.028.139.789**	**3.470.498.555**	**2.674.572.738**	**2.320.489.903**	**1.507.637.431**	**Total Equity**

Uraian	2021	2020	2019	2018	2017	Description
Total Liabilitas dan Ekuitas	**45.541.863.952**	**35.099.766.282**	**26.950.957.988**	**20.943.932.869**	**13.687.702.577**	**Total of Liabilities and Equities**
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN / STATEMENT OF INCOME AND LOSS AND OTHER COMPREHENSIVE INCOME						
PENDAPATAN DAN BEBAN OPERASIONAL						**OPERATIONAL INCOME AND EXPENSES**
Pendapatan bunga	4.317.112.287	3.440.612.198	2.779.474.392	2.045.202.525	1.297.204.867	Receipt from Interest income
Beban bunga	(1.692.955.959)	(1.748.747.865)	(1.486.054.162)	(986.179.141)	(696.885.598)	Paymets of Interest expense
Pendapatan bunga - neto	2.624.156.328	1.691.864.333	1.293.420.230	1.059.023.384	600.319.269	Receipt from Interest income - net
Pendapatan operasional lainnya	201.725.795	263.431.789	272.717.511	222.979.838	156.454.777	Receipt from Other operating income
Pembentukan cadangan kerugian penurunan nilai	(741.825.280)	(372.462.950)	(88.785.571)	(85.610.312)	(46.322.515)	Establishment of allowance for impairment losses
Beban operasional lainnya						Other operating expenses
Tenaga kerja	(703.393.366)	(601.098.859)	(500.606.653)	(446.841.839)	(281.784.749)	Payments of salaries expenses
Umum dan administrasi	(540.775.934)	(418.739.090)	(361.399.550)	(295.927.274)	(208.714.743)	Payments of General and administration
Total beban operasional lainnya	**(1.244.169.300)**	**(1.019.837.949)**	**(862.006.203)**	**(742.769.113)**	**(490.499.492)**	**Total other operating expenses**
Laba Operasional	**839.887.543**	**562.995.223**	**614.841.967**	**453.623.797**	**219.952.039**	**Operational Profit**
Pendapatan (Beban) Non Operasional - Neto	1.343.597	5.527.773	5.991.113	(1.566.819)	(1.146.067)	Non Operating Income (Expenses) - Net
Laba Sebelum Beban Pajak	**841.231.140**	**568.522.996**	**620.833.080**	**452.056.978**	**218.805.972**	**Income Before Tax Expenses**
Beban Pajak - Neto	(195.554.327)	(139.363.439)	(164.624.658)	(118.585.483)	(58.758.823)	Tax Expense - Net
Laba Tahun Berjalan	**645.676.813**	**429.159.557**	**456.208.422**	**333.471.495**	**160.047.149**	**Current Year Profit**
PENGHASILAN KOMPREHENSIF LAIN						**OTHER COMPREHENSIVE INCOME**
Pos-pos yang tidak akan direklasifikasi ke laba rugi:						Items that will not be reclassified to profit or loss:
Pengukuran kembali atas liabilitas imbalan kerja	1.263.744	(10.893.405)	(11.845.236)	(1.468.231)	1.148.837	Remeasurement of employee benefit obligations
Pajak penghasilan terkait	256.873	1.386.110	2.961.309	367.058	(287.209)	Income tax related
Pos-pos yang akan direklasifikasi ke laba rugi:						Items that will be reclassified to profit or loss:
Keuntungan (kerugian) neto yang belum direalisasi dari peningkatan (penurunan) nilai wajar efek-efek yang tersedia untuk dijual	(31.073.348)	41.944.861	9.066.384	(955.957)	-	Unrealized gain (loss) from the increase (decrease) in the fair value of available-for-sale securities
Pajak penghasilan terkait	5.891.085	(8.039.505)	(2.266.596)	238.989	-	Income tax related
Penghasilan (kerugian) komprehensif lain tahun berjalan - setelah pajak	(23.661.646)	24.398.061	(2.084.139)	(1.818.141)	861.628	Other comprehensive income (loss) for the year - after tax
Total Penghasilan Komprehensif Tahun Berjalan	**622.015.167**	**453.557.618**	**454.124.283**	**331.653.354**	**160.908.777**	**Total Comprehensive Income For The Year**
Laba Per Saham Dasar (Nilai Penuh)	**394,04**	**285,61**	**303,61**	**243,92**	**125,55**	**Basic Income Per Share (Full Value)**
LAPORAN ARUS KAS / STATEMENT OF CASH FLOW						
ARUS KAS DARI AKTIVITAS OPERASI						**CASH FLOWS FROM OPERATING ACTIVITIES**
Penerimaan dari pendapatan bunga	4.326.891.734	3.327.393.524	2.735.885.605	1.978.114.016	1.172.088.989	Receipts from interest income
Pembayaran beban bunga	(1.671.171.955)	(1.757.709.991)	(1.462.637.910)	(973.666.201)	(647.698.837)	Payment of interest expenses
Penerimaan pendapatan operasional lainnya	188.202.604	263.431.789	272.717.511	222.979.838	156.454.777	Receipt of other operating income

Uraian	2021	2020	2019	2018	2017	Description
Pembayaran beban tenaga kerja	(614.624.166)	(585.646.804)	(466.504.722)	(383.822.386)	(265.545.600)	Payment of salaries expenses
Pembayaran beban umum dan administrasi	(294.312.165)	(228.955.630)	(275.429.140)	(239.752.752)	(169.207.639)	Payment of general and administrative expenses
Penerimaan pendapatan non operasional - neto	1.239.670	642.345	702.986	(1.643.415)	(1.186.022)	Receipt of non operating income - net
Pembayaran beban pajak penghasilan badan	(280.640.708)	(175.092.408)	(184.938.422)	(109.730.458)	(38.716.783)	Payment of corporate income tax expense
Penerimaan taksiran tagihan pengembalian pajak	-	-	-	3.448.208	3.285.763	Receipt of estimated tax refund invoices
Arus kas operasional sebelum perubahan atas aset dan liabilitas operasi	**1.655.585.014**	**844.062.825**	**619.795.908**	**495.926.850**	**209.474.648**	**Operating cash flows before changes in operating assets and liabilities**
Penurunan (kenaikan) aset operasi:						Decrease (increase) in operating assets:
Penempatan pada Bank Indonesia dan bank lain	-	-	-	240.000.000	(240.000.000)	Placements with Bank Indonesia and other banks
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	(4.087.987.548)	546.030.700	(1.203.523.607)	(246.533.668)	34.418.668	Securities purchased under agreement to resell
Kredit yang diberikan	(6.135.577.775)	(5.438.861.333)	(4.802.342.569)	(5.034.383.477)	(5.582.811.642)	Loans
Biaya dibayar di muka	2.649.869	(2.175.706)	(12.446.023)	11.975.592	(31.412.200)	Prepaid expenses
Aset lain-lain	(113.058.348)	7.535.244	(693.986)	(545.076)	(5.897.740)	Other assets
Kenaikan (penurunan) liabilitas operasi:						Increase (decrease) in operating liabilities:
Liabilitas segera	185.933.897	198.082.779	165.893.240	100.816.301	72.881.093	Liability immediately
Simpanan nasabah						Deposits from customers
Giro	47.133.805	7.563.269	48.838.056	9.992.125	15.469.215	Current Accounts
Tabungan	1.854.963.736	1.233.889.927	765.495.934	893.089.105	1.045.655.348	Savings
Deposito	4.637.563.510	6.475.534.060	3.790.192.643	4.623.075.580	3.019.457.861	Time Deposit
Simpanan dari bank lain	102.228.927	(711.988.110)	333.141.654	196.476.581	43.440.349	Deposits from other banks
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	-	-	(491.781.384)	491.781.384	-	Securities sold under repurchase agreements
Utang pajak	(2.853.591)	(4.161.618)	2.844.690	9.481.685	15.254.286	Taxes Payable
Liabilitas lain-lain	127.528.076	25.135.170	(1.265.799)	23.039.723	2.383	Other liabilities
Kas neto diperoleh dari/ (digunakan untuk) kegiatan operasi	(1.725.890.428)	3.180.647.207	(785.851.243)	1.814.192.705	(1.404.067.731)	Net cash provided by/ (used in) operating activities
ARUS KAS DARI AKTIVITAS INVESTASI						**CASH FLOWS FROM INVESTMENT ACTIVITIES**
Pembelian aset tetap	(162.930.178)	(58.103.431)	(165.816.508)	(118.701.369)	(132.918.120)	Acquisition of fixed assets
Penjualan aset tetap	103.927	81.430	16.911	76.595	192.097	Sale of fixed assets
Pembelian aset tidak berwujud	(6.599.422)	(31.513.747)	(15.579.365)	(22.546.175)	(1.924.769)	Acquisition of intangible assets
Perolehan aset hak guna	(69.734.695)	(81.788.626)				Acquisition of use rights assets
Pembelian efek-efek tersedia untuk dijual	(2.459.621.193)	(496.821.000)	(262.384.219)	(1.223.000.000)	(266.486.496)	Purchase of available for sale securities
Penerimaan dari efek-efek tersedia untuk dijual yang jatuh tempo	-	-	-	1.292.044.042	310.000.000	Purchases of available for sale securities
Pembelian efek-efek dimiliki hingga jatuh tempo	(2.967.939.000)	(431.682.246)	-	(997.607.271)	(702.888.162)	Purchases of held to maturity securities

Uraian	2021	2020	2019	2018	2017	Description
Penerimaan dari efek-efek dimiliki hingga jatuh tempo yang jatuh tempo	-	-	2.934.587	654.615.000	453.757.422	Receipts from held to maturity securities
Penerimaan efek-efek tersedia untuk dijual yang jatuh tempo	283.210.000	50.000.000	-	-	-	Proceeds from matured heald to maturity securities
Penerimaan dari penjualan efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	271.050.000	-	-	-	-	Penerimaan dari penjualan efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain xxx
Kas neto digunakan untuk aktivitas investasi	(5.112.460.561)	(1.049.827.620)	(440.828.594)	(415.119.178)	(340.268.028)	Net cash used for investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN						**CASH FLOWS FROM FINANCING ACTIVITIES**
Dana setoran modal	-	497.465.273	-	497.203.834	199.999.997	Capital Contribution
Penerimaan dari pinjaman yang diterima	1.250.000.000	1.600.000.000				Proceeds from borrowings
Pembayaran atas pinjaman yang diterima	(600.000.000)	-	-	-	-	
(Pembayaran atas) penerimaan dari surat berharga yang diterbitkan	2.000.000.000	(1.500.000.000)	1.000.000.000	-	2.000.000.000	(Payment for) receipts from securities issued
Pembayaran surat berharga diterbitkan yang telah jatuh tempo	-	-	-	-	(350.000.000)	Payment of issued securities that are past due
Pembayaran dividen	(64.373.933)	(136.862.527)	(100.041.448)	(16.004.716)	(2.533.493)	Dividend payment
Biaya emisi dari surat berharga yang diterbitkan	(6.642.203)	-	(6.679.935)	-	(8.189.808)	Payments of securities issuance costs
Pembayaran liabilitas sewa	(30.567.181)	(16.546.099)	-	-	-	Payments of lease liabilities
Kas neto diperoleh dari aktivitas pendanaan	**2.548.416.683**	**444.056.647**	**893.278.617**	**481.199.118**	**1.839.276.696**	**Net cash provided by financing activities**
(Penurunan) Kenaikan Neto Kas dan Setara Kas	**(4.289.934.306)**	**2.574.876.234**	**(333.401.220)**	**1.880.272.645**	**94.940.937**	**Net Increase In (Decrease Cash and Cash Equivalents**
Kas dan Setara Kas pada Awal Tahun	**5.862.759.824**	**3.287.883.590**	**3.621.284.810**	**1.741.012.165**	**1.646.071.228**	**Cash and Cash Equivalents at the Beginning of the Year**
Kas dan Setara Kas pada Akhir Tahun	**1.572.825.518**	**5.862.759.824**	**3.287.883.590**	**3.621.284.810**	**1.741.012.165**	**Cash and Cash Equivalents at the End of the Year**
RASIO KEUANGAN / FINANCIAL RATIOS						
PERMODALAN						**CAPITAL**
Rasio-Kewajiban Penyediaan Modal Minimum (KPMM)	19,41%	17,36%	21,72%	24,31%	22,32%	Capital Adequacy Ratio (KPMM)
Aktiva tetap terhadap Modal	30,68%	27,67%	21,70%	18,35%	20,36%	Fixed assets to capital
AKTIVA PRODUKTIF						**PRODUCTIVE ASSETS**
Aset Produktif dan Aset Non Produktif Bermasalah Terhadap Total Aset Produktif dan Aset Non Produktif	0,55%	0,72%	0,60%	0,56%	0,59%	Problematic Earning Assets and Non-Earning Assets to Total Earning Assets and Non-Earning Assets
Aset Produktif Bermasalah Terhadap Total Aset Produktif	0,54%	0,70%	0,59%	0,56%	0,58%	Non Performing Earning Assets Against Total Earning Assets
CKPN Aset Keuangan Terhadap Aset Produktif	1,83%	1,77%	0,90%	0,75%	0,53%	CKPN of Financial Assets against Earning Assets
NPL – Gross	0,75%	0,78%	0,68%	0,63%	0,65%	NPL - Gross
NPL – Nett	0,20%	0,11%	0,23%	0,20%	0,25%	NPL - Net

Uraian	2021	2020	2019	2018	2017	Description
PPA terhadap Aktiva Produktif	1,83%	1,77%	0,90%	0,75%	0,53%	PPA on Earning Assets
Pemenuhan PPA	166,28%	135,87%	75,32%	68,14%	46,72%	PPA compliance
RENTABILITAS						**PROFITABILITY**
ROA	2,04%	1,84%	2,62%	2,64%	2,02%	ROA
ROE	17,74%	16,43%	19,30%	20,47%	13,35%	ROE
NIM	6,95%	6,40%	6,04%	6,92%	6,44%	NIM
BOPO	81,41%	84,80%	79,84%	80,00%	84,87%	BOPO
CIR	44,03%	52,15%	55,06%	57,94%	65,55%	CIR
Rasio Laba (Rugi) Terhadap Pendapatan	14,29%	11,59%	14,95%	14,70%	11,01%	Profit (Loss) To Income Ratio
Rasio Liabilitas Terhadap Jumlah Aset	91,16%	90,11%	90,08%	88,92%	88,99%	Ratio of Liabilities to Total Assets
Rasio Liabilitas Terhadap Ekuitas	1.030,6%	911,4%	907,7%	802,6%	807,9%	Liability to Equity Ratio
LIKUIDITAS						**LIQUIDITY**
LDR/LFR	91.86%	93.04%	91,67%	93,06%	87,21%	LDR/LFR
CASA	19,79%	17,57%	18,15%	18,28%	19,39%	CASA
KEPATUHAN						**OBEDIENCE**
1a, Persentase Pelanggaran BMPK						1a, Percentage of LLL Violations
Pihak Terkait	0,00%	0,00%	0,00%	0,00%	0,00%	Related parties
Pihak tidak terkait	0,00%	0,00%	0,00%	0,00%	0,00%	Unrelated parties
1b, Persentase Pelampauan BMPK						1b, Percentage in excess of the LLL
Pihak Terkait	0,00%	0,00%	0,00%	0,00%	0,00%	Related parties
Pihak Tidak Terkait	0,00%	0,00%	0,00%	0,00%	0,00%	Unrelated Parties
GWM Rupiah	3,51%	3,01%	6,01%	6,51%	6,55%	Rupiah Statutory Reserves
PDN	0,00%	0,00%	0,00%	0,00%	0,00%	NOP

Ikhtisar Operasional / OperationalHighlight

Tabel Kinerja Produk Kredit
Table of Loan Products Performance

(dalam jutaan Rupiah/in IDR millions)

Keterangan	2021	2020	2019	2018	Description
Mikro	972.142	920.033	816.058	846.999	Micro
Retail	279.280	399.357	492.855	662.216	Retail
Pensiun	30.099.661	24.343.027	19.007.398	14.013.753	Pension
Total	**31.351.083**	**25.662.416**	**20.316.311**	**15.525.968**	**Total**

Tabel Jumlah Dana Pihak Ketiga
Table of Total Third Party Funds

(dalam jutaan Rupiah/in IDR millions)

Keterangan	2021	2020	2019	2018	Description
Tabungan	6.601.844	4.742.002	3.508.112	2.742.617	Savings
Giro	150.971	103.838	96.274	47.436	Current Account
Deposito Berjangka	27.375.071	22.735.448	16.259.914	12.469.722	Time Deposit
Total	**34.127.887**	**27.581.288**	**19.864.301**	**15.259.744**	**Total**

Tabel Jasa Layanan
Table of Services

(dalam jutaan Rupiah/in IDR millions)

Keterangan	2021	2020	2019	2018	Description
Gadai Emas	117	734	1.031	729	Gold Pawning
Bank Garansi	-	-	0,3	15	Bank Guarantee
Online Payment	-	-	7,1	117	Online Payment
Transfer	403	279	308	293	Transfer
Total	**519**	**1.014**	**1.346**	**1.217**	**Total**

Informasi Harga Saham
Information on Stock Price

Sampai dengan 31 Desember 2021, Bank Mandiri Taspen belum menjadi perusahaan yang mencatatkan sahamnya di bursa saham. Dengan demikian, tidak terdapat informasi harga saham, kapitalisasi pasar saham, dan volume perdagangan saham. Sedangkan informasi modal saham selama dua tahun terakhir disajikan sebagai berikut:

As of December 31, 2021, Bank Mandiri Taspen has not yet become a company that has listed its shares on the stock exchange. Thus, there is no information on stock prices, stock market capitalization, and stock trading volume. Meanwhile, shared capital information for the last two years is presented as follows:

Tabel Harga Saham
Table of Share Price

(dalam jutaan Rupiah/in IDR millions)

Uraian	2021	2020	Description
Modal saham - nilai nominal Rp500 (nilai penuh) per saham Modal dasar - 1.639.301.632 lembar saham, ditempatkan dan disetor penuh 1.638.608.705 lembar saham dan 1.502.614.918 lembar saham pada tanggal 31 Desember 2021 dan 2020	819.304.352	751.307.459	Share capital - nominal value of Rp500 (full amount) per share Authorized capital - 1,639,301,632 shares, issued and fully paid 1,638,608,705 shares and 1,502,614,918 shares as of December 31, 2021 and 2020

Aksi Korporasi

Pada tahun 2021 Bank Mandiri Taspen tidak melakukan Aksi Korporasi terkait dengan aktivitas yang berpengaruh terhadap jumlah saham beredar, di antaranya pemecahan saham, penggabungan saham, dividen saham, saham bonus dan perubahan nilai nominal saham.

Corporate Action

In 2021, Bank Mandiri Taspen will not take corporate actions related to activities that affect the number of outstanding shares, including stock splits, stock mergers, stock dividends, bonus shares and changes in the nominal value of shares.

Aksi Penghentian Sementara Perdagangan Saham (*Suspension*) dan/atau Penghapusan Pencatatan Saham (*Delisting*)

Sampai dengan 31 Desember 2021, Bank Mandiri Taspen belum menjadi perusahaan yang mencatatkan sahamnya di bursa saham. Dengan demikian, tidak terdapat Aksi Penghentian Sementara Perdagangan Saham (*Suspension*) dan/atau Penghapusan Pencatatan Saham (*Delisting*).

The Action of Provisional Suspension of Share Trading (Suspension) and/or Delisting of Share

As of December 31, 2021, Bank Mandiri Taspen has not yet become a company that has listed its shares on the stock exchange. Thus, there will be no Actions of Temporary Suspension of Shares Trading (Suspension) and/or Delisting of Shares.

Informasi Obligasi, Sukuk atau Obligasi Konversi
Bond Information, Sukuk and Conversion Bonds

Tabel Kronologi Penerbitan Obligasi Bank Mandiri Taspen
Table of Bank Mandiri Taspen Bond Information

No	Uraian Description	Tanggal Penerbitan Issuance Date	Tenor	Mata Uang Currency	Jumlah Obligasi Total Obligasi	Harga Penawaran Bid price	Tanggal Jatuh Tempo Maturity date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status	Peringkat / Rating		Wali Amanat Trustee
										2021	2020	
1.	Obligasi I Tahun 2017 Seri B Bonds I Year 2017 Series B	12 Juli 2017 July 12, 2017	5 Tahun 5 years	Rupiah	500.000.000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	11 Juli 2022 July 11, 2022	8,75%	Belum Lunas Not yet paid off	AA(idn) Oleh Fitch AA(idn) by Fitch	AA(idn) Oleh Fitch AA(idn) by Fitch	BTN
2.	Obligasi Berkelanjutan I Tahun 2019 Seri A Shelf Registration Bond I Year 2019 Series A	26 November 2019 November 26, 2019	3 Tahun 3 years	Rupiah	700.000.000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	26 November 2022 November 26, 2022	7,90%	Belum Lunas Not yet paid off	AA(idn) Oleh Fitch AA(idn) by Fitch	AA(idn) Oleh Fitch AA(idn) By Fitch	Bank Permata
3.	Obligasi Berkelanjutan I Tahun 2019 Seri B Shelf Registration Bond I Year 2019 Series B	26 November 2019 November 26, 2019	5 Tahun 5 years	Rupiah	300.000.000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	26 November 2022 November 26, 2022	8,20%	Belum Lunas Not yet paid off	AA(idn) Oleh Fitch AA(idn) by Fitch	AA(idn) Oleh Fitch AA(idn) By Fitch	Bank Permata
4.	Obligasi Berkelanjutan I Tahap II Tahun 2021 Seri A Shelf Registration Bonds I Phase II 2021 Series A	1 Mei 2021 May 1, 2021	3 Tahun 3 years	Rupiah	800.000.000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	1 Mei 2024 May 1, 2024	6,50%	Belum Lunas Not yet paid off	AA(idn) Oleh Fitch AA(idn) by Fitch	AA(idn) Oleh Fitch AA(idn) By Fitch	Bank Permata
5.	Berkelanjutan I Tahap II Tahun 2021 Seri B Sustainable I Phase II 2021 Series B	1 Mei 2021 May 1, 2021	5 Tahun 5 years	Rupiah	1.200.000.000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	1 Mei 2026 May 1, 2026	7,25%	Belum Lunas Not yet paid off	AA(idn) Oleh Fitch AA(idn) by Fitch	AA(idn) Oleh Fitch AA(idn) By Fitch	Bank Permata

Sampai dengan 31 Desember 2021, Bank Mandiri Taspen tidak memiliki Sukuk dan Obligasi Konversi, sehingga tidak terdapat informasi mengenai Sukuk maupun Obligasi Konversi.

As of December 31, 2021, Bank Mandiri Taspen does not have Sukuk and Convertible Bonds, so there is no information regarding Sukuk or Convertible Bonds..

Peristiwa Penting
Important Events

23 Januari 2021
January 23, 2021

HUT ke-6 Bank Mandiri Taspen.

Bank Mandiri Taspen 6th Anniversary.

28 Januari 2021
January 28, 2021

Pembagian sembako dan vitamin kepada korban terdampak bencana di Manado.

Distribution of basic necessities and vitamins to disaster-affected victims in Manado.

2 Februari 2021
February 2, 2021

Pembagian sembako dan vitamin kepada korban terdampak bencana di Mamuju.

Distribution of basic necessities and vitamins to disaster-affected victims in Mamuju.

5 Maret 2021
March 5, 2021

Festival Mantap Indonesia (FMI).

Indonesian Steady Festival (FMI).

28 Mei 2021
May 28, 2021

Syukuran Pencapaian Rp1 Triliun Kantor Cabang Manado.

Celebration of Achievement of IDR 1 Trillion Manado Branch Office.

31 Mei 2021
May 31, 2021

Penyerahan SRKK Kupang.

Submission of SRKK Kupang.

2 Juni 2021
June 2, 2021

Kick Off Meeting Corporate Plan.

Kick Off Meeting Corporate Plan.

14 Juni 2021
June 14, 2021

Peresmian Kantor Pusat Bank Mandiri Taspen.

Inauguration of the Taspen Bank Mandiri Head Office.

1 Juli 2021
July 2, 2021

Rakornas BKN.

Rakornas BKN.

4 Agustus 2021
August 4, 2021

Board Forum Q2-2021 Mandiri Group.

Board Forum Q2-2021 Mandiri Group.

16 Agustus 2021
August 16, 2021

Townhall.

Townhall.

22 Agustus 2021
August 22, 2021

Peresmian Pura di Kantor Pusat Bank Mandiri Taspen.

Temple Inauguration at Bank Mandiri Taspen Head Office.

23 September 2021
September 23, 2021

Peresmian Lapangan Olahraga Taspen.

Taspen Sports Field Inauguration.

29 September 2021
September 28, 2021

Penilaian *Good Corporate Governance* (GCG).

Good Corporate Governance (GCG) Assessment.

12 Oktober 2021
October 12, 2021

Perjanjian Kerja Sama dengan Askrida.

Cooperation Agreement with Askrida.

14 Oktober 2021
October 14, 2021

Kick Off Meeting RKAP 2021.

RKAP 2021 Kick Off Meeting.

19 Oktober 2021
October 19, 2021

Tempo *Award*.

Tempo Award.

21 Oktober 2021
October 21, 2021

Maulid Nabi Muhammad.

Birthday of the Prophet Muhammad.

3 November 2021
November 3, 2021

Perjanjian Kerja Sama dengan Pemerintah Daerah Pasaman Barat.

Cooperation Agreement with the West Pasaman Regional Government.

17 November 2021
November 17, 2021

Strategic Session.

Strategic Session.

23 November 2021
November 23, 2021

Peresmian ODP Angkatan VI.

Inauguration of ODP Batch VI.

25 November 2021
November 25, 2021

Bank Mandiri Taspen, melalui *Corporate Social Responsibility*, memberikan bantuan beasiswa senilai Rp150.000.000 (seratus lima puluh juta rupiah) kepada mahasiswa Universitas Gadjah Mada (UGM).

Bank Mandiri Taspen, through Corporate Social Responsibility, provides scholarship assistance worth Rp. 150,000,000 (one hundred and fifty million rupiah) to students at Universitas Gadjah Mada (UGM).

29 November 2021
November 29, 2021

Webinar "Meningkatkan Produktivitas dengan *Digital Monitoring*".

Webinar "Increasing Productivity with Digital Monitoring".

2 Desember 2021
December 2, 2021

CSR Bedah Rumah Pangandaran.

CSR Pangandaran House Surgery.

2 Desember 2021
December 2, 2021

CSR Bedah Rumah Surabaya.

CSR Home Surgery Surabaya.

7 Desember 2021
December 7, 2021

Launching APERD.

Launching APERD.

11 Desember 2021
December 11, 2021

Mantap Squad Award.

Great Squad Award.

15 Desember 2021
December 15, 2021

Perjanjian Kerja Sama dengan Bank Central Asia.

Cooperation Agreement with Bank Central Asia.

21 Desember 2021
December 21, 2021

Sharing Session Wawasan Kebangsaan Bersama Komjen Pol (Purn) Suhardi Alius.

Sharing Session of National Insights with Komjen Pol (Purn) Suhardi Alius.

22 Desember 2021
December 22, 2021

Perayaan Natal Bersama Bappekris.

Christmas Celebration with Bapekris.

27 Desember 2021
December 27, 2021

CSR Bedah Rumah Lahat.

Lahat House Surgery CSR.

Secara umum, pencapaian target Bank Mandiri Taspen telah melampaui target yang ditetapkan. Bank Mandiri Taspen berhasil melampaui target laba tahun berjalan sebesar 113,79% dan pendapatan operasional lainnya sebesar 111,67%, ekuitas sebesar 102,73%, dan aset sebesar 101,91%.

In general, Bank Mandiri Taspen's target achievement has exceeded the set target. Bank Mandiri Taspen managed to exceed the current year's profit target of 113.79% and other operating income by 111.67%, equity by 102.73%, and assets by 101.91%.

Laporan Direksi dan Dewan Komisaris

Report of Directors and Board of Commissioners

Elmamber Petamu Sinaga
Direktur Utama
President Director

Pada kesempatan ini, perkenankanlah kami menyampaikan laporan jalannya kepengurusan Bank untuk Tahun buku 2021. Direksi memberikan apresiasi dan ucapan terimakasih kepada seluruh karyawan dan manajemen Bank atas kinerja di tahun 2021 yang secara umum telah sesuai dengan yang telah ditargetkan.

Berikut ini kami sampaikan laporan pengelolaan Bank untuk tahun buku 2021 yang meliputi kinerja Bank, analisis prospek perusahaan, perkembangan penerapan tata kelola perusahaan, penilaian kinerja Komite di bawah Direksi serta perubahan komposisi Direksi.

On this occasion, please allow us to submit a report on the management of the Bank for the fiscal year 2021. The Board of Directors expressed its appreciation and gratitude to all employees and management of the Bank for the performance in 2021 which, in general, had been in accordance with the target.

Here, we present the Bank's management report for the 2021 financial year which includes the Bank's performance, analysis of the company's prospects, developments in the implementation of corporate governance, performance appraisal of the Committees under the Board of Directors and changes in the composition of the Board of Directors.

Laporan Direksi
Directors' Report

Para pemegang saham dan pemangku kepentingan lainnya, yang kami hormati,
Puji syukur ke hadirat Tuhan Yang Maha Esa atas limpahan rahmat dan karunia-Nya, sehingga Bank Mandiri Taspen tetap konsisten untuk memberikan kinerja terbaik di tengah tekanan perekonomian yang sempat kembali melambat dikarenakan masih belum berakhirnya pandemi COVID-19.

Our respected shareholders and other stakeholders,
Praise is addressed to God Almighty for the abundance of His grace and gifts, so that Bank Mandiri Taspen remains consistent in providing the best performance in the midst of economic pressures that had slowed down again due to the prolonged COVID-19 pandemic.

Analisis Atas Kinerja Bank

Sebagai Bank yang memiliki kekhususan untuk melayani nasabah pensiunan dan UMKM, Bank Mandiri Taspen memiliki produk-produk yang meliputi:

1. Produk Dana yang terdiri dari produk Tabungan siMantap, Tabungan siMantap Pensiun, Tabungan siMantap Berjangka (TSB), TabunganKu, Deposito dan Giro.
2. Produk Kredit yang terdiri dari produk Kredit Mantap Pensiun (KMP), Kredit Mantap Pra Pensiun (KMPP), Kredit Mantap Pra Pensiun Usaha (KMPP Usaha), Kredit Mantap Pra Pensiun Usaha (KMUP), Kredit Serbaguna Mantap (KSM), Kredit Usaha Mantap (KUM), Kredit Komunitas Mantap (KKM), Kredit Mantap Sejahtera (KMS), Kredit Usaha Rakyat

Analysis of Bank Performance

As a bank specializing in serving retired and MSME customers, Bank Mandiri Taspen has products that include:

1. Fund products consisting of SiMantap Savings, SiMantap Pension Savings, SiMantap Futures Savings (TSB), TabunganKu, Time Deposits and Current Accounts.
2. Loan products consisting of Kredit Mantap Pensiun (KMP), Kredit Mantap Pra Pensiun (KMPP), Kredit Mantap Pra Pensiun Usaha (KMPP Usaha), Kredit Mantap Pra Pensiun Usaha (KMUP), Kredit Serbaguna Mantap (KSM), Kredit Usaha Mantap (KUM), Kredit Komunitas Mantap (KKM), Kredit Mantap Sejahtera (KMS), Kredit Usaha Rakyat (KUR)

(KUR) Mikro yang merupakan kredit yang diberikan kepada pengusaha mikro, Kredit Modal Kerja Retail Mantap (KMK-RM), Kredit Investasi Retail Mantap (KI-RM), Kredit Konsumtif Retail Mantap (KK-RM) dan Kredit Agunan Deposito.

3. Jasa layanan yang terdiri dari jasa Mantap Corporate Banking, Referensi Bank, Transfer, Layanan Pembayaran (*Online Payment*), dan Inkaso.

Area pelayanan Bank Mandiri Taspen berada di hampir seluruh wilayah Indonesia yang terdiri dari 5 (lima) Distribution. Distribution 1 meliputi wilayah Sumatera, Distribution 2 meliputi wilayah Jawa dan Kalimantan, Distribution 3 meliputi wilayah Jawa bagian Yogyakarta, Jawa Tengah dan Jawa Timur, Distribution 4 meliputi wilayah Bali dan Nusa Tenggara serta Distribution 5 yang meliputi wilayah Sulawesi, Maluku dan Papua. Per 31 Desember 2021, Bank Mandiri Taspen memiliki 1 (Satu) Kantor Pusat dan 482 Jaringan Kantor yang meliputi Kantor Cabang, Kantor Cabang Pembantu, Kantor Cabang Pembantu Mobile dan Kantor Fungsional.

Pelaksanaan jalannya kepengurusan Bank terlihat pada struktur organisasi Bank Mandiri Taspen yang terbagi menjadi 4 (empat) Direktorat di bawah Direktur Utama. Direktorat tersebut yaitu, Direktorat Business, Direktorat Finance, Risk & Operations, Direktorat IT & Network serta Direktorat Compliance & Control. Tiap-tiap Direktorat terbagi menjadi beberapa Divisi yang mendukung pelaksanaan tugas Direksi terkait. Direktorat Business didukung oleh Divisi Distribution & Portfolio Management, Micro & Retai Business, Pension Business, Treasury, Retail & Digital Banking dan Funding & Investment Product. Direktorat Finance, Risk & Operations didukung oleh Divisi SPM & Accounting, Risk Management, Control Operation, Credit Operation, Credit Recovery, serta Procurement & Asset Management. Direktorat IT & Network didukung oleh Divisi Information Technology, Network Development, serta Pension & Loyalty Management. Direktorat Compliance & Control didukung oleh Divisi Compliance, Corporate Secretary & Legal serta Risk Business Control. Di luar Direktorat, Direktur Utama didukung oleh Divisi Internal Audit, Divisi Human Capital serta Goverment & Retention.

Dalam pengelolaan SDMnya, Bank berfokus pada 3 (tiga) agenda yaitu mentransformasi *mindset* pegawai, organisasi, dan budaya. Dalam hal transformasi *mindset*, Bank menekankan pentingnya *mindset* bahwa Bank harus tumbuh secara berkelanjutan dengan menjaga kualitas kredit yang diberikan baik, Dana Pihak Ketiga (DPK) *retail* sangat penting, serta reputasi Bank harus terus dijaga melalui *service excellent*, tidak mentoleransi adanya *fraud*, serta inovasi harus menjadi budaya untuk membuat Bank terus relevan dengan perkembangan industri.

Bank juga melakukan penguatan organisasi yang mendukung pertumbuhan bisnis bank, terutama pada organisasi Bisnis Pensiun, Mikro dan Retail serta *Funding & Investment Product*. Pada organisasi Bisnis Pensiun dilakukan penguatan pada *Business Acquisition & Sales Capability* dan pada organisasi Mikro dan Retail adanya penambahan department Digital alternative Channel untuk mendukung bisnis berbasis *digital lending*. Sementara itu, pada organisasi *Funding & Investment Product*, mulai beralihnya fokus *funding* ke *funding retail* (*consumer*) sehingga dilakukan segregasi fungsi yaitu *funding retail (consumer)* dan *funding* institusi.

Mikro, Kredit Modal Kerja Retail Mantap (KMK-RM), Kredit Investasi Retail Mantap (KI-RM), Kredit Konsumtif Retail Mantap (KK-RM) and Kredit Agunan Deposito.

3. Services consisting of Mantap Corporate Banking, Bank Reference, Transfer, Payment Services (Online Payment), and Inkaso.

Bank Mandiri Taspen's service areas are located in almost all parts of Indonesia consisting of 5 (five) Distributions. Distribution 1 covers Sumatera; Distribution 2 covers Java and Kalimantan; Distribution 3 covers Java, Yogyakarta, Central Java and East Java; Distribution 4 covers Bali and Nusa Tenggara; and Distribution 5 covers Sulawesi, Maluku and Papua. As of December 31, 2021, Bank Mandiri Taspen has owned 1 (one) Head Office and 482 Office Networks including Branch Offices, Sub-Branch Offices, Mobile Sub-Branch Offices and Functional Offices.

The implementation of the Bank's management can be seen in the organizational structure of Bank Mandiri Taspen divided into 4 (four) Directorates under the President Director. The Directorates consisted of the Business Directorate, Finance, Risk & Operations Directorate, IT & Network Directorate and Compliance & Control Directorate. Each Directorate was divided into several Divisions supporting the implementation of the related duties of the Board of Directors. The Business Directorate was supported by the Distribution & Portfolio Management Division, Micro & Retail Business, Pension Business, Treasury, Retail & Digital Banking and Funding & Investment Products. The Finance, Risk & Operations Directorate was supported by the SPM & Accounting Division, Risk Management, Control Operations, Credit Operations, Credit Recovery, and Procurement & Asset Management. The IT & Network Directorate is supported by the Information Technology, Network Development, and Pension & Loyalty Management Divisions. The Compliance & Control Directorate was supported by the Compliance Division, Corporate Secretary & Legal and Risk Business Control. Outside the Directorate, the President Director was supported by the Internal Audit Division, Human Capital Division and Government & Retention.

In managing its human resources, Bank focuses on 3 (three) agendas, namely transforming the mindset of employees, organization, and culture. In terms of mindset transformation, Bank emphasizes the importance of the mindset that the Bank must grow sustainably by maintaining good credit quality, retail Third Party Funds (DPK) is very important, and the Bank's reputation must be maintained through excellent service, not tolerating fraud, and innovation. must become a culture to keep the Bank relevant to industry developments.

Bank also strengthens the organization that supports the growth of the bank's business, especially in the Pension, Micro and Retail Business organizations as well as Funding & Investment Products. In the Pension Business organization, strengthening the Business Acquisition & Sales Capability and in the Micro and Retail organization the addition of the Digital Alternative Channel department to support digital lending-based businesses. Meanwhile, in the Funding & Investment Product organization, the focus of funding has begun to shift to retail funding (consumer) so that there is a segregation of functions, namely retail funding (consumer) and institutional funding.

Tidak kalah pentingnya dalam pengelolaan SDM adalah selalu meningkatkan pelayanan (*service*) dan budaya perusahaan. Dalam layanan, Bank telah melakukan penilaian standar layanan internal dan akan dilanjutkan dengan penilaian oleh pihak ketiga yang independen pada pertengahan tahun 2022 dengan area penilaian tampilan fisik (fasilitas kantor cabang), proses layanan, dan personil (penampilan, kemampuan, keramahan, pengetahuan). Peningkatan budaya perusahaan juga dilakukan Bank melalui program internalisasi budaya AKHLAK melalui implementasi strategi 3C (*Communicate, Connect*, dan *Celebrate*).

Dalam menjalankan kegiatan operasionalnya, Bank Mandiri Taspen memiliki sebanyak 2.873 orang karyawan. Rincian tingkat pendidikan pegawai tersebut yaitu, 56 orang berjenjang pendidikan Pasca Sarjana, 2.388 orang berjenjang pendidikan Sarjana, 301 orang berjenjang pendidikan Diploma, 126 orang berjenjang pendidikan SMA dan 2 orang berjenjang pendidikan SMP. Dalam pengelolaan SDMnya, Bank memiliki kebijakan bahwa setiap pegawai memperoleh kesempatan yang sama dalam program pengembangan kompetensi karyawan di semua level organisasi. Pengembangan kompetensi karyawan yang dilaksanakan meliputi pengembangan kompetensi dari Tingkat Pelaksana sampai tingkat managerial. Sepanjang tahun 2021 Bank Mandiri Taspen telah menyelenggarakan program pengembangan kompetensi karyawan sebanyak 158 kali. Pengembangan kompetensi yang dilakukan oleh Bank Mandiri Taspen juga menekankan pada pemenuhan sertifikasi yang diwajibkan oleh regulator yang meliputi:

1. Sertifikasi Manajemen Risiko sebanyak 208 peserta, telah mencapai 99,50%.
2. Sertifikasi Treasury sebanyak 4 (empat) peserta.
3. Sertifikasi Wakil Agen Penjual Efek Reksadana sebanyak 19 peserta.
4. Sertifikasi Human Capital sebanyak 2 (dua) peserta.
5. Sertifikasi Kepatuhan sebanyak 2 (dua) peserta.
6. Sertifikasi Computer-Aided Facilities Management (CAFM) sebanyak 2 (dua) peserta.

Sejalan dengan perkembangan bisnis Bank, Bank Mandiri Taspen juga melakukan pengembangan pada teknologi informasi (TI) Bank. Pada tahun 2021, Bank menyusun rencana pengembangan dan investasi *Information Technology Strategic Plan* (ITSP) Bank Mandiri Taspen periode 2021-2023, yang merupakan gambaran strategis (*High Level*) *roadmap* sebagai panduan bagi organisasi *information technology* (IT) Bank Mandiri Taspen. Secara garis besar rencana strategis dalam ITSP 2021-2023 dituangkan dalam *Highlevel Roadmap IT Strategy* 2021-2023 yang meliputi Aplikasi Bisnis, Infrastruktur IT dan Tata Kelola IT. Pada tahun 2021, rencana strategis yang telah dijalankan adalah sebagai berikut:

- Terkait dengan Aplikasi Bisnis, Bank telah menjalankan *Assessment Core Banking* Eksisting, menuntaskan pengembangan BM-One, Finacle, aplikasi eksisting serta pengoptimalan SOA dan Big Data.
- Terkait dengan Infrastruktur IT, Bank telah memperkuat kondisi infrastruktur IT dengan melalukan pengadaan baik sewa/beli perangkat serta menuntaskan implementasi *back up management*, SDN, optimalisasi Operasional IT Security, dan *Application Performance Monitoring*.
- Terkait dengan Tata Kelola IT, Bank telah melakukan penyesuaian Struktur Organisasi IT Bank Mandiri Taspen.

No less important in HR management is to always improve service and corporate culture. In service, Bank has conducted an internal service standard assessment and will continue with an independent third party assessment in mid-2022 with an assessment area of physical appearance (branch office facilities), service processes, and personnel (appearance, ability, friendliness, knowledge). Bank also improves corporate culture through the AKHLAK culture internalization program through the implementation of the 3C (Communicate, Connect, and Celebrate) strategy.

In carrying out its operational activities, Bank Mandiri Taspen owned 2,873 employees. The details of the education level of the employees were 56 people with postgraduate education, 2,388 people with undergraduate education levels, 301 people with Diploma education levels, 126 people with high school education levels and 2 person with junior high school education levels. In managing its human resources, the Bank has a policy that every employee has the same opportunity in employee competency development programs at all levels of the organization. The employee competency development included competency development from the Implementing Level to the managerial level. Throughout 2021, Bank Mandiri Taspen organized employee competency development programs 158 times. The competency development carried out by Bank Mandiri Taspen also emphasizes the fulfillment of the certifications required by the regulator which include:

1. Risk Management Certification as many as 208 participants, has reached 99.50%.
2. Treasury certification for 4 (four) participants.
3. Certification of 19 participants of Mutual Fund Selling Agent Representatives.
4. Human Capital certification for 2 (two) participants.
5. Compliance Certification for 2 (two) participants.
6. Computer-Aided Facilities Management (CAFM) certification for 2 (two) participants.

In line with the development of the Bank's business, Bank Mandiri Taspen also developed the Bank's information technology (IT). In 2021, the Bank prepared a plan for the development and investment of the Information Technology Strategic Plan (ITSP) of Bank Mandiri Taspen for the period 2021-2023, which became a strategic description (High Level) roadmap as a guide for the information technology (IT) organization of Bank Mandiri Taspen. Thus, the strategic plan in ITSP 2021-2023 was outlined in the Highlevel Roadmap IT Strategy 2021-2023 including Business Applications, IT Infrastructure and IT Governance. In 2021, the strategic plans that had been implemented are as follows:

- Regarding Business Applications, the Bank carried out an Existing Banking Core Assessment, completed the development of BM-One, Finacle, existing applications as well as SOA and Big Data optimization.
- With regard to IT Infrastructure, the Bank strengthened the condition of IT infrastructure by procuring both rental/purchase of equipment and completing the implementation of back up management, SDN, optimization of IT Security Operations, and Application Performance Monitoring.
- Regarding IT Governance, the Bank adjusted the IT Organizational Structure of Bank Mandiri Taspen.

Bank Mandiri Taspen telah melakukan transformasi teknologi informasi untuk mendukung bisnis Bank dan untuk merespon tantangan transformasi digital. Transformasi IT untuk mendukung bisnis Bank meliputi transformasi:

1. *People*. Pemenuhan *talent* pegawai dan penguatan fungsi organisasi.
2. *Process*. Membangun proses pengembangan sistem berbasis *agile*.
3. *Technology*. Memperkuat *availability* infrastruktur teknologi informasi dengan mengadopsi teknologi baru.
4. *Risk and Security*. Meningkatkan proteksi sistem untuk mengelola dan mencegah risiko siber.

Transformasi IT untuk merespon tantangan transformasi digital meliputi transformasi:

1. *Cloud*. Pemanfaatan *Cloud* untuk meningkatkan bisnis Bank.
2. *Data*. Data Driven untuk proses pengambilan keputusan.
3. *Automation*. Proses yang akurat dan mengurangi *human error*.
4. *Risk and Security*. *Incident Response Team* untuk mengantisipasi risiko siber.

Untuk mendukung bisnis dan transformasi *digital* Bank telah dilakukan perbaikan atas Tata Kelola IT dan Organisasi, dengan melakukan pembuatan Kebijakan, Standar Prosedur (SP) dan Prosedur Teknis (PT) sesuai ketentuan regulator serta perbaikan struktur organisasi dengan fokus untuk efisiensi *process* dan *resources*. Dukungan IT terhadap pertumbuhan Bank meliputi *support* jaringan kantor dan pengembangan sistem/aplikasi sesuai kebutuhan bisnis, dengan inisiatif baru sebanyak 293 inisiatif, *carry over* sebanyak 126 inisiatif dengan dukungan infrastruktur dan *support* sesuai *Services Level Agreement* (SLA). Pada tahun 2021, telah dilakukan penguatan digitalisasi melalui *digital ecosystem* serta pengembangan produk dan jasa teknologi informasi baik untuk nasabah maupun unit kerja. Di samping itu, pada tahun 2021 Bank Mandiri Taspen telah melakukan penguatan IT *infrastructure and security* yang berfokus pada meningkatkan dukungan operasional untuk bisnis dan seluruh cabang dengan tetap menjaga kapabilitas sistem, keamanan informasi dan mitigasi risiko *cyber security*.

Direksi telah melakukan pengelolaan secara efektif terhadap sumber daya yang dimiliki oleh Bank tersebut. Dengan mengelola sumber daya yang dimiliki secara efektif, Bank telah menghasilkan kinerja yang baik di tahun 2021. Analisis kinerja pengelolaan Bank pada tahun buku 2021 disajikan sebagai berikut.

Tinjauan Makro Ekonomi

Kinerja Bank tidak dapat terlepas dari kondisi perekonomian baik perekonomian global maupun nasional serta kondisi industri perbankan pada khususnya. Perbaikan ekonomi global tertahan seiring dengan peningkatan penyebaran COVID-19 varian Delta. Kasus harian COVID-19 sempat menunjukkan penurunan pada awal tahun 2021, di tengah munculnya varian Alpha pada akhir tahun 2020. Akselerasi vaksinasi di negara maju pada Triwulan I 2021 berdampak positif pada penurunan penyebaran COVID-19, terutama di Amerika Serikat (AS) dan Eropa. Penyebaran COVID-19 kembali meningkat didorong merebaknya varian Delta. Penyebaran di Asia mencapai puncaknya pada awal Mei, sedikit menurun pada Juni tetapi meningkat kembali pada Agustus 2021. Penduduk di Emerging Markets and Developing Economies (EMDEs) Asia yang

Bank Mandiri Taspen has transformed information technology to support the Bank's business and to respond to the challenges of digital transformation. IT transformation to support the Bank's business includes the transformation of:

1. People. Fulfillment of employee talents and strengthening organizational functions.
2. Process. Build an agile-based system development process.
3. Technology. Strengthen the availability of information technology infrastructure by adopting new technology.
4. Risk and Security. Improve system protection to manage and prevent cyber risks.

IT transformation to respond to the challenges of digital transformation includes the transformation of:

1. Clouds. Utilization of the Cloud to improve the Bank's business.
2. Data. Data Driven for the decision-making process.
3. Automation. Accurate process and reduce human error.
4. Risk and Security. Incident Response Team to anticipate cyber risks.

To support business and digital transformation, Bank has made improvements to IT and Organizational Governance, by making Policies, Standard Procedures (SP) and Technical Procedures (PT) in accordance with regulatory provisions as well as improving the organizational structure with a focus on process and resource efficiency. IT support for Bank's growth includes office network support and system/application development according to business needs, with 293 new initiatives, 126 carry-over initiatives with infrastructure support and support according to the Services Level Agreement (SLA). In 2021, digitalization has been strengthened through the digital ecosystem as well as the development of information technology products and services for both customers and work units. In addition, in 2021 Bank Mandiri Taspen has strengthened IT infrastructure and security, which focuses on increasing operational support for the business and all branches while maintaining system capabilities, information security and mitigating cyber security risks.

The Board of Directors carried out effective management of the resources owned by the Bank. By managing its resources effectively, the Bank produced good performance in 2021. The analysis of the Bank's management performance in the 2021 financial year is presented as follows.

Macro Economic Overview

The Bank's performance cannot be separated from the economic conditions, both global and national economy, as well as the condition of the banking industry in particular. The global economic recovery was restrained along with the increase in the spread of the Delta variant of COVID-19. Daily cases of COVID-19 had shown a decline in early 2021, amid the emergence of the Alpha variant at the end of 2020. Acceleration of vaccination in developed countries in Q1 2021 had a positive impact on reducing the spread of COVID-19, especially in the United States (US) and Europe. . The spread of COVID-19 increased again, driven by the spread of the Delta variant. The spread in Asia peaked in early May, decreased slightly in June but increased again in August 2021. Residents in Emerging Markets and Developing Economies (EMDEs) in Asia

memiliki tingkat vaksinasi rendah menjadi sasaran penyebaran varian Delta, antara lain di Indonesia, Malaysia, Thailand, Vietnam, Filipina dan banyak negara lain. Di AS dan di Eropa, penyebaran varian Delta mencapai puncaknya pada Agustus 2021 tetapi tetap pada level yang tinggi hingga akhir tahun 2021.

Kebijakan pembatasan mobilitas yang harus ditempuh untuk mencegah penyebaran varian Delta lebih lanjut tidak terelakkan berdampak pada tertahannya aktivitas ekonomi. Besaran dampak kepada individu negara cukup bervariasi tergantung pada tingkat vaksinasi serta persepsi konsumen atas kekhawatiran gelombang lanjutan COVID-19. Dalam perkembangannya, seiring dengan menurunnya kasus varian Delta dan meningkatnya kembali mobilitas manusia, aktivitas ekonomi kemudian berangsur-angsur membaik sejak Triwulan III 2021.

Meskipun perbaikan perekonomian global masih tertahan oleh munculnya varian baru dari COVID-19, namun perbaikan perekonomian nasional mengalami perbaikan. Perbaikan ekonomi domestik berlanjut pada semester I 2021 dengan stabilitas yang terjaga seiring dengan penurunan penyebaran COVID-19. Ekonomi domestik terus membaik pada Triwulan II 2021 tercatat tumbuh positif dan tinggi sebesar 7,07% (YoY), meningkat tajam dari kontraksi pada Triwulan sebelumnya sebesar 0,71% (YoY). Perkembangan tersebut dipengaruhi oleh kinerja ekspor yang tetap kuat, di tengah perbaikan konsumsi rumah tangga, investasi, dan konsumsi pemerintah yang terus berlanjut. Pertumbuhan ekonomi juga ditopang oleh kinerja positif seluruh Lapangan Usaha (LU) dan peningkatan pertumbuhan ekonomi di seluruh wilayah Indonesia. Sementara itu, stabilitas eksternal tetap terjaga ditopang Neraca Pembayaran Indonesia (NPI) yang mencatat surplus 3,6 miliar dolar AS pada semester I 2021. Nilai tukar Rupiah pada semester I 2021 relatif terkendali ditopang oleh langkah-langkah stabilisasi oleh Bank Indonesia serta berlanjutnya aliran modal asing ke pasar uang domestik. Stabilitas internal juga tetap baik tercermin dari inflasi yang rendah, yakni sebesar 1,33% (YoY) pada Juni 2021. Di sistem keuangan, stabilitas tetap terjaga, meskipun fungsi intermediasi perbankan masih perlu ditingkatkan.

Dari sisi perbankan, stabilitas sistem keuangan tetap baik dengan fungsi intermediasi yang melanjutkan peningkatan. Indeks Stabilitas Keuangan (ISSK) tetap rendah dan terjaga di zona normal-stabil sepanjang tahun 2021. Ketahanan permodalan bank tetap tinggi tercermin pada rasio kecukupan modal (CAR) sebesar 25,59% pada November 2021. Rasio kredit bermasalah (NPL) tetap rendah terjaga pada posisi 3,19% (bruto) dan 0,98% (neto) pada November 2021, seiring ekonomi yang terus mengalami perbaikan dan didukung perpanjangan implementasi kebijakan restrukturisasi kredit dari OJK. Likuiditas perbankan sangat longgar, tercermin dari rasio AL/DPK yang tinggi sebesar 35,12% pada Desember 2021, sehingga mendukung kinerja positif fungsi intermediasi perbankan. Pertumbuhan kredit terus melanjutkan peningkatan positif sepanjang tahun 2021, hingga tumbuh 5,24% pada Desember 2021, seiring dengan perbaikan kondisi permintaan dan penawaran.

Berdasarkan analisis perekonomian dan industri serta memperhatikan tantangan yang ada, maka Bank Mandiri Taspen menetapkan target pasar sesuai dengan kondisi perekonomian

with low vaccination rates were targeted for the spread of the Delta variant, including Indonesia, Malaysia, Thailand. , Vietnam, Philippines and many other countries. In the US and in Europe, the deployment of the Delta variant peaked in August 2021 but remained at high levels through the end of 2021.

The mobility restriction policy that had to be taken to prevent the further spread of the Delta variant inevitably had an impact on the restraint of economic activity. The magnitude of the impact on individual countries varied quite a bit depending on vaccination levels and consumer perceptions of fears of a further wave of COVID-19. In its development, along with the decline in cases of the Delta variant and the return of human mobility, economic activity had then gradually improved since Quarter III 2021.

Although the improvement in the global economy was still being held back by the emergence of a new variant of COVID-19, the improvement in the national economy improved. Improvements in the domestic economy continued in the first half of 2021 with maintained stability in line with the decline in the spread of COVID-19. The domestic economy continued to improve in the second Quarter of 2021, which recorded positive and high growth of 7.07% (YoY), a sharp increase from the contraction in the previous quarter of 0.71% (YoY). This development was influenced by export performance which remained strong, amid continued improvement in household consumption, investment and government consumption. Economic growth was also supported by the positive performance of all Business Fields (LU) and increased economic growth in all regions of Indonesia. Meanwhile, external stability was maintained, supported by Indonesia's Balance of Payments (BOP) which recorded a surplus of USD 3.6 billion in the first semester of 2021. The Rupiah exchange rate in the first semester of 2021 was relatively under control, supported by stabilization measures by Bank Indonesia and continued foreigncapital flows to the domestic money market. Internal stability also remained good, as reflected by low inflation, namely 1.33% (YoY) in June 2021. In the financial system, stability was maintained, although the banking intermediation function still needed to be improved.

From the banking side, financial system stability remained good with the intermediary function continuing to improve. Financial Stability Index (ISSK) remained low and maintained in the normal-stable zone throughout 2021. Bank capital resilience remained high as reflected in the capital adequacy ratio (CAR) of 25.59% in November 2021. Non-performing loan ratio (NPL) remained low and maintained at 3.19% (gross) and 0.98% (net) in November 2021, as the economy continued to improve and was supported by the extension of the implementation of the credit restructuring policy from the FSA. Banking liquidity was very loose, as reflected in the high LA/DPK ratio of 35.12% in December 2021, thus supporting the positive performance of the banking intermediation function. Credit growth continued to increase positively throughout 2021, up to 5.24% growth in December 2021, in line with improving supply and demand conditions.

Based on an analysis of the economy and industry and considering the existing challenges, Bank Mandiri Taspen set a target market in accordance with economic conditions and the banking industry

dan industri perbankan yang meliputi antara lain pemasaran produk pinjaman atau Dana Pihak Ketiga (DPK), pemasaran produk kredit, pengembangan layanan kantor serta akuisisi kredit. Pada tahun 2021, Bank berfokus pada target pasar antara lain peningkatan total rekening nasabah, rekening baru, jumlah rekening DPK dan jumlah Dapem Pensiunan ASN.

Strategi dan Kebijakan

Arah dan kebijakan pengembangan usaha Bank Mandiri Taspen dalam jangka pendek dan menengah adalah menjadi mitra terbaik dan terpercaya dalam memberdayakan dan mensejahterakan serta membantu rakyat Indonesia dalam menciptakan peluang bisnis dan kesejahteraan melalui produk dan layanan terbaik. Hal tersebut diwujudkan dalam implementasi kemitraan strategis antara PT Bank Mandiri (Persero), Tbk. selaku pemegang saham mayoritas bersama dengan PT Taspen (Persero) dalam Bank Mandiri Taspen yang fokus dalam penyaluran kredit pensiunan dan UMKM. Dalam rangka mewujudkan visi dan misi tersebut, Bank Mandiri Taspen melakukan pengembangan cakupan bisnis secara nasional untuk menjadi Bank Pensiunan Terbaik di Indonesia.

Seiring dengan perubahan faktor internal dan eksternal maka Bank melakukan evaluasi atas *Corporate Plan* 2017-2021 menjadi *Corporate Plan* 2021-2025 sehingga dapat menerapkan strategi yang lebih sesuai dengan kebutuhan dan perkembangan terkini untuk mencapai visi "*Leading Senior Citizen Ecosystem Bank In Indonesia*" di tahun 2025.

Untuk mencapai visi 2025, Bank Mandiri Taspen memiliki strategi-strategi bisnis yang terbagi ke dalam tiga pilar utama yaitu pilar bisnis pensiun negara, pilar pengembangan bisnis baru, dan pilar *funding* retail dan institusi. Pada pilar bisnis pensiun, untuk memenangkan *lending* pasar pensiun negara, Bank Mandiri Taspen secara garis besar melakukan penguatan *presence* dan peningkatan produktivitas. Selain itu, Bank Mandiri Taspen juga meningkatkan *lending* pra-pensiun melalui pengembangan produk baru. Namun dari segi *market size* bisnis pensiun diproyeksikan akan *saturated* di masa mendatang sehingga Bank Mandiri Taspen juga akan mengembangkan bisnis di segmen yang baru. Segmen tersebut adalah ASN Aktif, PPPK dan Dapen BUMN dan swasta melalui pengembangan produk dan channel penetrasi kredit, serta meningkatkan lending UMK melalui *model collaborative approach*. Selain mengembangkan bisnis di segmen yang baru, Bank Mandiri Taspen juga meningkatkan *funding* melalui segmen *retail* dan institusi melalui pengembangan produk untuk meningkatkan *retail funding* pada segmen pensiun dan senior citizen dan pengembangan funding pada segmen UMK, institusi, dan *wholesale*.

Adapun langkah-langkah strategis yang ditempuh adalah sebagai berikut:

1. Optimalisasi Jaringan Kantor.
   Pengembangan jaringan kantor dan mobil layanan kas keliling untuk menjangkau pelayanan kepada basis-basis pensiunan yang ada di Indonesia. Strategi kunci pengembangan jaringan di antaranya:
   a. Mengoptimalkan potensi seluruh jaringan kantor yang ada melalui pengelolaan kantor yang efektif dengan koordinasi yang baik dari kantor pusat sampai ke unit paling bawah.

which included marketing of loan products or Third Party Funds (TPF), marketing of loan products, development of office services and credit acquisition. In 2021, the Bank focused on the target market, including increasing the total customer accounts, new accounts, the number of TPF accounts and the number of Pension Funds of Civil Governments.

Strategy and Policy

The direction and policy of Bank Mandiri Taspen's business development in the short and medium term was to become the best and most trusted partner in empowering and prospering as well as assisting the Indonesian people in creating business opportunities and prosperity through the best products and services. This was manifested in the implementation of a strategic partnership between PT Bank Mandiri (Persero), Tbk. as the majority shareholder together with PT Taspen (Persero) in Bank Mandiri Taspen which focused on disbursing pensions and MSME loans. In order to realize this vision and mission, Bank Mandiri Taspen developed a national business scope to become the Best Pensioner Bank in Indonesia.

Along with changes in internal and external factors, the Bank evaluated the Corporate Plan 2017-2021 to become the Corporate Plan 2021-2025 so that it can implement strategies more in line with the needs and latest developments to achieve the vision of "Leading Senior Citizen Ecosystem Bank in Indonesia" in 2025.

To achieve the 2025 vision, Bank Mandiri Taspen performed business strategies divided into three main pillars, namely the state pension business pillar, the new business development pillar, and the retail and institutional funding pillar. In the pension business pillar, in order to win the lending of the state pension market, Bank Mandiri Taspen in general strengthened its presence and increasing productivity. In addition, Bank Mandiri Taspen also increased pre-retirement lending through the development of new products. However, in terms of market size, the pension business was projected to be saturated in the future, so Bank Mandiri Taspen also developed business in new segments. These segments covered Active Civil Governments, PPPK and Pension Funds of SOEs and the private sector through product development and credit penetration channels, as well as increasing MSE lending through a collaborative approach model. In addition to developing business in new segments, Bank Mandiri Taspen also increased funding through the retail and institutional segments through the development features to increase retail funding in the pension and senior citizen segments and funding development in the MSE, institutional and wholesale segments.

The strategic steps are as follows:

1. Office Network Optimization.
   Development of office network and mobile cash service cars to reach services to pensioner bases in Indonesia. Key network development strategies include:

   a. Optimizing the potential of the entire existing office network through effective office management with good coordination from the head office to the lowest units.

b. Meningkatkan kualitas layanan dari setiap unit dengan assessment secara periodik sehingga layanan yang ada dicabang terstandarisasi.
c. Mengembangkan jaringan kantor baru secara terbatas untuk daerah-daerah yang memiliki potensi tinggi termasuk kerjasama *channelling*.

2. Meningkatkan Penyaluran Kredit.
   Peningkatan dan akselerasi produktivitas penyaluran kredit di segmen pensiunan yang telah menjadi *engine of growth* utama Bank Mandiri Taspen dengan melalui beberapa inisiatif strategis, diantaranya adalah, percepatan proses bisnis, mengembangkan program insentif yang menarik bagi tim sales, mengembangkan *pipeline system* dan *leverage* potensi kebutuhan pembiayaan usaha untuk pensiunan maupun karyawan yang sedang mempersiapkan tambahan pendapatan di masa pensiun.
3. Mengembangkan sarana dan infrastruktur untuk pendanaan guna meningkatkan *customer based*, diantaranya, kerjasama dengan perusahaan induk (PT Bank Mandiri, Tbk) dalam hal pelayanan *electronic channel* serta bersinergi dengan anak perusahaan PT Bank Mandiri, Tbk dan PT Taspen Persero dan pengembangan produk dan fitur unggulan untuk meningkatkan *funding retail* dan CASA.
4. Membangun struktur organisasi yang kuat dan kualitas sumber daya manusia yang disesuaikan dengan kebutuhan dan arah pengembangan bisnis.

Dalam perumusan strategi dan kebijakan strategis Bank, Direksi telah memimpin penyusunan Rencana Bisnis Bank (RBB) yang pelaksanaannya senantiasa dilakukan evaluasi untuk memastikan efektivitas penerapan strategi yang telah ditetapkan. Selain itu Direksi juga telah memimpin penyusunan Rencana Jangka Panjang Perusahaan tahun 2021-2025 dan Rencana Aksi Keuangan Berkelanjutan (RAKB) 2022. Dengan peranan Direksi tersebut Bank berhasil memenuhi target kinerja Bank dengan memaksimalkan pertumbuhan segmen Pensiunan sebagai core bisnis Bank Mandiri Taspen serta Kredit Mikro dan Retail. Untuk memastikan implementasi strategi Bank berjalan dengan baik, Direksi telah melaksanakan monitoring implementasi dari startegi korporasi yang dituangkan dalam *strategy hause* antara lain, Visi (goal), Indikator utama (*Key Metrics*), Pilar Bisnis serta Pilar *Enablers*.

Penerapan strategi yang tepat di tahun 2021 telah menghasilkan capaian yang cukup membanggakan. Berdasarkan strategi tersebut, maka Bank Mandiri Taspen mentargetkan DPK dan Kredit di tahun 2021 masing-masing sebesar Rp34,13 triliun dan Rp31,35 triliun. Terkait dengan DPK dan Kredit, telah ditetapkan suku bunga dasar kredit tahun 2021 adalah sebagai berikut:

b. Improving the quality of service from each unit with periodic assessments so that existing services at the branch are standardized.
c. Developing a new office network in limited areas with high potential, including channeling cooperation.

2. Increasing Loans Distribution.
   Increasing and accelerating loans distribution productivity in the pensioner segment which had become the main engine of growth for Bank Mandiri Taspen through several strategic initiatives, including, accelerating business processes, developing attractive incentive programs for the sales team, developing a pipeline system and leveraging potential business financing needs for retirees and employees preparing for additional income in retirement.
3. Developing facilities and infrastructure for funding to increase customer base in the form of cooperation with the parent company (PT Bank Mandiri, Tbk) in terms of electronic channel services as well as synergizing with subsidiaries PT Bank Mandiri, Tbk and PT Taspen Persero and developing superior products and features to increase retail funding and CASA.
4. Building a strong organizational structure and quality human resources adjusted to the needs and direction of business development.

In the formulation of the Bank's strategy and strategic policies, the Board of Directors led the preparation of the Bank's Business Plan of which implementation was continuously evaluated to ensure the effectiveness of the determined implementation of the strategy. In addition, the Board of Directors also led the preparation of the Company's Long-Term Plan for 2021-2025 and the Sustainable Finance Action Plan 2022. With the role of the Board of Directors, the Bank succeeded in meeting the Bank's performance targets by maximizing the growth of the Pensioner segment as the core business of Bank Mandiri Taspen as well as Micro and Retail Loans. To ensure the implementation of the Bank's strategy goes well, the Board of Directors monitored the implementation of the corporate strategy as outlined in the company strategy, including the Vision (goals), Key Metrics, Business Pillars and Enablers Pillars.

The implementation of the right strategy in 2021 produced quite a proud achievement. Based on this strategy, Bank Mandiri Taspen targeted third-party funds and loans in 2021 to be IDR 34.13 trillion and IDR 31.35 trillion, respectively. In relation to deposits and loans, the basic loan interest rates for 2021 had been determined as follows:

Tabel Suku Bunga Dasar Kredit Per Akhir Tahun 2021
Table of Basic Loan Interest Rates at the End of 2021

(efektif % per tahun / effective % per year)

Suku Bunga Dasar Kredit Prime Lending Rate				
Berdasarkan Segmen Bisnis / By Business Segment				
Kredit Korporasi Corporate Loans	**Kredit *Retail*** Retail Loans	**Kredit Mikro** Micro Loans	**Kredit Konsumsi /** Consumer Loans	
			KPR	**Non KPR**
-	10,96%	13,53%	-	11,20%

Selain itu, Bank Mandiri Taspen juga telah menetapkan suku bunga untuk tabungan deposito dan giro yang bersaing dan kompetitif disajikan sebagai berikut:

In addition, Bank Mandiri Taspen had also set competitive interest rates for time deposits and current accounts, which are presented as follows:

Tabel Suku Bunga Pendanaan Per Akhir Tahun 2021
Table of Funding Interest Rates at the End of 2021

(dalam % / in %))

Produk DPK / TPF Products	Saldo / Balance	Bunga / Interest
GIRO / Current Account		
Giro / Current Account	0 - Rp2,5 juta / 0 - IDR2,5 million	0,00%
	> Rp2,5 juta - Rp100 juta / > IDR2,5 million - IDR100 million	1,50%
	> Rp100 juta / > IDR100 million	2,50%
Giro Prima / Prima Current Account	0 – Rp10 juta / 0 – IDR10 million	0,00%
	> Rp10 juta - Rp1 miliar / > IDR10 million - IDR1 billion	2,00%
	> Rp1 miliar / > IDR1 billion	4,50%
TABUNGAN / SAVINGS		
Tabungan siMantap / SiMantap Savings	0 – Rp500 ribu / 0 – IDR500 thousand	0,00%
	Rp500 ribu - Rp5 juta / IDR500 thousand - IDR5 million	1,00%
	Rp5 juta - Rp100 juta / IDR5 million - IDR100 million	1,25%
	Rp100 juta - Rp500 juta / IDR100 million - IDR500 million	1,50%
	> Rp500 juta / > IDR500 million	1,75%
Tabungan siMantap Berjangka / SiMantap Futures Savings	Minimal setoran Rp100 ribu/bulan / Minimum deposit IDR 100 thousand / month	5,00%
Tabunganku		1,00%
DEPOSITO / DEPOSIT		
1 bulan / month	Minimal Pokok Rp1 juta / Minimum Principal IDR 1 million	3,50%
3 bulan / month	Minimal Pokok Rp1 juta / Minimum Principal IDR 1 million	3,50%
6 bulan / month	Minimal Pokok Rp1 juta / Minimum Principal IDR 1 million	3,50%
12 bulan / month	Minimal Pokok Rp1 juta / Minimum Principal IDR 1 million	3,50%
24 bulan / month	Minimal Pokok Rp1 juta / Minimum Principal IDR 1 million	3,50%

Pencapaian Kinerja

Berdasarkan strategi yang telah diterapkan, pada tahun 2021 Bank Mandiri Taspen telah menghasilkan kinerja yang baik dan telah sesuai dengan yang ditargetkan. Pada tahun 2021, Bank Mandiri Taspen berhasil menyalurkan kredit sebesar Rp31,35 triliun, meningkat 22,17% jika dibandingkan dengan tahun 2020 yang mencapai Rp25,66 triliun. Selain kredit, Bank Mandiri Taspen memiliki produk simpanan yang merupakan dana pihak ketiga dari berbagai produk tabungan, giro, dan deposito. Jumlah rekening dana pihak ketiga yang berhasil dihimpun Bank Mandiri Taspen di tahun 2021 mengalami peningkatan sebesar 219.956 unit rekening atau 47,35% dari 464.567 unit rekening di 2020 menjadi 683.523 unit rekening di 2021. Sejalan dengan peningkatan jumlah rekening dana pihak ketiga, jumlah dana pihak ketiga yang berhasil dihimpun Bank Mandiri Taspen mengalami peningkatan sebesar Rp6,54 triliun atau 23,74% dari Rp27,58 triliun di 2020 menjadi Rp34,12 triliun di 2021.

Dari sisi keuangan, Pendapatan bunga – neto tahun 2021 mencapai Rp2,62 triliun meningkat 55,10% dibandingkan dengan tahun 2020 yang mencapai Rp1,69 triliun. Seiring dengan peningkatan pendapatan bunga tersebut, laba tahun berjalan juga mengalami peningkatan. Laba tahun berjalan tahun 2021 meningkat 50,45%

Performance Achievement

Based on the strategy that had been implemented, in 2021 Bank Mandiri Taspen produced good performance and had met the target. In 2021, Bank Mandiri Taspen managed to disburse loans of IDR31.35 trillion, an increase of 22.17% compared to 2020 which reached IDR25.66 trillion. In addition to loans, Bank Mandiri Taspen had savings products as third party funds from various savings products, current accounts, and time deposits. The number of third party fund accounts that were successfully collected by Bank Mandiri Taspen in 2021 increased by 219,956 account units or 47.35% from 464,567 account units in 2020 to 683,523 account units in 2021. In line with the increase in the number of third party fund accounts, the number of third party funds collected by Bank Mandiri Taspen increased by IDR6.54 trillion or 23.74% from IDR27.58 trillion in 2020 to IDR34.12 trillion in 2021.

From the financial side, interest income – net in 2021 reached IDR2.62 trillion, an increase of 55.10% compared to 2020 which reached IDR1.69 trillion. Along with the increase in interest income, profit for the year also increased. Profit for the year 2021 increased by 50.45% from IDR429.16 billion in 2020 to

dari Rp429,16 miliar di tahun 2020 menjadi Rp645,68 miliar di tahun 2021. Dengan meningkatnya laba tahun berjalan, maka ekuitas Bank juga mengalami peningkatan. Ekuitas tahun 2021 mencapai Rp4,03 triliun meningkat 16,07% dibandingkan dengan tahun 2020 yang mencapai Rp3.47 triliun. Aset Bank Mandiri Taspen tahun 2021 mencapai Rp45,54 triliun meningkat 29,75% dibandingkan dengan tahun 2020 yang mencapai Rp35,10 triliun.

Secara umum, pencapaian target Bank Mandiri Taspen telah melampaui target yang ditetapkan. Bank Mandiri Taspen berhasil melampaui target laba tahun berjalan di tahun 2021 yaitu sebesar 113,79% dan pendapatan operasional lainnya sebesar 111,67%. Ekuitas di atas target yaitu sebesar 102,73%. Pencapaian target aset berhasil melampaui target sebesar 101,91% dan pencapaian kredit telah melebihi yang ditargetkan yaitu sebesar 100,14%. Demikian pula dengan pencapaian target dana pihak ketiga tahun 2021 yang sebesar 104,61% yang didukung dengan pencapaian target giro, tabungan dan deposito masing-masing sebesar 132,22%, 101,18% dan 105,35%. Bank Mandiri Taspen akan senantiasa melakukan evaluasi pelaksanaan strategi yang telah ditetapkan, sehingga kinerja Bank Mandiri Taspen di masa yang akan datang akan mengalami peningkatan secara berkelanjutan.

Kendala yang Dihadapi Bank

Dalam menjalankan kegiatan operasionalnya, Bank Mandiri Taspen menyadari bahwa Bank tidak terlepas dari berbagai kendala. Selain pandemi COVID-19 yang belum berakhir, Bank menghadapi kendala antara lain produktivitas yang belum konsisten. Untuk menghadapi kendala tersebut, setiap pegawai harus memiliki jiwa kompetitif sehingga tidak mudah berpuas atas pencapaian yang dimiliki dan terus berusaha menjadi yang terbaik, sehingga ke depan diharapkan setiap pegawai lebih produktif dan cepat tanggap terhadap perubahan. Untuk itu, Bank memperkuat fungsi organisasi dengan pemenuhan *manning* SDM sesuai dengan kebutuhan, *Review workload* karyawan apakah sudah optimal, *learning program* untuk meningkatkan *skill* karyawan, *review* produktivitas per masing-masing fungsi jabatan serta *Review* Efektifitas *flow process* exsisting. Bank juga mengutamakan SDM yang berasal dari wilayah setempat, sehingga penguasaan wilayah lebih optimal. Selain itu, Bank berfokus dalam mengembangkan pendidikan calon karyawan yang dipersiapkan sebagai suksesor dalam jangka panjang.

Hal-Hal Penting yang Diperkirakan Terjadi pada Masa Mendatang dan Prospek Usaha

Pemulihan ekonomi yang berlanjut dikonfirmasi oleh kinerja sejumlah indikator pada Januari 2022 antara lain Purchasing Managers' Index (PMI), keyakinan konsumen, dan penjualan ritel yang tetap kuat, di tengah kenaikan penyebaran kasus COVID-19 varian Omicron. Dengan perkembangan tersebut, pertumbuhan ekonomi global 2022 diprakirakan sesuai dengan proyeksi sebelumnya sebesar 4,4%. Volume perdagangan dan harga komoditas global diprakirakan masih meningkat, sehingga menopang prospek ekspor negara berkembang. Namun demikian, perekonomian global masih menghadapi ketidakpastian pasar keuangan yang meningkat sejalan dengan rencana percepatan kebijakan normalisasi negara maju, terutama AS dan Kawasan Eropa, sebagai respon peningkatan

IDR645.68 billion in 2021. With the increase in profit for the year, the Bank's equity also increased. Equity in 2021 reached IDR4.03 trillion, an increase of 16.07% compared to 2020 which reached IDR3.47 trillion. Bank Mandiri Taspen's assets in 2021 reached IDR45.54 trillion, an increase of 29.75% compared to 2020 which reached IDR35.10 trillion.

In general, Bank Mandiri Taspen's target achievement had exceeded the set target. Bank Mandiri Taspen managed to exceed the current year's profit target in 2021, which was 113.79% and other operating income by 111.67%. Equity above the target was 102.73%. The asset target achievement exceeded the target of 101.91%; and credit achievement exceeded the target of 100.14%. Likewise, the achievement of the third party fund target in 2021 which was 104.61%, supported by the achievement of demand deposits, savings and time deposits targets of 132.22%, 101.18% and 105.35%, respectively. Bank Mandiri Taspen always evaluate the implementation of the strategies that have been set, so that the performance of Bank Mandiri Taspen in the future will experience continuous improvement.

Obstacles Faced by The Bank

In carrying out its operational activities, Bank Mandiri Taspen realized that the Bank could not be separated from various obstacles. In addition to the ongoing COVID-19 pandemic, the Bank faced obstacles, including inconsistent productivity. To deal with these obstacles, the Bank strengthened organizational functions by fulfilling HR manning as needed, reviewing employee workloads, learning programs to improve employee skills, reviewing productivity per each function position and reviewing the effectiveness of the existing flow process. The Bank also prioritized human resources from the local area, so that regional control was more optimal. In addition, the Bank focused on developing the education of prospective employees prepared as long-term successors.

Important Things and Business Prospects Expected to Happen in the Future

The continued economic recovery was confirmed by the performance of a number of indicators in January 2022, including the Purchasing Managers' Index (PMI), consumer confidence, and retail sales which remained strong, amid the increase in the spread of COVID-19 cases of the Omicron variant. With these developments, global economic growth in 2022 was predicted in line with the previous projection of 4.4%. Global trade volume and commodity prices were predicted to continue to increase, thus supporting the export outlook for developing countries. However, the global economy still faced increasing financial market uncertainty in line with plans to accelerate the normalization policy of developed countries, especially the US and the European Region, in response to increased inflationary

tekanan inflasi akibat gangguan rantai pasok dan kuatnya permintaan, kenaikan penyebaran COVID-19 varian Omicron, serta meningkatnya tensi geopolitik. Hal tersebut berpotensi mengakibatkan terbatasnya aliran modal dan tekanan nilai tukar negara berkembang, termasuk Indonesia.

Perekonomian Indonesia diprakirakan meningkat lebih tinggi pada tahun 2022 sejalan dengan membaiknya permintaan domestik. Akselerasi perekonomian nasional di 2022 didukung oleh peningkatan mobilitas seiring dengan penyebaran COVID-19 yang lebih terkendali dan akselerasi vaksinasi, pembukaan sektor prioritas yang semakin luas disertai optimalisasi implementasi paket kebijakan terpadu Komite Stabilisas Sistem Keuangan (KSSK), serta stimulus kebijakan fiskal Pemerintah dan bauran kebijakan Bank Indonesia. Dalam kaitan ini, Bank Indonesia memprakirakan pertumbuhan ekonomi Indonesia pada tahun 2022 akan mencapai 4,7-5,5%, sejalan dengan akselerasi konsumsi swasta dan investasi, di tengah tetap terjaganya belanja fiskal Pemerintah dan ekspor, meski risiko kenaikan kasus COVID-19 perlu terus diwaspadai. Konsumsi swasta diprakirakan akan kembali pulih dan mencapai pertumbuhan sekitar 5% pada Semester II 2022, ditopang oleh terkendalinya penyebaran COVID-19 seiring dengan tercapainya imunitas massal, dan berangsur pulihnya mobilitas masyarakat. Kinerja ekspor juga tetap akan menjadi sumber pertumbuhan ekonomi dengan masih akan tingginya permintaan dan harga komoditas global. Investasi diprakirakan tumbuh meningkat seiring dengan peningkatan permintaan domestik, tetap kuatnya kinerja ekspor, berlanjutnya proyek-proyek infrastruktur strategis nasional yang sempet tertunda, dan kenaikan PMA seiring dengan membaiknya iklim investasi di dalam negeri. Dari sisi Lapangan Usaha (LU), pertumbuhan ekonomi akan didukung sejumlah sektor yang diperkirakan tumbuh kuat, seperti sektor pertambangan, industri pengolahan, perdagangan, dan pertanian.

Ekonomi keuangan digital nasional akan terus meningkat pesat pada tahun 2022 didukung oleh akselerasi digitalisasi sistem pembayaran oleh Bank Indonesia. Transaksi e-commerce pada 2022 diproyeksikan akan terus meningkat hingga mencapai Rp526 triliun, atau tumbuh 31%, didukung perluasan ekosistem *e-commerce*, terus berlanjutnya pergeseran preferensi perilaku masyarakat untuk berbelanja *online*, maupun berbagai inovasi dan promosi oleh para perusahaan dan program-program Pemerintah dan Bank Indonesia. Kenaikan pesat transaksi Uang Elektronik (UE) diperkirakan juga terus berlanjut didorong oleh perluasan penggunaan UE pada *e-commerce* dan pada berbagai *platform online* lainnya. Penggunaan UE diperkirakan tetap tumbuh tinggi 17,1% (YoY) hingga mencapai Rp358 triliun pada 2022. Demikian pula, transaksi digital banking pada 2022 diproyeksikan akan tetap kuat didukung oleh kenyamanan konsumen bertransaksi secara digital dan berbagai inovasi digital oleh perbankan. Transaksi pembayaran digital banking diproyeksikan tumbuh tinggi 24,8% (YoY) hingga mencapai Rp49,7 ribu triliun pada 2022. Berbagai inisiatif Bank Indonesia untuk digitalisasi sistem pembayaran sesuai Blueprint Sistem Pembayaran Indonesia (BSPI) 2025 akan terus diakselerasi untuk menciptakan transaksi sistem pembayaran yang cepat, mudah, murah, aman, dan andal untuk semakin mendorong peningkatan ekonomi-keuangan digital nasional.

Berdasarkan uraian di atas serta adanya tren digitalisasi yang diproyeksikan akan terus berkembang maka Bank Mandiri Taspen memiliki prospek usaha yang sangat baik di masa yang akan datang. Bank Mandiri Taspen optimis untuk dapat senantiasa meningkatkan

pressure due to supply chain disruptions and strong demand, the increase in the spread of the Omicron variant of COVID-19, as well as rising inflation and geopolitical tension. These had the potential to result in limited capital flows and pressure on the exchange rate of developing countries, including Indonesia.

The Indonesian economy was forecasted to accelerate further in 2022 in line with improving domestic demand. The acceleration of the national economy in 2022 was supported by increased mobility in line with the more controlled spread of COVID-19 and accelerated vaccination, the opening of wider priority sectors accompanied by optimization of the implementation of the integrated policy package of the Financial System Stabilization Committee (KSSK), as well as the Government's fiscal policy stimulus and policy assortment of Bank Indonesia. In this regard, Bank Indonesia predicted that Indonesia's economic growth in 2022 would reach 4.7-5.5%, in line with the acceleration of private consumption and investment, amid maintained government fiscal spending and exports, although the risk of an increase in COVID-19 cases was necessary to stay alert. Private consumption was predicted to recover and reach growth of around 5% in Semester II 2022, supported by the controlled spread of COVID-19 in line with the achievement of mass immunity, and the gradual recovery of community mobility. Export performance would also continue to be a source of economic growth given the high demand and global commodity prices. Investment was forecasted to increase in line with increasing domestic demand, continued strong export performance, continued delays in national strategic infrastructure projects, and an increase in FDI in line with the improving domestic investment climate. From the field of business (LU), economic growth would be supported by a number of sectors expected to grow strongly, such as the mining, manufacturing, trade and agriculture sectors.

The national digital financial economy would continue to grow rapidly in 2022, supported by the acceleration of digitalization of the payment system by Bank Indonesia. E-commerce transactions in 2022 were projected to continue to increase to reach IDR 526 trillion, or a 31% growth, supported by the expansion of the e-commerce ecosystem, continued shifts in people's behavioral preferences for online shopping, as well as various innovations and promotions by companies and government and Bank Indonesia programs. The rapid increase in Electronic Money (EU) transactions was also expected to continue, driven by the expansion of the use of the EU in e-commerce and on various other online platforms. EU usage was estimated to continue to grow at a high 17.1% (YoY) to reach IDR 358 trillion in 2022. Likewise, digital banking transactions in 2022 were projected to remain strong, supported by the convenience of consumers in digitally transacting and various digital innovations by banks. Digital banking payment transactions were projected to grow by 24.8% (YoY) to reach IDR 49.7 thousand trillion in 2022. Various initiatives by Bank Indonesia to digitize payment systems according to the Indonesia Payment System Blueprint (BSPI) 2025 would continue to be accelerated to create fast, easy, cheap, safe, and reliable payment system transactions to further encourage the improvement of the national digital economy and finance.

Based on the description above and the digitalization trend projected to continue to grow, Bank Mandiri Taspen has very good business prospects in the future. Bank Mandiri Taspen is optimistic that it will continuously improve its performance in the

kinerjanya dalam jangka panjang. Hal ini didukung adanya peluang dan kekuatan yang dimiliki oleh Bank Mandiri Taspen. Bank Mandiri Taspen memiliki peluang untuk tumbuh. Peluang yang dimiliki Bank Mandiri Taspen antara lain sebagai berikut:

1. Bank Mandiri Taspen berpeluang masuk ke *new business* Dapen BUMN dan swasta serta P3K yang mempunyai karakteristik seperti segmen ASN dan pensiunan.
2. *Branding* mulai dikenal dan dilirik oleh pencari kerja baik *fresh graduate* maupun yang telah berpengalaman.
3. Segmen pembiayaan kredit mikro, Usaha Mikro Kecil Menengah (UMKM), pra pensiun dan pensiunan di Indonesia yang masih memiliki potensi pasar yang besar.
4. Untuk meningkatkan komposisi *funding retail*, Bank Mandiri Taspen juga berpeluang untuk mengoptimalkan potensi segmen senior citizen usia > 40 tahun.
5. Segmen pembiayaan kredit pensiunan yang lebih *resistance* terhadap dampak lesunya perekonomian.
6. Peluang memberikan layanan perbankan yang lebih baik hingga ke berbagai pelosok daerah melalui pemanfaatan jaringan yang dimiliki induk perusahaan.

Kekuatan Bank Mandiri Taspen khususnya adalah memiliki induk perusahaan dengan keunggulannya masing-masing yang berfungsi untuk mengembangkan bisnis Bank Mandiri Taspen yaitu:

1. Bank Mandiri Taspen memiliki induk perusahaan dengan keunggulannya masing-masing yang berfungsi untuk mengembangkan bisnis Bank Mandiri Taspen. Keunggulannya yaitu, Bank Mandiri sebagai bank terbesar di Indonesia yang memiliki *expertise* dalam pengelolaan operasional dan layanan bank, PT Taspen memiliki akses kepada captive market pensiunan sehingga dapat menambah database calon debitur pensiunan serta dukungan pendanaan dari grup Pemegang Saham.
2. Kerjasama dengan PT ASABRI yang merupakan BUMN pengelola asuransi dan pembayaran pensiun khusus untuk Prajurit TNI, Anggota Polri, PNS Kementerian Pertahanan Republik Indonesia dan Polri.
3. Kerjasama dengan Dapen BUMN sebagai institusi pengelola pembayaran pensiun pensiunan pegawai BUMN.
4. Risiko pembiayaan kredit segmen pensiunan relatif lebih rendah karena sumber utama pembayaran angsuran kredit adalah dari manfaat pensiun debitur yang dipotong secara langsung.
5. Budaya kerja Bank Mandiri Taspen yang kuat.
6. Branding yang mencerminkan keunggulan masing-masing induk dan founder Bank Mandiri Taspen.
7. Mengutamakan SDM berasal dari wilayah setempat, sehingga penguasaan wilayah lebih optimal.
8. Mengembangkan pendidikan calon karyawan yang dipersiapkan sebagai suksesor dalam jangka panjang.
9. Produk unggulan 3 (tiga) pilar Mantap (Mantap Sehat, Mantap Aktif dan Wirausaha Mantap Sejahtera) sebagai *unique value proposition* Bank Mandiri Taspen dibanding kompetitor.

Bank Mandiri Taspen tetap harus waspada dan mawas diri karena di tahun 2022-2024 masih akan dipenuhi berbagai tantangan yang *challenging*, khususnya dari aspek pencapaian *market share*, profitabilitas dan nilai kapitalisasi pasar. Selain itu yang tengah dihadapi Bangsa Indonesia dan dunia saat ini adalah pandemi COVID-19. Selanjutnya untuk terus dapat memberikan pertumbuhan positif, Bank Mandiri Taspen harus dapat menciptakan nilai tambah secara berkesinambungan, baik dari segi *business unit* maupun

long term. This is supported by the opportunities and strengths of Bank Mandiri Taspen. Bank Mandiri Taspen has the opportunity to grow. Opportunities owned by Bank Mandiri Taspen include the following:

1. Bank Mandiri Taspen has the opportunity to enter the new business of SOEs and private Pension Funds as well as PPPK which has characteristics such as the Civil Government and retired segments.
2. Branding starts to be recognized by job seekers, both fresh graduates and experienced ones.
3. The micro credit financing segment, Micro, Small and Medium Enterprises (MSMEs), pre-retirement and retirees in Indonesia still have large market potential.
4. To increase the composition of retail funding, Bank Mandiri Taspen also has the opportunity to optimize the potential of the senior citizen segment aged > 40 years.
5. The pension credit financing segment is more resistant to the impact of the sluggish economy.
6. Opportunity to provide better banking services to various remote areas through the utilization of the network owned by the parent company.

The strength of Bank Mandiri Taspen in particular is that it has a holding company with their respective advantages that function to develop Bank Mandiri Taspen's business, namely:

1. Bank Mandiri Taspen has a holding company with their respective advantages that function to develop Bank Mandiri Taspen's business. The advantages are namely Bank Mandiri as the largest bank in Indonesia with expertise in managing bank operations and services and PT Taspen with the access to the retired captive market so that it can add to the database of prospective retired debtors as well as funding support from the shareholder group.
2. Cooperation with PT ASABRI as a SOE that manages insurance and special pension payments for TNI soldiers, members of the National Police, Civil Governments of the Ministry of Defense of the Republic of Indonesia and the Police.
3. Cooperation with the SOEs Pension Funds as an institution that manages pension payments for BUMN employees.
4. Credit financing risk for the pensioner segment is relatively lower because the main source of credit installment payments is from the debtor's pension benefits which are deducted directly.
5. Bank Mandiri Taspen's strong work culture.
6. Branding that reflects the advantages of each parent and founder of Bank Mandiri Taspen.
7. Prioritizing human resources from the local area, so that regional control is more optimal.
8. Developing the education of prospective employees prepared as long-term successors.
9. The superior product of the 3 (three) Mantap pillars (Healthy Mantap, Active Mantap and Mantap Entrepreneurial Prosperity) as Bank Mandiri Taspen's unique value proposition compared to competitors.

Bank Mandiri Taspen still has to be vigilant and introspective because in 2022-2024 there will still be various great challenges, especially in terms of achieving market share, profitability and market capitalization value. In addition, what the Indonesian nation and the world were currently facing was the COVID-19 pandemic. Furthermore, in order to continue to provide positive growth, Bank Mandiri Taspen had to be able to create added value on an ongoing basis, both in terms of business units and

supporting unit, yaitu dengan selalu berorientasi kepada pencapaian laba perusahaan dan pertumbuhan bisnis secara berkelanjutan serta peningkatan produktivitas melalui Kebijakan Manajemen di tahun 2022, yang meliputi sebagai berikut:

1. Pertumbuhan Kredit, Dengan Portfolio Kredit Pensiunan yang Meningkat
   Secara keseluruhan target pertumbuhan kredit Bank Mandiri sesuai dengan target untuk terus menaikkan pangsa pasar kredit, serta upaya untuk meningkatkan komposisi kredit segmen pensiunan.
2. Pengelolaan Sumber Pendapatan
   Sumber pendapatan utama di tahun 2022 masih berupa pendapatan bunga kredit. Kontribusi pendapatan lain bersumber dari fee based income seperti admin deposit, *payment point, rebate* asuransi, administrasi kredit dan jasa layanan bank lainnya.
3. Pengendalian Kualitas Aktiva Produktif
   Pengendalian kualitas aktiva produktif dilaksanakan melalui beberapa tahapan untuk memastikan *risk exposure* senantiasa teridentifikasi, terukur, termonitor, dan termitigasi. Tahapan-tahapan tersebut mulai dari penerapan pendekatan proses bisnis yang efektif dan prudential (*four eyes principle* dan Rapat Komite), variasi *tools* yang tepat guna, sumber daya profesional dan efektif, *monitoring* dan *review* dan ditekankan pada penguatan aktifitas *collection*. Bank Mandiri Taspen akan sangat selektif dalam menjaga pertumbuhan, khususnya kredit di Provinsi Bali serta akan fokus pada pengembangan kredit di segmen pensiunan.
4. Pertumbuhan Dana
   Pertumbuhan dana sebesar 13,47% untuk mempertahankan *Loan to Funding Ratio* (LFR) pada level 88-92% yang didorong dari peningkatan Dana Pihak Ketiga (DPK), penerbitan obligasi, kerjasama bilateral loan serta alternatif pendanaan maupun dukungan pendanaan dari grup usaha.

supporting units, namely by always being oriented towards achieving corporate profits and sustainable business growth as well as increasing productivity through Management Policy in 2022, including the following:

1. Loans Growth, With An Increasing Retirement Loan Portfolio

   Overall, Bank Mandiri's loan growth target was in line with the target to continue to increase the credit market share, as well as efforts to increase the composition of the pension segment loans.
2. Revenue Source Management
   The main source of income in 2022 was still credit interest income. Other income contributions came from fee-based income such as admin deposits, payment points, insurance rebates, credit administration and other bank services.
3. Earning Assets Quality Control
   Quality control of earning assets was carried out through several stages to ensure that risk exposure was always identified, measured, monitored and mitigated. These stages started from the application of an effective and prudential business process approach (four eyes principle and Committee Meetings), a variety of appropriate tools, professional and effective resources, monitoring and review and an emphasis on strengthening collection activities. Bank Mandiri Taspen was very selective in maintaining growth, especially loans in the Province of Bali and would focus on developing loans in the pensioner segment.
4. Fund Growth
   Fund growth of 13.47% to maintain the Loan to Funding Ratio (LFR) at the level of 88-92% was driven by an increase in Third Party Funds, bond issuance, bilateral loan cooperation as well as alternative funding and funding support from business groups.

Tata Kelola Perusahaan

Penerapan *corporate governance* pada Bank Mandiri Taspen senantiasa mengacu pada peraturan perundang-undangan yang berlaku. Selain itu, Bank juga berupaya keras untuk menyempurnakan dan melaksanakan praktik tata kelola yang baik/ *Good Corporate Governance* (GCG), tidak hanya selaras dengan tuntutan regulasi namun juga sesuai dengan *best practices*/ standar internasional. Dalam rangka meningkatkan penerapan tata kelola Bank Mandiri Taspen secara berkelanjutan, Bank senantiasa menerapkan kelima asas GCG yaitu transparansi, akuntabilitas, responsibilitas, independensi dan *fairness*. Kelima asas tersebut diimplementasikan melalui pemenuhan kepentingan pemegang saham dan memberikan perlakuan yang sama kepada seluruh pemegang saham; pemenuhan kepentingan stakeholders lainnya; melaksanakan pengungkapan dan transparansi; serta tugas dan tanggung jawab Dewan Komisaris dalam menjalankan fungsi pengawasan dan pemberian nasihat kepada Direksi.

Dalam pelaksanaan pemenuhan kepentingan pemegang saham, Bank Mandiri Taspen telah memenuhi hak-hak pemegang saham diantaranya membayar dividen secara adil dan tepat waktu. Pembagian dividen Bank Mandiri Taspen berdasarkan Kebijakan Akuntansi Bank Mandiri Taspen yang berlaku sejak tanggal 23 Agustus 2017. Apabila Bank Mandiri Taspen mempunyai saldo laba positif, setelah dikurangi penyisihan untuk cadangan, Bank

Corporate Governance

The implementation of corporate governance at Bank Mandiri Taspen always refers to the applicable laws and regulations. In addition, the Bank also strives to improve and implement Good Corporate Governance (GCG) practices, not only in line with regulatory demands but also in accordance with international best practices/standards. In order to improve the implementation of Bank Mandiri Taspen's governance in a sustainable manner, the Bank always applies the five principles of GCG, namely transparency, accountability, responsibility, independence and fairness. The five principles were implemented through fulfilling the interests of shareholders and providing equal treatment to all shareholders; fulfilling the interests of other stakeholders; implementing disclosure and transparency; as well as fulfilling the duties and responsibilities of the Board of Commissioners in carrying out its supervisory function and providing advice to the Directors.

In fulfilling the interests of shareholders, Bank Mandiri Taspen fulfilled the rights of shareholders, including paying dividends in a fair and timely manner. Dividend distribution of Bank Mandiri Taspen was based on Bank Mandiri Taspen's Accounting Policy which had been in effect since August 23, 2017. If Bank Mandiri Taspen had a positive retained earnings, after deducting the allowance for reserves, Bank Mandiri Taspen could distribute dividends in the amount and procedure of distribution according to shareholder agreement after

Mandiri Taspen dapat membagikan dividen dengan besaran dan tata cara pembagiannya sesuai kesepakatan pemegang saham serta setelah memperoleh keputusan Rapat Umum Pemegang saham. Bank Mandiri Taspen dapat membagikan dividen interim sebelum tahun buku berakhir berdasarkan keputusan Rapat Direksi dengan persetujuan Dewan Komisaris yang pelaksanaannya memperhatikan peraturan perundang-undangan yang berlaku. Selain pembagian dividen, Bank juga telah memenuhi hak-hak pemegang saham sebagai berikut:

1. Berhak menghadiri dan mengeluarkan suara dalam RUPS.
2. Berhak menerima pembayaran dividen dan sisa kekayaan dari terjadinya likiudasi perusahaan.
3. Berhak mengajukan gugatan terhadap Perseroan ke Pengadilan Negeri apabila dirugikan karena tindakan perseroan yang dianggap tidak adil dan tanpa alasan wajar sebagai akibat keputusan RUPS, Direksi, dan/atau Dewan Komisaris.
4. Berhak meminta kepada perseroan agar sahamnya dapat dibeli dengan harga yang wajar apabila yang bersangkutan tidak menyetujui tindakan Perseroan yang merugikan pemegang saham atau Perseroan, berupa tindakan:

   a. Perubahan anggaran dasar.
   b. Pengalihan atau penjaminan kekayaan Perseroan yang mempunyai nilai lebih dari 50% (lima puluh persen) kekayaan bersih Perseroan.
   c. Penggabungan, peleburan, pengambilalihan, atau pemisahan.
5. Hak Meminta Didahulukan (*Pre-Emptive Right*) dalam hal Perseroan menerbitkan saham baru (*right issue*).
6. Hak Pemeriksaan (*Enqueterecht*) dari pemegang saham yang mewakili 1/10 (satu persepuluh) bagian dari jumlah seluruh saham dengan hak suara, dengan dasar ini pemegang saham diberikan hak oleh Undang-undang untuk melakukan proses audit atau pemeriksaan langsung terhadap perseroan dengan tujuan mendapatkan keterangan dalam hal terjadinya dugaan bahwa perseroan, Direksi dan Dewan Komisaris telah melakukan perbuatan melawan hukum yang akan merugikan pemegang saham dan pihak ketiga.
7. Hak meminta mengadakan RUPS yang dapat dimintakan oleh 1 (satu) orang atau lebih pemegang saham yang bersama-sama mewakili 1/10 (satu persepuluh) atau lebih dari seluruh saham dengan hak suara yang sah, kecuali anggaran dasar menentukan suatu jumlah yang lebih kecil.
8. Hak meminta pembubaran Perseroan yaitu 1 (satu) pemegang saham atau lebih yang mewakili paling sedikit 1/10 (satu persepuluh) bagian dari jumlah seluruh saham dengan hak suara, dapat mengajukan usul pembubaran Perseroan kepada RUPS.

Bank telah menyelenggarakan RUPS Tahunan secara tepat waktu. RUPS Tahunan 2021 dilaksakan pada tanggal 28 Juni 2021. RUPS Tahunan telah diselenggarakan dengan baik sesuai dengan agenda yang telah ditetapkan.

Bank Mandiri Taspen telah memberikan perlakuan yang sama terhadap seluruh pemegang saham. Bank Mandiri Taspen telah memperlakukan pemegang saham sesuai dengan ketentuan yang berlaku serta menjamin bahwa setiap pemegang saham mendapatkan perlakuan yang wajar serta dapat menggunakan hak-haknya sejalan dengan Anggaran Dasar dan peraturan perundang-undangan yang berlaku.

obtaining the decision of the General Meeting of Shareholders. Bank Mandiri Taspen might distribute interim dividends before the end of the financial year based on the decision of the Directors Meeting with the approval of the Board of Commissioners whose implementation considered the prevailing laws and regulations. In addition to the distribution of dividends, the Bank also fulfilled the rights of shareholders as follows:

1. The right to attend and cast votes in the GMS.
2. The right to receive dividend payments and the remaining assets from the liquidation of the company.
3. The right to file a lawsuit against the Company to the District Court if it was harmed due to the company's actions considered unfair and without reasonable reasons as a result of the decisions of the GMS, the Directors, and/or the Board of Commissioners.
4. The company had the right to ask the company so that its shares could be purchased at a reasonable price if the person concerned did not approve of the company's actions that were detrimental to the shareholders or the company, in the form of actions:
   a. Changes to the articles of association.
   b. Transfer or guarantee of the Company's assets which had a value of more than 50% (fifty percent) of the Company's net assets.
   c. Merger, consolidation, acquisition, or separation.
5. Pre-Emptive Right in the event that the Company issued new shares (right issue).
6. Examination Rights (Enqueterech) of shareholders who represented 1/10 (one tenth) of the total shares with voting rights, on this basis shareholders were given the right by law to conduct an audit process or direct examination of the company with the aim of obtaining information in the event of an allegation that the company, the Directors and the Board of Commissioners committed unlawful acts that might harm shareholders and third parties.
7. The right to request a GMS which could be requested by 1 (one) or more shareholders who together represented 1/10 (one tenth) or more of all shares with valid voting rights, unless the articles of association specify a smaller amount.
8. The right to request the dissolution of the Company, namely 1 (one) shareholder or more representing at least 1/10 (one tenth) of the total number of shares with voting rights, might submit a proposal for the dissolution of the Company to the GMS.

The Bank held the Annual GMS in a timely manner. The 2021 Annual GMS was held on June 28, 2021. The Annual GMS was well organized according to the agenda that had been set.

Bank Mandiri Taspen gave equal treatment to all shareholders. Bank Mandiri Taspen treated shareholders in accordance with applicable regulations and guaranteed that each shareholder received fair treatment and was able to exercise their rights in accordance with the Articles of Association and the prevailing laws and regulations.

Dalam hal pemenuhan kepentingan *Stakeholders* lainnya, Bank Mandiri Taspen berinteraksi dengan berbagai *Stakeholder* dan berkomitmen untuk selalu meningkatkan nilai pemegang saham dan *stakeholder* lainnya. Kepada nasabah, Bank telah menetapkan rencana kerja untuk meningkatkan kepuasan nasabah dengan melakukan kegiatan penyelesaian pengaduan nasabah dan pelaksanaan survei kepuasan nasabah. Bank menargetkan bahwa penyelesaian pengaduan di bawah *Service Level Agreement* (SLA) yang ditetapkan.

In terms of fulfilling the interests of other stakeholders, Bank Mandiri Taspen interacted with various stakeholders and committed to always increasing the value of shareholders and other stakeholders. To customers, the Bank had set a work plan to improve customer satisfaction by conducting customer complaint resolution activities and conducting customer satisfaction surveys. The Bank targeted that the settlement of complaints was under the established Service Level Agreement (SLA).

Terkait dengan pelaksanaan pengadaan barang dan jasa, Bank Mandiri Taspen menargetkan agar pelaksanaan pengadaan barang dan/atau jasa di lingkungan Bank Mandiri Taspen sesuai dengan prinsip-prinsip yang diatur dalam pedoman pengadaan barang/jasa. Selain itu, Bank Mandiri Taspen juga selalu berupaya untuk memperbaharui pedoman secara berkala agar sesuai dengan kondisi saat ini. Dalam rangka pelaksanaan pengadaan barang/jasa yang sesuai dengan prinsip transparansi, Bank Mandiri Taspen senantiasa memberikan informasi terkait proses pengadaan secara terbuka kepada para calon peserta pengadaan.

In relation to the implementation of the procurement of goods and services, Bank Mandiri Taspen targeted that the implementation of the procurement of goods and/or services within Bank Mandiri Taspen was in accordance with the principles stipulated in the guidelines for the procurement of goods/services. In addition, Bank Mandiri Taspen also strived to update the guidelines periodically to suit current conditions. In order to implement the procurement of goods/services in accordance with the principle of transparency, Bank Mandiri Taspen provided information related to the procurement process openly to prospective procurement participants.

Dalam rangka turut melaksanakan tanggung jawab sosial perusahaan Bank Mandiri Taspen turut berpartipasi dalam menjaga lingkungan hidup dengan melaksanakan kegiatan-kegiatan yang mendorong pelestarian lingkungan dan juga kegiatan penghematan energi dan sumber daya alam dalam kegiatan operasional Bank. Kegiatan pelestarian alam dilaksanakan sebagai bentuk kepedulian Bank terhadap kepentingan masyarakat dan lingkungan. Sedangkan kebijakan terkait dengan penghematan energi dan sumber daya alam disosialisasikan dengan menggunakan surat-surat edaran dari Direksi kepada seluruh karyawan Bank.

In order to participate in implementing corporate social responsibility, Bank Mandiri Taspen participated in protecting the environment by carrying out activities that encourage environmental conservation as well as activities to save energy and natural resources in the Bank's operational activities. Nature conservation activities were carried out as a form of the Bank's concern for the interests of the community and the environment. Meanwhile, policies related to saving energy and natural resources were socialized using circulars from the Directors to all employees of the Bank.

Bank Mandiri Taspen berupaya untuk menjadi perusahaan yang taat pada peraturan perundang-undangan yang berlaku, termasuk di bidang ketanagakerjaan. Bank Mandiri Taspen memberikan perhatian dan komitmen yang tinggi dalam hal kesetaraan gender pada kesempatan kerja, pengembangan karyawan serta sistem imbal jasa yang sepadan. Kesehatan karyawan merupakan salah satu kunci utama dari tercapainya kinerja karyawan secara individu dan perusahaan secara keseluruhan. Oleh karenanya, upaya menjaga kesehatan karyawan menjadi tanggung jawab bersama. Bank memfasilitasi karyawan dengan beberapa kegiatan yang diharapkan dapat membangkitan kesadaran dan motivasi dalam menjaga kesehatan masing-masing. Untuk memberikan ketenangan dalam bekerja, maka Bank Mandiri Taspen memberikan fasilitas jaminan kesehatan kepada para karyawannya baik karyawan tetap maupun tidak tetap. Selain itu, Bank juga memberikan fasilitas kesehatan bagi keluarga karyawan. Bank Mandiri Taspen berkomitmen untuk senantiasa menjaga karyawan yang merupakan aset perusahaan dalam melaksanakan kegiatan operasional pekerjaannya. Hal ini dilakukan baik dalam menjaga pekerjaan dalam kaitan dengan kebijakan perbankan maupun menjaga lingkungan kerja untuk menghindari kecelakaan kerja secara fisik.

Bank Mandiri Taspen strived to be a company that complied with applicable laws and regulations, including in the field of manpower. Bank Mandiri Taspen gave high attention and commitment in terms of gender equality in employment opportunities, employee development and a commensurate reward system. Employee health became one of the main keys to achieving individual employee performance and the company as a whole. Therefore, efforts to maintain the health of employees were a shared responsibility. The Bank facilitated employees with several activities expected to raise awareness and motivation in maintaining each other's health. To provide peace of mind at work, Bank Mandiri Taspen provided health insurance facilities to its employees, both permanent and non-permanent employees. In addition, the Bank also provided health facilities for employees' families. Bank Mandiri Taspen was committed to always taking care of employees as company assets in carrying out their work operational activities. This was done both in maintaining work in relation to banking policies and maintaining the work environment to avoid physical accidents.

Bank senantiasa menerapkan keterbukaan informasi yang dibutuhkan bagi para pemangku kepentingan. Terkait kepemilikan saham, Bank telah mengungkapkan informasi terkait pemegang saham Bank Mandiri Taspen, pemegang saham 5% atau lebih, serta kepemilikan saham Direksi dan Dewan Komisaris baik langsung dan tidak langsung.

The Bank implemented information disclosure required for stakeholders. Regarding share ownership, the Bank disclosed information regarding the shareholders of Bank Mandiri Taspen, shareholders of 5% or more, as well as direct and indirect share ownership of the Directors and the Board of Commissioners.

Bank juga melaksanakan pengungkapan informasi melalui Laporan Tahunan. Laporan tahunan Bank Mandiri Taspen telah memuat visi, misi, tujuan dan sasaran Bank, kinerja keuangan dan non keuangan, kebijakan dividen, detail biografi dari semua Direksi dan Dewan Komisaris, rincian kehadiran masing-masing Direksi dan Dewan Komisaris dalam semua rapat Direksi dan Dewan Komisaris yang diadakan sepanjang tahun, jumlah remunerasi masing-masing anggota Direksi dan Dewan Komisaris, transaksi pihak terkait serta Kantor Akuntan Publik beserta biaya audit dan non auditnya.

The Bank also carries out information disclosure through the Annual Report. Bank Mandiri Taspen's annual report contains the Bank's vision, mission, goals and objectives, financial and non-financial performance, dividend policy, detailed biographies of all Directors and Board of Commissioners, details of attendance of each Directors and Board of Commissioners in all Directors and Board of Commissioners meetings. held throughout the year, the amount of remuneration for each member of the Directors and the Board of Commissioners, related party transactions and the Public Accounting Firm and their audit and non-audit fees.

Selain melalui laporan tahunan, Bank telah mengungkapkan informasi perusahaan melalui Laporan Triwulanan, laporan keuangan yang dapat dilihat pada *website* Bank. Masyarakat dapat mengakses seluruh laporan keuangan dan non keuangan yang telah disampaikan Bank Mandiri Taspen secara transparan melalui berbagai sarana yang tersedia tepat waktu, lengkap dan akurat. Bank Mandiri Taspen juga telah menyediakan akses informasi bagi para pemangku kepentingan untuk mendapatkan informasi lebih lanjut melalui Divisi Corporate Secretary and Legal. Selain itu, salah satu bentuk penyebarluasan informasi Bank Mandiri Taspen kepada publik yaitu dengan melakukan siaran pers. Bank juga secara rutin menerbitkan buletin yang memuat informasi bagi karyawan.

In addition to the annual report, the Bank disclosed company information through the Quarterly Reports, financial reports that could be viewed on the Bank's website. The public could access all financial and non-financial reports submitted by Bank Mandiri Taspen in a transparent manner through various available facilities in a timely, complete and accurate manner. Bank Mandiri Taspen also provided access to information for stakeholders to obtain further information through the Corporate Secretary and Legal Division. In addition, one form of disseminating information on Bank Mandiri Taspen to the public was by conducting press releases. The Bank also regularly published bulletins containing information for employees.

Terkait tanggung jawab Dewan Komisaris Dewan Komisaris memberikan arahan kepada Direksi dalam menjalankan perusahaan dan menerapkan GCG. Dewan Komisaris bertugas dan bertanggung jawab secara kolektif kolegial.

Regarding the responsibilities of the Board of Commissioners, the Board of Commissioners provided direction to the Directors in running the company and implementing GCG. The Board of Commissioners had a collegial collective duty and responsibility.

Sepanjang tahun 2021 Dewan Komisaris telah memberikan Rekomendasi serta melakukan tugas dan tanggung jawab Dewan Komisaris tersebut melalui forum antara lain Rapat Dewan Komisaris dan Rapat Gabungan Dewan Komisaris mengundang Direksi. Selama tahun 2021 Dewan Komisaris telah menyampaikan rekomendasi kepada Direksi sebanyak 17 kali. Untuk pengawasan implementasi strategi Bank dilakukan Dewan Komisaris dengan melakukan kajian dan memberikan pendapat tentang strategi usaha yang diterapkan Bank, melakukan penilaian, memberikan pendapat serta nasihat atas Rancangan *Bussiness Plan* dan penjabarannya ke dalam Rencana Kerja dan Anggaran Tahunan Bank (RKAP), melakukan pengawasan secara periodik atas pelaksanaan RKAP dan memberikan pendapat atau persetujuan atas perubahan RKAP sesuai dengan ketentuan berlaku.

Throughout 2021 the Board of Commissioners provided recommendations and carried out the duties and responsibilities of the Board of Commissioners through forums including the Board of Commissioners' Meeting and the Joint Meeting of the Board of Commissioners inviting the Directors. During 2021 the Board of Commissioners submitted recommendations to the Directors 17 times. To supervise the implementation of the Bank's strategy, the Board of Commissioners conducted studies and provided opinions on the business strategy implemented by the Bank, conducted assessments, provided opinions and advice on the Business Plan Draft and its elaboration into the Bank's Annual Work Plan and Budget (RKAP), conducted periodic supervision on the implementation of the Bank's Annual Work Plan and Budget and provided opinions or approvals on changes to the Bank's Annual Work Plan and Budget in accordance with applicable regulations.

Terkait komposisi Dewan Komisaris, saat ini Bank memiliki 80% Komisaris Independen dari jumlah Dewan Komisaris yang ada di Bank. Komposisi Komisaris Independen pada posisi 31 Desember 2021 berjumlah 4 (empat) orang dari 5 (lima) orang komposisi Dewan Komisaris.

Regarding the composition of the Board of Commissioners, currently the Bank owned 80% Independent Commissioners of the total number of Board of Commissioners in the Bank. The composition of the Independent Commissioners as of December 31, 2021 was 4 (four) people out of 5 (five) members of the Board of Commissioners.

Dalam rangka mendukung efektivitas tugas dan tanggungjawabnya, Dewan Komisaris dibantu oleh Sekretaris Dewan Komisaris dan Komite-komite yang bertanggung jawab kepada Dewan Komisaris, antara lain, Komite Audit, Komite Remunerasi dan Nominasi, dan Komite Pemantau Risiko. Komite Audit memiliki tugas dan tanggung jawab melakukan pengawasan atas hal-hal yang terkait dengan informasi keuangan, sistem pengendalian internal (*internal control system*), efektivitas pemeriksaan oleh auditor eksternal dan internal, efektivitas pelaksanaan manajemen risiko serta kepatuhan terhadap peraturan perundang-undangan yang berlaku. Komite Remunerasi dan Nominasi memiliki tugas dan tanggung jawab membantu Dewan

In order to support the effectiveness of its duties and responsibilities, the Board of Commissioners was assisted by the Secretary to the Board of Commissioners and the committees responsible to the Board of Commissioners, among others, the Audit Committee, Remuneration and Nomination Committee, and the Risk Monitoring Committee. The Audit Committee had the duties and responsibilities of supervising matters related to financial information, the internal control system, the effectiveness of audits by external and internal auditors, the effectiveness of risk management implementation and compliance with applicable laws and regulations. The Remuneration and Nomination Committee had duties and responsibilities to

Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap anggota Direksi dan Dewan Komisaris. Komite Pemantau Risiko memiliki tugas dan tanggung jawab jawab dalam melakukan pengawasan atas penerapan manajemen risiko Perseroan tetap memenuhi unsur-unsur kecukupan prosedur dan metodologi pengelolaan risiko, sehingga kegiatan usaha Bank tetap dapat terkendali pada batas/limit yang dapat diterima dan menguntungkan.

Sebagai salah satu upaya dalam mengukur atau memetakan kondisi perusahaan dalam penerapan GCG adalah melalui GCG *Assessment*. Langkah ini dilakukan untuk memastikan level penerapan GCG dan untuk mengidentifikasi langkah-langkah yang tepat guna mempersiapkan infrastruktur dan struktur perusahaan yang kondusif bagi penerapan GCG secara efektif. Dalam rangka evaluasi penerapan GCG, Bank Mandiri Taspen melaksanakan GCG *Assessment* yang dilaksanakan secara periodik dan konsisten setiap tahun yang terdiri dari *Self assessment* sesuai dengan ketentuan POJK dan melalui *Third Party Assessment*.

Kriteria yang digunakan dalam melakukan *self assessment* adalah Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan tata kelola bagi Bank Umum. Penilaian sendiri ini dimaksudkan untuk memetakan kekuatan(strenght) dan kelemahan (weakness) pelaksanaan GCG di Bank yang ditinjau dari tiga aspek yaitu, *Governance Structure, Governance Process* dan *Governance Outcome*. Proses penilaian *self assessment* tata kelola Bank melibatkan seluruh Dewan Komisaris, Direksi dan unit kerja yang terkait dengan faktor penilaian tata kelola dimaksud. *Self assessment* dilaksanakan pada semester I dan II yaitu pada bulan Juni dan Desember 2021. Hasil penilaian *self assessment* semester I dan II yaitu peringkat 2 (dua). Hal ini mencerminkan bahwa manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang sangat memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut tidak signifikan dan dapat segera dilakukan perbaikan oleh manajemen Bank.

Selain melaksanakan *Self assessment*, Bank Mandiri Taspen juga secara konsisten telah melaksanakan *Third Party Assessment* yang dimaksudkan untuk mendapatkan *second opinion* terhadap kualitas implementasi GCG dalam rangka perbaikan kualitas implementasi GCG secara berkelanjutan. *Third Party Assessment* dilaksanakan melalui program *Corporate Governance Perception Index* (CGPI) yang diadakan oleh The Indonesian Institute of Corporate Governance (IICG). Skor penilaian CGPI untuk tahun buku 2020 adalah 88,87 yang artinya "Sangat Terpercaya".

Pada tahun 2021, perkembangan tata kelola perusahaan dilakukan dengan menindaklanjuti rekomendasi dari hasil *assessment*. Tindaklanjut dari rekomendasi tersebut antara lain:

1. Bank telah mengatur tentang pembagian tugas untuk masing-masing anggota Dewan Komisaris dan masing-masing anggota Dewan Komisaris juga ditetapkan sebagai Ketua dan/atau Anggota Komite di bawah Dewan Komisaris sesuai dengan kompetensinya, evaluasi dilaksanakan setiap tahun oleh Dewan Komisaris dan dilaporkan dalam RUPST.

2. Bank telah memutahirkan pedoman Tata Tertib Direksi dan Dewan Komisaris sebagaimana diatur dalam SK Direksi Nomor KEP.DIR/038/IX/2021 tanggal 27 September 2021 dan SK Dewan komisaris Nomor KEP.DEKOM/009/IX/2021 tanggal 16

assist the Board of Commissioners in carrying out its functions and duties in areas related to the nomination and remuneration of members of the Directors and Board of Commissioners. The Risk Monitoring Committee had duties and responsibilities in supervising the implementation of the Company's risk management while still meeting the elements of the adequacy of risk management procedures and methodologies, so that the Bank's business activities could still be controlled at acceptable and profitable limits.

As one of the efforts to measure or map the company's condition in implementing GCG was through GCG Assessment. This step wass taken to ensure the level of GCG implementation and to identify appropriate steps to prepare the infrastructure and corporate structure that was conducive to the effective implementation of GCG. In order to evaluate the implementation of GCG, Bank Mandiri Taspen carried out a GCG Assessment periodically and consistently every year, which consisted of a self-assessment in accordance with POJK provisions and through a Third Party Assessment.

The criteria used in conducting the self-assessment are Circular Letter of the Financial Services Authority No. 13/SEOJK.03/2017 concerning Implementation of good governance for Commercial Banks. This self-assessment was intended to map the strengths and weaknesses of the implementation of GCG in the Bank in terms of three aspects, namely, Governance Structure, Governance Process and Governance Outcome. The process of self-assessment of the Bank's governance involved the entire Board of Commissioners, Directors and work units related to the said governance assessment factors. The self-assessment was carried out in semesters I and II, namely in June and December 2021. The results of the self-assessment in semesters I and II were 2 (two). This reflected that the Bank's management had implemented generally good Governance. This was reflected in the very adequate fulfillment of the principles of Governance. In the event that there were weaknesses in the implementation of the principles of Good Corporate Governance, in general, these weaknesses were not significant and could be immediately corrected by the Bank's management.

In addition to carrying out self-assessment, Bank Mandiri Taspen also consistently carried out Third Party Assessment intended to obtain a second opinion on the quality of GCG implementation in order to improve the quality of GCG implementation on an ongoing basis. Third Party Assessment was carried out through the Corporate Governance Perception Index (CGPI) program held by The Indonesian Institute of Corporate Governance (IICG). The CGPI assessment score for the 2020 financial year obtained 88.87 which meant "Highly Trusted".

In 2021, the development of corporate governance was carried out by following up on the recommendations from the assessment results. The follow-up to these recommendations include:

1. The Bank regulated the division of duties for each member of the Board of Commissioners, and each member of the Board of Commissioners was also appointed as Chairman and/or Member of the Committee under the Board of Commissioners in accordance with his competence; evaluation was carried out annually by the Board of Commissioners and reported at the AGMS.
2. The Bank updated the Code of Conduct for the Directors and the Board of Commissioners as stipulated in the Decree of the Directors Number KEP.DIR/038/IX/2021 dated September 27, 2021 and the Decree of the Board of Commissioners Number

September 2021 dan telah mengatur tentang penilaian Kinerja Direksi maupun Dewan Komisaris baik individu maupun secara kolektif/kolegial.

3. Bank telah mengoptimalkan sistem dan mekanisme komunikasi serta koordinasi yang intensif dan jelas antara anggota Komite Audit dan Audit Intern/SKAI dengan Auditor Eksternal/KAP yang telah dipilih oleh RUPS dalam pelaksanaan fungsi pengawasan.

4. Dalam rangka meningkatkan produk serta proses bisnis, Bank telah melakukan pengembangan diantaranya sebagai berikut:
   a. Bank telah mendapatkan izin tanda terdaftar sebagai Agen Penjual Efek Reksa Dana APERD (APERD) oleh OJK Pasar Modal melalui Surat OJK Nomor S-1064/PM.21/2020 pada tanggal 22 Oktober 2020.
   b. Telah disetujuinya Rencana Pelaksanaan Produk dan/atau Aktivitas Baru (PAB) berupa Penjualan Efek Reksa Dana untuk Reksa Dana TRIM Kas 2, melalui Surat OJK Nomor S-139/PB.311/2021 pada tanggal 30 September 2021.
   c. Bank telah memiliki Aplikasi Sistem Pencatatan Transaksi Reksa Dana yaitu Aplikasi Mantap Investment Solution (MANIS) yang telah Live pada Bulan Mei 2021. Aplikasi MANIS tersebut sebagai penunjang Bank Mantap menjadi Agen Penjual Reksa Dana (APERD).
5. Dalam meningkatkan strategi bisnis khususnya Dana Pihak Ketiga (DPK), Bank telah memiliki fungsi pendukung sebagai berikut:
   a. Melengkapi struktur organisasi di Cabang dalam rangka peningkatan fungsi sales, terdapat Retail Funding Head sebagai Koordinator dan mendukung pencapaian target DPK perdistribution.
   b. Retail Funding Manager dan Retail Funding dalam meningkatkan serta mengelola portofolio DPK di Cabang.
   c. Bank telah menjalankan fungsi sesuai kewenangan dalam pemberian special rate suku bunga Deposito untuk nasabah dalam menjaga Cost of Fund DPK, kewenangan Pemutus Rate Deposito sesuai ketentuan ALCO.

Selain menindaklanjuti hasil rekomendasi hasil *assessment Corporate Governance Perception Index* (CGPI), Bank Mandiri Taspen telah melakukan perbaikan proses bisnis dalam rangka meningkatkan tata kelola perusahaan. Pada tahun 2021, Bank Mandiri Taspen telah menerapkan kebijakan *Onboarding* Nasabah dengan mengembangkan layanan EFORM dan Integrasi dengan Data DUKCAPIL. Dalam upaya meningkatkan layanan yang lebih baik kepada para nasabah, Bank Mandiri Taspen senantiasa berupaya melakukan Inovasi melalui integrasi data akses kependudukan dengan Direktorat Jenderal Kependudukan dan Pencatatan Sipil Kementerian Dalam Negeri. Bank Mandiri Taspen telah melakukan kerjasama dengan Direktorat Jenderal Kependudukan dan Pencatatan Sipil Kementerian Dalam Negeri (Dukcapil), dalam rangka pemanfaatan nomor induk kependudukan, data kependudukan dan KTP-el dalam layanan perbankan.

Dukungan Direktorat Jenderal Kependudukan dan Pencatatan Sipil Kementerian Dalam Negeri memegang peranan penting dalam pelaksanaan pemanfaatan nomor induk kependudukan data kependudukan dan kartu tanda penduduk elektronik dalam layanan perbankan. Dukungan tersebut dalam bentuk pemberian akses pemanfaatan data kependudukan untuk kepentingan pendaftaran calon nasabah, validasi, verifikasi dan pemutakhiran data.

KEP.DEKOM/009/IX/2021 dated September 16, 2021 and regulated regarding the performance appraisal of the Board of Directors and the Board of Commissioners both individually and collectively/collegially.

3. The Bank optimized the communication system and mechanism as well as intensive and clear coordination between members of the Audit Committee and Internal Audit/SKAI and the External Auditor/KAP who had been selected by the GMS in the implementation of the supervisory function.
4. In order to improve products and business processes, the Bank developed the following:
   a. The Bank obtained a license to register as a Selling Agent of APERD Mutual Funds (APERD) by FSA Capital Markets through FSA Letter Number S-1064/PM.21/2020 on October 22, 2020.
   b. The New Product and/or Activity Implementation Plan (PAB) in the form of Selling Mutual Fund Securities for TRIM Cash 2 Mutual Funds had been approved through FSA Letter Number S-139/PB.311/2021 on September 30, 2021.
   c. The Bank already had a Mutual Fund Transaction Recording System Application, namely the Mantap Investment Solution (MANIS) Application which was launched in May 2021. The MANIS application supported Bank Mandiri Taspen as a Mutual Fund Selling Agent (APERD).
5. In improving business strategies, especially Third Party Funds (TPF), the Bank owned the following supporting functions:
   a. Complementing the organizational structure at the Branch in order to improve the sales function, there is a Retail Funding Head as a Coordinator and supports the achievement of TPF distribution targets.
   b. Retail Funding Manager and Retail Funding in increasing and managing the TPF portfolio at Branches.
   c. The Bank carried out the functions according to the authority in providing special deposit interest rates for customers in maintaining the Cost of Fund TPF, the authority for deciding the Deposit Rates in accordance with ALCO provisions.

In addition to following up on the recommendations from the Corporate Governance Perception Index (CGPI) assessment, Bank Mandiri Taspen has made improvements to business processes in order to improve corporate governance. In 2021, Bank Mandiri Taspen has implemented a Customer Onboarding policy by developing EFORM services and Integration with Civil Registration of the Ministry of Home Affairs (DUKCAPIL) Data. In an effort to improve better services to customers, Bank Mandiri Taspen always strives to innovate through the integration of population access data with the Directorate General of Population and Civil Registration of the Ministry of Home Affairs. Bank Mandiri Taspen has collaborated with the Directorate General of Population and Civil Registration of the Ministry of Home Affairs (DUKCAPIL), in the context of utilizing population identification numbers, population data and e-KTPs in banking services.

The support of the Directorate General of Population and Civil Registration of the Ministry of Home Affairs plays an important role in the implementation of the use of population identification numbers, population data and electronic identity cards in banking services. The support is in the form of providing access to the use of population data for the benefit of prospective customer registration, validation, verification and updating of data.

Melalui aplikasi *"Electronic Form (E-FORM)"* bank melakukan proses pembuatan data CIF nasabah yang pemenuhan data identitas nasabah dilakukan melalui verifikasi data kependudukan KTP Electronic secara *online* di Dirjen Kependudukan dan Pencatatan Sipil (Dukcapil). Manfaat utama yang didapatkan melalui kerjasama pemanfaatan data kependudukan ini adalah:

1. Mempermudah proses mendapatkan akses data kependudukan.
2. Mempercepat proses dalam pembuatan data CIF nasabah.
3. Memastikan Validasi & Verifikasi kebenaran data kependudukan/data nasabah, termasuk pemuktahiran data.

Di samping itu, Bank Mandiri Taspen juga telah melaksanakan perbaikan kualitas dengan 10 (sepuluh) langkah perbaikan, sebagai berikut:

1. Bank telah melakukan pembaharuan atas Perjanjian Kerja Sama (PKS) dengan Asuransi Askrida dan Asuransi PLN.
2. Bank telah melakukan PKS dengan broker asuransi AA Pialang Broker dan Legowo Broker dalam rangka komunikasi, *monitoring* dan perbaikan *performance* penyelesaian *outstanding* klaim.
3. Bank melakukan rekonsiliasi data nasabah secara mingguan disertai Berita Acara (BA), selanjutnya Bank mengirimkan surat tagihan sesuai hasil rekonsiliasi kepada asuradur secara bulanan.
4. Peningkatan *rate* premi asuransi menjadi 10-11% sesuai dengan Ketentuan No. FRO.CRO/INS.0016/2021 tanggal 27 Agustus 2021 perihal Penyesuaian Rate Premi Asuransi.
5. Perbaikan proses monitoring melalui implementasi e-claim.
6. Bank telah melakukan pembicaraan dan potensi PKS dengan 4 (empat) asuransi, yaitu: Allianz, Tugu Mandiri, Axa Mandiri dan Taspen Life.
7. Penyesuaian data *pipeline management* pada aplikasi Mac'S.
8. Menambah *stage* video verifikasi kesehatan dalam *loan processing* untuk akuisisi usia 62 tahun ke atas.
9. Menjaga kualitas akuisisi dengan menerapkan *Stop & Go*.
10. Melakukan Kerjasama dengan Dokter untuk menetapkan parameter *assessment* kesehatan calon debitur melalui 7 (tujuh) parameter penilaian video kesehatan.

Perkembangan lainnya terkait penerapan tata kelola perusahaan yang telah dilakukan di tahun 2021 adalah dengan melaksanakan perbaikan *Risk Acceptance Criteria* (RAC) melalui kebijakan *filtering pipeline* akuisisi kredit usia calon pensiunan kurang dari 68 tahun dan kategori pensiunan sendiri. Di samping itu, seiring dengan pertumbuhan kredit di Bank Mandiri Taspen, telah dilakukan perbaikan dari sisi kerjasama dengan pihak asuransi yang digunakan sebagai penutupan pertanggungan debitur, yaitu dengan membuat aplikasi *Host to Host* (H2H) penutupan pertanggungan asuransi dengan asuransi InHealth, sehingga pembayaran premi, penutupan pertanggungan dan penerbitan polis dapat berjalan otomatis melalui H2H antara Bank dengan asuradur dalam rangka mendukung produk dan kebutuhan bisnis Bank.

Penilaian Komite di Bawah Direksi

Direksi dibantu oleh 5 (lima) Komite yang semuanya bertugas memberikan opini obyektif kepada Direksi dan membantu meningkatkan efektivitas pelaksanaan tugas Direksi secara

Through the "Electronic Form (E-FORM)" application, the bank performs the process of creating customer CIF data. The fulfillment of customer identity data is carried out through online verification of Electronic ID card population data at the Director General of Population and Civil Registration (DUKCAPIL). The main benefits obtained through cooperation in the use of population data are:

1. Simplify the process of getting access to population data.
2. Speeding up the process of creating customer CIF data.
3. Ensure Validation & Verification of the correctness of population data/customer data, including data updating.

In addition, Bank Mandiri Taspen has also carried out quality improvements with 10 (ten) improvement steps, as follows:

1. Bank has renewed the Cooperation Agreement (PKS) with Askrida Insurance and PLN Insurance.
2. Bank has conducted MCC with insurance brokers AA Broker Broker and Legowo Broker in the context of communication, monitoring and improvement of outstanding claim settlement performance.
3. Bank reconciles customer data on a weekly basis accompanied by a Minutes (BA), then Bank sends invoices according to the reconciliation results to the insurer on a monthly basis.
4. Increase the insurance premium rate to 10-11% in accordance with Provision No. FRO.CRO/INS.0016/2021 dated 27 August 2021 regarding Insurance Premium Rate Adjustment.
5. Improvement of the monitoring process through the implementation of e-claims.
6. Bank has discussed the potential of PKS with 4 (four) insurances, namely: Allianz, Tugu Mandiri, Axa Mandiri and Taspen Life.
7. Adjusted data pipeline management on Mac'S applications.
8. Added a video stage of health verification in loan processing for acquisitions aged 62 years and over.
9. Maintain acquisition quality by implementing Stop & Go.
10. Cooperating with doctors to determine the health assessment parameters of prospective debtors through 7 (seven) health video assessment parameters.

Other developments related to the implementation of corporate governance that have been carried out in 2021 are by implementing improvements to the Risk Acceptance Criteria (RAC) through the filtering policy of the credit acquisition pipeline for prospective retirees who are less than 68 years old and the category of retirees themselves. In addition, along with credit growth at Bank Mandiri Taspen, improvements have been made in terms of cooperation with the insurance company which is used to cover debtor coverage, namely by creating a Host to Host (H2H) application for insurance coverage with InHealth insurance, so that premium payments, closing of coverage and policy issuance can run automatically through H2H between the Bank and the insurer in order to support the Bank's products and business needs.

Committee Assessment Under The Board of Directors

The Board of Directors was assisted by 5 (five) Committees, all of which were tasked with providing objective opinions to the Board of Directors and helping to improve the effectiveness of the Board

sistematis. Anggota Komite ditunjuk oleh Direksi dan dalam pelaksanaan rapat memberikan kontribusi sesuai dengan bidang keahliannya. Komite tersebut adalah sebagai berikut:

1. Komite Manajemen Risiko
2. Komite Aset Liability Commitee (ALCO)
3. Komite Teknologi Informasi
4. Komite Kredit
5. Komite Kebijakan Perkreditan

Direksi menilai bahwa selama 2021, komite-komite di bawah Direksi telah menjalankan tugas dan tanggungjawabnya dengan baik. Komite Manajemen Risiko (KMR) bertugas memberikan rekomendasi kepada Direktur Utama yang meliputi rekomendasi penyusunan kebijakan manajemen risiko, penetapan risk appetite dan risk tolerance, penilaian efektivitas penerapan kerangka manajemen risiko. Penyesuaian keanggotaan Komite dan Tata tertib Komite terakhir diubah dengan SK Direksi No. KEP.DIR/035/VII/2021 tanggal 31 Agustus 2021 perihal Komite Manajemen Risiko (KMR) PT Bank Mandiri Taspen. Selama tahun 2021, Komite Manajemen Risiko telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 6 (enam) kali.

Asset and Liability Commitee (ALCO) bertugas memberikan rekomendasi dalam menetapkan dan mengevaluasi kebijakan dan strategi pengelolaan likuiditas untuk menjaga likuiditas sesuai dengan ketentuan yang berlaku, mencukupi kebutuhan likuiditas dan meminimalisasi idle fund. Penyesuaian keanggotaan Komite dan Tata tertib Komite terakhir diubah dengan SK Direksi Nomor KEP.DIR/036/VIII/2021 tanggal 31 Agustus 2021 tentang Asset Liability Committee (ALCO) PT Bank Mandiri Taspen. Selama tahun 2021, ALCO telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 17 (tujuh belas) kali.

Komite Teknologi Informasi bertugas untuk membantu Direksi dalam menjalankan kebijakan dan strategi yang terkait dengan aktivitas pengembangan Teknologi Informasi. Penyesuaian keanggotaan Komite dan Tata tertib Komite terakhir diubah dengan SK Direksi No. KEP.DIR/132/VII/2020 tertanggal 10 Juli 2020 tentang Komite Teknologi Informasi (Komite TI). Selama tahun 2021, Komite Teknologi Informasi telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 2 (dua) kali.

Komite Kredit berwenang dan bertanggung jawab untuk merekomendasikan dan atau memutus kredit sesuai kewenangan yang melekat pada individu, dasar kerja Komite kredit tertuang dalam Standar prosedur Kredit Retail dan Standar Prosedur Kredit Mikro. Selama tahun 2021 Komite Kredit melakukan rapat sebanyak 283 (dua ratus delapan puluh tiga) kali.

Untuk melaksanakan amanat POJK Nomor 42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank Bagi Bank Umum, Bank membentuk Komite Kebijakan Perkreditan melalui Surat Keputusan Direksi Nomor: KEP.DIR/041/X/2021 tanggal 29 Oktober 2021 tentang Pembentukan Komite Kebijakan Perkreditan (KKP) PT Bank Mandiri Taspen, karena Komite ini baru terbentuk di tahun 2021 belum terdapat kegiatan Rapat yang dilakukan oleh Komite Kebijakan Perkreditan.

of Directors' duties in a systematic manner. Committee members were appointed by the Board of Directors and in conducting the meeting contribute according to their field of expertise. The committees were as follows:

1. Risk Management Committee
2. Asset Liability Committee (ALCO)
3. Information Technology Committee
4. Credit Committee
5. Credit Policy Committee

The Board of Directors considered that during 2021, the committees under the Board of Directors carried out their duties and responsibilities well. The Risk Management Committee (KMR) was tasked with providing recommendations to the President Director including recommendations for developing risk management policies, determining risk appetite and risk tolerance, assessing the effectiveness of the risk management framework implementation. Adjustment of Committee membership and Committee Rules was last amended by Decree of the Board of Directors No. KEP.DIR/035/VII/2021 dated August 31, 2021 regarding the Risk Management Committee (KMR) of PT Bank Mandiri Taspen. During 2021, the Risk Management Committee carried out its duties by holding 6 (six) meetings.

The Asset and Liability Committee (ALCO) was tasked with providing recommendations in determining and evaluating liquidity management policies and strategies to maintain liquidity in accordance with applicable regulations, meet liquidity needs and minimize idle funds. The adjustment of Committee membership and Committee Rules was last amended by Decree of the Board of Directors Number KEP.DIR/036/VIII/2021 dated August 31, 2021 concerning Asset Liability Committee (ALCO) of PT Bank Mandiri Taspen. During 2021, ALCO carried out its duties by holding 17 (seventeen) meetings.

The Information Technology Committee was tasked with assisting the Board of Directors in carrying out policies and strategies related to Information Technology development activities. Adjustment of Committee membership and Committee Rules was last amended by Decree of the Board of Directors No. KEP.DIR/132/VII/2020 dated July 10, 2020 regarding the Information Technology Committee (IT Committee). During 2021, the Information Technology Committee carried out its duties by holding 2 (two) meetings.

The Credit Committee was authorized and responsible for recommending and or deciding credit according to the authority inherent in individuals, the working basis of the credit committee was stated in the Standard Procedures for Retail Loans and Standard Procedures for Micro Loans. During 2021 the Credit Committee held 283 (two hundred and eighty three) meetings.

To carry out the mandate of POJK Number 42/POJK.03/2017 concerning Obligations to Prepare and Implement Credit or Bank Financing Policies for Commercial Banks, the Bank established a Credit Policy Committee through the Decree of the Board of Directors Number: KEP.DIR/041/X/2021 dated October 29, 2021 concerning Establishment of the Credit Policy Committee (KKP) of PT Bank Mandiri Taspen, because this Committee was formed in 2021, there had not been any meeting activities conducted by the Credit Policy Committee.

Perubahan Komposisi Anggota Direksi

Selama tahun 2021, telah terjadi perubahan komposisi Direksi sebagaimana penjelasan berikut:

KOMPOSISI DIREKSI SEBELUM RUPS LUAR BIASA TAHUN 2021

Komposisi Direksi sebelum RUPS Luar Biasa tahun 2021 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) orang Direktur Utama, dan 4 (empat) orang Direksi. Seluruh Direksi berdomisili di wilayah kerja Bank Mandiri Taspen. Komposisi Direksi dapat dilihat di bawah ini.

Josephus Koernianto Triprakoso	: Direktur Utama
Paulus Endra Suyatna	: Direktur Compliance & Control
Iwan Soeroto	: Direktur IT & Network
Agus Sanjaya	: Direktur Business & Syariah
Atta Alva Wanggai	: Direktur Finance, Risk & Operations

KOMPOSISI DIREKSI SETELAH RUPS LUAR BIASA TAHUN 2021

Pada tanggal 19 Januari 2021, RUPS Luar Biasa memutuskan:

1. Memberhentikan dengan hormat Bapak Jospehus Koernianto Triprakoso sebagai Direktur Utama Bank Mandiri Taspen sehubungan dengan adanya penarikan penugasan oleh PT Bank Mandiri (Persero) Tbk. selaku Pemegang Saham yang memberikan penugasan, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 19 Januari 2021 dan diaktakan dengan Akta Notaris Nomor 31 tanggal 20 Januari 2021.
2. Pengangkatan Bapak Elmamber Petamu Sinaga sebagai Direktur Utama Bank Mandiri Taspen, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 19 Januari 2021 dan diaktakan dengan Akta Notaris Nomor 31 tanggal 20 Januari 2021.

Sehingga komposisi Direksi setelah RUPS Luar Biasa tahun 2021 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) orang Direktur Utama, dan 4 (empat) orang Direksi. Seluruh Direksi berdomisili di wilayah kerja Bank Mandiri Taspen. Komposisi Direksi dapat dilihat di bawah ini.

Elmamber Petamu Sinaga	: Direktur Utama
Paulus Endra Suyatna	: Direktur Compliance & Control
Iwan Soeroto	: Direktur IT & Network
Agus Sanjaya	: Direktur Business & Syariah
Atta Alva Wanggai	: Direktur Finance, Risk & Operations

KOMPOSISI DIREKSI SETELAH RUPS TAHUNAN 2021

Pada tanggal 28 Juni 2021, RUPS Tahunan 2021 memutuskan:

1. Tidak memperpanjang masa jabatan Bapak Paulus Endra Suyatna sebagai Direktur Compliance & Control Bank Mandiri Taspen sehubungan dengan telah menjabat sebanyak 2 (dua) kali masa jabatan, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 28 Juni 2021 dan diaktakan dengan Akta Notaris Nomor 20 tanggal 30 Juni 2021.

Changes in the Composition of the Members of The Board of Directors

During 2021, there was a change in the composition of the Board of Directors as explained below:

COMPOSITION OF THE BOARD OF DIRECTORS BEFORE THE 2021 EXTRAORDINARY GMS

The composition of the Board of Directors before the 2021 Extraordinary GMS was 5 (five) people consisting of 1 (one) President Director and 4 (four) Directors. All Directors were domiciled in the work area of Bank Mandiri Taspen. The composition of the Board of Directors can be seen below.

Josephus Koernianto Triprakoso	: President director
Paulus Endra Suyatna	: Director of Compliance & Control
Iwan Soeroto	: Director of IT & Network
Agus Sanjaya	: Director of Business & Sharia
Atta Alva Wanggai	: Director of Finance, Risk & Operations

COMPOSITION OF THE BOARD OF DIRECTORS AFTER THE EXTRAORDINARY GMS 2021

On January 19, 2021, the Extraordinary GMS decided:

1. Respectfully dismissed Mr. Jospehus Koernianto Triprakoso as President Director of Bank Mandiri Taspen in connection with the withdrawal of assignment by PT Bank Mandiri (Persero) Tbk. as the Shareholder who gave the assignment, the decision had been stated in the Circular Decision of the Shareholders dated January 19, 2021 and notarized by Notary Deed Number 31 dated January 20, 2021.
2. The appointment of Mr. Elmamber Petamu Sinaga as President Director of Bank Mandiri Taspen, the decision had been stated in the Circular Decision of Shareholders dated January 19, 2021 and notarized by Notary Deed Number 31 dated January 20, 2021.

Thus, the composition of the Board of Directors after the 2021 Extraordinary GMS was 5 (five) people consisting of 1 (one) President Director and 4 (four) Directors. All Directors were domiciled in the work area of Bank Mandiri Taspen. The composition of the Board of Directors can be seen below.

Elmamber Petamu Sinaga	: President director
Paulus Endra Suyatna	: Director of Compliance & Control
Iwan Soeroto	: Director of IT & Network
Agus Sanjaya	: Director of Business & Sharia
Atta Alva Wanggai	: Director of Finance, Risk & Operations

COMPOSITION OF THE BOARD OF DIRECTORS AFTER THE 2021 ANNUAL GMS

On June 28, 2021, the 2021 Annual GMS decided:

1. Not extending the term of office of Mr. Paulus Endra Suyatna as Director of Compliance & Control of Bank Mandiri Taspen in connection with having served 2 (two) terms of office, the decision had been stated in the Circular Decision of Shareholders dated June 28, 2021 and notarized by Notary Deed Number 20 dated June 30, 2021.

2. Memberhentikan dengan hormat Bapak Agus Sanjaya sebagai Direktur Business & Syariah Bank Mandiri Taspen sehubungan dengan adanya penarikan penugasan oleh PT Bank Mandiri (Persero) Tbk. selaku Pemegang Saham yang memberikan penugasan, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 28 Juni 2021 dan diaktakan dengan Akta Notaris Nomor 20 tanggal 30 Juni 2021.
3. Pengangkatan Bapak Maswar Purnama sebagai Direktur Business Bank Mandiri Taspen, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 28 Juni 2021 dan diaktakan dengan Akta Notaris Nomor 20 tanggal 30 Juni 2021.
4. Pengangkatan Bapak Judhi Budi Wirjanto sebagai Direktur Compliance & Control Bank Mandiri Taspen, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 28 Juni 2021 dan diaktakan dengan Akta Notaris Nomor 20 tanggal 30 Juni 2021.

Sehingga komposisi Direksi setelah RUPS Tahunan 2021 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) orang Direktur Utama, dan 4 (empat) orang Direksi. Seluruh Direksi berdomisili di wilayah kerja Bank Mandiri Taspen. Komposisi Direksi dapat dilihat di bawah ini.

Elmamber Petamu Sinaga	:	Direktur Utama
Iwan Soeroto	:	Direktur IT & Network
Atta Alva Wanggai	:	Direktur Finance, Risk & Operations
Maswar Purnama	:	Direktur Business
Judhi Budi Wirjanto	:	Direktur Compliance & Control

Penutup

Direksi menyampaikan terima kasih kepada Dewan Komisaris yang telah memberikan arahan dalam pencapaian kinerja Bank, sehingga mampu meningkatkan kinerja Bank di 2021. Direksi juga memberikan penghargaan yang setinggi-tingginya atas kepercayaan, komitmen dan kerja sama dari seluruh pemangku kepentingan, khususnya kepada jajaran tim manajemen dan seluruh karyawan yang telah bekerja keras di tengah tantangan yang terjadi di industri perbankan. Atas kerja keras dari tim manajemen dan seluruh karyawan, Bank mampu meningkatkan kinerjanya di 2021.

Kedepannya, kami tetap berkomitmen untuk selalu memberikan yang terbaik guna perbaikan pencapaian kinerja secara berkelanjutan. Direksi berharap bahwa Bank akan tetap tumbuh sustain dan melalui masa krisis dengan tetap berkinerja baik.

2. Honorably dismissed Mr. Agus Sanjaya as Director of Business & Syariah at Bank Mandiri Taspen in connection with the withdrawal of the assignment by PT Bank Mandiri (Persero) Tbk. as the Shareholder who gave the assignment, the decision had been stated in the Circular Decision of the Shareholders dated June 28, 2021 and notarized by Notary Deed Number 20 dated June 30, 2021.
3. The appointment of Mr. Maswar Purnama as Business Director of Bank Mandiri Taspen, the decision had been stated in the Circular Decision of Shareholders dated June 28, 2021 and notarized by Notary Deed Number 20 dated June 30, 2021.
4. The appointment of Mr. Judhi Budi Wirjanto as Director of Compliance & Control of Bank Mandiri Taspen, the decision had been stated in the Circular Decision of Shareholders dated June 28, 2021 and notarized by Notary Deed Number 20 dated June 30, 2021.

Hence, the composition of the Board of Directors after the 2021 Annual GMS was 5 (five) people consisting of 1 (one) President Director and 4 (four) Directors. All Directors were domiciled in the work area of Bank Mandiri Taspen. The composition of the Board of Directors can be seen below.

Elmamber Petamu Sinaga	:	President director
Iwan Soeroto	:	Director of IT & Network
Atta Alva Wanggai	:	Director of Finance, Risk & Operations
Maswar Purnama	:	Director of Business
Judhi Budi Wirjanto	:	Director of Compliance & Control

Closing

The Board of Directors would like to thank the Board of Commissioners for providing direction in achieving the Bank's performance to improve the Bank's performance in 2021. The Board of Directors also gave the highest appreciation for the trust, commitment and cooperation of all stakeholders, especially to the management team and all employees who worked hard in the midst of challenges in the banking industry. Due to the hard work of the management team and all employees, the Bank was able to improve its performance in 2021.

In the future, we remain committed to always providing the best for continuous improvement of performance achievement. The Board of Directors expects that the Bank will continue to grow sustainably and through the crisis period while still performing well.

Jakarta, 31 Maret 2022 / Jakarta, March 31, 2022
Atas Nama Direksi / On behalf of Directors

Elmamber Petamu Sinaga
Direktur Utama
President Director

Mustaslimah
Komisaris Utama
President Commissioner

Pada kesempatan ini, Dewan Komisaris akan menyampaikan laporan pengawasan dan pemberian nasihat kepada Direksi sepanjang tahun 2021. Dalam laporan ini akan kami sampaikan antara lain penilaian kinerja Direksi, pandangan atas prospek usaha yang disusun Direksi, pandangan atas penerapan tata kelola Bank, serta susunan dan perubahan komposisi anggota Dewan Komisaris. Berikut kami sampaikan laporan pengawasan dan pemberian nasihat Dewan Komisaris terhadap jalannya kepengurusan Bank untuk tahun buku 2021.

On this occasion, the Board of Commissioners would like to submit a supervisory report and provide advice to the Directors throughout 2021. In this report we conveyed the performance assessment of the Directors, views on business prospects prepared by the Directors, views on the implementation of Bank governance, as well as the composition and changes composition of the members of the Board of Commissioners. Here, we presented the supervisory report and advice from the Board of Commissioners regarding the management of the Bank for the 2021 financial year.

Laporan Dewan Komisaris
Board of Commissioners' Report

Pemegang saham dan para pemangku kepentingan lainnya yang kami hormati,
Puji syukur kehadirat Allah SWT, atas berkat rahmat dan karunia-Nya, Bank Mandiri Taspen dapat tetap survive di masa Pandemi COVID-19, bahkan mampu menghadapi tantangan dan menangkap peluang yang terjadi dengan mencatatkan kinerja yang baik di tahun 2021.

Our respected shareholders and other stakeholders,
Praise belongs to Allah SWT, for His mercy and grace, accordingly Bank Mandiri Taspen was able to survive during the COVID-19 Pandemic, even being able to face challenges and seize opportunities that occurred by recording a good performance in 2021.

Penilaian Kinerja Direksi

Sebelum menyampaikan pandangan Dewan Komisaris atas pencapaian kinerja Direksi, Dewan Komisaris akan menyampaikan frekuensi dan cara pemberian nasihat kepada Direksi serta pengawasan Dewan Komisaris terhadap perumusan dan implementasi strategi.

Directors Performance Assessment

Prior to conveying the views of the Board of Commissioners on the Directors' performance achievements, the Board of Commissioners conveyed the frequency and method of providing advice to the Directors as well as the Board of Commissioners' oversight of strategy formulation and implementation.

Frekuensi dan Cara Pemberian Nasihat Kepada Direksi

Pemberian nasihat kepada Direksi dilakukan secara formal maupun informal. Pemberian nasihat secara formal dilakukan melalui Rapat Gabungan Dewan Komisaris mengundang Direksi yang dilaksanakan setiap 1 (satu) bulan sekali. Sedangkan pemberian nasihat secara informal dilaksanakan sewaktu-waktu sesuai keperluan dengan mengundang Dewan Komisaris melalui suatu forum rapat maupun kegiatan lainnya yang dihadiri oleh Dewan Komisaris. Selama tahun 2021, Dewan Komisaris telah melaksanakan 13 (tiga belas) kali Rapat Gabungan dengan Direksi.

Dalam memberikan nasihat kepada Direksi, Dewan Komisaris menerbitkan rekomendasi kepada Direksi bila ada hal-hal yang perlu diingatkan agar Direksi berhati-hati mengambil keputusan yang mengandung risiko dan berupaya memitigasi risiko yang mungkin terjadi. Setiap laporan yang diterima oleh Dewan Komisaris diberikan komentar dengan menerbitkan surat kepada Direksi. Selama tahun 2021 dewan komisaris telah menyampaikan rekomendasi kepada Direksi sebanyak 17 kali.

Pengawasan Terhadap Perumusan dan Implementasi Strategi

Selama tahun 2021, Dewan Komisaris telah melaksanakan tugas, kewajiban dan tanggungjawabnya dalam rangka melakukan pengawasan terhadap perumusan strategi dan implementasi strategi Bank sesuai peraturan perundang-undangan yang berlaku dan Anggaran Dasar Bank. Pengawasan terhadap perumusan strategi Bank dilaksanakan dengan melakukan pengawasan terhadap penyusunan Rencana Strategis Bank dan Rencana Kerja dan Anggaran Perusahaan (RKAP) Tahunan. Sedangkan pengawasan terhadap implementasi strategi Dewan Komisaris telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis sebagai bentuk tugas pengawasan Dewan Komisaris yang meliputi diantaranya:

1. Pengawasan terhadap pengurusan operasional Bank yang dilakukan Direksi.
2. Memonitor perkembangan kegiatan Bank.
3. Pengawasan secara periodik atas pelaksanaan RKAP dan memberikan pendapat/persetujuan atas perubahan RKAP sesuai dengan ketentuan berlaku.
4. Pengawasan atas mutu pelayanan Bank kepada Nasabah dan memberikan nasihat yang diperlukan kepada manajemen.
5. Pengawasan terhadap pelaksanaan Rencana Kerja dan Anggaran Tahunan Bank.

Berdasarkan Peraturan OJK No. 5/POJK.03/2016 tentang Rencana Bisnis Bank, Dewan Komisaris wajib melaksanakan pengawasan terhadap pelaksanaan Rencana Bisnis Bank yang mencakup antara lain kebijakan dan strategi manajemen. Dewan Komisaris akan menilai dan melaporkan implementasi pengawasan RBB setiap semester kepada Otortitas Jasa Keuangan. Pada tahun 2021 telah dilaksanakan pelaporan sebagai berikut:

Frequency and How to Give Advice to the Directors

Providing advice to the Directors could be carried out formally or informally. Formal giving advice was arried out through a Joint Meeting of the Board of Commissioners inviting the Directors which was held once every 1 (one) month. Meanwhile, the provision of informal advice was carried out at any time as needed by inviting the Board of Commissioners through a forum meeting or other activities attended by the Board of Commissioners. During 2021, the Board of Commissioners held 13 (thirteen) Joint Meetings with the Directors.

In providing advice to the Directors, the Board of Commissioners issued recommendations to the Directors upon significant matters so that the Directors was careful in making decisions containing risks and seeking to mitigate risks that might occur. Each report received by the Board of Commissioners was commented on by issuing a letter to the Directors. During 2021 the board of commissioners submitted recommendations to the Directors 17 times.

Supervision of Strategy Formulation and its Implementation

During 2021, the Board of Commissioners carried out its duties, obligations and responsibilities in order to supervise the formulation of strategy and implementation of the Bank's strategy in accordance with applicable laws and regulations and the Bank's Articles of Association. Supervision of the formulation of the Bank's strategy was carried out by supervising the preparation of the Bank's Strategic Plan and the Annual Corporate Work Plan and Budget (RKAP). Meanwhile, the supervision of the implementation of the Board of Commissioners' strategy directed, monitored and evaluated the implementation of strategic policies as a form of the Board of Commissioners' supervisory duties which included:

1. Supervision of the Bank's operational management carried out by the Directors.
2. Monitoring the development of the Bank's activities.
3. Periodic monitoring of the implementation of the Annual Corporate Work Plan and Budget (RKAP) and providing opinion/approval on changes to the Annual Corporate Work Plan and Budget in accordance with applicable regulations.
4. Supervision of the quality of the Bank's services to customers and providing necessary advice to management.
5. Supervision of the implementation of the Bank's Annual Work Plan and Budget.

Based on FSA Regulation No. 5/POJK.03/2016 concerning the Bank's Business Plan, the Board of Commissioners was required to supervise the implementation of the Bank's Business Plan which included management policies and strategies. The Board of Commissioners assessed and reported the implementation of Bank Bussiness Plan supervision every semester to the Financial Services Authority. In 2021, the following reports were carried out:

- Laporan Semester I tahun 2021 disampaikan dengan Surat Nomor DEKOM/063/2021 tanggal 13 Agustus 2021.
- Laporan Semester II tahun 2021 disampikan dengan Surat nomor DEKOM/013/2022 tanggal 16 Februari 2022.

Pandangan Atas Kinerja Direksi

Dalam memberikan penilaian atas kinerja Direksi, Dewan Komisaris mempertimbangkan beberapa aspek sebagai dasar penilaiannya. Aspek tersebut antara lain, kondisi perekonomian, capaian kinerja yaitu kinerja operasional, kinerja keuangan dan tingkat kesehatan perusahaan. Penilaian atas kinerja Direksi dapat disampaikan sebagai berikut.

Pada tahun 2021, perbaikan ekonomi global terus berlanjut meski tidak merata dengan ketidakpastian pasar keuangan yang berlanjut. Pemulihan ekonomi di *Advanced Economies* (AEs), khususnya AS berjalan lebih cepat, didukung oleh akselerasi vaksinasi dan stimulus kebijakan fiskal dan moneter yang sangat besar. Di sisi lain, sebagian besar *Emerging Markets and Developing Economies* (EMDEs), kecuali Tiongkok, masih harus berjuang memperbaiki kondisi ekonomi di dalam negerinya, menuju pemulihan ekonomi. Di samping pasokan dan kemampuan vaksinasi yang terbatas, keterbatasan kemampuan stimulus fiskal dan moneter juga menyebabkan lebih lambatnya proses pemulihan ekonomi di sebagian besar EMDEs. Secara keseluruhan, ekonomi dunia diprakirakan tumbuh sekitar 5,7% pada tahun 2021 dan 4,4% pada tahun 2022, setelah kontraksi 3,1% pada tahun 2020. Sementara itu, ketidakpastian pasar keuangan global masih terus berlanjut sejalan dengan risiko yang masih mengemuka, antara lain terkait peningkatan penyebaran COVID-19 varian Delta, antisipasi pasar terhadap kebijakan *tapering the Fed*, serta kekhawatiran tekanan inflasi yang berlangsung lebih lama akibat gangguan rantai pasokan dan keterbatasan energi. Selain itu, kenaikan penyebaran varian Omicron yang berdampak pada peningkatan ketidakpastian, perlu terus dicermati dan diwaspadai.

Di Indonesia, stabilitas eksternal tetap terjaga di tengah peningkatan ketidakpastian pasar keuangan global. Ketahanan sektor eksternal Indonesia tetap kuat didukung oleh perbaikan kinerja NPI yang mencatat surplus 10,7 miliar dolar AS pada Triwulan III 2021, setelah mengalami defisit 0,4 miliar dolar AS pada Triwulan sebelumnya. Posisi cadangan devisa Indonesia pada akhir September 2021 tercatat sebesar 146,9 miliar dolar AS, setara dengan pembiayaan 8,6 bulan impor dan pembayaran utang luar negeri Pemerintah. Sejalan dengan hal tersebut, nilai tukar Rupiah pada Triwulan III 2021 menguat 1,31% secara *point-to-point* dan 0,18% secara rerata dibandingkan dengan level Juni 2021. Inflasi tetap rendah dan mendukung stabilitas perekonomian. Inflasi Indeks Harga Konsumen (IHK) Triwulan III 2021 tercatat 1,60% (YoY), lebih tinggi dibandingkan dengan inflasi Triwulan II 2021 sebesar 1,33% (YoY). Inflasi inti tetap rendah sejalan dengan permintaan domestik yang belum kuat dan sedikit tertahan pada Triwulan III 2021 dipengaruhi oleh kebijakan pembatasan mobilitas yang harus ditempuh oleh Pemerintah untuk mengatasi kenaikan kasus COVID-19 varian

- Semester I 2021 report was submitted with Letter Number DEKOM/063/2021 dated August 13, 2021.
- Semester II 2021 report was attached with Letter number DEKOM/013/2022 dated February 16, 2022.

View on The Performance of Directors

In assessing the performance of the Directors, the Board of Commissioners considered several aspects as the basis for its assessment. These aspects included economic conditions, performance achievements, namely operational performance, financial performance and the level of company soundness. Assessment of the performance of the Directors would be as follows.

In 2021, the global economic recovery continued, albeit unevenly, with continued financial market uncertainty. The economic recovery in the Advanced Economies (AEs), particularly in the US, had accelerated, supported by accelerated vaccinations and massive fiscal and monetary policy stimulus. On the other hand, most of the Emerging Markets and Developing Economies (EMDEs), with the exception of China, still had to struggle to improve economic conditions at home, towards economic recovery. In addition to the limited supply and capacity of vaccinations, the limited capacity of fiscal and monetary stimulus also caused the economic recovery process to be slower in most EMDEs. Overall, the world economy grew by around 5.9% in 2021 and 4.4% in 2022, after a 3.1% contraction in 2020. Meanwhile, uncertainty in global financial markets continued in line with emerging risks related to the increased spread of the Delta variant of COVID-19, market anticipation of the Fed's tapering policy, as well as concerns over inflationary pressures that would last longer due to supply chain disruptions and energy constraints. In addition, the increase in the spread of the Omicron variant, having an impact on increasing uncertainty, needed to be continuously monitored and monitored.

In Indonesia, external stability was maintained amidst increasing uncertainty in global financial markets. Indonesia's external sector resilience remained strong, supported by improved BOP performance which recorded a surplus of US$10.7 billion in the third quarter of 2021, after experiencing a deficit of US$0.4 billion in the previous quarter. The position of Indonesia's foreign exchange reserves at the end of September 2021 was recorded at 146.9 billion US dollars, equivalent to 8.6 months of import financing and payment of the Government's foreign debt. In line with this, the Rupiah exchange rate in Quarter III 2021 strengthened 1.31% point-to-point and 0.18% on average compared to June 2021 levels. Inflation remained low and supported economic stability. The Consumer Price Index (CPI) inflation in Quarter III 2021 was recorded at 1.60% (YoY), higher than the inflation in Quarter II 2021 at 1.33% (YoY). Core inflation remained low in line with domestic demand which was not strong and was slightly restrained in Q3 2021 influenced by the mobility restriction policy that had to be taken by the Government to overcome the increase in cases of the Delta variant of COVID-19,

Delta, terjaganya stabilitas nilai tukar, dan konsistensi kebijakan Bank Indonesia mengarahkan ekspektasi inflasi pada kisaran target. Inflasi kelompok volatile food meningkat disebabkan oleh kenaikan harga komoditas hortikultura dan minyak goreng, sejalan dengan kenaikan harga *Crude Palm Oil* (CPO) global di tengah pasokan barang yang memadai. Inflasi administered prices meningkat sejalan masih berlanjutnya dampak kenaikan cukai tembakau. Bank Indonesia berkomitmen menjaga stabilitas harga dan memperkuat koordinasi kebijakan dengan Pemerintah, baik di tingkat pusat maupun daerah melalui Tim Pengendalian Inflasi Pusat dan Daerah (TPIP dan TPID) guna menjaga inflasi IHK dalam kisaran targetnya.

Dari sisi perbankan, berlanjutnya perbaikan ekonomi mendorong peningkatan kembali transaksi pembayaran. Nilai transaksi pembayaran menggunakan nontunai Kartu Kredit mengalami peningkatan pada Triwulan IV 2021 menjadi 21,5% (YoY) dari 6,4% (YoY) pada Triwulan sebelumnya, sejalan perbaikan ekonomi yang terus berlanjut. Nilai transaksi menggunakan ATM-Debit tetap tumbuh positif 7,10% (YoY) pada Triwulan IV 2021 dan sebesar 11,0% (YoY) untuk secara keseluruhan tahun 2021. Sementara itu, nilai transaksi pembayaran menggunakan Uang Elektronik (UE) dan digital banking tetap tumbuh tinggi masing-masing sebesar 58,70% (YoY) dan 42,90% (YoY), dan tumbuh masing-masing sebesar 49,06% (YoY) dan 45,64% (YoY) untuk keseluruhan tahun 2021. Hal ini diperkuat dengan perluasan ekosistem *QR Code Indonesian Standard* (QRIS) yang telah melampaui target 12 juta merchant pada tahun 2021, terutama didukung oleh peningkatan pada UMI (Usaha Mikro) dan UKE (Usaha Kecil) yang masing-masing mencapai lebih dari 7 juta dan 3 juta merchant. Pencapaian tersebut merupakan hasil kolaborasi dan sinergi Pemerintah Pusat dan Daerah, kementerian/lembaga, asosiasi/organisasi dan industri, serta seluruh elemen masyarakat. Nilai transaksi *e-commerce* tetap tumbuh kuat sebesar 28,28% (YoY) pada Triwulan IV 2021, dan diproyeksikan tumbuh 50,74% (YoY) secara keseluruhan tahun 2021. Kinerja positif tersebut didukung perluasan ekosistem *e-commerce*, perubahan perilaku masyarakat berbelanja *online*, serta berbagai inovasi untuk kemudahan dan kenyamanan berbelanja.

Di tengah kondisi perekonomian tersebut, Direksi mampu menghadapi tantangan dan peluang yang terjadi dengan mencatatkan kinerja yang baik di tahun 2021. Pada tahun 2021, Bank Mandiri Taspen berhasil menyalurkan kredit sebesar Rp31,35 triliun, meningkat 22,17% jika dibandingkan dengan tahun 2020 yang mencapai Rp25,66 triliun. Jumlah rekening dana pihak ketiga yang berhasil dihimpun Bank Mandiri Taspen di tahun 2021 mengalami peningkatan sebesar 219.956 unit rekening atau 47,35% dari 464.567 unit rekening di 2020 menjadi 683.523 unit rekening di 2021. Sejalan dengan peningkatan jumlah rekening dana pihak ketiga, jumlah dana pihak ketiga yang berhasil dihimpun Bank Mandiri Taspen mengalami peningkatan sebesar Rp6,54 triliun atau 23,74% dari Rp27,58 triliun di 2020 menjadi Rp34,12 triliun di 2021.

Dari sisi keuangan, pendapatan bunga – neto tahun 2021 mencapai Rp2,62 triliun meningkat 55,10% dibandingkan dengan tahun 2020 yang mencapai Rp1,69 triliun. Laba tahun berjalan tahun 2021 meningkat 50,45% dari Rp429,16 miliar

maintained exchange rate stability, and the consistency of Bank Indonesia policies directing expectations. inflation within the target range. Inflation in the volatile foods category increased due to rising prices for horticultural commodities and cooking oil, in line with the increase in global Crude Palm Oil (CPO) prices amid adequate supply of goods. Administered prices inflation increased in line with the continuing impact of the tobacco excise hike. Bank Indonesia is committed to maintaining price stability and strengthening policy coordination with the Government, both at the central and regional levels through the Central and Regional Inflation Control Teams (TPIP and TPID) to maintain CPI inflation within its target range.

From the banking side, continued economic improvement prompted another increase in payment transactions. The value of payment transactions using non-cash Credit Cards increased in Q4 2021 to 21.5% (YoY) from 6.4% (YoY) in the previous Quarter, in line with continued economic improvement. The value of transactions using ATM-Debit continued to grow positively by 7.10% (YoY) in Quarter IV 2021 and by 11.0% (YoY) for 2021 as a whole. Meanwhile, the value of payment transactions using Electronic Money (EU) and digital banking continued to grow at 58.70% (YoY) and 42.90% (YoY) respectively, and grew by 49.06% (YoY) and 45.64% (YoY) for the whole year 2021. This was reinforced by the expansion of the QR Code Indonesian Standard (QRIS) ecosystem which exceeded the target of 12 million merchants by 2021, mainly supported by the increase in UMI (Micro Business) and UKE (Small Enterprises) which reached more than 7 million and 3 million merchants respectively. This achievement became the result of collaboration and synergy between the Central and Regional Governments, ministries/agencies, associations/organizations and industry, as well as all elements of society. The value of e-commerce transactions continued to grow strongly by 28.28% (YoY) in Quarter IV 2021, and was projected to grow 50.74% (YoY) as a whole in 2021. This positive performance was supported by the expansion of the e-commerce ecosystem, changes in people's shopping behavior online, as well as various innovations for ease and convenience of shopping.

In the midst of these economic conditions, the Directors was able to face the challenges and opportunities that occurred by recording a good performance in 2021. In 2021, Bank Mandiri Taspen managed to disburse loans of IDR31.35 trillion, an increase of 22.17% compared to 2020 which reached IDR25.66 trillion. The number of third party fund accounts that were successfully collected by Bank Mandiri Taspen in 2021 increased by 219,956 account units or 47.35% from 464,567 account units in 2020 to 683,523 account units in 2021. In line with the increase in the number of third party fund accounts, the number of third party funds collected by Bank Mandiri Taspen increased by IDR6.54 trillion or 23.74% from IDR27.58 trillion in 2020 to IDR34.12 trillion in 2021.

From the financial side, interest income - net in 2021 reached IDR2.62 trillion, an increase of 55.10% compared to 2020 which reached IDR1.69 trillion. Profit for the year 2021 increased by 50.45% from IDR429.16 billion in 2020 to IDR 645.68 billion

di tahun 2020 menjadi Rp645,68 miliar di tahun 2021. Dengan meningkatnya laba tahun berjalan, maka ekuitas Bank juga mengalami peningkatan. Ekuitas tahun 2021 mencapai Rp4,03 triliun meningkat 16,07% dibandingkan dengan tahun 2020 yang mencapai Rp3.47 triliun. Aset Bank Mandiri Taspen tahun 2021 mencapai Rp45,54 triliun meningkat 29,75% dibandingkan dengan tahun 2020 yang mencapai Rp35,10 triliun.

Selain kinerja operasional dan keuangan, tingkat kesehatan bank juga menjadi salah satu pertimbangan Dewan Komisaris dalam melakukan penilaian atas kinerja Direksi. Tingkat kesehatan Bank mencerminkan hasil penilaian kondisi Bank yang dilakukan terhadap risiko dan kinerja Bank yang dapat dilihat dari peringkat akhir hasil penilaian berdasarkan pada Peraturan Otoritas Jasa Keuangan No. POJK Nomor 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum. Tingkat kesehatan bank diukur dengan menggunakan pendekatan risiko (*risk based bank rating*) yang mencakup 4 (empat) faktor yaitu Profil Risiko, *Good Corporate Governance* (GCG), Rentabilitas, dan Permodalan.

Peringkat komposit tingkat kesehatan Bank Mandiri Taspen posisi 31 Desember 2021 berada pada komposit 2 (dua). Analisis berdasarkan tabel di atas mencerminkan kondisi Bank Mandiri Taspen secara umum **SEHAT**, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya tercermin dari peringkat faktor-faktor penilaian, antara lain Profil Risiko, penerapan GCG, Rentabilitas, dan Permodalan yang secara umum baik. Apabila terdapat kelemahan, maka secara umum kelemahan tersebut kurang signifikan.

Pandangan Atas Prospek Usaha yang Disusun Direksi

Secara umum, kondisi perekonomian global di tahun 2022 diperkirakan akan membaik yang didukung peningkatan mobilitas dan stimulus kebijakan di berbagai negara serta kemajuan penanganan COVID-19. Pemulihan ekonomi yang berlanjut dikonfirmasi oleh kinerja sejumlah indikator pada Januari 2022 antara lain Purchasing Managers' Index (PMI), keyakinan konsumen, dan penjualan ritel yang tetap kuat, di tengah kenaikan penyebaran kasus COVID-19 varian Omicron. Dengan perkembangan tersebut, pertumbuhan ekonomi global 2022 diprakirakan sesuai dengan proyeksi sebelumnya sebesar 4,4%. Volume perdagangan dan harga komoditas global diprakirakan masih meningkat, sehingga menopang prospek ekspor negara berkembang.

Perekonomian Indonesia diprakirakan meningkat lebih tinggi pada tahun 2022 sejalan dengan membaiknya permintaan domestik. Bank Indonesia memprakirakan pertumbuhan ekonomi Indonesia pada tahun 2022 akan mencapai 4,7-5,5%, sejalan dengan akselerasi konsumsi swasta dan investasi, di tengah tetap terjaganya belanja fiskal Pemerintah dan ekspor, meski risiko kenaikan kasus COVID-19 perlu terus diwaspadai. Konsumsi swasta diprakirakan akan kembali pulih dan mencapai

in 2021. With the increase in profit for the year, the Bank's equity also increased. Equity in 2021 reached IDR4.03 trillion, an increase of 16.07% compared to 2020 which reached IDR3.47 trillion. Bank Mandiri Taspen's assets in 2021 reached IDR45.54 trillion, an increase of 29.75% compared to 2020 which reached IDR35.10 trillion.

In addition to operational and financial performance, the soundness of the bank was also one of the considerations for the Board of Commissioners in assessing the performance of the Directors. The Bank's soundness level reflectws the results of the Bank's condition assessment carried out on the Bank's risks and performance which could be seen from the final rating of the assessment results based on the Financial Services Authority Regulation No. POJK Number 4/POJK.03/2016 concerning Assessment of the Soundness of Commercial Banks. The soundness of a bank was measured using a risk approach (risk based bank rating) which included 4 (four) factors, namely Risk Profile, Good Corporate Governance (GCG), Profitability, and Capital.

The composite rating of Bank Mandiri Taspen's health level on December 31, 2021 was at composite 2 (two). The analysis based on the table above reflected the condition of Bank Mandiri Taspen in general HEALTHY, so it was considered capable of facing significant negative effects from changes in business conditions and other external factors reflected in the ratings of the assessment factors, including Risk Profile, GCG implementation, Profitability, and Capital which were generally good. If there were weaknesses, then in general these weaknesses were less significant.

View on Business Prospects Developed by Directors

In general, global economic conditions in 2022 are expected to improve, supported by increased mobility and policy stimulus in various countries as well as progress in handling COVID-19. The continued economic recovery was confirmed by the performance of a number of indicators in January 2022, including the Purchasing Managers' Index (PMI), consumer confidence, and retail sales which remained strong, amid the increase in the spread of COVID-19 cases of the Omicron variant. With these developments, global economic growth in 2022 is predicted in line with the previous projection of 4.4%. Global trade volume and commodity prices were predicted to continue to increase, thus supporting the export outlook for developing countries.

The Indonesian economy was forecasted to accelerate further in 2022 in line with improving domestic demand. Bank Indonesia predicted that Indonesia's economic growth in 2022 will reach 4.7-5.5%, in line with the acceleration of private consumption and investment, amid maintained government fiscal spending and exports, although the risk of rising COVID-19 cases needs to be monitored closely. Private consumption was predicted to recover and reach growth of around 5% in Semester II 2022,

pertumbuhan sekitar 5% pada Semester II 2022, ditopang oleh terkendalinya penyebaran COVID-19 seiring dengan tercapainya imunitas massal, dan berangsur pulihnya mobilitas masyarakat. Kinerja ekspor juga tetap akan menjadi sumber pertumbuhan ekonomi dengan masih akan tingginya permintaan dan harga komoditas global.

Sementara itu, stabilitas sistem keuangan juga tetap baik dengan fungsi intermediasi perbankan yang meningkat. Rasio kecukupan modal (*Capital Adequacy Ratio*/CAR) perbankan tetap tinggi dan rasio kredit bermasalah (*Non Perfoming Loan*/NPL) tetap terjaga, termasuk dengan tetap berlakunya pengaturan restrukturisasi kredit dari OJK. Likuiditas perbankan tetap longgar tercemin dari tingginya rasio alat *likuid* terhadap dana pihak ketiga (AL/DPK) di tengah rencana Bank Indonesia akan mengurangi secara bertahap likuiditas (tapering) sebagai bagian dari normalisasi stimulus moneter. Intermediasi perbankan akan semakin membaik, dengan pertumbuhan kredit dan DPK diperkirakan mencapai 6,0%-8,0% dan 7,0%-9,0% pada 2022.

Berdasarkan prediksi kondisi perekonomian dan industri perbankan, Dewan Komisaris berpendapat bahwa prospek usaha yang telah disusun oleh Direksi sudah tepat. Dewan Komisaris berkeyakinan bahwa Bank akan dapat memanfaatkan peluang yang ada di antaranya adalah Bank Mandiri Taspen berpeluang masuk ke *new business* Dapen BUMN dan swasta serta P3K yang mempunyai karakteristik seperti segmen ASN dan pensiunan. Segmen pembiayaan kredit mikro, Usaha Mikro Kecil Menengah (UMKM), pra pensiun dan pensiunan di Indonesia masih memiliki potensi pasar yang besar dan segmen pembiayaan kredit pensiunan yang lebih *resistance* terhadap dampak lesunya perekonomian. Untuk meningkatkan komposisi *funding retail*, Bank Mandiri Taspen juga berpeluang untuk mengoptimalkan potensi segmen *senior citizen* usia > 40 tahun. Bank Mandiri Taspen juga memiliki peluang untuk memberikan layanan perbankan yang lebih baik hingga ke berbagai pelosok daerah melalui pemanfaatan jaringan yang dimiliki induk perusahaan. Hal tersebut didukung oleh efektifnya strategi usaha yang telah ditetapkan oleh Direksi.

Pandangan Atas Penerapan Tata Kelola Bank

Penerapan *corporate governance* pada Bank Mandiri Taspen senantiasa mengacu pada peraturan perundang-undangan yang berlaku. Penerapan *Good corporate governance* (GCG) merupakan langkah yang penting dalam mencapai kinerja perusahaan yang berkelanjutan. Dengan menerapkan GCG dalam kegiatan operasionalnya, Bank dapat menciptakan nilai tambah (*value added*) bagi semua pihak yang berkepentingan (*stakeholders*). Bank juga dapat memastikan bahwa sasaran yang ditetapkan telah dicapai dengan menjalankan praktik-praktik usaha yang sehat. Dewan Komisaris telah merasakan manfaat yang signifikan dari implementasi GCG yang telah dilakukan di Bank. Dewan Komisaris berpendapat bahwa Direksi telah menerapkan GCG dengan efektif dan konsisten di 2021. Hal ini dapat terlihat pada komponen-komponen sebagai berikut.

supported by the controlled spread of COVID-19 in line with the achievement of mass immunity, and the gradual recovery of community mobility. Export performance will also continue to be a source of economic growth given the high demand and global commodity prices.

Meanwhile, financial system stability also remained good with the increasing banking intermediation function. The banking capital adequacy ratio (CAR) remained high, and the ratio of non-performing loans (NPL) was maintained, including with the implementation of credit restructuring arrangements from the FSA. Banking liquidity remained loose as reflected in the high ratio of liquid assets to third party funds (AL/DPK) amid Bank Indonesia's plan to gradually reduce liquidity (tapering) as part of the normalization of monetary stimulus. Banking intermediation will continue to improve, with loan and deposit growth forecasted at 6.0%-8.0% and 7.0%-9.0% in 2022.

Based on predictions of economic conditions and the banking industry, The Board of Commissioners was of the opinion that the business prospects prepared by the Directors were correct. The Board of Commissioners believed that the Bank was able to take advantage of the opportunities that existed, including the opportunity for Bank Mandiri Taspen to enter the new business of SOE and private Pension Funds as well as PPPK which had characteristics such as the Civil Government and retired segments. The micro credit financing segment, Micro Small Medium Enterprises (MSMEs), pre-retirement and retirees in Indonesia still had a large market potential, and the pensioner credit financing segment was more resistant to the impact of the sluggish economy. To increase the composition of retail funding, Bank Mandiri Taspen also had the opportunity to optimize the potential of the senior citizen segment aged > 40 years. Bank Mandiri Taspen also had the opportunity to provide better banking services to remote areas by utilizing the network owned by the parent company. This was supported by the effective business strategy set by the Directors.

Views on The Implementation of Bank Governance

The implementation of corporate governance at Bank Mandiri Taspen always refers to the prevailing laws and regulations. The implementation of Good corporate governance (GCG) became an important step in achieving sustainable corporate performance. By implementing GCG in its operational activities, the Bank created added value for all interested parties (stakeholders). The Bank also ensured that the set targets had been achieved by implementing healthy business practices. The Board of Commissioners benefited significantly from the implementation of GCG carried out at the Bank. The Board of Commissioners believed that the Directors had implemented GCG effectively and consistently in 2021. This can be seen in the following components.

Manajemen Risiko

Manajemen risiko adalah serangkaian metodologi dan prosedur yang digunakan untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko yang timbul dari seluruh kegiatan usaha Bank, termasuk upaya untuk memitigasi dan atau meminimalkan kerugian finansial maupun non finansial yang mungkin timbul dari produk atau aktivitas bank, hubungan antara bank dengan nasabah maupun dalam internal Bank. Penerapan Manajemen Risiko Bank Mandiri Taspen mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) tentang Penerapan Manajemen Risiko Bagi Bank Umum No. 18/POJK.03/2016 tanggal 16 Maret 2016 dan Surat Edaran Otoritas Jasa Keuangan (OJK) No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.

Proses manajemen risiko secara aktif dilakukan oleh manajemen bank melalui Komite Manajemen Risiko yang meliputi Asset and Liability Committee, Risk Management Committee dan Komite Kebijakan Perkreditan. Selain itu, untuk melakukan pengelolaan risiko yang menyeluruh, terpadu, terukur dan terkendali, bank memiliki Satuan Kerja Manajemen Risiko yang secara struktural berada di bawah Direktur Finance, Risk & Operations dan sekaligus menjadi anggota dengan hak suara (*voting member*) pada komite Manajemen Risiko.

Untuk memperoleh gambaran risiko secara menyeluruh dan kontinyu, Bank menyusun profil risiko setiap triwulan dan *Risk Based Bank Rating* (RBBR) setiap 6 (enam) bulan yang dilaporkan kepada Otoritas Jasa Keuangan. Laporan profil risiko ini menggambarkan risiko yang melekat dalam kegiatan bisnis bank (*inherent risk*) dan sistem pengendalian risiko (*risk control system*) untuk 8 (delapan) jenis risiko (risiko kredit, pasar, likuiditas, operasional, hukum, strategik, reputasi dan kepatuhan). Selain profil risiko, bank melakukan penilaian *good corporate governance* (GCG), rentabilitas, dan permodalan dengan mengacu kepada parameter yang tercantum dalam Peraturan Otoritas Jasa Keuangan (POJK) No. 4/POJK.03/2016 tanggal 26 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum.

Melihat model bisnis Bank Mandiri Taspen yang menjadi prioritas risiko bank adalah terkait dengan risiko kredit, risiko pasar, risiko likuiditas dan risiko operasional. Pada sebagian besar bisnisnya, Bank Mandiri Taspen mengambil risiko keuangan dengan penuh perhitungan, terkendali dan tetap berpegang pada prinsip *prudent*. Proses pengelolaan risiko harus bersifat proaktif, sistematik dan berdisiplin, yang mencakup semua risiko di semua aktivitas yang mencakupinya - Risiko Kredit, Risiko Pasar, Risiko Likuiditas dan Risiko Operasional. Untuk Risiko seperti Risiko Reputasi, Risiko Hukum, Risiko Kepatuhan dikelola sebagai bagian dari Risiko Operasional.

Manajemen menggunakan pendekatan pengelolaan risiko menyeluruh berdasarkan prinsip-prinsip dan nilai-nilai yang baik, meliputi strategi risiko yang terdefinisi dengan baik, struktur dewan yang tepat dan komite kerja yang aktif dengan peran,

Risk Management

Risk management became a set of methodologies and procedures used to identify, measure, monitor, and control risks arising from all of the Bank's business activities, including efforts to mitigate and or minimize financial and non-financial losses that might arise from bank products or activities, the relationship between bank with customers as well as within the Bank. The implementation of Bank Mandiri Taspen's Risk Management referred to the Financial Services Authority (POJK) Regulation on the Implementation of Risk Management for Commercial Banks No. 18/POJK.03/2016 dated March 16, 2016 and Circular Letter of the Financial Services Authority (OJK) No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks.

The risk management process was actively carried out by the bank's management through the Risk Management Committee including the Asset and Liability Committee, the Risk Management Committee and the Credit Policy Committee. In addition, to carry out comprehensive, integrated, measurable and controllable risk management, the bank had a Risk Management Unit which was structurally under the Director of Finance, Risk & Operations and was also a non-voting member on the Risk Management Committee.

To obtain a comprehensive and continuous risk picture, the Bank prepared a risk profile every quarter and a Risk Based Bank Rating (RBBR) every 6 (six) months which was reported to Financial Services Authority. This risk profile report described the risks inherent in the bank's business activities (inherent risk) and risk control system for 8 (eight) types of risk (credit risk, market, liquidity, operational, legal, strategic, reputation and compliance). In addition to the risk profile, the bank assessed good corporate governance (GCG), profitability, and capital by referring to Financial Services Authority Regulation (POJK) No. 4/POJK.03/2016 dated January 26, 2016 concerning Assessment of the Soundness of Commercial Banks.

By analyzing Bank Mandiri Taspen's business model, the bank's risk priorities were related to credit risk, market risk, liquidity risk and operational risk. In most of its businesses, Bank Mandiri Taspen took financial risks in a calculated, controlled manner and adheres to prudent principles. The risk management process had to be proactive, systematic and disciplined, covering all risks in all activities that included - Credit Risk, Market Risk, Liquidity Risk and Operational Risk. Risks such as Reputational Risk, Legal Risk, and Compliance Risk were managed as part of Operational Risk.

Management used a comprehensive risk management approach based on sound principles and values, including a well-defined risk strategy, proper board structure and active working committees with clear roles, responsibilities, authorities and

tanggung jawab, wewenang dan jenjang pendelegasian yang jelas. Manajemen risiko ditelaah berdasarkan indikator kinerja utama yang disebarluaskan melalui manual dan dokumentasi kebijakan serta dinilai dan diaudit secara independen.

Bank Mandiri Taspen menerapkan manajemen risiko dan sistem pengendalian internal secara efektif yang disesuaikan dengan tujuan dan kebijakan usaha, ukuran dan kompleksitas yang disesuaikan dengan kegiatan usaha Bank Mandiri Taspen dengan berpedoman pada persyaratan dan tata cara sebagaimana ditetapkan dalam Peraturan Otoritas Jasa Keuangan (POJK), maupun dengan mengacu pada tindakan-tindakan sebagai berikut.

1. Melakukan identifikasi dan pengendalian seluruh risiko termasuk yang berasal dari produk baru dan aktivitas baru.
2. Dalam pengendalian risiko, Bank Mandiri Taspen telah mengimplementasikan suatu kerangka Dasar Manajemen Risiko (*Risk Management Framework*) secara terpadu. Agar penerapan manajemen risiko dapat berjalan dengan efektif dan optimal, Bank Mandiri Taspen telah memiliki Komite Manajemen Risiko yang berfungsi untuk membahas permasalahan risiko yang dihadapi Bank Mandiri Taspen secara keseluruhan dan merekomendasikan kebijakan manajemen risiko kepada Direksi.
3. Memiliki Satuan Kerja Manajemen Risiko (SKMR) yang bertujuan untuk meyakinkan bahwa risiko yang dihadapi Bank Mandiri Taspen dapat diidentifikasi, diukur, dipantau, dikendalikan, dan dilaporkan dengan benar melalui penerapan kerangka kerja manajemen risiko yang sesuai.
4. Bank Mandiri Taspen telah membentuk beberapa Komite lain yang bertugas untuk menangani risiko secara lebih spesifik antara lain: Komite Kebijakan Perkreditan, Komite Kredit serta Komite Aset dan Pasiva (Asset and Liabilities Committee – ALCO).
5. Memastikan bahwa penyusunan sIstem dan prosedur kerja yang ada telah memperhatikan sisi operasional maupun bisnis serta tingkat risiko yang mungkin terjadi dalam suatu unit kerja.
6. Memastikan sistem pengendalian internal telah diterapkan sesuai ketentuan.
7. Memantau kepatuhan Bank Mandiri Taspen dengan prinsip pengelolaan bank yang sehat sesuai dengan ketentuan yang berlaku melalui unit kerja Satuan Kerja Kepatuhan.
8. Membuat Laporan Profil Risiko Bank Mandiri Taspen dan Laporan Profil Risiko Konsolidasi setiap triwulan dan menyampaikannya kepada OJK secara tepat waktu.

Dewan Komisaris dan Direksi bertanggung jawab atas penerapan manajemen risiko dan sistem pengendalian internal di Bank Mandiri Taspen. Pengawasan Aktif Dewan Komisaris Bank Mandiri Taspen tercermin dari persetujuan atas Kebijakan Manajemen Risiko yang disusun oleh Direksi, serta evaluasi pelaksanaan kebijakan manajemen risiko melalui forum rapat Direksi dan Komisaris secara berkala, dalam pelaksanaannya pengawasan aktif Dewan Komisaris didukung oleh Komite Pemantau Risiko.

levels of delegation. Risk management was reviewed based on key performance indicators disseminated through manuals and policy documentation and assessed and audited independently.

Bank Mandiri Taspen implemented risk management and an effective internal control system adjusted to the objectives and business policies, the size and complexity adjusted to the business activities of Bank Mandiri Taspen based on the requirements and procedures as stipulated in Authority Regulations Financial Services (POJK), as well as with reference to the following actions.

1. Identifying and controling all risks, including those from new products and new activities.
2. In controlling risk, Bank Mandiri Taspen implemented an integrated Risk Management Framework. In order for the implementation of risk management to run effectively and optimally, Bank Mandiri Taspen had a Risk Management Committee of which function was to discuss the overall risk problems faced by Bank Mandiri Taspen and recommend risk management policies to the Directors.
3. Having a Risk Management Unit (SKMR) which aimed to ensure that the risks faced by Bank Mandiri Taspen could be identified, measured, monitored, controlled and reported correctly through the application of an appropriate risk management framework.
4. Bank Mandiri Taspen established several other committees tasked with dealing with risks more specifically, including: Credit Policy Committee, Credit Committee and Assets and Liabilities Committee (ALCO).
5. Ensuring that the preparation of existing work systems and procedures had considered the operational and business aspects as well as the level of risk that might occur in a work unit.
6. Ensuring that the internal control system was implemented in accordance with the provisions.
7. Monitoring the compliance of Bank Mandiri Taspen with the principles of sound bank management in accordance with applicable regulations through the Compliance Unit.
8. Preparing Bank Mandiri Taspen Risk Profile Report and Consolidated Risk Profile Report every quarter and submiting it to FSA in a timely manner.

The Board of Commissioners and the Directors were responsible for the implementation of risk management and internal control systems at Bank Mandiri Taspen. Active Supervision of the Board of Commissioners of Bank Mandiri Taspen was reflected in the approval of the Risk Management Policy drawn up by the Directors, as well as evaluation of the implementation of risk management policies through periodic Directors and Commissioners meeting forums, in which the active supervision of the Board of Commissioners was supported by the Risk Monitoring Committee.

Pengawasan yang dilakukan oleh Dewan Komisaris adalah sebagai berikut.

1. Mengevaluasi kebijakan manajemen risiko dalam hal terdapat perubahan faktor-faktor yang mempengaruhi kegiatan Bank.
2. Mengevaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan manajemen risiko.
3. Mengevaluasi dan memutuskan permohonan atau usulan Direksi yang berkaitan dengan transaksi atau kegiatan usaha yang melampaui kewenangan Direksi untuk memutuskannya sehingga memerlukan persetujuan Dewan Komisaris.
4. Mengevaluasi kecukupan kebijakan, prosedur, penetapan limit dan kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi manajemen risiko.

Dewan Komisaris bertanggung jawab atas penerapan manajemen risiko di Bank Mandiri Taspen. Pengawasan Aktif Dewan Komisaris Bank Mandiri Taspen tercermin dari persetujuan atas Kebijakan Manajemen Risiko yang disusun oleh Direksi, serta evaluasi pelaksanaan kebijakan manajemen risiko melalui forum rapat Direksi dan Komisaris secara berkala, dalam pelaksanaannya pengawasan aktif Dewan Komisaris didukung oleh Komite Pemantau Risiko. Berdasarkan hasil evaluasi yang telah dilakukan, Dewan Komisaris menilai bahwa kecukupan sistem manajemen risiko telah berjalan memadai.

Sistem Pengendalian Internal

Sistem Pengendalian Intern Bank Mandiri Taspen mengacu kepada Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tanggal 7 Juli 2017 tentang Pedoman Standar Sistem Pengendalian Intern Bagi Bank Umum, dimana pengendalian intern merupakan suatu mekanisme pengawasan yang ditetapkan oleh manajemen Bank secara berkesinambungan (*on going basis*) yang bertujuan untuk menjamin:

1. Kepatuhan terhadap peraturan dan perundang-undangan yang berlaku
   Untuk menjamin semua kegiatan usaha Bank telah dilaksanakan sesuai ketentuan dan peraturan perundang-undangan yang berlaku, baik ketentuan yang dikeluarkan pemerintah, otoritas pengawas Bank maupun kebijakan, ketentuan dan prosedur intern yang ditetapkan Bank.
2. Tersedianya informasi keuangan dan manajemen yang benar, lengkap dan tepat waktu
   Untuk menyediakan laporan yang benar, lengkap, tepat waktu dan relevan yang diperlukan dalam rangka pengambilan keputusan yang tepat dan dapat dipertanggungjawabkan.
3. Efisiensi dan efektivitas dari kegiatan usaha Bank
   Untuk meningkatkan efektivitas dan efisiensi dalam menggunakan aset dan sumber daya lainnya dalam rangka melindungi Bank dari kerugian.
4. Meningkatkan efektivitas budaya risiko (*risk culture*) pada organisasi secara menyeluruh

Untuk mengidentifikasi kelemahan dan menilai penyimpangan secara dini.

The supervision carried out by the Board of Commissioners was as follows.

1. Evaluating risk management policies in the event that there were changes in factors that affected the Bank's activities.
2. Evaluating the accountability of the Directors for the implementation of risk management policies.
3. Evaluating and deciding on applications or proposals from the Directors related to transactions or business activities that exceed the authority of the Directors to decide so that it required the approval of the Board of Commissioners.
4. Evaluating the adequacy of policies, procedures, setting limits and the adequacy of the risk identification, measurement, monitoring and control processes and risk management information systems.

The Board of Commissioners was responsible for the implementation of risk management at Bank Mandiri Taspen. Active Supervision of the Board of Commissioners of Bank Mandiri Taspen could be reflected in the approval of the Risk Management Policy drawn up by the Directors, as well as evaluation of the implementation of risk management policies through periodic Directors and Commissioners meeting forums, in which the active supervision of the Board of Commissioners was supported by the Risk Monitoring Committee. Based on the evaluation results carried out, the Board of Commissioners considered that the adequacy of the risk management system had been running adequately.

Internal Control System

The Internal Control System of Bank Mandiri Taspen referred to the Circular Letter of the Financial Services Authority No. 35/SEOJK.03/2017 dated July 7, 2017 concerning Guidelines for Internal Control System Standards for Commercial Banks, in which internal control became a supervisory mechanism established by the Bank's management on an ongoing basis aiming to ensure:

1. Compliance with applicable laws and regulations
   To ensure that all of the Bank's business activities had been carried out in accordance with the applicable laws and regulations, both regulations issued by the government, the Bank's supervisory authority and internal policies, provisions and procedures established by the Bank.
2. Availability of correct, complete and timely financial and management information
   To provide correct, complete, timely and relevant reports needed in order to make appropriate and accountable decisions.
3. Efficiency and effectiveness of the Bank's business activities
   To increase effectiveness and efficiency in using assets and other resources in order to protect the Bank from losses.
4. Improving the effectiveness of the risk culture in the organization as a whole

To identify weaknesses and assess deviations early.

Sistem Pengendalian Intern Bank diimplementasikan melalui penerapan *Three Lines of Defense*, sebagai berikut:

1. ***First Line of Defense***
   Merupakan *internal control* yang dilakukan oleh *business unit* yang meliputi:
   a. Tersedianya organisasi yang memadai dan telah mempertimbangkan pemisahan tugas (*segregation of duties*).
   b. Tersedianya SDM yang memadai baik jumlah maupun kompetensi yang sesuai dengan proses bisnis.
   c. Ditetapkannya sistem limit/kewenangan masing-masing SDM.
   d. Sistem *dual control/dual custody*.
   e. Mekanisme *check and recheck*.
   f. Tersedianya Kebijakan, Standar Prosedur, Petunjuk Teknis, dan lainnya.
2. ***Second Line of Defense***
   Merupakan *internal control* yang terdiri dari fungsi *risk management, compliance*, RBC termasuk verifikator di cabang, dan unit pembina sistem lainnya. Sebagai contoh pada *Risk Management* ditetapkan mekanisme *Risk Threshold Trigger Acceptance* (RTTA), *Risk & Control Self assessment* (RCSA), *risk profile, monitoring* kolektibilitas dan *Day Past Due* (DPD).
3. ***Third Line of Defense***
   Internal Audit menjalankan fungsi *third line of defense* dengan memberikan *independent assurance* atas efektivitas *internal control*, *risk management* dan *governance process* serta *memastikan first line* dan *second line of defense* telah menjalankan fungsinya dengan baik. Untuk menjaga independensi, Internal Audit bertanggungjawab langsung kepada Direktur Utama dan dapat berkomunikasi dengan Dewan Komisaris melalui Komite Audit.

Sistem pengendalian intern Bank telah sesuai dengan *Internal Control Integrated Framework* yang dikembangkan oleh *The Committee of Sponsoring Organization of the Treadway Commission* (COSO) tahun 2013. Tujuan pengendalian internal meliputi tujuan operasional, tujuan pelaporan dan tujuan kepatuhan. Tujuan operasional berkaitan dengan efektivitas dan efisiensi operasi. Tujuan pelaporan berkaitan dengan kepentingan pelaporan keuangan yang memenuhi kriteria andal, tepat waktu, transparan dan persyaratan lain yang ditetapkan oleh Regulator maupun Bank. Sedangkan tujuan kepatuhan berkaitan dengan kepatuhan Bank terhadap hukum dan peraturan perundang-undangan. Unsur-unsur pengendalian intern meliputi komponen-komponen sebagai berikut:

1. Lingkungan Pengendalian
2. Penilaian Risiko
3. Aktivitas Pengendalian
4. Informasi dan Komunikasi
5. Aktivitas Pemonitoran

Sejalan dengan POJK No. 18/POJK.03/2014 tanggal 18 November 2014 Perihal Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan, Internal Audit Bank Mandiri sebagai Satuan Kerja Audit Intern Terintegrasi mempunyai kewajiban memantau

The Bank's Internal Control System was implemented through the implementation of the Three Lines of Defense, as follows:

1. **First Line of Defense**
   It became an internal control carried out by the business unit which included:
   a. Availability of adequate organization and considered segregation of duties.
   b. Availability of adequate human resources both in number and competence in accordance with business processes.
   c. Determination of the limit/authority system of each HR.
   d. Dual control/dual custody system.
   e. Check and recheck mechanism.
   f. Availability of Policies, Standard Procedures, Technical Guidelines, and others.
2. **Second Line of Defense**
   It was an internal control consisting of the functions of risk management, compliance, RBC including verifiers at branches, and other system building units. For example, in Risk Management, the Risk Threshold Trigger Acceptance (RTTA) mechanism, Risk & Control Self-assessment (RCSA), risk profile, collectibility monitoring and Day Past Due (DPD) are set.
3. **Third Line of Defense**
   Internal Audit carried out the function of the third line of defense by providing independent assurance on the effectiveness of internal control, risk management and governance processes as well as ensuring that the first line and second line of defense had performed their functions properly. To maintain independence, Internal Audit was directly responsible to the President Director and could communicate with the Board of Commissioners through the Audit Committee.

The Bank's internal control system complied with the Internal Control Integrated Framework developed by The Committee of Sponsoring Organization of the Treadway Commission (COSO) in 2013. The objectives of internal control included operational objectives, reporting objectives and compliance objectives. Operational objectives were related to the effectiveness and efficiency of operations. Reporting objectives were related to the importance of financial reporting that meets the criteria of being reliable, timely, transparent and other requirements set by the Regulator and the Bank. Meanwhile, the compliance objective related to the Bank's compliance with laws and regulations. The elements of internal control included the following components:

1. Control Environment
2. Risk Assessment
3. Control Activities
4. Information and Communication
5. Monitoring Activity

In line with POJK No. 18/POJK.03/2014 dated November 18, 2014 Regarding the Implementation of Integrated Governance for Financial Conglomerates, Bank Mandiri's Internal Audit as the Integrated Internal Audit Work Unit had the obligation to

pelaksanaan audit intern pada masing-masing Lembaga Jasa Keuangan (Perusahaan Anak) dalam Konglomerasi Keuangan dan memastikan bahwa Perusahaan Anak telah dikelola dengan baik. Informasi mengenai efektivitas *internal control* secara independen dapat diberikan oleh fungsi Internal Audit. Untuk memastikan adanya standarisasi dalam penilaian efektivitas internal control Perusahaan Anak, maka Internal Audit Bank Mandiri telah mengembangkan suatu *tools* yang dapat digunakan oleh Internal Audit Perusahaan Anak yaitu "*Control Rating* Perusahaan Anak (CRPA)". Nilai CRPA Bank Mandiri Taspen tahun 2021 sebesar 84,394 (*satisfactory*). Dengan predikat *satisfactory* ini berarti secara umum *internal control* telah memadai pada aspek material dalam hal kecukupan (*adequacy*), efektivitas (*effectiveness*) dan keberlanjutan (*sustainability*), namun masih dibutuhkan beberapa perbaikan spesifik dalam jumlah terbatas (*limited*).

Dewan Komisaris berpandangan bahwa penerapan sistem pengendalian intern sudah berjalan dengan baik. Dalam pengawasan terhadap penerapan sistem pengendalian internal, Dewan Komisaris dibantu oleh Internal Audit yang merupakan Satuan Kerja dalam organisasi Bank. Dalam menjalankan tugasnya, Internal Audit berkomunikasi langsung dengan Dewan Komisaris melalui Komite Audit untuk menginformasikan berbagai hal yang berhubungan dengan Aktivitas Internal Audit.

Whistleblowing System

Bank Mandiri Taspen berkomitmen untuk menerapkan 4 (empat) pilar Strategi *Anti Fraud* yaitu Pencegahan, Deteksi, Investigasi dan Pemantauan sesuai dengan POJK No. 39/POJK.03/2019. Sebagai salah satu bentuk penerapan Strategi *Anti Fraud* yaitu pilar Deteksi, Bank Mandiri Taspen telah mengimplementasikan *Whistleblowing System* (WBS) dengan menggunakan jasa provider eksternal independen yang berkoordinasi dengan pihak internal Bank Mandiri Taspen yang ditentukan, hal ini bertujuan sebagai upaya deteksi *fraud* dan pencegahan *fraud* melalui efek gentar calon *fraudster* serta memberikan rasa aman dan nyaman bagi pelapor.

Adapun jenis pelanggaran yang dapat dilaporkan pada *Whistleblowing System* (WBS), sebagai berikut:

1. *Fraud*, antara lain terdiri dari:
   - Kecurangan
   - Penipuan
   - Penggelapan Aset
   - Pembocoran Informasi
   - Tindak Pidana Perbankan
   - Tindakan lain yang dapat dipersamakan dengan *Fraud* sesuai dengan ketentuan peraturan perundangundangan.
2. *Non-Fraud*, adalah tindakan pelanggaran ketentuan eksternal maupun internal termasuk pelanggaran norma dan etika (*code of conduct*), dengan contoh antara lain:
   - Penyalahgunaan kewenangan dan/atau jabatan.
   - Tindakan yang dapat menurunkan reputasi dan/atau nama baik Bank.
   - Perbuatan asusila di dalam dan di luar Bank.
   - Pelecehan.
   - Penggunaan narkoba.
   - Terlibat dalam kegiatan masyarakat yang dilarang.

monitor the implementation of internal audits at each Financial Service Institution (Subsidiary Company) within the Financial Conglomerate and ensured that the Subsidiary Companies were managed properly. Information regarding the effectiveness of internal control could be provided independently by the Internal Audit function. To ensure standardization in the assessment of the effectiveness of the internal control of Subsidiaries, Bank Mandiri's Internal Audit developed a tool that could be used by the Internal Audit of Subsidiaries, namely "Control Rating of Subsidiaries (CRPA)". The CRPA value of Bank Mandiri Taspen in 2021 reached 84,394 (satisfactory). With a satisfactory predicate, it means that in general internal control has been adequate on material aspects in terms of adequacy, effectiveness and sustainability, however, some specific improvements were still needed in a limited number.

The Board of Commissioners was in the view that the implementation of the internal control system had been running well. In supervising the implementation of the internal control system, the Board of Commissioners was assisted by the Internal Audit, a work unit within the Bank's organization. In carrying out its duties, Internal Audit communicated directly with the Board of Commissioners through the Audit Committee to inform various matters relating to Internal Audit Activities.

Whistleblowing System

Bank Mandiri Taspen is committed to implementing 4 (four) pillars of the Anti Fraud Strategy, namely Prevention, Detection, Investigation and Monitoring in accordance with POJK No. 39/POJK.03/2019. As a form of implementation of the Anti Fraud Strategy, namely the Detection pillar, Bank Mandiri Taspen has implemented a Whistleblowing System (WBS) using the services of an independent external provider that coordinates with the designated internal parties of Bank Mandiri Taspen, this aims as an effort to detect fraud and prevent fraud through the effect of fear of potential fraudsters as well as providing a sense of security and comfort for the reporter.

The types of violations that can be reported in the Whistleblowing System (WBS), are as follows:

1. Fraud, including but not limited to:
   - Cheating
   - Fraud
   - Asset embezzlement
   - Information Leaking
   - Banking Crime
   - Other actions that can be equated with fraud in accordance with the provisions of the legislation.
2. Non-Fraud, is an act of violating external and internal provisions including violations of norms and ethics (code of conduct), with examples including:
   - Abuse of authority and/or position.
   - Actions that can degrade the reputation and/or good name of the Bank.
   - Immoral acts inside and outside the Bank.
   - Abuse.
   - Drug use.
   - Engage in prohibited community activities.

Penyelesaian pengaduan pelanggaran oleh Bank merupakan salah satu bentuk peningkatan perlindungan Stakeholders dalam rangka menjamin hak-haknya dalam berhubungan dengan Bank dan menjamin penanganan yang memenuhi ketentuan dan persyaratan yang ditetapkan oleh Bank, Pemerintah dan Aparat Berwajib. Kebijakan Pengelolaan Pengaduan Pelanggaran yang juga disebut *Whistleblowing* (WBS) merupakan sistem yang dapat dijadikan media bagi saksi pelapor untuk menyampaikan informasi mengenai tindakan pelanggaran yang diindikasi terjadi di dalam suatu perusahaan.

The settlement of complaints of violations by the Bank is a form of increasing the protection of Stakeholders in order to guarantee their rights in dealing with the Bank and to ensure that the handling fulfills the provisions and requirements set by the Bank, the Government and the Regulatory Apparatus. Whistleblowing (WBS) is a system that can be used as a medium for reporting witnesses to convey information about violations that are indicated to have occurred within a company.

Dalam rangka penerapan Strategi *Anti Fraud*, Divisi Internal Audit ditunjuk sebagai unit kerja koordinator penerapan dan pelaksanaan Strategi *Anti Fraud* di Bank Mandiri Taspen. Untuk mendukung penerapan strategi *anti fraud* tersebut PT Bank Mandiri Taspen telah menerbitkan Standar Prosedur Strategi *Anti Fraud* (SPSAF) pada tahun 2017 dan telah dilakukan revisi penyempurnaan yang berlaku sejak 31 Desember 2021.

In order to implement the Anti Fraud Strategy, the Internal Audit Division was appointed as the coordinating work unit for the implementation and implementation of the Anti Fraud Strategy at Bank Mandiri Taspen. To support the implementation of the anti-fraud strategy, PT Bank Mandiri Taspen has issued the Standard Procedures for the Anti-Fraud Strategy (SPSAF) in 2017 and revised improvements have been made effective December 31, 2021.

Dewan Komisaris melalui Komite Audit berperan dalam me-review pelaksanaan tanggung jawab Divisi Internal Audit terkait dengan penerapan WBS. Divisi Internal Audit memiliki tanggung jawab mengevaluasi dan menyampaikan hasil tindak lanjut laporan pengaduan, melakukan proses investigasi serta membuat laporan hasil investigasi. Dewan Komisaris berpandangan bahwa penerapan WBS di Bank telah berjalan dengan baik. Namun demikian, Dewan Komisaris memberikan arahan agar kedepannya penerapan WBS lebih ditingkatkan lagi efektivitasnya.

The Board of Commissioners through the Audit Committee played a significant role in reviewing the implementation of the Internal Audit Division's responsibilities related to the implementation of the WBS. The Internal Audit Division was responsible for evaluating and submitting follow-up reports on complaints, conducting the investigation process and making reports on the results of the investigations. The Board of Commissioners was on the view that the implementation of WBS in the Bank went well. However, the Board of Commissioners provided direction so that in the future the effectiveness of WBS implementation would be further improved.

Penilaian Kinerja Komite-Komite di Bawah Dewan Komisaris

Dalam rangka meningkatkan peran Dewan Komisaris dalam menjalankan fungsi pengawasan, Dewan Komisaris telah membentuk 3 (tiga) komite yaitu:

1. Komite Audit
2. Komite Remunerasi dan Nominasi
3. Komite Pemantau Risiko

Dewan Komisaris secara periodik (tahunan) melakukan penilaian atas efektivitas kinerja komite-komite di bawah Dewan Komisaris. Dewan Komisaris menilai bahwa selama tahun 2021 komite-komite telah menjalankan tugas dan tanggung jawabnya dengan cukup efektif dilihat dari pencapaian *Key Performance Indicator* (KPI) masing-masing komite.

Komite Audit memiliki tugas dan tanggung jawab melakukan pengawasan atas hal-hal yang terkait dengan informasi keuangan, sistem pengendalian internal (*internal control system*), efektivitas pemeriksaan oleh auditor eksternal dan internal, efektivitas pelaksanaan manajemen risiko serta kepatuhan terhadap peraturan perundang-undangan yang berlaku. Selama tahun 2021, Komite Audit telah memantau dan mengevaluasi perencanaan dan pelaksanaan audit serta tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian internal.

Performance Assessment of Committees Under the Board of Commissioners

In order to enhance the role of the Board of Commissioners in carrying out its supervisory function, the Board of Commissioners formed 3 (three) committees, namely:

1. Audit Committee
2. Remuneration and Nomination Committee
3. Risk Monitoring Committee

The Board of Commissioners periodically (annually) evaluates the effectiveness of the performance of the committees under the Board of Commissioners. The Board of Commissioners considered that during 2021 the committees carried out their duties and responsibilities quite effectively, judging from the achievement of the Key Performance Indicators (KPI) of each committee.

The Audit Committee had the duties and responsibilities of supervising matters related to financial information, the internal control system, the effectiveness of audits by external and internal auditors, the effectiveness of risk management implementation and compliance with applicable laws and regulations. During 2021, the Audit Committee monitored and evaluated the planning and implementation of the audit as well as the follow-up to the audit results in order to assess the adequacy of internal control.

Komite Remunerasi dan Nominasi memiliki tugas dan tanggung jawab membantu Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap anggota Direksi dan Dewan Komisaris. Selama tahun 2021, Komite Remunerasi dan Nominasi telah membantu Dewan Komisaris memperoleh dan menganalisis data bakal calon Direksi dan calon Dewan Komisaris yang memenuhi syarat untuk diusulkan dalam RUPS serta mengusulkan sistem remunerasi yang sesuai bagi Direksi dan Dewan Komisaris berupa sistem penggajian/honorarium, fasilitas/tunjangan, tantiem.

Komite Pemantau Risiko memiliki tugas dan tanggung jawab jawab dalam melakukan pengawasan atas penerapan manajemen risiko Perseroan tetap memenuhi unsur-unsur kecukupan prosedur dan metodologi pengelolaan risiko, sehingga kegiatan usaha Bank tetap dapat terkendali pada batas/limit yang dapat diterima dan menguntungkan. Selama tahun 2021, Komite Pemantau Risiko telah mengevaluasi tekait penyediaan kredit dan penyediaan dana kepada pihak terkait, *recovery plan* Bank Mandiri Taspen serta *review* atas pelaksanaan manajemen risiko di Bank Mandiri Taspen.

Perubahan Komposisi Dewan Komisaris

Selama tahun 2021, telah terjadi perubahan komposisi anggota Dewan Komisaris sebagaimana penjelasan berikut:

KOMPOSISI DEWAN KOMISARIS SEBELUM RUPS TAHUNAN 2021

Komposisi Dewan Komisaris sebelum RUPS Tahunan 2021 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) orang Komisaris Utama, 3 (tiga) orang Komisaris Independen dan 1 (satu) orang Komisaris. Seluruh Dewan Komisaris berdomisili di wilayah kerja Bank Mandiri Taspen. Komposisi Dewan Komisaris dapat dilihat di bawah ini.

Abdul Rachman	:	Komisaris Utama
Zudan Arif Fakrulloh	:	Komisaris Independen
Adie Soesetyantoro	:	Komisaris Independen
Andi Rivai	:	Komisaris Independen
Iqbal Latanro	:	Komisaris

KOMPOSISI DEWAN KOMISARIS SETELAH RUPS TAHUNAN 2021

Pada tanggal 28 Juni 2021, RUPS Tahunan 2021 memutuskan:

1. Tidak memperpanjang masa jabatan Bapak Abdul Rachman sebagai Komisaris Utama Bank Mandiri Taspen sehubungan dengan telah menjabat sebanyak 2 (dua) kali masa jabatan, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 28 Juni 2021 dan diaktakan dengan Akta Notaris Nomor 20 tanggal 30 Juni 2021.

The Remuneration and Nomination Committee had duties and responsibilities to assist the Board of Commissioners in carrying out its functions and duties in areas related to the nomination and remuneration of members of the Directors and Board of Commissioners. During 2021, the Remuneration and Nomination Committee assisted the Board of Commissioners in obtaining and analyzing data on candidates for the Directors and candidates for the Board of Commissioners who met the requirements to be proposed at the GMS as well as proposing an appropriate remuneration system for the Directors and the Board of Commissioners in the form of a salary/honorarium system, facilities/allowances, tantiem.

The Risk Monitoring Committee had duties and responsibilities in supervising the implementation of the Company's risk management while still meeting the elements of the adequacy of risk management procedures and methodologies, so that the Bank's business activities could be controlled at acceptable and profitable limits. During 2021, the Risk Monitoring Committee evaluated the provision of credit and the provision of funds to related parties, the recovery plan of Bank Mandiri Taspen as well as a review of the implementation of risk management at Bank Mandiri Taspen.

Changes in Board of Commissioners' Composition

During 2021, there was a change in the composition of the members of the Board of Commissioners as explained below:

COMPOSITION OF THE BOARD OF COMMISSIONERS BEFORE THE 2021 ANNUAL GMS

The composition of the Board of Commissioners before the 2021 Annual GMS was 5 (five) people consisting of 1 (one) President Commissioner, 3 (three) Independent Commissioners and 1 (one) Commissioner. All of the Board of Commissioners were domiciled in the work area of Bank Mandiri Taspen. The composition of the Board of Commissioners can be seen below.

Abdul Rachman	:	President Commissioner
Zudan Arif Fakrulloh	:	Independent Commissioner
Adie Soesetyantoro	:	Independent Commissioner
Andi Rivai	:	Independent Commissioner
Iqbal Latanro	:	Commissioner

COMPOSITION OF THE BOARD OF COMMISSIONERS AFTER THE 2021 ANNUAL GMS

On June 28, 2021, the 2021 Annual GMS decided:

1. Not extending the term of office of Mr. Abdul Rachman as President Commissioner of Bank Mandiri Taspen in connection with having served 2 (two) terms of office, the decision had been stated in the Circular Decision of Shareholders dated June 28, 2021 and notarized by Notarial Deed Number 20 dated June 30, 2021.

2. Pengangkatan Ibu Mustaslimah sebagai Komisaris Utama Bank Mandiri Taspen, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 28 Juni 2021 dan diaktakan dengan Akta Notaris Nomor 20 tanggal 30 Juni 2021.
3. Memberhentikan dengan hormat Bapak Iqbal Latanro sebagai Komisaris Bank Mandiri Taspen sehubungan dengan telah mengajukan pengunduran diri tanggal 10 Maret 2021, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 28 Juni 2021 dan diaktakan dengan Akta Notaris Nomor 20 tanggal 30 Juni 2021.
4. Pengangkatan Bapak Chandra Arie Setiawan sebagai Komisaris Independen Bank Mandiri Taspen, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 28 Juni 2021 dan diaktakan dengan Akta Notaris Nomor 20 tanggal 30 Juni 2021.

Sehingga komposisi Dewan Komisaris setelah RUPS Tahunan 2021 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) orang Komisaris Utama dan 4 (empat) orang Komisaris Independen. Seluruh Dewan Komisaris berdomisili di wilayah kerja Bank Mandiri Taspen. Komposisi Dewan Komisaris dapat dilihat di bawah ini.

Mustaslimah	:	Komisaris Utama
Zudan Arif Fakrulloh	:	Komisaris Independen
Adie Soesetyantoro	:	Komisaris Independen
Andi Rivai	:	Komisaris Independen
Chandra Arie Setiawan	:	Komisaris Independen

Penutup

Demikian laporan tugas pengawasan Dewan Komisaris atas kinerja dan pelaksanaan usaha Bank di tahun 2021. Pada kesempatan ini, Dewan Komisaris mengucapkan terimakasih dan menyampaikan penghargaan kepada Direksi, manajemen dan seluruh karyawan yang telah mampu menjalankan kepengurusan Bank dengan baik di tengah kondisi pandemi COVID-19. Dewan Komisaris juga berterima kasih atas kepercayaan yang telah diberikan oleh pemegang saham untuk menjadi bagian penting dari perjalanan usaha perbankan.

2. The appointment of Mrs. Mustaslimah as President Commissioner of Bank Mandiri Taspen, the decision had been stated in the Circular Decision of Shareholders dated June 28, 2021 and notarized by Notary Deed Number 20 dated June 30, 2021.
3. Respectfully dismissed Mr. Iqbal Latanro as Commissioner of Bank Mandiri Taspen in connection with his resignation on March 10, 2021, the decision had been stated in the Circular Decision of Shareholders dated June 28, 2021 and notarized by Notary Deed Number 20 dated June 30, 2021.
4. The appointment of Mr. Chandra Arie Setiawan as Independent Commissioner of Bank Mandiri Taspen, the decision had been stated in the Circular Decision of Shareholders dated June 28, 2021 and notarized by Notary Deed Number 20 dated June 30, 2021.

Hence, the composition of the Board of Commissioners after the 2021 Annual GMS was 5 (five) people consisting of 1 (one) President Commissioner and 4 (four) Independent Commissioners. All of the Board of Commissioners were domiciled in the work area of Bank Mandiri Taspen. The composition of the Board of Commissioners can be seen below.

Mustaslimah	:	President Commissioner
Zudan Arif Fakrulloh	:	Independent Commissioner
Adie Soesetyantoro	:	Independent Commissioner
Andi Rivai	:	Independent Commissioner
Chandra Arie Setiawan	:	Independent Commissioner

Closing

This is the report on the supervisory duties of the Board of Commissioners on the performance and implementation of the Bank's business in 2021. On this occasion, the Board of Commissioners would like to thank and express appreciation to the Directors, management and all employees who carried out the Bank's management well in the midst of the COVID-19 pandemic. The Board of Commissioners was also grateful for the trust given by shareholders to become an important part of the banking business journey.

Kepada para pemangku kepentingan lain, Dewan Komisaris mengucapkan terima kasih atas kerjasama yang sudah berjalan selama ini. Ke depannya, Dewan Komisaris sungguh berharap, seluruh jajaran Bank dapat terus merumuskan strategi yang tepat dan mampu membawa Bank menuju pertumbuhan yang lebih baik.

To other stakeholders, the Board of Commissioners would like to thank you for the cooperation that had been going on so far. Going forward, the Board of Commissioners sincerely hopes that all levels of the Bank can continue to formulate the right strategy and to bring the Bank towards better growth.

Jakarta, 31 Maret 2022
Jakarta, March 31, 2022
Atas Nama Dewan Komisaris
On behalf of the Board of Commissioner

Mustaslimah
Komisaris Utama
President Commissioner

Dewan Komisaris / Board of Commisioners		
1.	**Mustaslimah**	Komisaris Utama / President Commissioner
2.	**Zudan Arif Fakrulloh**	Komisaris Independen / Independent Commissioner
3.	**Adie Soesetyantoro**	Komisaris Independen / Independent Commissioner
4.	**Andi Rivai**	Komisaris Independen / Independent Commissioner
5.	**Chandra Arie Setiawan**	Komisaris Independen / Independent Commissioner

4 5 1 3 2

Direksi / Directors		
1.	**Elmamber Petamu Sinaga**	Direktur Utama / President Director
2.	**Iwan Soeroto**	Direktur IT & Network / Director of IT & Network
3.	**Atta Alva Wanggai**	Direktur Finance, Risk & Operations / Director of Finance, Risk & Operations
4.	**Maswar Purnama**	Direktur Business / Director of Business
5.	**Judhi Budi Wirjanto**	Direktur Compliance & Control / Director of Compliance & Control

5 3 1 4 2

Surat Pernyataan
Anggota Direksi dan Anggota Dewan Komisaris
tentang Tanggung Jawab Atas Laporan Tahunan Tahun 2021
PT Bank Mandiri Taspen

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT Bank Mandiri Taspen tahun 2021 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan perusahaan.

Demikian pernyataan ini dibuat dengan sebenarnya.

Jakarta, 31 Maret 2022

DIREKSI
Directors

Elmamber Petamu Sinaga
Direktur Utama
President Director

Iwan Soeroto
Direktur IT & Network
Director of IT & Network

Atta Alva Wanggai
Direktur Finance, Risk & Operations
Director of Finance, Risk & Operations

Maswar Purnama
Direktur Business
Director of Business

Judhi Budi Wirjanto
Direktur Compliance & Control
Director of Compliance & Control

Statement Letter
Members of Directors and Members of the Board of Commissioners about Responsibility for Annual Report 2021
PT Bank Mandiri Taspen

We, the undersigned, declare that all information in the Annual Report of PT Bank Mandiri Taspen 2021 has been published in its entirety and we are fully responsible for the correctness of the contents of the company's Annual Report.

This statement was made with actual.

Jakarta, March 31, 2022

DEWAN KOMISARIS
Board of Commissioners

Mustaslimah
Komisaris Utama
President Commissioner

Zudan Arif Fakrulloh
Komisaris Independen
Independent Commissioner

Adie Soesetyantoro
Komisaris Independen
Independent Commissioner

Andi Rivai
Komisaris Independen
Independent Commissioner

Chandra Arie Setiawan
Komisaris Independen
Independent Commissioner

mandiri
taspen

PT Bank Mandiri Taspen (selanjutnya disebut "Bank") didirikan di Denpasar pada tanggal 3 November 1992. Saat ini Bank memiliki 1 Kantor Pusat dan 431 Kantor Lainnya yang terdiri dari Kantor Cabang, Kantor Cabang Pembantu, Kantor Cabang Pembantu Mobile dan Kantor Fungsional..

PT Bank Mandiri Taspen (hereinafter referred to as the "Bank") was established in Denpasar on November 3, 1992. Currently the Bank has 1 Head Office and 431 Other Offices consisting of Branch Offices, Sub-Branch Offices, Mobile Sub-Branch Offices and Functional Offices.

Profil Perusahaan

Company Profile

Identitas Perusahaan
Company Identity

PT Bank Mandiri Taspen

Nama Panggilan
Branding Name

Bank Mandiri Taspen

Bidang Usaha
Line of Business

Perbankan / Banking

Tanggal Pendirian
Date of Estabilishment

3 November 1992 / November 3, 1992

Modal Dasar
Authorized Capital

Rp819.650.816.000

Pencatatan di Bursa Efek Indonesia
Listing on the Indonesia Stock Exchange

Perusahaan Tercatat di Bursa Efek Indonesia dengan menerbitkan obligasi, efektif tanggal 21 Juni 2017 dan Obligasi Berkelanjutan Tahap I, efektif tanggal 18 November 2019

The Company is listed on the Indonesia Stock Exchange by issuing bonds, effective on June 21, 2017 and Phase I Sustainable Bonds, effective November 18, 2019

Jumlah Jaringan Kantor
Office Network Data

1 Kantor Pusat / Operational Headquarter
41 Kantor Cabang / Brach Offices
240 Kantor Cabang Pembantu / Sub-Brach Offices
3 Kantor Fungsional / Functional Offices
148 **Kantor Cabang Pembantu Mobile** / Mobile Sub-Branch Offices

Kode Emiten
Issuer Code

BMTP

Kode SWIFT
SWIFT Code

SIHBIDJ1

Jumlah Pegawai
Number of Employees

2.873 orang / people

Modal Ditempatkan dan Disetor Penuh
Issued And Paid-Up Capital

Rp819.304.352.500

Kepemilikan
Ownership

PT Bank Mandiri (Persero) Tbk	51,098%
PT Taspen (Persero)	48,437%
Ida Bagus Made Putra Jandhana	0,465%

Dasar Hukum Pendirian
Legal Basis of Establishment

Didirikan berdasarkan akta No.4 Tanggal 3 November 1992 dihadapan Notaris Ida Bagus Alit Sudiatmika, SH, dan telah memperoleh keputusan Menteri Kehakiman Republik Indonesia tanggal 2 Juni 1993 No.C2-4581 HT.01.01.TH93

Established pursuant to Deed No. 4 dated November 3, 1992 made before Notary Ida Bagus Alit Sudiatmika, SH and has obtained approval of the Minister of Justice of the Republik Indonesia dated June 2, 1993 No. C2-4581 HT.01.01.TH93

Sekretaris Perusahaan
Corporate Secretary

Errinto Sahat Pahala Pardede

: (021) 21231772

: (021) 21231984

: corporate.secretary@bankmantap.co.id

Alamat Kantor Pusat
Head Office Address

Graha Mantap
Jl. Proklamasi No.31
Kecamatan Menteng, Kota Jakarta Pusat,
Daerah Khusus Ibukota Jakarta 10320 -
Indonesia

Contact Address
Contact Address

Situs Web:
https://www.bankmandiritaspen.co.id/

Call Center
Mantap Call 14024

Media Sosial / Social Media**:**

facebook.com/BankMandiriTaspen

@MandiriTaspen

@bank.mandiritaspen

Nama dan Alamat Kantor Cabang atau Kantor Perwakilan

Names and Addresses of Branch Offices and/or Representative Offices

KANTOR CABANG
Branch Offices

Kantor Cabang Bengkulu
Jl. Sudirman Kel. Pintu Batu, Kec. Teluk Segara, Kota Bengkulu Provinsi Bengkulu
Telp : 0736-7324498, 7324497
Fax : 0736-7324492
Email : kep.kc.bengkulu@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Jambi
Jl. Hayam Wuruk RT 002, Kel. Talang Jauh, Kec. Jelutung, Kota Jambi Provinsi Jambi
Telp : 0741-20158, 20102
Email : ga.kc.jambi@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Medan
Gedung Taspen Jl. Jend. Gatot Subroto, No. 99 Medan
Telp : 061 - 80442027, 80441373, 80441568, 80442476, 80442184
Email : ga.kc.medan@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Banda Aceh
Jl. Dr. Mr. T.H. Muhammad Hasan Desa Sukadamai Kec. Lueng Bata Kota Banda Aceh Provinsi Nanggroe Aceh Darussalam (NAD)
Telp : 0651-8011454
Fax : 0651-18011944
Email : hendra_sungairaya@yahoo.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Padang
Jl. Proklamasi No. 51 C-D, Kel. Alang Laweh, Kec. Padang Selatan, Kota Padang
Telp : 0751-37581,37583
Fax : 0751-37582
Email : ishariyanto.bankmantap@gmail.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Palembang
Jl. Demang Lebar Daun, Kel. Lorok Pakjo, Kec. Ilir Barat I, Kota Palembang
Telp : 0711 - 5614335, 5614336, 5614337, 5614339
Fax : 0711-5614338
Email : kc.palembang@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

KANTOR CABANG
Branch Offices

Kantor Cabang Bandar Lampung
Jl. Diponogoro Nomor 71, Kel. Kupang Teba, Kec. Teluk Betung Utara, Kota Bandar Lampung Provinsi Lampung
Telp : 0721-5603335, 5603334, 5603342, 5603344
Fax : 0721-5606621
Email : kc.bandarlampung@bankmantap.co.id
Web :

Kantor Cabang Pematangsiantar
Jl. Sutomo Kel. Proklamasi, Kec. Siantar Barat, Kota Pematangsiantar Provinsi Sumatera Utara
Telp : 0622-7354857, 7354858, 7354856, 7354859
Fax : 0622-7354853
Email : ga.kc.pematangsiantar@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pekanbaru
Jl. Sudirman Kel. Tangkerang Tengah, Kec. Marpoyan Damai Kota Pekanbaru Provinsi Riau
Telp : 0761-8411303, 8411304, 8411308, 8411298
Fax : 0761-8411124
Email : ga.kc.pekanbaru@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Tanjungpinang
Komplek Pinlang Mas Bintan Center, Jl. D.I. Panjaitan KM 9, Batu IX, Kec. Tanjungpinang Timur, Tanjung Pinang, Kepulauan Riau
Telp : 0771-4445641
Email : ga.kc.tgpinang@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Tasikmalaya
Jl. Insinyur Haji Juanda/Perum Grand Juanda Town House Kavling No.1 dan Kavling No.2 Kel. Sukamulya Kec. Bungursari Kota Tasikmalaya Provinsi Jawa Barat
Telp : 0265-7522386, 7522388, 7522380, 7522379
Fax : 0265-7522390
Email : ga.kc.tasikmalaya@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Bandung
Jl. Diponegoro No. 23 Bandung Provinsi Jawa Barat
Telp: 022-20531602, 20531621
Fax: 022-7322604
Email : mantap.kcbandung@gmail.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Cirebon
Jl. Dokter Wahidin Sudirohusodo No.51 Kota Cirebon Provinsi Jawa Barat
Telp : 0231-204835,237497, 237498, 237499
Fax : 0231-200299
Email : mantapkccirebon@gmail.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Bekasi
Kawasan CBD Bekasi Town Square Blok G No 25 dan 26 Jl. Cut Meutia, Margahayu, Kec. Bekasi Timur, Bekasi, Jawa Barat
Telp : 021-22012153
Fax : 021-2201215
Email : a.kc.bekasi@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Serang
Jl. Ahmad Yani No. 33 Kel. Cimuncang, Kec. Serang
Telp : 0254 - 204426, 213638, 213604, 213564
Fax : 0254-213581
Email : bm.kcserang@gmail.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Jakarta
Jl. Proklamasi No. 31 RT. 11/RW. 2, Pegangsaan, Kec. Menteng, Kota Jakarta Pusat, Daerah Khusus Ibukota Jakarta 10320
Telp : 021 - 3919161, 3919162, 3919163
Fax : 021-3919173
Email : ga.jktproklamasi@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Palangkaraya
Jl. Ahmad Yani No. 46A Kel. Pahandut, Kec. Pahandut Kota Palangkaraya, Kalimantan Tengah
Telp : 0536 - 4264116
Email : bankmantappky@gmail.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pontianak
Jl. Jenderal Ahmad Yani, Kel. Bangka Belitung Laut, Kec. Pontianak Tenggara, Pontianak Kalimantan Barat
Telp : 0561-6580410, 6580411, 658413, 0561-6580414
Email : kep.kc.pontianak@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Banjarmasin
Jl. Raya MT. Haryono Kel. Kertak Baru Ulu Kec. Banjarmasin Tengah banjarmasin Kalimantan Selatan
Telp : 0511-6740770, 6740771, 6740772, 6740761
Fax : 0511-6740762
Email : ga.kc.banjarmasin@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Samarinda
Jl. Pangeran Diponegoro No.23 B & C, Kel. Pasar Pagi, Kec. Samarinda Ilir, Kota Samarinda, Kalimantan Timur
Telp : 0541-6526529
Email : kep.kc.samarinda@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Yogyakarta
Jl. Ipda Tut Harsono No. 80 Kel. Muja Muju Kec. Umbulharjo Yogyakarta
Telp : 0274 - 380265, 380642, 386240
Fax : 0274-450085
Email : kc.yogyakarta@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Surabaya
Jl. Raya Darmo No. 145 Surabaya
Telp : 031 - 3559484, 3559485, 3559486, 3559487
Fax : 031-3559480
Email : kc.surabaya@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pekalongan
Jl. Hayam Wuruk No. 15 Kel. Bendan, Kec. Pekalongan Barat, Kota Pekalongan Provinsi Jawa Tengah
Telp : 0285-4151160, 4151161, 4151162, 4151158
Email : ga.kc.pekalongan@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Malang
Jl. Kauman 22 Kavling A, B, C Kel. Kauman, Kec. Klojen Kota Malang Provinsi Jawa Timur
Telp : 0341-368907, 368910, 368918
Fax : 0341-368926
Email : ga.kc.malang@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Jember
Jl. Ahmad Yani No 37-39 Kel. Kepatihan Kec. Kaliwates Kabupaten Jember Provinsi Jawa Timur
Telp : 033-1423513, 1421694, 1421112, 1421406
Fax : 033-1424118
Email : ga.kc.jember@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Purwokerto
Ruko Eks Nusantara No. 2 (dua) dan 3 (tiga) Jl. Jenderal Sudirman, Kel. Kranji Kec. Purwokerto Timur, Kabupaten Banyumas Provinsi Jawa Tengah
Telp : 0281-6512927, 6512934, 6512966, 7771123
Fax : 0281-7771011
Email : ga.kc.purwokerto@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Kediri
Jl. Brawijaya 29-29A Kel. Pakelan, Kec. Kota Kediri, Kota Kediri, Propinsi Jawa timur
Telp : 0354-672878, 672578
Fax : 0354-673763
Email : ga.kc.kediri@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

KANTOR CABANG
Branch Offices

Kantor Cabang Semarang
Jl. MT. Haryono No. 878 Kota Semarang
Jawa Tengah
Telp : 024- 76585382, 76585383, 76585384, 76585385
Fax : 024-76585381
Email : gao.kc.semarang@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Surakarta
Jl. Slamet Riyadi No. 540 Kel. Kerten, Kec. Laweyan, Surakarta Propinsi Jawa Tengah
Telp : 0271-7462604,746205, 7462606, 721878
Fax : 0271-721278
Email : ga.kc.surakarta@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Kupang
Jl. Soekarno No. 27 Kel. Fountein Kec. Oebobo
Kupang Nusa Tenggara Timur
Telp : 0380-820007
Fax : 0380 825368
Email : om.kc.kupang@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Mataram
Jl. Langko No. 21 Ampenan Mataram
Nusa Tenggara Barat
Telp: 0370-629712, 629714
Fax: 0370-629713
Email: om.kc.mataram@bankmantap.co.id
Web: https://www.bankmandiritaspen.co.id/

Kantor Cabang Klungkung
Jl. Untung Surapati No. 36 Semapura
Kabupaten Klungkung
Telp: 0366-23326
Email: made.sugiana@bankmantap.co.id
Web: https://www.bankmandiritaspen.co.id/

Kantor Cabang Singaraja
Jl. Ahmad Yani, Kel. Kaliuntu, Kec. Buleleng
Provinsi Bali
Telp: 0362-3301571 / 3301572
Fax: 0362-32725
Email:
Web: https://www.bankmandiritaspen.co.id/

Kantor Cabang Melati
Jl. Melati No. 65, Dangin Puri Kangin,
Kec. Denpasar Utara, Denpasar, Bali
Telp : 0361 – 227076
Fax : 0361 – 239029
Email : om.melati@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Manokwari
Jl. Trikora, Kel. Wosi, Distrik Manokwari,
Manokwari, Papua Barat
Telp : 0986-2213226, 2213356, 2213020, 0986-22211299
Fax : 0986-2214454
Email : ga.kc.manokwari@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Ambon
Jl. Jendral Ahmad Yani Kel. Batu Meja
Kec. Sirimau Kota Ambon
Telp : 0911 3831919, 09113831385, 09113831033, 09113831600
Email : ga.kc.ambon@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Makassar
Jl. Botolempangan 66 a dan 66b,
Kel. Sawerigading Kec. Ujung Panjang
Sulawesi Selatan
Telp : 041- 3631799, 3621881, 3631782
Fax : 0411-3631785
Email : ga.kc.makassar@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Kendari
Jl. MT Haryono L142 dan K142,
Kel. Wowawangu, Kec. Kadia, Kota Kendari,
Sulawesi Tenggara
Telp : 0401-3190863
Email : ga.kc.kendari@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Manado
Jl. R.W. Mongisidi Kelurahan Bahu
Kecamatan Malalayang Kota Manado
Telp : 0431-7283172, 7282871, 7283173
Email : kep.kc.manado@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Palu
Jl. Wolter Monginsidi No. 88 B & 88 C,
Kel. Lolu Selatan, Kec. Palu Timur Kota Palu,
Sulawesi Tengah
Telp : 0451-4016876
Email : ga.kc.palu@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Jayapura
Jl. Raya Kotaraja, Kel. Vim, Kec. Abepura
Kota Jayapura
Telp : 0967-5186299
Email : bankmantap.kcjayapura@gmail.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu
Sub-Branch Offices

Kantor Cabang Pembantu Kerobokan Barat
Jl. Raya Canggu Kerobokanan No. 11
Badung, Bali
Telp : 0361-8445790
Fax : 0361-8445790
Email : om.melati@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Atambua Merdeka
Jl. Merdeka No.3, Kel. Atambua, Kec. Kota
Atambua Kab. Belu
Telp : 0389-2513993
Email : om.kc.kupang@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Tangerang
Jl. Daan Mogot Ruko C, Rt. 001, Rw. 05 Kel.
Sukarasa, Kec. Tangerang, Tangerang
Telp : 021-55771720, 55771721, 55771722, 55771723
Fax : 021- 55771724
Email : cs1205kcp.tgr@gmail.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Bogor
Jl. Raya Pajajaran No. 41, Ruko No. 6-7,
Bogor, Jawa Barat
Telp : 021-8571568, 8571569, 8571570
Fax : 021-8571272
Email : bankmantapbogor@gmail.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Deli Serdang
Jl. Lintas Sumatera No. 32 A-B, Kec. Lubuk
Pakam, Kab. Deli Serdang, Sumatera Utara
Telp : 061-79751993, 79751045, 061-79751045,79759388
Email : kep.kk.medantaspen@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Depok
Jl. Margonda Raya No. 179, Kel. Kemiri Muka,
Kec. Beji, Depok
Jawa Barat
Telp : 021-22969520, 22969521, 22969522, 22969523
Email : Cop.kcp.depok@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu
Sub-Branch Offices

Kantor Cabang Pembantu Makassar Daya
Jalan Perintis Kemerdekaan km 15 Kel. Pai
Kec. Biringkanaya Kota Makassar
Telp : 0411-4731211, 4742740, 4743469, 4741226, 4742358
Email : kep.kk.makassardaya@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Kubu
Jl. Raya Karangasem – Singaraja
Karangasem, Bali
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Email : made.sugiana@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Nusa Penida
Jl. Nusa Indah, Kec. Nusa Penida
Klungkung, Bali
Telp : 0366-5596699
Fax : 0366-5596699
Email : made.sugiana@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Kuningan Veteran
Jalan Veteran No. 4 Kuningan
Telp : 0232-8902696, 8900041, 8910886, 8910788
Email : mantapkaskuningan@gmail.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Renon
Jl. Cok Agung Tresna No.19
Denpasar, Bali
Telp : 0361 - 234779
Fax : 0361 – 237527
Email : om.melati@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Garuda Wisnu Kencana
Jl.Uluwatu, Desa Ungasan, Kec. Kuta Selatan
(Depan GWK) Badung,Bali
Telp : 0361 - 703115
Fax : 0361 – 703115
Email : -
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Kuta
Jl. Bypass Ngurah Rai Tuban Plaza No.47
Badung, Bali
Telp : 0361 - 751997
Fax : 0361 – 753215
Email : om.melati@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Sempidi
Jl. Cokroaminoto No.165
Denpasar, Bali
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Fax : 0361 – 410420
Email : om.melati@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Pekutatan
Jl. Raya Denpasar - Gilimanuk
Jembrana, Bali
Telp : 0365 - 4700119/ 083117558860
Email : -
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Lombok Timur Selong
Jalan TGKH Zainuddin Abdul Madjid No. 46 C
Kel. Pancor, Kec. Selong, Kab. Lombok Timur
Telp: 0376-63501721, 0376-2991821
Email: om.kc.mataram@bankmantap.co.id
Web: https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Seririt
Jl. Ahmad Yani Buleleng, Bali
Telp: 0362 - 94802
Fax: 0362-94803
Email: made.sugiana@bankmantap.co.id
Web: https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Ubud
Jl. Cokorda Rai Pundak No. 45 Desa Peliatan
Ubud Gianyar, Bali
Telp: 0361-974719
Fax: 0361-970629
Email: om.melati@bankmantap.co.id
Web: https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Bangli
Jl. Ngurah Rai No. 45 Bangli, Bali
Telp : 0366-91276
Fax : 0366-93806
Email : made.sugiana@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Gianyar
Jl. Dharma Giri Gianyar, Bali
Telp : 0361-8958301
Fax : 0361-8958302
Email : made.sugiana@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Kintamani
Komplek Pasar Singa Mandawa
Bangli, Bali
Telp : 0366-51360
Fax : 0366-51360
Email : made.sugiana@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Binjai
Jl. Sutomo No. 25, Kel. Pahlawan, Kec. Binjai Utara,
Kota Binjai, Sumatera Utara
Telp : 061-80044765
Email : dedy.purnama82@gmail.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Mambal
Jl. Raya Latu Badung, Bali
Telp : 0361 - 469170
Fax : 0361 – 469171
Email : -
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Mengwi
Jl. Raya Mengwitani Badung, Bali
Telp : 0361 - 829955
Fax : 0361 – 829989
Email : made.sugiana@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Sumenep
Jl. Trunojoyo No. 49 Sumenep,
Jawa Timur
Telp : 0328-6762000/6762001
Fax : 0328-6762003
Email : kep.kcp.sumenep@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Bukittinggi
Jl. Pemuda No 19, Kel. Aur Tajungkang
Tengah Sawah, Kec. Guguk Panjang
Bukittinggi, Sumatera Barat
Telp : 0752-21037, 21043, 21033
Fax : 0752-21028
Email : siskazulfiani0510@gmail.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Jakarta Timur
Dewi Sartika No. 83 Jakarta Timur
Jakarta Timur, DKI Jakarta
Telp : 021-80882433, 80882455, 80889595
Fax : 021-80890017
Email : egitta.dwi@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Jakarta Selatan
Jl. RS Fatmawati No. 26 Rt. 02 Rw. 08 Pondok
Labu, Cilandak
Jakarta Selatan, DKI Jakarta
Telp : 021-22767104, 22767066, 22767106, 22767063
Email : kep.kcp.jakartaselatan@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Jakarta Barat
Jl. Joglo Raya No. 21 Kel. Srengseng,
Kec. Kembangan
Jakarta Barat, DKI Jakarta
Telp : 021-22542551, 22542552, 22542553
Fax : 021-22542554
Email : nurpita@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Bandung Ujung Berung
Jl. Jend. A. H. Nasution Blok A5- 03 Dan
Blok A5-05, Kel. Cipadung Wetan,
Kec. Panyilekan Bandung, Jawa Barat
Telp : 022-63721861, 63721865, 63722368
Fax : 022-63722387
Email : mantapkcpuber@gmail.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu
Sub-Branch Offices

Kantor Cabang Pembantu Cimahi
Jl. Cibabat Raya No. 416, Kampung Sentral, RT 002, RW 04 Kel. Cibabat Kec. Cimahi Utara, Cimahi, Jawa Barat
Telp : 022-220662331, 220662332, 220662333
Fax : 022-220662334
Email : kep.kcp.cimahi@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Sleman
Jl. Godean Km. 10, Desa Sidoagung, Kec. Godean, Kabupaten Sleman, Yogyakarta
Telp : 0274-798065,798668, 798667
Fax : 0274-798258
Email : -
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Klaten
Jl. Pemuda Selatan No. 79, Kel. Tonggalan, Kec. Klaten Tengah, Klaten, Jawa Tengah
Telp : 0272-3359480,3359478,3759481
Fax : 0272-3359479
Email : kep.kcp.klaten@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Magelang
Jl. Ahmad Yani No. 8, Kel. Panjang, Kec. Magelang Utara, Magelang, Jawa Tengah
Telp : 0293-3193113, 3193126
Email :
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Madiun
Jl. Haji Agus Salim 80 Kel. Nambangan Lor, Kec. Manguharjo, Madiun, Jawa Timur
Telp : 0351-4773896, 4773897,4773898, 4773855
Fax : 0351-4773856
Email : kep.kcp.magelang@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Sidoarjo
Jl. H. Soenandar Priyo Sudarmo Kel. Sidokare, Kec. Sidoarjo, Jawa Timur
Telp : 031-99702798, 99702797, 99702737
Fax : 031-99700877
Email : kep.kcp.sidoarjo@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Lamongan
Citi9 Lamongan Trade Centre, Jl. Panglima Sudirman No. 17 Lamongan, Jawa Timur
Telp : 0322-4675600, 4675588, 4675622
Fax : 0322-4675599
Email : kep.kcp.lamongan@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Mojokerto
Jl. Pahlawan No. 36, Kel. Kranggan, Kec. Prajuritkulon, Mojokerto Jawa Timur
Telp : 0321-5283115, 5283125, 5283123
Fax : 0321-5283104
Email : cop.kcp.mojokerto@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Sukawati
Jl. Raya Sukawati, Bali
Telp : 0361-291290
Fax : 0361-299392
Email : om.melati@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Tabanan
Jl. Pahlawan No.2a Tabanan, Bali
Telp : 0361 - 814202, 4790069
Fax : 0361-814202
Email : -
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Negara
Jl. Ngurah Rai No.68 Jembrana, Bali
Telp : 0365-41382
Fax : 0365-40721
Email : -
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Teuku Umar
Jl. Teuku UMaret No.123 Denpasar, Bali
Telp : 0361-4723295
Fax : 0361-4723296
Email : om.melati@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Pangkal Pinang
Jl. Mayor Syafrie Rachman, Kel. Semabung Baru, Kec. Girimaya Kota Pangkal Pinang
Telp : 0717-9109781, 9109076, 9109597, 9109459
Email : kep.kcp.pangkalpinang@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Palopo
Jl. Jendral Sudirman, Kel. Salekoe, Kec. Wara Timur, Kota Palopo
Telp : 0471-3204978
Email : kcp.palopo1405@gmail.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Mamuju
Jl. KS Tubun Kel. Rimuku, Kec. Mamuju Kab. Mamuju
Telp : 0426 2331997
Email : kep.kcp.mamuju@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Gunungsitoli
Jl. Jenderal Sudirman No. 124, Kel. Pasar Gunungsitoli, Kec. Gunungsitoli, Kota Gunungsitoli
Telp : 0639-2620571, 2620442, 2620528, 2620536
Email : dino_tss@yahoo.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Sintang
Jl. Lintas Melawi, Kel. Ladang, Kec. Sintang Kab. Sintang, Kalimantan Barat
Telp : 0265-2028470, 2028722, 2028122, 2027850
Email : kep.kcp.sintang@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Tarakan
Jl. Yos Sudarso, Kel. Selumit, Kec. Tarakan Tengah, Kota Tarakan
Telp : 0551-3821358, 3821966, 3820188, 3820625
Email : mantaptarakan2018@gmail.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Ternate
Jl. Raya Mangga Dua, Kel. Mangga Dua, Kec. Ternate Selatan Kota Ternate
Telp : 0921-6201104, 6202386
Email : kep.kcp.ternate@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Ende Kelimutu
Jl. Kelimutu Rt.06/Rw.02 Kec. Ende Tengah Kab. Ende NTT
Telp : 0265-7576773, 7577051, 7578818, 7578677
Email : om.kc.kupang@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Lhokseumawe Merdeka
Jl. Merdeka No. 37-38 Desa Simpang Empat Kec. Banda Sakti Kota Lhokseumawe
Telp : 0645-6500812, 6500242, 6500605, 6500702
Email : Juliasavana08@gmail.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Medan Iskandar Muda
Jl. Iskandar Muda No. 77, Babura Kec. Medan Baru, Medan, Sumatera Utara
Telp : 061- 80512711, 80512713, 061- 80512714, 80512715
Email : liajulia13@gmail.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Kampar
Jl. Jenderal Sudirman, Desa/Kel. Bangkinang, Kec. Bangkinang, Kab. Kampar, Riau
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Fax : 0762-323734
Email : kep.kk.kampar@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Bangko
Jl. Jend. Sudirman No. 1-2 Bangko, Merangin, Jambi
Telp : 0746-3260102
Email :
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu
Sub-Branch Offices

Kantor Cabang Pembantu Lubuklinggau
Jl. Yos Sudarso, Rt. 03, Kel. Watervang,
Kec. Lubuklinggau Timur I, Lubuklinggau,
Sumatera Selatan
Telp : 0733-3281801, 33281607
Fax : 0733-3281869
Email : kep.kk.lubuklinggau@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Metro
Jl. Jend. Sudirman No. 28, Kel. Metro Kec. Metro
Pusat, Kota Metro, Lampung
Telp : 0725-7856223, 7856224
Email : kep.kk.metro@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Gorontalo Nani Wartabone
Jl. Nani Wartabone, Kel. Heledulaa,
Kec. Kota Timur, Gorontalo
Telp : (0435) 8531884
Email : bankmantapgorontalo@gmail.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Bone
Jl. Ahmad Yani No. 22 Kel. Macanang Kec. Tanete
Riattang Barat, Kab. Bone, Sulawesi Selatan
Telp : 0481-2921755, 2421696, 2921502
Email : kkbonetaspen123@gmail.com
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Kantor Cabang Pembantu Bima
Jl. Soekarno Hatta, Kel. Paruga, Kec. Rasanae
Barat, Bima, Nusa Tenggara Barat
Telp : 0374-42571
Email : om.kc.mataram@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Merauke
Jl. Raya Mandala, Kel. Mandala, Distrik
Merauke, Merauke, Papua
Telp : 0971-3335755, 3334952, 3334317
Email : mandiritaspen.kcpmerauke@gmail.com
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Soe Hayam Wuruk
Taubheno RT. 004/Rw 001, Ds Taubheno,
Kec. Soe
Telp : 0388-22223
Email : om.kc.kupang@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Karangasem
Jl. Diponegoro No. 12
Telp : 0363-21877
Email : made.sugiana@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Bojonegoro Teuku Umar
Jl. Jalan Teuku UMaret kel. Kadipaten Kec.
Bojonegoro Kab. Bojonegoro
Telp : 0353 311525
Email : kep.kk.bojonegoro@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Ngawi Sudirman
Jl. PB. Sudirman Ngawi
Telp : 0351 7401367
Email : kep.kk.ngawi@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Pemalang
Jalan PB. Sudirman Ngawi
Jl. Jend Sudirman No. 158 Desa Wanarejan
Kecamatan Taman, Kabupaten Pemalang
Telp : (0284) 3290744 , 3290902
Email : kep.kk.pemalang@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Kantor Cabang Pembantu Kolaka
Jl. Khairil Anwar Kelurahan Lamokato Kec.
Kolaka Kab. Kolaka Provinsi Sulawesi Tenggara
Telp : (0405) 2326184
Email : gusti.arung@bankmantap.co.id
Web : https://www.bankmandiritaspen.co.id/

Brand Perusahaan
Company Brand

Corporate Brand Philosophy merupakan filosofi dasar yang menggambarkan elemen-elemen dari *brand* identitas Bank Mandiri Taspen. *Corporate Brand Philosophy* disusun sebagai kerangka acuan bagi seluruh Jajaran Bank dalam mengaplikasikan brand identitas Bank Mandiri Taspen secara tepat dan konsisten untuk menciptakan *brand experience* yang berkualitas bagi seluruh *stakeholders* sehingga menghasilkan *brand* yang *sustain*.

Positioning Statement

Positioning Statement menggambarkan hal-hal yang membedakan Bank Mandiri Taspen dari kompetitor dan alasan nasabah memilih Bank Mandiri Taspen. Bank Mandiri Taspen sebagai mitra terbaik dan terpercaya dalam memberdayakan dan mensejahterakan membantu menciptakan peluang pertumbuhan bisnis dan kesejahteraan melalui produk dan layanan terbaik. Bank Mandiri Taspen terus menyediakan alternatif produk dan layanan keuangan yang lengkap dan beragam, sesuai dengan kebutuhan perorangan dan perusahaan yang semakin bermacam-macam. Bank Mandiri Taspen terus menciptakan nilai tambah bagi nasabah antara lain dengan menggabungkan antara keahlian khusus, pengetahuan lokal dan pengertian yang mendalam mengenai keadaan dan perubahan pasar.

Brand Essence

Brand Essence merupakan inti pemikiran yang menunjukkan jiwa/semangat untuk pengembangan Bank Mandiri Taspen sekaligus digunakan sebagai *tagline* dalam komunikasi eksternal.
Brand Essence diterjemahkan dengan pernyataan:

"Memuliakan, Memberdayakan dan Mensejahterakan"

Corporate Brand Philosophy is a basic philosophy describing elements of Bank Mandiri Taspen brand identity. Corporate Brand Philosophy is prepared as a frame of reference for all ranks of the Bank in applying Bank Mandiri Taspen brand identity appropriately and consistently to create quality brand experience for all stakeholders to create sustainable brand.

Positioning Statement

Positioning Statement describes things which differentiate Bank Mandiri Taspen from its competitors and reasons for customers to choose Bank Mandiri Taspen. Bank Mandiri Taspen as the best and reliable partner in empowering and prospering helps create business and welfare growth opportunities through the best products and services. Bank Mandiri Taspen keeps providing alternative products and complete and varying financial services in accordance with increasingly varied individual and corporate needs. Bank Mandiri Taspen keep creating value added for customers, including by combining special skills, local knowledge, and indepth understanding on market condition and changes.

Brand Essence

Brand Essence is a core thought which shows the spirit to develop Bank Mandiri Taspen and is used as a tagline in external communication.
Brand Essence is expressed by the statement:

"Glorifying, Empowering and Prospering"

Brand Personality

Brand Personality menggambarkan seperti apa Bank Mandiri Taspen ingin dikenal oleh dunia luar yaitu nasabah dan *stakeholders*. *Brand Personality* diterjemahkan dari nilai budaya perusahaan dan Perilaku Utama Bank Mandiri Taspen serta divisualisasikan ke dalam beberapa karakter sebagai berikut:

1. ***Passionate***
   Menggambarkan kedekatan Bank Mandiri Taspen dengan nasabah dan *stakeholders* yang diterjemahkan ke dalam pernyataan:

   "Bank Mandiri Taspen adalah sahabat terbaik saya, selalu terbuka dan melayani dengan tulus, jujur dan hangat, dan menciptakan kenyamanan."

2. ***Open***
   Menggambarkan keterbukaan Bank Mandiri Taspen yang diterjemahkan dengan pernyataan:

   "Saya percaya Bank Mandiri Taspen karena pegawainya berkomunikasi secara tulus, terbuka, bersikap positif dan selalu menjaga integritas."

3. ***Progressive***
   Menggambarkan keinginan Bank Mandiri Taspen untuk memberikan solusi yang progresif kepada nasabah dan *stakeholders* yang diterjemahkan dengan pernyataan:

   "Bank Mandiri Taspen selalu memberikan solusi yang sempurna, tidak saja untuk memenuhi kebutuhan saya tapi juga memberikan lebih dari yang saya butuhkan."

4. ***Specialist***
   Menggambarkan keterbukaan Bank Mandiri Taspen yang diterjemahkan dengan pernyataan:

   "Saya percaya Bank Mandiri Taspen karena pegawainya berkomunikasi secara tulus, terbuka, bersikap positif dan selalu menjaga integritas."

5. ***Agile***
   Menggambarkan kesiapan dan kegesitan Bank Mandiri Taspen dalam mengantisipasi kebutuhan nasabah dan *stakeholders* yang diterjemahkan dengan pernyataan:

   "Bank Mandiri Taspen selalu tanggap mengikuti perubahan pasar, tidak pernah berhenti berinovasi, dan senantiasa memberikan lebih dari yang diharapkan."

6. ***Brand Promise***
   Brand Promise merupakan janji mengenai manfaat dan keunggulan yang diberikan Bank Mantap kepada nasabah dan stakeholders yang diterjemahkan dengan pernyataan:

   "Bank Mantap fokus pada produk dan layanan sesuai kebutuhan, sederhana, kompetitif dan memahami kebutuhan nasabah sesuai segmen serta memberikan imbal hasil yang optimal"

Brand Personality

Brand Personality describes how Bank Mandiri Taspen wants to be known by the outside world, i.e. customers and stakeholders. Brand Personality is translated from corporate culture values and Main Behaviors of Bank Mandiri Taspen and is visualized by the following characters:

1. **Passionate**
   Describing the closeness of Bank Mandiri Taspen with customers and stakeholders, which is expressed by the statement:

   "Bank Mandiri Taspen is my best friend, it's always open and serves sincerely, honestly and warmly and creates comfort."

2. **Open**
   Describing openness of Bank Mandiri Taspen, which is expressed by the statement:

   "I trust Bank Mandiri Taspen because the employees communicate sincerely, openly, positively and with integrity."

3. **Progressive**
   Describing Bank Mandiri Taspen's desire to provide progressive solutions to customers and stakeholders, which is expressed by the statement:

   "Bank Mandiri Taspen always gives the perfect solutions, not only fulfill my needs but also to give more than I need."

4. **Specialist**
   Describing the openness of Bank Mandiri Taspen, which is expressed by the statement:

   "I trust Bank Mandiri Taspen because the employees communicate sincerely, openly, positively and with integrity."

5. **Agile**
   Describing the readiness and agility of Bank Mandiri Taspen in anticipating customers and stakeholders' needs, which is expressed by the statement:

   "Bank Mandiri Taspen is always ready to follow market changes, never stops innovating, and always gives more than expected."

6. **Brand Promise**
   Brand Promise is a promise on benefits and advantages of Bank Mandiri Taspen for customers and stakeholders, which is expressed by the statement:

   "Bank Mandiri Taspen focuses on products and services consistent with needs, is simple and competitive, and understands customers' needs consistent with the segments and provides optimum yield"

mandiri taspen

MASTERBRAND LOGO

Masterbrand Logo terdiri dari *logo type* dan *logo mark*.

Posisi *logo mark* yang berada di atas *logo type* serta bentuk gelombang tumbuh ke atas menggambarkan pencapaian yang tidak pernah terhenti dan terus meningkat untuk kemakmuran nasabah yang semakin bertumbuh dan berkembang bersama Bank Mandiri Taspen.

Masterbrand Logo consists of logo type and logo mark.

The position of logo mark above logo type and the upward wave describes nonstop and continuously increasing achievements for the prosperity of customers which grow and develop with Bank Mandiri Taspen.

mandiri

a. Logo type bertuliskan Mandiri Taspen dengan huruf kecil menggambarkan sikap ramah (ramah terhadap semua segmen bisnis yang dimasuki Bank Mandiri Taspen), dan kepribadian yang rendah hati (menunjukkan keinginan yang besar untuk melayani dengan rendah hati/Customer Focus). Tulisan logo ditulis tebal semua menunjukan ketegasan dan rasa percaya diri dalam mengelola perusahaan.

Logo type bertuliskan Mandiri Taspen juga mencerminkan pemiliknya.
Penggunaan warna pada *logo type*:

a. Logo type says mandiri taspen in lowercase describes friendliness (friendly to all business segments entered by Bank Mandiri Taspen) and humbleness (showing great desire to service humbly /Customer Focus). The logo is in bold, showing firmness and confidence in managing company.

Logo type which says Mandiri Taspen also reflects its owner.

Color use in logo type:

Biru / Blue

Merupakan warna dari Bank Mandiri yang menunjukkan rasa nyaman, tenang, menyejukkan, stabilitas (*Command*, memimpin) dan serius (*Respect*) serta tahan uji (*Reliable*), dapat dipercaya, kehormatan yang tinggi (*Trust, Integrity*), Simbol dari spesialis (*Profesionalism*).

The color of Bank Mandiri, showing comfort, calmness, coolness, stability (Command, leading) and seriousness (Respect) as well as resilience (Reliable), trustworthiness, high honor (Trust, Integrity), symbol of specialist (Profesionalism).

taspen

Biru Tua / Dark Blue

Merupakan warna dari PT Taspen yang menggambarkan ketentraman, damai dan tenang.

Is the color of PT Taspen that illustrates harmony, peace, and calm.

b. Logo mark berupa gelombang emas cair merupakan simbol dari kekayaan finansial di Asia dimana lengkungan emas sebagai metamorfosa dari sifat agile, progresif, pandangan ke depan, Excellence, fleksibilitas serta ketangguhan atas segala kemungkinan yang akan datang.

b. Logo mark is liquid golden wave, a symbol of financial wealth in Asia where golden arch is metamorphosis of agility, progressiveness, forward thinking, excellence, flexibility and resilience to all future possibilities.

Kuning Emas / Yellow Gold

c. Penggunaan warna **kuning emas** (kuning ke arah orange) melambangkan:
   - Keagungan, kemuliaan, kemakmuran, kejayaan.
   - Menjadikan kita merasa tajam perhatiannya (warna yang menarik perhatian orang) aktif, kreatif dan meriah, warna spiritual dan melambangkan hal yang luar biasa.
   - Warna ini juga ramah, menyenangkan dan nyaman.
   - Warna ini diterima sebagai warna riang, membuat perasaan masa depan lebih baik, cemerlang dan menyala-nyala.

c. The use of **gold color** (yellow with shades of orange) symbolizes:
   - Majesty, honor, prosperity, glory.
   - It creates sharpened attention (drawing people's attention), activeness, creativity and joy. It's a spiritual color and symbolizes extraordinariness.
   - It's also friendly, fun and comfortable.
   - It's accepted as joyful, making the future seems better, more brilliant and bright.

Posisi dari logo mark yang berada di atas logo type serta bentuk gelombang menggambarkan pencapaian yang tidak pernah henti dengan pertumbuhan ke atas menandakan kemakmuran nasabah yang tumbuh dan berkembang bersama Bank Mandiri Taspen.

The position of the logo mark above the logotype and the wave shape illustrates a never-ending achievement with upward growth that represents the customers' prosperity that grows and develops together with Bank Mandiri Taspen.

Riwayat Singkat Perusahaan
Brief History of The Company

PT Bank Mandiri Taspen (selanjutnya disebut "Bank") didirikan di Denpasar pada tanggal 3 November 1992 berdasarkan Akta Pendirian No. 4, yang dibuat dihadapan Ida Bagus Alit Sudiatmika, S.H., Notaris di Denpasar dengan nama PT Bank Sinar Harapan Bali. Pendirian ini merupakan peningkatan status badan hukum yang sebelumnya berbadan hukum Maskapai Andil Indonesia (MAI) menjadi Perseroan Terbatas. Akta pendirian ini telah mendapat pengesahan dari Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No. C2-4581HT.01.01 Th.93 tertanggal 12 Juni 1993.

Dalam rangka bertransformasi untuk menjadi Bank Nasional, berdasarkan keputusan RUPS Luar Biasa tanggal 22 Desember 2014 sebagaimana yang dituangkan dalam Akta No.93 tanggal 22 Desember 2014 yang dibuat dihadapan Notaris I Gusti Ngurah Putra Wijaya, S.H., dilakukan Perubahan modal dasar, modal ditempatkan dan modal disetor Bank dari Rp100.000.000.000 menjadi Rp500.000.000.000 serta perubahan susunan pemegang saham, Akta perubahan tersebut telah mendapat persetujuan sesuai dengan Surat Keputusan Menteri Hukum dan Hak Asasi Manusia No. AHU-13665.40.20.2014 tertanggal 30 Desember 2014.

Dengan masuknya Pemegang Saham baru yaitu PT TASPEN (Persero) dan PT Pos Indonesia (Persero), diputuskan pula perubahan nama Bank dari PT Bank Sinar Harapan Bali menjadi PT Bank Mandiri Taspen Pos berdasarkan perubahan Anggaran Dasar sesuai Akta No. 5 tanggal 7 Januari 2015 yang dibuat dihadapan Notaris I Gusti Ngurah Putra Wijaya, S.H., Notaris di Denpasar. Akta perubahan tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-0001075. AH.01.02 tanggal 23 Januari 2015. Perubahan nama Bank tersebut juga telah disetujui oleh Otoritas Jasa Keuangan (OJK) berdasarkan surat No. 166/KDK.03/2015 tanggal 24 Juli 2015 tentang Penggunaan Ijin Usaha atas nama PT Bank Mandiri Taspen Pos dan surat No. S-134/KO.311/2015 tanggal 31 Juli 2015 tentang Persetujuan Perubahan Logo. PT Bank Sinar Harapan Bali secara resmi berganti nama dan logo menjadi PT Bank Mandiri Taspen Pos pada tanggal 7 Agustus 2015.

Sesuai dengan Keputusan Rapat Umum Pemegang Saham No. 4 tanggal 6 November 2017 dari Notaris I Gusti Ngurah Putra Wijaya, S.H., Notaris di Denpasar, pemegang saham Bank menyetujui perubahan nama Bank dari PT Bank Mandiri Taspen Pos menjadi PT Bank Mandiri Taspen. Akta perubahan tersebut telah dilaporkan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat penerimaan pemberitahuan perubahan data Bank tertanggal 7 November 2017 No. AHU-AH.01.03-0188167 dan telah didaftarkan pada daftar Perseroan Nomor AHU-0140174.AH.01.11 Tahun 2017 tanggal 7 November 2017.

PT Bank Mandiri Taspen (hereinafter referred to as "Bank or Bank Mantap") was established in Denpasar dated November 3, 1992 based on Notarial Deed of Establishment No 4, made before Ida Bagus Alit Sudiatmika, S.H., a Notary in Denpasar, under the name of PT Bank Sinar Harapan Bali. The establishment was an improvement of legal entity status, from previously an Indonesian Society on Shares (Maskapai Andil Indonesia or MAI) to a Limited Liability Company. The Deed of Establishment was ratified by the Minister of Justice of the Republic of Indonesia under Decree No. C2-4581 HT.01.01 Th.93 dated 12 June 1993.

To transform into a National Bank, based on the decision of Extraordinary GMS on December 22, 2014 as stated in Deed No.93 dated December 22, 2014 which is made before Notary I Gusti Ngurah Putra Wijaya, S.H., there were Changes in authorized capital, issued and paid capital of the Bank from Rp100.000.000.000 into IDR500.000.000.000 and changes of shareholder structure, the Deed of change is approved by the Decree of the Minister of Law and Human Rights No. AHU13665.40.20.2014 dated December 30, 2014.

With the entry of new Shareholders, PT Taspen (Persero) and PT Pos Indonesia (Persero), it was decided to change the Bank name from PT Bank Sinar Harapan Bali into PT Bank Mandiri Taspen Pos based on change of Articles of Association consistent with Deed No. 5 dated January 7, 2015 which is made before Notary I Gusti Ngurah Putra Wijaya, S.H., a Notary in Denpasar. The Deed of change is approved by the Minister of Law and Human Rights in the Decree No. AHU-0001075. AH.01.02 dated January 23, 2015. The change of Bank name is also approved by the Financial Service Authority (OJK) based on letter No. 166/KDK.03/2015 dated July 24, 2015 on Use of Business License in the Name of PT Bank Mandiri Taspen Pos and letter No. S-134/KO.311/2015 dated 31 July 2015 on Approval for Logo Change, thus PT Bank Sinar Harapan Bali officially changed its name and logo into PT Bank Mandiri Taspen Pos on 7 August 2015.

In accordance with the Decision of the General Meeting of Shareholders No. 4 dated November 6, 2017 from Notary I Gusti Ngurah Putra Wijaya, S.H., Notary in Denpasar, the shareholders of the Bank approved the change in the name of the Bank from PT Bank Mandiri Taspen Pos to PT Bank Mandiri Taspen. The amendment deed has been reported to the Minister of Law and Human Rights of the Republic of Indonesia with a letter of receipt of notification of changes to Bank data dated 7 November 2017 No. AHU-AH.01.03-0188167 and has been registered in the Company register Number AHU-0140174. AH.01.11 of 2017 dated November 7, 2017.

Perubahan nama Bank tersebut juga telah disetujui oleh OJK berdasarkan surat No. KEP-22/PB.1/2017 tanggal 18 Desember 2017 tentang Penetapan Penggunaan Ijin Usaha atas nama PT Bank Mandiri Taspen Pos menjadi PT Bank Mandiri Taspen dan surat OJK Regional: Bali dan Nusa Tenggara No. S-128/KR.08/2017 tanggal 22 Desember 2017 tentang Penegasan perubahan logo Bank, maka PT Bank Mandiri Taspen Pos secara resmi berganti nama dan logo menjadi PT Bank Mandiri Taspen pada tanggal 23 Desember 2017.

Perubahan terakhir atas Anggaran Dasar Bank terkait Modal Dasar, Modal Ditempatkan dan Modal Disetor dinyatakan dengan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen tanggal 16 Desember 2020, sebagaimana telah di aktakan dalam Akta Pernyataan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen Nomor 41 tanggal 28 Desember 2020, perubahan Anggaran Dasar tersebut telah mendapat Persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Keputusan Nomor AHU-0001919.AH.01.02.Tahun 2021 tanggal 13 Januari. Dalam keputusan tersebut disetujui Perubahan Modal Dasar, Modal Ditempatkan dan Modal Disetor Bank yang semula modal Dasar Bank Mandiri Taspen sejumlah Rp751.702.509.000,- menjadi Rp819.650.816.000,- serta Modal Ditempatkan dan Modal Disetor sejumlah Rp751.307.459.000,- menjadi 819.304.352.500 dengan perubahan modal tersebut maka dilakukan perubahan Anggaran Dasar Bank Mandiri Taspen.

Bank memperoleh izin usaha sebagai Bank Umum berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No. 77/KMK.017/1994 tanggal 10 Maret 1994 dan Surat Keputusan Bank Indonesia No.27/65/UPBS/PBD2 tanggal 11 Mei 1994 perihal Pemberian Izin Usaha Bank Umum.

Untuk menambah pendanaan, Bank pertama kali mencatatkan obligasinya di Pasar modal setelah mendapatkan pernyataan efektif dari OJK sesuai surat Nomor: S-339/D.04/2017 tanggal 21 Juni 2017, selanjutnya dilakukan penawaran umum Obligasi Bank Mandiri Taspen Pos I Tahun 2017 dengan jumlah pokok sebesar Rp2.000.000.000. Pada tanggal 12 Juli 2017, Obligasi tersebut telah dicatat pada Bursa Efek Indonesia.

Keterangan Perubahan Nama

Sesuai dengan keterangan pada riwayat singkat perusahaan di atas, Bank Mandiri Taspen telah melaksanakan perubahan nama sebanyak dua kali yaitu:

- Pertama, perubahan nama Bank dari PT Bank Sinar Harapan Bali menjadi PT Bank Mandiri Taspen Pos berdasarkan perubahan Anggaran Dasar sesuai Akta No. 5 tanggal 7 Januari 2015 yang efektif berlaku pada tanggal 7 Agustus 2015; dan
- Kedua, perubahan nama Bank dari PT Bank Mandiri Taspen Pos menjadi PT Bank Mandiri Taspen sesuai dengan Keputusan Rapat Umum Pemegang Saham No. 4 tanggal 6 November 2017 yang efektif berlaku pada tanggal 23 Desember 2017.

The change in the name of the Bank has also been approved by the OJK based on letter No. KEP-22 / PB.1 / 2017 dated December 18, 2017 concerning Stipulation of Use of Business Permits on behalf of PT Bank Mandiri Taspen Pos to become PT Bank Mandiri Taspen and OJK Regional Letter: Bali and Nusa Tenggara No. S-128 / KR.08 / 2017 dated December 22, 2017 concerning the confirmation of changing the Bank's logo, then PT Bank Mandiri Taspen Pos officially changed its name and logo to PT Bank Mandiri Taspen on December 23, 2017.

Recent amendments to the Bank's Articles of Association regarding Authorized Capital, Issued Capital and Paid-Up Capital was stated in the Circular Decision of the Shareholders of PT Bank Mandiri Taspen dated December 16, 2020, as notarized in the Deed of Statement of Circular Decision of the Shareholders of PT Bank Mandiri Taspen Number 41 dated December 28, 2020, the amendment to the Articles of Association was approved from the Minister of Law and Human Rights of the Republic of Indonesia by Decree Number AHU-0001919.AH.01.02.Year 2021 dated January 13. In the decision, it was approved changes to the Authorized Capital, Issued Capital and Paid-Up Capital of the Bank from the original authorized capital of Bank Mandiri Taspen amounting to IDR 751,702,509,000,- to IDR 819,650,816,000,- and the Issued Capital and Paid-Up Capital amounting to IDR 751,307,459,000. - to 819,304,352,500 with the change in capital, an amendment to the Articles of Association of Bank Mandiri Taspen was made.

The Bank receives business license as a Commercial Bank based on the Decree of the Minister of Finance of the Republic of Indonesia No. 77/KMK.017/1994 dated 10 March 1994 and Decree of Bank Indonesia No.27/65/ UPBS/PBD2 dated 11 May 1994 in Licensing of Commercial Bank.

To increase funding, the Bank first listed its bonds in the capital market after obtaining an effective statement from the OJK in accordance with letter Number: S-339/D.04/2017 dated June 21, 2017, then a public offering of the Bonds of Bank Mandiri Taspen Pos I Year 2017 was made with a total principal amounting to IDR 2,000,000,000. On July 12, 2017, the Bonds were listed on the Indonesia Stock Exchange.

Description of Name Changes

In accordance with the brief description of the above company, Bank has carried out the name change twice:

- First, the change of Bank name from PT Bank Sinar Harapan Bali to PT Bank Mandiri Taspen Post based on amendment of Articles of Association according to Deed No. 5 dated January 7, 2015 effective on August 7, 2015; and
- Second, the change of Bank name from PT Bank Mandiri Taspen Pos to PT Bank Mandiri Taspen in accordance with the Resolution of General Meeting of Shareholders. 4 dated November 6, 2017 which is effective on December 23, 2017.

Visi, Misi, dan Budaya Perusahaan
Vision, Mission, and Company Culture

VISI VISION

"Menjadi Mitra Terbaik dan Terpercaya dalam Memberdayakan dan Mensejahterakan."
"To be the best and reliable partner in empowering and improving the welfare."

Dengan aspirasi Rencana Jangka Panjang menjadi "*Leading Senior Citizen Ecosystem Bank in Indonesia*" dengan capaian menjadi Penyalur Kredit Pensiun Terbesar di Indonesia, Unggul secara Layanan dan Operasional Berbasis *Digital*.

With the aspiration of the Long-Term Plan to become "Leading Senior Citizen Ecosystem Bank in Indonesia" with the achievement of becoming the Largest Retirement Loans Provider in Indonesia, Excellence in Service and Digital-Based Operations

MISI MISSION

Menciptakan pertumbuhan bisnis dan kesejahteraan melalui produk dan layanan keuangan terbaik.
- Peningkatan bisnis pensiun sebagai *engine of growth*.
- Fokus penghimpunan dana melalui *retail funding*, *commercial funding* dan *priority banking*.
- Pengembangan *Low cost network* dan *national expansion*.
- Memberikan layanan dan produk-produk yang kompetitif.

Fokus pada kebutuhan UMKM dan Pensiunan dengan menyelaraskan kepentingan ekonomi, sosial dan lingkungan.
- *End to end* layanan pensiun dan peningkatan layanan nasabah mikro dan ritel.
- Merekrut, melatih dan mengembangkan sumber daya manusia untuk mendukung bisnis pensiun dan UMKM.
- Memahami kebutuhan nasabah khususnya segmen pensiun dan UMKM.
- Menciptakan produk dan layanan keuangan segmen pensiun dan UMKM dengan menyelaraskan kepentingan ekonomi, sosial dan lingkungan.

To create business growth and prosperity through the best financial products and services.
- Increasing the pension business as an engine of growth.
- Focusing on raising funds through retail funding, commercial funding and priority banking.
- Developing Low cost network and national expansion.
- Providing competitive services and products.

Focus on the needs of MSMEs and retirees by aligning economic, social and environmental interests.

- End to end retirement services and improvement of micro and retail customer service.
- Recruiting, training and developing human resources to support pension and MSME businesses.
- Understanding the needs of customers, especially the pension and MSME segments.
- Creating financial products and services for the pension and MSME segments by aligning economic, social and environmental interests.

Review Visi dan Misi oleh Dewan Komisaris dan Direksi
Vision and Mission Review by Board of Commissioners and Directors

Secara periodik pencapaian visi dan misi dievaluasi dengan menggunakan mekanisme penyusunan Rencana Bisnis Bank yang memuat pencapaian target, rencana strategis dan target kinerja satu tahun ke depan. Dewan Komisaris dan Direksi menilai bahwa visi dan misi Bank dengan kondisi dan tujuan Bank. Pencapaian visi dan misi sampai dengan tahun 2021 telah sesuai dengan arah dan tahapan yang telah ditetapkan oleh Bank.

Vision and mission accomplishments are evaluated periodically by using Business Bank Plan arrangement mechanism. It contains target accomplishment, strategic plan, and target performance for one year ahead. Board of Commissioners and Directors asses the vision and mission with the condition and purpose of the Bank. Vision and mission accomplishment until 2021 have been in line with direction and stages of the Bank

BUDAYA PERUSAHAAN CORPORATE CULTURE

Penjelasan mengenai Budaya Perusahaan AKHLAK adalah sebagai berikut:
The explanation regarding AKHLAK's Corporate Culture is as follows:

Panduan Perilaku / Code of Conduct

a. Berperilaku dan bertindak selaras dengan perkataan. / Behaving and acting in accordance with words.
b. Menjadi seseorang yang dapat dipercaya dan bertanggung jawab. / Becoming someone who can be trusted and responsible.
c. Bertindak jujur dan berpegang teguh kepada nilai moral dan etika secara konsisten. / Acting honestly and upholding moral and ethical values consistently.

AMANAH TRUSTWORTHY

Definisi / Definition

Kami memegang teguh kepercayaan yang diberikan.
We uphold the trust given.

Panduan Perilaku / Code of Conduct

a. Terus menerus meningkatkan kemampuan/ kompetensi agar selalu mutakhir. / Continuously improving abilities/competencies so that they are always up to date.
b. Selalu dapat diandalkan dengan memberikan kinerja terbaik. / Always reliable by giving the best performance.
c. Menghasilkan kinerja dan prestasi yang memuaskan. / Producing satisfactory performance and achievements.

KOMPETEN COMPETENT

Definisi / Definition

Kami terus belajar dan mengembangkan kapabilitas.
We continue to learn and develop capabilities.

Panduan Perilaku / Code of Conduct

a. Berperilaku saling membantu dan mendukung sesama insan organisasi maupun masyarakat. / Behaving to help and support each other in the organization and society.
b. Selalu menghargai pendapat, ide atau gagasan orang lain. / Always respecting the opinions, ideas or ideas of others.
c. Menghargai kontribusi setiap orang dari berbagai latar belakang. / Appreciating the contribution of everyone from various backgrounds.

HARMONIS HARMONIOUS

Definisi / Definition

Kami saling peduli dan menghargai perbedaan.
We care for each other and value differences.

— MANTAP SQUAD BER- AKHLAK —

LOYAL LOYAL

Definisi / Definition

Kami berdedikasi dan mengutamakan kepentingan Bangsa dan Negara.
We dedicate and put the interests of the Nation and the State first.

Panduan Perilaku / Code of Conduct

a. Menunjukkan komitmen yang kuat untuk mencapai tujuan. / Demonstrating a strong commitment to achieving goals.
b. Bersedia berkontribusi lebih rela berkorban dalam mencapai tujuan. / Willing to contribute, more willing to sacrifice in achieving goals.
c. Menunjukkan kepatuhan kepada organisasi dan negara. / Demonstrating compliance with the organization and the country.

ADAPTIF ADAPTIVE

Definisi / Definition

Kami terus berinovasi dan antusias dalam menggerakkan ataupun menghadapi perubahan
We continue to innovate and are enthusiastic in driving or facing changedevelop capabilities.

Panduan Perilaku / Code of Conduct

a. Melakukan inovasi secara konsisten untuk menghasilkan yang lebih baik. / Consistently innovating to produce better.
b. Terbuka terhadap perubahan, bergerak lincah, cepat dan aktif dalam setiap perubahan untuk menjadi lebih baik. / Opening to change, move agile, fast and active in every change for the better.
c. Bertindak proaktif dalam menggerakkan perubahan. / Acting proactively in driving change.

KOLABORATIF COLLABORATIVE

Definisi / Definition

Kami mendorong kerja sama yang sinergis.
We encourage synergistic cooperation.

Panduan Perilaku / Code of Conduct

a. Terbuka bekerja sama dengan berbagai pihak. / Opening to cooperate with various parties.
b. Mendorong terjadinya sinergi untuk mendapatkan manfaat dan nilai tambah. / Encouraging synergy to get benefits and added value.
c. Bersinergi untuk mencapai tujuan bersama. / Synergizing to achieve common goals.

Bidang Usaha
Business Field

Kegiatan Usaha Menurut Anggaran Dasar dan yang Dijalankan

Sesuai pasal 3 Anggaran Dasar, Bank Mandiri Taspen didirikan dengan maksud dan tujuan untuk berusaha di bidang bank umum. Untuk mencapai maksud dan tujuan tersebut, Bank dapat melaksanakan kegiatan usaha, antara lain sebagai berikut:

a. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lainnya yang dipersamakan dengan itu;
b. Memberikan kredit;
c. Menerbitkan surat pengakuan hutang;
d. Membeli, menjual atau menjamin atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya:
   - Surat-surat wesel termasuk wesel dan akseptasi oleh bank yang masa berlakunya tidak lebih daripada kebiasaan dalam perdagangan surat-surat dimaksud;
   - Surat pengakuan hutang dan kertas dagang lainnya yang masa berlakunya tidak lebih daripada kebiasaan dalam perdagangan surat-surat dimaksud;
   - Kertas perbendaharaan Negara dan surat jaminan pemerintah;
   - Sertifikat Bank Indonesia (SBI);
   - Obligasi;
   - Surat dagang berjangka waktu sesuai dengan peraturan perundang-undangan yang berlaku;
   - Instrumen surat berharga lain yang berjangka waktu sesuai dengan pertauran perundang-undangan yang berlaku;
e. memindahkan uang baik untuk kepentingan sendiri maupun kepentingan nasabah;
f. Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi, maupun dengan wesel unjuk, cek atau sarana lainnya;
g. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga;
h. Menyediakan tempat untuk menyimpan barang dan surat berharga;
i. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak;
j. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tidak tercatat di bursa efek;
k. Melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan wali amanat;
l. Melakukan kegiatan lain yang lazim dilakukan oleh bank sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku.

Business Activities Based on the Articles of Association and are Conducted

Based on Article 3 of the Articles of Association, Bank Mandiri Taspen establishes the aim and purpose of the company which is to conduct business in the banking sector, thus in accordance with article 3, Bank Mandiri Taspen can carry out business activities as follows:

a. To collect funds from the community in the form of deposits as in demand deposits, time deposits, certificates of deposit, savings, and/or other similar forms;
b. To provide installment;
c. To issue debt acknowledgment letter;
d. To buy, sell or guarantee at their own risk or for the interests and orders of the customer:
   - Post notes including money order and acceptances by banks whose validity period is no more than the custom in the trading of said documents;
   - Other debt acknowledgement letters and trade papers whose validity period is no more than the custom in the trading of said documents;
   - State treasury papers and government's letter of guarantee;
   - Bank Indonesia Certificates (SBI);
   - Bond;
   - Commercial papers with maturities in accordance with prevailing laws and regulations;
   - Other securities instruments with a period of time in accordance with the prevailing laws and regulations apply;
e. Transferring money either for their own interests or for customer interests;
f. Placing funds in, borrowing funds from, or lend funds to other banks, either with using letters, telecommunications facilities, as well by display draft, check or other means;
g. Receive payment of invoices for securities and perform calculations with or between parties third;
h. Provide a place to store goods and letters valuable;
i. Carry out custody activities for the benefit of other parties based on a contract;
j. Place funds from customers to customers others in the form of securities which are not registered at stock Exchange;
k. Perform factoring, credit card business and activities trustee activities;
l. Perform other activities that are commonly carried out by bank as long as it is not against the regulations current regulation.

Selain melakukan kegiatan usaha sebagaimana dimaksud di atas, Bank Mandiri Taspen dapat pula:

a. Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain dibidang keuangan seperti sewa guna usaha, modal ventura, perusahaan efek, asuransi, serta lembaga kliring penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh pihak yang berwenang;
b. Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit, dengan syarat harus menarik kembali penyertaannya, dengan memenuhi ketentuan yang ditetapkan oleh pihak yang berwenang;
c. Membeli agunan, baik sebagian maupun semua, melalui pelelangan atau dengan cara lain dalam hal debitur tidak memenuhi kewajibannya kepada bank, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya;

Bank memperoleh izin usaha sebagai Bank Umum berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No. 77/KMK.017/1994 tanggal 10 Maret 1994 dan Surat Keputusan Bank Indonesia No.27/63/UPBD/PBD2 tanggal 11 Mei 1994 perihal Pemberian Izin Usaha Bank Umum. Seluruh Kegiatan usaha menurut Anggaran Dasar telah dijalankan oleh Bank Mandiri Taspen.

Other than conducting business activities as referred to above, Bank Mandiri Taspen may also:

a. Carrying out capital participation activities in banks or other companies in the financial sector such as leasing, venture capital, securities companies, insurance, and settlement and deposit clearing institutions, by complying with the provisions stipulated by the competent authority;
b. Conducting temporary equity participation activities to overcome the consequences of credit failure or financing failure based on Sharia principles, provided that the participation must be withdrawn, subject to the provisions stipulated by the competent authority;
c. Purchasing collateral, either partially or completely, through an auction or by other means in the event that the debtor did not fulfill the obligations to the bank, provided that the purchased collateral must be cashed immediately;

The Bank obtained a business license as a Commercial Bank based on the Decree of the Minister of Finance of the Republic of Indonesia No. 77/KMK.017/1994 dated March 10, 1994, and Bank Indonesia Decree No.27/63/UPBD/PBD2 dated May 11, 1994, regarding the Granting of Commercial Bank Business Licenses. All business activities according to the Articles of Association have been carried out by Bank Mandiri Taspen.

Produk dan Jasa

Produk Dana

- **Tabungan siMantap**
  Tabungan untuk nasabah perorangan atau badan usaha dengan suku bunga kompetitif yang dihitung secara harian. Tabungan ini dilengkapi dengan fasilitas ATM yang dapat ditransaksikan di seluruh mesin ATM Bank Mandiri.
- **Tabungan siMantap Pensiun**
  Tabungan untuk nasabah pensiunan sebagai sarana untuk menampung uang pensiunan dan gaji pensiunan setiap bulannya atas penunjukan Bank Mandiri Taspen sebagai Bank juru bayar gaji pensiunan. Sebagai bentuk apresiasi kepada nasabah pensiunan, tabungan ini dibebaskan dari biaya administrasi dan dibebas saldo minimum dan tetap memperoleh bunga tabungan yang dihitung secara harian.
- **Tabungan siMantap Berjangka (TSB)**
  Tabungan berjangka dengan setoran wajib setiap bulan denganmjangka waktu yang fleksibel dengan tingkat bunga yang lebih tinggi dari tabungan lainnya. Bertujuan untuk memberi kesempatan kepada nasabah untuk menyisihkan uangnya setiap bulan sehingga pada jangka waktu yang telah ditetapkan, dana yang terkumpul dapat dimanfaatkan sesuai rencana.
- **TabunganKu**
  TabunganKu adalah tabungan untuk perorangan Warga Negara Indonesia dengan persyaratan mudah dan ringan yang diselenggarakan secara bersama oleh bank-bank di Indonesia guna menumbuhkan budaya menabung serta untuk meningkatkan kesejahteraan masyarakat.
- **Deposito**
  Simpanan yang pencairannya hanya dapat dilakukan pada jangka waktu tertentu dan syarat-syarat tertentu. Deposito Bank Mandiri Taspen adalah simpanan berjangka dalam mata uang Rupiah dengan bunga menarik dan beragam keuntungan lainnya.

Products and Services

Fund Products

- **SiMantap Saving**
  It is savings for individual customers or business entities with competitive interest rates calculated on a daily basis. This savings account is equipped with ATM facilities that can be transacted on all Bank Mandiri ATM machines.
- **siMantap Pension Savings**
  It is a savings account for pensioner customers as a means to collect pension money and pensioners' salaries each month for the appointment of the Bank Mandiri Taspen as a bank to pay retirement salaries. As a form of appreciation to pensioner customers, this savings is exempt from administration fees and is deducted from the minimum balance and still obtains savings interest calculated on a daily basis.
- **siMantap Term Deposits (TSB)**
  It is a term deposit with a mandatory deposit every month with a flexible term in a higher interest rate than other savings. This savings account aims to provide an opportunity for customers to set aside their money every month so that at a predetermined time period, the funds collected can be utilized according to plan.
- **TabunganKu**
  TabunganKu is a savings for Indonesian citizens with easy conditions that are jointly held by banks in Indonesia to foster a culture of saving and to improve people's welfare.
- **Deposito**
  It is a deposit that can only be disbursed for a certain period of time and certain conditions. Bank Mandiri Taspen deposits are term deposits in Rupiah with attractive interest and various other benefits.

- **Giro**
  Dana pihak ketiga dalam Rupiah yang penarikannya dapat dilakukan setiap saat dengan menggunakan cek, bilyet giro, sarana perintah pembayaran lainnya sesuai ketentuan yang ditetapkan Bank Mandiri Taspen.

Produk Kredit

- **Kredit Mantap Pensiun (KMP)**
  Kredit Mantap Pensiun (KMP) adalah fasilitas kredit yang diberikan kepada pensiunan untuk tujuan konsumtif multiguna dengan angsuran tetap mencakup pokok dan bunga dimana angsuran dibayar selama periode tertentu sesuai dengan yang diperjanjikan dengan sumber pembayaran dari gaji pensiun bulanan.
- **Kredit Mantap Pra Pensiun (KMPP)**
  Kredit Mantap Pra pensiun (KMPP) adalah fasilitas kredit yang diberikan kepada PNS, Anggota TNI, POLRI, Pegawai Sipil TNI/POLRI yang akan memasuki Batas Usia Pensiun (BUP) yang bersambungan dengan masa pensiun dan pembayaran Gaji Pensiun melalui Bank.
- **Kredit Mantap Pra Pensiun Usaha (KMPP Usaha)**
  Kredit Mantap Pra Pensiun Usaha (KMPP Usaha) adalah fasilitas kredit yang diberikan kepada Pegawai Negeri Sipil (PNS), Anggota TNI/POLRI, dan Pegawai Sipil TNI/POLRI yang akan memasuki Batas Usia Pensiun (BUP) dan dilanjutkan ke masa pensiun untuk tujuan modal usaha, dengan angsuran tetap mencakup pokok dan bunga dimana angsuran dibayar selama periode tertentu sesuai dengan yang diperjanjikan.
- **Kredit Mantap Usaha Pensiun (KMUP)**
  Kredit Mantap Usaha Pensiun (KMUP) adalah fasilitas kredit yang diberikan kepada wirausaha yang memiliki tambahan penghasilan dari Gaji Pensiun untuk tujuan modal usaha dengan angsuran tetap mencakup pokok dan bunga dimana angsuran dibayar selama periode tertentu sesuai dengan yang diperjanjikan dengan sumber pembayaran dari hasil usaha dan Gaji Pensiun bulanan.
- **Kredit Serbaguna Mantap (KSM)**
  Kredit serbaguna Mantap (KSM) adalah fasilitas kredit yang diberikan kepada pegawai yang memiliki penghasilan tetap atau profesi tetap atau kepada target market tertentu untuk membiayai berbagai macam kebutuhannya.
- **Kredit Usaha Mantap (KUM)**
  Kredit Usaha Mantap (KUM) adalah fasilitas kredit yang diberikan kepada pengusaha mikro untuk membiayai kebutuhan usaha produktif baik untuk kebutuhan investasi maupun kebutuhan modal kerja.
- **Kredit Komunitas Mantap (KKM)**
  Kredit Komunitas Mantap (KKM) adalah fasilitas kredit yang diberikan kepada anggota suatu komunitas usaha atau organisasi profesi melalui pola kerjasama untuk membiayai berbagai macam kebutuhannya.
- **Kredit Mantap Sejahtera (KMS)**
  Kredit Mantap Sejahtera (KMS) adalah kredit yang diberikan untuk Pegawai Bank Mandiri Taspen dengan tujuan penggunaan untuk pembelian rumah, renovasi rumah atau pembelian tanah/kavling siap bangun
- **Kredit Usaha Rakyat (KUR) Mikro**
  Kredit Usaha Rakyat (KUR) Mikro adalah kredit/pembiayaan modal kerja dan/atau investasi kepada debitur individu/perseorangan, badan usaha dan/atau kelompok usaha mikro

- **Current Account**
  Third-party funds in Rupiah can be withdrawn at any time by using cheques, billet giro, other means of payment orders following the provisions stipulated by Bank Mandiri Taspen.

Credit Product

- **Mantap Pension Loans (KMP)**
  It is loan given to pensioners for multipurpose consumptive purposes with fixed installments covering principal and interest where installments are paid for a certain period in accordance with the agreed upon source of payment from monthly retirement salary.

- **Mantap Pre-Pension Loans (KMPP)**
  It is the loan given to civil servants, members of the TNI, POLRI, TNI/POLRI Civil Servants who will enter a continuous Pension Age Limit (BUP) with the pension and payment of Retirement Salaries through the Bank.

- **Mantap Pre-Pension Business Loans (KMPP Usaha)**
  It is loan facility provided to Civil Servants (PNS), TNI/POLRI Members, and TNI/POLRI Civil Servants who will enter the Retirement Age Limit (BUP) and continue into retirement for capital purposes business, with fixed installments including principal and interest wherein the installments are paid for a certain period in accordance with the agreement.

- **Mantap Pension Business Loans (KMUP)**
  It is loan given to entrepreneurs who have additional income from Retirement Salaries for the purpose of business capital with fixed installments covering principal and interest where installments are paid for a certain period in accordance with the agreed upon with sources of payment from business income and monthly Pension Salaries.

- **Mantap Multipurpose Loans (KSM)**
  It is loan given to employees who have a fixed income or permanent profession or to certain target markets to finance various kinds of needs.

- **Mantap Business Loans (KUM)**
  It is loan given to micro entrepreneurs to finance productive business needs for both investment needs and working capital needs.

- **Mantap Community Loans (KKM)**
  It is loan given to members of a business community or professional organization through a pattern of cooperation to finance various kinds of needs.

- **Mantap Prosperous Loans (KMS)**
  It is a loan given to employees of Bank Mandiri Taspen with the purpose of using it to buy a house, renovate a house or purchase land/lots ready to build.

- **People's Business Loans (KUR) Micro**
  It is credit/financing of working capital and/or investment to individual/individual debtors, business entities and/or micro-business groups that are productive and feasible but do not

yang produktif dan layak namun belum memiliki agunan tambahan atau agunan tambahan belum cukup.

- **Kredit Modal Kerja Retail Mantap (KMK-RM)**
  Kredit Modal Kerja Retail Mantap (KMK-RM) adalah fasilitas kredit yang diberikan kepada pengusaha perorangan maupun berbentuk badan usaha untuk membiayai modal kerja perusahaan yang habis dalam satu siklus usaha dan dapat diperpanjang sesuai kebutuhan , jangka waktu kredit maksimal 120 bulan dengan limit diatas Rp200 juta sampai dengan Rp5 miliar.
- **Kredit Investasi Retail Mantap (KI-RM)**
  Kredit Investasi Retail Mantap (KI –RM) adalah fasilitas kredit yang diberikan kepada pengusaha perorangan maupun berbentuk badan usaha untuk membiayai barang – barang modal dalam rangka rehabilitasi, perluasan, pendirian proyek baru yang pelunasannya dari hasil usaha dengan barang modal yang dibiayai, jangka waktu kredit maksimal 120 bulan dengan limit diatas Rp200 juta sampai dengan Rp5 miliar.
- **Kredit Konsumtif Retail Mantap (KK-RM)**
  Kredit Konsumtif Retail Mantap (KK-RM) adalah kredit yang diberikan kepada perorangan untuk keperluan multiguna (bukan usaha), jangka waktu kredit maksimal 120 bulan dengan limit diatas Rp200 juta sampai dengan Rp5 miliar.
- **Kredit Agunan Deposito**
  Kredit dengan Agunan Tunai adalah fasilitas kredit yang diberikan kepada nasabah perorangan, usaha perorangan atau badan usaha dengan agunan Deposito Bank Mandiri Taspen.

Jasa Layanan

- **Mantap Corporate Banking**
  adalah layanan perbankan berbasis web yang disediakan oleh Bank untuk memenuhi kebutuhan Nasabah perusahaan/ instansi dalam mengatur arus keuangan, memperoleh informasi transaksi keuangan dengan cara yang aman, nyaman, mudah dan cepat;
- **Referensi Bank**
  surat keterangan yang diterbitkan oleh Bank Mandiri Taspen atas dasar permintaan nasabah perorangan maupun perusahaan untuk tujuan tertentu yang bersifat tidak mengikat, tidak menjanjikan dan tidak memberikan jaminan sebagai referensi bahwa nasabah dikenal baik oleh bank (bonafitas nasabah)
- **Transfer**
  Jasa pengiriman uang yang dilaksanakan atas permintaan dan untuk kepentingan nasabah. Untuk memberikan kemudahan dalam transaksi pengiriman uang/pembayaran dalam mata uang rupiah dengan biaya yang kompetitif.
- **Layanan Pembayaran (*Online Payment*)**
  Layanan Pembayaran Bank Mandiri Taspen dapat dilakukan di seluruh Kantor Cabang Bank Mandiri Taspen, agar nasabah dapat melakukan pembayaran tagihan paska bayar maupun pembelian token listrik prabayar dan pulsa telepon selular.
- **Inkaso**
  Layanan Bank Mandiri Taspen untuk penagihan pembayaran atas surat/dokumen berharga kepada pihak ketiga di tempat atau kota lain di dalam negeri dengan memberikan kemudahan kepada Nasabah dalam penagihan pembayaran atas warkat-warkat dengan biaya yang kompetitif.

have additional collateral or insufficient additional collateral.

- **Retail Working Capital Credit Mantap (KMK-RM)**
  It is a credit facility that is given to individual entrepreneurs or business entities to finance the company's working capital that runs out in one business cycle and can be extended as needed, a maximum credit period of 120 months with a limit of above IDR 200 million to IDR 5 billion.
- **Retail Investment Credit Mantap (KI-RM)**
  It is a credit facility that is given to individual entrepreneurs or business entities to finance capital goods in the context of rehabilitation, expansion, establishment of new projects with repayment of proceeds from capital goods financed, maximum credit period of 120 months with a limit of more than IDR 200 million up to IDR 5 billion.
- **Retail Consumptive Credit Mantap (KK-RM)**
  It is credit given to individuals for multipurposes (not business), a maximum credit period of 120 months with a limit of above IDR 200 million to IDR 5 billion.
- **Deposit Collateral Loan**
  It is a loan facility provided to individual customers, individual businesses or business entities with Bank Mandiri Taspen Deposits as collateral.

Services

- **Mantap Corporate Banking**
  It is a web-based banking service provided by the Bank to meet the needs of corporate/institutional customers in managing financial flows, obtaining financial transaction information in a safe, convenient, easy and fast manner;
- **Referensi Bank (Bank's Reference)**
  It is certificate issued by Bank Mandiri Taspen at the request of individual or corporate customers for certain purposes that are non-binding, non-promising and provide no guarantee as a reference that the customer is well known by the bank (customer bona fides)
- **Transfer**
  Money transfer services carried out on request and for the benefit of customers to provide convenience in money transfer/payment transactions in rupiah currency at competitive costs.
- **Payment Service (Online Payment)**
  Bank Mandiri Taspen Payment Services can be carried out at all Bank Mandiri Taspen branch offices so that customers can make postpaid bill payments as well as purchase prepaid electricity tokens and cellular phone credit.
- **Inkaso**
  Bank Mandiri Taspen services for billing payments for valuable letters/documents to third parties in other places or cities in the country by providing convenience to Customers in collecting payments for documents at competitive costs.

Peta Wilayah Operasional

Map of Operational Area

Tabel Jaringan Kantor Bank Mandiri Taspen 5 Tahun Terakhir

Table of the Last 5 Years Bank Mandiri Taspen's Office Network

Jenis Kantor	2021	2020	2019	2018	2017	Office Type
Kantor Pusat Operasional	1	1	1	1	1	Operational Headquarter
Koordinator Wilayah	5	5	4	4	4	Regional Coordinator
Kantor Cabang	41	41	41	37	37	Branch Office
Kantor Cabang Pembantu	240	64	60	51	48	Sub-branch Office
Kantor Kas*	-	112	63	64	58	Cash Office*
Kantor Fungsional	3	56	102	62	1	Functional Office
Kantor Cabang Pembantu Mobile**	148	152	142	59	9	Mobile Sub-Branch Office**
ATM***	15.344	15.344	18.291*	17.376*	17.766*	ATM***

* Sesuai Peraturan otoritas Jasa Keuangan (POJK) Nomor 12/POJK.03/2021 tentang Bank Umum, Kantor kas dicatatkan sebagai KCP / In accordance with Financial Services Authority Regulation (POJK) Number 12/POJK.03/2021 concerning Commercial Banks, cash offices were registered as Sub-branch offices.
** Sesuai Peraturan otoritas Jasa Keuangan (POJK) Nomor 12/POJK.03/2021 tentang Bank Umum, Kas Keliling dicatatkan sebagai KCP / In accordance with the Financial Services Authority Regulation (POJK) Number 12/POJK.03/2021 concerning Commercial Banks, Mobile Cash should be registered as Sub-branch offices.
*** Pada tahun 2016 Bank Mandiri Taspen mulai memanfaatkan jaringan ATM Bank Mandiri / In 2016 Bank Mandiri Taspen began to utilize Bank Mandiri's ATM network.

Data Jaringan Kantor per Provinsi Tahun 2021

Office Network Data per Province in 2021

Distribution	Provinsi / Province		Ijin Kantor / Office Permit					
			KPO	KC	KCP	KCP Mobile	KF	Grand Total
Distribution 1	1	Nanggroe Aceh Darussalam	-	1	-	-	1	2
	2	Sumatera Utara	-	2	14	8	-	24
	4	Sumatera Barat	-	1	7	6	-	14
	3	Riau	-	1	5	4	-	10
	5	Kepulauan Riau	-	1	1		-	2
	6	Jambi	-	1	4	3	-	8
	8	Sumatera Selatan	-	1	6	4	-	11
	9	Bengkulu	-	1	4	4	-	9

Distribution	Provinsi / Province		Ijin Kantor / Office Permit					
			KPO	KC	KCP	KCP Mobile	KF	Grand Total
	7	Bangka Belitung	-	-	2	1	-	3
	10	Lampung	-	1	6	4	-	11
Distribution 2	11	Banten	-	1	5	5	-	11
	12	DKI Jakarta	1	1	10	2	-	14
	13	Jawa Barat	-	4	30	23	-	57
	14	Kalimantan Barat	-	1	4	1	-	6
	16	Kalimantan Selatan	-	1	4	4	-	9
	15	Kalimantan Tengah	-	1	3	4	-	8
	17	Kalimantan Timur	-	1	2	2	-	5
	18	Kalimantan Utara	-	-	2	-	-	2
Distribution 3	20	Daerah Istiwewa Yogyakarta	-	1	5	3	-	9
	19	Jawa Tengah	-	4	28	19	-	51
	21	Jawa Timur	-	4	34	25	-	63
Distribution 4	22	Bali	-	3	20	3	1	27
	23	NTB	-	1	6	4	-	11
	24	NTT	-	1	7	4	-	12
Distribution 5	30	Sulawesi Utara	-	1	4	1	-	6
	29	Gorontalo	-	-	1	1	-	2
	27	Sulawesi Barat	-	-	2	2	-	4
	25	Sulawesi Selatan	-	1	9	4	-	14
	28	Sulawesi Tengah	-	1	4	1	-	6
	26	Sulawesi Tenggara	-	1	4	2	-	7
	32	Maluku	-	1	2	1	-	4
	31	Maluku Utara	-		1	1	-	2
	33	Papua Barat	-	1	1		-	2
	34	Papua	-	1	3	2	-	6
Grand Total			**1**	**41**	**240**	**148**	**2**	**432**

KPO :Kantor Pusat / Headquarters
KC :Kantor Cabang / Branch Office
KCP :Kantor Cabang Pembantu / Sub-branch Office
KCP Mobile :Kantor Cabang Pembantu Mobile / Mobile Sub-branch Office
KF :Kantor Fungsional / Functional Office

Inovasi *Outlet* dan ATM

Outlet and ATM Innovation

Sejalan dengan pengembangan bisnis yang telah direncanakan Bank Mandiri Taspen terus berupaya meningkatkan strategi pemasarannya dengan melakukan terobosan dan inovasi dari segi produk maupun pelayanan dengan berusaha mengakomodir segala kebutuhan nasabah. Salah satu terobosan Bank Mandiri Taspen yaitu melaksanakan inovasi *outlet*.

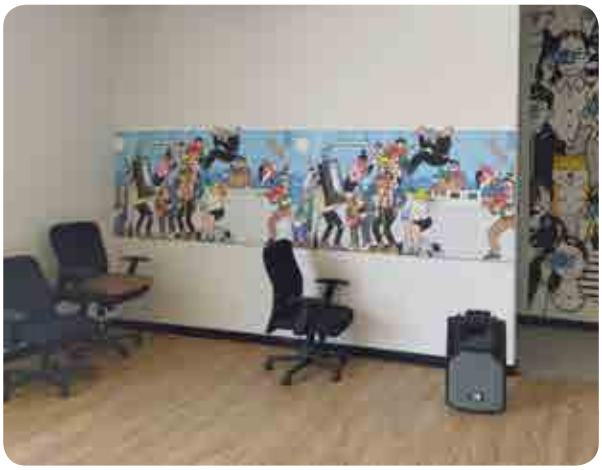
Dari segi tampilan *outlet* Bank Mandiri Taspen mengalami transformasi yang signifikan dibandingkan sebelumnya dengan menyesuaikan pada target nasabahnya, salah satunya nasabah pensiunan, sehingga *outlet* di disain menyesuaikan kebutuhan pensiunan. Bank Mandiri Taspen telah memberikan layanan ruang kesehatan yang dilengkapi dengan tempat tidur periksa, kursi roda, tabung oksigen, obat-obatan dan sarana kesehatan lainnya untuk melayani nasabah pada waktu tertentu. Di samping itu, *design furniture* menggunakan *soft tase color,* disain ergonomis, kursi tidak terlalu rendah dan empuk sehingga memudahkan nasabah pensiunan untuk beraktivitas dan memberikan rasa nyaman.

In line with the business development that has been planned, Bank Mandiri Taspen continues to improve its marketing strategy by making breakthroughs and innovations in terms of products and services by trying to accommodate all customer needs. One of Bank Mandiri Taspen's breakthroughs is implementing outlet innovation.

In terms of appearance, Bank Mandiri Taspen outlets experiences a significant transformation compared to the previous one by adjusting their target customers, one of whom is pension customers, so that the outlet is designed to adjust the needs of pensioners. Bank Mandiri Taspen has provided health room services equipped with check beds, wheelchairs, oxygen cylinders, medicines and other health facilities to serve customers at certain times. In addition, the design of furniture uses a soft tase color, ergonomic design, the chair which is not too low and soft, making it easier for pension custormers to move and provide comfort.

Bank Mandiri Taspen juga menyiapkan fasilitas Graha Mantap, yaitu berupa fasilitas tempat yang disediakan bagi para pensiunan untuk melakukan kegiatan otentifikasi dengan nyaman dan bisa dimanfaatkan sebagai tempat kegiatan-kegiatan para pensiunan.

Bank Mandiri Taspen also prepares a Graha Mantap facility, which is in the form of a place provided for pensioners to carry out authentication activities comfortably and can be used as a place for retirement activities.



Bank Mandiri Taspen juga telah meyediakan toilet disabilitas yang didisain bagi nasabah yang berkebutuhan khusus. Toilet didisain dengan lebar, akses sesuai ukuran kursi roda dan pendamping, dilengkapi dengan railing pengaman di dinding.

Terkait dengan jaringan ATM, sejak tahun 2016 Bank Mandiri Taspen bekerjasama dengan Bank Mandiri untuk memanfaatkan jaringan ATM Bank Mandiri, dengan demikian nasabah Bank Mandiri Taspen dapat melakukan penarikan dana dan transaksi perbankan lainnya dengan kartu ATM Bank Mandiri Taspen di seluruh mesin ATM Bank Mandiri yang berjumlah 13.087 buah di seluruh Indonesia. Dasar perjanjian kerjasama tersebut tertuang dalam perjanjian No.DBT.TBR/PKS/011/2016 dan No.DIR.PKS/021B/IV/2016 tanggal 4 April 2016. Dengan adanya sinergi tersebut Bank Mandiri Taspen menutup seluruh ATM Bank Mandiri Taspen.

Bank Mandiri Taspen has also provided disability toilets designed for customers with special needs. The toilet is designed with a wide, access to the size of a wheelchair and companion, equipped with a safety railing on the wall.

Regarding the ATM network, since 2016 Bank Mandiri Taspen has collaborated with Bank Mandiri to utilize the Bank Mandiri ATM network, thus Bank Mandiri Taspen customers can withdraw funds and other banking transactions with Bank Mandiri Taspen ATM cards in all Bank Mandiri ATM machines, totaling 13,087 throughout Indonesia. The basis of the cooperation agreement is stated in the agreement No. DBT.TBR/PKS/011/2016 and No.DIR. PKS/021B/IV/2016 dated April 4, 2016. With this synergy, Bank Mandiri Taspen closes all Bank Mandiri Taspen's ATMs.

Daftar Keanggotaan Asosiasi

List of Association Membership

Sebagai lembaga jasa keuangan, Bank Mandiri Taspen bergabung dan aktif di berbagai asosiasi atau lembaga yang relevan dengan bisnis utama Perusahaan. Dengan demikian, Bank bisa mengikuti perkembangan, isu atau topik terbaru, serta saling bertukar informasi dan memberikan saran/masukan untuk kemajuan bersama. Selama tahun 2021, Bank Mandiri Taspen bergabung di asosiasi/perhimpunan/lembaga berikut:

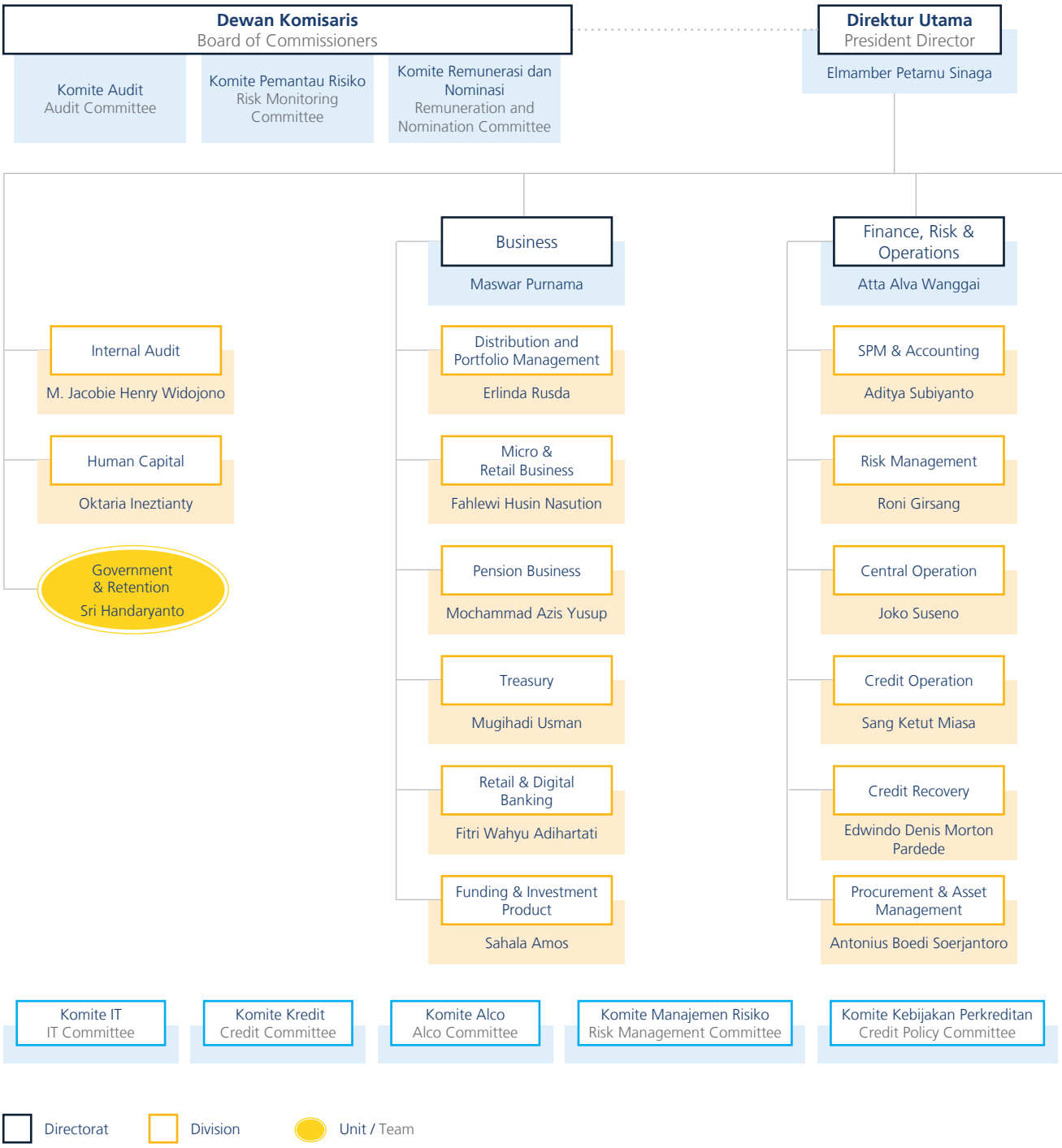
1. BMPD (Badan Musyawarah Perbankan Daerah) Bali.
2. Perbanas sebagai Anggota
3. Ikatan Bankir Indonesia (IBI) sebagai Anggota
4. Badan Musyawarah Perbankan Daerah (BMPD) sebagai Anggota
5. Forum Komunikasi Lembaga Jasa Keuangan (FKLJK) sebagai Anggota
6. Lembaga Alternatif Penyelesaian Sangketa Perbankan Indonesia (LAPSI) sebagai anggota
7. Asosiasi Sistim Pembayaran Indonesia (ASPI) sebagai anggota
8. Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) sebagai anggota.

As a financial services institution, Bank Mandiri Taspen joined and was active in various associations or institutions relevant to the Company's main business. Thus, the Bank could follow the latest developments, issues or topics, as well as exchange information and provide suggestions/input for mutual progress. During 2021, Bank Mandiri Taspen joined the following associations/ associations/institutions:

1. BMPD (Regional Banking Consultative Body) Bali.
2. Perbanas as a Member
3. Indonesian Bankers Association (IBI) as a Member
4. Regional Banking Consultative Body (BMPD) as Member
5. Communication Forum for Financial Services Institutions (FKLJK) as a Member
6. Alternative Indonesian Banking Dispute Resolution Institution (LAPSI) as a member
7. Indonesian Payment System Association (ASPI) as a member
8. Banking Compliance Director Communication Forum (FKDKP) as a member.

Struktur Organisasi
Organizational Structure

Struktur Organisasi di Bank Mandiri Taspen telah disahkan berdasarkan Berdasarkan Keputusan Direksi Nomor KEP.DIR/031/VII/2021 tanggal 30 Juli 2021 tentang Perubahan Struktur Organisasi PT Bank Mandiri Taspen. Berikut Struktur Organisasi Bank Mandiri Taspen per 31 Desember 2021:



The Organizational Structure at Bank Mandiri Taspen was ratified based on the Decree of the Board of Directors Number KEP.DIR/031/VII/2021 dated July 30, 2021 concerning Changes in the Organizational Structure of PT Bank Mandiri Taspen. The following is the Organizational Structure of Bank Mandiri Taspen as of December 31, 2021

Keterangan:
Nama anggota Komite Dewan Komisaris dan Komite Direksi disampaikan pada bagian Tata Kelola Perusahaan.

Note:
The names of the members of the Board of Commissioners' Committee and the Board of Directors' Committee are submitted to the Corporate Governance section.

Profil Direksi
Directors Profile

Elmamber Petamu Sinaga
Direktur Utama
President Director

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Jakarta pada tahun 1970. Usia 51 tahun Per Desember 2021.
Born in Jakarta in 1970. 51 Years old as of December 2021.

Riwayat Pendidikan / Educational Background
- Sarjana Ekonomi Akuntansi dari Universitas Sumatera Utara – Medan (1995).
- Master of Business Administration (MBA) dari Universitas Gadjah Mada (2010).
- Bachelor of Economics in Accounting from the University of North Sumatra – Medan (1995).
- Master of Business Administration (MBA) from Gadjah Mada University (2010).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5, Lembaga Sertifikasi Profesi Perbankan Jakarta
Risk Management Certification Level 5, Jakarta Banking Professional Certification Institute

Pengalaman Kerja / Work Experience
- Kasie Kantor Pusat Bagian Laporan Keuangan Bank Bumi Daya (1998).
- Assistant Manager Financial Reporting Bank Mandiri (2009).
- Kepala Seksi Manajemen Pajak Bank Mandiri (2001).
- Department Head Tax Management Bank Mandiri (2006).
- Department Head Financial Reporting Bank Mandiri (2010).
- Department Head Financial Palnning & Control Bank Mandiri (2015).
- Department Head Decision Support Micro & Retail Banking Bank Mandiri (2015).
- Dept Head Decision Support - Micro & Bussiness Banking- SPM Group Bank Mandiri (2015).
- Senior Vice President - Group Head Accounting – Accounting Group Bank Mandiri (2017).
- Senior Vice President - Group Head Strategy & Performance Management Bank Mandiri (2017).
- Direktur Utama Bank Mandiri Taspen (2021 - sekarang).

- Head of Head Office Division of Bank Bumi Daya Financial Report (1998).
- Assistant Manager Financial Reporting Bank Mandiri (2009).
- Head of the Tax Management Section of Bank Mandiri (2001).
- Department Head Tax Management Bank Mandiri (2006).
- Department Head Financial Reporting Bank Mandiri (2010).
- Department Head Financial Planning & Control Bank Mandiri (2015).
- Department Head Decision Support Micro & Retail Banking Bank Mandiri
- Dept. Head of Decision Support - Micro & Business Banking - SPM Group Bank Mandiri (2015).
- Senior Vice President - Group Head Accounting - Accounting Group Bank Mandiri (2017).
- Senior Vice President - Group Head Strategy & Performance Management at Bank Mandiri (2017).
- President Director of Bank Mandiri Taspen (2021 - present).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Direktur Utama Bank Mandiri Taspen untuk pertama kalinya sejak 19 Januari 2021 berdasarkan akta keputusan Sirkuler No. 31 tahun 2021 lulus *fit and proper test* OJK pada tanggal 23 Desember 2020.

Appointed as President Director of Bank Mandiri Taspen for the first time since January 19, 2021, based on Circular Decree No. 31 of 2021, passed the OJK fit and proper test on December 23, 2020.

Periode Jabatan / Serving Period
Periode I – 19 Januari 2021 sampai dengan 19 Januari 2023.
Period I – January 19, 2021, until January 19, 2023.

Rangkap Jabatan / Concurrent Position
Tidak memiliki rangkap jabatan di perusahaan maupun lembaga lain.
Does not have concurrent positions in other companies or institutions.

Kepemilikan Saham / Share Ownership
Tidak memiliki saham di Bank Mandiri Taspen.
Does not own shares in Bank Mandiri Taspen.

Iwan Soeroto

Direktur IT & Network
Director of IT & Network

Indonesia / Indonesian

Bekasi / Bekasi

Lahir di Jakarta pada tahun 1966. Usia 55 tahun Per Desember 2021.
Born in Jakarta in 1966. 55 Years old as of December 2021.

Riwayat Pendidikan / Educational Background

- Sarjana Manajemen Informatika dari STMIK Kuwera Jakarta (1996).
- Magister Manajemen dari Universitas Dokter Soetomo pada tahun (2004).
- Bachelor of Information Management from STMIK Kuwera Jakarta (1996).
- Master of Management from Doctor Soetomo University in (2004).

Sertifikasi / Certification

Sertifikasi Manajemen Risiko Level 5, Lembaga Sertifikasi Profesi Perbankan Jakarta
Risk Management Certification Level 5, Jakarta Banking Professional Certification Institute

Pengalaman Kerja / Work Experience

- Kepala Seksi Operasi Komputer di PT Taspen Kantor Pusat (1992).
- Kepala Seksi Staff Pengembangan Sistem Informasi di PT Taspen Kantor Pusat (1995).
- Pranata Komputer Muda Staff Pengembangan Sistem Informasi di PT Taspen Kantor Pusat (1996).
- Asman Administrasi SDM di PT Taspen Kantor Pusat (1997).
- PJ Kepala Bidang Sistem Informasi di PT Taspen Cabang Semarang (2002).
- Kepala Bidang Sistem Informasi di PT Taspen Cabang Semarang (2003).
- Manajer Pengembangan SDM di PT Taspen Kantor Pusat (2005).
- Wakil Kepala Cabang Utama di PT Taspen Cabang Makassar (2010).
- Wakil Kepala Cabang Utama di PT Taspen Cabang Surabaya (2012).
- Kepala Cabang Utama di PT Taspen Cabang Semarang (2014).
- Sekretaris Perusahaan di PT Taspen Kantor Pusat (2014).
- Direktur Information Technology and Network Bank Mandiri Taspen (2017 – sekarang).

- Head of Computer Operations Section at PT Taspen Head Office (1992).
- Head of Information System Development Staff Section at PT Taspen Head Office (1995).
- Young Computer Institution Information System Development Staff at PT Taspen Head Office (1996).
- Asman HR Administration at PT Taspen Head Office (1997).
- Coordinator Head of Information Systems Division at PT Taspen Semarang Branch (2002).
- Head of Information System Division at PT Taspen Semarang Branch (2003).
- HR Development Manager at PT Taspen Head Office (2005).
- Deputy Head of Main Branch at PT Taspen Makassar Branch (2010).
- Deputy Head of Main Branch at PT Taspen Surabaya Branch (2012).
- Head of Main Branch at PT Taspen Semarang Branch (2014).
- Corporate Secretary at PT Taspen Head Office (2014).
- Director of Information Technology and Network at Bank Mandiri Taspen (2017 – present).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Diangkat sebagai Direktur IT & Network Bank Mandiri Taspen sejak 9 Oktober 2017 berdasarkan akta keputusan RUPS No. 18 tahun 2017, dan telah lulus *fit and proper test* OJK pada tanggal 31 Juli 2018. Diangkat kembali pada 14 Februari 2020 berdasarkan akta keputusan RUPS No. 18 Tahun 2020 tanggal 19 Maret 2020.

Appointed as Director of IT & Network at Bank Mandiri Taspen since October 9, 2017, based on the deed of resolution of the GMS No. 18 of 2017, and has passed the OJK fit and proper test on July 31, 2018. Reappointed on February 14, 2020, based on the deed of GMS decision No. 18 Year 2020 March 19, 2020.

Periode Jabatan / Serving Period

Periode I – 9 Oktober 2017 sampai dengan 14 Februari 2020.
Periode II – 14 Februari 2020 sampai dengan 2023.
Period I – October 9, 2017, to February 14, 2020.
Period II – February 14, 2020, until 2023.

Rangkap Jabatan / Concurrent Position

Tidak memiliki rangkap jabatan di perusahaan maupun lembaga lain.
Does not have concurrent positions in other companies or institutions.

Kepemilikan Saham / Share Ownership

Tidak memiliki saham di Bank Mandiri Taspen.
Does not own shares in Bank Mandiri Taspen.

Atta Alva Wanggai

Direktur Finance, Risk & Operations
Director of Finance, Risk & Operations

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Bogor pada tahun 1979. Usia 42 tahun Per Desember 2021.
He was born in Bogor in 1979. 42 years old as of December 2021.

Riwayat Pendidikan / Educational Background

- Sarjana Teknik Informatika & Komputer dari Telkom Bandung (2002)
- Magister Manajemen Bisnis dari Institut Teknologi Bandung (2003).
- Bachelor of Informatics & Computer Engineering from Telkom Bandung (2002)
- Master in Business Management from the Institute of Technology Bandung (2003)

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5, Lembaga Sertifikasi Profesi Perbankan Jakarta.
Risk Management Certification Level 5, Jakarta Banking Professional Certification Institute.

Pengalaman Kerja / Work Experience

- Branch Manager Sorong Bank Mandiri (2008).
- Branch Manager Bandung Bank Mandiri (2010).
- MBDC Manager Banjarmasin & PJ MBDC Manager Banjarmasin Bank Mandiri (2011).
- PJ Area Manager Sorong (2013)
- Area Manager Jayapura & Probation Area Manager Jayapura Bank Mandiri (2014).
- Area Head Yogyakarta Bank Mandiri (2015).
- Regional Credit & Business Development Head Region Jawa 3 Bank Mandiri (2015).
- Regional Transaction & Consumer Head Region Kalimantan Bank Mandiri (2019).
- Direktur Finance, Risk & Operations Bank Mandiri Taspen (2020 – sekarang).

- Branch Manager Sorong Bank (2008).
- Branch Manager Bandung Bank Mandiri (2010).
- Manager Banjarmasin and PJ MBDC MBDC Manager Banjarmasin Bank (2011).
- PJ Area Manager Sorong (2013)
- Area Manager Jayapura & Probation Area Manager Jayapura Bank Mandiri (2014).
- Area Head of Yogyakarta Bank (2015).
- Regional Credit & Business Development Head Region Java 3 Bank Mandiri (2015).
- Regional Transaction & Consumer Head Region Kalimantan Bank Mandiri (2019).
- Director of Finance, Risk & Operations at Bank Mandiri Taspen (2020 – present).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Direktur Finance, Risk & Operations Bank Mandiri Taspen untuk pertama kalinya sejak 23 Oktober 2020 berdasarkan akta keputusan Sirkuler No. 23 tahun 2020, dan telah lulus *fit and proper test* OJK pada tanggal 21 Desember 2020.

Appointed as Director of Finance, Risk & Operations at Bank Mandiri Taspen for the first time since October 23, 2020, based on Circular Decree No. 23 of 2020 and has passed the OJK fit and proper test on December 21, 2020.

Periode Jabatan / Serving Period
Periode I – 2 Oktober 2020 sampai dengan 2023.
Period I – October 2, 2020, until 2023.

Jabatan Rangkap / Concurrent Position
Tidak memiliki rangkap jabatan di perusahaan maupun lembaga lain.
Does not have concurrent positions in other companies or institutions.

Kepemilikan Saham / Share Ownership
Tidak memiliki saham di Bank Mandiri Taspen.
Does not own shares in Bank Mandiri Taspen.

Maswar Purnama

Direktur Business
Director of Business

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Purwokerto pada tahun 1967. Usia 54 tahun Per Desember 2021.
Born in Purwokerto in 1967. 54 Years old as of December 2021.

Riwayat Pendidikan / Educational Background

- Sarjana Ekonomi Manajemen dari Universitas Gadjah Mada (1991).
- Magister Business Finance dari Oklahoma City University (1993).
- Doktor Ilmu Administrasi Bisnis dari Universitas Brawijaya (2021).
- Bachelor of Management Economics from Gadjah Mada University (1991).
- Master in Business Finance from Oklahoma City University (1993).
- Doctor of Business Administration from Brawijaya University (2021).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5, Lembaga Sertifikasi Profesi Perbankan Jakarta.
Risk Management Certification Level 5, Jakarta Banking Professional Certification Institute.

Pengalaman Kerja / Work Experience

- Region CEO – Region XI/Bali & Nusa Tenggara (2016 - 2017).
- Group Head Mandiri University Bank Mandiri (2017 - 2018).
- Region CEO – Region VII/Jawa 2 Bank Mandiri (2018 - 2020).
- Head of Improvement Project Bank Mandiri (2020 - 2021).
- Direktur Business Bank Mandiri Taspen (2021 - sekarang).

- Region CEO – Region XI/Bali & Nusa Tenggara (2016 - 2017).
- Group Head Mandiri University Bank Mandiri (2017 - 2018).
- Region CEO – Region VII/Java 2 Bank Mandiri (2018 - 2020).
- Head of Improvement Project Bank Mandiri (2020 - 2021).
- Business Director of Bank Mandiri Taspen (2021 - present).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Direktur Business Bank Mandiri Taspen untuk pertama kalinya sejak 28 Juni 2021 berdasarkan akta keputusan RUPS No. 20 Tahun 2021 tanggal 30 Juni 2021, dan telah lulus *fit and proper test* OJK pada tanggal 11 November 2021.

Appointed as Business Director of Bank Mandiri Taspen for the first time since June 28, 2021, based on the deed of GMS decision No. 20 of 2021 on June 30, 2021, and has passed the OJK fit and proper test on November 11, 2021.

Periode Jabatan / Serving Period
Periode I – 28 Juni 2021 sampai dengan 2024.
Period I – June 28, 2021, until 2024.

Rangkap Jabatan / Concurrent Position
Tidak memiliki rangkap jabatan di perusahaan maupun lembaga lain.
Does not have concurrent positions in other companies or institutions.

Kepemilikan Saham / Share Ownership
Tidak memiliki saham di Bank Mandiri Taspen.
Does not own shares in Bank Mandiri Taspen.

Judhi Budi Wirjanto

Direktur Compliance & Control
Director of Compliance & Control

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Surabaya pada tahun 1968. Usia 53 tahun Per Desember 2021.
Born in Surabaya in 1968. 53 years old As of December 2021.

Riwayat Pendidikan / Educational Background

- Sarjana Ekonomi dari Universitas Pawyatan Daha Kediri (2002).
- Bachelor of Economics from Pawyatan University Daha Kediri (2002).

Sertifikasi / Certification

Sertifikasi Manajemen Risiko Level 5 di Lembaga Sertifikasi Profesi Perbankan Jakarta.
Level 5 Risk Management Certification at the Jakarta Banking Professional Certification Institute.

Pengalaman Kerja / Work Experience

- Manajer Pengembangan SDM PT Taspen (2015 - 2017).
- Kepala Cabang Kediri PT Taspen (2017).
- Wakil Kepala Cabang Utama Semarang PT Taspen (2017 - 2019).
- Kepala Cabang Malang PT Taspen (2019).
- Kepala Cabang Utama Makassar PT Taspen (2019 - 2021).
- Direktur Compliance & Control Bank Mandiri Taspen (2021 - sekarang).

- PT Taspen HR Development Manager (2015 - 2017).
- Head of the Kediri Branch of PT Taspen (2017).
- Deputy Head of Semarang Main Branch PT Taspen (2017 - 2019).
- Head of Malang Branch PT Taspen (2019).
- Head of Makassar Main Branch PT Taspen (2019 - 2021).
- Director of Compliance & Control at Bank Mandiri Taspen (2021 - present).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Diangkat sebagai Direktur Compliance & Control Bank Mandiri Taspen sejak 28 Juni 2021 berdasarkan akta keputusan RUPS No. 20 Tahun 2021 tanggal 30 Juni 2021 dan telah lulus *fit and proper test* OJK pada tanggal 11 November 2021.

Appointed as Director of Compliance & Control of Bank Mandiri Taspen since June 28, 2021, based on the deed of resolution of the GMS No. 20 of 2021 on June 30, 2021 and has passed the OJK fit and proper test on November 11, 2021.

Periode Jabatan / Serving Period

Periode I – 28 Juni 2021 sampai dengan 2024.
Period I – June 28, 2021, until 2024.

Jabatan Rangkap / Concurrent Position

Tidak memiliki rangkap jabatan di perusahaan maupun lembaga lain.
Commissioner of PT Pemeringkat Efek Indonesia in (2020-Present).

Kepemilikan Saham / Share Ownership

Tidak memiliki saham di Bank Mandiri Taspen.
Does not have concurrent positions in other companies or institutions.

Hubungan Afiliasi Anggota Direksi

Members of the Board of Directors Affiliate Relations

Tabel Hubungan Afiliasi Direksi
Table of Board of Directors Affiliation Relations

Hubungan Keuangan, Keluarga dan Kepengurusan Direksi Financial, Family and Management Relations of the Board of Directors															
Nama Name	**Jabatan** Position	**Hubungan Keuangan Dengan** Financial Relations With						**Hubungan Keluarga Dengan** Family Relations With						**Hubungan Kepengurusan** Management Relations	
		Dewan Komisaris Board of Commissioners		**Direksi** Board of Directors		**Pemegang Saham Pengendali** Controlling Shareholder		**Dewan Komisaris** Board of Commissioners		**Direksi** Board of Directors		**Pemegang Saham Pengendali** Controlling Shareholder			
		Ya Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No
Elmamber Petamu Sinaga	Direktur Utama President Director		√		√		√		√		√		√		√
Judhi Budi Wirjanto	Direktur Compliance & Control Director of Compliance & Control		√		√		√		√		√		√		√
Iwan Soeroto	Direktur IT & Network Director of IT & Network		√		√		√		√		√		√		√
Maswar Purnama	Direktur Business & Syariah Director of Business & Sharia		√		√		√		√		√		√		√
Atta Alva Wanggai	Direktur Finance, Risk & Operations Director of Finance, Risk & Operations		√		√		√		√		√		√		√

Perubahan Komposisi Anggota Direksi dan Alasan Perubahannya

Selama tahun 2021, telah terjadi perubahan komposisi Direksi sebagaimana penjelasan berikut:

Komposisi Direksi Sebelum RUPS Luar Biasa Tahun 2021

Komposisi Direksi sebelum RUPS Luar Biasa tahun 2021 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) orang Direktur Utama, dan 4 (empat) orang Direksi. Seluruh Direksi berdomisili di wilayah kerja Bank Mandiri Taspen. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Changes and Changing Reasons in the Composition of the Members of The Board of Directors

During 2021, there was a change in the composition of the Board of Directors as explained below:

Composition of The Board of Directors Before the 2021 Extraordinary GMS

The composition of the Board of Directors before the 2021 Extraordinary GMS was 5 (five) people consisting of 1 (one) President Director and 4 (four) Directors. All Directors were domiciled in the work area of Bank Mandiri Taspen. The composition and basis for the appointment of the Board of Directors can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Direksi Sebelum RUPS Luar Biasa Tahun 2021
Table of Composition and Basis of Appointment of the Board of Directors Before the 2021 Extraordinary GMS

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Josephus Koernianto Triprakoso	Direktur Utama President Director	OJK	Akta Keputusan RUPS No. 4 tahun 2017 Deed of GMS Resolution No. 4 years 2017	7 Agustus 2017 August 7, 2017
Paulus Endra Suyatna	Direktur Compliance & Control Director of Compliance & Control	OJK	Akta Keputusan RUPS No. 21 tahun 2018 Deed of GMS Resolution No. 21 year 2018	2 Oktober 2018 October 2, 2018
Iwan Soeroto	Direktur IT & Network Director of IT & Network	OJK	Akta Keputusan RUPS No. 18 Tahun 2020 Deed of GMS Resolution No. 18 Year 2020	31 Juli 2018 July 31, 2018
Agus Sanjaya	Direktur Business & Syariah Director of Business & Sharia	OJK	Akta Keputusan RUPS No. 31 tahun 2020 Deed of GMS Resolution No. 31 year 2020	6 Juli 2020 July 6, 2020
Atta Alva Wanggai	Direktur Finance, Risk & Operations Director of Finance, Risk & Operations	OJK	Akta Keputusan Sirkuler No. 23 tahun 2020 Circular Decree No. 23 year 2020	21 Desember 2020 December 21, 2020

Komposisi Direksi Setelah RUPS Luar Biasa Tahun 2021

Pada tanggal 19 Januari 2021, RUPS Luar Biasa memutuskan:

1. Memberhentikan dengan hormat Bapak Jospehus Koernianto Triprakoso sebagai Direktur Utama Bank Mandiri Taspen sehubungan dengan adanya penarikan penugasan oleh PT Bank Mandiri (Persero) Tbk. selaku Pemegang Saham yang memberikan penugasan, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 19 Januari 2021 dan diaktakan dengan Akta Notaris Nomor 31 tanggal 20 Januari 2021.
2. Pengangkatan Bapak Elmamber Petamu Sinaga sebagai Direktur Utama Bank Mandiri Taspen, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 19 Januari 2021 dan diaktakan dengan Akta Notaris Nomor 31 tanggal 20 Januari 2021.

Sehingga komposisi Direksi setelah RUPS Luar Biasa tahun 2021 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) orang Direktur Utama, dan 4 (empat) orang Direksi. Seluruh Direksi berdomisili di wilayah kerja Bank Mandiri Taspen. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Composition of the Board of Directors after the Extraordinary GMS 2021

On January 19, 2021, the Extraordinary GMS decided:

1. Respectfully dismissed Mr. Jospehus Koernianto Triprakoso as President Director of Bank Mandiri Taspen in connection with the withdrawal of assignment by PT Bank Mandiri (Persero) Tbk. as the Shareholder who gave the assignment, the decision was stated in the Circular Decision of the Shareholders dated January 19, 2021 and notarized by Notary Deed Number 31 dated January 20, 2021.
2. The appointment of Mr. Elmamber Petamu Sinaga as President Director of Bank Mandiri Taspen, the decision was stated in the Circular Decision of Shareholders dated January 19, 2021 and notarized by Notary Deed Number 31 dated January 20, 2021.

Hence, the composition of the Board of Directors after the 2021 Extraordinary GMS was 5 (five) people consisting of 1 (one) President Director and 4 (four) Directors. All Directors were domiciled in the work area of Bank Mandiri Taspen. The composition and basis for the appointment of the Board of Directors can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Direksi Setelah RUPS Luar Biasa Tahun 2021
Table of Composition and Basis of Appointment of the Board of Directors after the 2021 Extraordinary GMS

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Elmamber Petamu Sinaga	Direktur Utama President Director	OJK	Akta Keputusan Sirkuler No. 31 tahun 2021 Circular Decree No. 31 year 2021	19 Januari 2021 January 19, 2021
Paulus Endra Suyatna	Direktur Compliance & Control Director of Compliance & Control	OJK	Akta Keputusan RUPS No. 21 tahun 2018 Deed of GMS Resolution No. 21 year 2018	2 Oktober 2018 October 2, 2018
Iwan Soeroto	Direktur IT & Network Director of IT & Network	OJK	Akta Keputusan RUPS No. 18 Tahun 2020 Deed of GMS Resolution No. 18 Year 2020	31 Juli 2018 July 31, 2018
Agus Sanjaya	Direktur Business & Syariah Director of Business & Sharia	OJK	Akta Keputusan RUPS No. 31 tahun 2020 Deed of GMS Resolution No. 31 year 2020	6 Juli 2020 July 6, 2020
Atta Alva Wanggai	Direktur Finance, Risk & Operations Director of Finance, Risk & Operations	OJK	Akta Keputusan Sirkuler No. 23 tahun 2020 Circular Decree No. 23 year 2020	21 Desember 2020 December 21, 2020

Komposisi Direksi Setelah RUPS Tahunan 2021

Pada tanggal 28 Juni 2021, RUPS Tahunan 2021 memutuskan:

1. Tidak memperpanjang masa jabatan Bapak Paulus Endra Suyatna sebagai Direktur Compliance & Control Bank Mandiri Taspen sehubungan dengan telah menjabat sebanyak 2 (dua) kali masa jabatan, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 28 Juni 2021 dan diaktakan dengan Akta Notaris Nomor 20 tanggal 30 Juni 2021.
2. Memberhentikan dengan hormat Bapak Agus Sanjaya sebagai Direktur Business & Syariah Bank Mandiri Taspen sehubungan dengan adanya penarikan penugasan oleh PT Bank Mandiri (Persero) Tbk. selaku Pemegang Saham yang memberikan penugasan, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 28 Juni 2021 dan diaktakan dengan Akta Notaris Nomor 20 tanggal 30 Juni 2021.
3. Pengangkatan Bapak Maswar Purnama sebagai Direktur Business Bank Mandiri Taspen, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 28 Juni 2021 dan diaktakan dengan Akta Notaris Nomor 20 tanggal 30 Juni 2021.
4. Pengangkatan Bapak Judhi Budi Wirjanto sebagai Direktur Compliance & Control Bank Mandiri Taspen, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 28 Juni 2021 dan diaktakan dengan Akta Notaris Nomor 20 tanggal 30 Juni 2021.

Sehingga komposisi Direksi setelah RUPS Tahunan 2021 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) orang Direktur Utama, dan 4 (empat) orang Direksi. Seluruh Direksi berdomisili di wilayah kerja Bank Mandiri Taspen. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Composition of The Board of Directors After The 2021 Annual GMS

On June 28, 2021, the 2021 Annual GMS decided:

1. Not extending the term of office of Mr. Paulus Endra Suyatna as Director of Compliance & Control of Bank Mandiri Taspen in connection with having served 2 (two) terms of office, the decision was stated in the Circular Decision of Shareholders dated June 28, 2021 and notarized by Notary Deed Number 20 dated June 30, 2021.
2. Honorably dismissed Mr. Agus Sanjaya as Director of Business & Syariah at Bank Mandiri Taspen in connection with the withdrawal of the assignment by PT Bank Mandiri (Persero) Tbk. as the Shareholder who gave the assignment, the decision was stated in the Circular Decision of the Shareholders dated June 28, 2021 and notarized by Notary Deed Number 20 dated June 30, 2021.
3. The appointment of Mr. Maswar Purnama as Business Director of Bank Mandiri Taspen, the decision was stated in the Circular Decision of Shareholders dated June 28, 2021 and notarized by Notary Deed Number 20 dated June 30, 2021.
4. The appointment of Mr. Judhi Budi Wirjanto as Director of Compliance & Control of Bank Mandiri Taspen, the decision was stated in the Circular Decision of Shareholders dated June 28, 2021 and notarized by Notary Deed Number 20 dated June 30, 2021.

Hence, the composition of the Board of Directors after the 2021 Annual GMS was 5 (five) people consisting of 1 (one) President Director and 4 (four) Directors. All Directors were domiciled in the work area of Bank Mandiri Taspen. The composition and basis for the appointment of the Board of Directors can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Direksi Setelah RUPS Tahunan 2021
Table of Composition and Basis of Appointment of the Board of Directors after the 2021 Annual GMS

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Elmamber Petamu Sinaga	Direktur Utama President Director	OJK	Akta Keputusan Sirkuler No. 31 tahun 2021 Circular Decree No. 31 year 2021	19 Januari 2021 January 19, 2021
Iwan Soeroto	Direktur IT & Network Director of IT & Network	OJK	Akta Keputusan RUPS No. 18 Tahun 2020 Deed of GMS Resolution No. 18 Year 2020	31 Juli 2018 July 31, 2018
Atta Alva Wanggai	Direktur Finance, Risk & Operations Director of Finance, Risk & Operations	OJK	Akta Keputusan Sirkuler No. 23 tahun 2020 Circular Decree No. 23 year 2020	21 Desember 2020 December 21, 2020
Maswar Purnama	Direktur Business Director of Business	OJK	Akta Keputusan RUPS No. 20 Tahun 2021 Deed of GMS Resolution No. 20 Year 2021	11 November 2021 November 11, 2021
Judhi Budi Wirjanto	Direktur Compliance & Control Director of Compliance & Control	OJK	Akta Keputusan RUPS No. 20 Tahun 2021 Deed of GMS Resolution No. 20 Year 2021	11 November 2021 November 11, 2021

Profil Dewan Komisaris
Board of Commissioner Profile

Mustaslimah

Komisaris Utama
President Commissioner

Indonesia / Indonesian

Depok / Depok

Lahir di Temanggung pada tahun 1965. Usia 56 tahun Per Desember 2021.
Born in Temanggung in 1965. 56 years old As of December 2021.

Riwayat Pendidikan / Educational Background
- Sarjana Pertanian dari Institut Pertanian Bogor (1988).
- Bachelor of Agriculture from Bogor Agricultural University (1988).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 5, Lembaga Sertifikasi Profesi Perbankan Jakarta.
Risk Management Certification Level 5, Jakarta Banking Professional Certification Institute.

Pengalaman Kerja / Work Experience
- Group Head Compliance Bank Mandiri (2007 - 2010).
- Group Head Procurement & Fixed Assets (2010 - 2014).
- Group Head HC Service Bank Mandiri (2014 - 2015).
- SEVP Internal Audit Bank Mandiri (2015 - 2021).
- Komisaris Utama Bank Mandiri Taspen (2021 - sekarang)..

- Bank Mandiri Group Head Compliance (2007 - 2010).
- Group Head Procurement & Fixed Assets (2010 - 2014).
- Group Head HC Service Bank Mandiri (2014 - 2015).
- SEVP Internal Audit of Bank Mandiri (2015 - 2021).
- President Commissioner of Bank Mandiri Taspen (2021 - present).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Komisaris Utama Bank Mandiri Taspen untuk pertama kalinya sejak 28 Juni 2021 berdasarkan akta keputusan RUPS No. 20 Tahun 2021 dan telah lulus *fit and proper test* OJK pada tanggal 11 November 2021.

Appointed as President Commissioner of Bank Mandiri Taspen for the first time since June 28, 2021 based on the deed of GMS resolution No. 20 of 2021, and has passed the OJK fit and proper test on November 11, 2021.

Periode Menjabat / Serving Period
Periode I – 28 Juni 2021 sampai dengan 2024..
Period I – June 28, 2021, until 2024

Rangkap Jabatan / Concurrent Position
Anggota Komite Remunerasi dan Nominasi Bank Mandiri Taspen (2021 – sekarang).
Member of the Remuneration and Nomination Committee of Bank Mandiri Taspen (2021 – present).

Kepemilikan Saham / Share Ownership
Tidak memiliki saham di Bank Mandiri Taspen.
Does not own shares in Bank Mandiri Taspen.

Zudan Arif Fakrulloh

Komisaris Independen
Independent Commissioner

Indonesia / Indonesian

Bekasi / Bekasi

Lahir di Sleman pada tahun 1969. Usia 52 tahun Per Desember 2021.
He was born in Sleman in 1969. 52 years old As of December 2021.

Riwayat Pendidikan / Educational Background

- Sarjana Hukum dari Universitas Sebelas Maret Surakarta (1992).
- Magister Ilmu Hukum dari Universitas Diponegoro (1995).
- Doktor Ilmu Hukum dari Universitas Diponegoro (2001).
- Bachelor of Law from Sebelas Maret University, Surakarta (1992).
- Master of Law from Diponegoro University (1995).
- Doctor of Law from Diponegoro University (2001).

Sertifikasi / Certification

Sertifikasi Manajemen Risiko Level 1 dan 2 Komisaris, LSPP di Jakarta.
Risk Management Certification Level 1 and 2 Commissioner, LSPP in Jakarta.

Pengalaman Kerja / Work Experience

- Kasubdit Kader di Bagian Diklat di Kemendagri (2002 - 2008).
- Kepala Bagian Perundang – undang Biro Hukum Sekjen Kemendagri (2008 - 2011).
- Kepala Biro Hukum Setjen Kemendagri (2011 - 2014).
- Staf Ahli Mendagri Bidang Hukum, Politik dan HAM (2014 - 2015).
- Penjabat Gubernur Gorontalo (2016 - 2017).
- Direktur Jenderal Kependudkan dan Pencatatan Sipil Kementerian Dalam Negeri (2015 - Sekarang).
- Komisaris Independen Bank Mandiri Taspen (2018 - sekarang).
- Head of Sub-Directorate for Cadres in the Education and Training Section of the Ministry of Home Affairs (2002 - 2008).
- Head of the Legislative Section Legal Bureau Secretary-General of the Ministry of Home Affairs (2008 - 2011).
- Head of the Legal Bureau of the Secretariat General of the Ministry of Home Affairs (2011 - 2014).
- Expert Staff to the Minister of Home Affairs for Law, Politics and Human Rights (2014 - 2015).
- Acting Governor of Gorontalo (2016 - 2017).
- Director-General of Population and Civil Registration of the Ministry of Home Affairs (2015 - Present).
- Independent Commissioner of Bank Mandiri Taspen (2018 - present).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Diangkat sebagai Komisaris Independen Bank Mandiri Taspen untuk pertama kalinya sejak 19 Maret 2018 berdasarkan akta keputusan RUPS No. 41 tahun 2018 dan telah lulus *fit and proper test* OJK pada tanggal 08 Oktober 2018. Diangkat kembali sejak 28 Juni 2021 berdasarkan akta keputusan RUPS No. 20 Tahun 2021 tanggal 30 Juni 2021.

Appointed as Independent Commissioner of Bank Mandiri Taspen for the first time since March 19, 2018, based on the deed of resolution of the GMS No. 41 of 2018, and has passed the OJK fit and proper test on October 08, 2018. Re-appointed since June 28, 2021, based on the deed of GMS decision No. 20 of 2021 on June 30, 2021.

Periode Menjabat / Serving Period

Periode I – 19 Maret 2018 sampai dengan 2021.
Periode II - 28 Juni 2021 sampai dengan 2024.
Period I – March 19, 2018, until 2021.
Period II - June 28, 2021, until 2024.

Rangkap Jabatan / Concurrent Position

- Direktur Jenderal Kependudukan dan Pencatatan Sipil Kemendagri (2015 – sekarang).
- Anggota Komite Audit Bank Mandiri Taspen (2018 - sekarang).
- Ketua Komite Remunerasi dan Nominasi Bank Mandiri Taspen (2018 - sekarang).
- Anggota Komite Pemantau Risiko Bank Mandiri Taspen (2018 - sekarang).
- Director-General of Population and Civil Registration Ministry of Home Affairs (2015 – present).
- Member of the Audit Committee of Bank Mandiri Taspen (2018 - now).
- Chairman of the Remuneration and Nomination Committee of Bank Mandiri Taspen (2018 - now).
- Member of the Risk Monitoring Committee of Bank Mandiri Taspen (2018 - now).

Kepemilikan Saham / Share Ownership

Tidak memiliki saham di Bank Mandiri Taspen.
Does not own shares in Bank Mandiri Taspen.

Adie Soesetyantoro

Komisaris Independen
Independent Commissioner

Indonesia / Indonesian

Tangerang Selatan / South Tangerang

Lahir di Semarang pada tahun 1959. Usia 62 tahun Per Desember 2021.
Born in Semarang in 1959. 62 Years old as of December 2021.

Riwayat Pendidikan / Educational Background

- Sarjana Ekonomi Manajemen dari Universitas Diponegoro (1982).
- Bachelor of Management Economics from Diponegoro University (1982).

Sertifikasi / Certification

Sertifikasi Manajemen Risiko Level 5, LSPP di Jakarta.
Risk Management Certification Level 5, LSPP in Jakarta

Pengalaman Kerja / Work Experience

- Pengawas Bank Eksekutif/Kepala Bagian Direktorat Pemeriksaan Bank 2 Bank Indonesia (1999 - 2004).
- Deputi Direktur Departemen Pengawasan Bank 1 Bank Indonesia (2004 - 2006).
- Direktur Departemen Pengawasan Bank 1 Bank Indonesia (2006 - 2009).
- Pengawas Bank Utama Senior Departemen Pengawasan Bank 1 Bank Indonesia (2009 - 2010).
- Kepala Departemen Pengawasan Bank 3 Bank Indonesia (2010 - 2012).
- Kepala Departemen Pengawasan Bank 1 Bank Indonesia (2013).
- Kepala Departemen/ Kepala Regional IV Jawa Timur, Bali dan Nusa Tenggara OJK (2013 - 2014).
- Kepala Departemen/ Kepala Regional I DKI Jaya dan Provinsi Banten OJK (2014 - 2015).
- Deputi Komisioner Manajemen Strategis II-C OJK (2016 - 2017).
- Deputi Komisioner/Advisor Senior Komite Strategis dan Pusat Riset Otoritas Jasa Keuangan OJK (2017 - 2019).
- Komisaris Independen Bank Mandiri Taspen (2020 - sekarang)..

- Bank Supervisor Executive/Head of Division of Directorate of Bank Inspection 2 Bank Indonesia (1999 - 2004).
- Deputy Director of Bank Indonesia Supervision Department 1 (2004 - 2006).
- Director of the Bank Supervision Department 1 Bank Indonesia (2006 - 2009).
- Main Bank Supervisor Senior Bank Supervision Department 1 Bank Indonesia (2009 - 2010).
- Head of Bank Supervision Department 3 Bank Indonesia (2010 - 2012).
- Head of Bank Supervision Department 1 Bank Indonesia (2013).
- Head of Department/Head of Regional IV East Java, Bali and Nusa Tenggara OJK (2013 - 2014).
- Head of Department/Head of Regional I DKI Jaya and Banten Province OJK (2014 - 2015).
- Deputy Commissioner for Strategic Management II-C OJK (2016 - 2017).
- Deputy Commissioner/Senior Advisor of the Strategic Committee and Research Center of the OJK Financial Services Authority (2017 - 2019).
- Independent Commissioner of Bank Mandiri Taspen (2020 - present).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Diangkat sebagai Komisaris Independen Bank Mandiri Taspen untuk pertama kalinya sejak 14 Februari 2020 berdasarkan Akta keputusan RUPS No. 18 tahun 2020 dan telah lulus *fit and proper test* OJK pada tanggal 09 November 2020.

Appointed as Independent Commissioner of Bank Mandiri Taspen for the first time since February 14, 2020, based on the Deed of GMS resolution No. 18 of 2020, and has passed the OJK fit and proper test on November 9, 2020.

Periode Menjabat / Serving Period

Periode I – 30 Juli 2020 sampai dengan 2023.
Period I – July 30, 2020, until 2023.

Rangkap Jabatan / Concurrent Position

- Ketua Komite Audit Bank Mandiri Taspen (2020 - sekarang).
- Anggota Komite Remunerasi dan Nominasi Bank Mandiri Taspen (2020 - sekarang).
- Anggota Komite Pemantau Risiko Bank Mandiri Taspen (2020 - sekarang).

- Chairman of the Audit Committee of Bank Mandiri Taspen (2020 - now).
- Member of the Remuneration and Nomination Committee of Bank Mandiri Taspen (2020 - now).
- Member of the Risk Monitoring Committee of Bank Mandiri Taspen (2020 - now).

Kepemilikan Saham / Share Ownership

Tidak memiliki saham di Bank Mandiri Taspen.
Does not own shares in Bank Mandiri Taspen.

Andi Rivai

Komisaris Independen
Independent Commissioner

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Jambi pada tahun 1961. Usia 60 tahun Per Desember 2021.
Born in Jambi in 1961. 60 years old As of December 2021.

Riwayat Pendidikan / Educational Background

- Sarjana Ekonomi Akuntansi Universitas Padjajaran (1986).
- Master of Business Administration Embry-Riddle Aeronautical University Daytona Beach, Florida, USA (1994).

- Bachelor of Economics in Accounting from Padjadjaran University (1986).
- Master of Business Administration at Embry-Riddle Aeronautical University Daytona Beach, Florida, USA (1994).

Sertifikasi / Certification

Sertifikasi Manajemen Risiko Level 1 dan 2 Komisaris, LSPP di Jakarta.
Risk Management Certification Level 1 and 2 Commissioner, LSPP in Jakarta.

Pengalaman Kerja / Work Experience

- Chief Finance Officer PT Garuda Indonesia (Persero) Tbk (2005 - 2006).
- Finance Expert PT Garuda Indonesia (Persero) Tbk (2007 - 2009).
- Executive Project Manager Pemanfaatan Asset Tanah Duri Kosambi PT Garuda Indonesia (Persero) Tbk (2009 - 2012)
- Service Expert PT Garuda Indonesia (Persero) Tbk (2013 - 2013)
- Executive Project Manager Proyek Dedicated Terminal PT Garuda Indonesia (Persero) Tbk (2013 - 2017).
- Komisaris PT Angkasa Pura Support (2020 - 2021).
- Komisaris Independen Bank Mandiri Taspen (2020 - sekarang)..

- Chief Finance Officer of PT Garuda Indonesia (Persero) Tbk (2005 - 2006).
- Finance Expert of PT Garuda Indonesia (Persero) Tbk (2007 - 2009).
- Executive Project Manager Utilization of Tanah Duri Kosambi Assets PT Garuda Indonesia (Persero) Tbk (2009 - 2012)
- Service Expert PT Garuda Indonesia (Persero) Tbk (2013 - 2013)
- Executive Project Manager of PT Garuda Indonesia (Persero) Tbk Dedicated Terminal Project (2013 - 2017).
- Commissioner of PT Angkasa Pura Support (2020 - 2021).
- Independent Commissioner of Bank Mandiri Taspen (2020 - present).

Dasar Hukum Pengangkatan / Legal Basis of Appointment

Diangkat sebagai Komisaris Independen Bank Mandiri Taspen untuk pertama kalinya sejak 30 Juli 2020 berdasarkan Akta keputusan RUPS No. 35 tahun 2020 dan lulus *fit & proper test* OJK pada 11 Februari 2021.

Appointed as Independent Commissioner of Bank Mandiri Taspen for the first time since 30 July 2020 based on the Deed of GMS resolution No. 35 years 2020 and passed the OJK fit & proper test on February 11, 2021.

Periode Menjabat / Serving Period

Periode I – 30 Juli 2020 sampai dengan 2023.
Period I – July 30, 2020 until 2023.

Rangkap Jabatan / Concurrent Position

- Anggota Komite Audit Bank Mandiri Taspen 2021 - sekarang).
- Anggota Komite Remunerasi dan Nominasi Bank Mandiri Taspen (2021 - sekarang).
- Ketua Komite Pemantau Risiko Bank Mandiri Taspen (2021 - sekarang).

- Member of the Audit Committee of Bank Mandiri Taspen 2021 - present).
- Member of the Remuneration and Nomination Committee of Bank Mandiri Taspen (2021 - present).
- Chairman of the Risk Monitoring Committee of Bank Mandiri Taspen (2021 - present).

Kepemilikan Saham / Share Ownership

Tidak memiliki saham di Bank Mandiri Taspen.
Does not own shares in Bank Mandiri Taspen.

Chandra Arie Setiawan

Komisaris Independen
Independent Commissioner

Indonesia / Indonesian

Tangerang Selatan / South Tangerang

Lahir di Jakarta pada tahun 1970. Usia 51 tahun Per Desember 2021.
Born in Jakarta in 1970. 51 Years old As of December 2021.

Riwayat Pendidikan / Educational Background

- Sarjana Ekonomi Manajemen dari Universitas Indonesia (1999).
- Magister Manajemen dari Universitas Indonesia (2005).
- Bachelor of Economics in Management from the University of Indonesia (1999).
- Master of Management from the University of Indonesia (2005).

Sertifikasi / Certification
Sertifikasi Manajemen Risiko Level 1 dan 2 Komisaris. BSMR Jakarta.
Risk Management Certification Level 1 and 2 Commissioner. BSMR Jakarta

Pengalaman Kerja / Work Experience

- VP Marketing PT Sanatel (1999 - 2004).
- Director PT Ketrosden Triasmitra (2004 - 2011).
- Chief Executive Officer PT Sarana Global Indonesia (2011 - 2020).
- Komisaris PT Telekomunikasi Indonesia Tbk (2020 - 2021).
- Komisaris Independen Bank Mandiri Taspen (2021 - sekarang)..

- VP Marketing PT Sanatel (1999 - 2004).
- Director of PT Ketrosden Triasmitra (2004 - 2011).
- Chief Executive Officer of PT Sarana Global Indonesia (2011 - 2020).
- Commissioner of PT Telekomunikasi Indonesia Tbk (2020 - 2021).
- Independent Commissioner of Bank Mandiri Taspen (2021 - present).

Dasar Hukum Pengangkatan / Legal Basis of Appointment
Diangkat sebagai Komisaris Independen Bank Mandiri Taspen untuk pertama kalinya sejak 28 Juni 2021 berdasarkan Akta keputusan RUPS No. 20 Tahun 2021 tanggal 30 Juni 2021 dan lulus *fit and proper test* OJK pada 25 Januari 2022.

Appointed as Independent Commissioner of Bank Mandiri Taspen for the first time since 28 June 2021 based on the Deed of GMS resolution No. 20 of 2021 on 30 June 2021 and passed the OJK fit and proper test on 25 January 2022.

Periode Menjabat / Serving Period
Periode I – 28 Juni 2021 sampai dengan 2024.
Period I – June 28, 2021 until 2024.

Rangkap Jabatan / Concurrent Position
Tidak memiliki rangkap jabatan di perusahaan maupun lembaga lain.
Does not have concurrent positions in other companies or institutions.

Kepemilikan Saham / Share Ownership
Tidak memiliki saham di Bank Mandiri Taspen.
Does not own shares in Bank Mandiri Taspen

Hubungan Afiliasi Anggota Dewan Komisaris

Members of the Board of Commissioners Affiliate Relations

Tabel Hubungan Afiliasi Dewan Komisaris
Table of Board of Commissioners Affiliation Relations

Hubungan Keuangan, Keluarga dan Kepengurusan Komisaris Financial, Family and Management Relations of the Board of Commissioners															
Nama Name	Jabatan Position	Hubungan Keuangan Dengan Financial Relations With						Hubungan Keluarga Dengan Family Relations With						Hubungan Kepengurusan Controlling Shareholder	
		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholder		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholder			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Mustaslimah	Komisaris Utama President Commissioner		√		√		√		√		√		√		√
Zudan Arif Fakrulloh	Komisaris Independen Independent Commissioner		√		√		√		√		√		√		√
Adie Soesetyantoro	Komisaris Independen Independent Commissioner		√		√		√		√		√		√		√
Andi Rivai	Komisaris Independen Independent Commissioner		√		√		√		√		√		√		√
Chandra Arie Setiawan	Komisaris Independen Independent Commissioner		√		√		√		√		√		√		√
Iqbal Latanro*	Komisaris Commissioner		√		√		√		√		√		√		√

Perubahan Komposisi Anggota Dewan Komisaris dan Alasan Perubahannya

Selama tahun 2021, telah terjadi perubahan komposisi anggota Dewan Komisaris sebagaimana penjelasan berikut:

Komposisi Dewan Komisaris Sebelum RUPS Tahunan 2021

Komposisi Dewan Komisaris sebelum RUPS Tahunan 2021 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) orang Komisaris Utama, 3 (tiga) orang Komisaris Independen dan 1 (satu) orang Komisaris. Seluruh Dewan Komisaris berdomisili di wilayah kerja Bank Mandiri Taspen. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Changes and Changing Reasons in the Composition of Members of The Board of Commissioners

During 2021, there was a change in the composition of the members of the Board of Commissioners as explained below:

Composition of The Board of Commissioners Before the 2021 Annual GMS

The composition of the Board of Commissioners before the 2021 Annual GMS was 5 (five) people consisting of 1 (one) President Commissioner, 3 (three) Independent Commissioners and 1 (one) Commissioner. All of the Board of Commissionerswere domiciled in the work area of Bank Mandiri Taspen. The composition and basis for the appointment of the Board of Commissioners can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Sebelum RUPS Tahunan 2021
Table of Composition and Basis of Appointment of the Board of Commissioners Before the 2021 Annual GMS

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Abdul Rachman	Komisaris Utama President Commissioner	OJK	- Akta Keputusan RUPS No. 28 tahun 2015 - Akta Keputusan RUPS No. 41 tahun 2018 - Deed of GMS Resolution No. 28 years 2015 - Deed of GMS Resolution No. 41 year 2018	19 Maret 2018 March 19, 2018
Zudan Arif Fakrulloh	Komisaris Independen Independent Commissioner	OJK	- Akta Keputusan RUPS No. 41 tahun 2018 - Akta Keputusan RUPS No. 20 Tahun 2021 - Deed of GMS Resolution No. 41 year 2018 - Deed of GMS Resolution No. 20 Year 2021	28 Juni 2021 June 28, 2021
Adie Soesetyantoro	Komisaris Independen Independent Commissioner	OJK	Akta Keputusan RUPS No. 18 tahun 2020 Deed of GMS Resolution No. 18 year 2020	09 November 2020 November 09, 2020
Andi Rivai	Komisaris Independen Independent Commissioner	OJK	Akta Keputusan RUPS No. 35 tahun 2020 Deed of GMS Resolution No. 35 years 2020	11 Februari 2021 February 11, 2021
Iqbal Latanro	Komisaris Commissioner	OJK	Akta Keputusan RUPS No. 35 tahun 2020 Deed of GMS Resolution No. 35 years 2020	09 Nopember 2020 November 09, 2020

Komposisi Dewan Komisaris Setelah RUPS Tahunan 2021

Pada tanggal 28 Juni 2021, RUPS Tahunan 2021 memutuskan:

1. Tidak memperpanjang masa jabatan Bapak Abdul Rachman sebagai Komisaris Utama Bank Mandiri Taspen sehubungan dengan telah menjabat sebanyak 2 (dua) kali masa jabatan, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 28 Juni 2021 dan diaktakan dengan Akta Notaris Nomor 20 tanggal 30 Juni 2021.
2. Pengangkatan Ibu Mustaslimah sebagai Komisaris Utama Bank Mandiri Taspen, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 28 Juni 2021 dan diaktakan dengan Akta Notaris Nomor 20 tanggal 30 Juni 2021.
3. Memberhentikan dengan hormat Bapak Iqbal Latanro sebagai Komisaris Bank Mandiri Taspen sehubungan dengan telah mengajukan pengunduran diri tanggal 10 Maret 2021, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 28 Juni 2021 dan diaktakan dengan Akta Notaris Nomor 20 tanggal 30 Juni 2021.
4. Pengangkatan Bapak Chandra Arie Setiawan sebagai Komisaris Independen Bank Mandiri Taspen, keputusan tersebut telah dituangkan dalam Keputusan Sirkuler Pemegang Saham tanggal 28 Juni 2021 dan diaktakan dengan Akta Notaris Nomor 20 tanggal 30 Juni 2021.

Sehingga komposisi Dewan Komisaris setelah RUPS Tahunan 2021 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) orang Komisaris Utama dan 4 (empat) orang Komisaris Independen. Seluruh Dewan Komisaris berdomisili di wilayah kerja Bank Mandiri Taspen. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Composition of The Board of Commissioners After the 2021 Annual GMS

On June 28, 2021, the 2021 Annual GMS decided:

1. Not extending the term of office of Mr. Abdul Rachman as President Commissioner of Bank Mandiri Taspen in connection with having served 2 (two) terms of office, the decision was stated in the Circular Decision of Shareholders dated June 28, 2021 and notarized by Notarial Deed Number 20 dated June 30, 2021 .
2. The appointment of Mrs. Mustaslimah as President Commissioner of Bank Mandiri Taspen, the decision was stated in the Circular Decision of Shareholders dated 28 June 2021 and notarized by Notary Deed Number 20 dated June 30, 2021.
3. Respectfully dismissed Mr. Iqbal Latanro as Commissioner of Bank Mandiri Taspen in connection with his resignation on March 10, 2021, the decision was stated in the Circular Decision of Shareholders dated June 28, 2021 and notarized by Notary Deed Number 20 dated June 30, 2021.
4. The appointment of Mr. Chandra Arie Setiawan as Independent Commissioner of Bank Mandiri Taspen, the decision was stated in the Circular Decision of Shareholders dated June 28, 2021 and notarized by Notary Deed Number 20 dated June 30, 2021.

Hence, the composition of the Board of Commissioners after the 2021 Annual GMS was 5 (five) people consisting of 1 (one) President Commissioner and 4 (four) Independent Commissioners. All of the Board of Commissioners were domiciled in the work area of Bank Mandiri Taspen. The composition and basis for the appointment of the Board of Commissioners can be seen in the table below.

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris setelah RUPS Tahunan 2021
Table of Composition and Basis of Appointment of the Board of Commissioners after the 2021 Annual GMS

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Mustaslimah	Komisaris Utama President Commissioner	OJK	Akta Keputusan RUPS No. 20 Tahun 2021 Deed of GMS Resolution No. 20 Year 2021	11 November 2021 November 11, 2021
Zudan Arif Fakrulloh	Komisaris Independen Independent Commissioner	OJK	- Akta Keputusan RUPS No. 41 tahun 2018 - Akta Keputusan RUPS No. 20 Tahun 2021 - Deed of GMS Resolution No. 41 year 2018 - Deed of GMS Resolution No. 20 Year 2021	28 Juni 2021 June 28, 2021
Adie Soesetyantoro	Komisaris Independen Independent Commissioner	OJK	Akta Keputusan RUPS No. 18 tahun 2020 Deed of GMS Resolution No. 18 year 2020	09 November 2020 November 09, 2020
Andi Rivai	Komisaris Independen Independent Commissioner	OJK	Akta Keputusan RUPS No. 35 tahun 2020 Deed of GMS Resolution No. 35 years 2020	11 Februari 2021 February 11, 2021
Chandra Arie Setiawan	Komisaris Independen Independent Commissioner	OJK	Akta Keputusan RUPS No. 20 Tahun 2021 Deed of GMS Resolution No. 20 Year 2021	25 Januari 2022 January 25, 2022

Profil Pejabat Eksekutif
Executive Officers Profile

M. Jacobie Henry Widojono
Head of Internal Audit

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Ponorogo pada tahun 1970. Usia 51 tahun Per Desember 2021.
Born in Temanggung in 1965. Age 56 as of December 2021.

Riwayat Pendidikan
- Sarjana Ekonomi Akuntansi dari Universitas Gadjah Mada (1994).
- Master Business Administration dari Universitas Gadjah Mada (2014).

Educational Background
- Bachelor of Economics in Accounting from Gajah Mada University (1994).
- Master of Business Administration from Gajah Mada University (2014).

Pengalaman Kerja
- Auditor - Bank Dagang Negara (1997).
- Auditor - Bank Mandiri (1999).
- Team Leader Accounting Policy - Bank Mandiri (2007).
- Tax Management Department Head - Bank Mandiri (2008).
- Decentralized Compliance & Operational Risk Head - Bank Mandiri (2014).
- Audit Manager - Bank Mandiri (2015).
- Kepala Divisi Internal Audit - Bank Mandiri Taspen (2020).

Work Experience
- Auditor - Bank Dagang Negara (1997).
- Auditor - Bank Mandiri (1999).
- Team Leader Accounting Policy - Bank Mandiri (2007).
- Tax Management Department Head - Bank Mandiri (2008).
- Decentralized Compliance & Operational Risk Head - Bank Mandiri (2014).
- Audit Manager - Bank Mandiri (2015).
- Head of Internal Audit Division - Bank Mandiri Taspen (2020).

Dasar Hukum Pengangkatan
Surat Keputusan Direksi PT Bank Mandiri (Persero) Tbk No.KEP.DIR/HC.611/2020 Tentang Penugasan Pegawai di PT Bank Mandiri Taspen tanggal 17 Juli 2020.

Legal Basis of Appointment
Decree of the Board of Directors of PT Bank Mandiri (Persero) Tbk No.KEP.DIR/HC.611/2020 Regarding Employee Assignments at PT Bank Mandiri Taspen dated July 17, 2020.

Syahramudin
Kepala Divisi Compliance / Head of Compliance Division

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Jakarta pada tahun 1973. Usia 48 tahun Per Desember 2021.
Born in Jakarta in 1973. 48 years old As of December 2021.

Riwayat Pendidikan
- Sarjana Ekonomi Akuntansi dari Universitas Gunadarma (1996).
- International Diploma in Compliance dari International Compliance Association & Manchester Business School (2016).

Educational Background
- Bachelor of Economics in Accounting from Gunadarma University (1996).
- International Diploma in Compliance from International Compliance Association & Manchester Business School (2016).

Pengalaman Kerja
- Auditor di PT Bank Danamon Tbk (1996).
- Manager di Bank Mandiri (2000).
- Vice President di Bank Mandiri (2013).
- Kepala Divisi Compliance PT Bank Mandiri Taspen (2020 - sekarang).

Work Experience
- Auditor at PT Bank Danamon Tbk (1996).
- Manager at Bank Mandiri (2000).
- Vice President at Bank Mandiri (2013).
- Head of Compliance Division of PT Bank Mandiri Taspen (2020 - present).

Dasar Hukum Pengangkatan
Menjabat sebagai Kepala Divisi Compliance sejak 6 Juli 2020 berdasarkan Surat Keputusan No. DIR.UTM/060/VII/2020 tanggal 6 Juli 2020.

Legal Basis of Appointment
Served as Head of Compliance Division since 6 July 2020 based on Decree No. DIR.UTM/060/VII/2020 dated July 6, 2020.

Roni Girsang

Kepala Divisi Risk Management / Head of Risk Management Division

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Pematang Siantar pada tahun 1986. Usia 35 tahun Per Desember 2021.
Born in Pematang Siantar in 1986. 35 years old As of December 2021.

Riwayat Pendidikan
- Sarjana Akuntansi dari Presindence University (2008).
- Magister Management engineering Politecnico di Milano (2017).

Educational Background
- Bachelor of Accounting from Presindence University (2008).
- Master in Management engineering Politecnico di Milano (2017).

Pengalaman Kerja
- Auditor Cabang Konvensional, PT Bank Danamon Indonesia, Tbk. (2008).
- Team Leader Microfinance Audit, PT Bank Danamon Indonesia, Tbk (2010).
- Team Leader Treasury, Financial Institution & Risk Management, PT Bank Mandiri (Persero) Tbk. (2012).
- Team Leader Group Audit & Risk Advisory (PT Astra Internasional, Tbk. (2018).
- Wholesale, Trasury & Centralized Operation Audit Head – PT Maybank Indonesia, Tbk (2019).
- Kepala Divisi Risk Management di Bank Mandiri Taspen (2020-Sekarang).

Work Experience
- Conventional Branch Auditor, PT Bank Danamon Indonesia, Tbk. (2008).
- Team Leader Microfinance Audit, PT Bank Danamon Indonesia, Tbk (2010).
- Team Leader Treasury, Financial Institution & Risk Management, PT Bank Mandiri (Persero) Tbk. (2012).
- Team Leader Group Audit & Risk Advisory (PT Astra Internasional, Tbk. (2018).
- Wholesale, Trasury & Centralized Operation Audit Head – PT Maybank Indonesia, Tbk (2019).
- Head of Risk Management Division at Bank Mandiri Taspen (2020-present).

Dasar Hukum Pengangkatan
Menjabat sebagai Kepala Divisi Risk Management sejak 06 November 2020 berdasarkan Surat Keputusan No. DIR.UTM/084/XI/2020 tanggal 06 November 2020.

Legal Basis of Appointment
Has served as Head of the Risk Management Division since November 6, 2020 based on Decree No. DIR.UTM/084/XI/2020 dated November 6, 2020.

Tulus Parulian Hutabarat

Pj. Kepala Divisi Risk Business Control / Pj. Head of the Risk Business Control Division

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Dairi pada tahun 1975. Usia 46 tahun Per Desember 2021.
Born in Dairi in 1975. 46 years old As of December 2021.

Riwayat Pendidikan
Sarjana Ekonomi dari Universitas Indonesia (UI) (Januari 2003).

Educational Background
Bachelor of Economics from the University of Indonesia (UI) (January 2003).

Pengalaman Kerja
- Petugas Seksi Pendukung Sistem, PT Bank Dagang Negara (Persero), (Februari 1998 – Juli 1999).
- Pelaksana IT e-Channel & Credit Card, PT Bank Mandiri (Persero), Tbk. (Juli 1999 – April 2005).
- Pelaksana IT Vendor & Contract Management, PT Bank Mandiri (Persero), Tbk. (April 2005 – Agustus 2008).
- Assistant Manager IT Vendor & Contract Management, PT Bank Mandiri (Persero), Tbk. (Desember2008 – April 2013).
- Manager IT Vendor & Contract Management, PT Bank Mandiri (Persero), Tbk. (April 2013 – Maret 2014).
- Senior Manager IT Procurement, PT Bank Danamon Indonesia, Tbk. (Maret 2014 – Oktober 2015).
- Procurement & Contract Management Head, PT Bank BTPN, Tbk. (November 2015 – Januari 2017).
- Department Head Procurement, PT Bank Mandiri Taspen (Januari 2017 – Januari 2022).
- Pj. Kepala Divisi Risk Business Control, PT Bank Mandiri Taspen (Januari 2022 – sekarang).

Work Experience
- System Support Section Officer, PT Bank Dagang Negara (Persero), (February 1998 – July 1999).
- Implementing IT e-Channel & Credit Card, PT Bank Mandiri (Persero), Tbk. (July 1999 – April 2005).
- Implementing IT Vendor & Contract Management, PT Bank Mandiri (Persero), Tbk. (April 2005 – August 2008).
- Assistant Manager of IT Vendor & Contract Management, PT Bank Mandiri (Persero), Tbk. (December 2008 – April 2013).
- Manager of IT Vendor & Contract Management, PT Bank Mandiri (Persero), Tbk. (April 2013 – March 2014).
- Senior Manager of IT Procurement, PT Bank Danamon Indonesia, Tbk. (March 2014 – October 2015).
- Procurement & Contract Management Head, PT Bank BTPN, Tbk. (November 2015 – January 2017).
- Department Head Procurement, PT Bank Mandiri Taspen (January 2017 – January 2022).
- Pj. Head of Risk Business Control Division, PT Bank Mandiri Taspen (January 2022 – present).

Dasar Hukum Pengangkatan
Menjabat sebagai Pj. Kepala Divisi Risk Business Control sejak 11 Januari 2022 berdasarkan Surat Keputusan No. DIR.UTM/007/I/2022 tanggal 11 Januari 2022.

Legal Basis of Appointment
Served as Pj. Head of Risk Business Control Division since January 11, 2022 based on Decree No. DIR.UTM/007/I/2022 dated January 11, 2022.

Tambos Hutabarat

Kepala Divisi Pension & Loyalty Management / **Head of Pension & Loyalty Management Division**

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Taruntung pada tahun 1964. Usia 57 tahun Per Desember 2021.
Born in Taruntung in 1964. 57 years old As of December 2021.

Riwayat Pendidikan

- Sarjana Manajemen di Sekolah Tinggi Ilmu Manajemen Ujung Pandang (1991 - 1996).
- Magister Management di Sekolah Tinggi Ilmu Ekonomi Pasundan Bandung (2005 - 2007).

Educational Background

- Bachelor of Management at Ujung Pandang School of Management (1991 - 1996).
- Master of Management at the Pasundan College of Economics, Bandung (2005 - 2007).

Pengalaman Kerja

- Kepala Kantor PT TASPEN (Persero) Cabang Mataram (2010 - 2012).
- Kepala Kantor PT TASPEN (Persero) Cabang Denpasar (2012 - 2015).
- Wakil Kepala PT TASPEN (Persero) Cabang Utama Makassar (2015 - 2017).
- Kepala Kantor PT TASPEN (Persero) Cabang Utama Semarang (2017 - 2019).
- Manager Utama Divisi Kepesertaan PT TASPEN (Persero) (2019).
- Senior Vice President Divisi Pelayanan dan Pemasaran PT TASPEN (Persero) (2019 - 2021).
- Kepala Divisi Pension & Loyalty Management PT Bank Mandiri Taspen (2021-sekarang).

Work Experience

- Head of PT TASPEN (Persero) Mataram Branch Office (2010 - 2012).
- Head of Office of PT TASPEN (Persero) Denpasar Branch (2012 - 2015).
- Deputy Head of PT TASPEN (Persero) Makassar Main Branch (2015 - 2017).
- Head of PT TASPEN (Persero) Semarang Main Branch Office (2017 - 2019).
- Main Manager of Participation Division PT TASPEN (2019).
- Senior Vice President of Service and Marketing Division PT TASPEN (Persero) (2019 - 2021).
- Head of Pension & Loyalty Management Division PT Bank Mandiri Taspen (2021-present).

Dasar Hukum Pengangkatan

Menjabat sebagai Kepala Divisi Pension & Loyalty Management sejak 07 Juni 2021 berdasarkan Surat Keputusan No. DIR.UTM/044/VI/2021 tanggal 07 Juni 2021.

Legal Basis of Appointment

Served as Head of Pension & Loyalty Management Division since 07 June 2021 based on Decree No. DIR.UTM/044/VI/2021 dated 07 June 2021.

Errinto Sahat Pahala Pardede

Kepala Divisi Corporate Secretary & Legal / **Head of Corporate Secretary & Legal Division**

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Jakarta pada tahun 1973. Usia 48 tahun Per Desember 2021.
Born in Jakarta in 1973. 48 years old As of December 2021.

Riwayat Pendidikan

- Undergraduate Program, Management and Marketing Northeastern University (1995).
- Graduate Program, Management and Business Communication Northeastern University (1998).

Educational Background

- Undergraduate Program, Management and Marketing Northeastern University (1995).
- Graduate Program, Management and Business Communication of Northeastern University (1998).

Pengalaman Kerja

- Senior Manager Divisi Komunikasi Badan Penyehatan Perbankan Nasional (2002-2004).
- Kepala Departemen Investor Komunikasi PT. Bank Mandiri (Persero) Tbk. (2005-2011).
- Kepala Divisi Investor Relation PT ABM Investama (2011-2013).
- Direktur Corporate Affairs PT Delta Dunia Makmur Tbk. (2013-2017).
- Sekretaris Perusahaan PT Permodalan Nasional Madani Persero (2017-2021).
- Kepala Divisi Corporate Secretary & Legal Bank Mandiri Taspen (2021-sekarang).

Work Experience

- Senior Manager of the Communication Division of the Indonesian Bank Restructuring Agency (2002-2004).
- Head of the Investor Communications Department of PT. Bank Mandiri (Persero) Tbk. (2005-2011).
- Head of Investor Relations Division of PT ABM Investama (2011-2013).
- Director of Corporate Affairs of PT Delta Dunia Makmur Tbk. (2013-2017).
- Corporate Secretary of PT Permodalan Nasional Madani Persero (2017-2021).
- Head of Corporate Secretary & Legal Division Bank Mandiri Taspen (2021-present).

Dasar Hukum Pengangkatan

Menjabat sebagai Kepala Divisi Corporate Secretary and Legal sejak 02 Agustus 2021 berdasarkan Surat Keputusan No. KEP.DIR/032/VIII/2021 tanggal 02 Agustus 2021.

Legal Basis of Appointment

Served as Head of Corporate Secretary and Legal Division since August 2, 2021 based on Decree No. KEP.DIR/032/VIII/2021 dated August 2, 2021.

Fahlewi Husin Nasution

Kepala Divisi Micro & Retail Business / Head of Micro & Retail Business Division

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Semarang pada tahun 1973. Usia 49 tahun Per Desember 2021.
Born in Semarang in 1973. 49 years old As of December 2021.

Riwayat Pendidikan
Sarjana Ekonomi Akuntansi, UII Yogyakarta (1994).

Educational Background
Bachelor of Economics in Accounting, UII Yogyakarta (1994).

Pengalaman Kerja
- Vice President Micro Business Group, Bank Mandiri (1996).
- Division Head Business Development & Portofolio Management Bank Mandiri Taspen (2015).
- Direktur Commercial Business PT Bank Yudha Bhakti (2017).
- Project Business Development, Business Expansion For Bank Mandiri Taspen (2019).
- Division Head Distribution & Portfolio Management Bank Mandiri Taspen (2019-2022)
- Kepala Divisi Micro & Retail Business Bank Mandiri Taspen (2022-sekarang)

Work Experience
- Vice President of Micro Business Group, Bank Mandiri (1996).
- Division Head Business Development & Portfolio Management Bank Mandiri Taspen (2015).
- Director of Commercial Business of PT Bank Yudha Bhakti (2017).
- Project Business Development, Business Expansion For Bank Mandiri Taspen (2019).
- Division Head Distribution & Portfolio Management Bank Mandiri Taspen (2019-2022)
- Head of Micro & Retail Business Division Bank Mandiri Taspen (2022-present)

Dasar Hukum Pengangkatan
Menjabat sebagai Kepala Divisi Micro & Retail Business sejak 13 Januari 2022 berdasarkan Surat Keputusan DIR.UTM/008/I/2022 tanggal 11 Januari 2022.

Legal Basis of Appointment
Served as Head of Micro & Retail Business Division since January 13, 2022 based on the Decree of DIR.UTM/008/I/2022 dated January 11, 2022.

Joko Suseno

Kepala Divisi Central Operation / Head of Central Operations Division

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Pematang Siantar pada tahun 1967. Usia 54 tahun Per Desember 2021.
Born in Pematang Siantar in 1967. 54 years old as of December 2021.

Riwayat Pendidikan
Sarjana Finance dari STMB (2003).

Educational Background
Bachelor of Finance from STMB (2003).

Pengalaman Kerja
- PT Pos Indownesia (1989).
- PT Medexs Visi Medika (2016).
- Division Head Funding Management/Treasury di Bank Mandiri Taspen (2015).
- Kepala Divisi Central Operation di Bank Mandiri Taspen (2018 - Sekarang).

Work Experience
- PT Pos Indonesia (1989).
- PT Medexs Visi Medika (2016).
- Division Head Funding Management/Treasury at Bank Mandiri Taspen (2015).
- Head of Central Operations Division at Bank Mandiri Taspen (2018 - Present).

Dasar Hukum Pengangkatan
Menjabat sebagai Kepala Divisi Central Operation sejak 1 November 2016 berdasarkan Surat Keputusan No. SKD.CHC/316A/2016 tanggal 1 November 2016.

Legal Basis of Appointment
Served as Head of the Central Operations Division since November 1, 2016 based on Decree No. SKD.CHC/316A/2016 dated November 1, 2016.

Erlinda Rusda

Kepala Divisi Distribution & Portfolio Management / Head of Distribution & Portfolio Management Division

Indonesia / Indonesian

Bekasi / Bekasi

Lahir di Padang Panjang pada tahun 1976. Usia 45 tahun Per Desember 2021.
Born in Padang Panjang in 1976. 45 years old As of December 2021.

Riwayat Pendidikan
Sarjana (S1) STIE Jakarta – Jurusan Manajemen Keuangan dan Perbankan

Educational Background
Bachelor (S1) STIE Jakarta – Department of Financial Management and Banking

Pengalaman Kerja
- Funding Office Bank Tabungan Negara (1999).
- Kepala Cabang Pembantu Bank Yudha Bhakti (2015).
- Kepala Cabang Jakarta Bank Mandiri Taspen (2015 - 2016).
- Distribution Head II Bank Mandiri Taspen (2016 - 2017).
- Distribution Head III Bank Mandiri Taspen (2017 - 2020).
- Distribution Head I Bank Mandiri Taspen (2020 - 2022).
- Kepala Divisi Distribution & Portfolio Management Bank Mandiri Taspen (2022 - sekarang).

Work Experience
- Funding Office of the State Savings Bank (1999).
- Head of Bank Yudha Bhakti Sub-Branch (2015).
- Head of Jakarta Branch of Bank Mandiri Taspen (2015 - 2016).
- Distribution Head II Bank Mandiri Taspen (2016 - 2017).
- Distribution Head III Bank Mandiri Taspen (2017 - 2020).
- Distribution Head I Bank Mandiri Taspen (2020 - 2022).
- Head of Distribution & Portfolio Management Division Bank Mandiri Taspen (2022 - present).

Dasar Hukum Pengangkatan
Menjabat sebagai Kepala Divisi Distribution & Portfolio Management sejak 11 Januari 2022 berdasarkan Surat Keputusan No. DIR. UTM/001/I/2022 tanggal 11 Januari 2022.

Legal Basis of Appointment
Served as Head of Distribution & Portfolio Management Division since January 11, 2022 based on Decree No. DIR.UTM/001/I/2022 dated January 11, 2022.

Oktaria Ineztianty

Kepala Divisi Human Capital / Head of Human Capital Division

Indonesia / Indonesian

Tangerang Selatan / Tangerang Selatan

Lahir di Prabumulih pada tahun 1977. Usia 44 tahun Per Desember 2021.
Born in Prabumulih in 1977. 44 years old As of December 2021.

Riwayat Pendidikan
- Sarjana Teknik Dirgantara Institut Teknologi Bandung (2001).
- Magister Manajemen Pertahanan Institut Teknologi Bandung (2008).

Educational Background
- Bachelor of Aerospace Engineering from Bandung Institute of Technology (2001).
- Master of Defense Management Bandung Institute of Technology (2008).

Pengalaman Kerja
- HR Business Partner PT Permata Bank Tbk. (2010-2013).
- HR Senior Manager – HR Head for Indonesia PT Firmenich Indonesia (2013-2014).
- HR Senior Manager – HR Head for Indonesia and Australia PT Firmenich Indonesia (2015-2016).
- HR Strategic Business Partner – Indonesia, Papua New Guinea Region & Manufacturing Site PT Coca-Cola Indonesia (2017-2021).
- Kepala Divisi Human Capital Bank Mandiri Taspen (2021-sekarang).

Work Experience
- HR Business Partner of PT Permata Bank Tbk. (2010-2013).
- HR Senior Manager – HR Head for Indonesia PT Firmenich Indonesia (2013-2014).
- HR Senior Manager – HR Head for Indonesia and Australia PT Firmenich Indonesia (2015-2016).
- HR Strategic Business Partner – Indonesia, Papua New Guinea Region & Manufacturing Site PT Coca-Cola Indonesia (2017-2021).
- Head of Human Capital Division Bank Mandiri Taspen (2021-present).

Dasar Hukum Pengangkatan
Menjabat sebagai Kepala Divisi Human Capital sejak 02 Juni 2021 berdasarkan Surat Keputusan No. DIR.UTM/042.1/VI/2021 tanggal 02 Juni 2021.

Legal Basis of Appointment
Served as Head of Human Capital Division since 02 June 2021 based on Decree No. DIR.UTM/042.1/VI/2021 dated 02 June 2021.

Antonius Boedi Soerjantoro

Kepala Divisi Procurement & Asset Management / Head of Procurement & Asset Management Division

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Surabaya pada tahun 1961. Usia 60 tahun Per Desember 2021.
Born in Surabaya in 1961. 60 years old as of December 2021.

Riwayat Pendidikan
Sarjana Manajemen dari Universitas Sam Ratulangi (1985).

Educational Background
Bachelor of Management from Sam Ratulangi University (1985).

Pengalaman Kerja
- Kepala SPI di PT TASPEN (2010).
- Kepala Divisi Logistik di PT TASPEN (2013).
- Kepala Divisi Investasi di PT TASPEN (2014).
- Divisi Perencanaan dan Pengembangan PT TASPEN (2016).
- Kepala Divisi Procurement & Asset Management Bank Mandiri Taspen (2018 – sekarang).

Work Experience
- Head of SPI at PT TASPEN (2010).
- Head of Logistics Division at PT TASPEN (2013).
- Head of Investment Division at PT TASPEN (2014).
- PT TASPEN Planning and Development Division (2016).
- Head of Procurement & Asset Management Division Bank Mandiri Taspen (2018 – present).

Dasar Hukum Pengangkatan
Menjabat sebagai Kepala Divisi Procurement and Asset Management sejak 12 Januari 2018 berdasarkan Surat Keputusan No. SKD. CHC/026/2018 tanggal 09 Januari 2018.

Legal Basis of Appointment
Served as Head of the Procurement and Asset Management Division since January 12, 2018 based on Decree No. SKD.CHC/026/2018 dated 09 January 2018.

Sang Ketut Miasa

Kepala Divisi Credit Operation / Head of Credit Operations Division

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Bangli pada tahun 1978. Usia 43 tahun Per Desember 2021.
Born in Bangli in 1978. 43 years old As of December 2021.

Riwayat Pendidikan
Sarjana Ekonomi Akuntansi dari Universitas Udayana (2001)

Educational Background
Bachelor of Economics in Accounting from Udayana University (2001).

Pengalaman Kerja
- Staff Akunting di PT Bank Sinar Harapan Bali (2003).
- Kepala Seksi Akunting di PT Bank Sinar Harapan Bali (2006).
- Kepala Bagian Akuntansi di PT Bank Sinar Harapan Bali (2010).
- Division Head SPM & Accounting di Bank Mandiri Taspen (2015).
- Kepala Divisi Credit Operation Bank Mandiri Taspen (2019 - sekarang)

Work Experience
- Accounting Staff at PT Bank Sinar Harapan Bali (2003).
- Head of Accounting Section at PT Bank Sinar Harapan Bali (2006).
- Head of Accounting Division at PT Bank Sinar Harapan Bali (2010).
- Division Head SPM & Accounting at Bank Mandiri Taspen (2015).
- Head of Credit Operations Division Bank Mandiri Taspen (2019 - present)

Dasar Hukum Pengangkatan
Menjabat sebagai Kepala Divisi Credit Operation sejak 08 Februari 2019 berdasarkan Surat Keputusan No. DIR.UTM/016/II/2019 tanggal 06 Februari 2019.

Legal Basis of Appointment
Served as Head of Credit Operation Division since February 8, 2019 based on Decree No. DIR.UTM/016/II/2019 dated 06 February 2019.

Mugihadi Usman

Kepala Divisi Treasury / Head of Treasury Division

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Belitung pada tahun 1962. Usia 59 tahun Per Desember 2021.
Born in Belitung in 1962. 59 years old as of December 2021.

Riwayat Pendidikan
Sarjana Pertanian dari Universitas Sriwijaya (1986).

Educational Background
Bachelor of Agriculture from Sriwijaya University (1986).

Pengalaman Kerja
- Staf di Bank Mandiri (1990).
- Officer di Bank Mandiri (1999).
- Senior MM Daeler di Bank Mandiri (2003).
- Team Leader RMT Makassar di Bank Mandiri (2007).
- CF Daeler Marketing di Bank Mandiri (2011).
- Specialist di Bank Mandiri (2017).
- Kepala Divisi Treasury di Bank Mandiri Taspen (2018-Sekarang).

Work Experience
- Staff at Bank Mandiri (1990).
- Officer at Bank Mandiri (1999).
- Senior MM Daeler at Bank Mandiri (2003).
- Team Leader RMT Makassar at Bank Mandiri (2007).
- CF Daeler Marketing at Bank Mandiri (2011).
- Specialist at Bank Mandiri (2017).
- Head of Treasury Division at Bank Mandiri Taspen (2018-Present).

Dasar Hukum Pengangkatan
Menjabat sebagai Kepala Divisi Treasury sejak 1 Maret 2018 berdasarkan Surat Keputusan No. KEP.DIR/058/II/2018 tanggal 21 Februari 2018.

Legal Basis of Appointment
Served as Head of Treasury Division since March 1, 2018 based on Decree No. KEP.DIR/058/II/2018 dated February 21, 2018.

Sahala Amos

Kepala Divisi Funding & Investment Product / Head of Funding & Investment Product Division

Indonesia / Indonesian

Denpasar / Denpasar

Lahir di Manggar pada tahun 1974. Usia 47 tahun Per Desember 2021.
Born in Manggar in 1974. 47 years old As of December 2021.

Riwayat Pendidikan
- Sarjana Akuntansi dari Universitas Airlangga (1998).
- Magister Manajemen dari Universitas Gadjah Mada (2003).

Educational Background
- Bachelor of Accounting from Airlangga University (1998).
- Master of Management from Gadjah Mada University (2003).

Pengalaman Kerja
- Bank Danamon (2012).
- Bank Permata.TBK (2012).
- Bank Mandiri (2005).
- Department Head Institusional Banking and Wealth (2017-2018).
- Kepala Divisi Funding & Investment Product Bank Mandiri Taspen (2018-Sekarang).

Work Experience
- Bank Danamon (2012).
- Bank Permata.TBK (2012).
- Bank Mandiri (2005).
- Department Head of Institutional Banking and Wealth (2017-2018).
- Head of Funding & Investment Product Division Bank Mandiri Taspen (2018-Present).

Dasar Hukum Pengangkatan
Menjabat sebagai Kepala Divisi Institusional Banking and Wealth Management sejak 5 Oktober 2015 berdasarkan Surat Keputusan No. SKD.CHC/059/2015 tanggal 5 Oktober 2015.

Legal Basis of Appointment
Served as Head of the Division of Institutional Banking and Wealth Management since October 5, 2015 based on Decree No. SKD. CHC/059/2015 dated October 5, 2015.

Aries Fajar Kurnia

Kepala Divisi Information Technology / Head of Information Technology Division

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Jakarta pada tahun 1971. Usia 50 tahun Per Desember 2021.
Born in Jakarta in 1971. 50 years old As of December 2021.

Riwayat Pendidikan

- Sarjana Teknik Komputer dari Universitas Gunadarma (1994).
- Magister Teknik Informasi dari Universitas Indonesia (2007).

Educational Background

- Bachelor of Computer Engineering from Gunadarma University (1994).
- Master of Information Engineering from the University of Indonesia (2007).

Pengalaman Kerja

- CAD/CAM Engineer di PT Toyota Astra Motor (1994).
- ODP di PT Bank Dagang Negara (Persero) (1997).
- Assistant Manager di PT Bank Dagang Negara (Persero) (1997).
- Manager di Bank Mandiri (1999).
- Senior Manager di Bank Mandiri (2004).
- Assistant Vice President di Bank Mandiri (2006).
- Head of IT Resilience & Security Department di Bank Mandiri (2012).
- Head of Information Security & Infrastructure Architecture Department di Bank Mandiri (2015).
- Head of Data Governance & Architecture Department di Bank Mandiri (2016).
- Head of Security Service-Ciso Office di Bank Mandiri (2017).
- Head of Information Technology di Bank Mandiri (2018).
- Kepala Divisi Information Technology di Bank Mandiri Taspen (2018-Sekarang).

Work Experience

- CAD/CAM Engineer at PT Toyota Astra Motor (1994).
- ODP at PT Bank Dagang Negara (Persero) (1997).
- Assistant Manager at PT Bank Dagang Negara (Persero) (1997).
- Manager at Bank Mandiri (1999).
- Senior Manager at Bank Mandiri (2004).
- Assistant Vice President at Bank Mandiri (2006).
- Head of IT Resilience & Security Department at Bank Mandiri (2012).
- Head of Information Security & Infrastructure Architecture Department at Bank Mandiri (2015).
- Head of Data Governance & Architecture Department at Bank Mandiri (2016).
- Head of Security Service-Ciso Office at Bank Mandiri (2017).
- Head of Information Technology at Bank Mandiri (2018).
- Head of Information Technology Division at Bank Mandiri Taspen (2018-present).

Dasar Hukum Pengangkatan

Menjabat sebagai Kepala Divisi Information Technology sejak 01 September 2018 berdasarkan Surat Keputusan No. UTM.HMC/HCS.315/2018 tanggal 01 September 2018.

Legal Basis of Appointment

Served as Head of Information Technology Division since September 1, 2018 based on Decree No. UTM.HMC/HCS.315/2018 dated 01 September 2018.

Edwindo Denis Morton Pardede

Kepala Divisi Credit Recovery / Head of Credit Recovery Division

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Simalungun pada tahun 1966. Usia 55 tahun Per Desember 2021.
Born in Simalungun in 1966. Age 55 as of December 2021.

Riwayat Pendidikan

- Sarjana Ekonomi Akuntasi dari Universitas Sumatera Utara (1991)
- Magister Manajemen Finance dari Universitas Gajahmada (2007)

Educational Background

- Bachelor of Economics in Accounting from the University of North Sumatra (1991)
- Master in Finance Management from Gajahmada University (2007)

Pengalaman Kerja

- Kasie Kantor Pusat di Bank Mandiri (1996).
- Senior Officer di Bank Mandiri (1999).
- Professional Staff di Bank Mandiri (2001).
- SH Remote Supervision di Bank Mandiri (2006).
- CLC Manager di Bank Mandiri (2007).
- RRCC Manager Medan & Banjarmasin di Bank Mandiri (2010).
- Retail Risk Manager CRA Medan di Bank Mandiri (2013).
- Retail Credit Risk Head di Bank Mandiri (2015).
- SME & Mikro Risk Head XI di Bank Mandiri (2017).
- Division Head Risk Approval di Bank Mandiri Taspen (2017)
- Division Head Risk Approval & Collection di Bank Mandiri Taspen (2019)
- Kepala Divisi Credit Recovery di Bank Mandiri Taspen (2020a-Sekarang).

Work Experience

- Head Office Head at Bank Mandiri (1996).
- Senior Officer at Bank Mandiri (1999).
- Professional Staff at Bank Mandiri (2001).
- SH Remote Supervision at Bank Mandiri (2006).
- CLC Manager at Bank Mandiri (2007).
- RRCC Manager Medan & Banjarmasin at Bank Mandiri (2010).
- Retail Risk Manager CRA Medan at Bank Mandiri (2013).
- Retail Credit Risk Head at Bank Mandiri (2015).
- SME & Micro Risk Head XI at Bank Mandiri (2017).
- Division Head Risk Approval at Bank Mandiri Taspen (2017)
- Division Head Risk Approval & Collection at Bank Mandiri Taspen (2019)
- Head of Credit Recovery Division at Bank Mandiri Taspen (2020a-Present).

Dasar Hukum Pengangkatan

Menjabat sebagai Kepala Divisi Credit Recovery sejak 25 Agustus 2017 berdasarkan Surat Keputusan No. SKD.CHC/507/2017 tanggal 25 Agustus 2017.

Legal Basis of Appointment

Served as Head of Credit Recovery Division since August 25, 2017 based on Decree No. SKD.CHC/507/2017 dated August 25, 2017.

Mochammad Azis Yusup

Kepala Divisi Business Pension / Head of Pension Business Division

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Yogyakarta pada tahun 1968. Usia 53 tahun Per Desember 2021.
Born in Yogyakarta in 1968. 53 years old As of December 2021.

Riwayat Pendidikan
- Sarjana Administrasi Negara dari Universitas Jendral Sudirman (1993)

Educational Background
- Bachelor of State Administration from Jendral Sudirman University (1993)

Pengalaman Kerja
- Divisi Strategi Kemitraan Konsumer Wilayah 1 – Jakarta di Bank Bukopin (1998).
- Kepala Divisi Business Pension di Bank Mandiri Taspen (2018-Sekarang).

Work Experience
- Division of Consumer Partnership Strategy Region 1 – Jakarta at Bank Bukopin (1998).
- Head of Pension Business Division at Bank Mandiri Taspen (2018-present).

Dasar Hukum Pengangkatan
Menjabat sebagai Kepala Divisi Pension Business sejak tanggal 23 Julii 2018 berdasarkan Surat Keputusan No. KEP.DIR/205/VII/2018 tanggal 23 Juli 2018.

Legal Basis of Appointment
Served as Head of the Pension Business Division since July 23, 2018 based on Decree No. KEP.DIR/205/VII/2018 dated July 23, 2018.

Aditya Subiyanto

Kepala Divisi Strategy Performance Management & Accounting / Head of Strategy Performance Management & Accounting Division

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Bantul pada tahun 1988. Usia 33 tahun Per Desember 2021.
Born in Bantul in 1988. 33 years old As of December 2021.

Riwayat Pendidikan
Sarjana Ilmu Komputer dari Universitas Udayana Pada Tahun (2010)

Educational Background
Bachelor of Computer Science from Udayana University in (2010).

Pengalaman Kerja
- Officer Development Program di Bank Mandiri Jakarta (April 2010 – September 2010).
- Customer Service Officer di Bank Mandiri Branch Denpasar Veteran (September 2010 – Oktober 2010).
- Regional Performance & Budgeting Officer Bank Mandiri Regional Office XI Denpasar (Oktober 2010 – Juli 2014).
- Business Development Officer Bank Mandiri Kantor Wilayah XI Denpasar.
- Subsidiary Liaison Manager di Bank Mandiri Regional XI Denpasar (2014).
- Departmen Head SPM di Bank Mandiri Taspen (2015).
- Kepala Divisi Strategy Performance Management & Accounting di Bank Mandiri Taspen (2019 – Sekarang).

Work Experience
- Officer Development Program at Bank Mandiri Jakarta (April 2010 – September 2010).
- Customer Service Officer at Bank Mandiri Denpasar Veterans Branch (September 2010 – October 2010).
- Regional Performance & Budgeting Officer Bank Mandiri Regional Office XI Denpasar (October 2010 – July 2014).
- Business Development Officer of Bank Mandiri Regional Office XI Denpasar.
- Subsidiary Liaison Manager at Bank Mandiri Regional XI Denpasar (2014).
- Department Head of SPM at Bank Mandiri Taspen (2015).
- Head of Strategy Performance Management & Accounting Division at Bank Mandiri Taspen (2019 – Present).

Dasar Hukum Pengangkatan
Menjabat sebagai Kepala Divisi Strategy Performance Management and Accounting sejak tanggal Februari 2019 berdasarkan Surat Keputusan No. DIR.UTM/017/II/2019 tanggal 10 Juli 2019.

Legal Basis of Appointment
Served as Head of Strategy Performance Management and Accounting Division since February 2019 based on Decree No. DIR.UTM/017/II/2019 dated July 10, 2019.

Fitri Wahyu Adihartati

Kepala Divisi Retail & Digital Banking / Head of Retail & Digital Banking Division

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Bantul pada tahun 1975. Usia 46 tahun Per Desember 2021.
Born in Bantul in 1975. 46 years old As of December 2021.

Riwayat Pendidikan
- Sarjana Teknologi Industri Pertanian, Institut Pertanian Bogor
- Magister MBA Warwick Business School-United Kingdom (2010-2011)

Educational Background
- Bachelor of Agricultural Industrial Technology, Bogor Agricultural University
- Warwick Business School-United Kingdom MBA Masters (2010-2011)

Pengalaman Kerja
- ODP PT Bank Bumi Daya (1999).
- Kepala Cabang Bank Mandiri Kantor Kas Jakarta ITC Fatmawati (2005).
- Kepala Cabang Bank Mandiri Jakarta Panglima Polim (2007).
- Kepala Cabang Bank Mandiri Cabang Jakarta Grenvil (2009).
- Senior Product Manager Value Chain Bussiness Bank Mandiri (2011).
- Department Head – Remittance Department Bank Mandiri (2013).
- Non Executive Director - Mandiri International Remittance, Bhd (2013).
- Kepala Cabang Bank Mandiri Jakarta Sudirman (2016).
- Kepala Divisi Retail dan Digital Banking Bank Mandiri Taspen (2019 – sekarang).

Work Experience
- ODP PT Bank Bumi Daya (1999).
- Head of Bank Mandiri Cash Office Jakarta ITC Fatmawati (2005).
- Head of Bank Mandiri Jakarta Branch Panglima Polim (2007).
- Head of Bank Mandiri Jakarta Branch Grenvil (2009).
- Senior Product Manager Value Chain Business Bank Mandiri (2011).
- Department Head – Remittance Department Bank Mandiri (2013).
- Non Executive Director - Mandiri International Remittance, Bhd (2013).
- Head of Bank Mandiri Jakarta Sudirman Branch (2016).
- Head of the Retail and Digital Banking Division of Bank Mandiri Taspen (2019 – present).

Dasar Hukum Pengangkatan
Menjabat sebagai Kepala Divisi Retail and Digital Banking sejak 4 Januari 2019 berdasarkan surat keputusan No.DIR.UTM/002/2019 tanggal 4 Januari 2019.

Legal Basis of Appointment
Served as Head of Retail and Digital Banking Division since January 4, 2019 based on the decision letter No.DIR.UTM/002/2019 dated January 4, 2019.

Sri Handaryanto

Chief of Government & Retention / Chief of Government & Retention

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Solo pada tahun 1966. Usia 55 tahun Per Desember 2021.
Born in Solo in 1966. 55 years old as of December 2021.

Riwayat Pendidikan
Sarjana Ekonomi Universitas IBA Palembang.

Educational Background
Bachelor of Economics from IBA Palembang University.

Pengalaman Kerja
- Kepala Seksi Keuangan PT TASPEN (Persero) Cabang Manado (2005-2007).
- Kepala Bidang Administrasi Keuangan PT TASPEN (Persero) Cabang Pekalongan (2007-2012).
- Kepala Bidang Keuangan PT TASPEN (Persero) Cabang Utama Jakarta (2012-2014).
- Manajer Pengendalian Likuiditas PT TASPEN (Persero) (2015-2016).
- Kepala Kantor PT TASPEN (Persero) Cabang Bandar Lampung (2016-2018).
- Wakil Kepala Kantor PT TASPEN (Persero) Cabang Utama Makassar (2018-2019).
- Kepala Desk Kepatuhan PT TASPEN (Persero) (2019).
- VP Kepatuhan PT TASPEN (Persero) (2020).
- Kepala Kantor PT TASPEN (Persero) Cabang Utama Semarang (2020-2021).
- Chief of Government & Retention Bank Mandiri Taspen (2021-sekarang).

Work Experience
- Head of Finance Section of PT TASPEN (Persero) Manado Branch (2005-2007).
- Head of Financial Administration of PT TASPEN (Persero) Pekalongan Branch (2007-2012).
- Head of Finance of PT TASPEN (Persero) Jakarta Main Branch (2012-2014).
- Liquidity Control Manager of PT TASPEN (Persero) (2015-2016).
- Head of PT TASPEN (Persero) Bandar Lampung Branch Office (2016-2018).
- Deputy Head of PT TASPEN (Persero) Makassar Main Branch Office (2018-2019).
- Head of the Compliance Desk of PT TASPEN (Persero) (2019).
- VP Compliance of PT TASPEN (Persero) (2020).
- Head of PT TASPEN (Persero) Semarang Main Branch Office (2020-2021).
- Chief of Government & Retention of Bank Mandiri Taspen (2021-present).

Dasar Hukum Pengangkatan
Menjabat sebagai Chief of Government & Retention sejak tanggal 29 Juli 2021 berdasarkan Surat Keputusan No. DIR.UTM/064/VII/2020 tanggal 29 Juli 2021.

Legal Basis of Appointment
Served as Chief of Government & Retention since July 29, 2021 based on Decree No. DIR.UTM/064/VII/2020 dated July 29, 2021.

Ari Wibowo

Kepala Unit Network Development / Head of Network Development Unit

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Semarang pada tahun 1963. Usia 58 tahun Per Desember 2021.
Born in Semarang in 1963. 58 years old As of December 2021.

Riwayat Pendidikan
Sarjana Ekonomi Manajemen STIE Kusuma Negara Jakarta.

Educational Background
Bachelor of Economics in Management STIE Kusuma Negara Jakarta.

Pengalaman Kerja
- Assistant Vice President Network Development Bank Mandiri (1999-2019).
- Kepala Unit Network Development Bank Mandiri Taspen (2020-sekarang).

Work Experience
- Assistant Vice President Network Development Bank Mandiri (1999-2019).
- Head of the Network Development Unit at Bank Mandiri Taspen (2020-present).

Dasar Hukum Pengangkatan
Menjabat sebagai Kepala Unit Network Development sejak tanggal 01 Juni 2020 berdasarkan Surat Keputusan No. DIR.UTM/051/V/2020 tanggal 28 Mei 2020.

Legal Basis of Appointment
Served as Head of Network Development Unit since June 1, 2020 based on Decree No. DIR.UTM/051/V/2020 dated 28 May 2020.

Profil dan Pengembangan Kompetensi Pegawai

Employee Profile and Competency Development

Jumlah Karyawan Berdasarkan Jenis Kelamin

Number of Employees Based on Gender

Tabel Jumlah Karyawan Berdasarkan Jenis Kelamin

Table of Number of Employees Based on Gender

(dalam satuan orang / in units of people)

Jenis Kelamin / Gender	2021	2020
Laki-laki / Male	1.614	1.506
Perempuan / Female	1.259	1.166
Jumlah / Total	**2.873**	**2.672**

Jumlah Karyawan Berdasarkan Level Jabatan

Number of Employees Based on Position Level

Tabel Jumlah Karyawan Berdasarkan Level Jabatan

Table of Number of Employees Based on Position Level

(dalam satuan orang / in units of people)

Level Jabatan / Position Level	2021			2020		
	Pria Male	Wanita Female	Total	Pria Male	Wanita Female	Total
Non Grade	389	338	727	333	324	657
Grade A	23	1	24	25	1	26
Grade PP1-PP3	568	653	1.221	553	577	1.130
Grade PM1-PM3	38	34	72	38	29	67
Grade PS1-PS3	10	13	23	9	12	21
Grade D0-D4	548	215	763	512	217	729
Grade E1-E3	38	5	43	36	6	42
Jumlah / Total	**1.614**	**1.259**	**2.873**	**1.506**	**1.166**	**2.672**

Jumlah Karyawan Berdasarkan Rentang Usia

Number of Employees Based on Age Range

Tabel Jumlah Karyawan Berdasarkan Rentang Usia

Table of Number of Employees Based on Age Range

(dalam satuan orang / in units of people)

Rentang Usia / Age Range	2021			2020		
	Pria Male	Wanita Female	Total	Pria Male	Wanita Female	Total
<26 Tahun / <26 Years old	134	259	393	117	284	401
26-30 Tahun / 26-30 Years old	551	610	1.161	551	555	1.106
31-35 Tahun / 31-35 Years old	390	203	593	350	158	508
36-40 Tahun / 36-40 Years old	255	100	355	241	87	328
41-45 Tahun / 41-45 Years old	151	47	198	127	39	166
46-50 Tahun / 46-50 Years old	65	23	88	60	22	82
51-55 Tahun / 51-55 Years old	38	15	53	29	16	45
56-60 Tahun / 56-60 Years old	27	0	27	26	3	29

Rentang Usia / Age Range	2021			2020		
	Pria Male	Wanita Female	Total	Pria Male	Wanita Female	Total
>60 Tahun / >60 Years old	3	2	5	5	2	7
Jumlah / Total	**1.614**	**1.259**	**2.873**	**1.506**	**1.166**	**2.672**

Jumlah Karyawan Berdasarkan Tingkat Pendidikan

Number of Employees Based on Education Level

Tabel Jumlah Karyawan Berdasarkan Tingkat Pendidikan
Table Number of Employees Based on Education Level

(dalam satuan orang / in units of people)

Tingkat Pendidikan / Education Level	2021			2020		
	Pria Male	Wanita Female	Total	Pria Male	Wanita Female	Total
SMP / Junior High School	1	1	2	1	1	2
SMA / Senior High School	74	52	126	82	56	138
Diploma / Diploma	158	143	301	149	137	286
Sarjana / Bachelor	1.342	1.046	2.388	1.238	956	2.194
Pasca Sarjana / Postgraduate	39	17	56	37	17	54
Jumlah / Total	**1.614**	**1.259**	**2.873**	**1.506**	**1.166**	**2.672**

Jumlah Karyawan Berdasarkan Status Kepegawaian

Number of Employees Based on Employment Status

Tabel Jumlah Karyawan Berdasarkan Status Kepegawaian
Table Number of Employees Based on Employment Status

(dalam satuan orang / in units of people)

Status Kepegawaian Employment Status	2021			2020		
	Pria Male	Wanita Female	Total	Pria Male	Wanita Female	Total
Pegawai Tetap / Permanent Employee	1.233	924	2.157	1.180	843	2.023
Pegawai Tidak Tetap (Kontrak) / Non-Permanent Employee (Contract)	381	335	716	327	324	651
Jumlah / Total	**1.614**	**1.259**	**2.873**	**1.506**	**1.166**	**2.672**

Pengembangan Kompetensi Karyawan

The Development of Employee Competency

Kebijakan Pengembangan Kompetensi

Kebijakan pengembangan kompetensi karyawan diatur dalam Kebijakan Sumber Daya Manusia Bank Mandiri Taspen (KSDMBMTP). Bank memiliki kebijakan bahwa setiap pegawai memperoleh kesempatan yang sama dalam program pengembangan kompetensi karyawan di semua level organisasi.

Pengembangan kompetensi karyawan yang dilaksanakan meliputi pengembangan kompetensi dari Tingkat Pelaksana sampai tingkat managerial. Sepanjang tahun 2021 Bank Mandiri Taspen menyelenggarakan program pengembangan kompetensi karyawan sebanyak 158 kali.

Competency Development Policy

The policy on developing employee competency is regulated in the Human Resources Policy of Bank Mandiri Taspen (KSDMBMTP). The Bank has a policy that every employee has equal opportunity in employee competency development programs at all levels of the organization.

Employee competency development carried out includes developing competencies from the Executive Level to the managerial level. Throughout 2021, Bank Mandiri Taspen organized 158 (one hundred fifty-eight) employee competency development programs.

Pengembangan Kompetensi Berdasarkan Level Jabatan

Competency Development Based on Position Levels

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
1	Pelaksana Organizer	*Soft Skill - Virtual Class Training Sales Bootcamp*	Sebagai upaya peningkatan awareness pegawai khususnya frontliner dan ARM funding dalam menjalankan tugas dan tanggung jawabnya serta pentingnya pertumbuhan dana pihak ketiga (DPK) bagi unit kerja. As an effort to increase employee awareness, especially frontliners and ARM funding in carrying out their duties and responsibilities as well as the importance of growing third party funds (DPK) for work units.	218	100%	72%
2	Pelaksana Organizer	*Technical Skill - Training* Penyesuaian Tarif Meterai Menurut UU No. 10 Tahun 2020 Technical Skill - Training on Adjustment of Stamp Rates According to Law no. 10 Years 2020	Untuk meningkatkan kompetensi dan memberikan informasi kepada pegawai khususnya operational manager perihal penyesuaian tarif meterai menurut UU No. 10 Tahun 2020. To improve competence and provide information to employees, especially operational managers regarding the adjustment of stamp duty rates according to Law no. 10 Year 2020.	47	4%	100%
3	Pelaksana Organizer	*Technical Skill - Training Sales Through Service*	Sebagai upaya dalam meningkatkan awareness pegawai terhadap tugas dan tanggung jawab serta pentingnya pertumbuhan bisnis bagi cabang. As an effort to increase employee awareness of their duties and responsibilities as well as the importance of business growth for branches.	261	100%	87%
4	Pelaksana Organizer	Technical Skill - Training Teknik Audit untuk RBC dan Verifikator Technical Skill - Audit Technique Training for RBC and Verifier	Untuk meningkatkan kompetensi pegawai RBC dan Verifikator agar dapat menjalankan fungsi manajemen risiko operasional, fungsi kepatuhan, fungsi investigasi, dan fungsi continuous improvement dan education secara maksimal. To improve the competence of RBC employees and Verifiers so that they can carry out operational risk management functions, compliance functions, investigation functions, and continuous improvement and education functions to the fullest.	209	78%	96%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
5	Pelaksana Organizer	Sertifikasi - Training dan Sertifikasi Wakil Agen Penjual Efek Reksa Dana (Waperd) Certification - Training and Certification of Mutual Fund Selling Agent Representatives (Waperd)	Untuk meningkatkan kompetensi dan memberikan pemahaman terkait aktivitas penjualan reksa dana kepada pegawai kantor cabang yang telah terdaftar sebagai kantor cabang Agen Penjual Efek Reksa Dana (APERD). To improve competence and provide understanding regarding mutual fund sales activities to branch office employees who have been registered as Mutual Funds Selling Agent branch offices (APERD).	19	37%	100%
6	Pelaksana Organizer	*Technical Skill - Training Basic Frontliner Distribution*	Salah satu upaya meningkatkan awareness, kompetensi, kemampuan dasar atas sikap, skill dan penampilan frontliner. One of the efforts to increase awareness, competence, basic skills on the attitude, skills and appearance of frontliners.	455	100%	71%
7	Pelaksana Organizer	*Technical Skill* - Pelatihan PPL Online PSAK 73 (Sewa) dan Aspek Perpajakannya Technical Skill - PSAK 73 Online PPL Training (Lease) and its Taxation Aspects	Peningkatan kemampuan pegawai dalam hal PSAK 73 dan aspek perpajakan. To improve the ability of employees in terms of PSAK 73 and taxation aspects.	6	33%	100%
8	Pelaksana Organizer	*Soft Skill - Webinar Marketing 5.0 Technology For Humanity Executive Class*	Sebagai faktor penunjang untuk melakukan strategi promosi korporasi, dimana diharapkan untuk lebih dapat mengerti dan mengenal pelanggannya, sehingga dapat lebih efisien dalam berkomunikasi dan dalam mengembangkan produk dan layanan yang akan ditawarkan ke masyarakat. As a supporting factor for carrying out a corporate promotion strategy, which is expected to better understand and know its customers, so that they can be more efficient in communicating and in developing products and services that will be offered to the public.	3	67%	100%
9	Pelaksana Organizer	*Technical Skill - How To Adapt and Stay Productive In The New Normal*	Untuk mendapatkan relevansi WOW customer service, kiat beradaptasi dan tetap produktif di masa normal baru. To get the relevance of WOW customer service, tips to adapt and stay productive in the new normal.	6	100%	100%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
10	Pelaksana Organizer	*Technical Skill* - Webinar Implementasi dan Permasalahan PPN dan Bea Meterai Sesuai Aturan Terbaru Technical Skill - Webinars on Implementation and Problems with VAT and Stamp Duty according to the latest regulations	Peningkatan kemampuan pegawai dalam hal implementasi dan permasalahan PPN dan bea meterai sesuai PMK-08/2021, KMK-30/2021, PMK-04/2021, dan UU nomor 10 tahun 2020. To improve the ability of employees in terms of implementation and problems with VAT and stamp duty according to PMK-08/2021, KMK-30/2021, PMK-04/2021, and Law number 10 of 2020.	5	40%	100%
11	Pelaksana Organizer	Technical Skill - Refreshment Training Proses Kredit Pensiun Technical Skill - Refreshment Training Retirement Credit Process	Meningkatkan kompetensi pegawai khususnya dalam proses kredit pensiunan meliputi proses loan factory, SLIK dan asuransi. To improve employee competence, especially in the pension credit process, including the loan factory process, SLIK and insurance.	251	89%	77%
12	Pelaksana Organizer	*Soft Skill - Training Communication Skill*	Meningkatkan kompetensi dan produktifitas kinerja pegawai khususnya pada keterampilan Soft Skill mengenai kemampuan berkomunikasi yang efektif. To Improve the competence and productivity of employee performance, especially in Soft Skill skills regarding effective communication skills.	51	80%	100%
13	Pelaksana Organizer	*Soft Skill - Training Beauty Class*	Meningkatkan penampilan Frontliner dengan adanya pengembangan disisi grooming dan public speaking. To Improve the appearance of Frontliners with developments on the grooming and public speaking sides.	398	100%	90%
14	Pelaksana Organizer	*Technical Skill* - Sosialisasi Penerapan PSAK 73 di SAP Technical Skill - Socialization of PSAK 73 Implementation in SAP	Peningkatan kompetensi pegawai dalam penerapan PSAK 73 di unit kerjanya. To increase employee competence in the application of PSAK 73 in their work units.	82	63%	67%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
15	Pelaksana Organizer	*Soft Skill - Training Presentation Skill*	Meningkatkan kompetensi pegawai khususnya keterampilan Soft Skill menyusun presentasi, penggunaan media, cara penyampaian dan menanggapi audiens. To Improve employee competence, especially Soft Skill skills in preparing presentations, using media, delivering and responding to audiences.	40	80%	98%
16	Pelaksana Organizer	*Technical Skill - Refreshment Training Credit Operation*	Meningkatkan kompetensi pegawai di Divisi Credit Operation dan sebagai tindaklanjut atas target KPI. Improving the competence of employees in the Credit Operations Division and as a follow-up to KPI targets.	288	80%	91%
17	Pelaksana Organizer	*Technical Skill - Workshop Social Media : Advertising & Promotion*	Penunjang untuk Divisi Corporate Secretary & Legal untuk melakukan strategi promosi korporasi di tahun 2021-2022 dengan menggunakan media sosial media. Support for the Corporate Secretary & Legal Division to carry out corporate promotion strategies in 2021-2022 using social media.	3	100%	100%
18	Pelaksana Organizer	*Technical Skill - On Boarding Training Distribution 4*	Meningkatkan kompetensi pegawai di Distribution dilakukan secara paralel dengan evaluasi L3 dari rangkaian program TDD dan TTT Improving employee competence in Distribution is carried out in parallel with the L3 evaluation of the TDD and TTT program series	33	100%	100%
19	Pelaksana Organizer	*Technical Skill - Training Asabri Link Distribution*	Meningkatkan percepatan pelayanan kepada nasabah bank khususnya nasabah ASABRI. Increase the acceleration of services to bank customers, especially ASABRI customers.	970	54%	107%
20	Pelaksana Organizer	Sertifikasi - *Training & Sertifikasi Office Channeling* Certification - Office Channeling Training & Certification	Untuk memberikan pengetahuan ketaspenan yang dibutuhkan untuk mempermudah, mempercepat dan memberikan pelayanan yang melebihi harapan kepada peserta/penerima pension. To provide the knowledge needed to simplify, accelerate and provide services that exceed expectations to participants/ recipients of pensions.	22	100%	88%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
21	Pelaksana Organizer	*Technical Skill - On Boarding Training Distribution 1*	Meningkatkan kompetensi pegawai di Distribution dilakukan secara paralel dengan evaluasi L3 dari rangkaian program TDD dan TTT. Improving the competence of employees in Distribution is carried out in parallel with the L3 evaluation of the TDD and TTT program series.	26	100%	100%
22	Pelaksana Organizer	*Technical Skill - On Boarding Training Distribution 2*	Meningkatkan kompetensi pegawai di Distribution dilakukan secara paralel dengan evaluasi L3 dari rangkaian program TDD dan TTT. Improving the competence of employees in Distribution is carried out in parallel with the L3 evaluation of the TDD and TTT program series.	44	100%	100%
23	Pelaksana Organizer	*Soft Skill - Training Time Management*	Meningkatkan kompetensi pegawai khususnya keterampilan Soft Skill secara menindaklanjuti pengisian registrasi Soft Skill training yang telah disesuaikan dengan kebutuhan masing-masing pegawai. Improve employee competence, especially Soft Skill skills by following up on filling in the Soft Skill training registration which has been adapted to the needs of each employee.	49	67%	102%
24	Pelaksana Organizer	*Soft Skill - Training Self Leadership*	Meningkatkan kompetensi pegawai khususnya keterampilan Soft Skill secara menindaklanjuti pengisian registrasi Soft Skill training yang telah disesuaikan dengan kebutuhan masing-masing pegawai. Improve employee competence, especially Soft Skill skills by following up on filling in the Soft Skill training registration which has been adapted to the needs of each employee.	18	100%	90%
25	Pelaksana Organizer	*Soft Skill - Training Negotiation Skill*	Meningkatkan kompetensi pegawai khususnya keterampilan Soft Skill secara menindaklanjuti pengisian registrasi Soft Skill training yang telah disesuaikan dengan kebutuhan masing-masing pegawai. Improve employee competence, especially Soft Skill skills by following up on filling in the Soft Skill training registration which has been adapted to the needs of each employee.	16	25%	89%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
26	Pelaksana Organizer	*Technical Skill - On Boarding Training Distribution 5*	Meningkatkan kompetensi pegawai di Distribution dilakukan secara paralel dengan evaluasi L3 dari rangkaian program TDD dan TTT. Improving the competence of employees in Distribution is carried out in parallel with the L3 evaluation of the TDD and TTT program series.	35	100%	100%
27	Pelaksana Organizer	Sertifikasi - *Training & Bnsp Certification CBHCM-CHCO* Certification - Training & Bnsp Certification CBHCM-CHCO	Meningkatkan mutu dan kompetensi pegawai khususnya pegawai di Divisi Human Capital dan mendalami tentang sumber daya manusia sehingga dalam menjalankan fungsinya sesuai dengan kapabilitas dan dapat mengikuti perkembangan serta persiapan implementasi BNSP di 2021. Improve the quality and competence of employees, especially employees in the Human Capital Division and explore human resources so that they carry out their functions according to their capabilities and can follow developments and preparations for the implementation of BNSP in 2021.	1	100%	100%
28	Pelaksana Organizer	*Soft Skill - Training Road To Champion Distribution*	Meningkatkan kompetensi dan awareness pegawai terhadap tugas dan tanggung jawab serta pentingnya pertumbuhan DPK (Dana Pihak Ketiga) bagi cabang. Increase employee competence and awareness of duties and responsibilities as well as the importance of growing TPF (Third Party Funds) for branches.	199	100%	71%
29	Pelaksana Organizer	Technical Skill - OJK Webinar "Optimalisasi Pemanfaatan Big Data Pada Pengembangan Produk dan Jasa Keuangan" Technical Skill - OJK Webinar "Optimizing the Utilization of Big Data in the Development of Financial Products and Services"	Untuk mengetahui bagaimana cara optimalisasi pemanfaatan big data pada pengembangan produk dan jasa keuangan. To find out how to optimize the use of big data in the development of financial products and services.	6	17%	100%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
30	Pelaksana Organizer	*Technical Skill - On Boarding Training Distribution 3*	Memberi wawasan dan meningkatkan kompetensi pegawai baru. Provide insight and improve the competence of new employees.	36	100%	100%
31	Pelaksana Organizer	*Technical Skill - On Boarding Training Frontliner*	Memberi wawasan dan meningkatkan kompetensi pegawai baru. Provide insight and improve the competence of new employees.	6	100%	75%
32	Pelaksana Organizer	Sertifikasi - Standardisasi Kompetensi Bidang Sistem Pembayaran dan Pengelolaan Uang Rupiah Certification - Competency Standardization in Payment System and Rupiah Money Management	Meningkatkan kompetensi sdm pelaku industri agar dapat mendukung terciptanya sistem serta pengelolaan uang rupiah. Improving the competence of human resources of industry players in order to support the creation of a system and management of rupiah currency.	30	100%	100%
33	Pelaksana Organizer	*Technical Skill - Risk Management Summit "Risk Management in Digital Era"*	Membangun kesamaan persepsi dalam pengelolaan manajemen risiko dimasa depan. Building a common perception in the management of risk management in the future.	14	21%	100%
34	Officer Organizer	Technical Skill - Training Implementasi Alat Pembayaran Menggunakan Kartu (APMK) Technical Skill - Training on Card Payment Instrument Implementation (APMK)	Sebagai tindak lanjut atas persetujuan izin Bank Mandiri Taspen sebagai penerbit kartu debet oleh Otoritas Jasa Keuangan (OJK). As a follow-up to the approval of Bank Mandiri Taspen as a debit card issuer by the Financial Services Authority (OJK).	6	100%	100%
35	Officer Officer	Technical Skill - Training Penyesuaian Tarif Meterai Menurut UU No. 10 Tahun 2020. Technical Skill - Training on Adjustment of Stamp Rates According to Law no. 10 Year 2020.	Untuk meningkatkan kompetensi dan memberikan informasi kepada pegawai khususnya operational manager perihal penyesuaian tarif meterai menurut UU No. 10 Tahun 2020. To improve competence and provide information to employees, especially operational managers regarding the adjustment of stamp duty rates according to Law no. 10 Year 2020.	47	96%	100%

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36	Officer Officer	Soft Skill - Virtual Training Serta Refreshment Design Delivery dan Train The Trainer (TDD dan TTT) Soft Skill - Virtual Training and Refreshment Design Delivery and Train The Trainer (TDD and TTT)	Untuk persiapan kepada para trainer internal dalam mengatasi penyesuaian dalam menggunakan metode pembelajaran online training di masa pandemi. To prepare internal trainers in overcoming adjustments in using online training learning methods during the pandemic.	63	51%	97%
37	Officer Officer	Technical Skill - Training Teknik Audit Untuk RBC dan Verifikator Technical Skill - Audit Technique Training for RBC and Verifier	Untuk meningkatkan kompetensi pegawai RBC dan Verifikator agar dapat menjalankan fungsi manajemen risiko operasional, fungsi kepatuhan, fungsi investigasi, dan fungsi continuous improvement dan education secara maksimal. To improve the competence of RBC employees and Verifiers so that they can carry out operational risk management functions, compliance functions, investigation functions, and continuous improvement and education functions to the fullest.	209	22%	96%
38	Officer Officer	Sertifikasi - Pembekalan dan Sertifikasi Manajemen Risiko Level 1 Certification - Risk Management Debriefing and Certification Level 1	Pengurus dan Pejabat Bank Umum wajib memiliki Sertifikasi Manajemen Risiko sesuai dengan tanggung jawab di unit kerjanya dan Peraturan Bank Indonesia. Management and Officers of Commercial Banks are required to have Risk Management Certification in accordance with the responsibilities in their work units and Bank Indonesia Regulations.	171	96%	94%
39	Officer Officer	Sertifikasi - Pembekalan dan Sertifikasi Manajemen Risiko Level 2 Certification - Level 2 Risk Management Debriefing and Certification	Pengurus dan Pejabat Bank Umum wajib memiliki Sertifikasi Manajemen Risiko sesuai dengan tanggung jawab di unit kerjanya dan Peraturan Bank Indonesia. Management and Officers of Commercial Banks are required to have Risk Management Certification in accordance with the responsibilities in their work units and Bank Indonesia Regulations.	103	40%	100%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
40	Officer Officer	Sertifikasi - Training dan Sertifikasi Wakil Agen Penjual Efek Reksa Dana (WAPERD) Certification - Training and Certification of Mutual Fund Selling Agent Representatives (WAPERD)	Untuk meningkatkan kompetensi dan memberikan pemahaman terkait aktivitas penjualan reksa dana kepada pegawai kantor cabang yang telah terdaftar sebagai kantor cabang agen penjual efek reksa dana (APERD). To improve competence and provide understanding regarding mutual fund sales activities to branch office employees who have been registered as a branch office of a mutual fund selling agent (APERD).	19	47%	100%
41	Officer	Technical Skill - Pelatihan Risk Management & Compliance Syariah Technical Skill - Sharia Risk Management & Compliance Training	Untuk permintaan kelengkapan dan/atau perbaikan dokumen atas permohonan izin pembukaan unit usaha syariah. For requests for completeness and/or correction of documents for the application for a permit to open a sharia business unit.	6	67%	100%
42	Officer Officer	*Technical Skill* - Pelatihan Treasury Syariah Technical Skill - Sharia Treasury Training	Untuk permintaan kelengkapan dan/atau perbaikan dokumen atas permohonan izin pembukaan unit usaha syariah. For requests for completeness and/or correction of documents for the application for a permit to open a sharia business unit.	6	67%	100%
43	Officer Officer	*Technical Skill* - Pelatihan PPL Online PSAK 73 (Sewa) dan Aspek Perpajakannya Technical Skill - PSAK 73 Online PPL Training (Lease) and its Taxation Aspects	Peningkatan kemampuan pegawai dalam hal PSAK 73 dan aspek perpajakan. Improve the ability of employees in terms of PSAK 73 and taxation aspects.	6	50%	100%
44	Officer Officer	Sertifikasi - Pembekalan & Sertifikasi Treasury Dealer Basic Certification - Basic Dealer Treasury Supply & Certification	Upaya dalam memenuhi kewajiban sesuai PBI No. PBI No. 19/5/PBI/2017 tentang sertifikasi treasury dan penerapan kode etik pasar. Efforts to fulfill obligations in accordance with PBI No. PBI No. 19/5/PBI/2017 concerning treasury certification and application of market code of ethics.	2	100%	100%

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45	Officer Officer	*Technical Skill - Webinar 7th Indonesian Industrial Relations Conference* (Lebih Dalam dan Lebih Tajam Mengupas Kluster Ketenagakerjaan) Technical Skill - Webinar 7th Indonesian Industrial Relations Conference (Deeper and Sharper Examining Employment Clusters)	Agar pegawai memiliki pengetahuan yang mendalam (advance) tentang konsep hukum perundang-undangan yang disebut omnibus law. So that employees have in-depth knowledge (advance) about the concept of statutory law called omnibus law.	2	50%	100%
46	Officer Officer	*Technical Skill* - Bimtek Pelatihan Perizinan Berusaha Melalui Sistem OSS Untuk Pelaku Usaha (Perizinan Terintegrasi Kementerian, Lembaga & Pemerintah Daerah) Technical Skill - Bimtek Training on Business Licensing Through the OSS System for Business Actors (Integrated Licensing of Ministries, Institutions & Local Governments)	Untuk dapat mempergunakan sistem OSS untuk mengelola perizinan - perizinan termasuk penyesuaian perizinan kantor cabang, perubahan direktur utama, perubahan alamat kantor pusat dan lain - lain dalam sistem OSS. To be able to use the OSS system to manage licenses including adjustment of branch office permits, change of president director, change of head office address and others in the OSS system.	2	50%	100%
47	Officer Officer	*Technical Skill* - Webinar Implementasi dan Permasalahan PPN dan Bea Meterai Sesuai Aturan Terbaru Technical Skill - Webinars on Implementation and Problems with VAT and Stamp Duty according to the latest regulations	Peningkatan kemampuan pegawai dalam hal implementasi dan permasalahan PPN dan bea meterai sesuai PMK-08/2021, KMK-30/2021, PMK-04/2021, dan UU nomor 10 tahun 2020. Improve the ability of employees in terms of implementation and problems with VAT and stamp duty according to PMK-08/2021, KMK-30/2021, PMK-04/2021, and Law number 10 of 2020.	5	60%	100%

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48	Officer Officer	Sertifikasi - Pelatihan dan Sertifikasi CAFM Certification - CAFM Training and Certification	Sesuai peraturan OJK No. 39/POJK.03/2019 tanggal 19 Desember 2019 pasal 7 ayat 3 bahwa unit anti fraud wajib memiliki sertifikasi ini untuk menghindari sanksi administratif dan denda. According to OJK regulation No. 39/POJK.03/2019 dated December 19, 2019 article 7 paragraph 3 that the anti-fraud unit must have this certification to avoid administrative sanctions and fines.	2	100%	100%
49	Officer Officer	*Technical Skill* - Training Identifikasi Transaksi Keuangan Mencurigakan dan Penentuan Tindak Pidana Asal Technical Skill - Training on Identification of Suspicious Financial Transactions and Determination of Predicate Crimes	Meningkatkan kompetensi pegawai dalam aspek keuangan yang mencurigakan. Improve employee competence in suspicious financial aspects.	3	67%	100%
50	Officer Officer	*Technical Skill* - Workshop Nasional PHK Dan Pesangon Serta Pengesahan PP dan PKB Memalui Sistem Aplikasi Elektronik E_PP dan E_PKB dalam UU Cipta Kerja Technical Skill - National Workshop on Layoffs and Severance Pay and Ratification of PP and PKB through the E_PP and E_PKB Electronic Application Systems in the Job Creation Law	Agar pegawai memiliki pengetahuan yang mendalam (advance) tentang konsep hukum perundang-undangan tersebut. So that employees have in-depth knowledge (advance) about the legal concept of the legislation.	2	50%	100%
51	Officer Officer	*Technical Skill - Office Data Visualization*	Untuk pengembangan kompetensi dan meningkatkan knowledge pegawai khususnya mengenai data visualization. To develop competence and increase employee knowledge, especially regarding data visualization.	7	86%	100%

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52	Officer	*Technical Skill - Data Science Batch 3*	Untuk melakukan pengembangan kompetensi pegawai di pengembangan aktivitas model risiko. To develop employee competence in the development of risk model activities.	1	100%	100%
53	Officer	Technical Skill - Refreshment Training Proses Kredit Pensiun Technical Skill - Refreshment Training Retirement Credit Process	Meningkatkan kompetensi pegawai khususnya dalam proses kredit pensiunan meliputi proses loan factory, SLIK dan asuransi. Improving employee competence, especially in the pension credit process, including the loan factory process, SLIK and insurance.	251	11%	77%
54	Officer	*Soft Skill - Training Communication Skill*	Meningkatkan kompetensi dan produktifitas kinerja pegawai khususnya pada keterampilan Soft Skill mengenai kemampuan berkomunikasi yang efektif. Improving the competence and productivity of employee performance, especially in Soft Skill skills regarding effective communication skills.	51	20%	100%
55	Officer	*Technical Skill* - Sosialisasi Penerapan PSAK 73 di SAP Technical Skill - Socialization of PSAK 73 Implementation in SAP	Peningkatan kompetensi pegawai dalam penerapan PSAK 73 di unit kerjanya. Increasing employee competence in the application of PSAK 73 in their work units.	82	34%	67%
56	Officer	*Soft Skill - Training Presentation Skill*	Meningkatkan kompetensi pegawai khususnya keterampilan Soft Skill menyusun presentasi, penggunaan media, cara penyampaian dan menanggapi audiens. Improve employee competence, especially Soft Skill skills in preparing presentations, using media, delivering and responding to audiences.	40	20%	98%
57	Officer	Sertifikasi - Refreshment Sertifikasi Manajemen Risiko Level 1 & 2 Certification - Refreshment Risk Management Certification Level 1 & 2	Pengurus dan Pejabat Bank Umum wajib memiliki Sertifikasi Manajemen Risiko sesuai dengan tanggung jawab di unit kerjanya dan Peraturan Bank Indonesia. Management and Officers of Commercial Banks are required to have Risk Management Certification in accordance with their responsibilities in their work units and Bank Indonesia Regulations.	25	88%	125%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
58	Officer	*Technical Skill - Refreshment Training Credit Operation*	Meningkatkan kompetensi pegawai di Divisi Credit Operation dan sebagai tindaklanjut atas target KPI. Improving the competence of employees in the Credit Operations Division and as a follow-up to KPI targets.	288	20%	91%
59	Officer	*Technical Skill - Training Digital Banking: The Basic, Environment and Challenges*	Pemahaman konsep dasar dan lanjutan akuntansi dan penerapan akuntansi sesuai perkembangan terbaru PSAK. Understanding of basic and advanced accounting concepts and accounting application according to the latest developments in PSAK.	1	100%	100%
60	Officer	*Technical Skill* - Webinar Penerapan Tata Kelola Perusahaan Yang Baik: Sesuai Asean Corporate Governance Scorecard Technical Skill - Webinar Implementation of Good Corporate Governance: In accordance with the Asean Corporate Governance Scorecard	Menambah pengetahuan pegawai terkait penerapan tata kelola perusahaan sesuai ASEAN Corporate Governance Scorecard. Increase employee knowledge regarding the implementation of corporate governance according to the ASEAN Corporate Governance Scorecard.	3	67%	100%
61	Officer	*Technical Skill - Webinar "Cyber Crime Typology & Cross Border Money Laundering"*	Meningkatkan pelayanan e-banking, phone banking dan internet banking bank emerlukan system keamanan yang handal untuk mnjaga kerahasiaan data dan keuangan nasabah serta penyalahgunaan data dan keuangan oleh pihak lain yang tidak bertanggung jawab. Improving e-banking, phone banking and internet banking services. Banks require a reliable security system to maintain the confidentiality of customer data and finances as well as misuse of data and finances by other parties who are not responsible.	9	44%	100%

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62	Officer	Technical Skill - Pelatihan Basic Financial Modeling (FIMOD) Angkatan 47 Technical Skill - Basic Financial Modeling (FIMOD) Training Batch 47	Mengembangkan aktifitas model risiko sesuai dengan hasil audit OJK tahun 2020. Develop risk model activities in accordance with the results of the 2020 OJK audit.	1	100%	100%
63	Officer	*Technical Skill - Training Business Analyst Foundation For IT Based on BABOK*	Meningkatkan hard skill karyawan Divisi IT. Improve the hard skills of IT Division employees.	2	100%	100%
64	Officer	Technical Skill - Training Manajemen Perawatan Bangunan Gedung dan Fasilitas Technical Skill - Building and Facility Maintenance Management Training	Pengembangan kompetensi pegawai untuk mendukung project pengembangan jaringan kantor Employee competency development to support office network development projects	1	100%	100%
65	Officer	*Technical Skill - Training IT Project Management Based on PMBOK*	Meningkatkan hard skill karyawan Divisi IT. Improve the hard skills of IT Division employees.	2	100%	100%
66	Officer	*Technical Skill - Webinar Legal & Compliance Aspect in Fraud Risk Management*	Meningkatkan skill para pegawai, tidak terkecuali peningkatan pengetahuan hukum untuk mengawal atau mencegah terjadinya resiko hukum di kemudian hari. Improving the skills of employees, including increasing legal knowledge to guard or prevent legal risks in the future.	5	60%	100%
67	Officer	*Technical Skill - Training ASABRI Link Distribution*	Meningkatkan percepatan pelayanan kepada nasabah bank khususnya nasabah ASABRI. Increase the acceleration of services to bank customers, especially ASABRI customers.	970	42%	107%
68	Officer	*Soft Skill - Training Time Management*	Meningkatkan kompetensi pegawai khususnya keterampilan Soft Skill secara menindaklanjuti pengisian registrasi Soft Skill training yang telah disesuaikan dengan kebutuhan masing-masing pegawai. Improve employee competence, especially Soft Skill skills by following up on filling out the Soft Skill training registration which has been adapted to the needs of each employee.	49	33%	102%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
69	Officer	*Technical Skill - Training Forum Operation*	Meningkatkan kinerja, kompetensi dan pemahaman pegawai terkait dengan proses operasiona; cabang sehingga pegawai mampu memitigasi risiko dengan baik dan benar. Improve the performance, competence and understanding of employees related to operational processes; branches so that employees are able to mitigate risks properly and correctly.	171	100%	97%
70	Officer	*Soft Skill - Training Negotiation Skill*	Meningkatkan kompetensi pegawai khususnya keterampilan Soft Skill secara menindaklanjuti pengisian registrasi Soft Skill training yang telah disesuaikan dengan kebutuhan masing-masing pegawai. Improve employee competence, especially Soft Skill skills by following up on filling out the Soft Skill training registration which has been adapted to the needs of each employee.	16	75%	89%
71	Officer	*Soft Skill - Training Fundamental Leadership*	Meningkatkan kompetensi pegawai khususnya keterampilan Soft Skill secara menindaklanjuti pengisian registrasi Soft Skill training yang telah disesuaikan dengan kebutuhan masing-masing pegawai. Improve employee competence, especially Soft Skill skills by following up on filling in the Soft Skill training registration which has been adapted to the needs of each employee.	80	99%	98%
72	Officer	*Technical Skill - COBIT Foundation Exam Guide*	Memenuhi dalam proses pengakuan keahlian seseorang dan sangat membantu dalam karir pekerjaan seseorang. Fulfills in the process of acknowledging one's expertise and is very helpful in one's work career.	1	100%	100%
73	Officer	*Technical Skill - Certified Information Systems Security Professional (CISSP) Include Exam*	Memenuhi standar kompetensi IT Auditor dan sesuai dengan rencana pelatihan Divisi Internal Audit. Meets IT Auditor competency standards and is in accordance with the Internal Audit Division's training plan.	1	100%	100%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
74	Officer	Sertifikasi - Pembekalan & Sertifikasi Kepatuhan Level 1 Certification - Level 1 Compliance Debriefing & Certification	Meningkatkan kompetensi pegawai dalam aspek kepatuhan. Improving employee competence in compliance aspect.	1	100%	100%
75	Officer	Sertifikasi - Training & BNSP Certification CHCS Certification - Training & BNSP Certification CHCS	Meningkatkan mutu dan kompetensi pegawai khususnya pegawai di Divisi Human Capital dan mendalami tentang sumber daya manusia sehingga dalam menjalankan fungsinya sesuai dengan kapabilitas dan dapat mengikuti perkembangan serta persiapan implementasi BNSP di 2021. Improve the quality and competence of employees, especially employees in the Human Capital Division and explore human resources so that they carry out their functions according to their capabilities and can follow developments and preparations for the implementation of BNSP in 2021.	4	75%	100%
76	Officer	*Technical Skill* - Training Brevet Credit: Analisa Risiko dan Penyelamatan Kredit Bermasalah Technical Skill - Brevet Credit Training: Risk Analysis and Troubled Loan Rescue	Peningkatan kompetensi pegawai dalam hal perpajakan untuk diaplikasikan dalam pekerjaan di unit terkait. Increasing employee competence in terms of taxation to be applied in work in related units.	5	60%	100%
77	Officer	Technical Skill - OJK Webinar "Optimalisasi Pemanfaatan Big Data Pada Pengembangan Produk dan Jasa Keuangan" Technical Skill - OJK Webinar "Optimizing the Utilization of Big Data in the Development of Financial Products and Services"	Untuk mengetahui bagaimana cara optimalisasi pemanfaatan big data pada pengembangan produk dan jasa keuangan. To find out how to optimize the use of big data in the development of financial products and services.	6	33%	100%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
78	Officer	Technical Skill - Training Prinsip Hukum Layanan Perbankan Elektronik dan Digital Technical Skill - Training on Legal Principles of Electronic and Digital Banking Services	Meningkatkan kualitas SDM di Divisi Risk Management sehubung dengan pertumbuhan bisnis bank yang semakin berkembang yang dapat mengakibatkan meningkatnya eksposur bank terhadap risiko. To improvthe quality of human resources in the Risk Management Division in line with the growing business growth of the bank which may result in increased exposure of the bank to risk.	2	50%	100%
79	Officer	Sertifikasi - Pembekalan & Sertifikasi Treasury Dealer Level Basic Certification - Basic Level Dealer Treasury Supply & Certification	Memenuhi kewajiban sesuai dengan sertifikasi tresuri dan penerapan kode etik pasar. To Fulfill obligations in accordance with treasury certification and application of market code of ethics.	1	100%	100%
80	Officer	Soft Skill - Training Managing Funding Sales People Soft Skill - Training Managing Funding Sales People	Meningkatkan kompetensi dan awareness pegawai terhadap tugas dan tanggung jawab serta pentingnya pertumbuhan DPK (Dana Pihak Ketiga) bagi Cabang. Increase employee competence and awareness of duties and responsibilities as well as the importance of DPK (Third Party Funds) growth for Branches.	193	100%	78%
81	Officer	Sertifikasi - Refreshment Sertifikasi Manajemen Risiko Certification - Risk Management Certification Refreshment	Pengurus dan Pejabat Bank Umum wajib memiliki Sertifikasi Manajemen Risiko sesuai dengan tanggung jawab di unit kerjanya dan Peraturan Bank Indonesia. Management and Officers of Commercial Banks are required to have Risk Management Certification in accordance with the responsibilities in their work units and Bank Indonesia Regulations.	14	79%	100%
82	Officer	*Technical Skill* - Training Rencana Aksi Keuangan Berkelanjutan Technical Skill - Sustainable Finance Action Plan Training	Meningkatkan dan memberikan pemahaman lanjutan tentang prinsip keuangan berkelanjutan di indonesia, serta memberikan kesadaran kepada pegawai terkait penerapan POJK. To Improve and provide advanced understanding of the principles of sustainable finance in Indonesia, as well as provide awareness to employees regarding the implementation of POJK.	316	87%	100%

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83	Officer	*Technical Skill - Risk Management Summit "Risk Management in Digital Era"*	Membangun kesamaan persepsi dalam pengelolaan manajemen risiko di masa depan. To Build common perception in the management of risk management in the future.	14	43%	100%
84	Officer	*Technical Skill - Training IT Project Management Fundamentals*	Meningkatkan kualitas SDM di Divisi Risk Management dengan semakin meningkatnya eksposur bank terhadap risiko. To Improve the quality of human resources in the Risk Management Division by increasing bank exposure to risk.	1	100%	100%
85	Officer	*Technical Skill* - Webinar Moratorium, Revisi & Perkembangan Praktik Undang - Undang No. 37 Tahun 2004 Tentang PKPU dan Kepailitan Technical Skill - Webinar Moratorium, Revision & Practice Development Law - Law no. 37 of 2004 concerning PKPU and Bankruptcy	Menambah wawasan dan penjelasan secara komprehensif terkait rencana moratorium kepailitan dan pkpu bagi pegawai di lingkungan bank mandiri dan perusahaan anak. To Add insight and comprehensive explanation regarding the proposed bankruptcy moratorium and PKPU for employees within the independent bank and subsidiary companies.	4	25%	100%
86	Officer	*Technical Skill* - Training Identifikasi Transaksi Keuangan Mencurigakan Technical Skill - Suspicious Financial Transaction Identification Training	Meningkatkan kompetensi pegawai dalam aspek keuangan yang mencurigakan. To Improve employee competence in suspicious financial aspects.	2	50%	100%
87	Officer	*Technical Skill - Training Project Management*	Mengembangkan kompetensi pegawai untuk mendukung project pengembangan jaringan Kantor Bank Mandiri Taspen. To Develop employee competencies to support a steady bank office network development project.	2	100%	100%
88	Officer	*Technical Skill - PSAK Bootcamp 2021*	Peningkatan Soft Skill pegawai dalam hal update PSAK sesuai Konfergensi IFRS. Improvement of employee soft skills in terms of updating PSAK according to the IFRS conference.	2	100%	100%
89	Officer	*Technical Skill - TRAINING IT Risk Management*	Mengetahui informasi tentang risiko mitigasi IT To Knowinformation about IT mitigation risks	4	75%	100%

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90	Officer	Sertifikasi - Sertifikasi Keahlian Pengadaan Barang/ Jasa Pemerintah Tingkat Dasar Sesuai PERPRES 12/2021 Certification - Certification of Basic Level Government Goods/Services Procurement Expertise in accordance with PERPRES 12/2021	Meningkatkan kualitas dan skill pegawai serta memberikan manfaat dan kemajuan bagi perusahaan sesuai dengan pekerjaan dan kopetensi pegawai khususnya dalam pengadaan barang/jasa di perusahaan sesuai PERPRES 12/2021. To improve the quality and skills of employees as well as providing benefits and progress for the company in accordance with the work and competence of employees, especially in the procurement of goods/services in the company according to PERPRES 12/2021.	3	67%	100%
91	Officer	Technical Skill - Pelatihan Perhitungan PPH Pasal 21 Terbaru Terkait Dengan UU HPP 2021 Technical Skill - Latest Article 21 PPH Calculation Training Related to the 2021 HPP Law	Mampu melakukan penghitungan SPT PPh 21 dengan efektif dan efisien, mengetahui dan memahami peraturan-peraturan terbaru terkait dengan masalah PPh 21, ketentuan perpajakan yang menyangkut penentuan objek dan dapat menghitung dan menerbitkan bukti potong. To be able to calculate SPT PPh 21 effectively and efficiently, know and understand the latest regulations related to PPh 21 issues, tax provisions concerning object determination and can calculate and issue withholding evidence.	1	100%	100%
92	Kepala Unit Kerja Head of Work Unit	Soft Skill - Virtual Training Serta Refreshment Design Delivery dan Train The Trainer (TDD dan TTT) Soft Skill - Virtual Training and Refreshment Design Delivery and Train The Trainer (TDD and TTT)	Untuk persiapan kepada para trainer internal dalam mengatasi penyesuaian dalam menggunakan metode pembelajaran online training di masa pandemi. To prepare internal trainers in overcoming adjustments in using online training learning methods during the pandemic.	63	48%	97%
93	Kepala Unit Kerja Head of Work Unit	Sertifikasi - Pembekalan dan Sertifikasi Manajemen Risiko Level 1 Certification - Risk Management Debriefing and Certification Level 1	Pengurus dan Pejabat Bank Umum wajib memiliki Sertifikasi Manajemen Risiko sesuai dengan tanggung jawab di unit kerjanya dan Peraturan Bank Indonesia. Management and Officers of Commercial Banks are required to have Risk Management Certification in accordance with the responsibilities in their work units and Bank Indonesia Regulations.	171	2%	94%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
94	Kepala Unit Kerja Head of Work Unit	Sertifikasi - Pembekalan dan Sertifikasi Manajemen Risiko Level 2 Certification - Level 2 Risk Management Debriefing and Certification	Pengurus dan Pejabat Bank Umum wajib memiliki Sertifikasi Manajemen Risiko sesuai dengan tanggung jawab di unit kerjanya dan Peraturan Bank Indonesia. Management and Officers of Commercial Banks are required to have Risk Management Certification in accordance with the responsibilities in their work units and Bank Indonesia Regulations.	103	59%	100%
95	Kepala Unit Kerja Head of Work Unit	Sertifikasi - Training Dan Sertifikasi Wakil Agen Penjual Efek Reksa DanA (WAPERD) Certification - Training and Certification of Mutual Fund Selling Agent Representatives (WAPERD)	Untuk meningkatkan kompetensi dan memberikan pemahaman terkait aktivitas penjualan reksa dana kepada pegawai kantor cabang yang telah terdaftar sebagai kantor cabang agen penjual efek reksa dana (APERD). To improve competence and provide understanding regarding mutual fund sales activities to branch office employees who have been registered as a branch office of a mutual fund selling agent (APERD).	19	16%	100%
96	Kepala Unit Kerja Head of Work Unit	Sertifikasi - Pembekalan dan Sertifikasi Manajemen Risiko Level 3 Certification - Level 3 Risk Management Debriefing and Certification	Pengurus dan Pejabat Bank Umum wajib memiliki Sertifikasi Manajemen Risiko sesuai dengan tanggung jawab di unit kerjanya dan Peraturan Bank Indonesia. Management and Officers of Commercial Banks are required to have Risk Management Certification in accordance with the responsibilities in their work units and Bank Indonesia Regulations.	46	87%	100%
97	Kepala Unit Kerja Head of Work Unit	Technical Skill - Pelatihan Risk Management & Compliance Syariah Technical Skill - Sharia Risk Management & Compliance Training	Untuk permintaan kelengkapan dan/atau perbaikan dokumen atas permohonan izin pembukaan unit usaha syariah. For requests for completeness and/or correction of documents for the application for a permit to open a sharia business unit.	6	33%	100%
98	Kepala Unit Kerja Head of Work Unit	*Technical Skill* - Pelatihan Treasury Syariah Technical Skill - Sharia Treasury Training	Untuk permintaan kelengkapan dan/atau perbaikan dokumen atas permohonan izin pembukaan unit usaha syariah. For requests for completeness and/or correction of documents for the application for a permit to open a sharia business unit.	6	33%	100%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
99	Kepala Unit Kerja Head of Work Unit	*Technical Skill* - Pelatihan PPL Online PSAK 73 (Sewa) dan Aspek Perpajakannya Technical Skill - PSAK 73 Online PPL Training (Lease) and its Taxation Aspects	Peningkatan kemampuan pegawai dalam hal PSAK 73 dan aspek perpajakan. Improve the ability of employees in terms of PSAK 73 and taxation aspects.	6	17%	100%
100	Kepala Unit Kerja Head of Work Unit	Sertifikasi - Refreshment Risk Management Suistanable Finance, Risiko dan Regulasi Terkait Certification - Refreshment Risk Management Suistanable Finance, Related Risks and Regulations	Pengurus dan Pejabat Bank Umum wajib memiliki Sertifikasi Manajemen Risiko sesuai dengan tanggung jawab di unit kerjanya dan Peraturan Bank Indonesia. Management and Officers of Commercial Banks are required to have Risk Management Certification in accordance with the responsibilities in their work units and Bank Indonesia Regulations.	3	33%	100%
101	Kepala Unit Kerja Head of Work Unit	*Soft Skill - Webinar Marketing 5.0 Technology For Humanity Executive Class*	Sebagai faktor penunjang untuk melakukan strategi promosi korporasi, dimana diharapkan untuk lebih dapat mengerti dan mengenal pelanggannya, sehingga dapat lebih efisien dalam berkomunikasi dan dalam mengembangkan produk dan layanan yang akan ditawarkan ke masyarakat. As a supporting factor for carrying out a corporate promotion strategy, which is expected to better understand and know its customers, so that they can be more efficient in communicating and in developing products and services that will be offered to the public.	3	33%	100%
102	Kepala Unit Kerja Head of Work Unit	Technical Skill - Webinar 7th Indonesian Industrial Relations Conference (Lebih Dalam dan Lebih Tajam Mengupas Kluster Ketenagakerjaan) Technical Skill - Webinar 7th Indonesian Industrial Relations Conference (Deeper and Sharper Examining Employment Clusters)	Agar pegawai memiliki pengetahuan yang mendalam (advance) tentang konsep hukum perundang-undangan yang disebut omnibus law. To provide employees in-depth knowledge (advance) about the concept of statutory law called omnibus law.	2	50%	100%

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103	Kepala Unit Kerja Head of Work Unit	*Technical Skill* - Bimtek Pelatihan Perizinan Berusaha Melalui Sistem OSS Untuk Pelaku Usaha (Perizinan Terintegrasi Kementerian, Lembaga dan Pemerintah Daerah) Technical Skill - Bimtek Training on Business Licensing Through the OSS System for Business Actors (Integrated Licensing of Ministries, Institutions and Local Governments)	Untuk dapat mempergunakan sistem OSS untuk mengelola perizinan - perizinan termasuk penyesuaian perizinan kantor cabang, perubahan direktur utama, perubahan alamat kantor pusat dan lain - lain dalam sistem OSS. To be able to use the OSS system to manage licenses including adjustment of branch office permits, change of president director, change of head office address and others in the OSS system.	2	50%	100%
104	Kepala Unit Kerja Head of Work Unit	*Technical Skill* - Workshop Nasional PHK dan Pesangon Serta Pengesahan PP Dan PKB Memalui Sistem Aplikasi Elektronik E_PP Dan E_PKB Dalam UU Cipta Kerja Technical Skill - National Workshop on Layoffs and Severance Pay and Ratification of PP and PKB through the E_PP and E_PKB Electronic Application System in the Job Creation Act	Agar pegawai memiliki pengetahuan yang mendalam (advance) tentang konsep hukum perundang-undangan tersebut. So that employees have in-depth knowledge (advance) about the legal concept of the legislation.	2	50%	100%
105	Kepala Unit Kerja Head of Work Unit	*Technical Skill - Office Data Visualization*	Untuk pengembangan kompetensi dan meningkatkan knowledge pegawai khususnya mengenai data visualization. To develop competence and increase employee knowledge, especially regarding data visualization.	7	14%	100%
106	Kepala Unit Kerja Head of Work Unit	*Soft Skill - Training Coaching & Mentoring*	Mendapat pengetahuan dalam melaksanakan tugas dan tanggungjawabnya dalam meningkatkan produktivitas dan kualitas kerja To Gain knowledge in carrying out their duties and responsibilities in increasing productivity and quality of work	29	100%	97%

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107	Kepala Unit Kerja Head of Work Unit	Technical Skill - Sosialisasi Penerapan PSAK 73 di SAP Technical Skill - Socialization of PSAK 73 Implementation in SAP	Peningkatan kompetensi pegawai dalam penerapan PSAK 73 di unit kerjanya. To increase employee competence in the application of PSAK 73 in their work units.	82	2%	67%
108	Kepala Unit Kerja Head of Work Unit	Sertifikasi - Refreshment Sertifikasi Manajemen Risiko Level 1 & 2 Certification - Refreshment Risk Management Certification Level 1 & 2	Pengurus dan Pejabat Bank Umum wajib memiliki Sertifikasi Manajemen Risiko sesuai dengan tanggung jawab di unit kerjanya dan Peraturan Bank Indonesia. Management and Officers of Commercial Banks are required to have Risk Management Certification in accordance with the responsibilities in their work units and Bank Indonesia Regulations.	25	12%	125%
109	Kepala Unit Kerja Head of Work Unit	*Soft Skill - Training Problem Solving & Decision Making*	Mendapat pengetahuan dalam melaksanakan tugas dan tanggungjawabnya dalam meningkatkan produktivitas dan kualitas kerja. To gain knowledge in carrying out their duties and responsibilities in increasing productivity and work quality.	31	100%	89%
110	Kepala Unit Kerja Head of Work Unit	*Technical Skill* - Webinar Penerapan Tata Kelola Perusahaan Yang Baik: Sesuai ASEAN Corporate Governance Scorecard Technical Skill - Webinar Implementation of Good Corporate Governance: In accordance with ASEAN Corporate Governance Scorecard	Menambah pengetahuan pegawai terkait penerapan tata kelola perusahaan sesuai ASEAN Corporate Governance Scorecard To increase employee knowledge regarding the implementation of corporate governance according to the ASEAN Corporate Governance Scorecard	3	33%	100%

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111	Kepala Unit Kerja Head of Work Unit	*Technical Skill - Webinar "Cyber Crime Typology & Cross Border Money Laundering"*	Meningkatkan pelayanan e-banking, phone banking dan internet banking bank emerlukan system keamanan yang handal untuk mnjaga kerahasiaan data dan keuangan nasabah serta penyalahgunaan data dan keuangan oleh pihak lain yang tidak bertanggung jawab To improve e-banking, phone banking and internet banking services Banks need a reliable security system to maintain the confidentiality of customer data and finances as well as misuse of data and finances by other parties who are not responsible	9	33%	100%
112	Kepala Unit Kerja Head of Work Unit	*Technical Skill - Webinar Legal & Compliance Aspect in Fraud Risk Management*	Meningkatkan skill para pegawai, tidak terkecuali peningkatan pengetahuan hukum untuk mengawal atau mencegah terjadinya resiko hukum di kemudian hari. To improve the skills of employees, including increasing legal knowledge to guard or prevent legal risks in the future.	5	20%	100%
113	Kepala Unit Kerja Head of Work Unit	*Technical Skill - Training ASABRI Link Distribution*	Meningkatkan percepatan pelayanan kepada nasabah bank khususnya nasabah ASABRI. To increase the acceleration of services to bank customers, especially ASABRI customers.	970	4%	107%
114	Kepala Unit Kerja Head of Work Unit	*Soft Skill - Training Fundamental Leadership*	Meningkatkan kompetensi pegawai khususnya keterampilan Soft Skill secara menindaklanjuti pengisian registrasi Soft Skill training yang telah disesuaikan dengan kebutuhan masing-masing pegawai. To improve employee competence, especially Soft Skill skills by following up on filling in the Soft Skill training registration which has been adapted to the needs of each employee.	80	1%	98%
115	Kepala Unit Kerja Head of Work Unit	*Technical Skill - "Fraud In Mobile Banking & Internet Banking" its Prevention By Implementing Risk Management*	Meningkatkan awareness dan kompetensi terkait risk management dan fraud E-channel To increase awareness and competence related to risk management and fraud E-channel	5	60%	100%

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116	Kepala Unit Kerja Head of Work Unit	*Technical Skill* - Pelatihan Executive Overview Banking Management Technical Skill - Executive Overview Banking Management Training	Memenuhi persyaratan OJK dalam rangka meningkatkan kompetensi selaku Komisaris dalam bidang Internal Audit, Risk Management RBBR, BMPK, GCG dan lain-lain. To fulfill FSA requirements in order to improve competence as a Commissioner in the areas of Internal Audit, Risk Management RBBR, LLL, GCG and others.	1	100%	100%
117	Kepala Unit Kerja Head of Work Unit	*Technical Skill* - Training Sistem Kearsipan Digital Technical Skill - Digital Archive System Training	Meningkatkan pengetahuan Arsip Digital, Pemahaman dan modifikasi SOP. Improve Digital Archive knowledge, understanding and modification of SOPs.	1	100%	100%
118	Kepala Unit Kerja Head of Work Unit	*Technical Skill* - Training Identifikasi Transaksi Keuangan Mencurigakan Technical Skill - Suspicious Financial Transaction Identification Training	Meningkatkan kompetensi pegawai dalam aspek keuangan yang mencurigakan. To improve employee competence in suspicious financial aspects.	2	50%	100%
119	Kepala Unit Kerja Head of Work Unit	*Technical Skill - Training ITIL Foundation Exam Guide*	Memenuhi dalam proses pengakuan keahlian seseorang dan sangat membantu dalam karir pekerjaan seseorang. To fulfill in the process of acknowledging one's expertise and is very helpful in one's work career.	1	100%	100%
120	Kepala Unit Kerja Head of Work Unit	Sertifikasi - Training & BNSP Certification CHCS Certification - Training & BNSP Certification CHCS	Meningkatkan mutu dan kompetensi pegawai khususnya pegawai di Divisi Human Capital dan mendalami tentang sumber daya manusia sehingga dalam menjalankan fungsinya sesuai dengan kapabilitas dan dapat mengikuti perkembangan serta persiapan implementasi BNSP di 2021. To improve the quality and competence of employees, especially employees in the Human Capital Division and explore human resources so that they carry out their functions according to their capabilities and can follow developments and preparations for the implementation of BNSP in 2021.	4	25%	100%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
121	Kepala Unit Kerja Head of Work Unit	Sertifikasi - Pembekalan & Sertifikasi Kepatuhan Level 2 Certification - Level 2 Compliance Debriefing & Certification	Meningkatkan kompetensi pegawai dalam aspek kepatuhan. To improve employee competence in compliance aspect.	1	100%	100%
122	Kepala Unit Kerja Head of Work Unit	*Technical Skill* - Training Brevet Credit: Analisa Risiko dan Penyelamatan Kredit Bermasalah Technical Skill - Brevet Credit Training: Risk Analysis and Troubled Loan Rescue	Peningkatan kompetensi pegawai dalam hal perpajakan untuk diaplikasikan dalam pekerjaan di unit terkait. To Increase employee competence in terms of taxation to be applied in work in related units.	5	40%	100%
123	Kepala Unit Kerja Head of Work Unit	*Technical Skill* - OJK Webinar "Optimalisasi Pemanfaatan Big Data Pada Pengembangan Produk dan Jasa Keuangan" Technical Skill - OJK Webinar "Optimizing the Utilization of Big Data in the Development of Financial Products and Services"	Untuk mengetahui bagaimana cara optimalisasi pemanfaatan big data pada pengembangan produk dan jasa keuangan. To find out how to optimize the use of big data in the development of financial products and services.	6	33%	100%
124	Kepala Unit Kerja Head of Work Unit	*Technical Skill* - Training Prinsip Hukum Layanan Perbankan Elektronik dan Digital Technical Skill - Training on Legal Principles of Electronic and Digital Banking Services	Meningkatkan kualitas SDM di Divisi Risk Management sehubung dengan pertumbuhan bisnis bank yang semakin berkembang yang dapat mengakibatkan meningkatnya eksposur bank terhadap risiko. To Improve the quality of human resources in the Risk Management Division in line with the growing business growth of the bank which may result in increased exposure of the bank to risk.	2	50%	100%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
125	Kepala Unit Kerja Head of Work Unit	Sertifikasi - Refreshment Sertifikasi Manajemen Risiko Certification - Risk Management Certification Refreshment	Pengurus dan Pejabat Bank Umum wajib memiliki Sertifikasi Manajemen Risiko sesuai dengan tanggung jawab di unit kerjanya dan Peraturan Bank Indonesia. Management and Officers of Commercial Banks are required to have Risk Management Certification in accordance with the responsibilities in their work units and Bank Indonesia Regulations.	14	21%	100%
126	Kepala Unit Kerja Head of Work Unit	*Soft Skill - Training The Skill To Virtually Persuade People*	Meningkatkan skill Kepala Divisi melakukan presentasi dalam membangun ketertarikan anakn pengetahuan dan insight baik kepada pihak internal ataupun eksternal. To Improve the skills of the Division Head in making presentations in building interest in knowledge and insight both to internal and external parties.	20	80%	95%
127	Kepala Unit Kerja Head of Work Unit	*Technical Skill* - Training Pengembangan Produk Keuangan Berkelanjutan Technical Skill - Sustainable Financial Product Development Training	Meningkatkan dan memberikan pemahaman lanjutan tentang prinsip keuangan berkelanjutan di indonesia, serta memberikan kesadaran kepada pegawai terkait penerapan POJK. To improve and provide advanced understanding of the principles of sustainable finance in Indonesia, as well as provide awareness to employees regarding the implementation of POJK.	29	83%	83%
128	Kepala Unit Kerja Head of Work Unit	*Technical Skill* - Training Rencana Aksi Keuangan Berkelanjutan Technical Skill - Sustainable Finance Action Plan Training	Meningkatkan dan memberikan pemahaman lanjutan tentang prinsip keuangan berkelanjutan di indonesia, serta memberikan kesadaran kepada pegawai terkait penerapan POJK. To improve and provide advanced understanding of the principles of sustainable finance in Indonesia, as well as provide awareness to employees regarding the implementation of POJK.	316	13%	100%
129	Kepala Unit Kerja Head of Work Unit	*Technical Skill* - Webinar Meningkatkan Produktivitas Dengan Digital Monitoring Technical Skill - Webinars Increase Productivity With Digital Monitoring	Meningkatkan perusahaan dalam melakukan promosi/marketing produk secara cepat, praktis dan efisien. To improve the company in promoting / marketing products quickly, practically and efficiently.	71	77%	100%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
130	Kepala Unit Kerja Head of Work Unit	*Technical Skill - Risk Management Summit "Risk Management in Digital Era"*	Membangun kesamaan persepsi dalam pengelolaan manajemen risiko di masa depan. To build a common perception in the management of risk management in the future.	14	29%	100%
131	Kepala Unit Kerja Head of Work Unit	Technical Skill - Webinar Moratorium, Revisi & Perkembangan Praktik Undang-Undang No. 37 Tahun 2004 Tentang PKPU dan Kepailitan Technical Skill - Webinar Moratorium, Revision & Practice Development of Law no. 37 of 2004 concerning PKPU and Bankruptcy	Menambah wawasan dan penjelasan secara komprehensif terkait rencana moratorium kepailitan dan PKPU bagi pegawai di lingkungan Bank Mandiri dan perusahaan anak. To add insight and comprehensive explanation regarding the proposed bankruptcy moratorium and PKPU for employees within Bank Mandiri and its subsidiaries.	4	75%	100%
132	Kepala Unit Kerja Head of Work Unit	*Technical Skill - National Conference*	Meningkatkan kompetensi dengan pengetahuan terkini dalam dunia profesi khususnya dibidang Internal Audit. To improve competence with the latest knowledge in the professional world, especially in the field of Internal Audit.	2	50%	100%
133	Kepala Unit Kerja Head of Work Unit	Sertifikasi - Sertifikasi Project Management Professional Certification - Project Management Professional Certification	Mengembangkan kompetensi pegawai untuk mendukung project pengembangan jaringan Kantor Bank Mandiri Taspen. To Develop employee competencies to support the Bank Mandiri Taspen office network development project.	1	100%	100%
134	Kepala Unit Kerja Head of Work Unit	*Technical Skill - Training IT Risk Management*	Mengetahui informasi tentang risiko mitigasi IT. To know information about IT mitigation risks.	4	25%	100%
135	Kepala Unit Kerja Head of Work Unit	Sertifikasi - Sertifikasi Keahlian Pengadaan Barang/ Jasa Pemerintah Tingkat Dasar Sesuai PERPRES 12/2021 Certification - Certification of Basic Level Government Goods/Services Procurement Expertise in accordance with PERPRES 12/2021	Meningkatkan kualitas dan skill pegawai serta memberikan manfaat dan kemajuan bagi perusahaan sesuai dengan pekerjaan dan kopetensi pegawai khususnya dalam pengadaan barang/jasa di perusahaan sesuai PERPRES 12/2021. To improve the quality and skills of employees as well as providing benefits and progress for the company in accordance with the work and competence of employees, especially in the procurement of goods/services in the company according to PERPRES 12/2021.	3	33%	100%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
136	Kepala Divisi Head of Division	Soft Skill - Virtual Training Serta Refreshment Design Delivery dan Train The Trainer (TDD dan TTT) Soft Skill - Virtual Training and Refreshment Design Delivery and Train The Trainer (TDD and TTT)	Untuk persiapan kepada para trainer internal dalam mengatasi penyesuaian dalam menggunakan metode pembelajaran online training di masa pandemi. To prepare internal trainers in overcoming adjustments in using online training learning methods during the pandemic.	63	2%	97%
137	Kepala Divisi Head of Division	Sertifikasi - Pembekalan dan Sertifikasi Manajemen Risiko Level 2 Certification - Level 2 Risk Management Debriefing and Certification	Pengurus dan Pejabat Bank Umum wajib memiliki Sertifikasi Manajemen Risiko sesuai dengan tanggung jawab di unit kerjanya dan Peraturan Bank Indonesia. Management and Officers of Commercial Banks are required to have Risk Management Certification in accordance with the responsibilities in their work units and Bank Indonesia Regulations.	103	1%	100%
138	Kepala Divisi Head of Division	Sertifikasi - Pembekalan dan Sertifikasi Manajemen Risiko Level 3 Certification - Level 3 Risk Management Debriefing and Certification	Pengurus dan Pejabat Bank Umum wajib memiliki Sertifikasi Manajemen Risiko sesuai dengan tanggung jawab di unit kerjanya dan Peraturan Bank Indonesia. Management and Officers of Commercial Banks are required to have Risk Management Certification in accordance with the responsibilities in their work units and Bank Indonesia Regulations.	46	13%	100%
139	Kepala Divisi Head of Division	Sertifikasi - Refreshment Risk Management Suistanable Finance, Risiko dan Regulasi Terkait Certification - Refreshment Risk Management Suistanable Finance, Related Risks and Regulations	Pengurus dan Pejabat Bank Umum wajib memiliki Sertifikasi Manajemen Risiko sesuai dengan tanggung jawab di unit kerjanya dan Peraturan Bank Indonesia. Management and Officers of Commercial Banks are required to have Risk Management Certification in accordance with the responsibilities in their work units and Bank Indonesia Regulations.	3	67%	100%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
140	Kepala Divisi Head of Division	Technical Skill - Training Identifikasi Transaksi Keuangan Mencurigakan dan Penentuan Tindak Pidana Asal Technical Skill - Training on Identification of Suspicious Financial Transactions and Determination of Predicate Crimes	Meningkatkan kompetensi pegawai dalam aspek keuangan yang mencurigakan. To improve employee competence in suspicious financial aspects.	3	33%	100%
141	Kepala Divisi Head of Division	*Soft Skill - Master Class Vol. 05 - Talentship: Building Capability To Unleash The Potential of Others*	Untuk meningkatkan kualitas leadership dari sisi pengetahuan (knowledge) dan kemampuan (pratical skill). To improve the quality of leadership in terms of knowledge (knowledge) and ability (practical skills).	7	100%	100%
142	Kepala Divisi Head of Division	*Technical Skill - Workshop Integrated GRC*	Untuk menambah kapasitas dan kompetensi pegawai di bidang GRC (*Governance, Risk and Compliance*). To increase the capacity and competence of employees in the field of GRC (Governance, Risk and Compliance).	2	100%	100%
143	Kepala Divisi Head of Division	Sertifikasi - Pembekalan dan Sertifikasi Manajemen Risiko Level 4 Certification - Risk Management Training and Certification Level 4	Pengurus dan Pejabat Bank Umum wajib memiliki Sertifikasi Manajemen Risiko sesuai dengan tanggung jawab di unit kerjanya dan Peraturan Bank Indonesia. Management and Officers of Commercial Banks are required to have Risk Management Certification in accordance with the responsibilities in their work units and Bank Indonesia Regulations.	13	100%	100%
144	Kepala Divisi Head of Division	*Technical Skill - Webinar "Cyber Crime Typology & Cross Border Money Laundering"*	Meningkatkan pelayanan e-banking, phone banking dan internet banking bank memerlukan sistem keamanan yang handal untuk mnjaga kerahasiaan data dan keuangan nasabah serta penyalahgunaan data dan keuangan oleh pihak lain yang tidak bertanggung jawab. To improve e-banking, phone banking and internet banking services requires a reliable security system to maintain the confidentiality of customer data and finances as well as misuse of data and finances by other irresponsible parties.	9	22%	100%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
145	Kepala Divisi Head of Division	Technical Skill - Pendidikan Khusus Profesi Advokat (PKPA) Technical Skill - Special Education for the Advocate Profession (PKPA)	Peningkatan skill pegawai terhadap pengetahuan hukum untuk mengawal atau mencegah terjadinya risiko hukum. To increase employee skills in legal knowledge to guard or prevent legal risks.	1	100%	100%
146	Kepala Divisi Head of Division	*Soft Skill - Master Class Vol. 07 - Purposeful: Becoming A Purposeful Leader In Contributing To Society*	Untuk meningkatkan kualitas leadership dari sisi pengetahuan (knowledge) dan kemampuan (pratical skill). To improve the quality of leadership in terms of knowledge (knowledge) and ability (practical skills).	7	100%	100%
147	Kepala Divisi Head of Division	*Soft Skill - Webinar Co - Creating Future Mandirian 2021: Developing Mandirian As Strategic Business & People Leaders*	Untuk mendorong pencapaian strategi bisnis bank 3-3-1 diperlukan akselerasi pengembangan kapabilitas yang menjangkau seluruh leaders. To encourage the achievement of the bank's 3-3-1 business strategy, it is necessary to accelerate the development of capabilities that reach all leaders.	1	100%	100%
148	Kepala Divisi Head of Division	*Technical Skill - Webinar Legal & Compliance Aspect in Fraud Risk Management*	Meningkatkan skill para pegawai, tidak terkecuali peningkatan pengetahuan hukum untuk mengawal atau mencegah terjadinya resiko hukum di kemudian hari. To improve the skills of employees, including increasing legal knowledge to guard or prevent legal risks in the future.	5	20%	100%
149	Kepala Divisi Head of Division	*Technical Skill - Training ASABRI Link Distribution*	Meningkatkan percepatan pelayanan kepada nasabah bank khususnya nasabah ASABRI. To increase the acceleration of services to bank customers, especially ASABRI customers.	970	0,2%	107%
150	Kepala Divisi Head of Division	Sertifikasi - Refreshment Sertifikasi Treasury Level Advance Certification - Advance Level Treasury Certification Refreshment	Memenuhi kewajiban sesuai dengan sertifikasi tresuri dan penerapan kode etik pasar. To Fulfill obligations in accordance with treasury certification and application of market code of ethics.	1	100%	100%
151	Kepala Divisi Head of Division	*Technical Skill - "Fraud in Mobile Banking & Internet Banking" its Prevention By Implementing Risk Management*	Meningkatkan awareness dan kompetensi terkait risk management dan fraud E-channel. To increase awareness and competence related to risk management and E-channel fraud.	5	40%	100%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
152	Kepala Divisi Head of Division	Technical Skill - OJK Webinar "Optimalisasi Pemanfaatan Big Data Pada Pengembangan Produk dan Jasa Keuangan" Technical Skill - OJK Webinar "Optimizing the Utilization of Big Data in the Development of Financial Products and Services"	Untuk mengetahui bagaimana cara optimalisasi pemanfaatan big data pada pengembangan produk dan jasa keuangan. To find out how to optimize the use of big data in the development of financial products and services.	6	17%	100%
153	Kepala Divisi Head of Division	Sertifikasi - Pembekalan dan Sertifikasi Manajemen Risiko Level 1 Certification - Risk Management Debriefing and Certification Level 1	Pengurus dan Pejabat Bank Umum wajib memiliki Sertifikasi Manajemen Risiko sesuai dengan tanggung jawab di unit kerjanya dan Peraturan Bank Indonesia. Management and Officers of Commercial Banks are required to have Risk Management Certification in accordance with their responsibilities in their work units and Bank Indonesia Regulations.	171	1%	94%
154	Kepala Divisi Head of Division	*Soft Skill - Training The Skill To Virtually Persuade People*	Meningkatkan skill Kepala Divisi melakukan presentasi dalam membangun ketertarikan anakn pengetahuan dan insight baik kepada pihak internal ataupun eksternal. To improve the skills of the Division Head in making presentations in building interest in knowledge and insight both to internal and external parties.	20	20%	95%
155	Kepala Divisi Head of Division	*Technical Skill* - Training Pengembangan Produk Keuangan Berkelanjutan Technical Skill - Sustainable Financial Product Development Training	Meningkatkan dan memberikan pemahaman lanjutan tentang prinsip keuangan berkelanjutan di indonesia, serta memberikan kesadaran kepada pegawai terkait penerapan POJK. To improve and provide advanced understanding of the principles of sustainable finance in Indonesia, as well as provide awareness to employees regarding the implementation of POJK.	29	17%	83%

No	Level Jabatan Position Level	Jenis Pelatihan Type of Training	Tujuan Pelatihan Training Purpose	Jumlah Pegawai yang Telah Mengkuti Pelatihan Number of Employees Who Have Attended Training	Persentase yang telah Mengikuti Pelatihan untuk Setiap Level Jabatan Percentage Who Have Attended Training for Each Level of Position	Persentase yang telah Mengikuti Pelatihan untuk Setiap Jenis Pelatihan Percentage Who Have Attended Training for Each Type of Training
156	Kepala Divisi Head of Division	*Technical Skill* - Webinar Meningkatkan Produktivitas Dengan Digital Monitoring Technical Skill - Webinars Increase Productivity With Digital Monitoring	Meningkatkan perusahaan dalam melakukan promosi/marketing produk secara cepat, praktis dan efisien. To improve the company in promoting / marketing products quickly, practically and efficiently.	71	23%	100%
157	Kepala Divisi Head of Division	*Technical Skill - Risk Management Summit "Risk Management in Digital Era"*	Membangun kesamaan persepsi dalam pengelolaan manajemen risiko di masa depan. To build a common perception in the management of risk management in the future.	14	7%	100%
158	Kepala Divisi Head of Division	*Technical Skill - National Conference*	Meningkatkan kompetensi dengan pengetahuan terkini dalam dunia profesi khususnya dibidang Internal Audit. To improve competence with the latest knowledge in the professional world, especially in the field of Internal Audit.	2	50%	100%
JUMLAH TOTAL / SUB TOTAL				**10.864**		

Biaya Pengembangan Kompetensi Karyawan

Bank Mandiri Taspen berkomitmen terhadap pelaksanaan pengembangan kompetensi karyawan. Pada tahun 2021, dikarenakan adanya pandemi COVID-19 pelaksanaan pengembangan kompetensi dilaksanakan secara virtual sehingga pada tahun 2021 terdapat penurunan biaya pengembangan sebesar -11,7% atau sebesar Rp2.214.542.373 dibanding tahun 2020.

Employee Competency Development Costs

Bank Mandiri Taspen is committed to implementing employee competency development. In 2021, due to the COVID-19 pandemic, the implementation of competency development was carried out virtually so that in 2021 there was a decrease in development costs of -11.7% or Rp. 2,214,542,373 compared to 2020.

Tabel Biaya Pengembangan Kompetensi Karyawan
Table of Employee Competency Development Costs

(dalam Rupiah / in Rupiah)

Uraian Biaya Tenaga Kerja Description of Labor Costs	2021	2020	Kenaikan/ Penurunan Increase/Decrease	Peningkatan (%) Enhancement (%)
Pendidikan dan Kompetensi Education and Competence	16.645.047.359	18.859.589.732	2.214.542.373	-11,7%

Komposisi Pemegang Saham
Composition of Shareholders

Tabel Komposisi Pemegang Saham Bank Mandiri Taspen Tahun 2021
Table of Composition of Bank Mandiri Taspen Shareholders in 2021

Pemegang Saham Shareholders	Jumlah Saham (lembar) Number of Shares (sheet)	Kepemilikan 1 Januari 2021 Ownership January 1, 2021	Kepemilikan 31 Desember 2021 Ownership December 31, 2021
PT Bank Mandiri (Persero) Tbk.	837.303.519	51,098%	51,098%
PT Taspen (Persero)	793.687.754	48,437%	48,437%
I.B. Made Putra Jandhana	7.617.432	0,465%	0,465%
TOTAL	**1.638.608.705**	**100%**	**100%**

Per 1 Januari 2021 dan 31 Desember 2021, kepemilikan saham institusi lokal Bank Mandiri Taspen adalah PT Bank Mandiri (Persero) Tbk. dan PT Taspen (Persero). Kepemilikan individu lokal Bank Mandiri Taspen adalah I.B. Made Putra Jandhana. Tidak terdapat kepemilikan institusi asing dan kepemilikan individu asing.

As of January 1, 2021 and December 31, 2021, Bank Mandiri Taspen's local institutional shareholding is PT Bank Mandiri (Persero) Tbk. and PT Taspen (Persero). The local individual ownership of Bank Mandiri Taspen is I.B. Made Putra Jandhana. There is no foreign institutional ownership and foreign individual ownership.

Komposisi 20 Pemegang Saham Terbesar

Sampai dengan 31 Desember 2021, Bank Mandiri Taspen belum menjadi perusahaan yang mencatatkan sahamnya di Bursa Saham. Dengan demikian, tidak terdapat informasi mengenai komposisi 20 pemegang saham terbesar.

Composition of The Biggest 20 Shareholder

Until December 31, 2021, Bank Mandiri Taspen was not yet a company that listed its share in stock exchange. Hence, there are no information about the composition of 20 largest shareholder.

Komposisi Pemegang Saham 5% atau Lebih

Composition of Shareholder Owning 5% or More Shares

Tabel Komposisi Pemegang Saham 5% atau lebih Bank Mandiri Taspen
Table of Shareholders Composition of 5% or more Bank Mandiri Taspen

Nama Name	Jumlah Saham Number of Shares	Kepemilikan Ownership
PT Bank Mandiri (Persero) Tbk.	837.303.519	51,098%
PT Taspen (Persero)	793.687.754	48,437%
TOTAL	**1.630.991.273**	**99,54%**

Kelompok Pemegang Saham Masyarakat Kurang dari 5%

Group of Society Shareholder Owning Less Than 5%

Tabel Kelompok Pemegang Saham Masyarakat Kurang dari 5%
Table of Community Shareholder Groups Less than 5%

Nama Name	Jumlah Saham Number of Shares	Kepemilikan Ownership
I.B. Made Putra Jandhana	7.617.432	0,465%

Kepemilikan Saham Dewan Komisaris dan Direksi

Sampai dengan 31 Desember 2021, tidak terdapat kepemilikan saham Dewan Komisaris dan Direksi secara langsung dan tidak langsung.

Share Ownership of the Board of Commissioners and Directors

As of December 31, 2021, there was no direct or indirect share ownership of the Board of Commissioners and Directors.

Pemegang Saham Utama dan Pengendali

Main Shareholders and Controlling

Saham Bank Mandiri Taspen dimiliki oleh PT Bank Mandiri (Persero) Tbk, PT Taspen (Persero) dan I.B. Made Putra Jandhana. PT Bank Mandiri (Persero) Tbk selaku Pemegang Saham Utama dan Pengendali dan PT Taspen (Persero) selaku Pemegang Saham Pengendali.

Bank Mandiri Taspen shares are owned by PT Bank Mandiri (Persero) Tbk, PT Taspen (Persero) and I.B. Made Putra Jandhana. PT Bank Mandiri (Persero) Tbk as the Main and Controlling Shareholder and PT Taspen (Persero) as the Controlling Shareholder.

Nama Name	Jumlah Saham Number of Shares	Kepemilikan Ownership
PT Bank Mandiri (Persero) Tbk.	837.303.519	51,098%
PT Taspen (Persero)	793.687.754	48,437%

Daftar Entitas Anak, Entitas Asosiasi dan Perusahaan Ventura Bersama

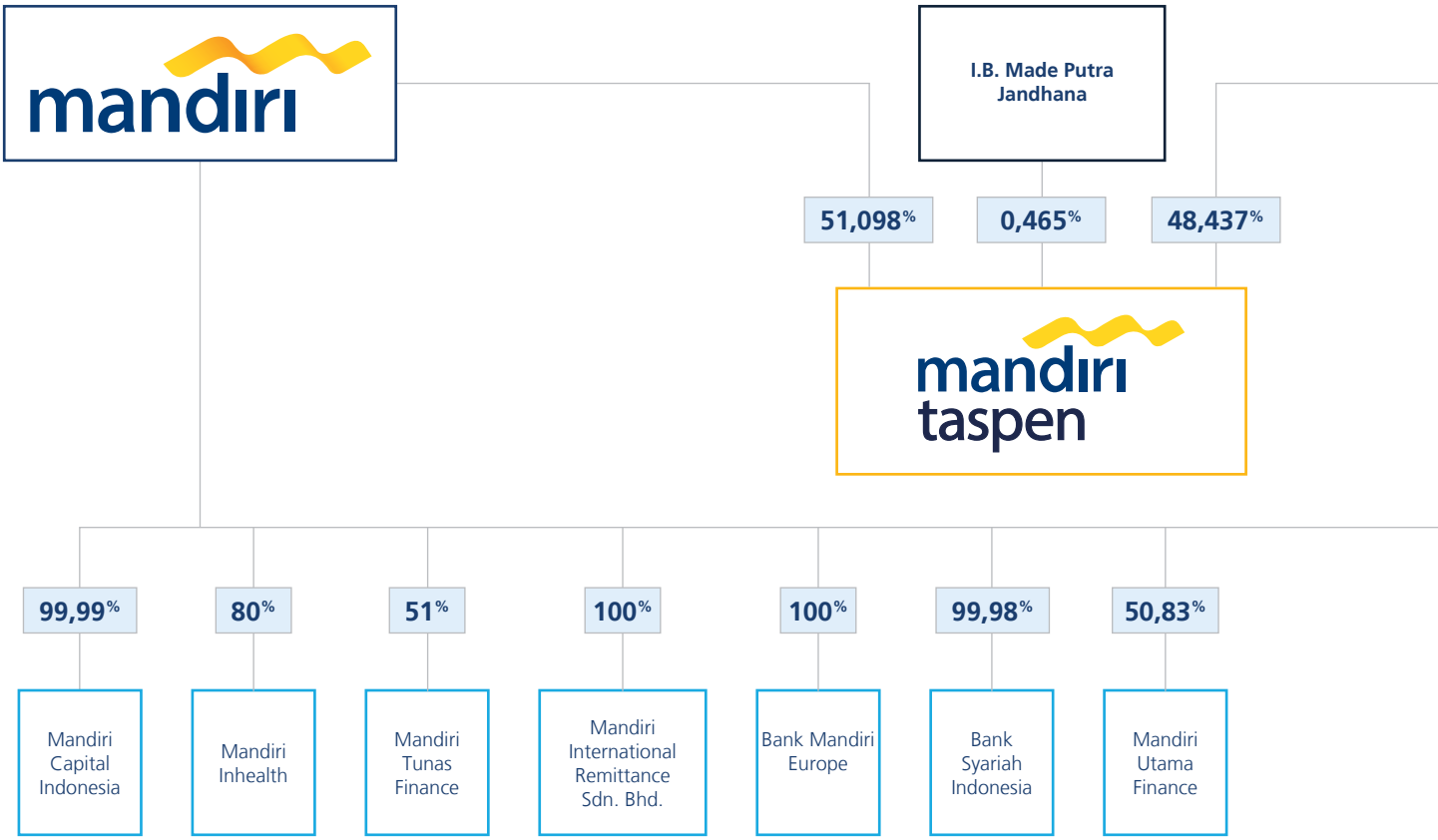
List of Subsidiaries, Associates and Joint Venture Companies

Sampai dengan 31 Desember 2021, Bank Mandiri Taspen tidak memiliki entitas anak/entitas asosiasi dan perusahaan ventura bersama sehingga tidak tersedia informasi mengenai: Nama entitas anak, asosiasi dan perusahaan ventura bersama; Persentase kepemilikan saham; Keterangan tentang bidang usaha entitas anak, asosiasi dan perusahaan ventura bersama; dan keterangan status operasi entitas anak dan/atau entitas asosiasi (telah beroperasi atau belum beroperasi).

As of December 31, 2021, Bank Mandiri Taspen did not have any Subsidiaries/Associated Entities so there was no information available regarding: Name of subsidiaries and/or associates; Share ownership percentage; Information regarding the line of business of the subsidiary and/or associate; and a description of the operating status of the subsidiary and/or associate (already operating or not yet operating).

Struktur Grup Perusahaan

Company Group Structure

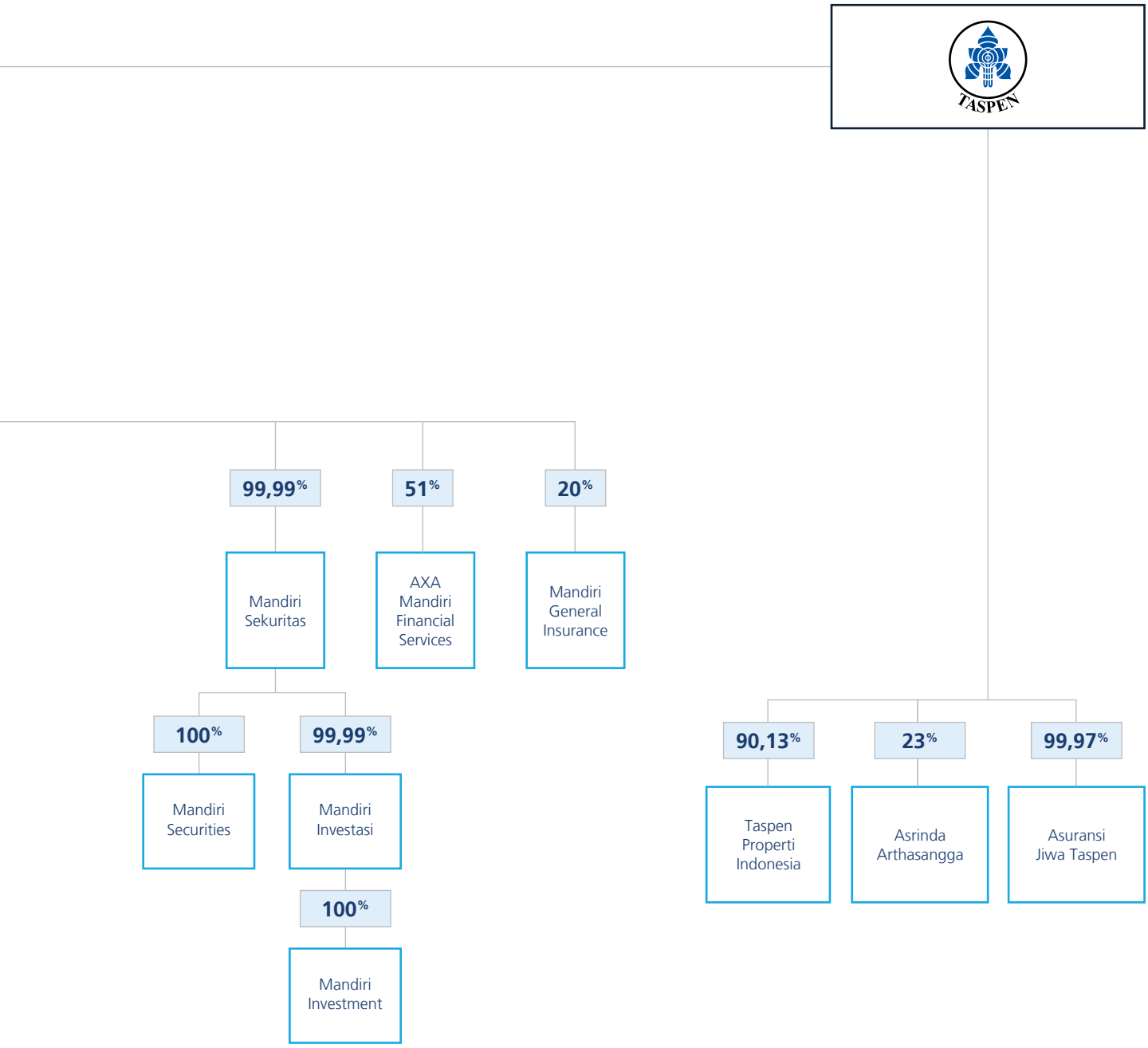


Keterangan:

- Perusahaan / Company
- Perusahaan Induk / Holding Company
- Anak Perusahaan Induk Lainnya / Other Subsidiaries Company

Sampai dengan 31 Desember 2021, Bank Mandiri Taspen tidak memiliki Entitas Anak, Entitas Asosiasi, *Joint Venture* dan *Special Purpose Vehicle* (SPV).

As of December 31, 2021, Bank Mandiri Taspen does not have any Subsidiaries, Associated Entities, Joint Ventures and Special Purpose Vehicles (SPV).


TASPEN
99,99%
51%
20%
Mandiri Sekuritas
AXA Mandiri Financial Services
Mandiri General Insurance
100%
99,99%
Mandiri Securities
Mandiri Investasi
100%
Mandiri Investment
90,13%
23%
99,97%
Taspen Properti Indonesia
Asrinda Arthasangga
Asuransi Jiwa Taspen

Informasi Kelompok Usaha Bank
Bank Business Group Information

Struktur Kelompok Usaha Bank

Struktur kelompok usaha Bank telah disajikan pada sub bagian Struktur Grup Perusahaan.

Bank Business Group Structure

The structure of the Bank's business group has been presented in the subsection of the Company's Group Structure.

Struktur Keterkaitan Kepengurusan dalam Kelompok Usaha Bank

Bank Mandiri Taspen merupakan Perusahaan Anak dari PT Bank Mandiri (Persero) Tbk. Per 31 Desember 2021, Bank Mandiri Taspen tidak memiliki Pengurus yang berasal dari Bank Mandiri.

Structure of Management Linkages in the Bank Business Group

Bank Mandiri Taspen is a subsidiary of PT Bank Mandiri (Persero) Tbk. As of December 31, 2021, Bank Mandiri Taspen does not have a Management from Bank Mandiri.

Pemegang Saham yang Bertindak atas Nama Pemegang Saham Lain

Tidak terdapat Pemegang Saham Yang Bertindak Atas Nama Pemegang Saham Lain.

Shareholders Who Act on Behalf of other Shareholders

There are no Shareholders who act on behalf of other shareholders.

Kronologi Penerbitan Saham
Share Listing Chronology

Bank Mandiri Taspen per 31 Desember 2021 belum mencatatkan saham di Bursa Efek. Dengan demikian tidak terdapat informasi tentang tindakan korporasi (*corporate action*), harga penawaran saham untuk masing-masing tindakan korporasi, jumlah saham tercatat setelah masing-masing tindakan korporasi, dan nama bursa tempat saham Perseroan dicatatkan.

Kronologis penerbitan saham Bank Mandiri Taspen dapat dijelaskan sebagai berikut:

As of December 31, 2021, Bank Mandiri Taspen was not listed its shares on the Stock Exchange. Thus, there was no information on corporate actions, the share offering price for each corporate action, the number of shares listed after each corporate action, and the name of the stock exchange where the Company's shares were listed.

The chronology of Bank Mandiri Taspen's share issuance can be explained as follows:

Tanggal Penerbitan Issuing date	Jumlah Saham/ Lembar Number of Shares/ Sheets	Nominal/ Lembar Nominal/ Sheets	Total	Akta Notaris Notary Deed
3 November 1992 November 3, 1992	50.000	1.000.000	50.000.000.000	Akta No. 4 Tanggal 3 November 1992 Deed No. 4 November 3rd 1992
3 Mei 2008 May 3, 2008	200.000.000	500	100.000.000.000	Akta No.5 Tanggal 3 Mei 2008 Deed No.5 Dated May 3, 2008
22 Desember 2014 December 22, 2014	1.000.000.000	500	500.000.000.000	Akta No.93 Tanggal 22 Desember 2014 Deed No.93 Dated December 22, 2014
31 Oktober 2016 October 31, 2016	1.249.000.000	500	624.500.000.000	Akta No.53 Tanggal 31 Oktober 2016 Deed No. 53 Dated October 31, 2016
9 Oktober 2017 October 9, 2017	1.362.122.170	500	681.061.085.000	Akta No. 18 Tanggal 9 Oktober 2017 Deed No. 18 October 9 2017
30 November 2018 November 30, 2018	1.502.614.918	500	751.307.459.000	Akta No.42 Tanggal 19 Desember 2018 Deed No.42 Dated December 19, 2018
16 Desember 2020 December 16, 2020	1.638.608.705	500	819.304.352.500	Akta No.41 tanggal28 Desember 2020 Deed No.41 dated December 28, 2020

Kronologi Penerbitan Obligasi

Chronology Issuing Bonds

Pada tanggal 12 Juli 2017, Bank Mandiri Taspen menerbitkan Obligasi I Bank Mandiri Taspen Pos Tahun 2017 ("Obligasi I Tahun 2017") dengan nilai nominal sebesar Rp2.000.000.000 yang terdiri atas 2 (dua) seri. Kemudian pada tanggal 26 November 2019, Bank menerbitkan Obligasi berkelanjutan I Bank Mandiri Taspen Tahap I Tahun 2019 ("Obligasi berkelanjutan I Tahun 2019") dengan nilai nominal sebesar Rp1.000.000.000 yang terdiri atas 2 (dua) seri.

Nama Bursa Tempat Obligasi Perusahaan Dicatatkan

Seluruh obligasi Bank Mandiri Taspen telah dicatatkan pada Bursa Efek Indonesia.

On July 12, 2017, Bank Mandiri Taspen issued Bank Mandiri Taspen Pos Bond I Year 2017 ("Bond I Year 2017") with a nominal value of IDR 2,000,000,000 consisting of 2 (two) series. Then on November 26, 2019, the Bank issued Bank Mandiri Taspen Phase I Continuous Bonds I Year 2019 ("Continuous Bonds I Year 2019") with a nominal value of IDR 1,000,000,000 consisting of 2 (two) series.

Name of the Exchange Where the Company's Bonds are Listed

All of Bank Mandiri Taspen's bonds have been listed on the Indonesia Stock Exchange.

Tabel Kronologi Penerbitan Obligasi Bank Mandiri Taspen

Table of Bank Mandiri Taspen's Bond Issuance Chronology

No	Uraian Description	Tanggal Penerbitan Issuance Date	Tenor	Mata Uang Currency	Jumlah Obligasi Total Bonds	Harga Penawaran Bid Price	Tanggal Jatuh Tempo Due Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment Status	Peringkat Rating		Wali Amanat Trustee
										2021	2020	
1.	Obligasi I Tahun 2017 Seri A Bonds I Year 2017 Series A	12 Juli 2017 July 12, 2017	3 Tahun 3 years	Rupiah IDR	1.500.000.000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	11 Juli 2020 July 11, 2020	8,5%	Lunas Paid off	AA(idn) Oleh Fitch	AA(idn) Oleh Fitch	BTN
2.	Obligasi I Tahun 2017 Seri B Bonds I Year 2017 Series B	12 Juli 2017 July 12, 2017	5 Tahun 5 years	Rupiah IDR	500.000.000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	11 Juli 2022 July 11, 2022	8,75%	Belum Lunas Not yet paid off	AA(idn) Oleh Fitch	AA(idn) Oleh Fitch	BTN
3.	Obligasi Berkelanjutan I Tahun 2019 Seri A Shelf Registration Bond I Year 2019 Series A	26 November 2019 November 26, 2019	3 Tahun 3 years	Rupiah IDR	700.000.000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	26 November 2022 November 26, 2022	7,90%	Belum Lunas Not yet paid off	AA(idn) Oleh Fitch	AA(idn) Oleh Fitch	Bank Permata
4.	Obligasi Berkelanjutan I Tahap II Tahun 2021 Seri A Shelf Registration Bonds I Phase II 2021 Series A	1 Mei 2021 May 1, 2021	3 Tahun 3 years	Rupiah IDR	800.000.000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	1 Mei 2024 May 1, 2024	6,50%	Belum Lunas Not yet paid off	AA(idn) Oleh Fitch	AA(idn) Oleh Fitch	Bank Permata
5.	Obligasi Berkelanjutan I Tahap II Tahun 2021 Seri B Shelf Registration Bonds I Phase II 2021 Series B	1 Mei 2021 May 1, 2021	5 Tahun 5 years	Rupiah IDR	1.200.000.000	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	1 Mei 2026 May 1, 2026	7,25%	Belum Lunas Not yet paid off	AA(idn) Oleh Fitch	AA(idn) Oleh Fitch	Bank Permata

Tabel Kronologi Pembayaran Bunga Obligasi Bank Mandiri Taspen
Table of the Chronology of Bank Mandiri Taspen Bond Interest Payments

Bunga Ke- Interest Period	Obligasi I Tahun 2017 / Bonds I Year 2017	
	Tanggal Pembayaran Bunga Interest Payment Date	Status Pembayaran Bunga Interest Payment Status
Seri A / Series A		
1.	11 Oktober 2017 / October 11, 2017	Sudah Dibayar / Paid off
2.	11 Januari 2018 / January 11, 2018	Sudah Dibayar / Paid off
3.	11 April 2018 / April 11, 2018	Sudah Dibayar / Paid off
4.	11 Juli 2018 / July 11, 2018	Sudah Dibayar / Paid off
5.	11 Oktober 2018 / October 11, 2018	Sudah Dibayar / Paid off
6.	11 Januari 2019 / January 11, 2019	Sudah Dibayar / Paid off
7.	11 April 2019 / April 11, 2019	Sudah Dibayar / Paid off
8.	11 Juli 2019 / July 11, 2019	Sudah Dibayar / Paid off
9.	11 Oktober 2019 / October 11th 2019	Sudah Dibayar / Paid off
10.	11 Januari 2020 / January 11, 2020	Sudah Dibayar / Paid off
11.	11 April 2020 / April 11, 2020	Sudah Dibayar / Paid off
12.	11 Juli 2020 / July 11, 2020	Sudah Dibayar / Paid off
Seri B / Series B		
1.	11 Oktober 2017 / October 11, 2017	Sudah Dibayar / Paid off
2.	11 Januari 2018 / January 11, 2018	Sudah Dibayar / Paid off
3.	11 April 2018 / April 11, 2018	Sudah Dibayar / Paid off
4.	11 Juli 2018 / July 11, 2018	Sudah Dibayar / Paid off
5.	11 Oktober 2018 / October 11, 2018	Sudah Dibayar / Paid off
6.	11 Januari 2019 / January 11, 2019	Sudah Dibayar / Paid off
7.	11 April 2019 / April 11, 2019	Sudah Dibayar / Paid off
8.	11 Juli 2019 / July 11, 2019	Sudah Dibayar / Paid off
9.	11 Oktober 2019 / October 11, 2019	Sudah Dibayar / Paid off
10.	11 Januari 2020 / January 11, 2020	Sudah Dibayar / Paid off
11.	11 April 2020 / April 11, 2020	Sudah Dibayar / Paid off
12.	11 Juli 2020 / July 11, 2020	Sudah Dibayar / Paid off
13.	11 Oktober 2020 / October 11, 2020	Sudah Dibayar / Paid off
14.	11 Januari 2021 / January 11, 2021	Sudah Dibayar / Paid off
15.	11 April 2021 / April 11, 2021	Sudah Dibayar / Paid off
16.	11 Juli 2021 / July 11, 2021	Sudah Dibayar / Paid off
17.	11 Oktober 2021 / October 11, 2021	Sudah Dibayar / Paid off
18.	11 Januari 2022 / January 11, 2022	Sudah Dibayar / Paid off
19.	11 April 2022 / April 11, 2022	Belum Dibayar / Not yet paid off
20.	11 Juli 2022 / July 11, 2022	Belum Dibayar / Not yet paid off

Bunga Ke- Interest Period	Obligasi Berkelanjutan I Tahun 2019 / Shelf Registration Bond I Year 2019	
	Tanggal Pembayaran Bunga Interest Payment Date	Status Pembayaran Bunga Interest Payment Status
Seri A / Series A		
1.	26 Februari 2020 / February 26, 2020	Sudah Dibayar / Paid off
2.	26 Mei 2020 / May 26, 2020	Sudah Dibayar / Paid off
3.	26 Agustus 2020 / August 26, 2020	Sudah Dibayar / Paid off

Bunga Ke- Interest Period	Obligasi Berkelanjutan I Tahun 2019 / Shelf Registration Bond I Year 2019	
	Tanggal Pembayaran Bunga Interest Payment Date	Status Pembayaran Bunga Interest Payment Status
4.	26 November 2020 / November 26, 2020	Sudah Dibayar / Paid off
5.	26 Februari 2021 / February 26, 2021	Sudah Dibayar / Paid off
6.	26 Mei 2021 / May 26, 2021	Sudah Dibayar / Paid off
7.	26 Agustus 2021 / August 26, 2021	Sudah Dibayar / Paid off
8.	26 November 2021 / November 26, 2021	Sudah Dibayar / Paid off
9.	26 Februari 2022 / February 26, 2022	Sudah Dibayar / Paid off
10.	26 Mei 2022 / May 26, 2022	Belum Dibayar / Not yet paid off
11.	26 Agustus 2022 / August 26, 2022	Belum Dibayar / Not yet paid off
12.	26 November 2022 / November 26 2022	Belum Dibayar / Not yet paid off
Seri B / Series B		
1.	26 Februari 2020 / February 26, 2020	Sudah Dibayar / Paid off
2.	26 Mei 2020 / May 26, 2020	Sudah Dibayar / Paid off
3.	26 Agustus 2020 / August 26, 2020	Sudah Dibayar / Paid off
4.	26 November 2020 / November 26, 2020	Sudah Dibayar / Paid off
5.	26 Februari 2021 / February 26, 2021	Sudah Dibayar / Paid off
6.	26 Mei 2021 / May 26, 2021	Sudah Dibayar / Paid off
7.	26 Agustus 2021 / August 26, 2021	Sudah Dibayar / Paid off
8.	26 November 2021 / November 26, 2021	Sudah Dibayar / Paid off
9.	26 Februari 2022 / February 26, 2022	Sudah Dibayar / Paid off
10.	26 Mei 2022 / May 26, 2022	Belum Dibayar / Not yet paid off
11.	26 Agustus 2022 / August 26, 2022	Belum Dibayar / Not yet paid off
12.	26 November 2022 / November 26 2022	Belum Dibayar / Not yet paid off
13.	26 Februari 2023 / February 26, 2023	Belum Dibayar / Not yet paid off
14.	26 Mei 2023 / May 26, 2023	Belum Dibayar / Not yet paid off
15.	26 Agustus 2023 / August 26, 2023	Belum Dibayar / Not yet paid off
16.	26 November 2023 / November 26, 2023	Belum Dibayar / Not yet paid off
17.	26 Februari 2024 / February 26, 2024	Belum Dibayar / Not yet paid off
18.	26 Mei 2024 / May 26, 2024	Belum Dibayar / Not yet paid off
19.	26 Agustus 2024 / August 26, 2024	Belum Dibayar / Not yet paid off
20.	26 November 2024 / November 26, 2024	Belum Dibayar / Not yet paid off

Bunga Ke- Interest Period	Obligasi Berkelanjutan I Tahap II Tahun 2021 / Shelf Registration Bond I Phase II Year 2021	
	Tanggal Pembayaran Bunga Interest Payment Date	Status Pembayaran Bunga Interest Payment Status
Seri A / Series A		
1.	28 Juli 2021 / July 28, 2021	Sudah Dibayar / Paid off
2.	28 Oktober 2021 / October 28, 2021	Sudah Dibayar / Paid off
3.	28 Januari 2022 / January 28, 2022	Sudah Dibayar / Paid off
4.	28 April 2022 / April 28, 2022	Belum Dibayar / Not yet paid off
5.	28 Juli 2022 / July 28, 2022	Belum Dibayar / Not yet paid off
6.	28 Oktober 2022 / October 28, 2022	Belum Dibayar / Not yet paid off
7.	28 Januari 2023 / January 28, 2023	Belum Dibayar / Not yet paid off
8.	28 April 2023 / April 28, 2023	Belum Dibayar / Not yet paid off
9.	28 Juli 2023 / July 28, 2023	Belum Dibayar / Not yet paid off
10.	28 Oktober 2023 / October 28, 2023	Belum Dibayar / Not yet paid off

Bunga Ke- Interest Period	Obligasi Berkelanjutan I Tahap II Tahun 2021 / Shelf Registration Bond I Phase II Year 2021	
	Tanggal Pembayaran Bunga Interest Payment Date	Status Pembayaran Bunga Interest Payment Status
11.	28 Januari 2024 / January 28, 2024	Belum Dibayar / Not yet paid off
12.	28 April 2024 / April 28, 2024	Belum Dibayar / Not yet paid off
Seri B		
1.	28 Juli 2021 / July 28, 2021	Sudah Dibayar / Paid off
2.	28 Oktober 2021 / October 28, 2021	Sudah Dibayar / Paid off
3.	28 Januari 2022 / January 28, 2022	Sudah Dibayar / Paid off
4.	28 April 2022 / April 28, 2022	Belum Dibayar / Not yet paid off
5.	28 Juli 2022 / July 28, 2022	Belum Dibayar / Not yet paid off
6.	28 Oktober 2022 / October 28, 2022	Belum Dibayar / Not yet paid off
7.	28 Januari 2023 / January 28, 2023	Belum Dibayar / Not yet paid off
8.	28 April 2023 / April 28, 2023	Belum Dibayar / Not yet paid off
9.	28 Juli 2023 / July 28, 2023	Belum Dibayar / Not yet paid off
10.	28 Oktober 2023 / October 28, 2023	Belum Dibayar / Not yet paid off
11.	28 Januari 2024 / January 28, 2024	Belum Dibayar / Not yet paid off
12.	28 April 2024 / April 28, 2024	Belum Dibayar / Not yet paid off
13.	28 Juli 2024 / July 28, 2024	Belum Dibayar / Not yet paid off
14.	28 Oktober 2024 / October 28, 2024	Belum Dibayar / Not yet paid off
15.	28 Januari 2025 / January 28, 2025	Belum Dibayar / Not yet paid off
16.	28 April 2025 / April 28, 2025	Belum Dibayar / Not yet paid off
17.	28 Juli 2025 / July 28, 2025	Belum Dibayar / Not yet paid off
18.	28 Oktober 2025 / October 28, 2025	Belum Dibayar / Not yet paid off
19.	28 Januari 2026 / January 28, 2026	Belum Dibayar / Not yet paid off
20.	28 April 2026 / April 28, 2026	Belum Dibayar / Not yet paid off

Informasi Penggunaan Jasa Akuntan Publik (AP) dan Kantor Akuntan Publik (KAP)

Information on using the Services of Public Accounting (AP) and Public Accounting Offices (KAP)

Nama KAP **KAP Name**	**Purwantono, Sungkoro & Surja**
Jaringan Asosiasi **Association Network**	Ernst & Young Global Limited
Alamat KAP **KAP address**	Gedung Bursa Efek Indonesia, Jl. Jenderal Sudirman, Kav 52-53 Jakarta 12190 Telp : (021) 5289 500 Faks : (021) 5289 4100 Website : www.EY.com/id
Nama AP **AP Name**	Muhammad Dudi Kurniawan
Periode Penugasan **Assignment Period**	1 Januari 2021 sampai dengan dikeluarkan Laporan Hasil Audit atas Laporan Keuangan Tahun Buku 2021 January 1, 2021 until the issuance of the Audit Result Report on the Financial Statements for the 2021 Fiscal Year
Jasa yang Diberikan **Services Provided**	Melakukan audit dan menerbitkan laporan audit atas laporan keuangan dari PT Bank Mandiri Taspen untuk tahun yang berakhir pada 31 Desember 2021 Conduct an audit and issue an audit report on the financial statements of PT Bank Mandiri Taspen for the year ended December 31, 2021
***Fee* Audit** **Audit Fee**	Rp1.390.000.000,00 (satu miliar tiga ratus sembilan puluh miliar rupiah) termasuk PPN IDR1,390,000,000.00 (one billion three hundred ninety billion rupiah) including VAT
***Fee* Non Audit** **Non-Audit Fee**	-

Lembaga dan/atau Profesi Penunjang

Supporting Institutions and/or Professions

LEMBAGA PEMERINGKAT EFEK / SECURITIES RATING AGENCY

PT Fitch Ratings Indonesia

DBS Bank Tower 24th Floor, Suite 2403
Jl. Prof.Dr. Satrio Kav 3-5 12940
Telp : (021) 29886800
Faks : (021) 29886822
Website : www.fitchratings.com

NOTARIS / NOTARY

Zulkifli Harahap, SH

Jl. RS. Fatmawati Raya No.15 L, RW.6, Gandaria Utara, Kec. Kby. Baru, Kota Jakarta Selatan, Daerah Khusus Ibukota Jakarta 12140
Telepon : (021) 72796436
Email : zharahap@yahoo.com

ADVOKAT/KONSULTAN HUKUM / ADVOCATE/LEGAL CONSULTANT

Dr. Jimmy Simanjuntak, SH., MH.

Gedung Arthaloka, Jl. Jend. Sudirman, RT.10/RW.11, Karet Tengsin, Kecamatan Tanah Abang, Kota Jakarta Pusat, Daerah Khusus Ibukota Jakarta 10220
Telp : -
Email : jimmys.juntak@gmail.com

KONSULTAN HUKUM / LEGAL CONSULTANT

Tumbuan & Partners

Jl. Gandaria Tengah III No. 8
Kebayoran Baru
Jakarta 12130
Telepon : (021) 722 7736, 722 7737, 720 8172, 720 2516
Faksimili : (021) 724 4579, 725 7403
Website : www.tumbuanpartners.com

LEMBAGA PEMERINGKAT EFEK / SECURITIES RATING AGENCY

PT Pemeringkat Efek Indonesia (Pefindo)
Panin Tower - Senayan City, 17th Floor
Jl. Asia Afrika Lot.19
Jakarta 10270, Indonesia
Tel : (021) 7278 2380
Faks: (021) 7278 2370
Website : www.pefindo.com

Jasa yang diberikan : Pemeringakatan Obligasi.
Periode Penugasan : Januari – Desember 2020

Penghargaan dan Sertifikasi
Award and Certification

Penghargaan / Awards

Indonesia Best Bank 2021 with Outstanding Financial Health and Corporate Performance: Delicate Banking Business Expansion Kategori Buku 2 with total assets over 20 trillion

Acara / Event
Indonesia Best Bank Awards 2021

Penyelenggara / Organizer
Warta Ekonomi

Tanggal / Date
25 Agustus 2021 / August 25, 2021

Financial Performance Full Year 2020 with predicate "Excellent" dengan modal inti Rp1 Triliun sampai dengan di bawah Rp5 Triliun (Buku 2)
Financial Performance Full Year 2020 with predicate "Excellent" with core capital of IDR1 Trillion to below IDR5 Trillion (Book 2)

Acara / Event
26th Infobank Awards

Penyelenggara / Organizer
Infobank

Tanggal / Date
7 September 2021 / September 7, 2021

Strongest Performance Award

Acara / Event
26th Infobank Awards

Penyelenggara / Organizer
Infobank

Tanggal / Date
7 September 2021 / September 7, 2021

5 Tahun Berturut-Turut (Golden Trophy)
5 Years in a row (Golden Trophy)

Acara / Event
26th Infobank Awards

Penyelenggara / Organizer
Infobank

Tanggal / Date
7 September 2021 / September 7, 2021

Bank Terbaik Swasta Non Devisa
The Best Non-Foreign Exchange Private Bank

Acara / Event
Bisnis Indonesia Award 2021

Penyelenggara / Organizer
Bisnis Indonesia

Tanggal / Date
15 September 2021 / September 15, 2021

Best Banks 2021 Kategori Bank Umum Dengan Modal Inti Rp1 Triliun - Rp5 Triliun
Best Banks 2021 for Commercial Bank Category with Core Capital of IDR1 Trillion - IDR5 Trillion

Acara / Event
Awards Best Bank 2021

Penyelenggara / Organizer
Majalah Investor

Tanggal / Date
24 September 2021 / September 24, 2021

The Best Financial Performance Bank kategori Bank Conventional Assets Kurang Dari Rp100 Triliun
The Best Financial Performance Bank in the Conventional Assets Bank category of Less than IDR100 Trillion

Acara / Event
Tempo Financial Award 2021

Penyelenggara / Organizer
Tempo

Tanggal / Date
20 Oktober 2021 / October 20, 2021

Bank Pendukung UMKM Terbaik Buku 1 dan 2
Best MSME Supporting Bank Books 1 and 2

Acara / Event
Bank Indonesia Award

Penyelenggara / Organizer
Bank Indonesia

Tanggal / Date
25 November 2021 / November 25, 2021

Bank Dengan Kepatuhan Pelaporan Keuangan Terbaik Buku 1 dan 2

Bank Dengan Kepatuhan Pelaporan Keuangan Terbaik Buku 1 dan 2 xxx

Acara / Event

Bank Indonesia Award

Penyelenggara / Organizer

Bank Indonesia

Tanggal / Date

25 November 2021 / November 25, 2021

The Most Trusted Companies 2021

Acara / Event

Good Corporate Governance Award 2021

Penyelenggara / Organizer

CGPI

Tanggal / Date

8 Desember 2021 / December 8, 2021

Elmamber P Sinaga as Indonesia Most Acclaimed Award CEO 2021 with Outstanding Leadership in Corporate Business Segmentation Development Category Conventional Bank

Acara / Event

Indonesia Most Acclaimed CEO Award 2021

Penyelenggara / Organizer

Warta Ekonomi

Tanggal / Date

16 Desember 2021 / December 16, 2021

Highly Reputable SOE Subsidiary In Commercial Bank Category

Acara / Event

Indonesia SOE Subsidiaries Leading Brand Awards 2021

Penyelenggara / Organizer

The Iconomics

Tanggal / Date

17 Desember 2021 / December 17, 2021

Sertifikasi / Sertification

ISO/IEC 27001:2013
Information Security Management System
(Holds Certificate No: IS 7723413)

Masa Berlaku / Validity period
3 Juli 2020 sampai dengan 2 Juli 2023
July 3, 2020 to July 2, 2023

Penerima Sertifikasi / Certification Recipient
PT Bank Mandiri Taspen

Dikeluarkan Oleh / Issued by
British Standards Instituton (BSI)

ISO 37000:2021

Masa Berlaku / Validity period
20 September 2021 sampai dengan 19 September 2024
September 20, 2021 to September 19, 2024

Penerima Sertifikasi / Certification Recipient
PT Bank Mandiri Taspen
Jasa Keuangan (Divisi Compliance)

Dikeluarkan Oleh / Issued by
Garuda Sertifikasi Indonesia

ISO 37000:2016

Masa Berlaku / Validity period
9 Desember 2021 sampai dengan 8 Desember 2024
December 9, 2021 to December 8, 2024

Penerima Sertifikasi / Certification Recipient
PT Bank Mandiri Taspen
Jasa Keuangan (Divisi Compliance)

Dikeluarkan Oleh / Issued by
Garuda Sertifikasi Indonesia

Informasi pada *Website* Perseroan

Information on the Company's Website

Bank Mandiri Taspen memberikan kemudahan akses informasi secara transparan dan akurat bagi pemangku kepentingan (*stakeholder*) melalui situs https://www.bankmandiritaspen.co.id/. Situs Bank Mandiri Taspen juga membuat informasi yang lebih spesifik, yaitu:

HOME

Dalam tampilan awal laman *website* Bank Mandiri Taspen, terdapat beberapa menu seperti simulasi, program, laporan keuangan dan tahunan 5 (lima) tahun terakhir yang dapat diunduh serta informasi terkait Mantap Promo.

TENTANG KAMI

Menu yang memuat informasi tentang, Sekilas perusahaan, Struktur organisasi, Budaya kerja, Manajemen yang memuat informasi mengenai Profil Dewan Komisaris dan Direksi, Pemegang saham, Penghargaan, *Good Corporate Governance* yang di dalamnya terdapat informasi mengenai Kode Etik; Piagam/ *Charter* Dewan Komisaris, Direksi, Komite-komite, dan Unit Audit Internal; dan RUPS, *Whistleblowing system* serta Pengungkapan kuantitatif eksposur risiko.

PINJAMAN

Menu yang memuat informasi mengenai Kredit Mantap Pensiun, Retail dan Mikro.

SIMPANAN

Menu yang memuat informasi mengenai Tabunganku, Tabungan siMantap berjangka, Tabungan siMantap gold, Tabungan siMantap pensiun, Deposito mantap dan Giro.

JASA BANK

Menu yang memuat informasi mengenai Tarif layanan, Referensi bank, Transfer dan Inkaso.

CABANG

Menu yang memuat informasi mengenai jumlah masing-masing cabang Bank Mandiri Taspen.

Bank Mandiri Taspen provided easy access to information in a transparent and accurate manner for stakeholders through the website https://www.bankmantap.co.id/. The Bank Mandiri Taspen website also provided more specific information, namely:

HOME

In the initial appearance of the Bank Mandiri Taspen website page, there are several menus such as simulations, programs, financial reports and the last 5 (five) years that can be downloaded as well as information related to Mantap Promo.

ABOUT US

Menu that contains information about, Company overview, organizational structure, work culture, management which contains information about the profiles of the Board of Commissioners and Directors, shareholders, awards, good corporate governance in which there is information about the Code of Ethics; Charter of the Board of Commissioners, Board of Directors, Committees and the Internal Audit Unit; and GMS, Whistleblowing system and quantitative disclosure of risk exposures.

LOANS

Menu that contains information about Steady Pension, Retail and Micro Loans.

SAVINGS

The menu contains information about my savings, siMantap term savings, siMantap gold savings, pension savings, steady deposits and current accounts.

BANK SERVICES

The menu contains information about service rates, bank references, transfers and collections.

BRANCHES

Menu that contains information about the number of each branch of Bank Mandiri Taspen.

mandiri taspen pos
PT BANK MANDIRI TASPEN POS
22 DES
2014
2017

Di tengah pertumbuhan perbankan nasional yang moderat, secara umum Bank Mandiri Taspen berhasil membukukan kinerja yang solid dengan pertumbuhan aset sebesar 29,75%, pertumbuhan ini sejalan dengan dana pihak ketiga yang tumbuh 23,74% ditopang oleh pertumbuhan dana CASA sebesar 39,35% dan deposito sebesar 20,41%.

In the midst of moderate national banking growth, in general, Bank Mandiri Taspen managed to record a solid performance with asset growth of 29.75%. This growth was in line with third party funds which grew 23.74%, supported by solid growth in CASA funds grew 39.35% and deposits grew 20.41%.

Analisis dan Pembahasan Manajemen atas Kinerja Bank

Management Discussion and Analysis of Bank Performance

Tinjauan Perekonomian
Economic Review

Analisis Perekonomian Global

Perbaikan ekonomi global tertahan seiring dengan peningkatan penyebaran COVID-19 varian *Delta*. Kasus harian COVID-19 sempat menunjukkan penurunan pada awal tahun 2021, di tengah munculnya varian *Alpha* pada akhir tahun 2020. Akselerasi vaksinasi di negara maju pada Triwulan I 2021 berdampak positif pada penurunan penyebaran COVID-19, terutama di Amerika Serikat (AS) dan Eropa. Penyebaran COVID-19 kembali meningkat didorong merebaknya varian *Delta*. Penyebaran di Asia mencapai puncaknya pada awal Mei, sedikit menurun pada Juni tetapi meningkat kembali pada Agustus 2021. Penduduk di *Emerging Markets and Developing Economies* (EMDEs), Asia yang memiliki tingkat vaksinasi rendah menjadi sasaran penyebaran varian *Delta*, antara lain di Indonesia, Malaysia, Thailand, Vietnam, Filipina dan banyak negara lain. Di AS dan di Eropa, penyebaran varian *Delta* mencapai puncaknya pada Agustus 2021 tetapi tetap pada level yang tinggi hingga akhir tahun 2021.

Kebijakan pembatasan mobilitas yang harus ditempuh untuk mencegah

Global Economic Analysis

Global economic recovery halted along with increasing spread of COVID-19 Delta variant. Daily cases of COVID-19 showed a decline in early 2021, amid the emergence of the Alpha variant at the end of 2020. Acceleration of vaccination in developed countries in Q1 2021 had a positive impact on reducing the spread of COVID-19, especially in the United States (US) and Europe. Unfortunately, the spread of COVID-19 increased again, driven by the spread of the Delta variant. The spread in Asia peaked in early May, decreased slightly in June, but increased again in August 2021. Residents in Emerging Markets and Developing Economies (EMDEs), Asia with low vaccination rates were targeted for the spread of the Delta variant, including in Indonesia, Malaysia, Thailand, Vietnam, Philippines and many other countries. In the US and in Europe, the deployment of the Delta variant peaked in August 2021 but remained at high levels through the end of 2021.

The mobility restriction policy taken to prevent the further spread of the

penyebaran varian *Delta* lebih lanjut tidak terelakkan berdampak pada tertahannya aktivitas ekonomi. Besaran dampak kepada individu negara cukup bervariasi tergantung pada tingkat vaksinasi serta persepsi konsumen atas kekhawatiran gelombang lanjutan COVID-19. Dalam perkembangannya, seiring dengan menurunnya kasus varian *Delta* dan meningkatnya kembali mobilitas manusia, aktivitas ekonomi kemudian berangsur-angsur membaik sejak Triwulan III 2021.

Secara keseluruhan tahun 2021, perbaikan ekonomi global terus berlanjut meski tidak merata dengan ketidakpastian pasar keuangan yang berlanjut. Pemulihan ekonomi di *Advanced Economies* (AEs), khususnya AS berjalan lebih cepat, didukung oleh akselerasi vaksinasi dan stimulus kebijakan fiskal dan moneter yang sangat besar. Di sisi lain, sebagian besar EMDEs, kecuali Tiongkok, masih harus berjuang memperbaiki kondisi ekonomi di dalam negerinya, menuju pemulihan ekonomi. Di samping pasokan dan kemampuan vaksinasi yang terbatas, keterbatasan kemampuan stimulus fiskal dan moneter juga menyebabkan lebih lambatnya proses pemulihan ekonomi di sebagian besar EMDEs. Secara keseluruhan, ekonomi dunia tumbuh sekitar 5,9% pada tahun 2021 dan 4,4% pada tahun 2022, setelah kontraksi 3,1% pada tahun 2020. Sementara itu, ketidakpastian pasar keuangan global masih terus berlanjut sejalan dengan risiko yang masih mengemuka, antara lain terkait peningkatan penyebaran COVID-19 varian *Delta*, antisipasi pasar terhadap kebijakan *tapering the Fed*, serta kekhawatiran tekanan inflasi yang berlangsung lebih lama akibat gangguan rantai pasokan dan keterbatasan energi. Selain itu, kenaikan penyebaran varian *Omicron* yang berdampak pada peningkatan ketidakpastian, perlu terus dicermati dan diwaspadai.

Delta variant inevitably had an impact on the restraint of economic activity. The magnitude of the impact on individual countries varids quite a bit depending on vaccination levels and consumer perceptions of fears of a further wave of COVID-19. In its development, along with the decline in cases of the Delta variant and the return of human mobility, economic activity then gradually improved since Quarter III 2021.

Overall in 2021, the improvement in the global economy continued unevenly with continued financial market uncertainty. The economic recovery in the Advanced Economies (AEs), particularly the US run faster, supported by accelerated vaccinations and enormous stimulus of fiscal and monetary policies. On the other hand, most EMDEs, with the exception of China, still had to struggle to improve economic conditions at home, towards economic recovery. In addition to the limited supply and capacity of vaccinations, the limited capacity of fiscal and monetary stimulus also caused the economic recovery process to be slower in most EMDEs. Overall, the world economy was grow at around 5.9% in 2021 and 4.4% in 2022, following a 3.1% contraction in 2020. Meanwhile, uncertainty in global financial markets continued in line with looming risks related to the increased spread of the Delta variant of COVID-19, market anticipation of the Fed's tapering policy, as well as the concerns over inflationary pressures that lasted longer due to supply chain disruptions and energy constraints. In addition, the increase in the spread of the Omicron variant, which had an impact on increasing uncertainty, needed to be continuously monitored.

Sejumlah langkah koordinasi kebijakan internasional ditempuh untuk terus memperkuat pemulihan ekonomi global dan mengatasi berbagai permasalahan yang muncul. Sejumlah agenda penting mengemuka di forum-forum G20, *International Monetary Fund* (IMF), *Financial Stability Board* (FSB), *Bank for International Settlements* (BIS), maupun lainnya, terutama mengenai perluasan pasokan dan distribusi vaksin dari AEs ke EMDEs, penahapan dan kejelasan komunikasi dalam *exit policy*, langkah-langkah bersama mengatasi gangguan dalam mata rantai pasokan global, kelangkaan energi, dan *scarring effect*, serta kerja sama internasional dalam mengakselerasi digitalisasi dan ekonomi-keuangan hijau. Selaras dengan hal tersebut, agenda Presidensi G20 Indonesia pada tahun 2022 akan terus mendorong pemulihan ekonomi global yang lebih kuat dan berimbang, dengan fokus pada upaya mendorong produktivitas, meningkatkan ketahanan dan stabilitas ekonomi, dan memastikan pertumbuhan berkelanjutan dan inklusif.

Sumber: Laporan Perekonomian Indonesia 2021, Bank Indonesia, Januari 2022

A number of international policy coordination steps were taken to continue to strengthen the global economic recovery and overcome various emerging problems. A number of important agendas including the G20 forums, the International Monetary Fund (IMF), the Financial Stability Board (FSB), the Bank for International Settlements (BIS), and others, especially regarded the expansion of vaccine supply and distribution from AEs to EMDEs, phasing and clarity communication in exit policies, joint steps to overcome disruptions in global supply chains, energy scarcity, and the scarring effect, as well as international cooperation in accelerating digitalization and a green economy and finance. In line with this, the agenda of the Indonesian G20 Presidency in 2022 will continue to promote a stronger and more balanced global economic recovery, focusing on efforts to boost productivity, increase economic resilience and stability, and ensure sustainable and inclusive growth.

Source: Indonesia Economic Report 2021, Bank Indonesia, January 2022

Analisis Perekonomian Nasional

Perbaikan ekonomi domestik berlanjut pada semester I 2021 dengan stabilitas yang terjaga seiring dengan penurunan penyebaran COVID-19. Ekonomi domestik terus membaik pada Triwulan II 2021 tercatat tumbuh positif dan tinggi sebesar 7,07% (YoY), meningkat tajam dari kontraksi pada Triwulan sebelumnya sebesar 0,71% (YoY). Perkembangan tersebut dipengaruhi oleh kinerja ekspor yang tetap kuat, di tengah perbaikan konsumsi rumah tangga, investasi, dan konsumsi pemerintah yang terus berlanjut. Pertumbuhan ekonomi juga ditopang oleh kinerja positif seluruh Lapangan Usaha (LU) dan peningkatan pertumbuhan ekonomi di seluruh wilayah Indonesia. Sementara itu, stabilitas eksternal tetap terjaga ditopang Neraca Pembayaran Indonesia (NPI) yang mencatat surplus 3,6 miliar dolar AS pada semester I 2021. Nilai tukar Rupiah pada semester I 2021 relatif terkendali ditopang oleh langkah-langkah stabilisasi oleh Bank Indonesia serta berlanjutnya aliran modal asing ke pasar uang domestik. Stabilitas internal juga tetap baik tercermin dari inflasi yang rendah, yakni sebesar 1,33% (YoY) pada Juni 2021. Di sistem keuangan, stabilitas tetap terjaga, meskipun fungsi intermediasi perbankan masih perlu ditingkatkan.

Penyebaran varian *Delta* menahan perbaikan ekonomi pada Triwulan III 2021. Kebijakan pembatasan mobilitas khususnya di wilayah Jawa dan Bali ditempuh Pemerintah untuk mengendalikan penyebaran lebih lanjut varian *Delta*. Perkembangan tersebut berdampak pada penurunan mobilitas dan aktivitas ekonomi tercermin pada berbagai indikator seperti keyakinan konsumen, penjualan eceran, dan PMI Manufaktur. Kinerja pertumbuhan ekonomi melambat menjadi 3,51% (YoY) pada Triwulan III 2021 dari 7,07% (YoY) pada Triwulan sebelumnya. Dukungan pertumbuhan dari kinerja ekspor yang tetap tinggi, yaitu 29,16% pada Triwulan III 2021 sejalan dengan permintaan mitra dagang utama yang tetap kuat, tidak mampu mengompensasi penurunan pertumbuhan permintaan domestik.

Stabilitas eksternal tetap terjaga di tengah peningkatan ketidakpastian pasar keuangan global. Ketahanan sektor eksternal Indonesia tetap kuat didukung oleh perbaikan kinerja

National Economic Analysis

Improvements in the domestic economy continued in the first semester of 2021 with maintained stability in line with the decline in the spread of COVID-19. The domestic economy continued to improve in the second Quarter of 2021, which recorded positive and high growth of 7.07% (YoY), a sharp increase from the contraction in the previous quarter of 0.71% (YoY). This development was influenced by export performance which remained strong, amid continued improvement in household consumption, investment and government consumption. Economic growth was also supported by the positive performance of all Business Fields (LU) and increased economic growth in all regions of Indonesia. Meanwhile, external stability was maintained, supported by Indonesia's Balance of Payments (BOP) which recorded a surplus of USD 3.6 billion in the first semester of 2021. The Rupiah exchange rate in the first semester of 2021 was relatively under control, supported by stabilization measures by Bank Indonesia and continued capital flows of foreign to the domestic money market. Internal stability also remained good, as reflected in low inflation, at 1.33% (YoY) in June 2021. In the financial system, stability could be maintained although the banking intermediation function still needed to be improved.

The spread of the Delta variant held back the economic recovery in the third quarter of 2021. The government adopted a policy of restricting mobility, especially in the Java and Bali areas, to control the further spread of the Delta variant. These developments resulted in a decline in mobility and economic activity as reflected in various indicators such as consumer confidence, retail sales, and the PMI for Manufacturing. Economic growth performance slowed to 3.51% (YoY) in Quarter III 2021 from 7.07% (YoY) in the previous Quarter. Growth support from export performance remained high, and it was 29.16% in Q3 2021. It was in line with demand from major trading partners which remained strong and unable to compensate for the decline in domestic demand growth.

External stability was maintained amidst increasing uncertainty in global financial markets. Indonesia's external sector resilience remained strong, supported by improved BOP performance

NPI yang mencatat surplus 10,7 miliar dolar AS pada Triwulan III 2021, setelah mengalami defisit 0,4 miliar dolar AS pada Triwulan sebelumnya. Posisi cadangan devisa Indonesia pada akhir September 2021 tercatat sebesar 146,9 miliar dolar AS, setara dengan pembiayaan 8,6 bulan impor dan pembayaran utang luar negeri Pemerintah. Sejalan dengan hal tersebut, nilai tukar Rupiah pada Triwulan III 2021 menguat 1,31% secara *point-to-point* dan 0,18% secara rerata dibandingkan dengan level Juni 2021. Inflasi tetap rendah dan mendukung stabilitas perekonomian. Inflasi Indeks Harga Konsumen (IHK) Triwulan III 2021 tercatat 1,60% (YoY), lebih tinggi dibandingkan dengan inflasi Triwulan II 2021 sebesar 1,33% (YoY). Inflasi inti tetap rendah sejalan dengan permintaan domestik yang belum kuat dan sedikit tertahan pada Triwulan III 2021 dipengaruhi oleh kebijakan pembatasan mobilitas yang harus ditempuh oleh Pemerintah untuk mengatasi kenaikan kasus COVID-19 varian *Delta*, terjaganya stabilitas nilai tukar, dan konsistensi kebijakan Bank Indonesia mengarahkan ekspektasi inflasi pada kisaran target. Inflasi kelompok *volatile food* meningkat disebabkan oleh kenaikan harga komoditas hortikultura dan minyak goreng, sejalan dengan kenaikan harga *Crude Palm Oil* (CPO) global di tengah pasokan barang yang memadai. Inflasi *administered prices* meningkat sejalan masih berlanjutnya dampak kenaikan cukai tembakau. Bank Indonesia berkomitmen menjaga stabilitas harga dan memperkuat koordinasi kebijakan dengan Pemerintah, baik di tingkat pusat maupun daerah melalui Tim Pengendalian Inflasi Pusat dan Daerah (TPIP dan TPID) guna menjaga inflasi IHK dalam kisaran targetnya.

Pada Triwulan IV 2021, perbaikan ekonomi domestik diprakirakan berlanjut. Kinerja perekonomian diprakirakan meningkat didukung oleh mobilitas yang terus meningkat sejalan dengan akselerasi vaksinasi, pembukaan sektor-sektor ekonomi yang lebih luas, stimulus kebijakan yang berlanjut, dan tetap kuatnya kinerja ekspor. Konsumsi rumah tangga diprakirakan mulai membaik pada Triwulan IV 2021 seiring dengan peningkatan aktivitas masyarakat dan keyakinan konsumen. Kinerja investasi juga meningkat, terutama investasi bangunan sejalan dengan berlanjutnya kegiatan konstruksi pemerintah dan swasta. Sementara itu, kinerja ekspor beberapa komoditas, seperti batu bara, CPO, dan besi dan baja, tetap kuat seiring permintaan global yang terus membaik. Seiring dengan pemulihan permintaan domestik dan tetap kuatnya ekspor, impor juga tumbuh meningkat. Secara spasial, proses pemulihan ekonomi di wilayah Jawa, Sumatera, Kalimantan, dan Sulampua didukung oleh perbaikan permintaan domestik dan eksternal. Perbaikan ekonomi pada Triwulan IV 2021 tercermin dari kenaikan indikator hingga Desember 2021 seperti penjualan eceran, ekspektasi konsumen, dan PMI Manufaktur.

Sumber: Laporan Perekonomian Indonesia 2021, Bank Indonesia, Januari 2022

Analisis Industri Perbankan

Stabilitas sistem keuangan tetap baik dengan fungsi intermediasi yang melanjutkan peningkatan. Indeks Stabilitas Keuangan (ISSK) tetap rendah dan terjaga di zona normal-stabil sepanjang tahun 2021. Ketahanan permodalan bank tetap tinggi tercermin pada rasio kecukupan modal (CAR) sebesar 25,59% pada November 2021. Rasio kredit bermasalah (NPL) tetap rendah terjaga pada posisi 3,19%

which recorded a surplus of US$10.7 billion in the third quarter of 2021, after experiencing a deficit of US$0.4 billion in the previous quarter. The position of Indonesia's foreign exchange reserves at the end of September 2021 was recorded at 146.9 billion US dollars, equivalent to 8.6 months of import financing and payment of the Government's foreign debt. In line with this, the Rupiah exchange rate in Quarter III 2021 strengthened 1.31% point-to-point and 0.18% on average compared to June 2021 levels. Inflation remained low and supported economic stability. The Consumer Price Index (CPI) inflation in Quarter III 2021 was recorded at 1.60% (YoY), higher than the inflation in Quarter II 2021 at 1.33% (YoY). Core inflation remained low in line with domestic demand which had not been strong and was slightly restrained in Q3 2021 influenced by the mobility restriction policy that had to be taken by the Government to overcome the increase in cases of the Delta variant of COVID-19, to maintain exchange rate stability, and the consistency of Bank Indonesia policies directing inflation expectations within the target range. Inflation in the volatile foods category increased due to rising prices for horticultural commodities and cooking oil, in line with the increase in global Crude Palm Oil (CPO) prices amid adequate supply of goods. Administered prices inflation increased in line with the continuing impact of the tobacco excise hike. Bank Indonesia committed to maintaining price stability and strengthening policy coordination with the Government, both at the central and regional levels through the Central and Regional Inflation Control Teams (TPIP and TPID) to maintain CPI inflation within its target range.

In Quarter IV 2021, improvement in the domestic economy was predicted to continue. Economic performance was predicted to improve, supported by continued mobility in line with accelerated vaccinations, the opening up of wider economic sectors, continued policy stimulus and continued strong export performance. Household consumption was predicted to begin to improve in the fourth quarter of 2021 in line with increasing public activity and consumer confidence. Investment performance also improved, particularly in building investment in line with continued government and private construction activities. Meanwhile, the export performance of several commodities, such as coal, CPO, and iron and steel, remained strong as global demand continued to improve. As domestic demand recovered, and exports remained strong, imports also grew steadily. Spatially, the economic recovery process in Java, Sumatra, Kalimantan and Sulampua was supported by improved domestic and external demand. The economic improvement in Quarter IV 2021 was reflected in the increase in indicators until December 2021, such as retail sales, consumer expectations, and the PMI Manufacturing.

Source: Indonesia Economic Report 2021, Bank Indonesia, January 2022

Banking Industry Analysis

Financial system stability remained good with the intermediary function continuing to improve. The Financial Stability Index (ISSK) remained low and maintained in the normal-stable zone throughout 2021. Bank capital resilience remained high as reflected in the capital adequacy ratio (CAR) of 25.59% in November 2021. The non-performing loan (NPL) ratio remained low and

(bruto) dan 0,98% (neto) pada November 2021, seiring ekonomi yang terus mengalami perbaikan dan didukung perpanjangan implementasi kebijakan restrukturisasi kredit dari OJK. Likuiditas perbankan sangat longgar, tercermin dari rasio AL/DPK yang tinggi sebesar 35,12% pada Desember 2021, sehingga mendukung kinerja positif fungsi intermediasi perbankan. Pertumbuhan kredit terus melanjutkan peningkatan positif sepanjang tahun 2021, hingga tumbuh 5,24% pada Desember 2021, seiring dengan perbaikan kondisi permintaan dan penawaran.

Berlanjutnya perbaikan ekonomi mendorong peningkatan kembali transaksi pembayaran. Nilai transaksi pembayaran menggunakan nontunai Kartu Kredit mengalami peningkatan pada Triwulan IV 2021 menjadi 21,5% (YoY) dari 6,4% (YoY) pada Triwulan sebelumnya, sejalan perbaikan ekonomi yang terus berlanjut. Nilai transaksi menggunakan ATM-Debit tetap tumbuh positif 7,10% (YoY) pada Triwulan IV 2021 dan sebesar 11,0% (YoY) untuk secara keseluruhan tahun 2021. Sementara itu, nilai transaksi pembayaran menggunakan Uang Elektronik (UE) dan *digital banking* tetap tumbuh tinggi masing-masing sebesar 58,70% (YoY) dan 42,90% (YoY), dan tumbuh masing-masing sebesar 49,06% (YoY) dan 45,64% (YoY) untuk keseluruhan tahun 2021. Hal ini diperkuat dengan perluasan ekosistem *QR Code Indonesian Standard* (QRIS) yang telah melampaui target 12 juta merchant pada tahun 2021, terutama didukung oleh peningkatan pada UMI (Usaha Mikro) dan UKE (Usaha Kecil) yang masing-masing mencapai lebih dari 7 juta dan 3 juta *merchant*. Pencapaian tersebut merupakan hasil kolaborasi dan sinergi Pemerintah Pusat dan Daerah, kementerian/lembaga, asosiasi/organisasi dan industri, serta seluruh elemen masyarakat. Nilai transaksi *e-commerce* tetap tumbuh kuat sebesar 28,28% (YoY) pada Triwulan IV 2021, dan diproyeksikan tumbuh 50,74% (YoY) secara keseluruhan tahun 2021. Kinerja positif tersebut didukung perluasan ekosistem *e-commerce*, perubahan perilaku masyarakat berbelanja *online*, serta berbagai inovasi untuk kemudahan dan kenyamanan berbelanja.

Sumber: Laporan Perekonomian Indonesia 2021, Bank Indonesia, Januari 2022

Analisis Posisi Bank Mandiri Taspen dalam Industri Perbankan

Dalam rangka mengakomodir perkembangan industri perbankan, regulator melakukan penyesuaian terhadap pengelompokan modal inti bank berdasarkan Peraturan OJK Nomor 12/POJK. 03/2021. Bank Mandiri Taspen yang sebelumnya dalam ketegori BUKU II menjadi KBMI I (Bank dengan Modal Inti Rp1 triliun sampai dengan Rp6 triliun).

Berdasarkan perbandingan kinerja Bank Mandiri Taspen dibandingkan dengan rata-rata industri perbankan, per Desember 2021 Bank Mandiri Taspen berhasil mencetak pertumbuhan Aset, Kredit, dan DPK masing-masing sebesar 29,75%, 22,17% dan 23,74%. Pertumbuhan tersebut berada di atas pertumbuhan Industri Perbankan. Pertumbuhan Aset, Kredit, dan DPK per Desember 2021 Industri Perbankan tercatat masing-masing sebesar 10,18%, 4,92% dan 12,21%. Sedangkan untuk laba per Desember 2021 Bank Mandiri Taspen mengalami pertumbuhan positif sebesar 50,45%, lebih tinggi dibandingkan industri perbankan sebesar 33,89% dan KBMI I yang tumbuh negatif sebesar 46,33%.

maintained at 3.19% (gross) and 0.98% (net) in November 2021, as the economy continued to improve and was supported by the extension of the implementation of the credit restructuring policy from the FSA. Banking liquidity was very loose, as reflected in the high LA/DPK ratio of 35.12% in December 2021, in supporting the positive performance of the banking intermediation function. Credit growth continued to increase positively throughout 2021, up to 5.24% growth in December 2021, in line with improving supply and demand conditions.

The continued improvement in the economy led to an increase in payment transactions. The value of payment transactions using non-cash Credit Cards increased in Q4 2021 to 21.5% (YoY) from 6.4% (YoY) in the previous Quarter, in line with continued economic improvement. The value of transactions using ATM-Debit continued to grow positively by 7.10% (YoY) in Quarter IV 2021 and by 11.0% (YoY) for 2021 as a whole. Meanwhile, the value of payment transactions using Electronic Money (EU) and digital banking continued to grow at 58.70% (YoY) and 42.90% (YoY) respectively, and grew by 49.06% (YoY) and 45.64% (YoY) for the whole year 2021. This was reinforced by the expansion of the QR Code Indonesian Standard (QRIS) ecosystem which exceeded the target of 12 million merchants by 2021, mainly supported by the increase in UMI (Micro Business) and UKE (Small Enterprises) which reached more than 7 million and 3 million respectively. This achievement was the result of collaboration and synergy between the Central and Regional Governments, ministries/agencies, associations/organizations and industry, as well as all elements of society. The value of e-commerce transactions continued to grow strongly by 28.28% (YoY) in Quarter IV 2021, and was projected to grow 50.74% (YoY) as a whole in 2021. This positive performance was supported by the expansion of the e-commerce ecosystem, changes in people's shopping behavior online, as well as various innovations for ease and convenience of shopping.

Source: Indonesia Economic Report 2021, Bank Indonesia, January 2022

Analysis of Bank Mandiri Taspen Position in the Banking Industry

In order to accommodate the development of the banking industry, the regulator made adjustments to the grouping of bank core capital based on FSA Regulation Number 12/POJK. 03/2021. Bank Mandiri Taspen, which was previously in the General Bank of Bussiness Activity II category, became KBMI I (Banks with a Core Capital of IDR1 trillion to IDR6 trillion).

Based on the comparison of Bank Mandiri Taspen performance compared to the banking industry average, as of December 2021, Bank Mandiri Taspen managed to score growth in Assets, Loans and Deposits of 29.75%, 22.17% and 23.74%, respectively. This growth was above the growth of the Banking Industry. The growth of assets, loans and deposits as of December 2021, the banking industry was recorded at 10.18%, 4.92% and 12.21%, respectively. As for profit as of December 2021, Bank Mandiri Taspen experienced a positive growth of 50.45%, higher than the banking industry of 33.89% and KBMI I which grew negatively of 46.33%.

Perbandingan kinerja Bank Mandiri Taspen terhadap KBMI I dan Industri Perbankan, disajikan sebagai berikut.

The comparison of the performance of Bank Mandiri Taspen against other banks of KBMI I and the Banking Industry is presented as follows.

Tabel Kinerja Pertumbuhan Bank Mandiri Taspen Dibanding Rata-Rata Industri
Table of Bank Mandiri Taspen Growth Performance Compared to Industry Average

(dalam %/in %)

Kinerja	Desember Tahun 2021 December 2021			Performance
	Bank Mandiri Taspen	Kelompok Bank Berdasarkan Modal Inti (KBMI) I Group of Banks Based on Core Capital (KBMI) I	Industri Perbankan Banking Industry	
Aset	29,75	50,34	10,18	Asset
Kredit	22,17	29,56	4,92	Credit
DPK	23,74	49,51	12,21	Third Party Funds
Laba	50,45	(46,33)	33,89	Profit
Pendapatan Bunga	25,48	25,73	12,91	Interest Income

Sumber: Statistik Perbankan Indonesia (Otoritas Jasa Keuangan) Desember 2020 dan Desember 2021

Source: Indonesia Banking Statistics (Financial Services Authority) December 2020 and December 2021

Secara umum, rasio kinerja Bank Mandiri Taspen per Desember 2021 pada beberapa komponen tergolong lebih baik dibandingkan rasio kinerja industri perbankan maupun kelompok KBMI I. Rasio NIM Bank Mandiri Taspen per Desember 2021 sebesar 6,95%, lebih tinggi dibandingkan dengan Industri Perbankan yang sebesar 4,51% dan KBMI I yang sebesar 3,70%. Demikian pula dengan RoA Bank Mandiri Taspen per Desember 2021 sebesar 2,04% yang juga lebih tinggi dari Industri perbankan dan KBMI masing-masing sebesar 1,84% dan 0,60%. Dari sisi NPL *gross* dibandingkan dengan kelompok industri perbankan maupun kelompok bank KBMI I, NPL *gross* Bank Mandiri Taspen per Desember 2021 merupakan yang terendah mencapai 0,75%. Sementara itu, sejalan dengan rasio NPL rasio LDR/LFR Bank Mandiri Taspen juga merupakan terendah yang mencapai 81,41% diantara KBMI I dan Industri Perbankan.

In general, Bank Mandiri Taspen performance ratio as of December 2021 on several components was better than the performance ratio of the banking industry and the KBMI I group. Bank Mandiri Taspen NIM ratio as of December 2021 was 6.95%, higher than the Banking Industry of 4.51% and KBMI I which was 3.70%. Likewise, Bank Mandiri Taspen RoA as of December 2021 was 2.04%, which was also higher than the banking industry and KBMI at 1.84% and 0.60%, respectively. In terms of gross NPL compared to the banking industry group and KBMI I bank group, Bank Mandiri Taspen gross NPL as of December 2021 was the lowest at 0.75%. Meanwhile, in line with the NPL ratio, Bank Mandiri Taspen LDR/LFR ratio is also the lowest at 81.41% among KBMI I and the Banking Industry.

Tabel Perbandingan Rasio Bank Mandiri Taspen dibandingkan Industri
Table of Comparison of Bank Mandiri Taspen Ratios Compared to Industry

(dalam %/in %))

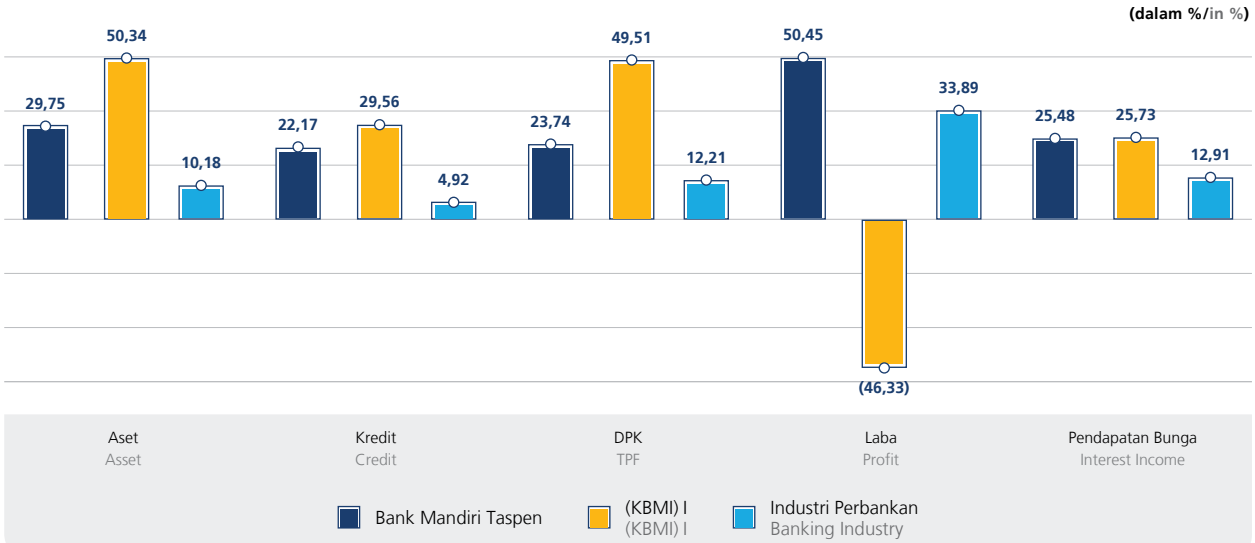
Rasio	Desember Tahun 2021 December 2021			Ratio
	Bank Mandiri Taspen	Kelompok Bank Berdasarkan Modal Inti (KBMI) I Group of Banks Based on Core Capital (KBMI) I	Industri Perbankan Banking Industry	
Net Interest Margin (NIM)	6,95	3,70	4,51	Net Interest Margin (NIM)
Non Perfoming Loan (NPL) *Gross*	0,75	2,78	3,00	Non Perfoming Loan (NPL) Gross
Return on Assets (RoA)	2,04	0,60	1,84	Return on Assets (RoA)
Capital Adequacy Ratio (CAR)	19,41	29,11	25,67	Capital Adequacy Ratio (CAR)
Loan to Deposit Ratio (LDR)/ *Loan to Funding Ratio* (LFR)	86,54	71,51	77,13	Loan to Deposit Ratio (LDR)/ Loan to Funding Ratio (LFR)
Biaya Operasional dan Pendapatan Operasional (BOPO)	81,41	95,91	83,58	Operational Cost of Operating Income (BOPO)

Sumber: Statistik Perbankan Indonesia (Otoritas Jasa Keuangan) Desember 2020 dan Desember 2021

Source: Indonesia Banking Statistics (Financial Services Authority) December 2020 and December 2021

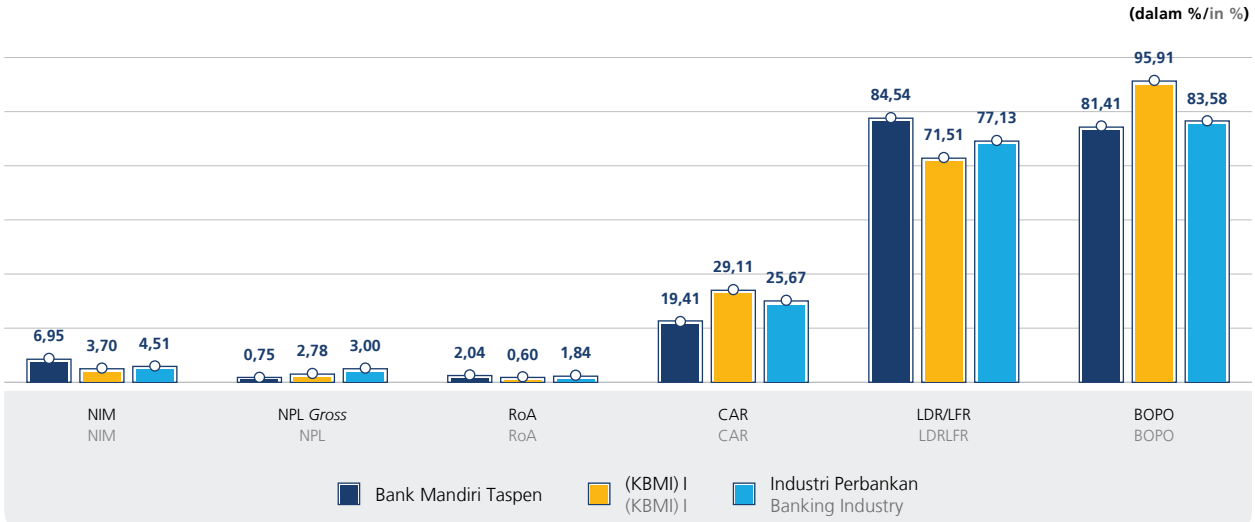
Grafik Kinerja Pertumbuhan Bank Mandiri Taspen Dibanding Rata-Rata Industri

Graph of Bank Mandiri Taspen Growth Performance Compared to Industry Average



Grafik Perbandingan Rasio Bank Mandiri Taspen dibandingkan Industri

Graph of Comparison Bank Mandiri Taspen Ratios Compared to Industry



Tinjauan Operasional
Operational Review

Secara umum, kegiatan usaha yang dilakukan Bank Mandiri Taspen yaitu menghimpun dana masyarakat dan menyalurkannya kembali dalam bentuk kredit. Di tengah pertumbuhan perbankan nasional yang moderat, secara umum Bank Mandiri Taspen berhasil membukukan kinerja yang solid dengan pertumbuhan aset sebesar 29,75% menjadi Rp45,54 triliun di tahun 2021. Pertumbuhan ini sejalan dengan dana pihak ketiga yang tumbuh 23,74% menjadi Rp34,13 triliun, ditopang oleh pertumbuhan dana CASA dan deposito yang solid. CASA Bank Mandiri Taspen tumbuh 39,35% menjadi Rp6,75 triliun dan deposito tumbuh 20,41% menjadi Rp27,38 triliun.

Bank Mandiri Taspen terus berinovasi dalam memperkuat keunggulan dari layanan pensiunan dan memperbesar *market share* nasabah pensiunan yang dimiliki dalam memperkuat *core* bisnis Bank yang berkelanjutan. Sehubungan dengan itu, Bank Mandiri Taspen mengembangkan beragam inovasi fitur dan fasilitas pada infrastruktur layanan perbankan *digital* yaitu antara lain peningkatan jumlah *Smart Branch* di jaringan kantor Bank Mandiri Taspen untuk percepatan layanan transaksi perbankan, percepatan proses kredit melalui pengembangan *new loan originating system*. Dalam rangka meningkatkan *customer base funding* khususnya segmen *retail*, Bank telah meluncurkan fasilitas Alat Pembayaran menggunakan Kartu (APMK) dengan jumlah transaksi sampai Desember 2021 sebesar 192.561 dan rata-rata volume transaksi per hari sebesar 7.398 per harinya, fitur pembukaan rekening *online* melalui *online onboarding* dan pengembangan aplikasi *new mobile banking* Bank Mandiri Taspen dengan fitur baru seperti *payment purchase* dan chatbot. Bank juga memberikan layanan *cash management* bagi nasabah institusi maupun korporasi yang bersedia mendaftarkan rekeningnya sehingga nasabah dapat melakukan transaksi keuangan, yaitu: *inquiry*, *transfer* ke antar rekening Bank Mandiri Taspen, *online transfer*, *transfer* SKN/RTGS, *payment point*, pembayaran gaji secara massal, *liquidity management*, cetak rekening koran, melalui perangkat komputer yang terkoneksi dengan *internet*. Seiring dengan pengembangan inovasi Bank, di tahun 2021 jumlah rekening Tabungan Simantap Pensiun mengalami pertumbuhan sebesar 46,63% atau mencapai 500.807 rekening.

Ditopang oleh pertumbuhan DPK yang solid dan likuiditas yang memadai, rasio LFR Bank Mandiri Taspen di akhir tahun 2021 tercatat sebesar 86,54% Bank Mandiri Taspen juga berhasil membukukan pertumbuhan kredit di tahun 2021 sebesar Rp5,69 triliun atau tumbuh 22,17% menjadi Rp31,35 triliun dibanding tahun sebelumnya sebesar Rp25,66 triliun. Pertumbuhan kredit Bank Mandiri Taspen selama masa pandemi COVID-19 difokuskan pada segmen *secure* yakni secara dominan ditopang oleh pertumbuhan pada segmen pensiunan, sehingga pertumbuhan kredit tetap diikuti oleh kualitas kredit yang terjaga dengan rasio NPL *gross* sebesar 0,75%.

In general, Bank Mandiri Taspen business activities are raising public funds and redistributing them in the form of loans. In the midst of moderate national banking growth, in general, Bank Mandiri Taspen managed to record a solid performance with asset growth of 29.75% to IDR45.54 trillion in 2021. This growth was in line with third party funds which grew 23.74% to IDR34.13 trillion, supported by solid growth in CASA funds and deposits. Bank Mandiri Taspen CASA grew 39.35% to IDR6.75 trillion, and time deposits grew 20.41% to IDR27.38 trillion.

Bank Mandiri Taspen continued to innovate in strengthening the excellence of retirement services and enlarging the market share of its retired customer base in strengthening the Bank's sustainable core business. In this regard, Bank Mandiri Taspen developed various innovative features and facilities in digital banking service infrastructure, including the development of smart branch to accelerate banking transaction services, accelerate the credit process through the development of a new loan originating system. In order to increase customer base funding, especially the retail segment, the Bank launched a Card Payment Instrument (APMK) facility with 192,561 transactions until December 2021 and an average daily transaction volume of 7,398 per day, and it featured for opening online accounts through online onboarding and development of the new Bank Mandiri Taspen mobile banking application with new features such as payment purchases and chatbots. The Bank also provided cash management services for institutional and corporate customers willing to register their accounts so that customers could carry out financial transactions, namely: inquiries, transfers between Bank Mandiri Taspen accounts, online transfers, SKN/RTGS transfers, payment points, mass salary payments, liquidity management, and print bank statements through computer devices connected to the internet. Along with the development of the Bank's innovation, in 2021 the number of Simantap Pension Savings accounts grew by 46.63% or reached 500,807 accounts.

Supported by solid TPF growth and adequate liquidity, Bank Mandiri Taspen LFR ratio at the end of 2021, it was recorded at 86.54%. Bank Mandiri Taspen also managed to record loan growth in 2021 of IDR5.69 trillion or grew 22.17% to IDR31.35 trillion compared to the previous year of IDR25.66 trillion. Bank Mandiri Taspen loan growth during the COVID-19 pandemic focused on the secure segment, which was predominantly supported by growth in the pensioner segment, so loan growth was followed by maintained loan quality with a gross NPL ratio of 0.75%.

Strategi Bank

Arah dan Kebijakan Bank Mandiri Taspen

Arah dan kebijakan pengembangan usaha Bank Mandiri Taspen dalam jangka pendek dan menengah adalah menjadi mitra terbaik dan terpercaya dalam memberdayakan dan mensejahterakan serta membantu rakyat Indonesia dalam menciptakan peluang bisnis dan kesejahteraan melalui produk dan layanan terbaik. Hal tersebut diwujudkan dalam implementasi kemitraan strategis antara PT Bank Mandiri (Persero), Tbk. selaku pemegang saham mayoritas bersama dengan PT Taspen (Persero) dalam Bank Mandiri Taspen yang fokus dalam penyaluran kredit pensiunan dan UMKM. Dalam rangka mewujudkan visi dan misi tersebut, Bank Mandiri Taspen melakukan pengembangan cakupan bisnis secara nasional untuk menjadi Bank Pensiunan Terbaik di Indonesia.

Seiring dengan perubahan faktor internal dan eksternal maka bank melakukan evaluasi atas *Corporate Plan* 2017-2021 menjadi *Corporate Plan* 2021-2025 sehingga dapat menerapkan strategi yang lebih sesuai dengan kebutuhan dan perkembangan terkini untuk mencapai visi "*Leading Senior Citizen Ecosystem Bank In Indonesia*" di tahun 2025.

Untuk mencapai visi 2025, Bank Mandiri Taspen memiliki strategi-strategi bisnis yang terbagi ke dalam tiga pilar utama yaitu pilar bisnis pensiun negara, pilar pengembangan bisnis baru, dan pilar *funding retail* dan institusi. Pada pilar bisnis pensiun, untuk memenangkan lending pasar pensiun negara, Bank Mandiri Taspen secara garis besar melakukan penguatan *presence* dan peningkatan produktivitas. Selain itu, Bank Mandiri Taspen juga meningkatkan lending pra-pensiun melalui pengembangan produk baru. Namun dari segi *market size* bisnis pensiun diproyeksikan akan *saturated* di masa mendatang sehingga Bank Mandiri Taspen juga akan mengembangkan bisnis di segmen yang baru. Segmen tersebut adalah ASN Aktif, PPPK dan Dapen BUMN dan swasta melalui pengembangan produk dan channel penetrasi kredit, serta meningkatkan lending UMK melalui model *collaborative approach*. Selain mengembangkan bisnis di segmen yang baru, Bank Mandiri Taspen juga meningkatkan *funding* melalui segmen *retail* dan institusi melalui pengembangan produk untuk meningkatkan *retail funding* pada segmen pensiun dan senior citizen dan pengembangan *funding* pada segmen UMK, institusi, dan *wholesale*.

Upaya-upaya yang dilakukan untuk pencapaian arah dan pengembangan usaha Bank Mandiri Taspen adalah:

1. **Memperkuat sistem dan infrastruktur**
   Dalam rangka menjadi *The Best Pension Business Bank in Indonesia* maka dibutuhkan penguatan sistem melalui pengembangan jaringan kantor dengan penambahan titik supervisi, pengembangan teknologi informasi, menjaga produktivitas selaras dengan pengembangan wawasan SDM, dan memperkuat sistem manajemen risiko.
2. **Penyusunan Inisiatif Strategis Jangka Pendek dan Jangka Panjang**
   Inisiatif bisnis Bank Mandiri Taspen Tahun 2021-2025 secara garis besar berfokus pada 3 (tiga) komponen utama, yaitu:
   a. Pengembangan *leads management system* untuk meningkatkan jumlah, kualitas *leads*, dan konversi kredit

Bank Strategy

Bank Mandiri Taspen Directions and Policies

The direction and policy of developing Bank Mandiri Taspen business in the short and medium term became the best and trusted partner in empowering and prospering and helping the Indonesian people in creating business opportunities and prosperity through the best products and services. This was manifested in the implementation of a strategic partnership between PT Bank Mandiri (Persero), Tbk. as the majority shareholder along with PT Taspen (Persero) in Bank Mandiri Taspen which focused on lending to pensioners and MSMEs. One of the strategic initiatives in realizing this vision and mission was the development of Bank Mandiri Taspen national business scope and becoming the Best Pension Bank in Indonesia.

Along with changes in internal and external factors, the bank evaluated the 2017-2021 Corporate Plan into the 2021-2025 Corporate Plan so that it could implement a strategy that is more in line with the needs and latest developments to achieve the vision of "Leading Senior Citizen Ecosystem Bank In Indonesia" in 2025 .

To achieve the 2025 vision, Bank Mandiri Taspen has business strategies divided into three main pillars, namely the state pension business pillar, the new business development pillar, and the retail and institutional funding pillar. In the pension business pillar, in order to win the lending of the state pension market, Bank Mandiri Taspen in general is strengthening its presence and increasing productivity. In addition, Bank Mandiri Taspen has also increased pre-retirement lending through the development of new products. However, in terms of market size, the pension business is projected to be saturated in the future, so Bank Mandiri Taspen will also develop business in new segments. These segments are Active Civil Governments, PPPK and SOEs Pension Funds and the private sector through product development and loan penetration channels, as well as increasing MSE lending through a collaborative approach model. In addition to developing business in new segments, Bank Mandiri Taspen also increased funding through the retail and institutional segments through the development of features to increase retail funding in the pension and senior citizen segments and funding development in the MSE, institutional and wholesale segments.

The efforts made to achieve the direction and development of Bank Mandiri Taspen business are:

1. **Strengthening Systems and Infrastructure**
   In order to become The Best Pension Business Bank in Indonesia, it is necessary to strengthen the system through the development of office networks with additional points of supervision, development of information technology, maintaining productivity in line with the development of HR insights, and strengthening the risk management system.
2. **Developing Short and Long Term Strategic Initiatives**

   Bank Mandiri Taspen business initiatives for 2021-2025 generally focus on 3 (three) main components, namely:
   a. Development of a lead management system to increase the number, quality of leads, and credit conversion

b. Pengembangan *Flexible products* untuk nasabah diatas 68 tahun dengan skema yang meminimalisir resiko
c. Pengembangan fitur *Personal Loan Top Up* untuk mengoptimasi produktivitas AOP

Langkah-Langkah Strategis yang Ditempuh Bank Mandiri Taspen

Adapun langkah-langkah strategis yang ditempuh adalah sebagai berikut:

1. Optimalisasi Jaringan Kantor
   Pengembangan jaringan kantor dan mobil layanan kas keliling untuk menjangkau pelayanan kepada basis-basis pensiunan yang ada di Indonesia. Strategi kunci pengembangan jaringan di antaranya:
   a. Mengoptimalkan potensi seluruh jaringan kantor yang ada melalui pengelolaan kantor yang efektif dengan koordinasi yang baik dari kantor pusat sampai ke unit paling bawah.
   b. Meningkatkan kualitas layanan dari setiap unit dengan *assessment* secara periodik sehingga layanan yang ada dicabang terstandarisasi.
   c. Mengembangkan jaringan kantor baru secara terbatas untuk daerah-daerah yang memiliki potensi tinggi termasuk kerjasama *channelling*.
2. Meningkatkan Penyaluran Kredit
   Peningkatan dan akselerasi produktivitas penyaluran kredit di segmen pensiunan yang telah menjadi *engine of growth* utama Bank Mandiri Taspen dengan melalui beberapa inisiatif strategis, diantaranya adalah, percepatan proses bisnis, mengembangkan program insentif yang menarik bagi tim *sales*, mengembangkan *pipeline system* dan *leverage* potensi kebutuhan pembiayaan usaha untuk pensiunan maupun pegawai yang sedang mempersiapkan tambahan pendapatan di masa pensiun.
3. Mengembangkan sarana dan infrastruktur untuk pendanaan guna meningkatkan *customer based*, diantaranya:
   a. Kerjasama dengan perusahaan induk (PT Bank Mandiri (Persero) Tbk) dalam hal pelayanan *electronic channel* serta bersinergi dengan anak perusahaan PT Bank Mandiri (Persero) Tbk, dan PT Taspen (Persero).
   b. Pengembangan produk dan fitur unggulan untuk meningkatkan *funding retail* dan CASA.
4. Membangun struktur organisasi yang kuat dan kualitas sumber daya manusia yang disesuaikan dengan kebutuhan dan arah pengembangan bisnis.

Target Jangka Pendek dan Jangka Menengah

Implementasi pencapaian strategi utama dikembangkan dengan menggunakan pendekatan yang dikelompokkan dalam 4 (empat) perspektif yang dapat dijelaskan sebagai berikut:

1. **Perspektif Keuangan**
   Meningkatkan *company value* dengan target pertumbuhan nilai market lebih tinggi diantara pesaing utama secara nasional.
   a. Meningkatkan laba setelah pajak Bank Mandiri Taspen.
   b. Meningkatkan akuisisi pendanaan, terutama pendanaan yang bersumber dari dana murah dengan menjaga *Cost of Fund*.

b. Development of Flexible products for customers over 68 years with a scheme that minimizes risk
c. Personal Loan Top Up feature development to optimize AOP productivity

Bank Mandiri Taspen Strategic Steps

The strategic steps are as follows:

1. Optimization of Office Networks
   Development of a network of offices and mobile cash service cars to reach services to retired bases in Indonesia. Key network development strategies include:
   a. Optimizing the potential of the entire existing office network through effective office management with good coordination from the head office to the lowest units.
   b. Improve the service quality of each unit with periodic assessments so that existing services are branched out standardized.
   c. Develop limited new office networks for areas with high potential, including channeling cooperation.
2. Increase Credit Distribution
   Increasing and accelerating the productivity of lending in the pensioners segment, which has become the main engine of growth for Bank Mandiri Taspen through several strategic initiatives, including accelerating business processes, Developing attractive incentive programs for sales teams, developing pipeline systems and leveraging potential business financing needs for retirees. as well as employees who are preparing additional income at retirement.
3. Developing facilities and infrastructure for funding in order to increase customer based, including:
   a. Collaboration with the parent company (PT Bank Mandiri (Persero) Tbk) in terms of electronic channel services and in synergy with subsidiaries PT Bank Mandiri (Persero) Tbk and PT Taspen (Persero).
   b. Product development and superior features to increase retail funding and CASA.
4. Build a strong organizational structure and quality human resources tailored to the needs and direction of business development.

Short-Term and Medium-Term Targets

The implementation of achieving the main strategy was developed using an approach grouped into 4 (four) perspectives which could be explained as follows:

1. **Financial Perspective**
   Increase company value with a target of higher market value growth among major competitors nationally.
   a. Increase profit after tax Bank Mandiri Taspen.
   b. Increasing funding acquisition, especially funding from low-cost funds by maintaining the Cost of Fund.

c. Meningkatkan penyaluran kredit, baik pada Segmen Pensiun, Mikro, maupun *Retail* dengan menjaga *Yield of Loan.*
d. Meningkatkan kualitas aktiva produktif.
e. Menekan rasio efisiensi dan meningkatkan rasio profitabilitas yang tercermin dari rasio ROE, ROA, NIM, BOPO, dan CER.
f. Meningkatkan *Fee Based Income* (FBI) yang berasal dari sumber FBI non kredit, seperti peningkatan penggunaan APMK dan transaksi *Mobile banking.*
g. Menerapkan *cost efficiency* dengan menjaga realisasi pemakaian OPEX dan CAPEX dengan tidak melebihi *budget* yang telah dianggarkan.
h. Mencegah dan meminimalisir terjadinya insiden operasional dan *fraud.*

2. **Perspektif Pelanggan**
Meningkatkan pangsa pasar dan *positioning* terhadap pelanggan.
a. Meningkatkan *customer base* yang tercermin dari pertumbuhan *market share.*
b. Meningkatkan pelayanan kepada pensiunan dengan menjaga peringkat pelayanan dari seluruh mitra bayar.
c. Meningkatkan kepercayaan dan kepuasan nasabah melalui peningkatan kualitas layanan cabang dan profesionalisme pegawai.
d. Memberikan kemudahan akses layanan perbankan melalui *branchless banking dan e-channel.*
e. Mengembangkan program aktivasi untuk meningkatkan akuisisi nasabah dan meningkatkan *customer loyalty.*
f. Mengembangkan jaringan kantor sesuai dengan Rencana Bisnis Bank sebagai bentuk ekspansi pasar dan meningkatkan layanan.
g. Menyampaikan laporan secara tepat waktu kepada Regulator.
h. Mempertahankan hasil pemeringkatan penerapan *Good Corporate Governance* (GCG) dengan target predikat "*Most Trusted*" dan peringkat *Risk Profile* "*Low to Moderate*"

3. **Perspektif Proses Bisnis Internal**
Meningkatkan dukungan dan kerjasama, baik secara internal maupun eksternal dalam rangka mencapai tujuan perusahaan.
a. Meningkatkan aliansi dan kolaborasi antar Divisi/Unit di Bank Mandiri Taspen.
b. Meningkatkan aliansi bisnis dan kerjasama dengan grup usaha.
c. Menjalin kerjasama *Bilateral Loan* dan penawaran umum Obligasi.
d. Mampu memastikan inventaris berkas kredit terjaga dengan baik dengan rutin melakukan *stock opname.*
e. Meningkatkan *data quality awareness* dan meminimalisir adanya data *error* pada CIF.
f. Selektif dalam melakukan perpanjangan sewa kantor dengan menjaga kenaikan harga sewa aset kantor maksimal sebesar 10%.
g. Melakukan pemenuhan atas temuan audit secara tepat waktu dengan tidak adanya DMTL dengan status *overdue.*

4. **Perspektif Pengembangan**
Meningkatkan kompetensi dan kapasitas pegawai dan pengembangan produk dan layanan.
a. Mengefektifkan pengelolaan kinerja dengan *monitoring* secara berjenjang untuk meyakinkan pencapaian target sesuai rencana.

c. Increasing loans, both in the Pension, Micro, and Retail Segments by maintaining the Yield of Loan.
d. Improve Earning Asset Quality
e. Reducing efficiency ratios and increasing profitability ratios as reflected in the ROE, ROA, NIM, BOPO, and CER ratios.
f. Inc reasing Fee Based Income (FBI) originating from non-credit FBI sources, such as increased use of APMK and Mobile banking transactions.
g. Implementing cost efficiency by maintaining the realization of the use of OPEX and CAPEX by not exceeding the budget that has been budgeted.
h. Preventing and minimizing operational incidents and fraud.

2. **Customer Perspective**
Increase market share and positioning towards customers.
a. Increasing *customer base* reflected in the growth of market share.
b. Improving service to retirees by maintaining the service rating of all paying partners.
c. Increasing customer trust and satisfaction by improving the quality of branch services and employee professionalism.
d. Providing easy access to banking services through branchless banking and e-channel.
e. Developing activation programs to increase customer acquisition and increase customer loyalty.
f. Developing office network in accordance with the Bank's Business Plan as a form of market expansion and improve services.
g. Submitting reports in a timely manner to the Regulator.
h. Maintaining the results of ranking the implementation of Good Corporate Governance (GCG) with a target of "Most Trusted" and a Risk Profile rating of "Low to Moderate"

3. **Internal Business Process Perspective**
Increase support and cooperation, both internally and externally in order to achieve company goals.
a. Increasing alliances and collaboration among Divisions/ Units at Bank Mandiri Taspen.
b. Improving business alliances and cooperation with business groups.
c. Collaborating on Bilateral Loans and Bonds Public Offering.
d. Being able to ensure credit file inventory to bewell maintained by routinely conducting stock taking.
e. Increasing data quality awareness and minimize data errors in CIF.
f. Being selective in extending the office lease by maintaining the maximum increase in the rental price of office assets by 10%.
g. Performing timely fulfillment of audit findings in the absence of DMTL with overdue status.

4. **The Development Perspective**
Improving employee competence and capacity and product and service development.
a. Streamlining performance management by monitoring in stages to ensure target achievement is as planned.

b. Meningkatkan pengelolaan SDM dengan menyempurnakan tata kelola dan meningkatkan program *training* dan sertifikasi pegawai.
c. Meningkatkan *awarenesss service and culture* terhadap masing-masing pegawai yang disosialisasikan di setiap unit kantor.
d. Melakukan pengembangan produk dan layanan dengan fitur dan variasi produk yang kompetitif dan inovatif untuk menyesuaikan kebutuhan pasar.
e. Meningkatkan *capacity* dan *capability operation*, IT, serta *risk function* yang mendukung pertumbuhan Bank Mandiri Taspen ke depan.
f. Memberikan apresiasi kepada pegawai dengan kinerja terbaik melalui forum Internal.
g. Melakukan rekrutmen, pelatihan, dan pendidikan untuk program *Officer Development Program* (ODP) dan *Staff Development Program* (SDP).

b. Improving human resource management by improving governance and enhancing employee training programs.
c. Increasing awareness of service and culture for each employee socialized in every office unit.
d. Developing products and services with competitive and innovative product features and variations to suit market needs.
e. Increasing the capacity and capability of operations, IT, and risk functions supporting the growth of Bank Mandiri Taspen in the future.
f. Giving appreciation to employees with the best performance through Internal forums.
g. Conducting recruitment, training, and education for the Officer Development Program (ODP) and Staff Development Program (SDP).

Aspek Pemasaran

Uraian aspek pemasaran meliputi strategi pemasaran serta pangsa pasar atas produk dan jasa Bank Mandiri Taspen. Strategi pemasaran yang tepat akan mendorong peningkatan pangsa produk dan jasa Bank Mandiri Taspen.

Strategi Pemasaran Tahun 2021

Dalam menjalankan usahanya, Perseroan memiliki beberapa pesaing yang bergerak di bidang usaha sejenis dengan Bank Mandiri Taspen. Semakin ketatnya persaingan yang terdapat di industri perbankan mewajibkan Bank Mandiri Taspen untuk memiliki strategi khusus dalam menghadapi tantangan persaingan industri. Strategi pemasaran yang dilakukan oleh Bank Mandiri Taspen untuk mempertahankan pangsa pasar, meraih peluang usaha dan menghadapi persaingan antara lain:

1. **Strategi Pemasaran Produk Pinjaman atau Dana Pihak Ketiga (DPK)**
   Strategi pemasaran produk pinjaman atau Dana Pihak Ketiga (DPK) yang telah dilakukan adalah menerapkan segmentasi nasabah setiap produk Perseroan agar program segmentasi yang dijalankan tepat sasaran, meluncurkan program Tabungan berhadiah, promo program pada momen-momen khusus (*seasonal program*), mempromosikan dan mensosialisasikan kartu ATM Bank Mandiri Taspen yang dapat dipergunakan di seluruh jaringan ATM Bank Mandiri. Bank Mandiri Taspen juga telah menyiapkan sarana dan prasarana bagi nasabah prioritas untuk meningkatkan loyalitas nasabah.
2. **Strategi Pemasaran Produk Kredit**
   Strategi pemasaran produk kredit antara lain difokuskan pada peningkatan portofolio kredit, khususnya dari segmen pensiunan melalui penyelenggaraan sosialisasi-sosialisasi, baik kepada calon pensiunan maupun pensiunan, bekerjasama dengan mitra PNS dan perkumpulan/paguyuban pensiunan. Hal tersebut didukung dengan melakukan pengembangan jaringan Perseroan menuju ke daerah kantong-kantong pensiunan dan mendekati kantor-kantor PT Taspen (Persero).
3. **Layanan Kantor**
   Bank Mandiri Taspen senantiasa melakukan pengembangan layanan sebagai salah satu bentuk perhatian Bank Mandiri

Marketing Aspect

The description of marketing aspects includes marketing strategies and market share of Bank's products and services. Accurate marketing strategy will encourage an increase of Bank Mandiri Taspen products and services.

Marketing Strategy in 2021

In running its business, the Company had several competitors engaged in similar businesses with Bank Mandiri Taspen. The increasingly intense competition in the banking industry required Bank Mandiri Taspen to have a special strategy in facing the challenges of industrial competition. The marketing strategies implemented by Bank Mandiri Taspen to maintain market share, seize business opportunities and face competition include:

1. **Marketing Strategy for Loan Products or Third Party Funds (DPK)**
   The marketing strategy for loan products or Third Party Funds (DPK) that had been implemented was to implement customer segmentation for each Bank Mandiri Taspen product so that the segmentation program was carried out on target, launching a savings program with prizes, promo programs at special moments (seasonal program), promote and socialize Bank Mandiri Taspen ATM cards that could be used throughout the PT Bank ATM network. Independent. Bank Mandiri Taspen also prepared facilities and infrastructure for priority customers to increase customer loyalty.
2. **Credit Product Marketing Strategy**
   The marketing strategy for credit products focused on increasing the loan portfolio, particularly from the pensioners' segment through organizing socializations, both to prospective retirees and retirees, in collaboration with civil servant partners and pensioner associations/ associations. This was supported by developing the Company's network towards the retirement enclaves and approaching PT Taspen (Persero) offices.
3. **Office Services**
   Bank Mandiri Taspen continues to develop services as a form of Bank Mandiri Taspen attention to customer

Taspen terhadap kepuasan nasabah. Layanan kantor Bank Mandiri Taspen telah dilengkapi dengan fasilitas-fasilitas khusus pensiunan seperti ruang kesehatan, ruang pertemuan, ruang *coffee break* dan fasilitas yang mendukung kenyamanan pensiunan.

4. **Strategi Akuisisi Kredit**
   a. Menerapkan *daily sales activity* yang didukung oleh *pipeline system*
   b. Aktivitas *marketing* via *telemarketing* dan *Short Message Service* (SMS) *blast*
   c. Pelatihan Wirausaha Mantap Sejahtera (WMS) melalui *web seminar (webinar)*
   d. Intensifikasi Daftar Pembayaran (Dapem) non kredit dan *top up*
   e. Melakukan kegiatan Sosialisasi Mini (Sosi Mini) bagi Aparatur Sipil Negara (ASN) dan Tentara Nasional Indonesia (TNI)/Polisi Republik Indonesia (POLRI) Batas Usia Pensiun (BUP).

satisfaction. Bank Mandiri Taspen office services have been equipped with special facilities for retirees such as a health room, meeting room, coffee break room and facilities that support the comfort of retirees.

4. **Credit Acquisition Strategy**
   a. Implement a daily sales activity that is supported by the pipeline system
   b. Marketing activities via telemarketing and Short Message Service (SMS) blasts.
   c. Mantap Sejahtera Entrepreneur Training (WMS) through web seminars.
   d. Payment data intensification (Dapem) non-credit and top up.
   e. Conducting mini socialization activities (Sosi Mini) for the State Civil Apparatus (ASN) and the Indonesian National Army (TNI)/Indonesian Police (POLRI) Retirement Age Limit (BUP).

Pangsa Pasar

Bank Mandiri Taspen sebagai Bank Konvensional, secara khusus menghadapi persaingan dengan seluruh bank umum konvensional kelas usaha KBMI I (Bank dengan Modal Inti Rp1 triliun sampai dengan Rp6 triliun) dan industri perbankan di Indonesia dalam menentukan penguasaan pasar. Persaingan usaha tersebut antara lain dapat dilihat berdasarkan jumlah aset yang dimiliki, jumlah dana pihak ketiga yang berhasil dihimpun, dan jumlah kredit yang diberikan oleh Bank.

Market Share

Bank Mandiri Taspen as a Conventional Bank specifically faces competition from all conventional commercial banks in business class of KBMI I (Banks with a core capital of IDR1 trillion to IDR6 trillion) and the banking industry in Indonesia in determining market share. The business competition, among others, can be seen based on the number of assets held, the amount of collected third party funds, and the amount of loan provided by the Bank.

Tabel Pangsa Pasar Bank Mandiri Taspen dibandingkan dengan KBMI I
Table of Bank Mandiri Taspen Market Share compared to KBMI I Banking Industry

(dalam miliar Rupiah/in IDR billion)

Uraian Description		Desember 2021 December 2021	Desember 2020 *) December 2020 *)	Perubahan Changes
Aset Asset	KBMI I	1.348.864	897.206	451.658
	Bank Mandiri Taspen	45.542	35.100	10.442
	Pangsa Pasar KBMI I **KBMI I Market Share**	**3,38%**	**3,91%**	**(0,54%)**
Dana Pihak Ketiga Third Party Fund	KBMI I	970.137	648.871	321.266
	Bank Mandiri Taspen	34.128	27.581	6.547
	Pangsa Pasar KBMI I **KBMI I Market Share**	**3,52%**	**4,25%**	**(0,73%)**
Kredit Credit	KBMI I	698.332	539.011	159.321
	Bank Mandiri Taspen	31.351	25.662	5.689
	Pangsa Pasar KBMI I **KBMI I Market Share**	**4,49%**	**4,76%**	**(0,27%)**

Sumber: Statistik Perbankan Indonesia (Otoritas Jasa Keuangan) Desember 2020 dan Desember 2021
*) Data Desember 2021 menggunakan KBMI, dan data Desember 2020 menggunakan BUKU II.

Sources:Indonesian Banking Statistics (Financial Services Authority) Per December 2020 dan December 2021
*) December 2021 data uses KBMI, and December 2020 data uses BUKU II.

Berdasarkan jumlah aset yang dimiliki, penguasaan pasar Bank Mandiri Taspen per Desember 2021 sebesar 3,38%, menurun dibandingkan dengan periode sebelumnya yang sebesar 3,91%. Demikian pula dengan penguasaan pasar Bank Mandiri Taspen berdasarkan jumlah dana pihak ketiga per Desember 2021 sebesar 3,52%, melandai dibandingkan dengan periode sebelumnya yang sebesar 4,25%. Penguasaan pasar Bank Mandiri Taspen berdasarkan jumlah kredit yang diberikan per Desember 2021 sebesar 4,49% juga menurun dibandingkan dengan periode sebelumnya yang sebesar 4,76%.

Based on the number of assets owned, Bank Mandiri Taspen market share as of December 2021 was 3.38%, a decrease compared to the previous period of 3.91%. Likewise, Bank Mandiri Taspen market share based on the amount of third party funds as of December 2021 was 3.52%, sloping compared to the previous period of 4.25%. Bank Mandiri Taspen market share based on the number of loans granted as of December 2021 was 4.49%, an decrease compared to the previous period of 4.76%.

Diagram Pasar Bank Mandiri Taspen dibandingkan dengan dengan KBMI I Per Desember Tahun 2021
Market Diagram of Bank Mandiri Taspen compared to KBMI I in December Tahun 2021

(dalam %/in %)

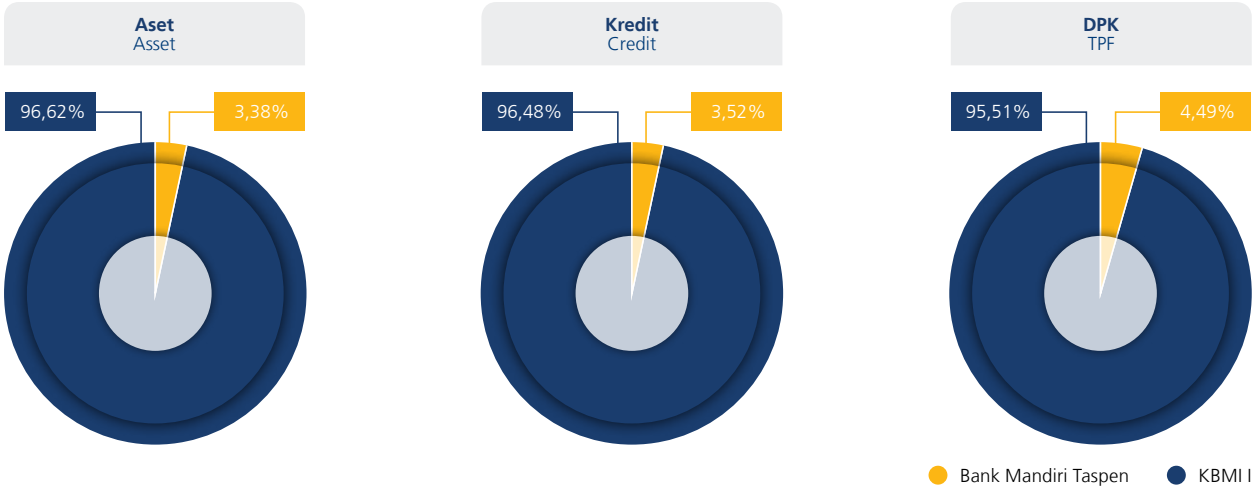
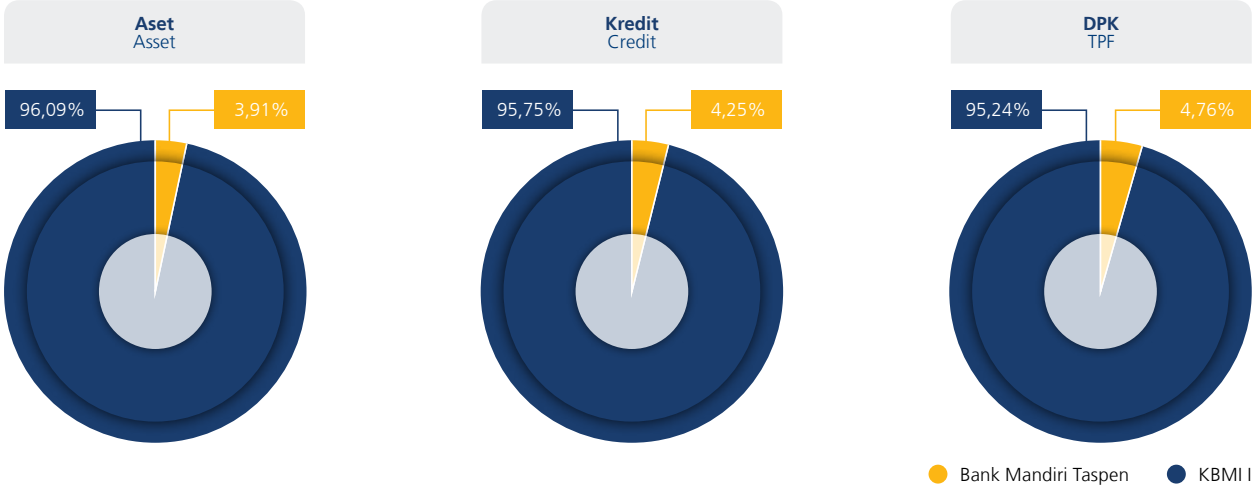


Diagram Pasar Bank Mandiri Taspen dibandingkan dengan dengan KBMI I Per Desember Tahun 2020
Market Diagram of Bank Mandiri Taspen compared to KBMI I in December 2020

(dalam %/in %)



Tabel Pangsa Pasar Bank Mandiri Taspen dibandingkan dengan Industri Perbankan
Table of Bank Mandiri Taspen Market Share compared to Banking Industry

(dalam miliar Rupiah/in IDR billion)

Uraian Description		Desember 2021 December 2021	Desember 2020 *) December 2020 *)	Perubahan Changes
Aset Asset	Industri Perbankan Banking Industry	10.112.304	9.177.894	934.410
	Bank Mandiri Taspen	45.542	35.100	10.442
	Pangsa Pasar Industri Perbankan (%) **Banking Industry Market Share (%)**	**0,45%**	**0,38%**	**0,07%**
Dana Pihak Ketiga Third Party Fund	Industri Perbankan Banking Industry	7.479.463	6.665.390	814.073
	Bank Mandiri Taspen	34.128	27.581	6.547
	Pangsa Pasar Industri Perbankan (%) **Banking Industry Market Share (%)**	**0,46%**	**0,41%**	**0,04%**
Kredit Credit	Industri Perbankan Banking Industry	5.820.636	5.547.618	273.018
	Bank Mandiri Taspen	31.351	25.662	5.689
	Pangsa Pasar Industri Perbankan (%) **Banking Industry Market Share (%)**	**0,54%**	**0,46%**	**0,08%**

Sumber: Statistik Perbankan Indonesia (Otoritas Jasa Keuangan) Desember 2020 dan Desember 2021
*) Data Desember 2021 menggunakan KBMI, dan data Desember 2020 menggunakan BUKU II.

Sources: Indonesian Banking Statistics (Financial Services Authority) Per December 2020 dan December 2021
*) December 2021 data uses KBMI, and December 2020 data uses BUKU II.

Pangsa pasar Bank Mandiri Taspen dibandingkan dengan Industri Perbankan saat ini masih di bawah 1% baik dari sisi jumlah aset, dana pihak ketiga maupun kredit. Pangsa pasar Bank Mandiri Taspen per Desember 2021 berdasarkan jumlah aset, dana pihak ketiga dan kredit yang diberikan tahun 2021 masing-masing sebesar 0,45%, 0,46% dan 0,54% mengalami peningkatan dibandingkan dengan tahun sebelumnya yang sebesar 0,38%, 0,41% dan 0,46%, hal tersebut didorong oleh keberhasilan Bank Mandiri Taspen dalam menjaga kinerja operasional diantara perbankan.

Bank Mandiri Taspen market share compared to the banking industry was currently below 1% in terms of total assets, third party funds and credit. Bank Mandiri Taspen market share based on total assets, third party funds and disbursed loans in December 2021 were 0.45%, 0.46% and 0.54% respectively, an increase compared to the previous year which were 0.38%, 0.41% and 0.46%, driven by the success of Bank Mandiri Taspen in maintaining operational performance among banks.

Diagram Pasar Bank Mandiri Taspen dibandingkan dengan Industri Perbankan Per Desember Tahun 2021
Market Diagram of Bank Mandiri Taspen compared to Banking Industry in December 2021

(dalam %/in %)

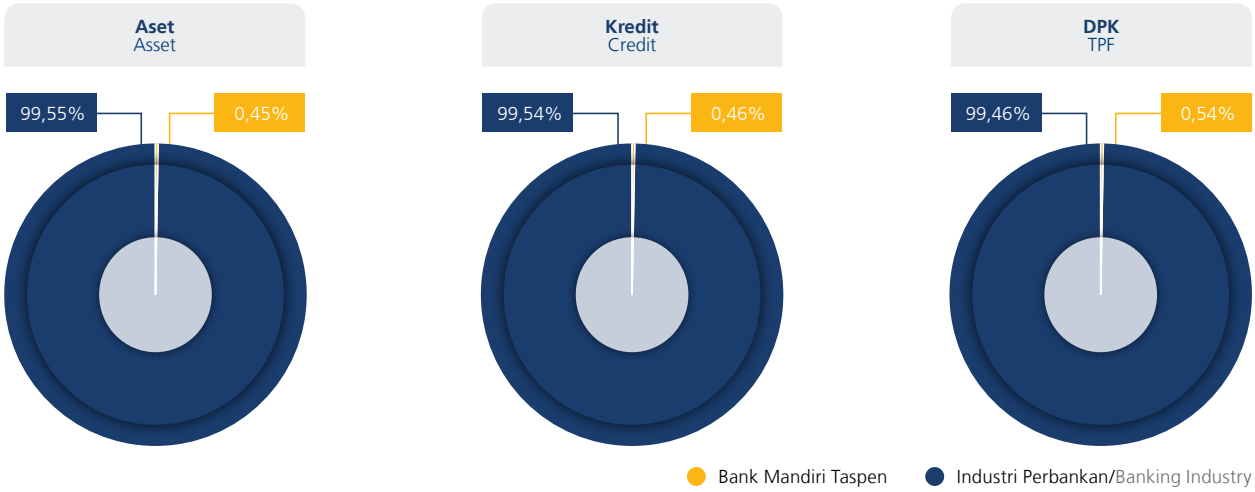
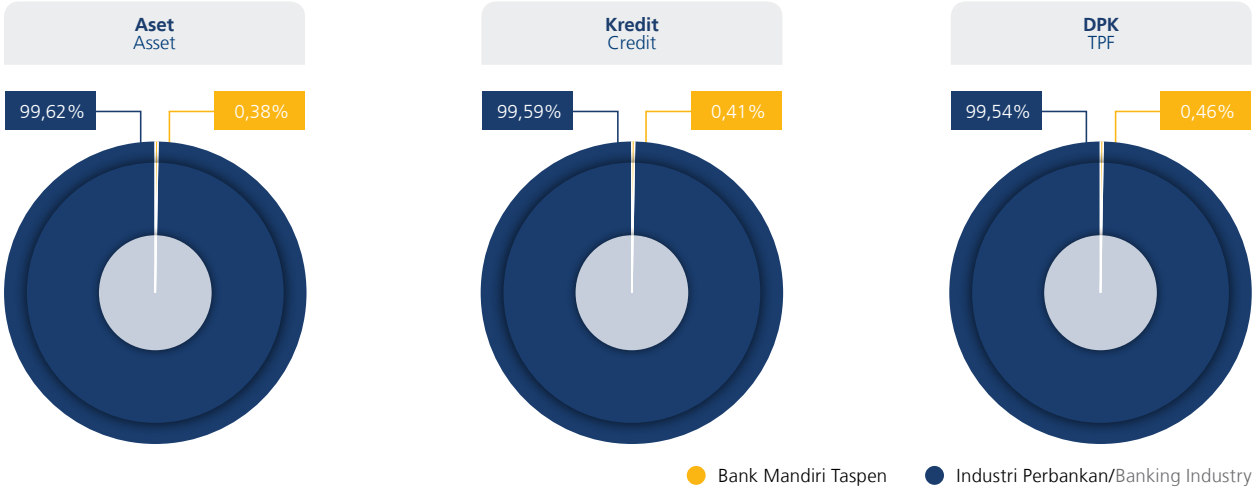


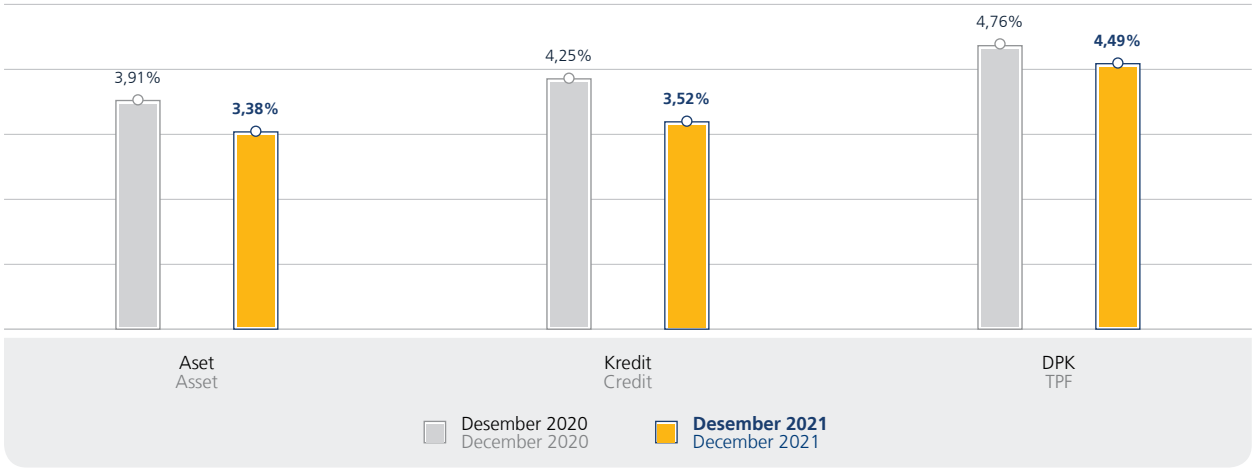
Diagram Pasar Bank Mandiri Taspen dibandingkan dengan Industri Perbankan Per Desember Tahun 2020
Market Diagram of Bank Mandiri Taspen compared to Banking Industry in December 2020

(dalam %/in %)



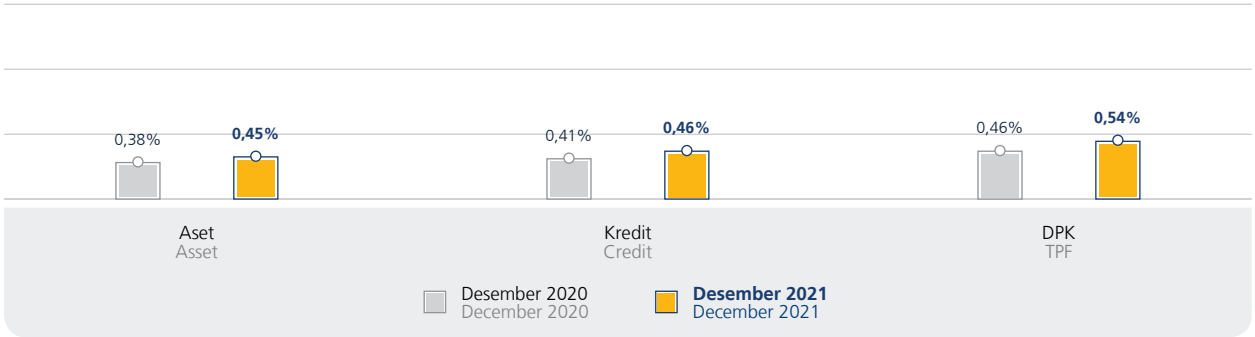
Grafik Pangsa Pasar Bank Mandiri Taspen dibandingkan dengan KBMI I
Graph of the Bank's Market Share is Steady Compared to the Banking Industry KBMI I

(dalam %/in %)



Grafik Pangsa Pasar Bank Mandiri Taspen dibandingkan dengan Industri Perbankan
Graph of the Bank's Market Share is Steady Compared to the Banking Industry

(dalam %/in %)



Tinjauan Operasi Per Segmen Usaha

Informasi segmen diungkapkan untuk memungkinkan pengguna laporan keuangan mengevaluasi sifat dan dampak keuangan dari aktivitas bisnis Bank Mandiri Taspen terlibat dalam lingkungan ekonomi di wilayah operasional Bank Mandiri Taspen.

Penjelasan Segmen Usaha

Bank Mandiri Taspen menyajikan segmen operasi berdasarkan laporan internal Bank yang disajikan kepada pengambil keputusan operasional. Pengambil keputusan operasional adalah Direksi.

Segmen operasi adalah suatu komponen dari Bank:

a. Yang terlibat dalam aktivitas bisnis yang mana memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari entitas yang sama);
b. Hasil operasinya dikaji ulang secara regular oleh pengambil keputusan operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
c. Tersedia informasi keuangan yang dapat dipisahkan.

Informasi yang dilaporkan kepada pengambil keputusan operasional untuk tujuan alokasi sumber daya dan penilaian kinerjanya lebih difokuskan pada kategori masing-masing produk, yang serupa dengan segmen usaha yang dilaporkan pada periode-periode terdahulu.

Berkaitan dengan hal tersebut, segmen operasi Bank diklasifikasikan berdasarkan wilayah operasi yaitu:

1. Jawa
2. Bali dan Nusa Tenggara
3. Sumatra
4. Sulawesi
5. Kalimantan
6. Maluku dan Papua

Berdasarkan penjelasan segmen usaha, maka kinerja operasional yang disajikan dalam laporan ini meliputi kinerja operasional per produk dan layanan serta kinerja operasional segmen operasi seperti yang dilaporkan dalam Laporan Keuangan Bank Mandiri Taspen.

Kinerja Segmen Operasi

Produktivitas, pendapatan dan profitabilitas segmen operasi disajikan pada tabel berikut:

Operation Review Per Business Segment

Segment information is disclosed to enable users of financial statements to evaluate the nature and financial impact of Bank Mandiri Taspen business activities involved in the economic environment in the operational area of Bank Mandiri Taspen.

Explanation of Business Segments

Bank Mandiri Taspen presents Operational Segments based on Bank internal reports presented to operational decision makers. Operational decision makers were the Directors.

Operational Segments were significant components of the Bank due to:

a. Those involved in business activities which earn income and incur expenses (including income and expenses related to transactions with other components of the same entity);
b. Its operating results were regularly reviewed by the chief operating decision maker to make decisions about resources allocated to the segment and assess its performance; and
c. Separatable available financial information.

Information reported to the chief operating decision maker for the aim of resource allocation and performance evaluation was more focused on the category of each product which was similar to the business segment reported in the previous periods.

By considering the issue, Bank's Operational Segments were classified based on operating areas, namely:

1. Jawa
2. Bali dan Nusa Tenggara
3. Sumatra
4. Sulawesi
5. Kalimantan
6. Maluku dan Papua

Based on the explanation of the business segment, the operational performance presented in this report covers operational performance per product and service as well as operational performance of Operational Segments as reported in the Bank's Financial Statements.

Performance of Operational Segments

Pro Productivity, income and profitability of segments operations are presented in the following table:

Tabel Segmen Operasi 31 Desember 2021
Table of Operational Segments Desember 31, 2021

(dalam jutaan Rupiah/in IDR million)

Uraian Description	Jawa	Bali, Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku, Papua	Total
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN/INCOME STATEMENT AND OTHER COMPREHENSIVE INCOME							
Pendapatan Income	2.023.810	516.113	1.012.673	523.156	281.370	161.716	4.518.838
Beban Cost	(2.694.384)	(371.417)	(374.556)	(120.351)	(74.602)	(43.641)	(3.678.951)

Uraian Description	Jawa	Bali, Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku, Papua	Total
Pendapatan (beban) non operasional Non operational income (cost)	1.237	(209)	101	132	76	7	1.344
Laba sebelum beban pajak **Profit before tax**	**(669.337)**	**144.487**	**638.218**	**402.937**	**206.844**	**118.082**	**841.231**
Beban pajak Tax	(195.554)	-	-	-	-	-	(195.554)
Laba (rugi) tahun berjalan **Current year profit (loss)**	**(864.891)**	**144.487**	**638.218**	**402.937**	**206.844**	**118.082**	**645.677**
LAPORAN POSISI KEUANGAN/FINANCIAL POSITION REPORT							
Kredit yang diberikan – bruto Given loan - gross	11.563.441	4.240.126	7.503.465	4.380.640	2.336.661	1.326.750	31.351.083
Total aset Total assets	25.991.202	3.906.119	7.523.684	4.421.950	2.361.795	1.337.114	45.541.864
Simpanan nasabah Customer saving	26.099.359	1.521.368	4.128.405	1.371.726	656.294	350.736	34.127.888
Total liabilitas **Total liabilities**	**22.561.079**	**3.937.849**	**7.180.222**	**4.248.248**	**2.292.270**	**1.294.056**	**41.513.724**

Tabel Segmen Operasi 31 Desember 2020
Table of Operational Segments Desember 31, 2020

(dalam jutaan Rupiah/in IDR million)

Uraian Description	Jawa	Bali, Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku, Papua	Total
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN/INCOME STATEMENT AND OTHER COMPREHENSIVE INCOME							
Pendapatan Income	1.604.420	504.943	841.857	396.713	234.557	121.553	3.704.043
Beban Cost	(2.378.555)	(342.446)	(269.532)	(76.562)	(47.469)	(26.484)	(3.141.048)
Pendapatan (beban) non operasional Non operational income (cost)	4.497	874	165	70	(49)	(29)	5.528
Laba sebelum beban pajak **Profit before tax**	**(769.638)**	**163.371**	**572.490**	**320.221**	**187.039**	**95.040**	**568.523**
Beban pajak Tax	(139.363)	-	-	-	-	-	(139.363)
Laba (rugi) tahun berjalan **Current year profit (loss)**	**(909.001)**	**163.371**	**572.490**	**320.221**	**187.039**	**95.040**	**429.160**
LAPORAN POSISI KEUANGAN/FINANCIAL POSITION REPORT							
Kredit yang diberikan – bruto Given loan - gross	9.627.298	3.972.391	6.295.139	3.077.607	1.738.619	951.362	25.662.416
Total aset Total assets	18.890.889	4.012.797	6.356.421	3.109.128	1.766.864	963.667	35.099.766
Simpanan nasabah Customer saving	21.707.833	1.502.668	2.902.718	867.907	346.768	253.394	27.581.288
Total liabilitas **Total liabilities**	**25.704.469**	**1.531.338**	**2.918.892**	**870.954**	**348.983**	**254.632**	**31.629.268**

Rugi tahun berjalan pada segmen operasi Jawa disebabkan karena pencatatan atas beban *include* beban operasional Kantor Pusat Non Operasional (KPNO) sebesar Rp779,8 miliar. Beban kantor pusat tersebut dicatat sebagai beban di cabang Jakarta dan tidak diatribusikan ke seluruh cabang Bank Mandiri Taspen. Selain itu, beban *funding* di wilayah operasi Jawa juga jauh lebih tinggi dikarenakan 86,8% dari total simpanan nasabah berada di Jawa.

The current year loss in the Jawa operating segment was due to the recording of expenses including operational expenses of the Non-Operational Head Office (KPNO) of Rp779,8 miliar. Head office expenses are recorded as expenses at the Jakarta branch and are not attributable to all Bank Mandiri Taspen branches. In addition, the funding burden in the Java operating area is also much higher because 86,8% of total customer deposits are in Java.

Tabel Pertumbuhan Segmen Operasi
Table of Operating Segment Growth

(dalam %/in %)

Uraian Description	Jawa	Bali, Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku, Papua	Total
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN/INCOME STATEMENT AND OTHER COMPREHENSIVE INCOME							
Pendapatan Income	26,14%	2,21%	20,29%	31,87%	19,96%	33,04%	22,00%
Beban Cost	13,28%	8,46%	38,97%	57,19%	57,16%	64,78%	17,12%
Pendapatan (beban) non operasional Non operational income (cost)	(72,49%)	(123,91%)	(38,79%)	88,57%	(255,10%)	(124,14%)	(75,69%)
Laba sebelum beban pajak **Profit before tax**	**(13,03%)**	**(11,56%)**	**11,48%**	**25,83%**	**10,59%**	**24,24%**	**47,97%**
Beban pajak Tax	40,32%	0,00%	0,00%	0,00%	0,00%	0,00%	40,32%
Laba (rugi) tahun berjalan **Current year profit (loss)**	**(4,85%)**	**(11,56%)**	**11,48%**	**25,83%**	**10,59%**	**24,24%**	**50,45%**
LAPORAN POSISI KEUANGAN/FINANCIAL POSITION REPORT							
Kredit yang diberikan – bruto Given loan - gross	20,11%	6,74%	19,19%	42,34%	34,40%	39,46%	22,17%
Total aset Total assets	37,59%	(2,66%)	18,36%	42,22%	33,67%	38,75%	29,75%
Simpanan nasabah Customer saving	20,23%	1,24%	42,23%	58,05%	89,26%	38,42%	23,74%
Total liabilitas **Total liabilities**	**(12,23%)**	**157,15%**	**145,99%**	**387,77%**	**556,84%**	**408,21%**	**31,25%**

Produktivitas Segmen Operasi

Produktivitas segmen untuk tiap-tiap wilayah diklasifikasikan ke dalam Kredit yang diberikan dan Simpanan nasabah. Kredit yang diberikan secara total mengalami peningkatan sebesar 22,17%. Peningkatan tersebut sejalan dengan pengembangan dan perluasan cakupan wilayah usaha yang dilakukan oleh Bank Mandiri Taspen. Semua wilayah segmen operasi juga mengalami peningkatan yang cukup signifikan. Peningkatan kredit yang diberikan untuk wilayah Jawa, Bali dan Nusa Tenggara, Sumatera, Sulawesi, Kalimantan dan Maluku dan Papua masing-masing mengalami peningkatan sebesar 20,11%, 6,74%, 19,19%, 42,34%, 34,40% dan 39,46%.

Productivity of Operating Segment

Segment productivity for each region was classified into Loans and Deposits from Customers. Total loans increased 22,17%. This increase was in line with the development and expansion of business scope carried out by the Bank. All areas of the operating segment also showed a significant increase. The increase in loan given to the regions of Java, Bali and Nusa Tenggara, Sumatra, Sulawesi, Kalimantan and Maluku and Papua respectively, increased by 20.05%, 6.87%, 19.19%, 42.34%, 34.44% and 39.46%.

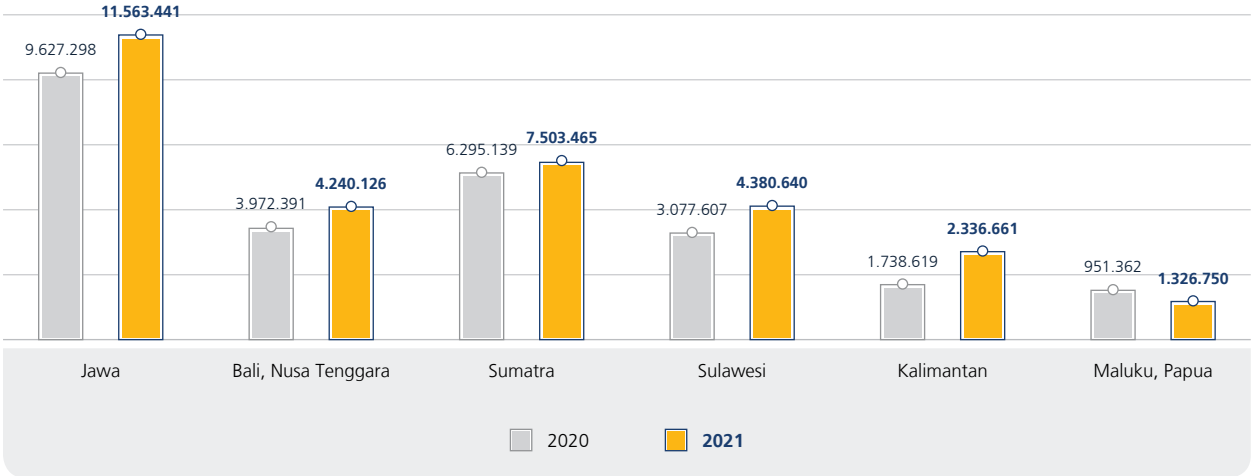
Untuk produk Simpanan nasabah, secara total mengalami peningkatan sebesar 23,74%. Hal ini sejalan dengan peningkatan kredit yang diberikan. Peningkatan Simpanan nasabah untuk wilayah Jawa, Sumatera, Sulawesi, Kalimantan dan Maluku dan Papua masing-masing mengalami peningkatan sebesar 20,23%, 1,24%, 42,23%, 58,05%, 89,26% dan 38,42%.

For customer deposits, the total increased by 23.74%. This is in line with the increase in Loans. Increased Deposits from Customers in the regions of Java, Sumatra, Sulawesi, Kalimantan and Maluku and Papua increased respectively increased by 20.23%, 1.24%, 42.23%, 58.05%, 89.26% and 38.42%.

Grafik Produktivitas Penyaluran Kredit Segmen Operasi

Graph of Productivity Loan Distribution of Operating Segments

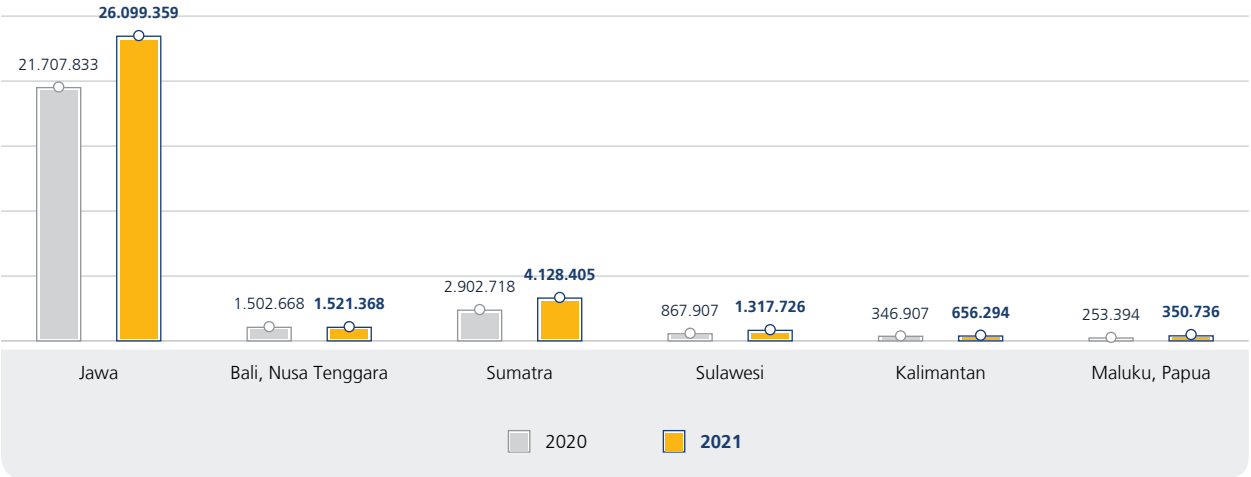
(dalam jutaan Rupiah/in IDR million)



Grafik Produktivitas Simpanan Nasabah Segmen Operasi

Graph of Productivity Deposits from Customers of Operating Segments

(dalam jutaan Rupiah/in IDR million)



Produktivitas Segmen Operasi Wilayah Jawa

Kredit yang diberikan segmen operasi wilayah Jawa tahun 2021 sebesar Rp11,56 triliun, mengalami peningkatan sebesar 20,11% dibandingkan dengan tahun 2020 sebesar Rp9,63 triliun. Simpanan nasabah segmen operasi wilayah Jawa tahun 2021 sebesar Rp26,10 triliun, mengalami peningkatan sebesar 20,23% dibandingkan dengan tahun 2020 sebesar Rp21,71 triliun. Peningkatan produktivitas segmen operasi wilayah Jawa merupakan penerapan dari strategi yang efektif yang dilakukan oleh Bank Mandiri Taspen baik untuk kredit maupun dana.

Productivity of the Java Area Operating Segments

Loans extended to the Java region operating segment in 2021 reached IDR11.56 trillion, an increase of 20.05% compared to 2020 of IDR9.63 trillion. Customer deposits for the Java region operating segment in 2021 reached IDR26.10 trillion, an increase of 20.23% compared to 2020 which was IDR21.71 trillion. The increase in the productivity of the Java region operating segment was the implementation of an effective strategy carried out by Bank Mandiri Taspen for both loans and funds.

Produktivitas Segmen Operasi Wilayah Bali, Nusa Tenggara

Kredit yang diberikan segmen operasi wilayah Bali, Nusa Tenggara tahun 2021 sebesar Rp4,24 triliun, mengalami peningkatan sebesar 6,74% dibandingkan dengan tahun 2020 sebesar Rp3,97 triliun. Simpanan nasabah segmen operasi wilayah Bali, Nusa Tenggara tahun 2021 sebesar Rp4,13 triliun, mengalami peningkatan sebesar 1,24% dibandingkan dengan tahun 2020 sebesar Rp2,90 triliun. Peningkatan produktivitas segmen operasi Bali, Nusa Tenggara merupakan penerapan dari strategi yang efektif yang dilakukan oleh Bank Mandiri Taspen baik untuk kredit maupun dana.

Productivity of the Wilayah Bali, Nusa Tenggara Area Operating Segments

Loans extended to the operating segment of the Bali, Nusa Tenggara region in 2021 reached IDR4.25 trillion, an increase of 6.87% compared to 2020 of IDR3.97 trillion. Deposits from customers operating in the Bali, Nusa Tenggara region in 2021 reached IDR4.13 trillion, an increase of 1.24% compared to 2020 of IDR2.90 trillion. The increase in the productivity of the Bali, Nusa Tenggara operating segment was the implementation of an effective strategy carried out by Bank Mandiri Taspen for both loans and funds.

Produktivitas Segmen Operasi Wilayah Sumatera

Kredit yang diberikan segmen operasi wilayah Sumatera tahun 2021 sebesar Rp7,50 triliun, mengalami peningkatan sebesar 19,19% dibandingkan dengan tahun 2020 sebesar Rp6,30 triliun. Simpanan nasabah segmen operasi wilayah Sumatera tahun 2021 sebesar Rp4,13 triliun, mengalami peningkatan sebesar 42,23% dibandingkan dengan tahun 2020 sebesar Rp2,90 triliun. Produktivitas segmen operasi wilayah Sumatera merupakan penerapan dari strategi yang efektif yang dilakukan oleh Bank Mandiri Taspen baik untuk kredit maupun dana.

Productivity of the Sumatera Area Operating Segments

Loans extended to the Sumatra region operating segment in 2021 reached IDR7.50 trillion, an increase of 19.19% compared to 2020 which was IDR6.30 trillion. Deposits from customers in the Sumatra region operating segment in 2021 reached IDR4.13 trillion, an increase of 42.23% compared to 2020 of IDR2.90 trillion. The productivity of the Sumatran operating segment was the implementation of an effective strategy carried out by Bank Mandiri Taspen for both loans and funds.

Produktivitas Segmen Operasi Wilayah Sulawesi

Kredit yang diberikan segmen operasi wilayah Sulawesi tahun 2021 sebesar Rp4,38 triliun, mengalami peningkatan sebesar 42,34% dibandingkan dengan tahun 2020 sebesar Rp3,08 triliun. Simpanan nasabah segmen operasi wilayah Sulawesi tahun 2021 sebesar Rp1,37 triliun, mengalami peningkatan sebesar 58,05% dibandingkan dengan tahun 2020 sebesar Rp867,91 miliar. Produktivitas segmen operasi wilayah Sulawesi merupakan penerapan dari strategi yang efektif yang dilakukan oleh Bank Mandiri Taspen.

Productivity of the Sulawesi Area Operating Segments

Loans extended to the operating segment of the Sulawesi region in 2021 reached IDR4.38 trillion, an increase of 42.34% compared to 2020 of IDR3.08 trillion. Deposits from customers in the Sulawesi region operating segment in 2021 reached IDR1.37 trillion, an increase of 58.05% compared to 2020 of IDR867.91 billion. The productivity of the operating segment of the Sulawesi region was the implementation of an effective strategy carried out by Bank Mandiri Taspen.

Produktivitas Segmen Operasi Wilayah Kalimantan

Kredit yang diberikan segmen operasi wilayah Kalimantan tahun 2021 sebesar Rp2,34 triliun, mengalami peningkatan sebesar 34.40% dibandingkan dengan tahun 2020 sebesar Rp1,74 triliun. Simpanan nasabah segmen operasi wilayah Kalimantan tahun 2021 sebesar Rp656,29 miliar, mengalami peningkatan sebesar 89,26% dibandingkan dengan tahun 2020 sebesar Rp346,77 miliar. Produktivitas segmen operasi wilayah Kalimantan merupakan penerapan dari strategi yang efektif yang dilakukan oleh Bank Mandiri Taspen baik untuk kredit maupun dana.

Productivity of the Kalimantan Area Operating Segments

Loans extended to the Kalimantan operating segment in 2021 reached IDR2.34 trillion, an increase of 34.44% compared to 2020 of IDR1.74 trillion. Deposits from customers in the Kalimantan region operating segment in 2021 reached IDR656.29 billion, an increase of 89.26% compared to 2020 of IDR346.77 billion. The productivity of the Kalimantan operating segment was the implementation of an effective strategy carried out by Bank Mandiri Taspen for both loans and funds.

Produktivitas Segmen Operasi Wilayah Maluku Papua

Kredit yang diberikan segmen operasi wilayah Maluku Papua tahun 2021 sebesar Rp1,33 miliar, mengalami peningkatan sebesar 39,46% dibandingkan dengan tahun 2020 sebesar

Productivity of the Maluku Papua Area Operating Segments

Loans extended to the Maluku Papua region operating segment in 2021 reached IDR1.33 billion, an increase of 39.46% compared to 2020 of IDR951.36 billion. Customer deposits for the Maluku

Rp951,36 miliar. Simpanan nasabah segmen operasi wilayah Maluku Papua tahun 2021 sebesar Rp350,74 miliar, mengalami peningkatan sebesar 38,42% dibandingkan dengan tahun 2020 sebesar Rp253,39 miliar. Produktivitas segmen operasi wilayah Maluku Papua merupakan penerapan dari strategi yang efektif yang dilakukan oleh Bank Mandiri Taspen baik untuk kredit maupun dana.

Papua region operating segment in 2021 reached IDR350.74 billion, an increase of 38.42% compared to 2020 of IDR253.39 billion. The productivity of the operating segment of the Maluku Papua region was the implementation of an effective strategy carried out by Bank Mandiri Taspen for both loans and funds.

Pendapatan dan Profitabilitas Segmen Operasi

Secara total, pendapatan wilayah operasi meningkat sebesar 22,00%. Peningkatan pendapatan untuk untuk wilayah Jawa, Bali dan Nusa Tenggara, Sumatera, Sulawesi, Kalimantan serta Maluku dan Papua masing-masing sebesar 26,14%%, 2,21%, 20,29%, 31,87%, 19,96% dan 33,04%. Sedangkan untuk profitabilitas daerah secara total meningkat sebesar 50,45%.

Income and Profitability of Operating Segment

In total, operating area revenue increased by 16.55%. The increase in income for the regions of Java, Sumatra, Sulawesi, Kalimantan and Maluku and Papua was 20.13%, 14.66%, 27.20%, 15.60% and 28.73%, respectively, and for Bali and Nusa Tenggara slightly decreased by 2.53%. Meanwhile, the total regional profitability increased by 50.45%.

Pendapatan Segmen Operasi

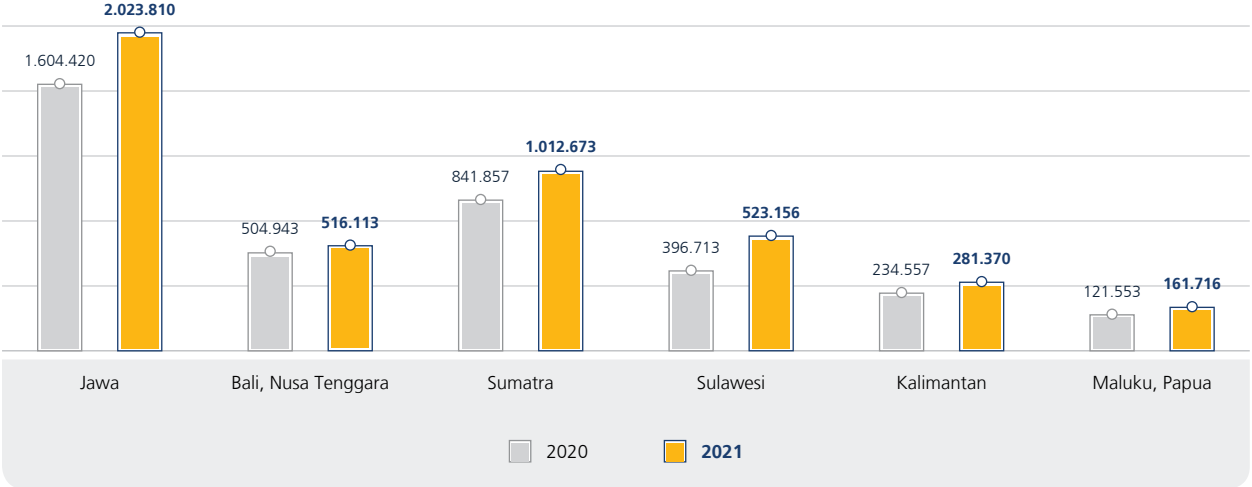
Pendapatan Segmen Operasi Bank Mandiri Taspen disajikan sebagai berikut.

Operating Segment Revenues

Bank Mandiri Taspen Operating Segments Revenues are presented as follows.

Grafik Pendapatan Segmen Operasi
Graph of Operating Segmen Revenue

(dalam jutaan Rupiah/in IDR million)



PENDAPATAN SEGMEN OPERASI WILAYAH JAWA
Pendapatan segmen operasi wilayah Jawa tahun 2021 sebesar Rp2,02 triliun, mengalami peningkatan sebesar 26,14% dibandingkan dengan tahun 2020 sebesar Rp1,60 triliun. Peningkatan ini sejalan dengan peningkatan produktivitas wilayah Jawa.

REVENUE OF JAVA AREA OPERATING SEGMENT
Revenue from the Java region operating segment in 2021 reached IDR1.93 trillion, an increase of 20.13% compared to 2020 of IDR1.60 trillion. This increase was in line with the increase in the productivity of the Java region.

PENDAPATAN SEGMEN OPERASI WILAYAH BALI, NUSA TENGGARA
Pendapatan segmen operasi wilayah Bali, Nusa Tenggara tahun 2021 sebesar Rp516,11 miliar, mengalami penurunan sebesar 2,21% dibandingkan dengan tahun 2020 sebesar Rp504,94 miliar. Penurunan tersebut antara lain disebabkan karena debitur terdampak COVID-19 yang mayoritas adalah portfolio mikro dan *retail* usaha yang ada di Bali.

REVENUE OF BALI, NUSA TENGGARA AREA OPERATING SEGMENT
Revenue from the Bali, Nusa Tenggara region operating segment in 2021 reached IDR492.16 billion, a decline of 2.53% compared to 2020 of IDR504.94 billion. The decline was partly due to the COVID-19 impacted debtors, the majority of whom were micro and retail business portfolios in Bali.

PENDAPATAN SEGMEN OPERASI WILAYAH SUMATERA
Pendapatan segmen operasi wilayah Sumatera tahun 2021 sebesar Rp1,01 triliun, mengalami peningkatan sebesar 20,29% dibandingkan dengan tahun 2020 sebesar Rp841,86 miliar. Peningkatan ini sejalan dengan peningkatan produktivitas wilayah Sumatera.

PENDAPATAN SEGMEN OPERASI WILAYAH SULAWESI
Pendapatan segmen operasi wilayah Sulawesi tahun 2021 sebesar Rp523,16 miliar, mengalami peningkatan sebesar 31,87% dibandingkan dengan tahun 2020 sebesar Rp396,71 miliar. Peningkatan ini sejalan dengan peningkatan produktivitas wilayah Sulawesi.

PENDAPATAN SEGMEN OPERASI WILAYAH KALIMANTAN
Pendapatan segmen operasi wilayah Kalimantan tahun 2021 sebesar Rp281,37 miliar, mengalami peningkatan sebesar 19,96% dibandingkan dengan tahun 2020 sebesar Rp234,56 miliar. Peningkatan ini sejalan dengan peningkatan produktivitas wilayah Kalimantan.

PENDAPATAN SEGMEN OPERASI WILAYAH MALUKU PAPUA
Pendapatan segmen operasi wilayah Maluku Papua tahun 2021 sebesar Rp161,72 miliar, mengalami peningkatan sebesar 33,04% dibandingkan dengan tahun 2020 sebesar Rp121,54 miliar. Peningkatan ini sejalan dengan peningkatan produktivitas wilayah Maluku Papua.

Profitabilitas Segmen Operasi

Profitabilitas Segmen Operasi Bank Mandiri Taspen disajikan sebagai berikut.

REVENUE OF SUMATERA AREA OPERATING SEGMENT
Revenue from the Sumatra region operating segment in 2021 reached IDR965.28 billion, an increase of 14.66% compared to 2020 of IDR841.86 billion. This increase was in line with the increase in the productivity of the Sumatra region.

REVENUE OF SULAWESI AREA OPERATING SEGMENT
Revenues from the Sulawesi region operating segment in 2021 reached IDR504.61 billion, an increase of 27.20% compared to 2020 of IDR396.71 billion. This increase was in line with the increase in the productivity of the Sulawesi region.

REVENUE OF KALIMANTAN AREA OPERATING SEGMENT
Revenue from the Kalimantan region operating segment in 2020 was IDR271.15 billion, an increase of 15.60% compared to 2019 of IDR234.56 billion. This increase was in line with the increase in the productivity of the Kalimantan region.

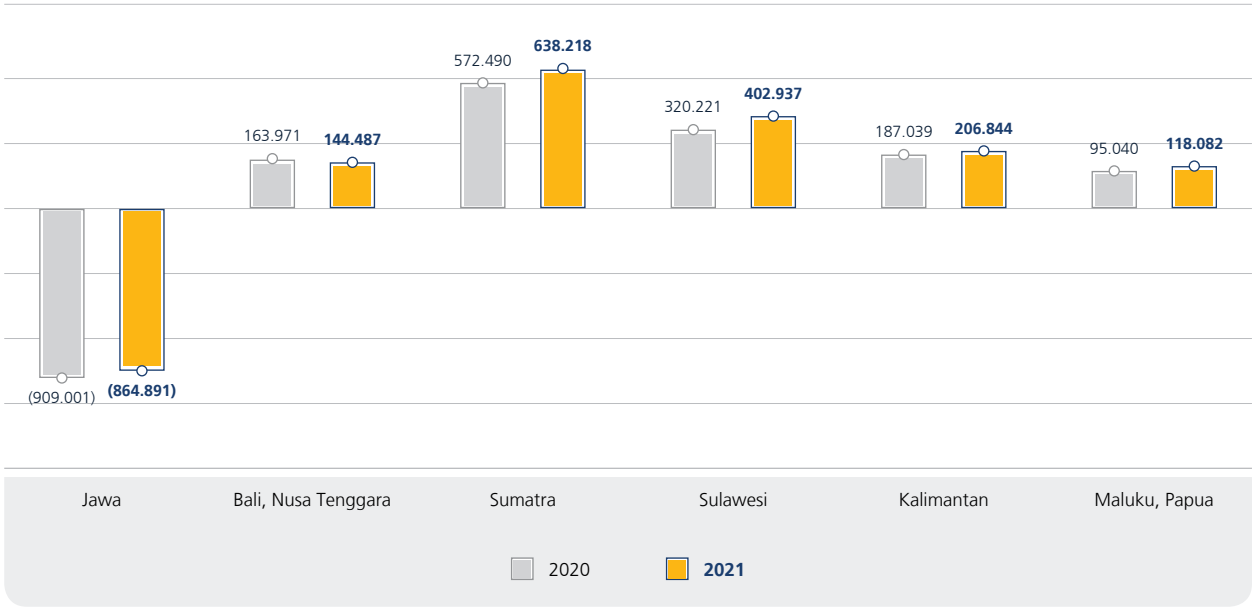
REVENUE OF MALUKU PAPUA AREA OPERATING SEGMENT
Revenue from the Maluku Papua region operating segment in 2020 was IDR156.47 billion, an increase of 28.73% compared to 2019 of IDR121.54 billion. This increase was in line with the increase in the productivity of the Maluku Papua region.

Profitability of Operating Segments

Profitability of Bank Mandiri Taspen Operating Segment is presented as follows.

Grafik Profitabilitas Segmen Operasi
Graph of Operating Segment Profitability

(dalam jutaan Rupiah/in IDR million)



PROFITABILITAS SEGMEN OPERASI WILAYAH JAWA

Rugi tahun berjalan segmen operasi wilayah Jawa tahun 2021 sebesar Rp864,89 miliar, mengalami peningkatan sebesar 4,85% dibandingkan dengan tahun 2020 yang mencatatkan rugi sebesar Rp909 miliar. Pencatatan atas beban termasuk beban operasional kantor pusat, beban kantor pusat tersebut dicatat sebagai beban di cabang Jakarta dan tidak diatribusikan ke seluruh cabang Bank Mandiri Taspen. Selain itu, beban *funding* di wilayah operasi Jawa juga jauh lebih tinggi dikarenakan 86,8% dari total simpanan nasabah berada di Jawa. Hal tersebut terjadi antara lain karena jumlah simpanan nasabah lebih tinggi dari jumlah kredit yang diberikan.

PROFITABILITY OF JAVA AREA OPERATING SEGMENTS

The current year's loss for the Java region operating segment in 2021 was IDR864.89 billion, an increase of 4.85% compared to 2020 which recorded a loss of IDR909 billion. Recording expenses include head office operational expenses, head office expenses are recorded as expenses in the Jakarta branch and are not attributable to all Bank Mandiri Taspen branches. In addition, the funding burden in the Java operating area is also much higher because 86.8% of total customer deposits were in Java. This happened partly because the amount of customer deposits was higher than the amount of disbursed loans.

PROFITABILITAS SEGMEN OPERASI WILAYAH BALI, NUSA TENGGARA

Laba tahun berjalan segmen operasi wilayah Bali, Nusa Tenggara tahun 2021 sebesar Rp144,49 miliar, mengalami penurunan sebesar 11,56% dibandingkan dengan tahun 2020 sebesar Rp163,37 miliar.

PROFITABILITY OF WILAYAH BALI, NUSA TENGGARA AREA OPERATING SEGMENTS

Profit for the year in the operating segment of the Bali, Nusa Tenggara region in 2021 reached IDR144.49 billion, a decrease of 11.56% compared to 2020 of IDR163.37 billion.

PROFITABILITAS SEGMEN OPERASI WILAYAH SUMATERA

Laba tahun berjalan segmen operasi wilayah Sumatera tahun 2021 sebesar Rp638,22 miliar, mengalami peningkatan sebesar 11,48% dibandingkan dengan tahun 2020 sebesar Rp572,49 miliar. Peningkatan profitabilitas sejalan dengan peningkatan pendapatan wilayah Sumatera.

PROFITABILITY OF SUMATERA AREA OPERATING SEGMENTS

Profit for the year in the Sumatra region operating segment in 2021 reached IDR638.22 billion, an increase of 11.48% compared to 2020 of IDR572.49 billion. The increase in profitability was in line with the increase in revenue for the Sumatra region.

PROFITABILITAS SEGMEN OPERASI WILAYAH SULAWESI

Laba tahun berjalan segmen operasi wilayah Sulawesi tahun 2021 sebesar Rp402,94 miliar, mengalami peningkatan sebesar 25,83% dibandingkan dengan tahun 2020 sebesar Rp320,22 miliar. Peningkatan profitabilitas sejalan dengan peningkatan pendapatan wilayah Sulawesi.

PROFITABILITY OF SULAWESI AREA OPERATING SEGMENTS

Profit for the year in the operating segment of the Sulawesi region in 2021 reached IDR402.94 billion, an increase of 25.83% compared to 2020 which was IDR320.22 billion. The increase in profitability was in line with the increase in revenue for the Sulawesi region.

PROFITABILITAS SEGMEN OPERASI WILAYAH KALIMANTAN

Laba tahun berjalan segmen operasi wilayah Kalimantan tahun 2021 sebesar Rp271,15 miliar, mengalami peningkatan sebesar 10,59% dibandingkan dengan tahun 2020 sebesar Rp187,04 miliar. Peningkatan profitabilitas sejalan dengan peningkatan pendapatan wilayah Kalimantan.

PROFITABILITY OF KALIMANTAN AREA OPERATING SEGMENTS

The current year's profit for the Kalimantan region operating segment in 2021 was IDR271.15 billion, an increase of 10.59% compared to 2020 of IDR187.04 billion. The increase in profitability was in line with the increase in revenue for the Kalimantan region.

PROFITABILITAS SEGMEN OPERASI WILAYAH MALUKU PAPUA

Laba tahun berjalan segmen operasi wilayah Maluku Papua tahun 2021 sebesar Rp156,47 miliar, mengalami peningkatan sebesar 24,24% dibandingkan dengan tahun 2020 sebesar Rp121,55 miliar. Peningkatan profitabilitas sejalan dengan peningkatan pendapatan wilayah Maluku Papua.

PROFITABILITY OF MALUKU PAPUA AREA OPERATING SEGMENTS

Profit for the year in the operating segment of the Maluku Papua region in 2021 was IDR156.47 billion, an increase of 24.24% compared to 2020 of IDR121.55 billion. The increase in profitability was in line with the increase in income for the Maluku Papua region.

Kinerja Operasional Per Produk dan Layanan

Kinerja Operasional per produk dan layanan meliputi produk kredit dan produk simpanan.

Produk Kredit

Produk kredit Bank Mandiri Taspen terdiri dari Kredit Mikro, Kredit *Retail*, dan Kredit Pensiun. Adapun rincian penyaluran kredit diuraikan dalam tabel berikut.

Operational Performance Per Products and Services

Operational performance per product and service included loan products, savings products, services and other services.

Loan Products

Bank Mandiri Taspen loan products consisted of Micro Loans, Retail Loans and Pension Loans. The details of lending are described in the following table.

Tabel Kinerja Produk Kredit
Table of Loan Product Performance

(dalam jutaan Rupiah/in IDR million)

Uraian	2021		2020		Pertumbuhan Growth		Description
	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	
Mikro	972.142	3,10%	920.033	3,59%	52.109	5,66%	Micro
Retail	279.280	0,89%	399.357	1,56%	(120.077)	(30,07%)	Retail
Pensiun	30.099.661	96,01%	24.343.027	94,86%	5.756.634	23,65%	Pensioner
TOTAL	31.351.083	100,00%	**25.662.417**	**100,00%**	**5.688.666**	**22,17%**	**TOTAL**

Selama tahun 2021, Bank Mandiri Taspen berhasil menyalurkan kredit sebesar Rp31,35 triliun, meningkat 22,17% jika dibandingkan dengan tahun 2020 yang mencapai Rp25,66 triliun. Peningkatan yang tinggi ini khususnya berasal dari produk kredit Pensiun. Kredit Pensiun mengalami peningkatan sebesar Rp5,76 triliun atau sebesar 23,65% dari Rp24,34 triliun di tahun 2020 menjadi Rp30,10 triliun di tahun 2021. Pertumbuhan ini menunjukkan Bank Mandiri Taspen sangat agresif dalam mengembangkan bisnis khususnya di segmen pensiun.

During 2021, Bank Mandiri Taspen managed to disburse loans of IDR31.35 trillion, an increase of 22.17% compared to 2020 which reached IDR25.66 trillion. This high increase in particular came from Pension loan products. Pension loans increased by IDR5 76 trillion or 23.65% from IDR24.34 trillion in 2020 to IDR30.10 trillion in 2021. This growth showed that Bank Mandiri Taspen was very aggressive in developing its business, especially in the pension segment.

Mikro

Produk kredit mikro terdiri dari Kredit Usaha Mikro (KUM), Kredit Serbaguna Mantap (KSM), dan Kredit Komunitas Mantap (KKM). Uraian terkait pertumbuhan kinerja produk kredit mikro diuraikan sebagai berikut.

Micro

Micro credit products consist Kredit Usaha Mikro (KUM), Kredit Serbaguna Mantap (KSM), and Kredit Komunitas Mantap (KKM). The description related to the performance growth of micro loan products is described as follows.

Tabel Kinerja Produk Mikro
Table of Micro Product Performance

(dalam jutaan Rupiah/in IDR million)

Uraian	2021		2020		Pertumbuhan Growth		Description
	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	
Kredit Usaha Mikro (KUM)	163.238	16,79%	244.619	26,59%	(81.381)	(33,27%)	Micro Bussiness Loan
Kredit Serbaguna Mantap (KSM)	609.153	62,66%	489.300	53,18%	119.853	24,49%	Multi-purpose Loan
Kredit Komunitas Mantap (KKM)	55.338	5,69%	69.746	7,58%	(14.408)	(20,66%)	Mantap Community Loan
Channelling	36.049	3,71%	74.230	8,07%	(38.181)	(51,44%)	Channelling
Kredit Usaha Rakyat (KUR)	108.364	11,15%	42.138	4,58%	66.226	157,16%	People's Bussiness Credit (KUR)
TOTAL	**972.142**	**3,10%**	**920.033**	**3,59%**	**52.109**	**5,66%**	**TOTAL**

Penyaluran Kredit Mikro tahun 2021 tumbuh positif sebesar 5,66% atau Rp52,11 miliar, meningkat dari Rp920,33 miliar di tahun 2020 menjadi Rp972,14 miliar di tahun 2021. Pertumbuhan segmen Mikro didorong oleh kinerja produk KSM, *Channeling* dan KUR meskipun produk KUM dan KKM sedikit mengalami tekanan.

Micro loans distribution in 2021 grew positively by 5.66% or IDR52.11 billion, increasing from IDR920.33 billion in 2020 to IDR972.14 billion in 2021. Micro segment growth was driven by the performance of KSM, Channeling, and KUR products although KUM and KKM were under a little pressure.

Retail

Berdasarkan jenis penggunaannya, kredit *retail* terdiri dari Kredit Modal Kerja, Kredit Investasi dan Kredit Konsumtif (Multiguna).

Retail

Based on the type of usage, retail loan consisted of Working Capital Loans, Investment Loans and Consumptive (Multipurpose) Loan.

Tabel Kinerja Produk *Retail*
Table of Retail Product Performance

(dalam jutaan Rupiah/in IDR million)

Uraian	2021		2020		Pertumbuhan Growth		Description
	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	
Kredit Modal Kerja *Retail*	166.726	59,70%	254.951	63,84%	(88.225)	(34,60%)	Retail Working Capital Loans
Kredit Investasi *Retail*	53.356	19,10%	70.090	17,55%	(16.734)	(23,88%)	Retail Investment Loans
Kredit Multiguna *Retail*	59.198	21,20%	74.316	18,61%	(15.118)	(20,34%)	Retail Multi Fund Loans
TOTAL	**279.280**	**0,89%**	**399.357**	**1,56%**	**(120.077)**	**(30,07%)**	**TOTAL**

Pertumbuhan kredit *retail* masih terkoreksi sebesar 30,07% atau sebesar Rp120,08 miliar, turun dari Rp399,36 miliar di tahun 2020 menjadi Rp279,28 miliar di tahun 2021. Melambatnya pertumbuhan segmen *retail* disebabkan oleh kondisi ekonomi yang masih terdampak dari erupsi Gunung Agung dan pandemi COVID-19 yang menyebar di Indonesia pada Maret 2020.

Retail loan growth was still corrected by 30.07% or IDR120.08 billion, down from IDR399.36 billion in 2020 to IDR279.28 billion in 2021. The slowing growth of the retail segment was caused by economic conditions that were still affected by the eruption of Mount Agung and the COVID-19 pandemic that spread in Indonesia in March 2020.

Pensiun

Kinerja produk pensiun tumbuh 23,65% atau Rp5,76 triliun, dari Rp24,34 triliun di tahun 2020 menjadi Rp30,10 triliun di tahun 2021. Hal ini sejalan dengan usaha bisnis Bank Mandiri Taspen yang berfokus untuk menyalurkan kredit Pensiun baik di wilayah Bali maupun di luar wilayah Bali dan disebabkan oleh peningkatan produktivitas pada segmen kredit pensiunan yang didukung oleh kemitraan strategis serta aliansi dan sinergi dengan group usaha dalam rangka penyaluran kredit dan pelayanan kepada nasabah pensiunan.

Pensions

The performance of pension products grew by 23.65% or IDR5.76 trillion, from IDR24.34 trillion in 2020 to IDR30.10 trillion in 2021. This was in line with Bank Mandiri Taspen business efforts which focused on distributing pension loans both in the Bali area and outside the Bali region and due to increased productivity in the pension loan segment supported by strategic partnerships as well as alliances and synergies with business groups in the context of lending and providing services to retired customers.

Tabel Kinerja Produk Pensiun
Table of Pensioner Product Performance

(dalam jutaan Rupiah/in IDR million)

Uraian	2021		2020		Pertumbuhan Growth		Description
	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	
Kredit Pensiun	30.099.661	96,01%	24.343.027	94,86%	5.756.634	23,65%	Pensioner Loan
TOTAL	**30.099.661**	**96,01%**	**24.343.027**	**94,86%**	**5.756.634**	**23,65%**	**TOTAL**

Produk Simpanan

Produk simpanan merupakan dana pihak ketiga yang berhasil dihimpun oleh Bank Mandiri Taspen melalui berbagai produk tabungan, giro, dan deposito.

Deposit Products

Deposit products were third party funds collected by Bank Mandiri Taspen through various savings, current accounts and deposit products.

Tabel Jumlah Rekening Dana Pihak Ketiga
Table of Third Party Fund Accounts

(dalam unit rekening/in account unit)

Uraian	2021		2020		Pertumbuhan Growth		Description
	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	
Tabungan	650.928	95,09%	442.068	95,16%	208.860	47,25%	Savings
Giro	399	0,06%	353	0,08%	46	13,03%	Current Account
Deposito Berjangka	33.196	4,85%	22.146	4,77%	11.050	49,90%	Time Deposit
TOTAL	**684.523**	**100,00%**	**464.567**	**100,00%**	**219.956**	**47,35%**	**TOTAL**

Jumlah rekening dana pihak ketiga yang berhasil dihimpun Bank Mandiri Taspen di tahun 2021 mengalami peningkatan sebesar 219.956 unit rekening atau 47,35% dari 464.567 unit rekening di 2020 menjadi 683.523 unit rekening di 2021. Peningkatan ini terutama berasal dari peningkatan rekening tabungan hingga mencapai 208.860 unit rekening atau 47,25%.

The number of third party fund accounts that were successfully collected by Bank Mandiri Taspen in 2021 increased by 219,956 account units or 47.35% from 464,567 account units in 2020 to 683,523 account units in 2021. This increase mainly came from an increase in savings accounts to reach 208,860 account units or 47.25%.

Tabel Jumlah Dana Pihak Ketiga
Table of Third Party Fund

(dalam jutaan Rupiah/in IDR million)

Uraian	2021		2020		Pertumbuhan Growth		Description
	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	
Tabungan	6.601.844	19,34%	4.742.002	17,19%	1.859.842	39,22%	Savings
Giro	150.971	0,44%	103.838	0,38%	47.133	45,39%	Current Account
Deposito Berjangka	27.375.071	80,21%	22.735.448	82,43%	4.639.623	20,41%	Time Deposit
TOTAL	**34.127.887**	**100,00%**	**27.581.288**	**100,00%**	**6.546.599**	**23,74%**	**TOTAL**

Sejalan dengan peningkatan jumlah rekening dana pihak ketiga, jumlah dana pihak ketiga yang berhasil dihimpun Bank Mandiri Taspen mengalami peningkatan sebesar Rp6,54 triliun atau 23,74% dari Rp27,58 triliun di 2020 menjadi Rp34,12 triliun di 2021. Peningkatan ini terutama berasal dari deposito berjangka yang kenaikannya mencapai 20,41% dari Rp4,63 triliun di tahun 2020 menjadi sebesar Rp27,37 triliun di tahun 2021.

In line with the increase in the number of third party fund accounts, the amount of third party funds collected by Bank Mandiri Taspen increased by IDR6.54 trillion or 23.74% from IDR27.58 trillion in 2020 to IDR34.12 trillion in 2021. This increase mainly came from from time deposits which increased by 20.41% from IDR4.63 trillion in 2020 to IDR27.37 trillion in 2021.

Tabungan

Produk tabungan Bank Mandiri Taspen mengalami peningkatan di 2021, baik dari jumlah rekening maupun jumlah dana. Jumlah rekening meningkat sebesar 163.138 unit rekening atau sebesar 36,90% dari 442.068 unit rekening di 2020 menjadi 605.206 unit rekening di 2021. Peningkatan rekening tabungan khususnya berasal dari kenaikan rekening pihak ketiga sebesar Rp163.020 unit rekening.

Savings

Bank Mandiri Taspen savings products increased in 2021, both in terms of the number of accounts and the amount of funds. The number of accounts increased by 163,138 account units or 36.90% from 442,068 account units in 2020 to 605,206 account units in 2021. The increase in savings accounts in particular came from an increase in third party accounts by IDR163,020 account units.

Tabel Jumlah Rekening Produk Tabungan
Table of Number of Savings Product Accounts

(dalam unit rekening/in account unit)

Uraian	2021		2020		Pertumbuhan Growth		Description
	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	
Pihak Ketiga	604.925	99,95%	441.905	99,96%	163.020	36,89%	Third Party
Pihak Berelasi	281	0,05%	163	0,04%	118	72,39%	Related Party
TOTAL	**605.206**	**100,00%**	**442.068**	**100,00%**	**163.138**	**36,90%**	**TOTAL**

Jumlah dana yang dihimpun Bank Mandiri Taspen melalui produk tabungan meningkat 39,22% dari Rp4,74 triliun di 2020 menjadi Rp6,60 triliun di 2021. Peningkatan tersebut khususnya berasal dari jumlah dana tabungan dari pihak ketiga yang meningkat sebesar Rp1,86 triliun.

The amount of funds raised by Bank Mandiri Taspen through savings products increased 39.22% from IDR4.74 trillion in 2020 to IDR6.60 trillion in 2021. This increase mainly came from the amount of savings funds from third parties which increased by IDR1.86 trillion.

Tabel Jumlah Dana Produk Tabungan
Table of Number of Savings Product Funds

(dalam jutaan Rupiah/in IDR million)

Uraian	2021		2020		Pertumbuhan Growth		Description
	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	
Pihak Ketiga	6.596.367	99,92%	4.737.511	99,91%	1.858.856	39,24%	Third Party
Pihak Berelasi	5.477	0,08%	4.491	0,09%	986	21,95%	Related Party
TOTAL	**6.601.844**	**100,00%**	**4.742.002**	**100,00%**	**1.859.842**	**39,22%**	**TOTAL**

TABUNGAN BERDASARKAN JENIS PRODUK

Produk tabungan Bank Mandiri Taspen meliputi Tabungan SiMantap Gold, Tabungan SiMantap Berjangka Tabunganku, Tabungan Mantap Prima, Tabungan SiMantap Pensiun dan Tabungan Umum. Produk tabungan yang mendorong pertumbuhan DPK tertinggi khususnya berasal dari Tabungan SiMantap Pensiun dari 341.543 unit rekening di tahun 2020 menjadi 500.807 unit rekening di tahun 2021.

SAVINGS BASED ON PRODUCT TYPES

Bank Mandiri Taspen savings products consisted of SiMantap Gold Savings, SiMantap Futures Savings My Savings, Mantap Prima Savings, SiMantap Pension Savings and General Savings. Savings products drove the highest growth in deposits, especially from SiMantap Pension Savings, from 341,543 account units in 2020 to 500,807 account units in 2021.

Tabel Jumlah Rekening Produk Tabungan Berdasarkan Produk
Table of Total Savings Product Accounts by Product

(dalam unit rekening/in account unit)

Uraian	2021		2020		Pertumbuhan Growth		Description
	Rekening/ Account	(%)	Rekening/ Account	(%)	Rekening/ Account	(%)	
Tabungan SiMantap Gold	42.462	7,02%	41.886	9,48%	576	1,38%	SiMantap Gold Saving
Tabungan SiMantap Berjangka	38.739	6,40%	35.495	8,03%	3.244	9,14%	SiMantap Time Saving
Tabunganku	21.293	3,52%	20.845	4,72%	448	2,15%	Tabunganku
Tabungan Mantap Prima	93	0,02%	99	0,02%	(6)	(6,06%)	Mantap Prima Saving
Tabungan SiMantap Pensiun	500.807	82,75%	341.543	77,26%	159.264	46,63%	SiMantap Pensions Saving
Tabungan Umum	1.812	0,30%	2.200	0,50%	(388)	(17,64%)	General Saving
TOTAL	**605.206**	**100,00%**	**442.068**	**100,00%**	**163.138**	**36,90%**	**TOTAL**

Demikian pula dengan jumlah dana yang dihimpun Bank Mandiri Taspen melalui produk tabungan yang meningkat 39,22% dari Rp4,74 triliun di 2020 menjadi Rp6,60 triliun di 2021. Peningkatan dana produk tabungan khususnya berasal dari Tabungan SiMantap Pensiun.

Berikut rincian jumlah dana yang berhasil dihimpun Bank Mandiri Taspen yang disajikan dalam bentuk tabel.

Similarly, the amount of funds raised by Bank Mandiri Taspen through savings products increased 39.22% from IDR4.74 trillion in 2020 to IDR6.60 trillion in 2021. The increase in savings product funds came mainly from the SiMantap Pension Savings.

The following table is the details of the amount of funds successfully collected by the Bank.

Tabel Jumlah Dana Produk Tabungan Berdasarkan Produk
Table of Total Savings Product Funds by Product

(dalam jutaan Rupiah/in IDR million)

Uraian	2021		2020		Pertumbuhan Growth		Description
	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	
Tabungan SiMantap Gold	631.692	9,57%	490.088	10,34%	141.604	28,89%	SiMantap Gold Saving
Tabungan SiMantap Berjangka	67.791	1,03%	52.576	1,11%	15.215	28,94%	SiMantap Time Saving
Tabunganku	51.030	0,77%	417.759	8,81%	(366.729)	(87,78%)	Tabunganku
Tabungan Mantap Prima	682	0,01%	1.211	0,03%	(529)	(43,70%)	Mantap Prima Saving
Tabungan SiMantap Pensiun	5.849.870	88,61%	3.779.519	79,70%	2.070.351	54,78%	SiMantap Pensions Saving
Tabungan Umum	780	0,01%	849	0,02%	(69)	(8,17%)	General Saving
TOTAL	**6.601.844**	**100,00%**	**4.742.002**	**100,00%**	**1.859.842**	**39,22%**	**TOTAL**

Giro

Pada 2021, jumlah rekening produk giro meningkat sebesar 13,31% dari 353 rekening di 2020 menjadi 400 rekening di tahun 2021. Jumlah rekening produk giro pihak berelasi menurun sebesar 17 rekening atau sebesar 65,38%, sedangkan jumlah rekening produk giro pihak ketiga meningkat sebesar 64 unit atau sebesar 19,57%.

Current Account

In 2021, the number of checking product accounts increased by 13.31% from 353 accounts in 2020 to 400 accounts in 2021. The number of related party checking product accounts decreased by 17 accounts or 65.38%, while the number of third party current accounts increased by 64 units or 19.57%.

Tabel Jumlah Rekening Produk Giro
Table of Number of Current Account Products

(dalam unit rekening/in account unit)

Uraian	2021		2020		Pertumbuhan Growth		Description
	Rekening/ Account	(%)	Rekening/ Account	(%)	Rekening/ Account	(%)	
Pihak Ketiga	391	97,75%	327	92,63%	64	19,57%	Third Party
Pihak Berelasi	9	2,25%	26	7,37%	(17)	(65,38%)	Related Party
TOTAL	**400**	**100,00%**	**353**	**100,00%**	**47**	**13,31%**	**TOTAL**

Jumlah dana produk giro tetap mengalami peningkatan sebesar 45,39% dari Rp103,84 miliar di 2020 menjadi Rp150,97 miliar di tahun 2021. Peningkatan tersebut berasal dari pertumbuhan produk giro pihak berelasi yang meningkat sebesar 123,81%.

The amount of fixed demand deposits increased by 45.39% from IDR103,84 billion in 2020 to IDR150.97 billion in 2021. This increase came from the growth of related party current accounts, which increased by 123.81%.

Tabel Jumlah Dana Produk Giro
Table of Number of Current Account Products Funds

(dalam jutaan Rupiah/in IDR million)

Uraian	2021		2020		Pertumbuhan Growth		Description
	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	
Pihak Ketiga	58.273	38,60%	62.419	60,11%	(4.146)	(6,64%)	Third Party
Pihak Berelasi	92.698	61,40%	41.419	39,89%	51.280	123,81%	Related Party
TOTAL	**150.971**	**100,00%**	**103.838**	**100,00%**	**47.134**	**45,39%**	**TOTAL**

Deposito Berjangka

Produk deposito berjangka Bank Mandiri Taspen mengalami peningkatan di 2021, baik jumlah rekening maupun jumlah dana. Jumlah rekening produk deposito berjangka meningkat sebesar 49,90% dari 22.146 unit rekening di 2020 menjadi 33.196 unit rekening di 2021. Peningkatan yang paling besar terdapat pada produk deposito berjangka 1 bulan yang mengalami peningkatan sebesar 5.794 unit rekening atau 53,75% dari 10.779 unit rekening di tahun 2020 menjadi 16.573 unit rekening di 2021.

Time Deposit

Bank Mandiri Taspen time deposit products increased in 2021, both in the number of accounts and the amount of funds. The number of time deposit product accounts increased by 49.90% from 22,146 account units in 2020 to 33,196 account units in 2021. The largest increase was in 1 month time deposit products which increased by 5,794 account units or 53.75% from 10,779 units accounts in 2020 to 16,573 account units in 2021.

Tabel Jumlah Rekening Produk Deposito Berjangka
Table of Number of Time Deposit Account Products

(dalam unit rekening/in account unit)

Uraian	2021		2020		Pertumbuhan Growth		Description
	Rekening/ Account	(%)	Rekening/ Account	(%)	Rekening/ Account	(%)	
1 bulan	16.573	49,92%	10.779	48,67%	5.794	53,75%	1 month
3 bulan	8.226	24,78%	7.080	31,97%	1.146	16,19%	3 month
6 bulan	7.262	21,88%	3.156	14,25%	4.106	130,10%	6 month
≥ 12 bulan	1.135	3,42%	1.131	5,11%	4	4,16%	≥ 12 month
TOTAL	**33.196**	**100,00%**	**22.146**	**100,00%**	**11.050**	**49,90%**	**TOTAL**

Sedangkan, jumlah dana produk deposito berjangka mengalami peningkatan sebesar 20,41% dari Rp22,73 triliun di 2020 menjadi Rp27,37 triliun di 2021. Peningkatan ini didominasi oleh peningkatan produk deposito berjangka 3 bulan yang meningkat sebesar Rp3,17 triliun atau 41,74% dari Rp7,59 triliun di 2020 menjadi Rp10,76 triliun di 2021. Peningkatan tersebut khususnya berasal dari deposito dari group usaha Bank Mandiri Taspen dengan komposisi 13,2% dari total deposito.

Meanwhile, the amount of time deposit product funds increased by 20.41% from IDR22.73 trillion in 2020 to IDR27.37 trillion in 2021. This increase was dominated by an increase in 3-month time deposit products which increased by IDR3.17 trillion or 41.74 % from IDR7.59 trillion in 2020 to IDR10.76 trillion in 2021. The increase mainly came from deposits from the Bank Mandiri Taspen business group with a composition of 13.2% of total deposits.

Tabel Jumlah Dana Produk Deposito Berjangka
Table of Amount of Time Deposit Products Funds

(dalam jutaan Rupiah/in IDR million)

Uraian	2021		2020		Pertumbuhan Growth		Description
	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	
1 bulan	6.126.600	22,38%	5.993.976	26,36%	132.624	2,21%	1 month
3 bulan	10.766.614	39,33%	7.595.825	33,41%	3.170.789	41,74%	3 month
6 bulan	6.281.601	22,95%	5.147.588	22,64%	1.134.013	22,03%	6 month
≥ 12 bulan	4.200.257	15,34%	3.998.059	17,59%	202.198	5,06%	≥ 12 month
TOTAL	**27.375.071**	**100,00%**	**22.735.448**	**100,00%**	**4.639.623**	**20,41%**	**TOTAL**

Tinjauan Keuangan
Financial Review

Tinjauan keuangan yang diuraikan berikut mengacu kepada Laporan Keuangan untuk tahun yang berakhir tanggal 31 Desember 2021 yang disajikan dalam Laporan Tahunan ini. Laporan Keuangan telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro dan Surja (KAP PSS), firma anggota Ernst & Young Global Limited (partner penanggung jawab: Muhammad Kurniawan, CPA), akuntan publik independen dan mendapat opini menyajikan secara wajar, dalam semua hal yang material, posisi keuangan PT Bank Mandiri Taspen tanggal 31 Desember 2021 untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

The financial reviews described below refer to the Financial Statements for the years ended on 31 December 2021 presented in this Annual Report. The Financial Statements had been audited by the Public Accountants Firm Purwantono, Sungkoro and Surja (KAP PSS), member firm of Ernst & Young Global Limited (responsible partner: Muhammad Kurniawan, CPA), an independent public accountant with an opinion that presents fairly, in all material respects, and the financial position of PT Bank Mandiri Taspen as of December 31, 2021 for the year ended on that date, in accordance with the Financial Accounting Standards in Indonesia.

Kinerja Keuangan

Kinerja Keuangan PT Bank Mandiri Taspen terdiri atas Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain serta Laporan Arus Kas yang disajikan sebagai berikut.

Financial Performance

The financial performance of PT Bank Mandiri Taspen consisted of the Financial Position Report, Profit and Loss and Other Comprehensive Income Statements and Cash Flow Statements presented as follows.

Laporan Posisi Keuangan

Financial Position Report

Tabel Laporan Posisi Keuangan
Table of Financial Position Report

(dalam ribuan Rupiah/in IDR thousand)

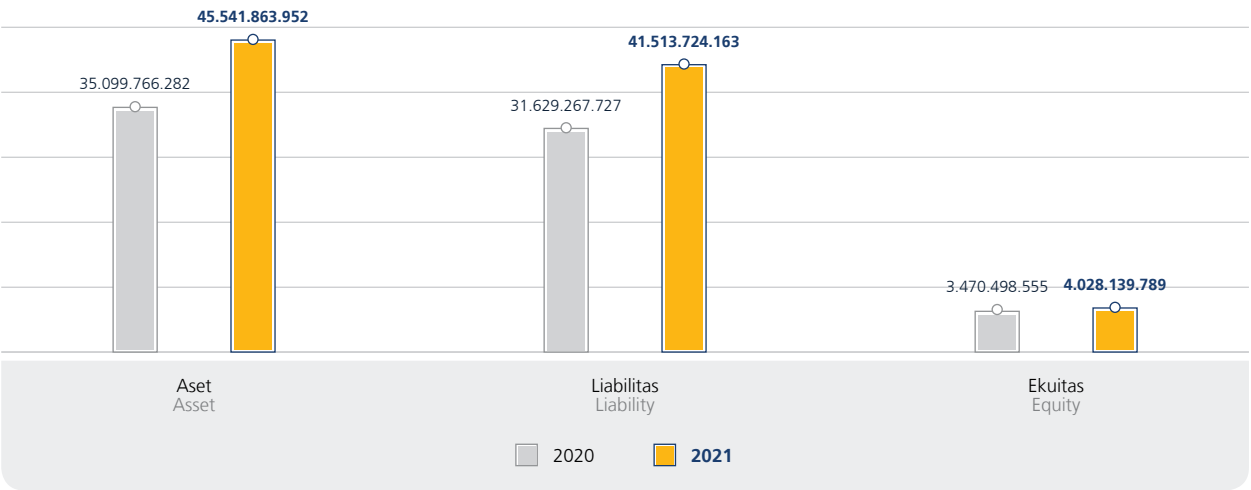
Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
ASET/ASSETS					
Kas	101.571.326	75.973.540	25.597.786	33,69%	Cash
Giro pada Bank Indonesia	675.712.284	212.664.489	463.047.795	217,74%	Current accounts with Bank Indonesia
Giro pada bank lain					Current accounts with other banks
Pihak berelasi	45.541.908	27.243.521	18.298.387	67,17%	Related parties
Dikurangi: Cadangan kerugian penurunan nilai	(521)	(624)	103	(16,51%)	Less: Allowance for impairment losses
Total - neto	45.541.387	27.242.897	18.298.490	67,17%	Total - net
Penempatan pada Bank Indonesia					Placements with Bank Indonesia
Pihak ketiga	750.000.000	5.546.878.274	(4.796.878.274)	(86,48%)	Third party
Efek-efek					Securities
Pihak berelasi	7.020.452.060	2.204.956.484	4.815.495.576	218,39%	Related parties
Dikurangi: Cadangan kerugian penurunan nilai	(364)	(508)	144	(28,35%)	Less: Allowance for impairment losses
Total - neto	7.020.451.696	2.204.955.976	4.815.495.720	218,39%	Total - net

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali					Securities purchased under agreement to resell
Pihak ketiga	5.142.161.216	1.050.855.251	4.091.305.965	389,33%	Third party
Kredit yang diberikan					Loans
Pihak berelasi	3.803.519	3.740.785	62.734	1,68%	Related parties
Pihak ketiga	31.347.279.357	25.658.675.669	5.688.603.688	22,17%	Third party
Total	31.351.082.876	25.662.416.454	5.688.666.422	22,17%	Total
Dikurangi: Cadangan kerugian penurunan nilai	(722.751.413)	(510.818.537)	(211.932.876)	41,49%	Less: Allowance for impairment losses
Total - neto	30.628.331.463	25.151.597.917	5.476.733.546	17,88%	Total – net
Biaya dibayar dimuka	3.930.149	6.580.018	(2.649.869)	(40.27%)	Prepaid expenses
Aset tetap					Fixed assets
Nilai perolehan	1.252.198.467	820.570.966	2.072.769.433	252,60%	Acquisition value
Akumulasi penyusutan	(597.601.733)	(386.376.084)	(211.225.649)	54,67%	Accumulated depreciation
Total – neto	654.596.734	434.194.882	220.401.852	50,76%	Total – net
Aset pajak tangguhan	135.972.531	54.824.361	81.148.170	148,01%	Deferred tax assets
Aset tidak berwujud – neto	51.521.862	59.101.061	(7.579.199)	(12,82%)	Intangible assets – net
Aset lain-lain – neto	332.073.304	274.897.616	57.175.688	20,80%	Other assets – net
TOTAL ASET	**45.541.863.952**	**35.099.766.282**	**10,442,097,670**	**29,75%**	**TOTAL ASSETS**
LIABILITAS DAN EKUITAS					**LIABILITY DAN EQUITY**
LIABILITAS/LIABILITY					
Liabilitas segera	757.450.230	571.516.333	185.933.897	32,53%	Obligations for immediately
Simpanan nasabah					Deposits from customer
Pihak berelasi	6.795.649.386	5.448.042.688	1.347.606.698	24,73%	Related parties
Pihak ketiga	27.332.237.841	22.133.245.683	5.198.992.158	23,49%	Third party
Total	34.127.887.227	27.581.288.371	6.546.598.856	23,74%	Total
Simpanan dari bank lain					Deposits from other banks
Pihak berelasi	-	-	-	-	Related parties
Pihak ketiga	116.950.895	14.721.969	102.228.926	694,40%	Third party
Total	116.950.895	14.721.969	102.228.926	694,40%	Total
Utang pajak	49.504.527	62.444.287	(12.939.760)	(20,72%)	Taxes payable
Surat berharga yang diterbitkan	3.491.637.003	1.494.821.750	1.996.815.253	133,58%	Securities issued

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Pinjaman yang diterima					Loans received
Pihak Berelasi	1.000.000.000	-	1.000.000.000	100,00%	Related parties
Pihak ketiga	1.250.000.000	1.600.000.000	(350.000.000)	(21,87%)	Third party
Liabilitas imbalan kerja	96.702.180	76.479.592	20.222.588	26,44%	Employee benefits liability
Liabilitas lain-lain	623.592.101	227.995.425	395.596.676	173,51%	Other liabilities
TOTAL LIABILITAS	**41.513.724.163**	**31.629.267.727**	**9.884.456.436**	**31,25%**	**TOTAL LIABILITIES**
EKUITAS/EQUITY					
Modal saham	819.304.352	751.307.459	67.996.893	9,05%	Capital stock
Tambahan modal disetor	1.349.507.752	920.039.372	429.468.380	46,68%	Additional paid-in capital
Dana setoran modal	-	497.465.273	(497.465.273)	(100%)	Dana setoran modal
Keuntungan (Kerugian) neto yang belum direalisasi dari kenaikan atau penurunan nilai wajar efek-efek yang tersedia untuk dijual – setelah pajak	14.805.913	39.988.176	(25.182.263)	(62,97)	Unrealized gain (loss) from the increase or decrease in fair value of available-for-sale securities - after tax
Pengukuran kembali atas liabilitas imbalan kerja – setelah pajak	(19.875.242)	(21.395.859)	1.520.617	(7,11%)	Re-measurement of employee benefits liability - after tax
Saldo Laba					Retain earning
Sudah ditentukan penggunaannya	155.000.000	150.000.000	5.000.000	3,33%	Appropriated
Belum ditentukan penggunaannya	1.709.397.014	1.133.094.134	576.302.880	50,86%	Unappropriated
TOTAL EKUITAS	**4.028.139.789**	**3.470.498.555**	**557.641.234**	**16,07%**	**TOTAL EQUITY**
TOTAL LIABILITAS DAN EKUITAS	**45.541.863.952**	**35.099.766.282**	**10.442.097.670**	**29,75%**	**TOTAL LIABILITIES DAN EQUITIES**

Grafik Laporan Posisi Keuangan
Graph of Financial Position

(dalam ribuan Rupiah/in IDR thousand)



Aset

Aset Bank Mandiri Taspen tahun 2021 mencapai Rp45,54 triliun meningkat 29,75% dibandingkan dengan tahun 2020 yang mencapai Rp35,10 triliun. Peningkatan tersebut khususnya berasal dari pertumbuhan aset lancar sebesar Rp10,09 triliun atau 29,45%

Asset

Bank Mandiri Taspen assets in 2021 reached IDR45.54 trillion, an increase of 29.75% compared to 2020 which reached IDR35.10 trillion. The increase in particular came from the growth of current assets of IDR10.09 trillion or 29.45%

Tabel Aset
Table of Assets

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Aset Lancar	44.363.769.372	34.270.168.344	10.093.601.028	29,45%	Current Assets
Aset Tidak Lancar	1.178.094.580	829.597.938	348,496,642	42,01%	Non-Current Assets
Total Aset	**45.541.863.952**	**35.099.766.282**	**10,442,097,670**	**29,75%**	**Total Assets**

Aset Lancar

Aset lancar tahun 2021 mencapai Rp44,36 triliun meningkat 29,45% dibandingkan dengan tahun 2020 yang mencapai Rp34,27 triliun. Peningkatan tersebut khususnya berasal dari pertumbuhan kredit yang diberikan sebesar Rp5,48 triliun serta efek-efek sebesar Rp4,81 triliun.

Current Assets

Current assets in 2021 reached IDR44.36 trillion, an increase of 29.45% compared to 2020 which reached IDR34.27 trillion. The increase in particular came from the growth of disbursed loans by IDR5.48 trillion and securities reaching IDR4.81 trillion.

Tabel Aset Lancar
Table of Current Assets

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Kas	101.571.326	75.973.540	25.597.786	33,69%	Cash
Giro pada Bank Indonesia	675.712.284	212.664.489	463.047.795	217,74%	Current Accounts with Bank Indonesia
Giro pada Bank Lain	45.541.387	27.242.897	18.298.387	67,17%	Current Accounts with Other Banks
Penempatan pada Bank Indonesia dan Bank Lain	750.000.000	5.546.878.274	(4.796.878.274)	(86,48%)	Placements with Bank Indonesia and Other Banks
Efek-efek	7.020.451.696	2.204.955.976	4.815.495.720	218,39%	Securities
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	5.142.161.216	1.050.855.251	4.091.305.965	389,33%	Securities purchased under agreement to resell
Kredit yang diberikan - neto	30.628.331.463	25.151.597.917	5.476.733.546	17,88%	Loans - net
Total Aset Lancar	**44.363.769.372**	**34.270.168.344**	**10.093.601.028**	**29,45%**	**Total Current Assets**

KAS

Kas tahun 2021 mencapai Rp101,57 miliar naik 33,69% dibandingkan dengan tahun 2020 yang mencapai Rp75,97 miliar.

CASH

Cash in 2021 reached IDR101.57 billion, an increase of 33.69% compared to 2020 which reached IDR75.97 billion.

Tabel Kas
Table of Cash

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Kas	**101.571.326**	**75.973.540**	**25.597.786**	**33,69%**	**Cash**

GIRO PADA BANK INDONESIA

Giro pada Bank Indonesia tahun 2021 mencapai Rp675,71 miliar naik 217,74% dibandingkan dengan tahun 2020 yang mencapai Rp212,66 miliar.

CURRENT ACCOUNTS WITH BANK INDONESIA

Current accounts with Bank Indonesia in 2021 reached IDR675.71 billion, an increase of 217.74% compared to 2020 which reached IDR212.66 billion.

Tabel Giro Pada bank Indonesia

Table of Current Accounts with Bank Indonesia

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Giro pada Bank Indonesia	**675.712.284**	**212.664.489**	**463.047.795**	**217,74%**	**Current accounts with Bank Indonesia**

GIRO PADA BANK LAIN

Giro pada Bank Lain tahun 2021 mencapai Rp45,54 miliar meningkat 67,16% dibandingkan dengan tahun 2020 yang mencapai Rp27,24 miliar. Peningkatan tersebut khususnya berasal dari pertumbuhan giro pada PT Bank Mandiri (Persero) Tbk sebesar Rp20,60 miliar.

CURRENT ACCOUNTS WITH OTHER BANKS

Current accounts with Other Banks in 2021 reached IDR45.54 billion, an increase of 67.16% compared to 2020 which reached IDR27.24 billion. The increase in particular came from the growth in demand deposits at PT Bank Mandiri (Persero) Tbk reaching IDR20.60 billion.

Tabel Giro Pada Bank Lain

Table of Current Accounts with Other Banks

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
PT Bank Mandiri (Persero) Tbk	43.960.980	23.357.385	20.603.595	88,21%	PT Bank Mandiri (Persero) Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	972.530	915.283	57.247	6,25%	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank Syariah Mandiri	608.398	2.970.853	(2.362.455)	(79,52%)	PT Bank Syariah Mandiri
Dikurangi: Cadangan kerugian penurunan nilai	(521)	(624)	103	(16,51%)	Less: Allowance for impairment losses
Total	**45.541.387**	**27.242.897**	**18.298.387**	**67,17%**	**Total**

PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

Penempatan pada Bank Indonesia dan Bank Lain tahun 2021 mencapai Rp750 miliar menurun 86,48% dibandingkan dengan tahun 2020 yang mencapai Rp5,55 triliun. Penurunan tersebut khususnya berasal dari *Term Deposit* Bank Indonesia yang telah jatuh tempo sebesar Rp5,42 triliun.

PLACEMENTS WITH BANK INDONESIA AND OTHER BANK

Placements with Bank Indonesia and Other Banks in 2021 reached IDR750 billion, a decrease of 86.48% compared to 2020 which reached IDR5.55 trillion. The decrease in particular came from Bank Indonesia's matured Term Deposits of IDR5.42 trillion.

Tabel Penempatan pada Bank Lain

Table of Placement with Bank Indonesia and Other Banks

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Fasilitas Simpanan Bank Indonesia (FASBI)					Bank Indonesia Deposit Facility (FASBI)
Bank Indonesia	750.000.000	124.968.763	625.031.237	500,15%	Bank Indonesia

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Term Deposit					Term Deposit
Bank Indonesia	-	5.421.909.512	(5.421.909.512)	(100%)	Bank Indonesia
Total	**750.000.000**	**5.546.878.274**	**(4.796.878.274)**	**(86,48%)**	**Total**

EFEK-EFEK

Efek-efek tahun 2021 mencapai Rp7,02 triliun meningkat 218,39% dibandingkan dengan tahun 2020 yang mencapai Rp2,20 triliun. Peningkatan tersebut khususnya berasal dari pendapatan bunga atas kepemilikan obligasi Pemerintah.

SECURITIES

Securities in 2021 reached IDR7.02 trillion, an increase of 218.39% compared to 2020 which reached IDR2.20 trillion. The increase mainly came from interest income on ownership of Government bonds.

Tabel Rincian Efek-Efek

Table of Securities Varieties

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Nilai Wajar					**Fair value**
Pihak berelasi					**Related parties**
Biaya Perolehan Diamortisasi - Rupiah					Amortized Cost - Rupiah
Efek Beragun Aset	6.623.027	10.524.065	(3.901.038)	(37,07)	Asset Backed Securities
Obligasi Pemerintah	4.078.705.799	1.274.936.393	2.803.769.406	219.91%	Government Bonds
Nilai Wajar melalui Penghasilan Komprehensif Lain - Rupiah					Fair Value through Other Comprehensive Income - Rupiah
Obligasi Pemerintah	2.935.123.234	919.496.026	2.015.627.208	219,21%	Government Bonds
Dikurangi: Cadangan kerugian penurunan nilai	(364)	(508)	(144)	(28,35%)	Less: Allowance for impairment losses
Efek-Efek	**7.020.451.696**	**2.204.955.976**	**4.815.495.720**	**218,39%**	**Securities**

TAGIHAN ATAS EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

Tagihan atas efek-efek yang dibeli dengan janji dijual kembali tahun 2021 mencapai Rp5,14 triliun naik 389,33% dibandingkan dengan tahun 2020 yang mencapai Rp1,05 triliun.

SECURITIES PURCHASED UNDER AGREEMENT TO RESELL

Claims on securities purchased with agreements to resell in 2021 reached IDR5.14 trillion, an increase of 389.33% compared to 2020 which reached IDR1.05 trillion.

Tabel Tagihan atas Efek-Efek Yang Dibeli Dengan janji Dijual Kembal

Table of Securities Purchased Under Agreement to Resell

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	**5.142.161.216**	**1.050.855.251**	**4.091.305.965**	**389,33%**	**Securities purchased under agreement to resell**

KREDIT YANG DIBERIKAN

Kredit yang diberikan tahun 2021 mencapai Rp30,63 triliun meningkat 17,88% dibandingkan dengan tahun 2020 yang mencapai Rp25,15 triliun. Peningkatan tersebut khususnya berasal dari pertumbuhan jenis kredit pihak ketiga modal kerja sebesar Rp4,45 triliun.

LOANS

Disbursed Loans in 2021 reached IDR30.63 trillion, an increase of 17.88% compared to 2020 which reached IDR25.15 trillion. The increase in particular came from the growth of working capital third party loans of IDR4.45 trillion.

Tabel Kredit Yang Diberikan Berdasarkan Jenis Kredit

Table of Loans by Type of Credit

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Pihak berelasi - Rupiah					Related parties - Rupiah
Modal Kerja	841.972	335.099	506.873	151,30%	Working capital
Konsumsi	2.961.547	3.405.686	(444.139)	(13,04%)	Consumption
Total	**3.803.519**	**3.740.785**	**62.734**	**1,68%**	**Total**
Pihak ketiga- Rupiah					Third party- Rupiah
Modal Kerja	25.118.336.613	20.666.248.101	4.452.088.512	21,54%	Working capital
Konsumsi	6.044.658.410	4.747.286.532	1.297.371.878	27.33%	Consumption
Investasi	184.284.334	245.141.036	(60.856.702)	(24.83%)	Investation
Total	**31.347.279.357**	**25.658.675.669**	**5.688.603.688**	**22,17%**	**Total**
Kredit yang diberikan	**31.351.082.876**	**25.662.416.454**	**5.688.666.422**	**22,17%**	**Loans**
Dikurangi cadangan kerugian penurunan nilai	(722.751.413)	(510.818.537)	(211.932.876)	41,49%	Less: Allowance for impairment losses
Efek-Efek	**7.020.451.696**	**2.204.955.976**	**4.815.495.720**	**218,39%**	**Loans - net**

Aset Tidak Lancar

Aset tidak lancar tahun 2021 mencapai Rp1,17 triliun meningkat 42,01% dibandingkan dengan tahun 2020 yang mencapai Rp829,60 miliar. Peningkatan tersebut khususnya berasal dari pertumbuhan aset tetap neto sebesar Rp220,40 miliar dan aset pajak tangguhan sebesar Rp81,15 miliar.

Non Current Assets

Non-current assets in 2021 reached IDR1.17 trillion, an increase of 42.01% compared to 2020 which reached IDR829.60 billion. The increase in particular came from the growth in net fixed assets of IDR220.40 billion and deferred tax assets of IDR81.15 billion.

Tabel Aset Tidak Lancar

Table of Non-Current Assets

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Biaya dibayar di muka	3.930.149	6.580.018	(2.649.869)	(40.27%)	Prepaid expenses
Aset tetap - neto	654.596.734	434.194.882	220.401.852	50,76%	Fixed assets - net
Aset pajak tangguhan	135.972.531	54.824.361	81.148.170	148,01%	Deferred tax assets
Aset tidak berwujud - setelah dikurangi akumulasi amortisasi	51.521.862	59.101.061	(7.579.199)	(12,82%)	Intangible assets - net of accumulated amortization
Aset lain-lain	332.073.304	274.897.616	57.175.688	20,80%	Other assets
Total Aset Tidak Lancar	**1.178.094.580**	**829.597.938**	**348,496,642**	**42,01%**	**Total Non-Current Assets**

BIAYA DIBAYAR DI MUKA

Aset dibayar di muka tahun 2021 mencapai Rp3,93 miliar turun 40,27% dibandingkan dengan tahun 2020 yang mencapai

PREPAID EXPENSES

Prepaid assets in 2021 reached IDR3.93 billion, a decrease of 40.27% compared to 2020 which reached IDR6.58 billion. The

Rp6,58 miliar. Penurunan tersebut khususnya berasal dari penurunan biaya dibayar di muka untuk asuransi Rp528,52 miliar dan penurunan biaya dibayar di muka untuk sewa senilai Rp1,86 triliun.

decrease was mainly due to a decrease in prepaid expenses for insurance by IDR528.52 billion and a decrease in prepaid expenses for rent by IDR1.86 trillion.

Tabel Biaya Dibayar Di Muka
Table of Prepaid Expenses

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Pihak Berelasi					**Related Parties**
Jasa Flagging	2.779.675	3.037.440	(257.765)	(8,49%)	Flagging Services
Asuransi	54.360	582.878	(528.518)	(90,67%)	Insurance
	2.834.035	**3.620.318**	**(786.283)**	**(21,72%)**	
Pihak Ketiga					**Third Party**
Sewa	1.096.114	2.959.700	(1.863.586)	(62,97%)	Rent
Total	**3.930.149**	**6.580.018**	**(2.649.869)**	**(40,27%)**	**Total**

ASET TETAP - NETO
Aset tetap - neto tahun 2021 mencapai Rp654,60 miliar meningkat 50,76% dibandingkan dengan tahun 2020 yang mencapai Rp434,19 miliar. Peningkatan tersebut khususnya berasal dari penambahan Aset Hak Guna Bangunan sebesar Rp255,43 miliar.

FIXED ASSETS- NET
Fixed assets - net in 2021 reached IDR654.60 billion, an increase of 50.76% compared to 2020 which reached IDR434.19 billion. The increase in particular came from the addition of Building Use Rights Assets amounting to IDR255.43 billion.

Tabel Aset Tetap
Table of Fixed Assets

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
HARGA PEROLEHAN/ACQUISITION COST					
Tanah	48.841.979	48.718.174	123.805	0,25%	Land
Bangunan	50.171.769	38.722.811	11.448.958	29,57%	Building
Leasehold Improvements	349.600.690	270.004.635	79.596.055	29,48%	Leasehold Improvements
Kendaraan	44.802.007	44.813.555	(11.548)	(0,03%)	Vehicle
Inventaris Kantor	275.071.874	216.414.880	58.656.994	27,10%	Office inventory
Total	**768.488.319**	**618.674.055**	**149.814.264**	**24,22%**	**Total**
Bangunan dalam penyelesaian	29.547.147	22.153.746	7.393.401	33,37%	Building under construction
Aset Hak Guna Bangunan (HGB)	392.960.973	137.526.537	255.434.436	185,73%	Building Use Rights (HGB) assets
Aset Hak Guna Kendaraan (HGK)	61.202.028	42.216.628	18.985.400	44,97%	Vehicle Use Rights (HGK) Assets
Total harga perolehan	**1.252.198.467**	**820.570.966**	**2.072.769.433**	**252,60%**	**Total cost**
AKUMULASI PENYUSUTAN/ACCUMULATED DEPRECIATION					
Bangunan	17.378.241	13.505.666	3.872.575	28,67%	Building
Leasehold Improvements	224.809.539	151.065.604	73.743.935	48,82%	Leasehold Improvements
Kendaraan	15.028.378	8.370.252	6.658.126	79,55%	Vehicle
Inventaris Kantor	177.681.962	137.268.513	40.413.449	29,44%	Office inventory
Total	**434.898.120**	**310.210.035**	**124.688.085**	**40,19%**	**Total**

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Akumulasi Penyusutan Aset HGB	129.870.958	60.918.383	68.952.575	113,19%	Accumulated Depreciation of HGB Assets
Akumulasi Penyusutan Aset HGK	32.832.655	15.247.666	17.584.989	115,33%	Accumulated Depreciation of HGK Assets
Nilai Buku	**654.596.734**	**434.194.882**	**220.401.852**	**50,76%**	**Book Value**

ASET TIDAK BERWUJUD - NETO

Aset tidak berwujud - neto tahun 2021 mencapai Rp51,52 miliar menurun 12,82% dibandingkan dengan tahun 2020 yang mencapai Rp59,10 miliar. Aset tidak berwujud merupakan perangkat lunak yang digunakan Bank.

INTANGIBLE ASSETS – NET

Intangible assets - net in 2021 reached IDR51.52 billion, a decrease of 12.82% compared to 2020 which reached IDR59.10 billion. Intangible assets were software used by the Bank.

Tabel Aset Tidak Berwujud

Tabel Aset Tidak Berwujud

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Harga Perolehan	101.604.992	91.349.725	10.255.267	11,23%	Acquisition cost
Akumulasi Amortisasi	(50.083.130)	(32.248.663)	(17.834.467)	55,30%	Accumulated Amortization
Nilai Buku	**51.521.862**	**59.101.061**	**(7.579.199)**	**(12,82%)**	**Book Value**

ASET LAIN-LAIN

Aset lain-lain tahun 2021 mencapai Rp332,07 miliar meningkat 20,80% dibandingkan dengan tahun 2020 yang mencapai Rp274,89 miliar. Peningkatan tersebut khususnya berasal dari pertumbuhan pendapatan yang masih akan diterima dari pihak berelasi sebesar Rp81,18 miliar.

OTHER ASSETS

Other assets in 2021 reached IDR332.07 billion, an increase of 20.80% compared to 2020 which reached IDR274.89 billion. The increase in particular came from the growth in revenue that would still be received from related parties of IDR81.18 billion.

Tabel Aset Lain-Lain

Table of Other Assets

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Pihak Berelasi					**Related Parties**
Pendapatan yang masih akan diterima	120.286.641	39.103.307	81.183.334	207,61%	Income that will still be received
Lain-lain - neto	6.997.962	-	6.997.962	100,00%	Others - net
Pihak Ketiga					**Third Party**
Pendapatan yang masih akan diterima	189.795.730	218.046.204	(28.250.474)	(12.96)	Income that will still be received
Lain-lain - neto	14.992.971	17.748.105	(2.755.134)	(15.52)	Others - net
Total	**332.073.304**	**274.897.616**	**57.175.688**	**20,80%**	**Total**

Liabilitas

Liabilitas tahun 2021 mencapai Rp41,51 triliun meningkat 31,25% dibandingkan dengan tahun 2020 yang mencapai Rp31,63 triliun. Peningkatan tersebut khususnya berasal dari pertumbuhan liabilitas jangka pendek sebesar Rp8,82 triliun.

Liabilities

Liabilities in 2021 reached IDR41.51 trillion, an increase of 31.25% compared to 2020 which reached IDR31.63 trillion. The increase in particular came from the growth of short-term liabilities of IDR8.82 trillion.

Tabel Liabilitas
Tabel of Liabilities

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Liabilitas Jangka Pendek	38.543.429.882	29.724.792.710	8,818,637,172	29,67%	Short-term liabilities
Liabilitas Jangka Panjang	2,970,294,281	1.904.475.017	1,065,819,264	55,96%	Long-term liabilities
TOTAL LIABILITAS	**41.513.724.163**	**31.629.267.727**	**9.884.456.436**	**31,25%**	**TOTAL LIABILITIES**

Liabilitas Jangka Pendek

Liabilitas jangka pendek tahun 2021 mencapai Rp38,54 triliun meningkat 29,67% dibandingkan dengan tahun 2020 yang mencapai Rp29,73 triliun. Peningkatan tersebut khususnya berasal dari pertumbuhan simpanan nasabah sebesar Rp6,55 triliun.

Short-Term Liabilities

Short-term liabilities in 2021 reached IDR38.54 trillion, an increase of 29.67% compared to 2020 which reached IDR29.73 trillion. The increase in particular came from the growth in customer deposits of IDR6.55 trillion.

Tabel Liabilitas Jangka Pendek
Table of Short-term Liabilities

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Liabilitas segera	757.450.230	571.516.333	185.933.897	32,53%	Obligation for immediately
Simpanan nasabah					Deposits from customers
Pihak berelasi	6.795.649.386	5.448.042.688	1.347.606.698	24,73%	Related parties
Pihak ketiga	27.332.237.841	22.133.245.683	5.198.992.158	23,49%	Third party
Total	**34.127.887.227**	**27.581.288.371**	**6.546.598.856**	**23,74%**	**Total**
Simpanan dari bank lain					Deposits from other banks
Pihak berelasi	-	-	-	-	Related parties
Pihak ketiga	116.950.895	14.721.969	102.228.926	694,40%	Third party
Total	**116.950.895**	**14.721.969**	**102.228.926**	**694,40%**	**Total**
Utang pajak	49.504.527	62.444.287	(12.939.760)	(20,72%)	Taxes payable
Surat berharga yang diterbitkan	3.491.637.003	1.494.821.750	1.996.815.253	133,58%	Securities issued
Total Liabilitas Jangka Pendek	**38.543.429.882**	**29.724.792.710**	**8.818.637.172**	**29,67%**	**Total Short-term Liabilities**

LIABILITAS SEGERA

Liabilitas segera tahun 2021 mencapai Rp757,45 miliar meningkat 32,53% dibandingkan dengan tahun 2020 yang mencapai Rp571,52 miliar. Peningkatan tersebut khususnya berasal dari pertumbuhan liabilitas dana pensiun sebesar Rp183,90 miliar.

IMMEDIATE LIABILITIES

Liabilities immediately in 2021 reached IDR757.45 billion, an increase of 32.53% compared to 2020 which reached IDR571.52 billion. The increase in particular came from the growth in pension fund liabilities of IDR183.90 billion.

Tabel Liabilitas Segera

Table of Immediate Liability

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Liabilitas dana pensiun	723.735.956	539.828.460	183.907.496	34,07%	Pension fund liabilities
Setoran dan *transfer*	21.794.241	23.901.520	(2.107.279)	(8,82%)	Deposit and transfer
Liabilitas asuransi atas kredit yang diberikan	7.516.193	2.609.860	4.906.333	187,99%	Insurance liability for loans
Liabilitas jamsostek	1.659.968	1.520.797	139.171	9,15%	Jamsostek (Employment) liabilities
Liabilitas Jaminan Hari Tua (JHT) Pensiun	1.553.822	2.426.334	(872.512)	(35,96%)	Pension Liability Old Age Security (JHT)
Liabilitas asuransi kesehatan	1.190.050	1.229.362	(39.312)	(3,20%)	Health insurance liability
Total	**757.450.230**	**571.516.333**	**185.933.897**	**32,53%**	**Total**

SIMPANAN DARI NASABAH

Simpanan dari nasabah tahun 2021 mencapai Rp34,13 triliun meningkat 23,74% dibandingkan dengan tahun 2020 yang mencapai Rp27,58 triliun. Peningkatan tersebut khususnya berasal dari pertumbuhan deposito berjangka sebesar Rp4,64 triliun.

DEPDEPOSITS FROM CUSTOMERS

Deposits from customers in 2021 reached IDR34.13 trillion, an increase of 23.74% compared to 2020 which reached IDR27.58 trillion. The increase in particular came from the growth in time deposits of IDR4.64 trillion.

Tabel Simpanan Nasabah

Table of Deposits from Customers

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Giro	150.971.477	103.837.672	47.133.805	45,39%	Current accounts
Tabungan	6.601.844.416	4.742.002.407	1.859.842.009	39,22%	Savings deposits
Deposito berjangka	27.375.071.334	22.735.448.292	4.639.623.042	20.41%	Time deposits
Total	**34.127.887.227**	**27.581.288.371**	**6.546.598.856**	**23,74%**	**Total**

SIMPANAN DARI BANK LAIN

Simpanan dari bank lain tahun 2021 mencapai Rp116,95 miliar meningkat 694,40% dibandingkan dengan tahun 2020 yang mencapai Rp14,72 miliar. Peningkatan tersebut khususnya berasal dari terdapatnya *interbank call money* senilai Rp100 miliar.

DEPOSITS FROM OTHER BANKS

Deposits from other banks in 2021 reached IDR116.95 billion, an increase of 694.40% compared to 2020 which reached IDR14.72 billion. The increase was mainly due to the presence of interbank call money worth IDR100 billion.

Tabel Simpanan Dari Bank Lain

Table of Deposits from Other Banks

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Pihak Ketiga - Rupiah					**Third Party - Rupiah**
Interbank call money	100.000.000	-	100.000.000	100,00%	Interbank call money

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Tabungan	14.951.267	14.402.842	548.425	3,81%	Savings deposits
Giro	1.999.628	319.127	1.680.501	526,59%	Current accounts
Deposito berjangka		-			Time deposits
Total	**116.950.895**	**14.721.969**	**102.228.926**	**694,40%**	**Total**

UTANG PAJAK

Utang pajak tahun 2021 mencapai Rp49,50 miliar menurun 20,72% dibandingkan dengan tahun 2020 yang mencapai Rp62.44 miliar. Penurunan tersebut khususnya berasal dari menurunnya utang pajak penghasilan pasal 29 sebesar Rp7,60 miliar dan pasal 25 sebesar Rp2,49 miliar.

TAX DEBT

Tax payable in 2021 reached IDR49.50 billion, a decrease of 20.72% compared to 2020 which reached IDR62.44 billion. The decrease in particular came from a decrease in income tax payables for article 29 of IDR7.60 billion and Article 25 of IDR2.49 billion.

Tabel Utang Pajak
Table of Tax Debt

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Pajak Penghasilan:					Income Tax:
Pasal 4 ayat 2	19.761.778	20.705.824	(944.046)	(4,56)	Article 4 ayat 2
Pasal 21	5.229.210	5.594.021	(364.811)	(6,52)	Article 21
Pasal 23	443.752	365.243	78.509	21,50	Article 23
Pasal 25	12.236.792	14.723.776	(2.486.984)	(16,89)	Article 25
Pasal 26	-	2.741	(2.741)	(100,00%)	Article 26
Pasal 29	11.764.998	19.364.183	(7.599.185)	(39,24%)	Article 29
Pajak Pertambahan Nilai	67.997	1.688.498	(1.620.501)	(95,97%)	Value-added tax
Total	**49.504.527**	**62.444.287**	**(12.939.760)**	**(20,72%)**	**Total**

SURAT BERHARGA YANG DITERBITKAN

Nilai surat berharga yang diterbitkan tahun 2021 meningkat sebesar 133,58% atau Rp1,99 triliun dari Rp1,49 triliun tahun 2020 menjadi Rp3,49 triliun di 2021. Peningkatan ini khususnya berasal dari telah terbitnya obligasi berkelanjutan I tahap II sebesar Rp2,00 triliun.

SECURITIES ISSUED

The value of securities issued in 2021 increased by 133.58% or IDR1.99 trillion from IDR1.49 trillion in 2020 to IDR3.49 trillion in 2021. This increase mainly came from the issuance of stage II continuous bonds amounting to IDR2.00 trillion.

Tabel Utang Pajak
Table of Issued Securities

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Obligasi I	500.000.000	500.000.000	-	-	Bonds I
Obligasi Berkelanjutan I Tahap I	1.000.000.000	1.000.000.000	-	-	Continuous Bonds I Phase I
Obligasi Berkelanjutan I Tahap II	2.000.000.000	-	2.000.000.000	100,00%	Continuous Bonds I Phase II

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Dikurangi:					Less:
Beban emisi yang belum diamortisasi:					Unamortized issuance expense:
Saldo awal	5.178.250	8.620.632	(3.442.382)	(39,93%)	Beginning balance
Penambahan	6.642.203	-	6.642.203	100,00%	Addition
Amortisasi	(3.457.456)	(3.442.382)	(15.074)	0,44%	Amortization
Total Beban emisi yang belum diamortisasi	8.362.997	5.178.250	3.184.747	61,50%	Total unamortized issuance expense
Total	**3.491.637.003**	**1.494.821.750**	**1.996.815.253**	**133,58%**	**Total**

Liabilitas Jangka Panjang

Liabilitas jangka panjang tahun 2021 mencapai Rp2,97 triliun meningkat 55,96% dibandingkan dengan tahun 2020 yang mencapai Rp1,90 triliun. Peningkatan tersebut khususnya berasal dari peningkatan pinjaman yang diterima sebesar Rp650,00 miliar.

Long-Term Liability

Long-term liabilities in 2021 reached IDR2.97 trillion, an increase of 55.96% compared to 2020 which reached IDR1.90 trillion. The increase in particular came from an increase in loans received by IDR650.00 billion.

Tabel Liabilitas Jangka Panjang
Table of Long-Term Liabilities

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Pinjaman yang Diterima	2.250.000.000	1.600.000.000	650.000.000	40,63%	Loans Received
Liabilitas Imbalan Kerja	96.702.180	76.479.592	20.222.588	26,44%	Employee Benefits Liabilities
Liabilitas Lain-lain	623.592.101	227.995.425	395.596.676	173,51%	Other liabilities
Total Liabilitas Jangka Panjang	**2.970.294.281**	**1.904.475.017**	**1.065.819.264**	**55,96%**	**Total Long-term Liabilities**

LIABILITAS IMBALAN PASCA KERJA

Liabilitas imbalan pasca kerja tahun 2021 mencapai Rp96,70 miliar meningkat 26,44% dibandingkan dengan tahun 2020 yang mencapai Rp76,48 miliar. Peningkatan tersebut khususnya berasal dari pertumbuhan liabilitas program imbalan pasti sebesar Rp19,07 miliar.

POST-EMPLOYMENT BENEFITS LIABILITIES

Post-employment benefits liabilities in 2021 reached IDR96.70 billion, an increase of 26.44% compared to 2020 which reached IDR76.48 billion. The increase in particular came from the growth of defined benefit plan liabilities by IDR19.07 billion.

Liabilitas Imbalan Kerja
Post-Employment Benefits Liabilities

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Liabilitas program imbalan pasti	85.048.682	65.976.812	19.071.870	28,91	Defined benefit program liability
Liabilitas jangka panjang lainnya	11.653.498	10.502.780	1.150.718	10,96%	Other long-term liabilities
Total	**96.702.180**	**76.479.592**	**20.222.588**	**26,44%**	**Total**

LIABILITAS LAIN-LAIN

Liabilitas lain-lain tahun 2021 mencapai Rp623,59 miliar meningkat 173,51% dibandingkan dengan tahun 2020 yang mencapai Rp227,99 miliar. Peningkatan tersebut khususnya berasal dari pertumbuhan lain-lain sebesar Rp316,95 miliar.

OTHER LIABILITIES

Other liabilities in 2021 reached IDR623.59 billion, an increase of 173.51% compared to 2020 which reached IDR227.99 billion. The increase in particular came from other growth of IDR316.95 billion.

Liabilitas Lain-Lain
Other Liabilities

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Cadangan bonus dan THR	152.563.426	85.280.558	67.282.868	78,90%	Reserve bonus and holiday allowance
Bunga yang masih harus dibayar	98.255.247	86.866.505	11.388.742	13,11%	Interest accured
Lain-lain	372.773.428	55.848.362	316.925.066	567,47%	Others
Total	**623.592.101**	**227.995.425**	**395.596.676**	**173,51%**	**Total**

Ekuitas

Ekuitas tahun 2021 mencapai Rp4,03 triliun meningkat 16,07% dibandingkan dengan tahun 2020 yang mencapai Rp3.47 triliun. Peningkatan tersebut khususnya berasal dari peningkatan saldo laba Belum ditentukan penggunaannya sebesar Rp576,30 miliar.

Equity

Equity in 2021 reached IDR4.03 trillion, an increase of 16.07% compared to 2020 which reached IDR3.47 trillion. The increase in particular came from an increase in unappropriated retained earnings IDR576.30 billion.

Tabel Ekuitas
Table of Equity

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Modal saham - nilai nominal Rp500 (nilai penuh) per saham Modal dasar - 1.639.301.632 lembar saham, ditempatkan dan disetor penuh - 1.638.608.705 lembar saham dan 1.502.614.918 lembar saham pada tanggal 31 Desember 2021 dan 2020	819.304.352	751.307.459	67.996.893	9,05%	Share capital - par value IDR500 (full amount) per shareAuthorized capital - 1,639,301,632 shares, issued and fully paid - 1,638,608,705 shares and 1,502,614,918 shares as of December 31, 2021 and 2020
Tambahan modal disetor	1.349.507.752	920.039.372	429.468.380	46,68%	Additional paid-in capital
Dana setoran modal	-	497.465.273	(497.465.273)	(100,00%)	Fund for paid up capital
Keuntungan (Kerugian) neto yang belum direalisasi dari kenaikan atau penurunan nilai wajar efek-efek yang tersedia untuk dijual – setelah pajak	14.805.913	39.988.176	(25.182.263)	(62,97%)	Unrealized gain (loss) from the increase or decrease in fair value of availa-ble-for-sale securities - after tax
Pengukuran kembali atas liabilitas imbalan kerja – setelah pajak	(19.875.242)	(21.395.859)	1.520.617	(7,11%)	Remeasurement of employee benefits liability - after tax
Saldo Laba					Retain earning
Sudah ditentukan penggunaannya	155.000.000	150.000.000	5.000.000	3,33%	Appropriated
Belum ditentukan penggunaannya	1.709.397.014	1.133.094.134	576.302.880	50,86%	Unappropriated
TOTAL EKUITAS	**4.028.139.789**	**3.470.498.555**	**557.641.234**	**16,07%**	**TOTAL EQUITY**

Modal Ditempatkan dan Disetor Penuh

Modal ditempatkan dan disetor penuh tahun 2021 mencapai Rp1,64 triliun meningkat 9,05% dari tahun 2020 yang mencapai Rp1,50 triliun.

Issued and Fully Paid Capital

The issued and fully paid capital in 2021 reached IDR1.64 trillion, an increase of 9.05% from 2020 which reached IDR1.50 trillion.

Tabel Modal Ditempatkan dan Disetor Penuh
Tabel of Issued and Fully Paid Capital

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
PT Bank Mandiri (Persero) Tbk	837.303.519	767.488.261	69.815.258	9,10%	PT Bank Mandiri (Persero) Tbk
PT Taspen (Persero)	793.687.754	727.509.225	66.178.529	9,10%	PT Taspen (Persero)
Ida Bagus Made Putra Jandhana	7.617.432	7.617.432	-	-	Ida Bagus Made Putra Jandhana
Total	**1.638.608.705**	**1.502.614.918**	**135.993.787**	**9,05%**	**Total**

Tambahan Modal Disetor

Tambahan modal disetor tahun 2021 mencapai Rp1,35 triliun meningkat 46,68% dari tahun 2020 yang mencapai Rp920,04 miliar.

Additional Paid-in Capital

Additional paid-in capital in 2021 reached IDR1.35 trillion, an increase of 46.68% from 2020 which reached IDR920.04 billion.

Tabel Tambahan Modal Disetor
Table of Additional Paid-in Capital

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Tambahan modal disetor I (2016)	74.000.000	74.000.000	-	-	Additional paid-in capital I (2016)
Tambahan modal disetor II (2017)	275.643.000	275.643.000	-	-	Additional paid-in capital II (2017)
Tambahan modal disetor III (2018)	143.438.912	143.438.912	-	-	Additional paid-in capital III (2018)
Tambahan modal disetor IV (2019)	426.957.460	426.957.460	-	-	Additional paid-in capital IV (2019)
Tambahan modal disetor V (2021)	429.468.380	-	429.468.380	100,00%	Additional paid-in capital V (2021)
Total	**1.349.507.752**	**920.039.372**	**429.468.380**	**46,68%**	**Total**

Dana Setoran Modal

Pada tanggal 29 Desember 2020. Bank telah mendapatkan dana setoran modal dari pemegang saham sebesar Rp497.47 miliar. dana setoran ini efektif per tanggal 2 Februari 2021 berdasarkan surat OJK No. S-28/PB.311/2021 perihal Modal Disetor dan Perubahan Komposisi Kepemilikan Bank.

Capital Contribution

On December 29, 2020, the Bank has received funds for paid up capital from shareholders amounting to IDR497.47 billion, this deposit is effective as of February 2, 2021 based on OJK letter No. S-28/PB.311/2021 concerning Paid-in Capital and Changes in the Composition of Bank Ownership.

Tabel Tambahan Nilai Nominal Dana Setoran Modal
Table of Capital Contribution

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
PT Bank Mandiri (Persero) Tbk	255.984.214	255.384.214	-	-	PT Bank Mandiri (Persero) Tbk
PT Taspen (Persero)	242.081.059	242.081.059	-	-	PT Taspen (Persero)
Total	**497.465.273**	**497.465.273*)**	**-**	**-**	**Total**

Pengukuran Kembali atas Liabilitas Imbalan Kerja - Setelah Pajak

Pengukuran kembali atas liabilitas imbalan kerja setelah pajak tahun 2021 mencapai minus Rp19,88 miliar menurun 7,11% dibandingkan dengan tahun 2020 yang mencapai minus Rp21,40 miliar.

Re-Measurement of Employee Benefits Liability – After Tax

Remeasurement of post-tax employee benefits liabilities in 2021 reached minus IDR19.88 billion, a decrease of 7.11% compared to 2020 which reached minus IDR21.40 billion.

Tambahan Pengukuran Kembali atas Liabilitas Imbalan Kerja
Re-Measurement of Employee Benefits Liability

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Pengukuran kembali atas liabilitas imbalan kerja – setelah pajak	(19.875.242)	(21.395.859)	1.520.617	(7,11%)	Re-Measurement of Employee Benefits Liability – After Tax

Saldo Laba

Saldo laba tahun 2021 mencapai Rp1,86 triliun meningkat 45,30% dibandingkan dengan tahun 2020 yang mencapai Rp1,28 triliun. Peningkatan tersebut khususnya berasal dari pertumbuhan saldo laba yang belum ditentukan penggunaannya sebesar Rp576,30 miliar.

Retained Earnings

Profit balance in 2021 reached IDR1.86 trillion, an increase of 45.30% compared to 2020 which reached IDR1.28 trillion. The increase in particular came from the growth in unappropriated retained earnings by IDR576.30 billion.

Tabel Saldo Laba
Table of Retained Earnings

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Sudah ditentukan penggunaannya	155.000.000	150.000.000	5.000.000	3,33%	Appropriated
Belum ditentukan penggunaannya	1.709.397.014	1.133.094.134	576.302.880	50,86%	Unappropriated
Saldo laba	**1.864.397.014**	**1.283.094.134**	**581.302.880**	**45,30%**	**Retained Earning**

Laporan Laba Rugi dan Penghasilan Komprehensif Lain

Report Loss Profit and other Comprehensive Income

Tabel Laporan Laba Rugi dan Penghasilan Komprehensif Lain
Table of Profit and Loss and Other Comprehensive Income

(dalam ribuan Rupiah/in IDR thousand)

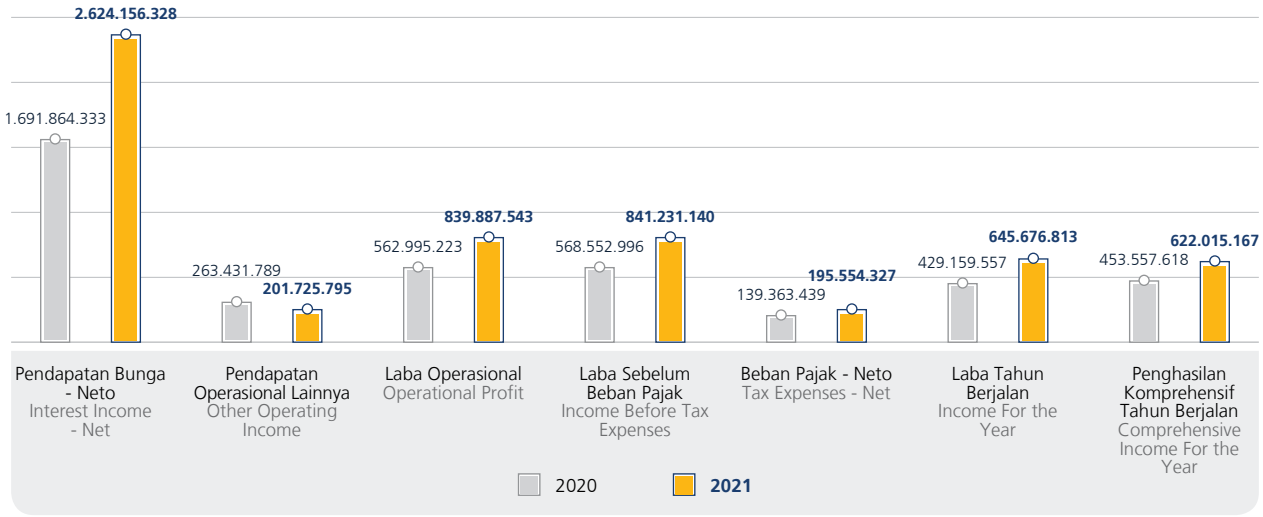
Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
PENDAPATAN DAN BEBAN OPERASIONAL/OPERATIONAL INCOME AND EXPENSES					
Pendapatan bunga	4.317.112.287	3.440.612.198	876,500,089	25,48%	Interest income
Beban bunga	(1.692.955.959)	(1.748.747.865)	55.791.906	(3,19%)	Interest expenses
Pendapatan bunga - neto	**2.624.156.328**	**1.691.864.333**	**932.291.995**	**55,10%**	**Interest income - net**
Pendapatan operasional lainnya	**201.725.795**	**263.431.789**	**(61.705.994)**	**(23,42%)**	**Other operating income**
Pembentukan cadangan kerugian penurunan nilai	**(741.825.280)**	**(372.462.950)**	**(369.362.330)**	**99,17%**	**Provision for impairment losses**
Beban operasional lainnya					Other operating expenses
Tenaga kerja	(703.393.366)	(601.098.859)	(102.294.507)	17,02%	Salaries
Umum dan administrasi	(540.775.934)	(418.739.090)	(122.036.844)	29,14%	General and administrative

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Total Beban Operasional Lainnya	**(1.244.169.300)**	**(1.019.837.949)**	**(224.331.351)**	**21,30%**	**Total Other Operating Expenses**
LABA OPERASIONAL	**839.887.543**	**562.995.223**	**276.892.320**	**49,18%**	**OPERATIONAL PROFIT**
Pendapatan (beban) non operasional - neto	1.343.597	5.527.773	(4.184.176)	(75,69%)	Non operating income (expenses) - net
LABA SEBELUM BEBAN PAJAK	**841.231.140**	**568.522.996**	**272.708.144**	**47,96%**	**INCOME BEFORE TAX EXPENSES**
Beban pajak - neto	(195.554.327)	(139.363.439)	(56.190.888)	40,32%	Tax expenses - net
LABA TAHUN BERJALAN	**645.676.813**	**429.159.557**	**216.517.256**	**50,45%**	**INCOME FOR THE YEAR**
PENGHASILAN KOMPREHENSIF LAIN/OTHER COMPREHENSIVE INCOME					
Pos-pos yang tidak akan direklasifikasi ke laba rugi:					**Items that will not be reclassified to profit or loss:**
Pengukuran kembali atas liabilitas imbalan kerja	1.263.744	(10.893.405)	12.157.149	(111,60%)	Remeasurement of post employee benefits liabilities
Pajak penghasilan terkait	256.873	1.386.110	(1.129.237)	(81,47%)	Related income tax
Total	1.520.617	(9.507.295)	11.027.912	(115,99%)	Total
Pos-pos yang akan direklasifikasi ke laba rugi:					**Items that will be reclassified to profit or loss:**
Keuntungan (kerugian) neto yang belum direalisasi dari peningkatan (penurunan) nilai wajar efek-efek yang tersedia untuk dijual	(31.073.348)	41.944.861	(73.018.209)	(174,08%)	Unrealized gain (loss) from the increase (decrease) in the fair value of available-for-sale securities
Pajak penghasilan terkait	5.891.085	(8.039.505)	13.930.590	173,27%	Related income tax
Total	(25.182.263)	33.905.356	(59.087.619)	(174,27%)	Total
Penghasilan (kerugian) komprehensif lain tahun berjalan - setelah pajak	**(23.661.646)**	**24.398.061**	**(48.059.707)**	**(196,98%)**	**Other comprehensive income (loss) for the year - after tax**
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	**622.015.167**	**453.557.618**	**168.457.549**	**37,14%**	**TOTAL COMPREHENSIVE INCOME FOR THE YEAR**
LABA PER SAHAM DASAR (nilai penuh)	**394,04**	**285,61**	**108,43**	**37,96%**	**BASIC EARNINGS PER SHARE (full amount)**

Grafik Laporan Laba Rugi dan Penghasilan Komprehensif Lain

Graph of Income Statement and Other Comprehensive Income

(dalam ribuan Rupiah/in IDR thousand)



Pendapatan Bunga – Neto

Pendapatan bunga – neto tahun 2021 mencapai Rp2,64 triliun meningkat 55,10% dibandingkan dengan tahun 2020 yang mencapai Rp1,69 triliun. Peningkatan tersebut khususnya berasal dari pertumbuhan pendapatan bunga sebesar Rp876,50 miliar.

Neto Interest Income – Net

Interest income - net in 2021 reached IDR2.64 trillion, an increase of 55.10% compared to 2020 which reached IDR1.69 trillion. The increase in particular came from the growth in interest income of IDR876.50 billion.

Pendapatan Bunga – Neto
Interest Income – Net

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Pendapatan bunga	4.317.112.287	3.440.612.198	876,500,089	25,48%	Interest income
Beban bunga	(1.692.955.959)	(1.748.747.865)	(55.791.906)	(3,19%)	Interest expenses
Pendapatan bunga - neto	**2.624.156.328**	**1.691.864.333**	**932.291.995**	**55,10%**	**Interest income - net**

PENDAPATAN BUNGA
Pendapatan bunga tahun 2021 mencapai Rp4,31 triliun meningkat 25,79% dibandingkan dengan tahun 2020 yang mencapai Rp3,44 triliun. Peningkatan tersebut khususnya berasal dari pertumbuhan pendapatan bunga kredit yang diberikan sebesar Rp691,01 miliar.

INTEREST INCOME
Interest income in 2021 reached IDR4.31 trillion, an increase of 25.79% compared to 2020 which reached IDR3.44 trillion. The increase in particular came from the growth in loan interest income of IDR691.01 billion.

Tabel Pendapatan Bunga
Table of Interest Income

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Kredit yang diberikan	3.827.867.344	3.136.851.214	691.016.130	22,03%	Loans
Efek-efek	440.579.265	209.825.926	230.753.339	109,97%	Securities
Giro dan penempatan di Bank Indonesia	48.029.665	92.204.775	(44.175.110)	(0,48%)	Current accounts and placements with Bank Indonesia
Giro dan penempatan di bank lain	636.013	1.730.283	(1.094.270)	(63,24%)	Current accounts and placements with other banks
Total	**4.317.112.287**	**3.440.612.198**	**876,500,089**	**25,48%**	**Total**

Beban Bunga

Beban bunga tahun 2021 mencapai Rp1,69 triliun menurun 3,19% dibandingkan dengan tahun 2020 yang mencapai Rp1,75 triliun. Penurunan tersebut berasal dari beban bunga yang dibayarkan kepada nasabah khususnya beban bunga deposito sebesar Rp153,49 miliar dan *interbank call money* sebesar Rp158,71 juta.

Interest Expenses

Interest expense in 2021 reached IDR1.69 trillion, a decrease of 3.19% compared to 2020 which reached IDR1.75 trillion. The decrease came from interest expense paid to customers, particularly interest expense on deposits reaching IDR153.49 billion and interbank call money amounting to IDR158.71 million.

Tabel Beban Bunga
Table of Interest Expense

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Deposito	1.231.248.465	1.384.742.602	(153.494.137)	(11,08%)	Deposits
Surat berharga yang diterbitkan	220.667.873	194.738.215	25.929.658	13,32%	Securities issued

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Pinjaman yang diterima	90.268.570	56.103.574	34.164.996	60,90%	Loands received
Tabungan	84.211.742	64.497.448	19.714.294	30,57%	Savings accounts
Premi penjaminan simpanan	63.527.639	46.208.592	17.319.047	37,48%	Deposit insurance premium
Giro	2.581.970	1.849.020	732.950	39,64%	Current account
Interbank Call Money	449.700	608.414	(158.714)	(26,09%)	Interbank Call Money
Total	**1.692.955.959**	**1.748.747.865**	**55.791.906**	**(3,19%)**	**Total**

Pendapatan Operasional Lainnya

Pendapatan operasional lainnya tahun 2021 mencapai Rp201,72 miliar menurun 23,42% dibandingkan dengan tahun 2020 yang mencapai Rp263,43 miliar. Penurunan tersebut khususnya berasal dari turunnya pendapatan jasa administrasi dan asuransi sebesar Rp122,62 miliar.

Other Operational Income

Other operating income in 2021 reached IDR201.72 billion, a decrease of 23.42% compared to 2020 which reached IDR263.43 billion. The decrease was mainly due to a decrease in revenue from administration and insurance services by IDR122.62 billion.

Tabel Pendapatan Operasional Lainnya
Table of Other Operational Income

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Pendapatan jasa administrasi dan asuransi	105.434.722	228.057.567	(122.622.845)	(53,77%)	Income from administration and insurance services
Pendapatan denda dan penalti dari pelunasan kredit sebelum jatuh tempo	47.150.643	24.423.818	22.726.825	93,05%	Fines and penalties income from loan prepayment
Penerimaan pokok kredit hapus buku	23.452.784	2.296.999	21.155.785	921,02%	Recovery from write-off
Keuntungan penjualan efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	13.523.190	-	13.523.190	100%	Gain on sale of securities measured at fair value through other comprehensive income
Pendapatan administrasi simpanan nasabah	5.121.064	4.903.866	217.198	4,43%	Customer deposit administration income
Pendapatan dari penalti tabungan dan deposito	2.846.409	1.822.601	1.023.808	56,17%	Income from penalties of savings and time deposit
Lainnya	4.196.983	1.926.938	2.270.045	117,81%	Others
Total	**201.725.795**	**263.431.789**	**(61.705.994)**	**(23,42%)**	**Total**

Beban Operasional Lainnya

Beban operasional lainnya tahun 2021 mencapai Rp1,24 triliun meningkat 21,30% dibandingkan dengan tahun 2020 yang mencapai Rp1,02 triliun. Peningkatan tersebut khususnya berasal dari kenaikan beban umum dan administrasi sebesar Rp122,04 miliar.

Other Operating Expenses

Other operating expenses in 2021 reached IDR1.24 trillion, an increase of 21.30% compared to 2020 which reached IDR1.02 trillion. The increase mainly came from the increase in general and administrative expenses of IDR122.04 billion.

Tabel Beban Operasional Lainnya
Tabel Other Operating Expenses

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Tenaga kerja	(703.393.366)	(601.098.859)	(102.294.507)	17,02%	Labor
Umum dan administrasi	(540.775.934)	(418.739.090)	(122.036.844)	29,14%	General and administration
Total Beban Operasional Lainnya	**(1.244.169.300)**	**(1.019.837.949)**	**(224.331.351)**	**21,30%**	**Total Other Operating Expenses**

Laba Operasional

Laba operasional tahun 2021 mencapai Rp839.89 miliar meningkat 49,18% dibandingkan dengan tahun 2020 yang mencapai Rp563,39 miliar. Hal tersebut khususnya berasal dari meningkatnya Pendapatan bunga - neto sebesar Rp932,29 miliar.

Operational Profit

Operational profit in 2021 reached IDR839.89 billion, an increase of 49.18% compared to 2020 which reached IDR563.39 billion. This was mainly due to the increase in interest income - net by IDR932.29 billion.

Tabel Laba Operasional
Table of Operational Profit

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Pendapatan bunga - neto	2.624.156.328	1.691.864.333	932.291.995	55,10%	Interest income - net
Pendapatan operasional lainnya	201.725.795	263.431.789	(61.705.994)	(23,42%)	Other operating income
Pembentukan cadangan kerugian penurunan nilai	(741.825.280)	(372.462.950)	(369.362.330)	99,17%	Establishment of allowance for impairment losses
Total beban operasional lainnya	(1.244.169.300)	(1.019.837.949)	(224.331.351)	21,30%	Total Other Operating Expenses
Laba operasional	**839.887.543**	**562.995.223**	**276.892.320**	**49,18%**	**Operational profit**

Pendapatan (Beban) Non Operasional - Neto

Pendapatan (beban) operasional - neto tahun 2021 mencapai Rp1,34 miliar menurun 75,69% dibandingkan dengan tahun 2020 yang mencapai Rp5,53 miliar. Hal tersebut khususnya berasal dari penurunan pendapatan lainnya sebesar Rp3,04 miliar.

Non-Operating Income (Expenses) – Net

Operating income (expenses) - net in 2021 reached IDR1.34 billion, a decrease of 75.69% compared to 2020 which reached IDR5.53 billion. This was mainly due to a decrease in other income by IDR3.04 billion.

Tabel Pendapatan (Beban) Non Operasional – Neto
Table of Non-Operating Income (Expenses) - Net

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Sumbangan	(1.349.473)	(289.403)	(1.060.070)	366,30%	Donations
Banten, sesari	(752.035)	(645.696)	(106.339)	16,46%	Banten, sesari
Keuntungan (kerugian) penjualan dan pelepasan aset tetap dan inventaris	103.927	81.430	22.497	27,63%	Profit (loss) on sale and disposal of fixed assets and inventory
Lainnya - neto	3.341.178	6.381.442	(3.040.264)	(47,64%)	Others - net
Total - neto	**1.343.597**	**5.527.773**	**(4.184.176)**	**(75,69%)**	**Total - net**

Laba Sebelum Beban Pajak

Laba sebelum pajak tahun 2021 mencapai Rp841,23 miliar meningkat 47,96% dibandingkan dengan tahun 2020 yang mencapai Rp568,52 miliar. Peningkatan laba sejalan dengan peningkatan laba operasional sebesar Rp276,89 miliar.

Profit Before Tax Expense

Profit before tax in 2021 reached IDR841.23 billion, an increase of 47.96% compared to 2020 which reached IDR568.52 billion. The increase in profit was in line with the increase in operating profit of IDR276.89 billion.

Tabel Laba Sebelum Beban Pajak
Table of Profit Before Tax Expense

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Laba operasional	839.887.543	562.995.223	276.892.320	49,18%	Operational profit
Pendapatan (beban) non operasional - neto	1.343.597	5.527.773	(4.184.176)	(75,69%)	Non operating income (expenses) - net
Laba sebelum beban pajak	**841.231.140**	**568.522.996**	**272.708.144**	**47,96%**	**Profit before tax expense**

Beban Pajak - Neto

Beban pajak - neto tahun 2020 mencapai Rp195,55 miliar meningkat 40,32% dibandingkan dengan tahun 2020 yang mencapai Rp139,36 miliar. Hal ini sejalan dengan peningkatan laba sebelum beban pajak.

Tax Expense – Net

Tax expense - net in 2020 reached IDR195.55 billion, an increase of 40.32% compared to 2020 which reached IDR139.36 billion. This was in line with the increase in profit before tax expense

Tabel Beban Pajak – Neto
Table of Tax Expense – Net

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Beban pajak kini dari					Current tax expense of
Tahun berjalan	270.554.539	180.581.226	89.973.313	49,82%	Current year
Tahun lalu dari hasil pemeriksaan pajak	-	-			Last year from the tax audit
Pajak tangguhan	(75.000.212)	(41.217.787)	(33.782.425)	81,96%	Deferred tax
Total	**(195.554.327)**	**(139.363.439)**	**(56.190.888)**	**40,32%**	**Total**

Laba Tahun Berjalan

Laba tahun berjalan mengalami peningkatan 50,45% dari Rp429,16 miliar di tahun 2020 menjadi Rp645,68 miliar di tahun 2021. Hal tersebut karena meningkatnya jumlah pendapatan bunga – neto yaitu sebesar Rp2,62 triliun di tahun 2021 yang sebelumnya sebesar Rp1,69 triliun di tahun 2020.

Current Year Profit

Profit for the year increased 50.45% from IDR429.16 billion in 2020 to IDR645.68 billion in 2021. This was due to an increase in the amount of interest income - net, which was IDR2.62 trillion in 2021 from IDR1.69 trillion in 2020.

Tabel Laba Tahun Berjalan
Table of Current Year Profit

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Laba sebelum beban pajak	841.231.140	568.522.996	272.708.144	47,96%	Profit before income tax expenses
Beban pajak - neto	(195.554.327)	(139.363.439)	(56.190.888)	40,32%	Net-tax expense
Laba tahun berjalan	**645.676.813**	**429.159.557**	**216.517.256**	**50,45%**	**Current Year Profit**

Penghasilan (Kerugian) Komprehensif Lain Tahun Berjalan – Setelah Pajak

Kerugian komprehensif lain tahun berjalan - setelah pajak tahun 2021 mencapai Rp23,66 miliar. meningkat 196,98% dibandingkan dengan tahun 2020 yang mencatatkan penghasilan sebesar Rp24,40 miliar. Hal ini didorong oleh kerugian neto yang belum direalisasi dari peningkatan (penurunan) nilai wajar efek-efek yang tersedia untuk dijual.

Other Comprehensive Income (Loss) for the Year – After Tax

Other comprehensive losses for the year - after tax in 2021 reached IDR23.66 billion. an increase of 196.98% compared to 2020 which recorded an income of IDR24.40 billion. This was driven by the unrealized net loss from the increase (decrease) in the fair value of available-for-sale securities.

Tabel Penghasilan (kerugian) Komprehensif Lain Tahun Berjalan
Table of Other Comprehensive Income (Loss) for the Year - After Tax

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Pos-pos yang tidak akan direklasifikasi ke laba rugi:					**Items that will not be reclassified to profit or loss:**
Pengukuran kembali atas liabilitas imbalan kerja	1.263.744	(10.893.405)	12.157.149	(111,60%)	Remeasurement of post employee benefit liabilities
Pajak penghasilan terkait	256.873	1.386.110	(1.129.237)	(81,47%)	Related income tax
Total	**1.520.617**	**(9.507.295)**	**11.027.912**	**(115,99%)**	**Total**
Pos-pos yang akan direklasifikasi ke laba rugi:					**Items that will be reclassified to profit or loss:**
Keuntungan (kerugian) neto yang belum direalisasi dari peningkatan (penurunan) nilai wajar efek-efek yang tersedia untuk dijual	(31.073.348)	41.944.861	(73.018.209)	(174,08%)	Unrealized gain (loss) from the increase (decrease) in the fair value of available-for-sale securities
Pajak penghasilan terkait	5.891.085	(8.039.505)	13.930.590	173,27%	Related income tax
Total	**(25.182.263)**	**33.905.356**	**(59.087.619)**	**(174,27%)**	**Total**
Penghasilan (kerugian) komprehensif lain tahun berjalan - setelah pajak	**(23.661.646)**	**24.398.061**	**(48.059.707)**	**(196,98%)**	**Other comprehensive income (loss) for the year - after tax**

Penghasilan Komprehensif Tahun Berjalan

Penghasilan komprehensif tahun berjalan mengalami peningkatan 37,14% dari Rp453,56 miliar di tahun 2020 menjadi Rp622,01 miliar di tahun 2021. Peningkatan tersebut sejalan dengan meningkatnya laba tahun berjalan.

Comprehensive Income for the Year

Comprehensive income for the year increased by 37.14% from IDR453.56 billion in 2020 to IDR622.01 billion in 2021. This increase was in line with the increase in profit for the year.

Tabel Penghasilan Komprehensif Tahun Berjalan
Table of Comprehensive Income for the Year

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Laba tahun berjalan	645.676.813	429.159.557	216.517.256	50,45%	Income for the year
Penghasilan (kerugian) komprehensif lain tahun berjalan - setelah pajak	(23.661.646)	24.398.061	(48.059.707)	(196,98%)	Other comprehensive income (loss) for the year - after tax
Total penghasilan kompehensif tahun berjalan	**622.015.167**	**453.557.618**	**168.457.549**	**37,14%**	**Total Comprehensive Income for the Year**

Laba Per Lembar Saham

Laba per saham dasar dihitung dengan membagi laba tahun berjalan dengan rata-rata tertimbang jumlah saham biasa yang beredar pada tahun bersangkutan laba per saham dasar tahun 2021 mencapai Rp394,04 naik dibandingkan dengan tahun 2020 yang mencapai Rp285,61.

Basic Earnings Per Share

Basic earnings per share was calculated by dividing profit for the year by the weighted average number of ordinary shares outstanding in the relevant year. Basic earnings per share in 2021 reached IDR394.04, an increase compared to 2020 which reached IDR285.61.

Tabel Per lembar saham
Table of Basic Earnings Per Share

(dalam Rupiah Penuh. kecuali disebutkan lain/in full IDR, unless otherwise stated)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Laba tahun berjalan	645.676.813	429.159.557	216.517.256	50,45%	Income for the year
Jumlah rata-rata tertimbang saham biasa yang beredar (nilai penuh)	1.638.608.705	1.502.614.918	135.993.787	9,05%	Number of weighted average shares outstanding (full amount)
Laba per saham dasar (nilai penuh)	**394,04**	**285,61**	**108,43**	**37,96%**	**Earnings per shares (full amount)**

Laporan Arus Kas

Cash Flow Report

Tabel Laporan Arus Kas
Table of Cash Flow Report

(dalam ribuan Rupiah/in IDR thousand)

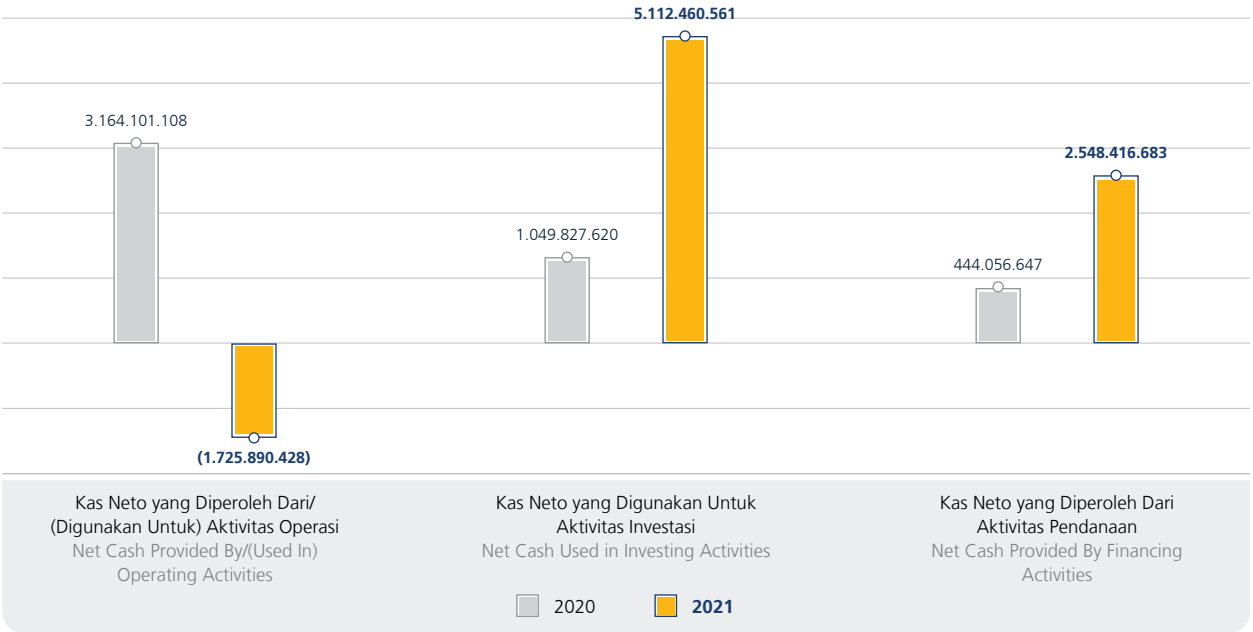
Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
ARUS KAS DARI AKTIVITAS OPERASI/CASH FLOWS FROM OPERATING ACTIVITIES					
Penerimaan dari pendapatan bunga	4.326.891.734	3.327.393.524	999.498.210	30,04%	Receipts from interest income
Pembayaran beban bunga	(1.671.171.955)	(1.757.709.991)	86.538.036	(4,92%)	Payment of interest expenses
Penerimaan pendapatan operasional lainnya	188.202.604	263.431.789	(75.229.185)	(28,56%)	Receipt of other operating income
Pembayaran beban tenaga kerja	(614.624.166)	(585.646.804)	(28.977.362)	4,95%	Payment of labor load
Pembayaran beban umum dan administrasi	(294.312.165)	(228.955.630)	(65.356.535)	28,55%	Payment of general and administrative expenses
Penerimaan pendapatan beban non operasional - neto	1.239.670	642.345	597.325	93,00%	Non operating expense revenue received - net
Pembayaran beban pajak penghasilan badan	(280.640.708)	(175.092.408)	(105.548.300)	60,28%	Payment of corporate income tax expense
Arus kas operasional sebelum perubahan atas aset dan liabilitas operasi	**1.655.585.014**	**844.062.825**	**811.522.189**	**96,14%**	**Cash flows before changes in operating assets and liabilites**
Penurunan (kenaikan) aset operasi:					Decrease (increase) in operating assets:
Efek-efek yang dibeli dengan janji dijual kembali	(4.087.987.548)	546.030.700	(4.634.018.248)	848,67%	Securities purchased under agreement to resell
Kredit yang diberikan	(6.135.577.775)	(5.438.861.333)	(696.716.442)	12,81%	Loans
Biaya dibayar di muka	2.649.869	(2.175.706)	4.825.575	221,79%	Prepaid expenses
Aset lain-lain	(113.058.348)	7.535.244	(120.593.592)	1.600,39%	Other assets
Kenaikan (penurunan) liabilitas operasi:					Increase (decrease) in operating liabilities:
Liabilitas segera	185.933.897	198.082.779	(12.148.882)	(6,13%)	Liability immediately

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Simpanan nasabah					Deposits from customers
Giro	47.133.805	7.563.269	39.570.536	523,19%	Current account
Tabungan	1.854.963.736	1.233.889.927	621.073.809	50,33%	Saving
Deposito	4.637.563.510	6.475.534.060	(1.837.970.550)	(28,38%)	Deposit
Simpanan dari bank lain	102.228.927	(711.988.110)	814.217.037	114,36%	Deposits from other banks
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali		-			Liability for marketable securities under repurchase agreements
Utang pajak	(2.853.591)	(4.161.618)	1.308.027	(31,43%)	Taxes payable
Liabilitas lain-lain	127.528.076	25.135.170	102.392.906	4,07%	Other liabilities
Kas neto yang diperoleh dari/ (digunakan untuk) aktivitas operasi	**(1.725.890.428)**	**3.180.647.207**	**(4.906.537.635)**	**(154,26%)**	**Net cash provided by/(used in) operating activities**
ARUS KAS DARI AKTIVITAS INVESTASI/CASH FLOWS FROM INVESTING ACTIVITIES					
Pembelian aset tetap	(162.930.178)	(58.103.431)	(104.826.747)	180,41%	Purchase of fixed assets
Penjualan aset tetap	103.927	81.430	22.497	27,63%	Sale of fixed assets
Pembelian aset tidak berwujud	(6.599.422)	(31.513.747)	24.914.325	(79,06%)	Purchase of intangible assets
Perolehan aset hak guna	(69.734.695)	(81.788.626)	12.053.931	(14,74%)	Acquisition of use rights assets
Pembelian efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(2.459.621.193)	(496.821.000)	(1.962.800.193)	395,07%	Purchase of marketable securities at fair value through other comprehensive income
Pembelian efek-efek yang diukur pada biaya perolehan diamortisasi	(2.967.939.000)	(431.682.246)	(2.536.256.754)	587,53%	Purchase of securities measured at amortized cost
Penerimaan dari efek-efek yang telah jatuh tempo	283.210.000	50.000.000	233.210.000	466,42%	Receipts from matured securities
Penerimaan dari penjualan efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	271.050.000	-	271.050.000	100%	Proceeds from the sale of securities measured at fair value through other comprehensive income
Kas neto yang digunakan untuk aktivitas investasi	**(5.112.460.561)**	**(1.049.827.620)**	**(4.062.632.941)**	**386,98%**	**Net cash used in investing activities**
ARUS KAS DARI AKTIVITAS PENDANAAN/CASH FLOWS FROM FINANCING ACTIVITIES					
Dana setoran modal	-	497.465.273	(497.465.273)	(100%)	Fund for paid up capital
Penerimaan dari pinjaman yang diterima	1.250.000.000	1.600.000.000	(350.000.000)	(21,88%)	Receipts from loans received
Pembayaran atas pinjaman yang diterima	(600.000.000)	-	(600.000.000)	100,00%	Payment of loans received
(Pembayaran atas) penerimaan dari surat berharga yang diterbitkan	2.000.000.000	(1.500.000.000)	3.500.000.000	233,33%	(Payment for) receipts from securities issued
Pembayaran dividen	(64.373.933)	(136.862.527)	68.488.594	(50,04%)	Dividend payment
Biaya emisi dari surat berharga yang diterbitkan	(6.642.203)	-	(6.642.203)	100%	Issuance costs of securities issued
Pembayaran liabilitas sewa	(30.567.181)	(16.546.099)	(14.021.082)	84,74%	Payment of rental obligations
Kas neto yang diperoleh dari aktivitas pendanaan	**2.548.416.683**	**444.056.647**	**2.104.360.036**	**473,89%**	**Net cash provided by financing activities**
KENAIKAN (PENURUNAN) NETO KAS DAN SETARA KAS	**(4.289.934.306)**	**2.574.876.234**	**(6.864.810.540)**	**(266,61%)**	**NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS**
KAS DAN SETARA KAS AWAL TAHUN	**5.862.759.824**	**3.287.883.590**	**2.574.876.234**	**78,31%**	**CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR**
KAS DAN SETARA KAS AKHIR TAHUN	**1.572.825.518**	**5.862.759.824**	**(4.289.934.306)**	**(73,17%)**	**CASH AND CASH EQUIVALENTS AT END OF YEAR**

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Kas dan setara kas terdiri dari:					Cash and cash equivalents consist of:
Kas	101.571.326	75.973.540	25.597.786	33,69%	Cash
Giro pada Bank Indonesia	675.712.284	212.664.489	463.047.795	217,74%	Current accounts with Bank Indonesia
Giro pada bank lain	45.541.908	27.243.521	18.298.490	67,17%	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo 3 bulan atau kurang sejak tanggal perolehan	750.000.000	5.546.878.274	(4.796.878.274)	(86,48%)	Placements with Bank Indonesia and other banks - maturities of 3 months or less from the date of acquisition
Total kas dan setara kas	**1.572.825.518**	**5.862.759.824**	**(4.289.934.306)**	**(73,17%)**	**Total cash and cash equivalents**

Grafik Laporan Arus kas
Graph of Cash Flow

(dalam ribuan Rupiah/in IDR thousand)



Arus Kas dari/(digunakan untuk) Aktivitas Operasi

Selama tahun 2021 kas neto yang digunakan untuk aktivitas operasi Bank Mandiri Taspen sebesar Rp1,72 triliun menurun sebesar Rp4,89 triliun dibandingkan dengan tahun 2020 dengan perolehan kas neto dari aktivitas operasi sebesar Rp3,16 triliun. Hal tersebut dipengaruhi antara lain adanya peningkatan aset operasi berupa efek-efek yang dibeli dengan janji dijual kembali dan aset lain-lain.

Arus Kas dari Aktivitas Investasi

Selama tahun 2021 kas neto yang digunakan untuk aktivitas investasi Bank Mandiri Taspen sebesar Rp5,11 triliun meningkat

Cash Flows from Operating Activities

During 2021 the net cash used for Bank Mandiri Taspen operating activities reached IDR1.72 trillion, a decrease of IDR4.89 trillion compared to 2020 with net cash gains from operating activities amounting to IDR3.16 trillion. This was influenced by an increase in operating assets in the form of securities purchased under agreements to resell and other assets.

Cash Flows from Investing Activities

During 2021 the net cash used for Bank Mandiri Taspen investment activities was IDR5.11 trillion, an increase of

sebesar Rp4,06 triliun dibandingkan tahun 2020 yang sebesar Rp1,05 triliun. Peningkatan arus kas untuk aktivitas investasi terutama dipengaruhi oleh pembelian efek-efek baik yang diukur pada nilai wajar melalui penghasilan komprehensif lain maupun yang diukur pada biaya perolehan diamortisasi.

IDR4.06 trillion compared to 2020 which was IDR1.05 trillion. The increase in cash flows for investing activities was mainly influenced by the purchase of securities, both measured at fair value through other comprehensive income and those measured at amortized cost.

Arus Kas dari Aktivitas Pendanaan

Kas neto yang diperoleh dari aktivitas pendanaan di tahun 2021 sebesar Rp2,54 triliun meningkat sebesar Rp2,10 triliun dari tahun 2020 yang sebesar Rp444,05 miliar. Peningkatan arus kas dari aktivitas pendanaan terjadi karena pada tahun 2021 terdapat penerimaan dari surat berharga yang diterbitkan dan penerimaan dari pinjaman yang diterima.

Cash Flows from Financing Activities

Net cash obtained from financing activities in 2021 reached IDR2.54 trillion, an increase of IDR2.10 trillion from 2020 which was IDR444.05 billion. The increase in cash flow from financing activities occured because in 2021 there were receipts from securities issued and receipts from loans received.

Kemampuan Membayar Utang dan Kolektibilitas Piutang

Secara keseluruhan kemampuan Bank Mandiri Taspen dalam membayar utang dan menjaga kolektibilitas piutang masih dapat terjaga dengan baik. Hal ini ditunjukkan dari rasio kecukupan modal Bank yang sangat jauh dari ketentuan regulator sesuai dengan profil risiko.

Rasio kecukupan modal Bank posisi akhir tahun 2021 mencapai 19,41% jauh lebih tinggi dari ketentuan regulator untuk Bank dengan Profil Risiko (peringkat komposit 2) di kisaran 10%. Kolektibilitas Bank juga masih sangat baik yang merupakan hasil dari *prudential banking* yang telah dijalankan selama tahun 2021. Rasio *Non Performing Loan* (NPL) *Net* dapat dijaga di angka 0,20%.

Ability to Pay Debt and Receivable Collectability

In general, Bank Mandiri Taspen ability to pay debts and maintain collectibility of receivables can still be maintained well. This was indicated by Bank Mandiri Taspen capital adequacy ratio which was very far from regulator policies in accordance with the risk profile.

Bank Mandiri Taspen capital adequacy ratio at the end of 2021 reached 19.41%, far higher than the regulator policies for Banks with a Risk Profile (composite rating 2) in the range of 10%. Bank collectibility was also still very good as a result of prudential banking implemented during 2021. The ratio of non-performing loans can be maintained at 0.20%

Kemampuan Membayar Utang

Bank Mandiri Taspen senantiasa berkomitmen untuk memenuhi hak-hak kreditor dengan melakukan pembayaran pokok pinjaman dan bunganya secara tepat waktu. Kemampuan Bank Mandiri Taspen dalam memenuhi seluruh kewajiban baik kewajiban jangka panjang maupun jangka pendek, diukur melalui beberapa rasio, antara lain rasio likuiditas, rasio solvabilitas, dan rasio rentabilitas.

Ability to Pay Debt

Bank Mandiri Taspen is always committed to fulfilling the creditor's rights by paying the loan principal and interest in a timely manner. The ability of the Bank to be strong in fulfilling all obligations both long-term and shortterm obligations was measured through several ratios, including liquidity ratios, solvency ratios, and profitability ratios.

Kemampuan Membayar Utang Jangka Pendek (Likuiditas Bank)

Pada tahun 2021 tingkat likuiditas Bank sangat terjaga yang diukur melalui *Loan to Funding Ratio* (LFR) mengalami perbaikan yakni sebesar 86,54% pada tahun 2021 dibandingkan dengan LFR di tahun 2020 sebesar 90,29%.

Ability to Pay Short-Term Debt (Bank Liquidity)

In 2021 the Bank's liquidity level was very well maintained as measured by the Loan to Funding Ratio (LFR), which had improved, namely by 86.54% in 2021 compared to LFR in 2020 of 92.29%.

Tabel Rasio Likuiditas
Table of Liquidity Ratio

(dalam %/in %))

Rasio Likuiditas	2021	2020	Pertumbuhan Change	Liquidity Ration
Loan to Funding Ratio (LFR)	86,54%	90,29%	3,76%	Loan to Funding Ratio (LFR)

Kemampuan Membayar Utang Jangka Panjang (Solvabilitas Bank)

Bank Mandiri Taspen mengukur solvabilitas melalui rasio permodalan Bank. Bank Mandiri Taspen memastikan kecukupan modal Bank untuk dapat memenuhi risiko kredit, risiko pasar dan risiko operasional yang tercermin dari Rasio Kecukupan Modal (*Capital Adequacy Ratio*/CAR).

Ability to Pay Long-Term Debt (Bank Solvability)

Bank Mandiri Taspen measures solvency through the bank's capital ratio. Bank Mandiri Taspen ensures the Bank's capital adequacy to meet credit risk, market risk and operational risk as reflected in the Capital Adequacy Ratio (CAR).

Tabel Rasio Solvabilitas
Table of Solvency Ratio

(dalam %/In%)

Rasio Solvabilitas	2021	2020	Pertumbuhan Change	Solvency Ratio
Capital Adequacy Ratio (CAR)	19,41%	17,36%	2,05%	Capital Adequacy Ratio (CAR)

CAR adalah rasio modal terhadap aset tertimbang menurut risiko (*Risk-Weighted Assets*-RWA). Pada tahun 2021, Rasio Kecukupan Modal Bank mencapai 19,41%, mengalami peningkatan jika dibandingkan dengan Rasio Kecukupan Modal tahun 2020 sebesar 17,36%. Sesuai dengan Peraturan Bank Indonesia (PBI) Nomor 20/04/PBI/2018, Rasio Kecukupan Modal minimum yang ditetapkan OJK adalah sebesar 14%. Dengan rasio kecukupan Bank berada pada tingkat 19,41%, struktur permodalan Bank memiliki kapabilitas untuk meng*cover* risiko-risiko yang mungkin terjadi, yakni risiko pasar, risiko kredit dan risiko operasional dimana rasio tersebut lebih tinggi dari rasio kecukupan minimum OJK dan struktur modal Bank sudah memenuhi Peraturan OJK. Hal ini berarti bahwa Bank Mandiri Taspen telah mengelola dengan baik modal Bank dan memiliki kecukupan modal untuk melindungi dari risiko solvabilitas.

CAR is the ratio of capital to Risk-Weighted Assets (RWA). In 2021, the Bank's Capital Adequacy Ratio reached 19.41%, a decrease compared to the 2020 Capital Adequacy Ratio of 17.36%. In accordance with Bank Indonesia Regulation Number 20/04/PBI/2018, the minimum Capital Adequacy Ratio set by the Financial Services Authority is 14%. With the Bank's adequacy ratio at the level of 19.41%, the Bank's capital structure has the capability to cover risks that may occur, namely market risk, credit risk and operational risk showing where the ratio is higher than the OJK minimum adequacy ratio and the Bank's capital structure has complied with the Regulations of Financial Services Authority. This means that Bank Mandiri Taspen has managed the Bank's capital well and has sufficient capital to protect it from solvency risk.

Kemampuan Membayar Utang dari Efek yang Diterbitkan

Kemampuan membayar utang juga dapat tercermin berdasarkan peringkat dari efek yang diterbitkan Bank Mandiri Taspen yaitu Obligasi. Efek yang diterbitkan secara rutin dinilai oleh lembaga pemeringkatan guna mendukung kelayakan efek. Kualitas efek sangat ditentukan oleh kemampuan perusahaan penerbit efek dalam membayar efek nya pada saat jatuh tempo dan kemampuannya membayar bunga atau kupon selama jangka waktu penerbitan efek tersebut.

Ability to Pay Debt From Securities Issued

The ability to pay debt could also be reflected based on the rating of the securities issued by Bank Mandiri Taspen, namely bonds. Securities issued regularly were assessed by a rating agency to support the eligibility of securities. The quality of securities was largely determined by the ability of the securities issuing company to pay its securities at maturity and its ability to pay interest or coupons during the term of the securities issuance.

Tabel Kemampuan Membayar Hutang dari Efek Yang Diterbitkan
Table of Ability to Pay Debt From Securities Issued

Uraian	Peringkat Rank		Description
	2021	2020	
Obligasi Berkelanjutan I Tahap II Tahun 2021 Seri A	AA(idn) Oleh Fitch	-	Continuous Bonds I Phase II Year 2021 Series A
Obligasi Berkelanjutan I Tahap II Tahun 2021 Seri B	AA(idn) Oleh Fitch	-	Continuous Bonds I Phase II Year 2021 Series B

Tabel Arti Peringkat Efek Yang Diterbitkan
Table of Published Securities Rating Meaning

Lembaga Pemeringkat Rating Agency	Peringkat Rating	Arti Peringkat Rating Meaning
Fitch Rating Indonesia Fitch Rating Indonesia	AA (idn)	Menunjukkan ekspektasi akan risiko gagal bayar yang sangat rendah relatif terhadap emiten atau surat utang lainnya di Indonesia. Risiko kredit hanya sedikit berbeda dari emiten-emiten atau surat-surat utang yang mendapat peringkat tertinggi di Indonesia. Shows expectations of a very low risk of default relative to other issuers or debt securities in Indonesia. Credit risk differs only slightly from issuers or debt securities that have the highest ratings in Indonesia.

Rasio Keuangan Lain

Rasio keuangan lain Bank Mandiri Taspen antara lain adalah rasio rentabilitas. Rentabilitas adalah sebuah kemampuan yang dimiliki Bank Mandiri Taspen untuk menghasilkan laba. Rasio rentabilitas diukur melalui rasio-rasio berikut ini:

Other Financial Ratios

Other financial ratios for Bank Mandiri Taspen included the profitability ratio. Profitability was the ability of Bank Mandiri Taspen to generate profits. The profitability ratio was measured by the following ratios:

Tabel Rasio Rentabilitas
Table of Rentability Ratio

(dalam %/in %))

Rasio Rentabilitas	2021	2020	Pertumbuhan Change	Rentability Ratio
Return on Assets (RoA)	2,04%	1,84%	0,20%	Return on Assets (RoA)
Return on Equity (RoE)	17,74%	16,43%	1,31%	Return on Equity (RoE)
Net Interest Margin (NIM)	6,95%	6,40%	0,55%	Net Interest Margin (NIM)
Beban Operasional terhadap Pendapatan Operasional (BOPO)	81,41%	84,80%	(3,39%)	Operational Cost of Operating Income (BOPO)

Return on Assets (RoA)

Rasio *Return on Asset* (ROA) mengalami peningkatan pada posisi bulan Desember 2021 sebesar 0,20% atau ke posisi sebesar 2,04% dibanding periode yang sama di tahun 2020 sebesar 1,84%, hal ini disebabkan karena tahun 2021 aset tumbuh signifikan dan pertumbuhan laba jauh melampaui target.

Return on Assets (RoA)

The Return on Assets (ROA) ratio increased to the position in December 2021 of 0.20% or to a position of 2.04% compared to the same period in 2020 of 1.84%, this was because in 2021 assets grew significantly and profit growth far exceeded the target.

Return on Equity (RoE)

Rasio *Return on Equity* (ROE) mengalami peningkatan 1,31% menjadi sebesar 17,74% dibandingkan periode yang sama tahun 2020 sebesar 16,43%.

Return on Equity (RoE)

The Return on Equity (ROE) ratio increased 1.31% to 17.74% compared to the same period in 2020 of 16.43%.

Net Interest Margin (NIM)

Rasio *Net Interest Margin* (NIM) tumbuh positif pada posisi bulan Desember 2021 sebesar 0,55% atau ke posisi sebesar 6,95% dibandingkan periode yang sama tahun 2020 sebesar 6,40%, hal ini dikarenakan peningkatan pendapatan bunga terhadap aset produktif Bank Mandiri Taspen cukup tinggi sehingga mampu menjaga pertumbuhan NIM.

Net Interest Margin (Nim)

The Net Interest Margin Ratio (NIM) grew positively in December 2021 by 0.55% or to a position of 6.95% compared to the same period in 2020 of 6.40%, this was due to an increase in interest income on Bank Mandiri's productive assets Taspen that was high enough to be able to maintain the growth of NIM.

Beban Operasional Terhadap Pendapatan Operasional (BOPO)

Rasio BOPO pada posisi bulan Desember 2021 sebesar 81,41% menurun sebesar 3,39% dari periode yang sama tahun 2020 sebesar 84,80%.

Operational Cost of Operating Income (Bopo)

The BOPO ratio in the position in December 2021 was 81.41% decreased by 3.39% from the same period in 2020 of 84,80%.

Kolektibilitas Piutang

Kolektibilitas Kredit Bank terlihat dari total kredit bermasalah (*Non Performing Loan*/NPL). Rasio Kredit Bermasalah atau NPL *gross* dan NPL *nett* akhir tahun 2021 masing-masing sebesar 0,75% dan 0,20% membaik dari tahun 2020 yaitu sebesar 0,78% dan 0,11%, namun demikian kualitas kredit Bank masih jauh dari ketentuan *regulator* sebesar maksimal 5%, sesuai POJK Nomor 15/POJK.03/2017 tentang Penetapan Status dan Tindak Lanjut Pengawasan Bank Umum.

Receivable Collectability

Bank Credit Collectibility can be seen from total nonperforming loans (NPL). The ratio of Non-Performing Loans or gross NPLs and NPLs at the end of 2021 were 0.75% and 0.20% increased from 2020 which was 0.78% and 0.11%, however, the quality of the Bank's credit is still far from the regulatory requirement of a maximum of 5%, according to POJK Number 15/POJK.03/2017 concerning Determination of Status and Follow-Up Supervision of Commercial Banks.

Tabel Rasio *Non Performing Loan* (NPL)
Table of Non Performing Loan (NPL)

(dalam %/in %)

Rasio	2021	2020	Pertumbuhan Change	Ratio
Non Performing Loan (NPL) *Gross*	0,75%	0,78%	(0,03%)	Non Performing Loan (NPL) Gross
Non Performing Loan (NPL) *Nett*	0,20%	0,11%	0,10%	Non Performing Loan (NPL) Nett

Kualitas kredit Bank dibagi berdasarkan tingkat kolektibilitasnya, yaitu ke dalam kelompok lancar, dalam perhatian khusus, kurang lancar, diragukan, dan macet. Adapun, tujuan dari pengklasifikasian kredit tersebut adalah agar bank dapat secara rutin melakukan *monitoring* terhadap kredit-kredit yang telah disalurkan.

Kualitas kredit yang diberikan berdasarkan kolektibilitas sesuai peraturan Bank Indonesia dan Otoritas Jasa Keuangan diuraikan sebagai berikut.

Bank credit quality was divided based on the level of collectability, namely into the current, special mention, substandard, doubtful, and loss groups. Meanwhile, the purpose of credit classification was so that banks could routinely monitor the credits that had been distributed.

The quality of credit provided based on collectability in accordance with Bank Indonesia and Financial Services Authority regulations was described as follows.

Tabel Kualitas Kredit yang Diberikan Berdasarkan Kolektibilitas
Table of Credit Quality Provided by Collectability

(dalam ribuan Rupiah/in IDR thousand)

Uraian Description	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Sub-standard	Diragukan Doubtful	Macet Loss	Total
31 DESEMBER 2021/31 DECEMBER 2021						
Pihak Berelasi - Rupiah **Related Parties - Rupiah**						
Modal Kerja Working capital	841.972	-	-	-	-	841.972
Konsumsi Consumption	2.961.547	-	-	-	-	2.961.547
Investasi Investation	-	-	-	-	-	-
	3.803.519	-	-	-	-	3.803.519
Pihak Ketiga - Rupiah **Third party - Rupiah**						
Modal Kerja Working capital	24.717.015.119	215.341.329	64.138.096	77.513.355	44.111.809	25.118.119.709
Konsumsi Consumption	5.950.994.146	48.520.539	15.331.104	20.091.290	9.721.330	6.044.658.409
Investasi Investation	167.125,962	12.778.246	3.502.040	250.851	627.236	184.284.335

Uraian Description	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Sub-standard	Diragukan Doubtful	Macet Loss	Total
	30.835.135.227	276.640.114	82.971.240	97.855.496	54.460.376	31.347.062.453
Total	**30.839.155.650**	**276.640.114**	**82.971.240**	**97.855.496**	**54.460.376**	**31.351.082.876**
Dikurangi: Cadangan Kerugian Penurunan Nilai Less: Allowance for Impairment Losses	(431.827.554)	(119.900.458)	(50.004.561)	(68.565.591)	(52.453.249)	(722.751.413)
Neto **Net**	**30.407.328.096**	**156.739.656**	**32.966.679**	**29.289.906**	**2.007.126**	**30.628.331.463**
31 DESEMBER 2020/31 DECEMBER 2020						
Pihak Berelasi - Rupiah **Related Parties - Rupiah**						
Modal Kerja Working capital	335.099	-	-	-	-	335.099
Konsumsi Consumption	3.405.686	-	-	-	-	3.405.686
Investasi Investation	-	-	-	-	-	-
	3.740.785	-	-	-	-	3.740.785
Pihak Ketiga - Rupiah **Third party - Rupiah**						
Modal Kerja Working capital	20.338.076.017	193.847.758	36.542.665	40.639.693	57.141.968	20.666.248.101
Konsumsi Consumption	4.615.042.056	76.378.115	7.993.677	9.387.427	38.485.257	4.747.286.532
Investasi Investation	215.694.970	18.207.607	2.181.701	167.178	8.889.580	245.141.036
	25.168.813.043	288.433.480	46.718.043	50.194.298	104.516.805	25.658.675.669
Total	**25.172.553.828**	**288.433.480**	**46.718.043**	**50.194.298**	**104.516.805**	**25.662.416.454**
Dikurangi: Cadangan Kerugian Penurunan Nilai Less: Allowance for Impairment Losses	(266.341.078)	(70.959.811)	(35.662.247)	(37.657.606)	(100.197.795)	(510.818.537)
Neto **Net**	**24.906.212.750**	**217.473.669**	**11.055.796**	**12.536.692**	**4.319.010**	**25.151.597.917**
PERTUMBUHAN 2020-2021/GROWTH 2020-2021						
Pihak Berelasi - Rupiah **Related Parties - Rupiah**						
Modal Kerja Working capital	506.873	-	-	-	-	506.873
Konsumsi Consumption	(444.139)	-	-	-	-	(444.139)
Investasi Investation	-	-	-	-	-	-
	62.734	-	-	-	-	62.734
Pihak Ketiga - Rupiah **Third party - Rupiah**						
Modal Kerja Working capital	4.378.939.102	21.493.571	27.595.431	36.873.662	(13.030.159)	4.451.871.608

Uraian Description	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Sub-standard	Diragukan Doubtful	Macet Loss	Total
Konsumsi Consumption	1.335.952.090	(27.857.576)	7.337.427	10.703.863	(28.763.927)	1.297.371.877
Investasi Investation	(48.569.008)	(5.429.361)	1.320.339	83.673	(8.262.344)	(60.856.701)
	5.666.322.184	(11.793.366)	36.253.197	47.661.198	(50.056.429)	5.688.386.784
Total	**5.666.601.822**	**(11.793.366)**	**36.253.197**	**47.661.198**	**(50.056.429)**	**5.688.666.422**
Dikurangi: Cadangan Kerugian Penurunan Nilai Less: Allowance for Impairment Losses	(165.486.476)	(48.940.647)	(14.342.314)	(30.907.985)	47.744.546	(211.932.876)
Neto **Net**	5.501.115.346	(60.734.013)	21.910.883	16.753.214	(2.311.884)	5.476.733.546

Suku Bunga Dasar Kredit

Suku Bunga Dasar Kredit (SBDK) digunakan sebagai dasar penetapan suku bunga kredit yang akan dikenakan oleh kepada nasabah. SBDK belum memperhitungkan komponen estimasi premi risiko yang besarnya tergantung dari penilaian Bank terhadap risiko masing-masing debitur atau kelompok debitur. Dengan demikian, besarnya suku bunga kredit yang dikenakan kepada debitur belum tentu sama dengan SBDK. Dalam kredit Konsumsi non KPR tidak termasuk penyediaan dana melalui kartu kredit dan kredit tanpa agunan (KTA).

Interest Rate On Credit

The Prime Lending Rate (SBDK) is used as the basis for determining the loan interest rate that will be charged by customers. Prime Lending Rate does not take into account the risk premium estimation component, the amount of which depends on the Bank's assessment of the risk of each debtor or group of debtors. Thus, the amount of credit interest rate charged to debtors is not necessarily the same as the prime lending rate. Non-KPR consumption credit does not include provision of funds through credit cards and unsecured credit (KTA).

Tabel Suku Bunga Dasar Kredit Per Akhir Tahun 2021
Table of Interest Rate on Credit As of End 2021

(efektif % per tahun/effective % per year)

Suku Bunga Dasar Kredit (*Prime Lending Rate*)/Interest Rate on Credit (Prime Lending Rate)				
Berdasarkan Segmen Bisnis/Based on Business Segments				
Kredit Korporasi Corporartion Credit	**Kredit *Retail*** Retail Credit	**Kredit Mikro** Micro Credit	**Kredit Konsumsi** Consumption Credit	
			KPR KPR	**Non KPR** Non KPR
-	10,96%	13,53%	-	11,20%

Suku Bunga Pendanaan

Informasi suku bunga tabungan, deposito dan giro Bank Mandiri Taspen yang bersaing dan kompetitif disajikan sebagai berikut:

Funding Interest Rate

Information on competitive and competitive interest rates for Bank Mandiri Taspen current accounts, savings, and time deposits is presented as follows:

Tabel Suku Bunga Pendanaan Per Akhir Tahun 2021
Table of Funding Interest Rate Per As of End 2021

(dalam %)/in %))

Produk DPK	Saldo Balance	Bunga Interest	Third Party Funding Product
GIRO/CURRENT ACCOUNT			
Giro	0 - Rp2,5 juta 0 – IDR2.5 million	0,00%	Current Account
	> Rp2,5 juta - Rp100 juta > IDR2.5 million – IDR100 million	1,50%	
	> Rp100 juta > IDR100 million	2,50%	
Giro Prima	0 – Rp10 juta 0 – IDR10 million	0,00%	Prime Current Account
	> Rp10 juta - Rp1 miliar > IDR10 million – IDR1 billion	2,00%	
	> Rp1 miliar > IDR1 billion	4,50%	
TABUNGAN/SAVINGS			
Tabungan siMantap	0 – Rp500 ribu 0 – IDR500 thousand	0,00%	siMantap Savings
	Rp500 ribu - Rp5 juta IDR500 thousand - IDR5 million	1,00%	
	Rp5 juta - Rp100 juta IDR5 million - IDR100 million	1,25%	
	Rp100 juta - Rp500 juta IDR100 million - IDR500 million	1,50%	
	> Rp500 juta > IDR500 million	1,75%	
Tabungan siMantap Berjangka	Minimal setoran Rp100 ribu/bulan Minimum deposit of IDR100 thousand /month	5,00%	siMantap Term Deposists
Tabunganku		1,00%	Tabunganku
DEPOSITO/DEPOSIT			
1 bulan	Minimal Pokok Rp1 juta Minimum principal is IDR1 million	3,50%	1 month
3 bulan	Minimal Pokok Rp1 juta Minimum principal is IDR1 million	3,50%	3 month
6 bulan	Minimal Pokok Rp1 juta Minimum principal is IDR1 million	3,50%	6 month
12 bulan	Minimal Pokok Rp1 juta Minimum principal is IDR1 million	3,50%	12 month
24 bulan	Minimal Pokok Rp1 juta Minimum principal is IDR1 million	3,50%	24 month

Kualitas Aset Produktif

Total aset produktif tahun 2020 sebesar Rp28,97 triliun, meningkat dibandingkan dengan tahun 2019 sebesar Rp22,70 triliun. Pada tahun 2020, kualitas aset produktif yang termasuk kategori lancar sebesar Rp28,48 triliun, dengan komposisi terbesar berasal dari kredit yang diberikan sebesar Rp25,17 triliun.

Productive Asset Quality

Total productive assets in 2020 amounted to IDR28.97 trillion, an increase compared to 2019 amounting to IDR22.70 trillion. In 2020, the quality of productive assets in the current category was IDR28.48 trillion, with the largest composition coming from loans amounting to IDR25.17 trillion.

Tabel kualitas Aset Produktif Tahun 2021
Table of Productive Asset Quality 2021

(dalam jutaan Rupiah)/in IDR million)

Aset Produktif	2021						Productive Asset
	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Sub-Standard	Diragukan Doubtful	Macet Loss	Total	
Kredit yang diberikan	30.839.156	276.640	82.971	97.855	54.460	31.351.083	Loans
Surat Berharga	-	-	-	-	-	-	Securities
Surat Berharga - NCD/ Obligasi/Revo	12.155.990	-	-	-	-	12.155.990	Securities - NCD/Bonds/ Revo
Surat Berharga - EBA	6.623	-	-	-	-	6.623	Securities - EBA
Penempatan	45.542	-	-	-	-	45.542	Placement
Penyertaan	-	-	-	-	-	-	Participation
Fasilitas Kredit Yang Belum Ditarik	8.235	5	-	-	-	8.240	Undrawn Credit Facilities
Garansi Yang Diberikan	-	-	-	-	-	-	Guarantee Given
Aset Lainnya	37.058	-	-	-	-	37.058	Other Asset
Total Aset Produktif	**43.092.604**	**276.645**	**82.971**	**97.855**	**54.460**	**43.604.536**	**Total Productive Asset**

Aset Produktif	2020						Productive Asset
	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Sub-Standard	Diragukan Doubtful	Macet Loss	Total	
Kredit yang diberikan	25.172.554	288.433	46.718	50.194	104.517	25.662.416	Loans
Surat Berharga	-	-	-	-	-	-	Securities
Surat Berharga - NCD/ Obligasi/Revo	3.245.288	-	-	-	-	3.245.288	Securities - NCD/Bonds/ Revo
Surat Berharga - EBA	10.524	-	-	-	-	10.524	Securities - EBA
Penempatan	27.244	-	-	-	-	27.244	Placement
Penyertaan	-	-	-	-	-	-	Participation
Fasilitas Kredit Yang Belum Ditarik	11.856	2.004	-	-	-	13.859	Undrawn Credit Facilities
Garansi Yang Diberikan	-	-	-	-	-	-	Guarantee Given
Aset Lainnya	10.765	-	-	-	-	10.765	Other Asset
Total Aset Produktif	**28.478.230**	**290.437**	**46.718**	**50.194**	**104.517**	**28.970.096**	**Total Productive Asset**

Fee Based Income

Pertumbuhan *fee based* Bank Mandiri Taspen masih didominasi oleh pendapatan atas *pol fee* asuransi dan administrasi kredit. Pertumbuhan *fee based income* Bank Mandiri Taspen tahun 2021 mengalami penurunan sebesar 23,37% secara (YoY) atau turun dari Rp263,23 miliar menjadi Rp201,73 miliar di tahun 2021. Penurunan *fee based* Bank diakibatkan karena adanya penurunan *pol fee* asuransi dan admin kredit.

Selanjutnya untuk menambah *source fee based* ke depan maka Bank Mandiri Taspen di tahun 2021 telah mengembangkan beberapa alternatif produk dan infrastruktur layanan berbasis *digital*.

Fee Based Income

Bank Mandiri Taspen fee-based growth was still dominated by income from insurance policies and credit administration fees. The growth of Bank Mandiri Taspen fee-based income in 2021 decreased by 23.37% (YoY) or decreased from IDR263.23 billion to IDR201.73 billion in 2021. The decline in the Bank's fee-based was due to a decrease in insurance and loan admin fees.

Furthermore, to increase the source fee based in the future, Bank Mandiri Taspen in 2021 have developed several alternative products and digital-based service infrastructure.

Tabel *Fee Based Income*
Table of Fee Based Income

(dalam miliar/in IDR billions)

Komponen	2021	2020	Pertumbuhan Growth		Componet
			(Rp)/(IDR)	(%)	
Pol *fee* asuransi	69.702	198.311	(128.609)	(64,85%)	Insurance fee policy
Pol administrasi kredit	35.733	29.747	5.986	20,12%	Credit administration policy
Pol denda kredit	47.151	24.424	22.727	93,05%	Credit penalty policy
Pol *fee* administrasi tabungan	2.551	2.607	(56)	(2,14%)	Pol saving administration fee
Pol penerimaan pokok kredit hapus buku	23.453	2.296	21.157	921,55%	Policy receipt of write-off credit principal
Pol administrasi tabungan pasif	2.475	2.215	260	11,76%	Passive savings administration policy
Pol denda pencairan deposito sebelum jatuh tempo	1.993	1.140	853	74,83%	Pol a penalty for disbursement of deposits before ma-turity
Pol *fee* gadai emas	117	735	(617)	(84,04%)	Gold pawn pol fee
Pol denda tabungan berjangka	854	683	171	25,03%	Time savings policy policy
Pol *fee transfer*/pengiriman uang	403	280	123	44,04%	Pol fee transfer/money transfer
Lainnya	17.295	795	16.500	2.076,02%	Etc
Total	**201.726**	**263.230**	**(61.505)**	**(23,37%)**	**Total**

Struktur Modal

Kebijakan Struktur Modal dan Dasar Pemilihan

Bank Mandiri Taspen memiliki kebijakan untuk menitikberatkan penggunaan liabilitas sebagai sumber modalnya. Sampai dengan 2021, struktur modal Bank Mandiri Taspen masih didominasi oleh liabilitas.

Rincian Struktur Modal

Komposisi struktur modal di tahun 2021 yang dimiliki oleh Bank Mandiri Taspen adalah 83,49% berasal dari liabilitas dan 7,67% berupa ekuitas, komposisi ini mengalami perubahan jika

Capital Structure

Policy of Capital Structure and Basis of Selection

Bank Mandiri Taspen has a policy to emphasize the use of liabilities as a source of capital. As of 2021, the structure of the Bank Mandiri Taspen Capital was still dominated by Liabilities

Rincian Struktur Modal Capital Structure Details

The composition of capital structure in 2021 owned by Bank Mandiri Taspen was 83.49% derived from liabilities and 7.67% in the form of equity, this composition has changed compared

dibandingkan dengan tahun 2020. Komposisi struktur modal yang berasal dari liabilitas dan ekuitas mengalami peningkatan masing-masing sebesar 26,17% dan 29,75% sedangkan persentase struktur modal yang didanai dengan surat berharga yang diterbitkan tahun 2021 adalah sebesar 7,67%, naik sebesar 133,58% dibandingkan dengan tahun 2020.

to 2020. The composition of the capital structure derived from liabilities and equity experienced an increase of 26.17% and 29.75% respectively, while the percentage of capital structure funded by securities issued in 2021 was 7.67%, a decrease of 133.58% compared to 2020.

Tabel Rincian Struktur Modal
Table of Capital Structure Details

(dalam ribuan Rupiah/in IDR thousand)

Uraian	2021	Komposisi Composition	2020	Komposisi Composition	Perubahan Change		Description
	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	(Rp)/(IDR)	(%)	
Liabilitas	38.022.087.160	83,49%	30.134.445.977	85,85%	7.887.641.183	26,17%	Liabilities
Surat berharga yang diterbitkan (utang berbasis bunga)	3.491.637.003	7,67%	1.494.821.750	4,26%	1.996.815.253	133,58%	Securities issued (interest-based debt)
Ekuitas	4.028.139.789	8,84%	3.470.498.555	9,89%	557.641.234	16,07%	Equity
LIABILITAS DAN EKUITAS	**45.541.863.952**	**100,00%**	**35.099.766.282**	**100,00%**	**10.442.097.670**	**29,75%**	**LIABILITY AND EQUITY**

Penjelasan mengenai Struktur Permodalan disajikan secara terpisah dalam Laporan Tahunan ini.

A description of the Capital Structure is presented separately in this Annual Report.

Ikatan Material Investasi Barang Modal

Adapun ikatan material terkait investasi barang modal yang berlangsung selama tahun 2021 diuraikan sebagai berikut.

Capital Goods Investment Materials Agreement

The material ties related to investment in capital goods that will take place during 2021 were described as follows.

Tabel Ikatan Material Terkait Investasi Barang Modal
Table of Material Bonds Regarding Capital Goods Investment

(dalam Rupiah Penuh/In Full IDR)

Nama Pihak Party Name	Jenis Ikatan Type of Bonds	Realisasi Realization
PT Astra Garphia Information Technology	*Change Request Asset* Hak Guna PSAK 73 dan *Asset* Tetap Change Request Assets with Rights to Use PSAK 73 and Fixed Assets	598.675.000
PT Pilar Teknotama Sinergi	*Enhancement* Aplikasi Internal Audit Management System (IAMS) Enhancement Internal Audit Management System (IAMS) Application	75.000.000
PT Klickers	Aplikasi N*ew Mantap Operational Risk Integrated System* (MORIS) New Mantap Operational Risk Integrated System (MORIS) Application	700.000.000
PT Tri Daya Asira	Aplikasi SMART AML SMART AML Application	927.500.000
PT SKHA Indonesia	*Core Pla*n Bank Mandiri Taspen 2021 - 2025 Core Plan Bank Mandiri Taspen 2021 - 2025	115.500.000

Tujuan Ikatan

Ikatan material yang dimiliki oleh Bank Mandiri Taspen bertujuan sebagai komitmen pembelian barang modal yang telah direncanakan dalam Rencana Bisnis Bank (RBB).

The Purpose of the Bond

The material ties held by Bank Mandiri Taspen are intended as a commitment to purchase capital goods already planned in the Bank Business Plan.

Sumber Dana

Sumber dana yang digunakan dalam pembelian barang modal berasal dari modal Bank Mandiri Taspen yang telah dianggarkan selama tahun berjalan.

Source of Funds

The source of funds used in purchasing capital goods comes from Bank Mandiri Taspen capital which has been budgeted for the current year.

Mata Uang

Seluruh transaksi yang dilakukan dalam rangka pengikatan material untuk belanja modal adalah dalam mata uang Rupiah.

Currency

All transactions carried out in the context of material binding for capital expenditure are within rupiah currency.

Langkah Perlindungan Risiko Mata Uang

Karena seluruh transaksi pengikatan dan belanja modal dilakukan dalam mata uang Rupiah, maka Bank Mandiri Taspen tidak perlu melakukan perlindungan atas risiko perlindungan atas mata uang.

Steps to Protect Currency Risk

Because all binding transactions and capital expenditures are made in Rupiah, the Great Bank does not need to protect the risk of currency protection.

Investasi Barang Modal

Investasi berupa Barang Modal (*Capital Expenditure*) merupakan aktivitas pengeluaran dana yang digunakan untuk membeli sejumlah aset tetap atau menambah nilai aset tetap yang diharapkan dapat memberikan nilai manfaat di masa depan.

Capital Goods Investment

Investment in the form of Capital Goods (Capital Expenditure) is an activity of spending fundsto buy a number of fixed assets or increase the value of fixed assets expected to provide benefits in the future.

Jenis dan Nilai Investasi

Type and Value of Investment

Tabel Investasi Barang Modal
Table of Capital Goods Investment Realization

(dalam Rupiah Penuh/in full IDR)

Jenis	Nilai Tahun 2021 Value in 2021	Nilai Tahun 2020 Value in 2020	Type
Tanah	-	-	Land
Bangunan	11.448.957.403	9.570.470.533	Building
Kendaraan	-	23.409.384.492	Vehicle
Hardware	51.742.442.193	13.692.916.045	Hardware
Software	7.508.434.196	31.513.747.269	Software
Inventaris Kantor	6.914.551.715	8.234.109.534	Office Inventory
Total	**77.614.385.507**	**86.420.627.873**	**Total**

Tujuan Investasi

Investasi barang modal ini bertujuan untuk mendukung kelancaran kegiatan operasional Bank Mandiri Taspen.

Investment Goals

The investment of capital goods aims to support operasional activities of Bank Mandiri Taspen.

Komitmen dan Kontinjensi

Akun-akun di bawah ini merupakan akun-akun yang dicatat di laporan posisi keuangan ekstra komtabel *(off balance sheet)* yang diuraikan dalam bentuk tabel sebagai berikut.

Commitment and Contingencies

The accounts below are the accounts that are recorded in the statement of extra balance sheet (off balance sheet) which are described in the form of the table as follows.

Tabel Rincian Efek-Efek
Table of Commitments and Contingencies

(dalam Rupiah Penuh/in full IDR)

Uraian	2021	2020	Description
KOMITMEN/COMMITMENT			
Liabilitas komitmen			**Commitment liability**
Fasilitas kredit nasabah yang belum ditarik			Customer credit facilities that have not been withdrawn
Uncommitted	8.240.346	13.859.236	Uncommitted
Liabilitas komitmen - neto	8.240.346	13.859.236	Committed liabilities - net
KONTINJENSI/CONTINGENCIES			
Tagihan kontinjensi			Contingent claims
Pendapatan bunga dalam penyelesaian	82.432.289	73.261.538	Interest income in progress
Kredit hapus buku	547.016.808	123.558.239	Write-off credit
Total tagihan kontinjensi	629.449.097	196.819.777	Total contingent claims
Liabilitas kontinjensi			**Contingent liabilities**
Garansi bank	-	-	Bank guarantee
Tagihan kontinjensi - neto	**629.449.097**	**196.819.777**	**Contingent receivables - net**
Liabilitas komitmen dan kontinjensi - neto	**621.208.751**	**182.960.541**	**Commitments and contingent liabilities - net**

Perjanjian Signifikan

Perjanjian signifikan yang dilakukan oleh Bank Mandiri Taspen disajikan sebagai berikut:

1. Pada tanggal 14 November 2016, Bank melakukan perjanjian dengan PT Pos Indonesia (Persero) ("Pos"), pihak berelasi, untuk melakukan pemotongan uang pensiun dari debitur kredit yang diberikan di seluruh wilayah kerja Pos yang mengambil uang pensiun di Kantor Pos sebagai angsuran atas kredit pensiun yang diberikan oleh Bank. Perjanjian ini berlaku sejak tanggal 30 Agustus 2016 dan berakhir pada tanggal 13 September 2020 dan tidak diperpanjang. Pos tetap berkewajiban melakukan pemotongan uang pensiun dari debitur yang masih berlangsung dan Bank tetap membayar imbalan jasa atas hal tersebut.

   Atas jasa pemotongan uang pensiun untuk angsuran kredit pensiun, Pos berhak menerima imbal jasa dari Bank sebesar 3% dari jumlah uang tertagih belum termasuk Pajak Pertambahan Nilai (PPN). Pembayaran imbal jasa tersebut dilakukan dengan pemotongan langsung dari jumlah uang tertagih yang disetor Pos. Penyetoran hasil pemotongan uang angsuran kredit pensiun tersebut dilakukan pada tanggal 21

Significant Agreement

The agreements and engagements made by Bank Mandiri Taspen in the year are presented as follows:

1. On November 14, 2016, the Bank had an agreement with PT Pos Indonesia (Persero) (Pos), a related party, to deduct pension money from credit debtors in all Pos work areas who collect pension money at the Post Office as installments for pension loans. given by the Bank. This agreement was valid since August 30, 2016 and ended on September 13, 2020 and was not extended. Postal remained obliged to deduct the pension money from debtors who were still in progress, and the Bank continued to pay service fees for this.

   For pension deduction services for pension credit installments, the Post was entitled to receive a service fee from the Bank of 3% of the total collected money, excluding Value Added Tax (VAT). Payment of this service fee was made by deducting directly from the collectible amount paid by the Post. Deposits from the deduction of the pension credit installments were made on the 21st of each month. As of December 31,

untuk setiap bulannya. Pada tanggal 31 Desember 2021 dan 2020, Bank mencatat beban pemotongan angsuran kredit tersebut sebagai beban jasa pihak ketiga dalam beban umum dan administrasi masing-masing sebesar Rp4.683.251 ribu dan Rp5.441.868 ribu

2. Pada tanggal 5 Oktober 2015, Bank melakukan perjanjian kerja sama dengan PT Artajasa Pembayaran Elektronis ("Artajasa"), pihak ketiga, untuk menyediakan layanan *Switching System* dan *Card Management System* dengan masa berlaku 3 (tiga) tahun sejak tanggal perjanjian. Perjanjian ini telah diperpanjang pada tanggal 5 Oktober 2018 yang berlaku sampai dengan tanggal 5 Oktober 2021 dan dapat diperpanjang secara otomatis selama 12 bulan berikutnya, kecuali ditentukan lain oleh kedua pihak.

3. Pada tanggal 5 April 2021, Bank melakukan addendum pertama perjanjian kerja sama dengan PT Bank Mandiri (Persero) Tbk ("Bank Mandiri"), pihak berelasi, untuk menggabungkan ATM milik Bank dalam *switching* ATM milik Bank Mandiri sehingga nasabah Bank berhak untuk menggunakan ATM milik Bank Mandiri. Perjanjian ini berlaku mulai tanggal 5 April 2021 dan terus berlaku hingga ada pemberitahuan tertulis dari pihak yang ingin mengakhiri perjanjian.

4. Pada tanggal 17 Juli 2019, Bank melakukan perjanjian kerja sama dengan PT Taspen (Persero), pihak berelasi, tentang pembayaran tabungan hari tua, pensiun, jaminan kecelakaan kerja dan jaminan kematian melalui rekening Bank. Perjanjian ini berlaku selama 2 (dua) tahun sejak tanggal 17 Juli 2019 hingga 16 Juli 2021 dan sedang dilakukan perpanjangan.

5. Pada tanggal 12 Maret 2021, Bank melakukan perjanjian kerja sama dengan PT Asuransi Jiwa Inhealth Indonesia, pihak berelasi, tentang pemasaran produk asuransi "Mandiri Inhealth *Credit Life Protection* Bank Mandiri Taspen" kepada debitur Bank Mandiri Taspen dengan model bisnis kerja sama referensi dalam rangka produk bank. Perjanjian ini berlaku selama 3 (tiga) tahun sejak tanggal 12 Maret 2021 hingga 18 Maret 2024 dan dapat diperpanjang.

6. Pada tanggal 9 Maret 2015 yang telah diubah terakhir kali pada tanggal 28 Mei 2018, Bank melakukan perjanjian dengan PT Asuransi Kredit Indonesia (Persero) ("Askrindo"), pihak berelasi, untuk melindungi Bank dari risiko kerugian tidak tertagihnya kredit dengan asuransi atas kredit yang diberikan. Premi asuransi kredit ditanggung oleh debitur. Perjanjian ini berlaku hingga 3 (tiga) tahun sejak tanggal perjanjian dan sedang dilakukan perpanjangan.

7. Pada tanggal 8 Juni 2018, Bank melakukan perjanjian kerja sama dengan PT Artajasa Pembayaran Elektronis, pihak ketiga, tentang keanggotaan layanan transaksi elektronis Artajasa dalam rangka implementasi gerbang pembayaran nasional (GPN). Perjanjian ini berlaku selama 3 (tiga) tahun dan terus berlaku hingga ada pemberitahuan tertulis dari pihak yang ingin mengakhiri perjanjian.

2021 and 2020, the Bank recorded the cost of withholding loan installments as third party service expenses in general and administrative expenses amounting to IDR4,683,251 thousand and IDR5,441,868 thousand, respectively.

2. On October 5, 2015, the Bank had a cooperation agreement with PT Artajasa Payment Elektronis (Artajasa), a third party, to provide Switching System and Card Management System services with a validity period of 3 (three) years from the date of the agreement. This agreement had been extended on October 5, 2018 which was valid until October 5, 2021 and could be automatically extended for the next 12 months, unless determined otherwise by both parties.

3. On April 5, 2021, the Bank made its first addendum with PT Bank Mandiri (Persero) Tbk (Bank Mandiri), a related party, to merge Bank-owned ATMs into Bank Mandiri's ATM switching so that Bank customers had the right to use Bank Mandiri's ATMs. This agreement was effective from April 5, 2021 and continued to be in effect until there was written notification from the party wishing to terminate the agreement.

4. On July 17, 2019, the Bank had a cooperation agreement with PT Taspen (Persero), a related party, regarding the payment of old-age savings, pensions, work accident insurance and death security through bank accounts. This agreement is valid for 2 (two) years from July 17, 2019 to July 16, 2021 and could be extended.

5. On March 12, 2021, the Bank had a cooperation agreement with PT Asuransi Jiwa Inhealth Indonesia, a related party, regarding the marketing of the insurance product "Mandiri Inhealth Credit Life Protection Bank Mandiri Taspen" to Bank Mandiri Taspen debtors with a reference cooperation business model in the framework of bank products. This agreement was valid for 3 (three) years from March 12, 2021 to March 18, 2024 and could be extended.

6. On March 9, 2015, which was last amended on May 28, 2018, the Bank entered into an agreement with PT Asuransi Kredit Indonesia (Persero) (Askrindo), a related party, to protect the Bank from the risk of loss of uncollectible credit with insurance on loans. Credit insurance premiums were borne by the debtor. This agreement was valid for 3 (three) years from the date of the agreement and was being extended.

7. On June 8, 2018, the Bank had a cooperation agreement with PT Artajasa Payment Elektronis, a third party, regarding membership of the Artajasa electronic transaction service in the context of implementing the national payment gateway (GPN). This agreement was valid for 3 (three) years and continued in effect until there was written notification from the party wishing to terminate the agreement.

8. Pada tanggal 22 Juni 2018, Bank melakukan perjanjian kerja sama dengan PT Jalin Pembayaran Nusantara, pihak ketiga, tentang pemanfaatan layanan debet dalam jaringan link. Perjanjian ini berlaku selama 3 (tiga) tahun dan terus berlaku hingga ada pemberitahuan tertulis dari pihak yang ingin mengakhiri perjanjian.

9. Pada tanggal 17 Maret 2020, Bank melakukan perjanjian kerja sama pembiayaan kendaraan bermotor bagi aparatur sipil negara dengan PT Mandiri Tunas Finance, pihak berelasi. Perjanjian ini berlaku mulai tanggal 17 Maret 2020 dan berlaku selama 5 (lima) tahun hingga 17 Maret 2025 dan dapat diperpanjang berdasarkan kesepakatan para pihak.

10. Pada tanggal 27 Januari 2021, Bank melakukan perjanjian kerja sama penyaluran pembiayaan dengan PT Fidac Inovasi Teknologi (Fidac), pihak ketiga, tentang pembiayaan kepada pegawai negeri sipil aktif yang terdaftar dalam sistem *peer-to-peer lending* DUMI yang dikelola oleh Fidac dengan total fasilitas pembiayaan sebesar Rp100.000.000 ribu. Perjanjian ini berlaku mulai tanggal 27 Januari 2021 dan berlaku selama 3 (tahun) tahun hingga ada pengakhiran perjanjian secara tertulis oleh salah satu pihak.

11. Bank mempunyai perjanjian kerjasama pembiayaan bersama dengan PT Bank Mandiri (Persero) Tbk. Bank bertindak sebagai agen untuk kegiatan seleksi konsumen, penagihan dan pengurusan dokumen administrasi.

    Pada tanggal 9 Juli 2019, Bank dan PT Bank Mandiri (Persero) Tbk menandatangani Perjanjian Kerjasama Pembiayaan Kendaraan Bermotor dengan total fasilitas pembiayaan bersama sebesar Rp1.000.000.000 ribu hingga 31 Desember 2019 dan dapat diperpanjang sesuai kesepakatan para pihak, dimana Bank menanggung risiko (*risk*) kredit dan menerima imbalan (*rewards*) sesuai dengan porsi pembiayaannya.

    Dalam perjanjian kerjasama tersebut, porsi fasilitas pembiayaan yang akan diberikan untuk konsumen dari masing-masing pihak adalah 40,00% dari Bank dan 60,00% dari PT Bank Mandiri (Persero) Tbk.

8. On June 22, 2018, the Bank had a cooperation agreement with PT Jalin Payment Nusantara, a third party, regarding the use of debit services in the link network. This agreement was valid for 3 (three) years and continued in effect until there was written notification from the party wishing to terminate the agreement.

9. On March 17, 2020, the Bank had a motor vehicle financing cooperation agreement for the state civil servants with PT Mandiri Tunas Finance, a related party. This agreement is valid from March 17, 2020 and was valid for 5 (five) years until March 17, 2025 and could be extended based on the agreement of the parties.

10. On January 27, 2021, the Bank entered into a joint financing agreement with PT Fidac Inovasi Teknologi (Fidac), a third party, regarding financing to active civil servants registered in the DUMI peer-to-peer lending system managed by Fidac with total financing facilities. in the amount of IDR100,000,000,000. This agreement was valid from January 27, 2021 and was valid for 3 (three) year until there was a written termination of the agreement by either party.

11. The Bank had a joint financing agreement with PT Bank Mandiri (Persero) Tbk. The Bank acted as an agent for consumer selection, billing and administrative document, processing.

    On July 9, 2019, the Bank and PT Bank Mandiri (Persero) Tbk signed a Motor Vehicle Financing Cooperation Agreement with a total joint financing facility of IDR1,000,000,000 thousand until December 31, 2019 and could be extended according to the agreement of the parties, where the Bank had the credit risk and receive rewards in accordance with the portion of the financing.

    In the cooperation agreement, the portion of the financing facility that would be provided to consumers from each party was 40.00% from the Bank and 60.00% from PT Bank Mandiri (Persero) Tbk.

Tabel Jumlah Pembiayaan Bersama Dengan PT Bank Mandiri (Persero) Tbk yang dikelola oleh Bank
Table of the amount of joint financing with PT Bank Mandiri (Persero) Tbk managed by the Bank

(dalam ribuan Rupiah/in IDR thousand)

Uraian	31 Desember 2021 Desember 31, 2021	31 Desember 2020 Desember 31, 2020	Description
Kredit yang diberikan	114.476.559	129.698.204	Loans
Rata - rata jangka waktu kredit (tahun)	2 - 15	1 - 15	Average credit terms (years)

Informasi dan Fakta Material Setelah Tanggal Laporan Akuntan

Berdasarkan keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan Nomor KEP-9/D.03/2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Chandra Arie Setiawan selaku Komisaris Independen PT Bank Mandiri Taspen tanggal 25 Januari 2022, Chandra Arie Setiawan telah disetujui oleh OJK sebagai Komisaris Independen Perseroan sehingga dengan demikian

Information and Material Facts After the Accountant's Report Date

Based on the decision of the Member of the Board of Commissioners of the Financial Services Authority Number KEP-9/D.03/2022 regarding the Fit and Proper Test Results Chandra Arie Setiawan as Independent Commissioner of PT Bank Mandiri Taspen dated January 25, 2022, Chandra Arie Setiawan has been approved by the Financial Services Authority as Commissioner Independent

sejak tanggal 25 Januari 2022 yang bersangkutan telah efektif dan dapat bertindak dan memberikan keputusan atas nama jabatan selaku Komisaris Independen Perseroan.

Dampak perubahan komposisi Dewan Komisaris yaitu dengan dinyatakannya efektif dapat bertindak dalam jabatannya dan memberikan keputusan yang mengikat sebagai anggota Dewan Komisaris yang diharapkan dapat memberikan dampak positif terhadap kinerja Bank dan risiko usaha di masa yang akan datang.

Prospek Usaha dan Strategi ke Depan Tahun 2022

Pemulihan ekonomi yang berlanjut dikonfirmasi oleh kinerja sejumlah indikator pada Januari 2022 antara lain *Purchasing Managers' Index* (PMI), keyakinan konsumen, dan penjualan ritel yang tetap kuat, di tengah kenaikan penyebaran kasus COVID-19 varian Omicron. Dengan perkembangan tersebut, pertumbuhan ekonomi global 2022 diprakirakan sesuai dengan proyeksi sebelumnya sebesar 4,4%. Volume perdagangan dan harga komoditas global diprakirakan masih meningkat, sehingga menopang prospek ekspor negara berkembang. Namun demikian, perekonomian global masih menghadapi ketidakpastian pasar keuangan yang meningkat sejalan dengan rencana percepatan kebijakan normalisasi negara maju, terutama AS dan Kawasan Eropa, sebagai respon peningkatan tekanan inflasi akibat gangguan rantai pasok dan kuatnya permintaan, kenaikan penyebaran COVID-19 varian Omicron, serta meningkatnya tensi geopolitik. Hal tersebut berpotensi mengakibatkan terbatasnya aliran modal dan tekanan nilai tukar negara berkembang, termasuk Indonesia.

Perekonomian Indonesia diprakirakan meningkat lebih tinggi pada tahun 2022 sejalan dengan membaiknya permintaan domestik. Akselerasi perekonomian nasional di 2022 didukung oleh peningkatan mobilitas seiring dengan penyebaran COVID-19 yang lebih terkendali dan akselerasi vaksinasi, pembukaan sektor prioritas yang semakin luas disertai optimalisasi implementasi paket kebijakan terpadu Komite Stabilisas Sistem Keuangan (KSSK), serta stimulus kebijakan fiskal Pemerintah dan bauran kebijakan Bank Indonesia. Dalam kaitan ini, Bank Indonesia memprakirakan pertumbuhan ekonomi Indonesia pada tahun 2022 akan mencapai 4,7%-5,5%, sejalan dengan akselerasi konsumsi swasta dan investasi, di tengah tetap terjaganya belanja fiskal Pemerintah dan ekspor, meski risiko kenaikan kasus COVID-19 perlu terus diwaspadai. Konsumsi swasta diprakirakan akan kembali pulih dan mencapai pertumbuhan sekitar 5% pada Semester II 2022, ditopang oleh terkendalinya penyebaran COVID-19 seiring dengan tercapainya imunitas massal, dan berangsur pulihnya mobilitas masyarakat. Kinerja ekspor juga tetap akan menjadi sumber pertumbuhan ekonomi dengan masih akan tingginya permintaan dan harga komoditas global. Investasi diprakirakan tumbuh meningkat seiring dengan peningkatan permintaan domestik, tetap kuatnya kinerja ekspor, berlanjutnya proyek-proyek infrastruktur strategis nasional yang sempet tertunda, dan kenaikan PMA seiring dengan membaiknya iklim investasi di dalam negeri. Dari sisi Lapangan Usaha (LU), pertumbuhan ekonomi akan didukung sejumlah sektor yang diperkirakan tumbuh kuat, seperti sektor pertambangan, industri pengolahan, perdagangan, dan pertanian.

Company so that since January 25, 2022 the person concerned has been effective and can act and make decisions on behalf of the position as Independent Commissioner of the Company.

The impact of changes in the composition of the Board of Commissioners is that they are declared effective in acting in their positions and provide binding decisions as members of the Board of Commissioners which are expected to have a positive impact on the Bank's performance and business risks in the future.

Business Prospects and Future Strategies in 2022

The continued economic recovery was confirmed by the performance of a number of indicators in January 2022, including the Purchasing Managers' Index (PMI), consumer confidence, and retail sales which remained strong, amid the increase in the spread of COVID-19 cases of the Omicron variant. With these developments, global economic growth in 2022 was predicted in line with the previous projection of 4.4%. Global trade volume and commodity prices were predicted to continue to increase, thus supporting the export outlook for developing countries. However, the global economy is still facing increasing financial market uncertainty in line with plans to accelerate the normalization policy of developed countries, especially the US and the European Region, in response to increased inflationary pressure due to supply chain disruptions and strong demand, the increase in the spread of the Omicron variant of COVID-19, as well as rising geopolitical tension. This will have the potential to result in limited capital flows and pressure on the exchange rate of developing countries, including Indonesia.

The Indonesian economy was forecasted to accelerate further in 2022 in line with improving domestic demand. The acceleration of the national economy in 2022 is supported by increased mobility in line with the more controlled spread of COVID-19 and accelerated vaccination, the opening of wider priority sectors accompanied by optimization of the implementation of the integrated policy package of the Financial System Stabilization Committee (KSSK), as well as the Government's fiscal policy stimulus and policy mix. Bank Indonesia. In this regard, Bank Indonesia predicted that Indonesia's economic growth in 2022 will reach 4.7%-5.5%, in line with the acceleration of private consumption and investment, amid maintained government fiscal spending and exports, although the risk of an increase in COVID-19 cases is necessary to stay alert. Private consumption was predicted to recover and reach growth of around 5% in Semester II 2022, supported by the controlled spread of COVID-19 in line with the achievement of mass immunity, and the gradual recovery of community mobility. Export performance will also continue to be a source of economic growth given the high demand and global commodity prices. Investment was forecasted to increase in line with increasing domestic demand, continued strong export performance, continued delays in national strategic infrastructure projects, and an increase in FDI in line with the improving domestic investment climate. From the field of business (LU), economic growth will be supported by a number of sectors that are expected to grow strongly, such as the mining, manufacturing, trade and agriculture sectors.

Akselerasi pemulihan ekonomi juga dibarengi dengan stabilitas yang tetap terjaga. Stabilitas eksternal pada 2022 diprakirakan tetap terjaga dengan defisit transaksi berjalan yang tetap rendah dan berada pada kisaran 1,1-1,9% dari PDB, dengan *surplus* neraca transaksi modal dan finansial yang meningkat. Stabilitas nilai tukar Rupiah terjaga ditopang kondisi fundamental ekonomi Indonesia yang tetap baik, di tengah ketidakpastian pasar keuangan global yang masih berlangsung seiring dengan normalisasi kebijakan moneter di negara maju. Inflasi diprakirakan terkendali dalam kisaran sasaran yaitu 3±1%, meskipun meningkat sejalan dengan kenaikan permintaan domestik. Dalam hal ini, inflasi tetap terkendali dengan dukungan kapasitas produksi nasional yang mencukupi untuk mengimbangi kenaikan permintaan agregat, di tengah dampak kenaikan harga energi global yang tetap perlu diwaspadai. Sementara itu, stabilitas sistem keuangan juga tetap baik dengan fungsi intermediasi perbankan yang meningkat. Rasio kecukupan modal (*Capital Adequacy Ratio*/ CAR) perbankan tetap tinggi dan rasio kredit bermasalah (*Non Perfoming Loan*/NPL) tetap terjaga, termasuk dengan tetap berlakunya pengaturan restrukturisasi kredit dari OJK. Likuiditas perbankan tetap longgar tercemin dari tingginya rasio alat likuid terhadap dana pihak ketiga (AL/DPK) di tengah rencana Bank Indonesia akan mengurangi secara bertahap likuiditas (*tapering*) sebagai bagian dari normalisasi stimulus moneter. Intermediasi perbankan akan semakin membaik, dengan pertumbuhan kredit dan DPK diperkirakan mencapai 6,0%-8,0% dan 7,0%-9,0% pada 2022.

Ekonomi keuangan *digital* nasional akan terus meningkat pesat pada tahun 2022 didukung oleh akselerasi digitalisasi sistem pembayaran oleh Bank Indonesia. Transaksi *e-commerc*e pada 2022 diproyeksikan akan terus meningkat hingga mencapai Rp526 triliun, atau tumbuh 31%, didukung perluasan ekosistem *e-commerce,* terus berlanjutnya pergeseran preferensi perilaku masyarakat untuk berbelanja *online*, maupun berbagai inovasi dan promosi oleh para perusahaan dan program-program Pemerintah dan Bank Indonesia. Kenaikan pesat transaksi Uang Elektronik (UE) diperkirakan juga terus berlanjut didorong oleh perluasan penggunaan UE pada *e-commerc*e dan pada berbagai *platform online* lainnya. Penggunaan UE diperkirakan tetap tumbuh tinggi 17,1% (YoY) hingga mencapai Rp358 triliun pada 2022. Demikian pula, transaksi *digital banking* pada 2022 diproyeksikan akan tetap kuat didukung oleh kenyamanan konsumen bertransaksi secara *digital* dan berbagai inovasi *digital* oleh perbankan. Transaksi pembayaran *digital banking* diproyeksikan tumbuh tinggi 24,8% (YoY) hingga mencapai Rp49,7 ribu triliun pada 2022. Berbagai inisiatif Bank Indonesia untuk digitalisasi sistem pembayaran sesuai *Blueprint* Sistem Pembayaran Indonesia (BSPI) 2025 akan terus diakselerasi untuk menciptakan transaksi sistem pembayaran yang cepat, mudah, murah, aman, dan andal untuk semakin mendorong peningkatan ekonomi-keuangan *digital* nasional.

Sumber:
- Laporan Perekonomian Indonesia, Januari 2022, Bank Indonesia
- Tinjauan Kebijakan Moneter Februari 2022, Bank Indonesia

Berdasarkan uraian di atas maka Bank Mandiri Taspen memiliki prospek usaha yang sangat baik di masa yang akan datang. Bank Mandiri Taspen optimis untuk dapat senantiasa meningkatkan

Accelerating economic recovery is also accompanied by maintained stability. External stability in 2022 was predicted to be maintained with the current account deficit remaining low and in the range of 1.1-1.9% of GDP, with the capital and financial account surplus increasing. The stability of the Rupiah exchange rate can be maintained, supported by the condition of Indonesia's economic fundamentals which remained sound, amidst the ongoing global financial market uncertainty in line with the normalization of monetary policy in developed countries. Inflation was predicted to be controlled within the target range of 3±1%, although it will increase in line with rising domestic demand. In this case, inflation remains under control with the support of sufficient national production capacity to offset the increase in aggregate demand, amidst the impact of rising global energy prices that still need to be watched out for. Meanwhile, the stability of the financial system also remains good with the banking intermediation function increasing. The banking capital adequacy ratio (CAR) remains high, and the ratio of non-performing loans (NPL) is maintained, including with the implementation of credit restructuring arrangements from the FSA. Banking liquidity remains loose as reflected in the high ratio of liquid assets to third party funds (AL/DPK) amid Bank Indonesia's plan to gradually reduce liquidity (tapering) as part of the normalization of monetary stimulus. Banking intermediation will continue to improve, with loan and deposit growth forecasted at 6.0%-8.0% and 7.0%-9.0% in 2022.

The national digital financial economy will continue to grow rapidly in 2022, supported by the acceleration of digitalization of the payment system by Bank Indonesia. E-commerce transactions in 2022 were projected to continue to increase to reach IDR526 trillion, or a 31% growth, supported by the expansion of the e-commerce ecosystem, continued shifts in people's behavioral preferences for online shopping, as well as various innovations and promotions by companies and government programs. and Bank Indonesia. The rapid increase in Electronic Money (EU) transactions is also expected to continue, driven by the expansion of the use of the EU in e-commerce and on various other online platforms. EU usage is estimated to continue to grow at a high 17.1% (YoY) to reach IDR358 trillion in 2022. Likewise, digital banking transactions in 2022 are projected to remain strong, supported by the convenience of consumers in digitally transacting and various digital innovations by banks. Digital banking payment transactions are projected to grow by 24.8% (YoY) to reach IDR49.7 thousand trillion in 2022. Various initiatives by Bank Indonesia to digitize payment systems according to the Indonesia Payment System Blueprint (BSPI) 2025 will continue to be accelerated to create payment system transactions that are fast, easy, cheap, safe, and reliable to further encourage the improvement of the national digital financial economy.

Sources:
- Indonesia Economic Report, January 2022, Bank Indonesia
- Monetery Policy Review, January 2022, Bank Indonesia

Based on the description above which is projected to continue to grow, Bank Mandiri Taspen has very good business prospects in the future. Bank Mandiri Taspen is optimistic that

kinerjanya dalam jangka panjang. Hal ini didukung adanya peluang dan kekuatan yang dimiliki oleh Bank Mandiri Taspen sebagai berikut.

Bank Mandiri Taspen memiliki peluang untuk tumbuh. Peluang yang dimiliki Bank Mandiri Taspen antara lain sebagai berikut:

1. Bank Mandiri Taspen berpeluang masuk ke new business Dapen BUMN dan swasta serta P3K yang mempunyai karakteristik seperti segmen ASN dan pensiunan.
2. *Branding* mulai dikenal dan dilirik oleh pencari kerja baik *fresh graduate* maupun yang telah berpengalaman.
3. Segmen pembiayaan kredit mikro, Usaha Mikro Kecil Menengah (UMKM), pra pensiun dan pensiunan di Indonesia yang masih memiliki potensi pasar yang besar.
4. Untuk meningkatkan komposisi *funding* retail, Bank Mandiri Taspen juga berpeluang untuk mengoptimalkan potensi segmen senior *citizen* usia > 40 tahun.
5. Segmen pembiayaan kredit pensiunan yang lebih *resistance* terhadap dampak lesunya perekonomian.
6. Peluang memberikan layanan perbankan yang lebih baik hingga ke berbagai pelosok daerah melalui pemanfaatan jaringan yang dimiliki induk perusahaan.

Kekuatan Bank Mandiri Taspen khususnya adalah memiliki induk perusahaan dengan keunggulannya masing-masing yang berfungsi untuk mengembangkan bisnis Bank Mandiri Taspen yaitu:

1. Bank Mandiri Taspen memiliki induk perusahaan dengan keunggulannya masing-masing yang berfungsi untuk mengembangkan bisnis Bank Mandiri Taspen yaitu:
   a. Bank Mandiri sebagai bank terbesar di Indonesia yang memiliki *expertise* dalam pengelolaan operasional dan layanan bank.
   b. PT Taspen memiliki akses kepada *captive market* pensiunan sehingga dapat menambah *database* calon debitur pensiunan.
   c. Dukungan pendanaan dari grup Pemegang Saham.
2. Kerjasama dengan PT ASABRI yang merupakan BUMN pengelola asuransi dan pembayaran pensiun khusus untuk Prajurit TNI, Anggota Polri, PNS Kementerian Pertahanan Republik Indonesia dan Polri.
3. Kerjasama dengan Dapen BUMN sebagai institusi pengelola pembayaran pensiun pensiunan pegawai BUMN.
4. Risiko pembiayaan kredit segmen pensiunan relatif lebih rendah karena sumber utama pembayaran angsuran kredit adalah dari manfaat pensiun debitur yang dipotong secara langsung.
5. Budaya kerja Bank Mandiri Taspen yang kuat.
6. *Branding* yang mencerminkan keunggulan masing-masing induk dan *founder* Bank Mandiri Taspen.
7. Mengutamakan SDM berasal dari wilayah setempat, sehingga penguasaan wilayah lebih optimal.
8. Mengembangkan pendidikan calon pegawai yang dipersiapkan sebagai suksesor dalam jangka panjang.
9. Produk unggulan 3 (tiga) pilar Mantap (Mantap Sehat, Mantap Aktif dan Wirausaha Mantap Sejahtera) sebagai *unique value proposition* Bank Mandiri Taspen dibanding kompetitor.

it can continuously improve its performance in the long term. This is supported by the opportunities and strengths possessed by Bank Mandiri Taspen as follows.

Bank Mandiri Taspen has the opportunity to grow. The opportunities that Bank Mandiri Taspen has include, among others::

1. Bank Mandiri Taspen has the opportunity to enter the new business of SOEs and private pension funds as well as First Aid which has characteristics such as the Civil government and retired segments.
2. Branding is starting to be recognized and attracted by both fresh graduate and experienced job seekers.
3. The micro credit, micro, small and medium enterprises (UMKM), pre-retirement and pension financing segments in Indonesia still have a large market potential.
4. To increase the composition of retail funding, Bank Mandiri Taspen also has the opportunity to optimize the potential of the senior citizen segment aged > 40 years.
5. The pension loan financing segment is more resistant to the impact of the economic downturn.
6. The opportunity to provide better banking services to various remote areas through the utilization of the network owned by the parent company.

Bank Mandiri Taspen strength in particular is having a holding company with its respective advantages which functions to develop Bank Mandiri Taspen business, namely:

1. Bank Mandiri Taspen has a holding company with their respective advantages that function to develop Bank Mandiri Taspen business, namely:
   a. Bank Mandiri is the largest bank in Indonesia which has expertise in bank management.
   b. PT Taspen has access to the captive market for retirees so that it can add to the database of prospective retired debtors.
   c. Funding support from the Shareholders group.
2. Collaboration with PT ASABRI, a state-owned company that manages insurance and special pension payments for TNI Soldiers, Polri Members, Civil Servants of the Ministry of Defense of the Republic of Indonesia and Polri.
3. Collaboration with Dapen SOEs as the management institution for retired SOEs employees pension payments.
4. The risk of credit financing for the pensioners' segment is relatively lower because the main source of credit installment payments is from direct deducted debtor pension benefits.
5. Bank Mandiri Taspen strong work culture.
6. Branding that reflects the advantages of each parent and founder of Bank Mandiri Taspen.
7. Prioritizing human resources from the local area, so that territorial control is more optimal.
8. Developing the education of prospective employees who are prepared as long-term successors.
9. Featured product 3 (three) pillars of Mandiri Taspen (Steady Healthy, Steady Active and Steady and Prosperous Entrepreneurship) as the unique value proposition of Mandiri Taspen Bank compared to competitors.

Bank Mandiri Taspen tetap harus waspada dan mawas diri karena di tahun 2022-2024 masih akan dipenuhi berbagai tantangan yang *challenging*, khususnya dari aspek pencapaian *market share*, profitabilitas dan nilai kapitalisasi pasar. Selain itu yang tengah dihadapi Bangsa Indonesia dan dunia saat ini adalah pandemi COVID-19. Selanjutnya untuk terus dapat memberikan pertumbuhan positif, Bank Mandiri Taspen harus dapat menciptakan nilai tambah secara berkesinambungan, baik dari segi *business unit* maupun *supporting unit*, yaitu dengan selalu berorientasi kepada pencapaian laba perusahaan dan pertumbuhan bisnis secara berkelanjutan serta peningkatan produktivitas melalui Kebijakan Manajemen di tahun 2022, yang meliputi sebagai berikut:

1. Pertumbuhan Kredit, Dengan Portfolio Kredit Pensiunan Yang Meningkat
   Secara keseluruhan target pertumbuhan kredit Bank Mandiri sesuai dengan target untuk terus menaikkan pangsa pasar kredit, serta upaya untuk meningkatkan komposisi kredit segmen pensiunan.
2. Pengelolaan Sumber Pendapatan
   Sumber pendapatan utama di tahun 2022 masih berupa pendapatan bunga kredit. Kontribusi pendapatan lain bersumber dari *fee based income* seperti admin deposit, *payment point*, *rebate* asuransi, administrasi kredit dan jasa layanan bank lainnya.
3. Pengendalian Kualitas Aktiva Produktif
   Pengendalian kualitas aktiva produktif dilaksanakan melalui beberapa tahapan untuk memastikan *risk exposure* senantiasa teridentifikasi, terukur, termonitor, dan termitigasi. Tahapan-tahapan tersebut mulai dari penerapan pendekatan proses bisnis yang efektif dan prudential (*four eyes principle* dan Rapat Komite), variasi *tools* yang tepat guna, sumber daya profesional dan efektif, *monitoring* dan *review* dan ditekankan pada penguatan aktifitas *collection*. Bank Mandiri Taspen akan sangat selektif dalam menjaga pertumbuhan, khususnya kredit di Provinsi Bali serta akan fokus pada pengembangan kredit di segmen pensiunan.
4. Pertumbuhan Dana
   Pertumbuhan dana sebesar 13,47% untuk mempertahankan *Loan to Funding Ratio* (LFR) pada level 88-92% yang didorong dari peningkatan Dana Pihak Ketiga (DPK), penerbitan obligasi, kerjasama *bilateral loan* serta alternatif pendanaan maupun dukungan pendanaan dari grup usaha.

Pencapaian Target dan Target ke Depan

Pencapaian Target

Secara umum, pencapaian target Bank di 2021 telah menunjukkan hasil yang baik. Uraian terkait perbandingan target dan realisasi keuangan, pengembangan SDM dan pemasaran disajikan sebagai berikut.

Perbandingan Target dan Realisasi Keuangan

Pencapaian target Bank Mandiri Taspen pada umumnya melampaui target yang telah ditetapkan dalam Rencana Bisnis Bank (RBB) tahun 2021. Bank Mandiri Taspen berhasil melampaui target laba tahun berjalan di tahun 2021 yaitu sebesar 113,79% dan pendapatan operasional lainnya sebesar 111,67%. Ekuitas di atas target yaitu sebesar 102,73%. Pencapaian target aset berhasil

Bank Mandiri Taspen still has to be vigilant and introspective because in 2022-2024 there will still be various stimulating challenges, especially in terms of achieving market share, profitability and market capitalization value. In addition, what the Indonesian nation and the world are currently facing is the COVID-19 pandemic. Furthermore, in order to continue to provide positive growth, Bank Mandiri Taspen has to be able to create added value on an ongoing basis, both in terms of business units and supporting units, namely by always being oriented towards achieving corporate profits and sustainable business growth as well as increasing productivity through Management Policy in 2022. , which includes the following:

1. Loans Growth, With An Increasing Retirement Loan Portfolio
   Overall, Bank Mandiri's loan growth target is in line with the target to continue to increase the credit market share, as well as efforts to increase the composition of the pension segment credit.
2. Revenue Source Management
   The main source of income in 2022 is still loan interest income. Other income contributions come from fee-based income such as admin deposits, payment points, insurance rebates, loan administration and other bank services.
3. Earning Assets Quality Control
   Quality control of earning assets is carried out through several stages to ensure that risk exposure is always identified, measured, monitored and mitigated. These stages start from the application of an effective and prudential business process approach (four eyes principle and Committee Meetings), a variety of appropriate tools, professional and effective resources, monitoring and review and an emphasis on strengthening collection activities. Bank Mandiri Taspen will be very selective in maintaining growth, especially credit in the Province of Bali and will focus on developing loans in the pensioner segment.
4. Fund Growth
   Fund growth of 13.47% to maintain the Loan to Funding Ratio (LFR) at the level of 88-92% driven by an increase in Third Party Funds (DPK), bond issuance, bilateral loan cooperation as well as alternative funding and funding support from business groups.

Target Achievements and Future Targets

Target Achievements

In general, the achievement of the Bank's target in 2021 has shown satisfactory results. The description regarding the achievement of targets is illustrated in the following table.

Target Comparison and Financial Realization

Bank Mandiri Taspen target achievement generally exceeded the target set in the Bank's Business Plan (RBB) for 2021. Bank Mandiri Taspen managed to exceed the current year's profit target in 2021, which was 113.79% and other operating income by 111.67%. Equity above the target was 102.73%. The asset target achievement exceeded the target of 101.91% and credit

melampaui target sebesar 101,91% dan pencapaian kredit telah melebihi yang ditargetkan yaitu sebesar 100,14%. Demikian pula dengan pencapaian target dana pihak ketiga tahun 2021 yang sebesar 104,61% yang didukung dengan pencapaian target giro, tabungan dan deposito masing-masing sebesar 132,22%, 101,18% dan 105,35%. Bank Mandiri Taspen akan senantiasa melakukan evaluasi pelaksanaan strategi yang telah ditetapkan, sehingga kinerja Bank Mandiri Taspen di masa yang akan datang akan mengalami peningkatan secara berkelanjutan.

achievement exceeded the target of 100.14%. Likewise, the achievement of the third party fund target in 2021 which was 104.61%, supported by the achievement of demand deposits, savings and time deposits targets of 132.22%, 101.18% and 105.35%, respectively. Bank Mandiri Taspen continued to evaluate the implementation of the strategy that has been determined, so that the performance of Bank Mandiri Taspen in the future would increase continuously.

Tabel Perbandingan Realisasi Keuangan 2021
Table of Financial Realization Comparison in 2021

(dalam Jutaan Rupiah/in IDR million)

Uraian	Realisasi 2021 Realization in 2021	RBB 2021 RBB 2021	Pencapaian Achievement	Description
1	2	3	4=2/3	5
KEUANGAN/FINANCE				
Total Aset	45.541.864	44.688.734	101,91%	Total Assets
Dana Masyarakat (DPK)	34.127.887	32.623.677	104,61%	Public Funds (TPF)
Giro	150.971	114.183	132,22%	Current accounts
Tabungan	6.601.844	6.524.735	101,18%	Savings
Deposito	27.375.071	25.984.759	105,35%	Deposit
Kredit	31.351.083	31.307.622	100,14%	Credit
Ekuitas	4.028.140	3.921.091	102,73%	Equity
Pendapatan Bunga Bersih	2.624.156	2.215.872	118,43%	Net interest income
Pendapatan Operasional Lainnya	201.726	180.643	111,67%	Other Operating Income
Laba (Rugi) tahun berjalan	645.677	567.432	113,79%	Income for the year
RASIO KEUANGAN (%)/FINANCIAL RATIO (%)				
NPL *Gross*	0,75%	0,78%	104,10%	NPL Gross
NPL *Net*	0,20%	0,14%	69,58%	NPL Net
ROA	2,04%	1,95%	104,72%	ROA
ROE	17,74%	16,03%	110,68%	ROE
CAR	19,41%	17,09%	113,55%	CAR
NIM	6,95%	6,24%	111,33%	NIM
BOPO	81,41%	81,81%	100,49%	BOPO

Perbandingan Target dan Realisasi Struktur Modal (*Capital Structure*)

Pencapaian target total modal Bank Mandiri Taspen sebesar 100,95% dengan realiasasi mencapai Rp4,08 triliun. Pencapaian total modal dapat terjaga sesuai dengan target disebabkan terlampauinya target laba bank sebesar 113,79% dari target.

Comparison of Target and Capital Structure Realization

The achievement of Bank Mandiri Taspen total capital target of 100.95% with realization reaching Rp4.08 trillion. The achievement of total capital can be maintained in accordance with the target due to the bank's profit target being exceeded by 113.79% of the target.

Tabel Perbandingan Target dan Realisasi Struktur Modal
Table of Comparison of Targets and Realization of Capital Structure

(dalam Jutaan Rupiah/in IDR million)

Uraian	Realisasi 2021 Realization in 2021	Target 2021 Target 2021	Pencapaian Achievement	Description
1	2	3	4=2/3	5
Modal Inti Utama	3.854.255	3.780.496	101,95%	Main Core Capital
Modal Inti Tambahan	-	-	-	Additional Core Capital

Uraian	Realisasi 2021 Realization in 2021	Target 2021 Target 2021	Pencapaian Achievement	Description
1	2	3	4=2/3	5
Modal Pelengkap (*Tier* 2)	227.788	263.233	86,53%	Supplementary Capital (Tier 2)
Total Modal	**4.082.043**	**4.043.729**	**100,95%**	**Total Capital**

Perbandingan Target dan Realisasi Pengembangan Sumber Daya Manusia (SDM)

Uraian perbandingan target dan realisasi pengembangan pegawai Bank Mandiri Taspen tahun 2021 disajikan sebagai berikut.

Comparison of Targets and Realization of Human Resources Development (HR)

A description of the comparison of targets and realization of Bank Mandiri Taspen Bank employee development in 2021 is presented as follows.

Tabel Perbandingan Target dan Realisasi Pengembangan SDM Tahun 2021
Table of Comparison of the Target and Realization of Human Resources Development in 2021

Uraian	Realisasi 2021 Realization in 2021	Target 2021 Target 2021	Pencapaian Achievement	Description
1	2	3	4=2/3	5
Realisasi Pelatihan Pegawai (dalam pegawai)	2.312	2.298	100,61%	Realization of Employee Training (in employees)
Biaya pelatihan Pegawai (Rp)	16.645.047.359	35.169.668.276	47,33%	Employee training fee (IDR)

Realisasi pelatihan pegawai sejumlah 2.312 pegawai dari rencana 2.298 pegawai atau 100,61% dari target pengembangan SDM di tahun 2021. Mempertimbangkan situasi dan kondisi di tengah pandemi COVID-19 membawa dampak terutama pada pelaksanaan pendidikan dan pelatihan. Berbagai pendidikan dan pelatihan yang seharusnya dilaksanakan secara tatap muka dihentikan dan dilakukan penyesuaian dengan metode pembelajaran *online training* termasuk waktu dan durasi pelaksanaan pendidikan dan pelatihan. Penyesuaian metode pembelajaran *online training* merupakan solusi dalam peningkatan kompetensi pegawai dalam mencapai tujuan bisnis dan sasaran perusahaan dalam memenuhi pengetahuan serta memperkuat keterampilan. Detail pelaksanaan metode *offline training* sebanyak 32 kelas dan metode *online training* sebanyak 155 kelas dengan realisasi biaya pelatihan pegawai di tahun 2021 sebesar Rp16.645.047.359 dari anggaran pendidikan dan pelatihan sebesar Rp35.169.668.276.

The realization of employee training was 2,312 employees from the planned 2,298 employees or 100.61% of the HR development target in 2021. Considering the situation and conditions in the midst of the COVID-19 pandemic, it had an impact, especially on the implementation of education and training. Various education and trainings that should have been carried out face-to-face were stopped and made adjustments to the online training learning method including the time and duration of education and training. Adjusting the online training learning method is a solution in increasing employee competence in achieving business goals and company goals in fulfilling knowledge and strengthening skills. Details of the implementation of the offline training method were 32 classes, and the online training method was 155 classes with the realization of employee training costs in 2021 amounting to IDR16,645,047,359 from the education and training budget of IDR35,169,668,276.

Perbandingan Target dan Realisasi Pemasaran

Tahun 2021 merupakan tahun yang *challenging* untuk perekonomian Indonesia khususnya sektor industri perbankan yang disebabkan oleh dampak pandemi COVID-19. Dampak pandemi COVID-19 juga mulai dirasakan oleh Bank Mandiri Taspen yang sempat mengalami perlambatan di Q2 2021, namun seiring dengan penyesuaian strategi pemasaran yang dilakukan, kinerja penyaluran kredit Bank Mandiri Taspen berhasil *rebound* sampai dengan akhir tahun 2021. Dengan strategi yang tepat dan efektif, Bank Mandiri Taspen berhasil melampaui target pemasaran baik dari sisi kredit maupun penghimpunan dana. Berikut adalah indikator utama keberhasilan pemasaran Bank Mandiri Taspen di tahun 2021, sebagai berikut:

Target Comparison and Marketing Realization

2021 will be a challenging year for the Indonesian economy, especially the banking industry sector caused by the impact of the COVID-19 pandemic. The impact of the COVID-19 pandemic has also begun to be felt by Bank Mandiri Taspen, which experienced a slowdown in Q2 2021, but along with the marketing strategy adjustments made, Bank Mandiri Taspen credit distribution performance managed to rebound until the end of 2021. With the right and effective strategy, Bank Mandiri Taspen has succeeded in exceeding its marketing targets both in terms of credit and fundraising. The following are the main indicators of Bank Mandiri Taspen marketing success in 2021, as follows:

Indikator Pemasaran	Realisasi 2021 Realization in 2021	Target 2021 Target 2021	Pencapaian Achievement	Marketing Indicators
1	2	3	4=2/3	5
Total rekening nasabah	790.917	780.000	101,40%	Total customer accounts
Rekening baru	340.698	330.000	103,24%	New account
Jumlah rekening DPK	684.524	563.648	121,45%	Number of third party fund accounts
Jumlah Dapem Pensiunan ASN	264.012	248.000	106,46%	Number of Dapem retired state civil servants (ASN)
Pencairan Kredit 2021 (Rp Juta)	11.072.469	10.534.585	105,11%	Credit Disbursement 2020 (IDR million)

Di tengah perlambatan pertumbuhan industri perbankan, Bank Mandiri Taspen tetap dapat *survive* dan tumbuh *sustain* baik dari sisi jumlah nasabah, pertumbuhan DPK dan pencairan/*booking* kredit di tahun 2021. Bank Mandiri Taspen berhasil melampaui target total rekening nasabah sebesar 101,40%, rekening baru sebesar 103,24%, jumlah rekening DPK dan Dapem pensiunan ASN masing-masing sebesar 121,45% dan 106,46%.

In the midst of slowing growth in the banking industry, the Bank is steadfast in being able to survive and grow sustainably both in terms of number of customers, growth in deposits and credit disbursements/bookings in 2021. Bank Mandiri Taspen managed to exceed the target of total customer accounts by 101.40%, new accounts by 103.24%, total TPF and Pension Fund accounts for Civil Government pensioners by 121.45% and 106.46%, respectively.

Target Ke Depan (Proyeksi)

Manajemen Bank Mandiri Taspen telah menyusun Rencana Bisnis Bank untuk tahun 2022 dengan mempertimbangkan kondisi ekonomi saat ini dan proyeksi perekonomian di tahun 2021, baik dari segi makro maupun mikro.

Target Ke Depan (Proyeksi)

Bank Mandiri Taspen Management has prepared a Bank Business Plan for 2022 taking into account current economic conditions and economic projections in 2022, both from a macro and micro perspective.

Asumsi yang Digunakan dalam Menyusun Proyeksi

Dalam penyusunan proyeksi tahun 2022, Bank Mandiri Taspen menggunakan beberapa asumsi makro dan mikro ekonomi sebagai berikut:

Assumptions Used in Developing the Projection

In preparing projections for 2022, Bank Mandiri Taspen uses the following macro and micro economic assumptions:

Tabel Asumsi Makro dan Mikro
Table of Macro and Micro Assumption

(dalam %/in %)

Uraian Asumsi	2022	2023	2024	Description of Assumptions
ASUMSI MAKRO EKONOMI/MACRO ECONOMIC ASSUMPTIONS				
Pertumbuhan Ekonomi	4,49%	5,22%	5,03%	Economic growth
Inflasi	3,10%	3,13%	3,00%	Inflation
7D *Reverse Repo Rate*	4,00%	4,25%	4,25%	7D Reverse Repo Rate
ASUMSI MIKRO EKONOMI (SUKU BUNGA)/MICRO ECONOMIC ASSUMPTIONS (INTEREST RATES)				
Giro	2,50%	2,50%	2,50%	Current accounts
Tabungan	1,50%	1,50%	1,50%	Savings
Simpanan Berjangka	5,00%	5,00%	5,00%	Time Deposit
Kredit	14,00%	14,00%	14,00%	Credit

Sumber: Rencana Bisnis Bank Mandiri Taspen 2022-2024

source: Business Plan Bank Mandiri Taspen 2022-2024

Proyeksi Keuangan

Adapun uraian terkait proyeksi Keuangan Bank Mandiri Taspen tahun 2022 adalah sebagai berikut.

Financial Projection

The descriptions related to Bank Mandiri Taspen Bank Financial projections for 2022 are as follows.

Tabel Proyeksi Keuangan
Table of Financial Projection

(dalam jutaan Rupiah/in IDR million)

Uraian	Proyeksi 2022 Projection in 2022	Description
KEUANGAN/FINANCE		
Total Aset	51.605.448	Total Assets
Dana Masyarakat (DPK)		Public Funds (DPK)
Giro	167.211	Current accounts
Tabungan	7.910.917	Savings
Deposito	30.992.906	Deposit
Kredit	39.071.034	Credit
Ekuitas	5.359.814	Equity
Pendapatan Bunga Bersih	2.791.045	Net interest income
Pendapatan Operasional Lainnya	200.053	Other operating income
Laba (Rugi) tahun berjalan	741.800	Income for the year
RASIO KEUANGAN (%)/FINANCIAL RATIO(%)		
NPL *Gross*	0,78%	NPL Gross
NPL *Net*	0,09%	NPL Net
ROA	2,07%	ROA
ROE	16,78%	ROE
CAR	20,18%	CAR
NIM	6,58%	NIM
BOPO	80,93%	BOPO

Proyeksi Struktur Modal (*Capital Structure*)

Uraian terkait proyeksi struktur modal tahun 2022 adalah sebagai berikut:

Capital Structure Projection

The description regarding the projection of capital structure in 2022 is as follows:

Tabel Proyeksi Struktur Modal
Table of Capital Structure Projection

Uraian	Proyeksi 2022 Projectionn in 2022	Description
Modal Inti Utama	5.238.587	Main Core Capital
Modal Inti Tambahan	-	Additional Core Capital
Modal Pelengkap (*Tier* 2)	310.832	Supplementary Capital (Tier 2)

Proyeksi Kebijakan Dividen

Berdasarkan kebijakan deviden Bank Mandiri Taspen, yaitu apabila Bank Mandiri Taspen mempunyai saldo laba positif, setelah dikurangi penyisihan untuk cadangan, Bank Mandiri Taspen dapat membagikan dividen dengan besaran dan tata cara pembagiannya sesuai kesepakatan pemegang saham serta setelah memperoleh keputusan Rapat Umum Pemegang saham.

Dividend Policy Projection

Based on the dividend policy of Bank Mandiri Taspen, that is, if Bank Mandiri Taspen had a positive retained earnings, after deducting the allowance for reserves, Bank Mandiri Taspen could distribute dividends with the amount and method of distribution according to the agreement of the shareholders and after obtaining the decision of the General Meeting of Shareholders.

Tahun Buku yang berakhir tanggal 31 Desember 2021, Bank Mandiri Taspen berhasil membukukan laba setelah pajak mencapai Rp645.676 juta atau 113,79% dari target sebesar Rp567.432 juta dan tumbuh sebesar 50,45% jika dibandingkan periode yang sama tahun 2020 sebesar Rp429.160 juta.

Atas dasar hal tersebut, pada tahun 2022 Bank Mandiri Taspen memproyeksikan untuk membagikan dividen kepada pemegang saham dengan *payout ratio* 12,5% dari laba setelah pajak. Pembagian dividen tersebut dimaksudkan karena Tahun Buku 2021 Bank Mandiri Taspen telah memperoleh saldo laba yang positif sehingga memberikan return yang optimal kepada pemegang saham atas modal yang telah ditempatkan dan disetor penuh kepada Bank Mandiri Taspen.

Namun demikian, pembagian dividen yang akan dilakukan juga dengan mempertimbangkan rencana pengembangan bisnis beserta pendukungnya antara lain seperti pengembangan teknologi informasi dan pengembangan sumber daya manusia.

Proyeksi Pengembangan Sumber Daya Manusia (SDM)

Sebagai kelanjutan dari implementasi inisiatif strategi pengembangan Sumber Daya Manusia Bank Mandiri Taspen tahun 2021-2025, di tahun 2022 ini terdapat 4 (empat) bagian utama pengembangan Sumber Daya Manusia yaitu productivity, digitalization, competency, dan engagement. Tema utama dari inisiatif strategi yang akan dilakukan di tahun 2022 adalah 2X Initiave Program.

Penjabaran dari tema strategi tersebut yang pertama adalah 2X Fit Enterprise, Bank Mandiri Taspen akan melakukan desain organisasi yang sesuai yang dapat menjawab tantangan bisnis saat ini dan ke depannya. Di dalamnya tetap terdapat inisiatif pemenuhan tenaga kerja baru secara kuantitas tetap dibutuhkan mengingat bisnis Bank Mandiri Taspen yang terus tumbuh. Bank Mandiri Taspen berupaya untuk terus menjalin kerjasama dan berkolaborasi dengan beberapa recruitment agency terbaik agar mendapatkan tenaga kerja yang sesuai ekpektasi. Di tahun kedua ini, inisiatif juga mulai ditekankan pada peningkatan kualitas sumber daya manusia yang tercermin dari peningkatkan produktivitas setiap pegawai. Agar hal tersebut bisa terwujud, tentunya dibutuhkan kalkulasi yang sesuai dengan kebutuhan organisasi berdasarkan potensi bisnis yang ada. Untuk itu akan dilakukan diagnosa pada organisasi yang ada saat ini untuk mendesain struktur organisasi beserta penentuan job grade yang fit yang bisa menjawab tantangan tersebut.

Tema strategi yang kedua adalah 2X Development, setiap individu akan diberikan kesempatan pengembangan diri yang dilakukan berdasarkan kebutuhan kompetensi di tiap jabatan. Salah satu inisiatif berkaitan dengan hal tersebut adalah pembuatan kurikulum pembelajaran berbasis kompetensi terutama untuk posisi-posisi jabatan yang strategis. Dengan upaya untuk tetap terus beradaptasi pada perubahan serta melakukan reskilling dan upskilling, inisiatif pengembangan sumber daya manusia juga dilakukan dengan memberikan pembekalan kompetensi digital dan future work yang akan diselenggarakan melalui program Development Month yang akan dilaksanakan pada bulan tertentu secara full online learning. Bank Mandiri Taspen juga menyadari pentingnya kolaborasi dalam menjawab tantangan kompleksitas organisasi saat ini. Seringkali

For the financial year ending December 31, 2021, Bank Mandiri Taspen managed to record a profit after tax of IDR645,676 million or 113.79% of the target of IDR567,432 million and grew by 50.45% compared to the same period in 2020 of IDR429.160 million.

Based on this, in 2022 Bank Mandiri Taspen projected to distribute dividends to shareholders with a payout ratio of 12.5% of profit after tax. The dividend distribution was intended because the 2021 Fiscal Year Bank Mandiri Taspen obtained a positive retained earnings to provide an optimal return to shareholders on the issued and fully paid capital of Bank Mandiri Taspen.

However, the dividend distribution carried out also considered the business development plan and its supporters, such as the development of information technology and human resource development.

Human Resources (HR) Development Projection

As a continuation of the implementation of Bank Mandiri Taspen Human Resources development strategy initiative in 2021-2025, in 2022, 4 (four) main sections of Human Resources development have been carried out, namely productivity, digitalization, competency, and engagement. The main theme of the strategic initiatives that will be carried out in 2022 is the 2X Initiave Program.

The first elaboration of the strategic theme is 2X Fit Enterprise, Bank Mandiri Taspen will design an appropriate organization that can face current and future business challenges. This strategy includes initiatives to fill new workforce in quantity which is still needed considering Bank Mandiri Taspen business continues to grow. Bank Mandiri Taspen strives to continue to collaborate and collaborate with some of the best recruitment agencies in order to get a workforce that meets expectations. In this second year, the initiative has also begun to emphasize on improving the quality of human resources, which is reflected in increasing the productivity of each employee. In order for this to be realized, calculations are needed that are in accordance with the needs of the organization based on the existing business potential. For this reason, a diagnosis will be carried out on the current organization to design the organizational structure along with determining a fit job grade that can answer these challenges.

The second strategy theme is 2X Development, each individual will be given the opportunity for self-development based on the competency needs in each position. One of the initiatives related to this is the creation of a competency-based learning curriculum, especially for strategic positions. With efforts to continue to adapt to changes as well as reskilling and upskilling, human resource development initiatives are also carried out by providing digital competence and future work which will be held through the Development Month program which will be carried out in certain months with full online learning. Bank Mandiri Taspen also recognizes the importance of collaboration in responding to the challenges of today's organizational complexity. Often it starts from the classroom,

hal tersebut justru diawali dari kelas, sehingga Bank Mandiri Taspen juga berinisiatif untuk mengadakan program pembelajaran yang berbasis kolaborasi antar unit dengan nama Development Lab yang akan mempertemukan berbagai individu dengan latar belakang pekerjaan yang berbeda-beda untuk kemudian melakukan pembelajaran bersama untuk pemecahan masalah organisasi maupun pengembangan inovasi.

2X Opportunities Growth adalah tema strategi yang ketiga yang akan dilaksanakan tahun 2022. Kesempatan berkembang tidak hanya dalam hal kompetensi saja, namun juga untuk berkembang secara karir. Pengelolaan sumber daya manusia berbasis talent management yang telah dilakukan sebelumnya akan terus dilanjutkan dengan penajaman di tahun 2022 ini adalah program talent swap, atau pertukaran talent antar unit yang berbeda, dan juga talent assignment untuk terlibat dalam proyek- proyek yang sifatnya cross departmental. Peluang pertumbuhan karir yang lebih luas akan kami sediakan juga melalui program internal job advertisement yang akan mengkomunikasikan secara internal posisi-posisi jabatan yang kosong agar pegawai yang merasa mampu mengisi jabatan tersebut dapat kemudian mengajukan minatnya. Program sebelumnya seperti Staff Development Program akan terus dilakukan di tahun 2022 untuk memastikan adanya kesempatan peningkatan karir untuk pegawai-pegawai level pelaksana.

Tema strategi yang keempat adalah 2X Engage yang bertujuan untuk menciptakan tempat bekerja terbaik bagi bagi pegawai yang tetap selaras dengan core value Bank Mandiri Taspen. Kenyamanan dalam berkerja akan ditingkatkan melalui inisiatif digitalisasi dan otomisasi sistem pengelolaan sumber daya manusia yang nantinya akan berimpak pada peningkatan kualitas proses kerja secara keseluruhan. Peningkatan benefit asuransi kesehatan pegawai dan keluarga serta penyegaran program kompensasi pegawai juga akan dilakukan di tahun 2022. Program-program berbasis budaya Bank Mandiri Taspen akan dikemas dalam program *Culture Connect* yang akan diselenggarakan untuk memastikan budaya AKHLAK BUMN terinternaliasasi dalam perilaku pegawai sehari-harinya. Porgram peningkatan engagement pegawai seperti listening session, wellbeing program, dan recognition program akan dilaksanakan di tahun 2022 disertai dengan inisiatif pengukuran employee satisfaction agar organisasi dapat memahami lebih jauh gap apa saja yang perlu ditutup dalam rangka meningkatkan engagement pegawai selanjutnya secara berkelanjutan.

Proyeksi Pemasaran

Seiring dengan mulai membaiknya kondisi perekonomian di tahun 2021 yang didorong oleh program-program stimulus yang dikeluarkan oleh pemerintah serta mulai dilakukannya vaksinasi, Bank Mandiri Taspen optimis dapat terus tumbuh sustain dan terus berkinerja optimal. Kinerja pemasaran kami proyeksikan terus tumbuh positif di tahun 2022, yakni sebagai berikut:

so Bank Mandiri Taspen also takes the initiative to hold a collaborative learning program based between units under the name Development Lab which will bring together various individuals with different work backgrounds to then conduct joint learning for solving organizational and organizational problems. innovation development.

2X Opportunities Growth is the third strategic theme that will be implemented in 2022. Opportunities to develop are not only in terms of competence, but also for career development. The talent management-based human resource management that has been carried out previously will continue with sharpening in 2022, namely the talent swap program, or talent exchange between different units, as well as talent assignments to be involved in cross-departmental projects. We will also provide wider career growth opportunities through an internal job advertisement program which will internally communicate vacant positions so that employees who feel they are able to fill these positions can then submit their interests. Previous programs such as the Staff Development Program will continue to be carried out in 2022 to ensure career advancement opportunities for implementing level employees.

The fourth strategic theme is 2X Engage which aims to create the best work place for employees who remains in line with the core values of Bank Mandiri Taspen. Convenience at work will be increased through digitalization initiatives and automation of human resource management systems which will have an impact on improving the quality of the overall work process. An increase in employee and family health insurance benefits as well as a refresher for employee compensation programs will also be carried out in 2022. Bank Mandiri Taspen culture-based programs will be packaged in the Culture Connect program which will be held to ensure that the SOE's AKHLAK culture is internalized in the daily behavior of employees. Programs to increase employee engagement such as listening sessions, wellbeing programs, and recognition programs will be implemented in 2022 accompanied by employee satisfaction measurement initiatives so that organizations can further address any gaps that need to be closed in order to increase employee engagement in a sustainable manner.

Marketing Projections

As economic conditions begin to improve in 2022, which is driven by stimulus programs issued by the government and the introduction of vaccinations, Bank Mandiri Taspen is optimistic that it can continue to grow sustainably and continue to perform optimally. Our marketing performance is projected to continue to grow positively in 2022, namely as follows:

Tabel Proyeksi Pemasaran
Table of Marketing Projections

Indikator Pemasaran	2022	Marketing Indicators
Total Rekening Nasabah	936.283	Total customer accounts
Rekening baru	371.619	New account

Indikator Pemasaran	2022	Marketing Indicators
Jumlah rekening DPK	904.481	Number of third party fund accounts
Jumlah Dapem Pensiunan ASN	325.000	Number of Dapem retired state civil servants (ASN)
Pencairan Kredit 2022 (Rp. Juta)	10.000.000	Credit Disbursement 2022 (IDR million)

Untuk mencapai target pemasaran di tahun 2022, Bank Mandiri Taspen berinovasi mengembangkan produk lanjutan. Produk lanjutan difokuskan dalam rangka memberikan produk yang lebih kompetitif dan memberikan *value added* baik bagi nasabah Bank Mandiri Taspen maupun untuk perusahaan. Berikut adalah rencana produk lanjutan yang akan diterbitkan Bank Mandiri Taspen di tahun 2022 yang disajikan sebagai berikut:

To achieve the marketing target in 2022, Bank Mandiri Taspen is innovated to develop advanced products. Advanced products are focused on providing more competitive products and providing added value for both Bank Mandiri Taspen customers and for the company. The following are plans for new products to be issued and plans for new activities of Bank Mandiri Taspen in 2022 which are presented as follows:

Tabel Proyeksi Rencana Produk Lanjutan Tahun 2022
Tabel Projection of the 2022 Advanced Product Plan

Rencana Produk Lanjutan Advanced Product Plan	Deskripsi Description	
New Mandiri Taspen *Mobile* New Mandiri Taspen Mobile	Bank akan memberikan tambahan layanan dalam aplikasi *mobile banking* bagi nasabah dengan tambahan fitur yaitu: pembukaan rekening *online*, transaksi pembayaran QRIS, tarik tunai di merchant, standby loan, absen pensiunan yang dapat dilakukan secara *online* yang dapat diakses melalui *gadget* nasabah sehingga nasabah tidak perlu datang ke Cabang untuk membuka rekening maupun bertransaksi.	The bank provided additional services in the mobile banking application for customers with additional features, namely: online account opening, QRIS payment transactions, cash withdrawals at merchants, standby loans, pensioners' absences that could be done online and accessed via customer's gadgets so that customers did not need to come to the branch to open an account or make transactions.
Product Bundling Dana dan Asuransi Product Bundling Funds and Insurance	Aktivitas Bank dalam rangka melakukan pemasaran produk asuransi kepada nasabah dengan melakukan kerja sama antara Bank dan perusahaan asuransi.	Bank activities in the context of marketing insurance products to customers by cooperating between the Bank and insurance companies.
Digital Lending Digital Lending	Mengembangkan proses digital untuk permohonan kredit (*digital lending*) dengan tujuan untuk memudahkan Bank untuk menghimpun nasabah yang akan mengajukan pinjaman, dan men-digitalisasi proses pinjaman diantaranya *e-kyc*, *scoring*, tanda tangan *digital*, dan rekam video pelengkap syarat pembukaan rekening nasabah.	Developing a digital process for credit applications (digital lending) with The aim was to make it easier for the Bank to collect customers who applied for loans , and digitizing the loan process including e-kyc, scoring, digital signatures, and recording videos that complement the requirements for opening customer accounts.
Kerja Sama Keuangan Inklusif dengan Agen Bank Mandiri Inclusive Financial Cooperation with Bank Mandiri Agents	Bank memberikan kemudahan kepada Nasabah Pensiun berupa layanan keuangan inklusif melalui agen-agen sehingga nasabah pensiun dapat melakukan aktivitas perbankan dengan lebih mudah dan dekat.	The Bank provided convenience to Pension Customers in the form of inclusive financial services through agents so that retirement customers could carry out banking activities more easily and closely.

Kebijakan, Pengumuman dan Pembayaran Dividen

Kebijakan dan Pengumuman Dividen

Dividen merupakan bagian laba yang diterima oleh pemilik saham sebanding dengan bagian saham yang dimiliki, yang berasal dari keuntungan Bank Mandiri Taspen selama usahanya dalam suatu periode. Pembagian dividen Bank Mandiri Taspen berdasarkan Kebijakan Akuntansi Bank Mandiri Taspen yang berlaku sejak tanggal 23 Agustus 2017. Apabila Bank Mandiri Taspen mempunyai saldo laba positif, setelah dikurangi penyisihan untuk cadangan, Bank Mandiri Taspen dapat membagikan dividen dengan besaran dan tata cara pembagiannya sesuai kesepakatan pemegang saham serta setelah memperoleh keputusan Rapat Umum Pemegang saham. Bank Mandiri Taspen dapat membagikan dividen interim sebelum tahun buku berakhir berdasarkan keputusan Rapat Direksi dengan persetujuan Dewan Komisaris yang pelaksanaannya memperhatikan peraturan perundang-undangan yang berlaku.

Policies, Announcements and Dividend Payment

Dividend Policy and Announcement

Dividend is part of the profit received by the shareholder in proportion to the share held, which originates from the profit of the Bank during its business in a period. Bank Mandiri Taspen dividend distribution is based on Bank Mandiri Taspen Post Accounting Policy which is valid from August 23, 2017. If the Bank has a positive retained earnings, after deducting allowance for reserves, the Bank may distribute dividends with the amount and procedure of distribution according to shareholders' agreement and after obtaining a decision from Shareholders General Meeting. The Bank can distribute interim dividends before the financial year ends based on the decision of the Board of Directors' Meeting with the approval of the Commissioners Board which implementation takes into account the applicable laws and regulations.

Penggunaan laba bersih untuk tahun yang berakhir pada tanggal 31 Desember 2020 dan 2019 adalah sebagai berikut:

The use of net income for the year ended December 31, 2020 and 2019 is as follows:

Penggunaan Laba Tahun Berjalan 2020

Berdasarkan Berita Acara Rapat Umum Pemegang Saham Tahunan No. 15 tanggal 28 Juni 2021 yang dibuat oleh Notaris Zulkifli Harahap, S.H., Notaris di Jakarta, pemegang saham menyetujui untuk menyisihkan laba tahun buku 2020 sebesar Rp64.373.933 ribu sebagai dividen kepada pemegang saham, Rp5.000.000 ribu sebagai cadangan umum dan sisanya dimasukkan sebagai saldo laba.

2020 the Use of 2020 Profit

Based on the Minutes of the Annual General Meeting of Shareholders No. 15th June 28, 2021 made by Notary Zulkifli Harahap, S.H., Notary in Jakarta, shareholders agreed to set aside the 2020 financial year profit of IDR64.373.933 thousand as dividend to shareholders, IDR5.000.000 thousand as general reserves and the rest is included as retained earnings.

Penggunaan Laba Bersih Tahun 2019

Berdasarkan Berita Acara Rapat Umum Pemegang Saham Tahunan No. 31 tanggal 14 Februari 2020 yang dibuat oleh Notaris I Gusti Ngurah Putra Wijaya, S.H., Notaris di Denpasar, pemegang saham menyetujui untuk menyisihkan laba tahun buku 2019 sebesar Rp136.862.527 ribu sebagai dividen kepada pemegang saham, Rp5.000.000 ribu sebagai cadangan umum, dan sisanya dimasukkan sebagai saldo laba.

The Use of 2019 Net Income

Based on the Minutes of the Annual General Meeting of Shareholders No. 31 February 14, 2020 made by Notary I Gusti Ngurah Putra Wijaya, SH, Notary in Denpasar, shareholders agreed to set aside the 2019 financial year profit amounting to IDR136.862.527 as dividend to shareholders, IDR5.000.000 thousand as general reserves and the rest is included as retained earnings.

Pembayaran Dividen

Pembayaran dividen tahun buku 2020 dilakukan pada tanggal 14 Juli 2021 dan pembayaran dividen tahun buku 2019 dilakukan pada tanggal 27 Februari 2020. Sedangkan pembayaran dividen untuk tahun buku 2021 akan diputuskan dalam RUPS pada tahun 2022.

Dividend Payment

The dividend payment of 2020 financial year will be made on July 14, 2021 and dividend payment of 2019 financial year will be made on February 27, 2020. While the dividend payment of 2021 financial year will be decided in General Meeting of Shareholders in 2022.

Tabel Pengumuman dan Pembayaran Dividen
Table of Announcement and Dividend

Uraian	Tahun Buku 2020 2020 Book Year	Tahun Buku 2019 2019 Book Year	Tahun Buku 2018 2018 Book Year	Description
Laba Bersih (Rp)	429.159.557.506	456.208.421.965	333.471.494.583	Net Profit (IDR)
Dividen Kas (Rp)	64.373.933.626	136.862.526.590	100.041.448.375	Cash Dividend (IDR)
Dividen Non Kas	-	-	-	Non Cash Dividend
Saham (lembar)	1.638.608.705	1.502.614.918	1.502.614.918	Share (sheet)
Dividen Kas Per Saham (Rp)	39,29	91,08	66,58	Cash Dividend Per Stock (IDR)
Dividen Non Kas Per Saham (Rp)	-	-	-	Non Cash Dividend Per Stock (IDR)
Dividend *Pay Out Ratio* (%)	15%	30%	30%	Dividend Pay Out Ratio (%)
Tanggal Pengumuman	9 Juli 2021	24 Februari 2020	25 Maret 2019	Announcement Date
Tanggal Pembayaran	14 Juli 2021	27 Februari 2020	27 Maret 2019	Payment Date
Tanggal Pembayaran Dividen Non Kas	-	-	-	Non Cash Dividend Payment Date

Realisasi Penggunaan Dana Hasil Penawaran Umum

Dana yang diperoleh dari Penawaran Umum Obligasi ini setelah dikurangi dengan biaya-biaya emisi, seluruhnya akan dipergunakan Bank Mandiri Taspen untuk modal kerja Bank Mandiri Taspen dalam rangka kegiatan usaha penyaluran kredit. Sesuai dengan POJK Nomor 30/POJK.04/2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum, Bank Mandiri Taspen telah melaporkan realisasi penggunaan dana

Realization of Fund Use Public Offering

Funds obtained from this Bond Public Offering, after deducting issuance costs, will entirely be used by Bank Mandiri Taspen for working capital for Bank Mandiri Taspen in the context of lending business activities. In accordance with OJK Regulation Number 30/POJK.04/2015 concerning Report on the Realization of the Use of Proceeds from the Public Offering, Bank Mandiri Taspen has reported the realization of the use of proceeds from the

hasil Penawaran Umum Berkelanjutan I Tahap II Bank Mandiri Taspen Tahun 2021 posisi 31 Desember 2021.

Sustainable General I Phase II Bank Mandiri Taspen 2021 position December 31, 2021.

Tabel Realisasi Penggunaan Dana Hasil Penawaran Umum
Table of Relatization of Fund Use Public Offering

(dalam Rupiah penuh/in full IDR)

No	Jenis Penawaran Umum Public Offering	Tanggal Efektif Effective date	Nilai Realisasi Hasil Penawaran Umum Actual Value of Public Offering			Rencana Penggunaan Dana Menurut Prospektus Fund Plan According to Prospectus	Realisasi Penggunaan Dana Menurut Prospektus Actual Fund Use According to the Prospectus	Sisa Dana Hasil Penawaran Umum Remaining Funds After Public Offering
			Hasil Penawaran Umum Result of Public Offering	Biaya Penawaran Umum Cost of Public Offering	Hasil Bersih Net Result	Modal Kerja dalam Rangka Kegiatan Usaha Penyaluran Kredit Working Capital in the Framework of Credit Disbursement Business Activities	Modal Kerja dalam Rangka Kegiatan Usaha Penyaluran Kredit Working Capital in the Framework of Credit Disbursement Business Activities	
1	2	3	4	5	6	7	8	9
1	Penawaran Umum Obligasi Bond Public Offering	28 April 2021	2.000.000.000.000	6.642.203.334	1.993.357.796.666	1.993.357.796.666	1.993.357.796.666	0

Tabel Biaya Penawaran Umum
Table of Public Offering Fee

(dalam Rupiah penuh/in full IDR)

Jenis Penawaran Umum Public Offer Type	Nama Kode Efek Exchange Code Name	Tanggal Efektif Effective date	Jumlah Hasil Penawaran Umum of Public Offering	Biaya Cost	Nominal (Rp) Nominal (IDR)	Persentase Persentase
Penawaran Umum Obligasi Berkelanjutan Obligasi Berkelanjutan Public Offering	Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap II Tahun 2021 Obligasi Berkelanjutan I Bank Mandiri Taspen Phase II 2021	28 April 2021 April 28, 2021	2.000.000.000.000	a. Biaya jasa penjaminan (underwriting fee) a. Underwriting fee	1.000.000.000,00	0,050%
				b. Biaya jasa penyelenggaraan (management fee) b. Management fee	3.000.000.000,00	0,127%
				c. Biaya jasa penjualan (selling fee) c. Selling fee	1.000.000.000,00	0,050%
				d. Biaya jasa profesi penunjang pasar modal d. Cost of capital market supporting professional services	186.720.000,00	0,009%
				e. Biaya jasa lembaga penunjang pasar modal e. Cost of services for capital market supporting institutions	1.188.000.000,00	0,059%
				f. Biaya lain lain yang dapat diatribusikan langsung sebagai biaya emisi f. Other costs directly attributable as emission costs	267.483.333,70	0,013%

Informasi Material Mengenai Investasi, Ekspansi, Penggabungan/Peleburan Usaha, Divestasi, Akuisisi, atau Restrukturisasi Hutang dan Modal

Material Information Regarding Investment, Expansion, Business Merger/ Consolidation, Divestment, Acquisition, or Debt and Capital Restructuring

Investasi

Bank Mandiri Taspen memiliki investasi dalam bentuk efek-efek yang mengalami peningkatan dari tahun sebelumnya. Rincian efek-efek berdasarkan nilai wajar pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut.

Investment

Bank Mandiri Taspen has investments in the form of securities that have increased from the previous year. Details of Securities is based on fair value at 31 December 2021 and 2020 is presented as follows:

Tabel Rincian Efek-Efek
Table of Details of Securities

(dalam Rupiah Penuh/in IDR thousand)

Uraian	2021	2020	Pertumbuhan Growth		Description
			(Rp)/(IDR)	(%)	
Nilai Wajar					**Fair Value**
Pihak berelasi					**Related parties**
Dimiliki Hingga Jatuh Tempo - Rupiah					Owned to Maturity - Rupiah
Efek Beragun Aset	6.623.027	10.524.065	(3.901.038)	(37,07)	Asset Backed Securities
Obligasi Pemerintah	4.078.705.799	1.274.936.393	2.803.769.406	219.91%	Government Bonds
Tersedia untuk Dijual - Rupiah					Available for Sale - IDR
Obligasi Pemerintah	2.935.123.234	919.496.026	2.015.627.208	219,21%	Government Bonds
Dikurangi: Cadangan kerugian penurunan nilai	(364)	(508)	(144)	(28,35%)	Less: Allowance for impairment losses
Efek-efek	**7.020.451.696**	**2.204.955.976**	**4.815.495.720**	**218,39%**	**Efect**

Ekspansi

Di tahun 2021, Bank Mandiri Taspen melakukan penambahan kantor cabang pembantu sebagai berikut:

Expansion

In 2021, Bank Mandiri Taspen added additional sub-branch offices and cash offices as follows.

Tabel Ekspansi
Table of Expansion

Uraian	2021	2020	Description
Kantor Cabang Pembantu	**240**	**64**	**Branch office**

Penggabungan/Peleburan Usaha

Selama tahun 2021, Bank Mandiri Taspen tidak melakukan kegiatan penggabungan/peleburan usaha.

Business Merger/Consolidation

During 2021, Bank Mandiri Taspen did not carry out business merger/consolidation activities.

Divestasi

Selama tahun 2021, Bank Mandiri Taspen tidak melakukan kegiatan divestasi.

Divestment

During 2021, Bank Mandiri Taspen did not conduct divestment activities.

Akuisisi

Selama tahun 2021, Bank Mandiri Taspen tidak melakukan kegiatan akuisisi.

Acquisition

During 2021, Bank Mandiri Taspen did not conduct divestment activities.

Restrukturisasi Utang dan Modal

Selama tahun 2021, Bank Mandiri Taspen tidak melakukan transaksi restrukturisasi utang dan/atau restrukturisasi modal.

Informasi Material yang Mengandung Benturan Kepentingan dan/atau Transaksi dengan Pihak Afiliasi

Transaksi Material adalah setiap transaksi yang dilakukan oleh perusahaan terbuka atau perusahaan terkendali yang memenuhi batasan nilai transaksi sama dengan 20% (dua puluh persen) atau lebih dari ekuitas Perusahaan Terbuka (Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.04/2020 Tentang Transaksi Material dan Perubahan Kegiatan Usaha).

Lingkup Transaksi:

Perusahaan Terbuka yang melakukan Transaksi Material dalam:

a. 1 (satu) kali transaksi; atau
b. Suatu rangkaian transaksi untuk suatu tujuan atau kegiatan tertentu, wajib memenuhi ketentuan sebagaimana diatur dalam POJK No.17/POJK.04/2020.

Batasan Nilai:

(1) Suatu transaksi dikategorikan sebagai Transaksi Material apabila nilai transaksi sama dengan 20% (dua puluh persen) atau lebih dari ekuitas Perusahaan Terbuka.
(2) Transaksi berupa perolehan dan pelepasan atas perusahaan atau segmen operasi dikategorikan sebagai Transaksi Material dalam hal:
    a. Nilai transaksi sama dengan 20% (dua puluh persen) atau lebih dari ekuitas Perusahaan Terbuka;
    b. Total aset yang menjadi objek transaksi dibagi total aset Perusahaan Terbuka nilainya sama dengan atau lebih dari 20% (dua puluh persen);
    c. Laba bersih objek transaksi dibagi dengan laba bersih Perusahaan Terbuka nilainya sama dengan atau lebih dari 20% (dua puluh persen); atau
    d. Pendapatan usaha objek transaksi dibagi dengan pendapatan usaha Perusahaan Terbuka nilainya sama dengan atau lebih dari 20% (dua puluh persen).
(3) Dalam hal transaksi sebagaimana dimaksud pada (1) dan (2) dilakukan oleh Perusahaan Terbuka yang mempunyai ekuitas negatif, transaksi dikategorikan sebagai Transaksi Material apabila nilai transaksi sama dengan 10% (sepuluh persen) atau lebih dari total aset Perusahaan Terbuka.

Transaksi Benturan Kepentingan

Sesuai ketentuan dalam Peraturan Otoritas Jasa Keuangan Nomor 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan, Benturan Kepentingan adalah perbedaan antara kepentingan ekonomis perusahaan terbuka dengan kepentingan ekonomis pribadi anggota direksi, anggota dewan komisaris, pemegang saham utama, atau Pengendali yang dapat merugikan perusahaan terbuka dimaksud.

Debt and Capital Restructuring

During 2021, Bank Mandiri Taspen did not conduct debt restructuring transactions and/or capital restructuring.

Material Transaction Information that Contains Conflict of Interest and/or Transaction with Affiliated Parties

Material Transaction is every transaction carried out by a public company or controlled company that meets the transaction value limit equal to 20% (twenty percent) or more of the equity of the Public Company (Financial Services Authority Regulation Number 17/POJK.04/2020 concerning Material Transactions and Changes in Business Activities).

Scope of Transaction:

Public Company that conducts Material Transactions in:

a. 1 (one) transaction; or
b. A series of transactions for a specific purpose or activity, must comply with the provisions as stipulated in POJK No.17/POJK.04/2020.

Value Limitation:

(1) A transaction is categorized as a Material Transaction if the transaction value is equal to 20% (twenty percent) or more of the equity of the Public Company.
(2) Transactions in the form of acquisitions and disposals of companies or operating segments are categorized as Material Transactions in terms of:
    a. The transaction value is equal to 20% (twenty percent) or more of the equity of the Public Company;
    b. The total assets that are the object of the transaction divided by the total assets of the Public Company are equal to or more than 20% (twenty percent);
    c. The net profit of the object of the transaction is divided by the net profit of the Public Company whose value is equal to or more than 20% (twenty percent); or
    d. The operating income of the object of the transaction is divided by the operating income of the Public Company whose value is equal to or more than 20% (twenty percent).
(3) In the event that the transactions as referred to in (1) and (2) are conducted by a Public Company that has negative equity, the transaction is categorized as a Material Transaction if the transaction value is equal to 10% (ten percent) or more of the total assets of the Public Company.

Conflict of Interest Transaction

In accordance with the provisions of the Financial Services Authority Regulation Number 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions, a Conflict of Interest is the difference between the economic interests of a public company and the personal economic interests of members of the board of directors, members of the board of commissioners, major shareholders or controllers who may harm the public company in question.

Sampai dengan akhir tahun 2021, tidak terdapat transaksi yang memenuhi kategori transaksi benturan kepentingan

Transaksi Afiliasi

Berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan Nomor 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan, Afiliasi adalah:

a. Hubungan keluarga karena perkawinan dan keturunan sampai derajat kedua, baik secara horizontal maupun vertikal;
b. Hubungan antara pihak dengan Pegawai, Direktur, atau Komisaris dari pihak tersebut;
c. Hubungan antara 2 (dua) Perusahaan di mana terdapat 1 (satu) atau lebih anggota Direksi atau Dewan Komisaris yang sama;
d. Hubungan antara Perusahaan dan Pihak, baik langsung maupun tidak langsung, mengendalikan atau dikendalikan oleh perusahaan tersebut;
e. Hubungan antara 2 (dua) perusahaan yang dikendalikan, baik langsung maupun tidak langsung, oleh pihak yang sama; atau
f. Hubungan antara Perusahaan dan Pemegang Saham Utama.

Selanjutnya transaksi Afiliasi adalah setiap aktivitas dan/atau transaksi yang dilakukan oleh perusahaan terbuka atau perusahaan terkendali dengan Afiliasi dari perusahaan terbuka atau Afiliasi dari Anggota Direksi, Anggota Dewan Komisaris, Pemegang Saham Utama, atau Pengendali, termasuk setiap aktivitas dan/atau transaksi yang dilakukan oleh Perusahaan Terbuka atau Perusahaan Terkendali untuk kepentingan Afiliasi dari Perusahaan Terbuka atau Afiliasi dari anggota Direksi, Anggota Dewan Komisaris, Pemegang Saham Utama, atau Pengendali.

Sampai dengan akhir tahun 2021, tidak terdapat transaksi yang memenuhi kategori transaksi dengan pihak terafiliasi.

Transaksi Pihak Berelasi

Pihak-pihak berelasi adalah perusahaan dan perorangan yang mempunyai keterkaitan kepemilikan atau kepengurusan secara langsung maupun tidak langsung dengan Bank Mandiri Taspen. Dalam kegiatan normal usaha, Bank Mandiri Taspen melakukan transaksi dengan pihak berelasi adalah transaksi perbankan seperti pada umumnya. Transaksi dengan pihak berelasi tersebut dilaksanakan dengan syarat dan kondisi yang sama sebagaimana dilakukan dengan pihak tidak berelasi, kecuali pinjaman yang diberikan kepada karyawan Bank Mandiri Taspen. Bank memberikan suku bunga yang serupa untuk dana pihak ketiga dengan pihak berelasi dan pihak ketiga. Bank Mandiri Taspen juga menggunakan suku bunga yang serupa antara pihak berelasi dan pihak ketiga dalam rangka pemberian pinjaman yang diberikan.

Until the end of 2021, there were no transactions that met the category of conflict of interest transactions

Affiliate Transaction

Based on the provisions of the Financial Services Authority Regulation Number 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions, Affiliates are:

a. Family relations by marriage and descent to the second degree, both horizontally and vertically :
b. Relationship between a party and its employees, directors or commissioners;
c. A relationship between 2 (two) companies where there is one or more members of the same Board of Directors or Board of Commissioners;
d. The relationship between the company and parties, either directly or indirectly, controlling or being controlled by the company;
e. A relationship between 2 (two) Companies that are controlled, directly or indirectly, by the same Party; or
f. Relationship between the Company and Major Shareholders.

Furthermore, Affiliate transaction is any activity and/or transaction carried out by a public company or controlled company with an Affiliate of a public company or Affiliate of a Member of the Board of Directors, Member of the Board of Commissioners, Major Shareholder, or Controlling, including every activity and/or transaction carried out by Public Company or Controlled Company for the benefit of Affiliates of the Public Company or Affiliates of members of the Board of Directors, Members of the Board of Commissioners, Major Shareholders or Controlling Shareholders.

Until the end of 2021, there were no transactions that met the transaction category with affiliated parties.

Related Parties Transactions

Related parties are companies and individuals that have direct or indirect ownership or management relationship with Bank Mandiri Taspen. In normal business activities, Bank Mandiri Taspen carries out transactions with related parties, which are banking transactions as in general. Transactions with related parties are carried out under the same terms and conditions as those made with unrelated parties, except for loans given to employees of Bank Mandiri Taspen. The Bank provides similar interest rates for third party funds with related parties and third parties. Bank Mandiri Taspen also uses similar interest rates between related parties and third parties in the context of providing loans.

Nama dan Sifat Hubungan Berelasi

Tabel di bawah menunjukkan rincian pihak-pihak berelasi dengan Bank Mandiri Taspen beserta sifat dari transaksi tersebut.

Name and Nature of Related Relations

The table below shows the details of related parties with Bank Mandiri Taspen and the nature of the transaction.

Tabel Sifat Hubungan Berelasi
Table of Related Relationships Nature

Pihak Berelasi Related Party	Sifat Hubungan Berelasi Character of Related Relationship	Transaksi Transaction
PT Bank Mandiri (Persero) Tbk	Entitas induk Parent entity	Giro pada bank lain, pinjaman yang diterima,pendapatan bunga, beban bunga Current accounts with other banks, received loan , interest income,
PT Bank Syariah Indonesia Tbk	Anak perusahaan PT Bank Mandiri (Persero) Tbk Subsidiary of PT Bank Mandiri (Persero) Tbk	Giro pada bank lain, pendapatan bunga Current accounts with other banks, interest income
PT Bank Rakyat Indonesia (Persero) Tbk	Badan Usaha Milik Negara State-owned enterprises	Giro pada bank lain, pendapatan bunga, surat berharga yang diterbitkan, beban bunga Current accounts with other banks, interest income, securities issued, interest expense
PT Asuransi Jasa Indonesia (Persero)	Badan Usaha Milik Negara State-owned enterprises	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Taspen Abadi Sentosa	Anak perusahaan PT Taspen (Persero) Subsidiary of PT Taspen (Persero)	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Estika Daya Mandiri	Dikendalikan oleh entitas anak PT Bank Mandiri (Persero) Tbk Controlled by a subsidiary, PT Bank Mandiri (Persero) Tbk	Simpanan nasabah, beban bunga Deposits from customers, interest expense
Pemerintah Republik Indonesia	Pemegang Saham Akhir Final Shareholders	Efek-efek, pendapatan bunga aset lain-lain Securities, interest income on other assets
PT Dana Pensiun Karyawan Taspen	Anak perusahaan PT Taspen (Persero) Subsidiary of PT Taspen (Persero)	Surat berharga yang diterbitkan, beban bunga, simpanan nasabah Securities issued, interest expense, customer deposits
Perum Jaminan Kredit Indonesia	Badan Usaha Milik Negara State-owned enterprises	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Mandiri Tunas Finance	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk Controlled by a subsidiary, PT Bank Mandiri (Persero) Tbk	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Mandiri Axa General Insurance	Perusahaan Asosiasi Entitas Induk Parent Entity Association	Simpanan nasabah, beban bunga, biaya dibayar dimuka Securities issued, interest expense, customer deposits
PT Asuransi Jiwa Inhealth Indonesia	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk Controlled by a subsidiary, PT Bank Mandiri (Persero) Tbk	Simpanan nasabah, beban bunga, biaya dibayar dimuka Securities issued, interest expense, customer deposits
PT Asuransi Kredit Indonesia (Persero)	Badan Usaha Milik Negara State-owned enterprises	Aset lain-lain, simpanan nasabah, beban bunga Other assets, deposits from customers, interest expense
PT Pos Indonesia (Persero)	Badan Usaha Milik Negara State-owned enterprises	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Indonesia Infrastructure Finance	Badan Usaha Milik Negara State-owned enterprises	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Bank Tabungan Negara (Persero) Tbk	Badan Usaha Milik Negara State-owned enterprises	Surat berharga yang diterbitkan, pinjaman, yang diterima, beban bunga Securities issued, received loan, interest expense
PT Reasuransi Indonesia Utama (Persero)	Badan Usaha Milik Negara State-owned enterprises	Surat berharga yang diterbitkan, simpanan nasabah, beban bunga, Securities issued , deposits from customers, interest expense
PT Asuransi Perisai Listrik Nasional	Entitas Anak dari Badan Usaha Milik Negara Subsidiaries of State Owned Enterprises	Aset Lain-lain, Simpanan Nasabah, Beban Bunga Other assets, Deposits from customers, interest expense

Pihak Berelasi **Related Party**	**Sifat Hubungan Berelasi** Character of Related Relationship	**Transaksi** Transaction
Pejabat Eksekutif Bank	Pejabat kunci manajemen Key management officers	Simpanan nasabah, kredit yang diberikan, aset lain-lain, pendapatan bunga, beban bunga Deposits from customers, loans, other assets, interest income, interest expenses
BPJS Ketenagakerjaan	Badan Usaha Milik Negara State-owned enterprises	Surat berharga yang diterbitkan, beban bunga Securities issued, interest expense
PT Mulia Sasmita Bhakti	Dikendalikan oleh Dana Pensiun Bank Mandiri Controlled by the Bank Mandiri Pension Fund	Simpanan nasabah, beban bunga Deposits from customers, interest expense
Dana Pensiun Bank Mandiri	PT Bank Mandiri (Persero) Tbk sebagai pendiri Controlled by a subsidiary, PT Bank Mandiri (Persero) Tbk	Simpanan nasabah, beban bunga, surat berharga yang diterbitkan Deposits from customers, interest expenses, securities issued, deposits from other banks
PT Asuransi Jiwa Taspen	Anak perusahaan PT Taspen (Persero) Subsidiary of PT Taspen (Persero)	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Usaha Gedung Mandiri	Dikendalikan oleh Dana Pensiun Bank Mandiri Controlled by the Bank Mandiri Pension Fund	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Taspen (Persero)	Pemegang saham dengan pengaruh signifikan Shareholders with significant influence	Biaya dibayar dimuka, simpanan nasabah, beban bunga, beban umum dan administrasi, surat berharga yang diterbitkan Prepaid expenses, customer deposits, interest expenses, general and administrative expenses, securities issued
PT Mandiri Manajemen Investasi	Dikendalikan oleh entitas anak PT Bank Mandiri (Persero) Tbk Controlled by a subsidiary, PT Bank Mandiri (Persero) Tbk	Efek-efek, simpanan nasabah, beban bunga Securities, customer deposits, interest expense
PT Bumi Daya Plaza	Dikendalikan oleh Dana Pensiun Bank Mandiri Controlled by the Bank Mandiri Pension Fund	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Penjaminan Infrastruktur Indonesia (Persero)	Badan Usaha Milik Negara State-owned enterprises	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Aero Globe Indonesia	Enittas Anak dari Badan Usaha Milik Negara Subsidiaries of State Owned Enterprises	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Asabri (Persero)	Badan Usaha Milik Negara State-owned enterprises	Simpanan nasabah, beban bunga Deposits from customers, interest expense
Koperasi Kesehatan Pegawai dan Pensiunan Bank Mandiri (Mandiri Healthcare)	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk Controlled by a subsidiary, PT Bank Mandiri (Persero) Tbk	Simpanan nasabah, surat berharga yang diterbitkan, beban bunga Deposits from customers, securities issued, interest expense
PT Jasa Marga Bali Tol	Enittas Anak dari Badan Usaha Milik Negara Subsidiaries of State Owned Enterprises	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Pengembangan Pariwisata Indonesia ITDC	Badan Usaha Milik Negara State-owned enterprises	Simpanan nasabah, beban bunga Deposits from customers, interest expense
Reksa Dana Mandiri Investa Pasar Uang	Dikendalikan oleh PT Mandiri Manajemen Investasi Controlled by PT Mandiri Manajemen Investasi	Simpanan nasabah, beban bunga Deposits from customers, interest expense
Reksa Dana Mandiri Kapital Prima	Dikendalikan oleh PT Mandiri Manajemen Investasi Controlled by PT Mandiri Manajemen Investasi	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Mandiri Capital Indonesia	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk Controlled by a subsidiary, PT Bank Mandiri (Persero) Tbk	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Pengelola Investama Mandiri	Dikendalikan oleh Dana Pensiun Bank Mandiri Controlled by the Bank Mandiri Pension Fund	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Sarana Multi Infrastruktur (Persero)	Badan Usaha Milik Negara State-owned enterprises	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Sarana Multigriya Finansial (Persero)	Badan Usaha Milik Negara State-owned enterprises	Efek-efek, aset lain-lain, pendapatan bunga Securities, other assets, interest income
PT Semen Tonasa	Enittas Anak dari Badan Usaha Milik Negara Subsidiaries of State Owned Enterprises	Simpanan nasabah, beban bunga Deposits from customers, interest expense
BPJS Kesehatan	Badan Usaha Milik Negara State-owned enterprises	Simpanan nasabah, surat berharga yang diterbitkan, beban bunga Deposits from customers, securities issued, interest expense
PT Pertamina Pedeve Indonesia	Enittas Anak dari Badan Usaha Milik Negara Subsidiaries of State Owned Enterprises	Simpanan nasabah, beban bunga Deposits from customers, interest expense

Pihak Berelasi Related Party	Sifat Hubungan Berelasi Character of Related Relationship	Transaksi Transaction
PT Hotel Indonesia Natour (Persero)	Badan Usaha Milik Negara State-owned enterprises	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Axa Mandiri Financial Services	Perusahaan Asosiasi Entitas Induk Parent Entity Association	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Gedung YKP Bank Exim	Dikendalikan oleh Dana Pensiun Bank Mandiri Controlled by the Bank Mandiri Pension Fund	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Yayasan Kesehatan Garuda Indonesia	Entitas Anak dari Badan Usaha Milik Negara Subsidiaries of State Owned Enterprises	Simpanan nasabah, beban bunga Deposits from customers, interest expense
PT Taspen Properti Indonesia	Entitas Anak dari PT Taspen Subsidiary of PT Taspen	Simpanan nasabah, beban bunga Deposits from customers, interest expense

Kebijakan Mekanisme Reviu atas Transaksi dan Pemenuhan Peraturan dan Ketentuan Terkait

Bank Mandiri Taspen memiliki kebijakan mengenai transaksi yang mengandung benturan kepentingan dan/atau transaksi dengan pihak berelasi. Transaksi material diputuskan oleh Dewan Komisaris dan senantiasa dilakukan dengan memperhatikan prinsip kehati-hatian, serta telah memenuhi ketentuan Otoritas Jasa Keuangan maupun peraturan perundang-undangan lain yang berlaku. Selain itu, transaksi material juga harus diputuskan oleh Dewan Komisaris secara Independen.

Review Mechanism Policy on Transactions and Compliance with Related Rules and Conditions

Bank Mandiri Taspen has a policy regarding transactions that contain conflict of interest and/or transactions with related parties. Material transactions are decided by the Board of Commissioners and always carried out with due observance of the principle of prudence, and have complied with the provisions of the Financial Services Authority and other applicable laws and regulations. In addition, material transactions must also be decided by the Board of Commissioners independently.

Kewajaran dan Alasan Dilakukannya Transaksi

Transaksi dilakukan atas dasar alasan kebutuhan Bank Mandiri Taspen dan bebas dari konflik kepentingan. Selama tahun 2021, semua transaksi dilakukan secara wajar berdasarkan prinsip *Arm's Length Transaction* sesuai dengan mekanisme yang telah ditetapkan. Di samping itu, selama tahun 2021 tidak terdapat pelanggaran atas peraturan perundang-undangan terkait dengan transaksi dengan pihak berelasi serta tidak terdapat transaksi yang mengandung benturan kepentingan.

Fairness and Reason for Conducting the Transaction

Transactions are carried out on the basis of the need for Bank Mandiri Taspen and free from conflicts of interest. During 2021, all transactions were carried out fairly based on the arms principle, length transactions in accordance with the established mechanism. In addition, during 2021 there were no violations of laws and regulations related to transactions with related parties and there were no transactions that contained a conflict of interest.

Realisasi Transaksi

Berikut rincian saldo transaksi dengan pihak-pihak berelasi pada tanggal-tanggal 31 Desember 2021 dan 2020 diuraikan dalam tabel sebagai berikut.

Realization of Transactions

The following details is the balance of transactions with related parties on December 31, 2021 and December 31, 2020:

Tabel Nilai Transaksi dengan Pihak Berelasi
Table of Transactions Value with Related Parties

(dalam ribuan rupiah/in IDR thousand)

Uraian	2021	2020	Description
ASET/ASSET			
Giro pada Bank Lain	45.541.908	27.243.521	Current accounts with other banks
Efek-efek	7.020.452.060	2.204.956.484	Securities
Kredit yang Diberikan	3.803.519	3.740.785	Loans
Biaya yang dibayar dimuka	2.834.035	3.620.318	Prepaid expenses
Aset lain-lain	141.451.429	39.103.307	Other assets
Total Aset kepada Pihak Berelasi	**7.214.082.951**	**2.278.664.415**	**Total Assets to Related Parties**
Persentase dari Total Aset	15,84%	6,49%	percentage of total assets

Uraian	2021	2020	Description
LIABILITAS/LIABILITIES			
Simpanan Nasabah	6.795.649.386	5.448.042.688	Customer deposit
Simpanan dari bank lain	-	-	Deposit from other banks
Surat berharga yang diterbitkan	809.000.000	585.000.000	Securities issued
Pinjaman yang diterima	1.000.000.000	-	Received loan
Total Liabilitas kepada Pihak Berelasi	**8.604.649.386**	**6.033.042.688**	**Total Liabilities to Related Parties**
Persentase dari Total Liabilitas	20,73%	19,07%	Percentage of Total Liabilities
PENDAPATAN DAN BEBAN/INCOME AND EXPENSES			
Pendapatan Bunga	**298.122.491**	**114.723.866**	**Interest income**
Persentase dari Total Pendapatan Bunga	6,91%	3,33%	Percentage of Total Interest Income
Beban Bunga	**280.566.553**	**232.743.452**	**Interest expense**
Persentase dari Total Beban Bunga	16,57%	13,31%	Percentage of Total Interest Expense
Beban Umum dan Administrasi	**11.645.639**	**9.615.113**	**General and Administrative Expenses**
Persentase dari Total Beban Umum dan Administrasi	2,15%	2,30%	Percentage of Total General and Administrative Expenses

Rincian nama pihak terkait realisasi (nilai) transaksi pihak berelasi disajikan pada catatan atas Laporan Keuangan No. 34 yang terlampir pada Laporan Tahunan ini. Transaksi berelasi tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan.

Details of the names of the parties related to the realization (value) of related party transactions are presented in the notes to the Financial Statements No. 34 which is attached to this Annual Report. These related transactions are business activities carried out in order to generate business income and are carried out routinely, repeatedly, and/or continuously.

Perubahan Peraturan Perundang-Undangan dan Dampaknya Terhadap Bank

Uraian perubahan peraturan perundang-undangan dan dampaknya disajikan sebagai berikut.

Changes of Legal Regulations and its Impact on Banks

A description of the amendments to laws and regulations and their impacts are presented as follows.

Tabel Perubahan Peraturan Perundang-Undangan Tahun 2021
Table of Amendments to the Laws and Regulations in 2021

No	Regulasi Regulation	Kajian Review	Status Pemenuhan Fulfillment Status	Dampak/Penyesuaian Yang Dilakukan Bank Mandiri Taspen Impact/Adjustments Made by Bank Mandiri Taspen
1	SEOJK NO. 27/SEOJK.03/2020 Tentag Pelaporan Bank Umum Syariah dan Unit Usaha Syariah Melalui Sistem Pelaporan Otoritas Jasa Keuangan. SEOJK NO. 27/SEOJK.03/2020 Regarding Reporting of Islamic Commercial Banks and Sharia Business Units Through the Financial Services Authority Reporting System.	1. Pelaporan Data Terstruktur disampaikan melalui APOLO. 2. Pelaporan dat tidak terstruktur disampaikan melalui SIPENA. 1. Structured Data Reporting is submitted through APOLO. 2. Reporting on unstructured data is submitted through SIPENA.	*Done*	Bank telah melakukan laporan melalui APOLO dan SIPENA. Bank has made reports through APOLO and SIPENA.
2	POJK NO. 59/POJK.03/2020 Tentang Persyaratan dan Tata Cara Pemisahan Unit Usaha Syariah. POJK NO. 59/POJK.03/2020 Regarding Requirements and Procedures for Separation of Sharia Business Units.	Sebagai pedoman Bank yang memiliki UUS untuk Spin Off pada tahun 2023. As a guideline for Banks that have Sharia Business Units for Spin Off in 2023.	*Done*	Telah disosialisasikan ketentuan pedoman dimaksud kepada Unit Usaha Syariah Bank Mandiri Taspen. The provisions of the guidelines referred to have been socialized to the Sharia Business Unit of Bank Mandiri Taspen.

No	Regulasi Regulation	Kajian Review	Status Pemenuhan Fulfillment Status	Dampak/Penyesuaian Yang Dilakukan Bank Mandiri Taspen Impact/Adjustments Made by Bank Mandiri Taspen
3	PBI NO. 22/22/PBI/2020 Tetang Perubahan Atas Peraturan Bank Indonesia Nomor 21/9/PBI/2019 Tentang Laporan Bank Umum Terintegrasi. BI Regulation NO. 22/22/PBI/2020 concerning Amendments to Bank Indonesia Regulation Number 21/9/PBI/2019 concerning Integrated Commercial Bank Reports.	Terdapat penambahan Timeline Implementasi BI – ANTASENA antaranya yang semula Januari 2021 menjadi efektif Juli 2021 sebagaimana diatur dalam PBI ini. There is an addition to the BI - ANTASENA Implementation Timeline, which was originally January 2021 to become effective July 2021 as stipulated in this BI Regulation.	*Done*	Bank telah memiliki kesiapan sistem informasi dalam mendukung laporan ANTASENA ke BI yang implementasi pada Juli 2021 The Bank has prepared an information system to support the ANTASENA report to BI which will be implemented in July 2021
4	PBI No. 22/23/PBI/2020 Tentang Tentang Sistem Pembayaran. BI Regulation No. 22/23/PBI/2020 Regarding Payment System.	Peraturan ini dibuat untuk mengatur kewajiban lembaga yang menggunakan sistem pembayaran, bagaimana perizinan lembaga untuk mengikuti sistem pembayaran BI maupun pengembangan oleh BI. This regulation was made to regulate the obligations of institutions that use the payment system, how to permit institutions to follow the BI payment system and developments by BI.	*Done*	Melakukan penyesuaian ketentuan internal terkait dengan sistem pembayaran . Melakukan penyesuaian ketentuan internal terkait dengan sistem pembayaran .
5	POJK NO. 64/POJK.03/2020 Tentang Perubahan Atas Peraturan Otoritas Jasa Kuangan No. 18/POJK.03/2017 Tentang Pelaporan dan Permintaan Informasi Debitur Melalui Sistem Layanan Informasi Keuangan (SLIK) POJK NO. 64/POJK.03/2020 Regarding Changes to Financial Services Authority Regulation No. 18/POJK.03/2017 Regarding Reporting and Requests for Debtor Information Through the Financial Information Service System (SLIK)	Penyempurnaan permintaan dan Pelaporan informasi debitur yang dilakukan oleh Bank dan PJK. Completion of requests and reporting of debtor information made by the Bank and PJK.	*Done*	Bank menyusun prosedur SLIK yang disesuaikan dengan perubahan POJK dan SEOJK SLIK. The Bank prepares SLIK procedures that are adapted to changes in POJK and SEOJK SLIK.
6	PADG 23/1/PADG/2021 Tentang Pelaksanaan Lelang Surat Berharga Negara Di Pasar Perdana. PADG 23/1/PADG/2021 Concerning the Implementation of State Securities Auction in the Primary Market.	Mengatur mengenai Pelaksanaan lelang SBN di pasar perdana agar selaras dengan perkembangan peraturan di Kementrian keuangan selaku penerbit SBN. Regulate the implementation of SBN auction in the primary market in order to be in line with regulatory developments in the Ministry of Finance as the issuer of SBN.	*Done*	Sebagai infomasi kepada Bank saat ini belum langsung melaksanakan lelang SBN di pasar perdana. Dalam hal Bank mengikuti lelang melalui primary dealer. For information, the Bank has not yet directly conducted the SBN auction in the primary market. In the event that the Bank participates in the auction through the primary dealer.
7	PADG 23/2/PADG/2021 Tentang Perubahan Atas PADG No. 21/26/PADG/2019 Tentang Devisa Hasil Ekspor dan Devisa Pembayaran Impor. PADG 23/2/PADG/2021 Regarding Changes to PADG No. 21/26/PADG/2019 concerning Export Proceeds and Import Payments.	insentif yang diberikan oleh BI bagi Eksportir, Importir, dan Bank dari Dampak Pandemi Corona Virus Disease 2019 (COVID-19). incentives provided by BI for Exporters, Importers, and Banks from the Impact of the Corona Virus Disease 2019 (COVID-19) Pandemic.	*Done*	Bank Mandiri Taspen belum menjadi Bank Devisa sehingga tidak terdampak atas ketentuan ini. Bank Mandiri Taspen has not become a Foreign Exchange Bank so it is not affected by this provision.
8	SEOJK No. 3/SEOJK.03 /2021 Tentang Pelaporan dan Permintaan Informasi Debitur Melalui Sistem Layanan Informasi Keuangan. SEOJK No. 3/SEOJK.03/2021 Regarding Reporting and Requests for Debtor Information Through the Financial Information Service System.	Penyempurnaan permintaan dan Pelaporan informasi debitur yang dilakukan oleh Bank dan PJK. Completion of requests and reporting of debtor information made by the Bank and PJK.	*Done*	Bank telah menyusun prosedur SLIK yang telah disesuaikan dengan perubahan POJK dan SEOJK SLIK. Bank has compiled SLIK procedures that have been adapted to changes in POJK and SEOJK SLIK.
9	PBI No. 23/1/PBI/2021 Tentang Jumlah dan Nilai Nominal Uang Yang Dimusnahkan Tahun 2020. BI Regulation No. 23/1/PBI/2021 Regarding the Amount and Nominal Value of Money Destroyed in 2020.	Publikasi BI atas jumlah dan nilai mata uang Rupiah yang dimusnahkan . BI publication on the amount and value of Rupiah money destroyed.	*Done*	Telah disosialisasikan sebagai infomasi kepada Bank . It has been socialized as information to the Bank.

No	Regulasi Regulation	Kajian Review	Status Pemenuhan Fulfillment Status	Dampak/Penyesuaian Yang Dilakukan Bank Mandiri Taspen Impact/Adjustments Made by Bank Mandiri Taspen
10	PBI No. 23/2/PBI/2021 Tentang Perubahan Ketiga Atas Peraturan Bank Indonesia No. 20/8/PBI/2018 Tentang Rasio Loan to Value Untuk Kredit Properti, Rasio Financing To Value Untuk Pembiayaan Properti, dan Uang Muka Kredit Atau Pembiayaan Kendaraan Bermotor. PBI No. 23/2/PBI/2021 Regarding the Third Amendment to Bank Indonesia Regulation No. 20/8/PBI/2018 Regarding Loan to Value Ratio for Property Loans, Financing To Value Ratio for Property Financing, and Advances for Credit or Motor Vehicle Financing.	Relaksasi Perubahan batasan Rasio LTV untuk KP/PP dan Uang Muka untuk Kredit Kendaraan Bermotor. Relaxation Changes in LTV Ratio limits for KP/PP and Advances for Motor Vehicle Loans.	*Done*	Telah disosialisasikan ketentuan pedoman dimaksud kepada Unit Kerja Terkait. Saat ini Bank belum memiliki produk kredit properti dan kredit kendaraan bermotor. The provisions of the guidelines referred to have been socialized to the Related Work Units. Currently, the Bank does not have property loan and motor vehicle loan products.
11	PM No. 35 Tahun 2021 Tentang Perjanjian Kerja Waktu Tertentu, Alih Daya, Waktu Kerja dan Waktu Istirahat dan Pemutusan Hubungan Kerja. PM No. 35 of 2021 concerning Work Agreements for Certain Time, Outsourcing, Working Time and Rest Time and Termination of Employment.	Perubahan Ketentuan atas PKWT, Ahli Daya, Waktu kerja , waktu Istirahat dan PHK. Changes to provisions on PKWT, Power Expert, Working time, Rest time and layoffs.	*On Progress*	Penyesuaian terhadap ketentuan internal Bank atas alih daya. Adjustment to the Bank's internal provisions on outsourcing.
12	PADG No. 23/3/PADG/2021 Tentang Perubahan atas PADG No. 23/3/PADG/2020 tentang Pelaksanaan Standarisasi Kompetensi di Bidang Sistem Pembayaran dan Pengelolaan Uang Rupiah. PADG No. 23/3/PADG/2021 Regarding Amendments to PADG No. 23/3/PADG/2020 concerning Implementation of Competency Standards in the Payment System and Rupiah Money Management.	Perubahan atas modul kewajiban standarisasi kompetensi SPPUR. Changes to the SPPUR competency standardization obligation module.	*On Progress*	Bank melakukan penyesuaian ketentuan mengenai materi pelatihan di bidang sistem pembayaran dan pengelolaan uang rupiah. Banks make adjustments to the provisions regarding training materials in the payment system and rupiah currency management.
13	SEOJK No. 12/SEOJK.03/2021 Tentang Rencana Bisnis Bank Umum. SEOJK No. 12/SEOJK.03/2021 concerning Commercial Bank Business Plans.	Terdapat Perubahan cakupan, format dan tata cara pelaporan Rencana Bisnis Bank Umum. There is a change in the scope, format and procedure for reporting the Commercial Bank Business Plan.	*Done*	Melakukan perubahan/penyesuaian pada format laporan RBB. Make changes/adjustments to the Bank Business Plan (RBB) report format.
14	PADG No. 23/5/PADG/2021 Tentang Perubahan atas PADG No. 21/23/PADG/2019 Tentang Laporan Bank Umum Terintegrasi. PADG No. 23/5/PADG/2021 Regarding Amendments to PADG No. 21/23/PADG/2019 concerning Integrated Commercial Bank Reports.	Terdapat perubahan alamat korespondensi untuk pembukaan dan penutupan sandi Bank dan penyesuaian atas waktu implementasi LBUT. There is a change in correspondence address for opening and closing Bank codes and adjustments to the timing of LBUT implementation.	*Done*	Implementasi Laporan Terintegrasi secara Pararel Run telah berjalan dan telah rutin Bank sampaikan sesuai jadwal. The implementation of the Parallel Integrated Report has been running and has been routinely submitted by the Bank according to schedule.
15	PADG No. 23/6/PADG/2021 Tentang Perubahan Kedua atas PADG No. 21/25/PADG/2019 Tentang Rasio LTV untuk Kredit Properti, Rasio FTV untuk Pembiayaan Properti, dan Uang Muka Untuk Kredit Atau Pembiayaan Kendaraan Bermotor. PADG No. 23/6/PADG/2021 Regarding the Second Amendment to PADG No. 21/25/PADG/2019 Regarding LTV Ratio for Property Loans, FTV Ratio for Property Financing, and Down Payments for Motor Vehicle Loans or Financing.	Terdapat penyesuaian pada sumber daa LBUT untuk penghitungan rasio NPL/NPF total kredit/Pembiayaan serta perhitungan rasio NPL/NPF, KP/PP dan KKB/PKB. There are adjustments to the LBUT data source for calculating the NPL/NPF ratio for total credit/Financing as well as calculating the NPL/NPF, KP/PP and KKB/PKB ratios.	*Done*	Sebagai Informasi untuk Bank Mandiri Taspen dalam hal pengembangan produk Kredit Properti dan Kredit Kendaraan Bermotor. As information for Bank Mandiri Taspen in terms of product development for Property Loans and Motor Vehicle Loans.

No	Regulasi Regulation	Kajian Review	Status Pemenuhan Fulfillment Status	Dampak/Penyesuaian Yang Dilakukan Bank Mandiri Taspen Impact/Adjustments Made by Bank Mandiri Taspen
16	PADG 23/7/PADG/2021 Tentang Perubahan Ketiga atas PADG No. 21/22/PADG/2019 Tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah. PADG 23/7/PADG/2021 Regarding the Third Amendment to PADG No. 21/22/PADG/2019 Concerning Macroprudential Intermediation Ratios and Macroprudential Liquidity Buffers for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units.	Terdapat perluasan cakupan surat berharga Korporasi yang dimiliki dengan menambahkan Komponen wesel ekspor dalam formula perhitungan RIM/RIM Syariah. There is an expansion of the scope of Corporate securities owned by adding an export note component in the calculation formula for Sharia RIM/RIM.	*Done*	Penyesuaian dengan aturan baru yaitu adanya penambahan data dan posisi data yang digunakan untuk perhitungan RIM dan Giro. Adjustment to the new rules, namely the addition of data and data positions used for calculating RIM and Current Accounts.
17	PADG 23/8/PADG/2021 Tentang Perubahan Atas PADG No 21/18/PADG/2019 Tentang Implementasi Standar Nasional Quick Response Code Untuk Pembayaran. PADG 23/8/PADG/2021 concerning Amendments to PADG No. 21/18/PADG/2019 concerning the Implementation of the National Standard Quick Response Code for Payments.	Penetapan standar nasional QR Code untuk pembayaran (QRIS) yang wajib digunakan dalam setiap transaksi pembayaran yang di fasilitasi dengan QR Code pembayaran. Determination of the national standard QR Code for payments (QRIS) which must be used in every payment transaction that is facilitated by QR Code payments.	*Done*	Bank belum memiliki produk/aktifitas yang menggunakan QR Code Banks do not have products/activities that use QR Code.
18	SEOJK No. 15/SEOJK. 07/2021 Tentang Laporan Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan. SEOJK No. 15/SEOJK. 07/2021 concerning Reports of Alternative Dispute Settlement Institutions in the Financial Services Sector.	Mengatur pelaksanaan penyampaian laporan Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan. Regulates the implementation of the submission of reports on Alternative Dispute Settlement Institutions in the Financial Services Sector.	*Done*	Sebagai infomasi kepada Bank dimana LAPS Sektor Jasa Keuangan wajib menyampaikan laporan kepada OJK. For information to the Bank where the Financial Services Sector LAPS is required to submit a report to the Financial Services Authority.
19	PBI No. 23/5/PBI/2021 Tentang Sistem Monitoring Transaksi Valuta Asing Terhadap Rupiah. PBI No. 23/5/PBI/2021 Regarding the Monitoring System for Foreign Exchange Transactions against Rupiah.	Bank yang melakukan transaksi valuta asing terhadap rupiah antarbank melalui sistem transaksi valuta asing wajib melakukan koneksi SIMONTAVAR. Banks that transact foreign exchange to IDR between banks through the foreign exchange transaction system are required to make a SIMONTAVAR connection.	*Done*	Penerapan SISMONTAVAR hanya berlaku bagi Bank yang melakukan transaksi valuta asing terhadap rupiah. Antar Bank, maka Bank Mandiri Taspen tidak berdampak pada aturan tersebut The application of SISMONTAVAR only applies to Banks conducting foreign exchange transactions to IDR. Between Banks, Bank Mandiri Taspen has no impact on these rules
20	PBI No. 23/6/PBI/2021 tentang Penyedia Jasa Pembayaran. PBI No. 23/6/PBI/2021 concerning Payment Service Providers.	Bank Mengajukan produk atau aktifitas penyedia Jasa Pembayaran mengacu sebagaimana PBI Ini, yang Cakupannya diantaranya: 1. Bank melakukan assessment kategori risiko. 2. Bank Memenuhi persyaratan PJP sebagaimana hasil assessment kategori risiko. 3. Pengajuan Perizinan disampaikan melalui FO Perizinan. Banks propose products or activities of Payment Service providers referring to this PBI, the scope of which includes: 1. Bank conducts risk category assessment. 2. The Bank complies with the PJP requirements as determined by the results of the risk category assessment. 3. Application for Permits is submitted through FO Licensing	*Done*	Bank Telah Mengajukan produk atau aktifitas PJP sebagaimana diatur dalam PBI dimaksud. Bank Perlu Mencatumkan dalam ketentuan Internal dalam SP Produk Bank. The Bank Has Used DGT's products or activities as stipulated in the PBI. Banks Need to Include in the Internal Provisions in the SP for Bank Products.

No	Regulasi Regulation	Kajian Review	Status Pemenuhan Fulfillment Status	Dampak/Penyesuaian Yang Dilakukan Bank Mandiri Taspen Impact/Adjustments Made by Bank Mandiri Taspen
21	PBI No. 23/8/PBI/2021 tentang Perubahan Kedua Atas Peraturan Bank Indonesia Nomor 21/9/PBI/2019 Tentang Laporan Bank Umum Terintegrasi. PBI No. 23/8/PBI/2021 concerning the Second Amendment to Bank Indonesia Regulation Number 21/9/PBI/2019 concerning Integrated Commercial Bank Reports.	Perubahan jadwal parallel run dan Implementasi Laporan Bank Umum Terintegrasi. Changes to the parallel run schedule and Implementation of Integrated Commercial Bank Reports.	*Done*	Implementasi Laporan Terintegrasi secara Pararel Run telah berjalan dan telah rutin Bank sampaikan sesuai jadwal. The implementation of the Parallel Run Integrated Report has been running and the Bank has routinely submitted it according to schedule.
22	POJK No. 13.POJK.03 /2021 tentang Penyelenggara Produk Bank Umum. POJK No. 13.POJK.03/2021 concerning Commercial Bank Product Operators.	Perubahan atas ketentuan PBI Bank Umum yang memiliki dampak bagi bank diantaranya: 1. Penyesuaian aspek-aspek yang wajib tercantum dalam coreplan. 2. Penyesuaian prosedur atas penilaian Pejabat Eksekutif. 3. Penyesuaian ketentuan Bank terkait Jaringan Kantor, termasuk diantaranya perubahan status KK/KPK bank saat ini menjadi KCP. 4. Penyesuaian kewajiban Laporan . Changes to the PBI provisions for Commercial Banks that have an impact on banks include: 1. Adjustment of aspects that must be included in the core plan. 2. Adjustment of procedures for the evaluation of Executive Officers. 3. Adjustment of Bank regulations related to Office Network, including changes in the current status of the bank's KK/KPK to KCP. 4. Adjustment of Report obligations.	*On Progres*	Bank sedang dalam proses penyesuaian ketentuan bank atas perubahan dalam POJK Bank Umum. The Bank is in the process of adjusting bank regulations for changes in the POJK for Commercial Banks.
23	POJK No. 12/POJK.03/2021 tentang Bank Umum. POJK No. 12/POJK.03/2021 concerning Commercial Banks.	Dalam menyampaikan produk bank, diatur dalam pojk ini bahwa: 1. Produk bank terdiri dari Produk Bank Dasar (Dilaporkan) dan Produk Bank Lanjutan (Izin) 2. Bank dapat melaksanakan uji coba terbatas. In submitting bank products, it is regulated in this Pojk that: 1. Bank products consist of Basic Bank Products (Reported) and Advanced Bank Products (Permits) 2. Banks may carry out limited trials.	*Done*	Telah melaporkan laporan RPPB yang disampaikan pada 31 November 2021. Bank Perlu Mencatumkan dalam ketentuan Internal dalam SP Produk Bank Has reported the RPPB report which was submitted on November 31, 2021. Banks Need to Include in the Internal Provisions in the Bank Product SP
24	POJK No. 14/POJK.03 /2021 tentang Perubahan atas Peraturan OJK No. 34/POJK.03/2018 Tentang Penilaian Kembali Bagi Pihak Utama Lembaga Jasa Keuangan. POJK No. 14/POJK.03/2021 concerning Amendments to OJK Regulation No. 34/POJK.03/2018 Regarding Reassessment for Main Parties of Financial Services Institutions.	Persyaratan yang harus dipenuhi pada Pihak Utama . Requirements that must be met on the Main Party.	*Done*	Penyesuaian Paramater penilaian kembali pihak utama. Main party reassessment Parameter adjustment.
25	PBI No. 23/13/PBI/2021 tentang Rasio Pembiayaan Inklusif Makroprudensial Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah. PBI No. 23/13/PBI/2021 concerning Macroprudential Inclusive Financing Ratio for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units.	Bank wajib memenuhi rasio RPIM sebagaimana waktu yang ditetapkan BI dalam PBI Dimaksud. Banks are required to comply with the RPIM ratio as determined by BI in the PBI.	*On Progress*	Bank sedang mempersiapkan skema pemenuhan RPIM sebelum diberlakukan pada juni 2022. The Bank is preparing the RPIM fulfillment scheme before it will be implemented in June 2022.

No	Regulasi Regulation	Kajian Review	Status Pemenuhan Fulfillment Status	Dampak/Penyesuaian Yang Dilakukan Bank Mandiri Taspen Impact/Adjustments Made by Bank Mandiri Taspen
26	PBI No. 23/10/PBI/2021 tentang Pasar Uang. PBI No. 23/10/PBI/2021 concerning the Money Market.	Pengaturan atas penerapan Pasar Uang di lingkup Bank Indonesia. Regulation on the implementation of the Money Market within the scope of Bank Indonesia.	*Done*	Pemenuhan sertifikasi treasuri. Fulfillment of treasury certification.
27	PBI No. 23/14/PBI/2021 tentang Perubahan kelima atas Peraturan Bank Indonesia No. 17/18/PBI/2015 Tentang Penyelenggaraan Transaksi, Penatausahaan Surat Berharga, dan Setelmen Dana Seketika. PBI No. 23/14/PBI/2021 concerning the fifth Amendment to Bank Indonesia Regulation No. 17/18/PBI/2015 concerning the Implementation of Transactions, Administration of Securities, and Instantaneous Settlement of Funds.	1. Pengaturan mengenai kepesertaan antara lain pihak yang dapat menjadi Peserta dan persyaratan menjadi peserta dalam penyelenggaraan Sistem BI-RTGS dan BI-SSSS. 2. Pengaturan mengenai pelaksanaan kliring dan penjaminan, kewajiban, pelaporan, dan sanksi dalam pelaksanaan kliring dan penjaminan. 1. Arrangements regarding participation include among others the parties that can become Participants and the requirements to become participants in the operation of the BI-RTGS and BI-SSSS Systems. 2. Arrangements regarding the implementation of clearing and guarantee, obligations, reporting, and sanctions in the implementation of clearing and guarantee.	*Done*	Penyesuaian atas ketentuan. Adjustment of conditions.
28	PADG No. 23/22/PADG/2021 tentang Rekening Giro di Bank Indonesia. PADG No. 23/22/PADG/2021 concerning Current Accounts at Bank Indonesia.	Pengaturan atas penggunaan rekenng Giro di BI Regulation on the use of Current Accounts in BI	*Done*	Penyesuaian atas ketentuan. Adjustment of conditions.
29	POJK No. 17/POJK. 03/2021 tentang Perubahan Kedua atas Peraturan OJK No. 11/POJK.03/2021 Tentang Stimulus Perekonomian Nasional Sebagai Kebijakan Countercyclical Dampak Penyebaran Corona Virus Disease 2019. POJK No. 17/POJK. 03/2021 concerning the Second Amendment to OJK Regulation No. 11/POJK.03/2021 Regarding National Economic Stimulus as a Countercyclical Policy for the Impact of the 2019 Corona Virus Disease Spread.	1. Perpanjangan atas pemberlakuan stimulus POJK COVID-19 2. Penambahan stimulus realisasi penggunaan dana untuk Pendidikan SDM. 3. Penurunan Batas Minimum LCR dan NSFR. 4. Stimulus Kebijakan Penilaian AYDA. 1. Extension of the implementation of the COVID-19 POJK stimulus 2. Additional stimulus for the realization of the use of funds for HR education. 3. Reduction of LCR and NSFR Minimum Limits. 4. Stimulus for AYDA Assessment Policy.	*Done*	Penyesuaian atas ketentuan. Adjustment of conditions.
30	PADG No. 23/15/PADG /2021 Tentang Standar Nasional Open Application Programming Interface Pembayaran. PADG No. 23/15/PADG/2021 concerning the National Standard for Open Application Programming Payment Interfaces.	Atas rencana Bank bekerja sama dengan penyedia jasa pembayaran memerlukan Standarisasi API dan persetujuan Bank Indonesia. The Bank's plan to cooperate with payment service providers requires API Standardization and approval from Bank Indonesia.	*On Progress*	Bank akan mendaftarkan diri dan melakukan uji coba ke Developer site Open API Bank Indonesia, selanjutnya akan membuat rencanan timeline action plan penyesuaian PI untuk memenuhi timeline yang telah ditetapkan oleh BI. Banks will register themselves and conduct trials to the Developer site of the Open API Bank Indonesia, then will make a timeline for PI adjustment action plan to meet the timeline set by BI.

No	Regulasi Regulation	Kajian Review	Status Pemenuhan Fulfillment Status	Dampak/Penyesuaian Yang Dilakukan Bank Mandiri Taspen Impact/Adjustments Made by Bank Mandiri Taspen
31	SEOJK No 24 /SEOJK. 03/2021 Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Kredit dengan Menggunakan Pendekatan Standar Bagi Bank Umum. SEOJK No. 24/SEOJK. 03/2021 Calculation of Risk Weighted Assets for Credit Risk Using the Standard Approach for Commercial Banks.	Perubahan penetapan ATMR untuk risiko Kredit. Changes in the determination of RWA for Credit risk.	*Done*	Bank melakukan penyesuaian ketentuan internal terkait evaluasi klasifikasi Kategori portfolio dan kewajiban due diligence internal manajemen terhadap pihak ketiga, diluar hasil pemeringkatan eksternal. The Bank made adjustments to internal regulations related to the evaluation of portfolio category classification and management's internal due diligence obligations to third parties, excluding the results of external ratings.
32	PADG No.23/25/PADG /2021 Penyelenggaraan Bank Indonesia-Fast payment (BI-FAST) PADG No.23/25/PADG/2021 Implementation of Bank Indonesia-Fast payment (BI-FAST)	Penyelenggaraan Bank Indonesia-Fast Payment (BI-FAST) Implementation of Bank Indonesia-Fast Payment (BI-FAST)	*Done*	Bank telah menjadi peserta penyelenggaraan transfer melalui BI Fast. The bank has become a participant in the implementation of transfers through BI Fast.
33	PBI No. 23/16/PBI/2021 Perubahan Ketiga Atas Peraturan Bank Indonesia Nomor 20/3/PBI/2018 Tentang Giro Wajib Minimum Dalam Rupiah Dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, Dan Unit Usaha Syariah. PBI No. 23/16/PBI/2021 Third Amendment to Bank Indonesia Regulation Number 20/3/PBI/2018 concerning Statutory Reserves in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.	Perubahan perhitungan GWM dengan memperhitungkan Saldo Rekening BI FAST. Changes in the calculation of Statutory Reserves by taking into account the BI FAST Account Balance.	*Done*	Bank telah memperhitungkan Saldo BI FAST sebagai bagian perhitungan GWM. The Bank has calculated the BI FAST Balance as part of the calculation of the Statutory Reserves.
34	PBI No.23/17/PBI/2021 Perubahan Ketiga atas Peraturan Bank Indonesia Nomor 20/4/PBI/2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah. PBI No.23/17/PBI/2021 Third Amendment to Bank Indonesia Regulation Number 20/4/PBI/2018 concerning Macroprudential Intermediation Ratios and Macroprudential Liquidity Buffers for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.	Perubahan perhitungan RIM & PLM dengan memperhitungkan Saldo Rekening BI FAST. Changes in the calculation of RIM & PLM by taking into account the BI FAST Account Balance.	*Done*	Bank telah memperhitungkan Saldo BI FAST sebagai bagian perhitungan RIM dan PLM. The Bank has taken into account the BI FAST balance as part of the calculation of RIM and PLM.

No	Regulasi Regulation	Kajian Review	Status Pemenuhan Fulfillment Status	Dampak/Penyesuaian Yang Dilakukan Bank Mandiri Taspen Impact/Adjustments Made by Bank Mandiri Taspen
35	PADG No. 23/26/PADG /2021 Perubahan Ketigas atas PADG No. 21/25/PADG/2019 Tentang Rasio LTV untuk Kredit Properti, Rasio FTV untuk Pembiayaan Properti, dan Uang Muka Untuk Kredit Atau Pembiayaan Kendaraan Bermotor. PADG No. 23/26/PADG/2021 The Third Amendment to PADG No. 21/25/PADG/2019 Regarding LTV Ratio for Property Loans, FTV Ratio for Property Financing, and Down Payments for Motor Vehicle Loans or Financing.	Perpanjangan pelonggaran ketentuan Rasio LTV untukKP, Rasio FTV untuk PP, dan Uang muka untuk KKB atau PKB Extension of easing of provisions on LTV Ratio for KP, FTV Ratio for PP, and Down Payment for KKB or PKB	*Done*	Saat ini Bank belum memiliki produk kredit properti dan kredit kendaraan bermotor. Currently the Bank does not have a product property loans and car loans motorized.
36	PADG No. 23/17/PADG /2021 Tentang Tata Cara Pelaksanaan Perlindungan Konsumen Bank Indonesia PADG No. 23/17/PADG/2021 concerning Procedures for the Implementation of Bank Indonesia Consumer Protection	Bank menyusun dan menyediakan ringkasan informasi produk dan/atau jasa Bank The bank compiles and provides summaries information on Bank products and/or services	*Done*	Penyesuaian atas ketentuan. Adjustment of conditions.
37	PADG No.23/27/PADG /2021 Perubahan Ketujuh Atas Peraturan Anggota Dewan Gubernur Nomor 20/10/PADG/2018 Tentang Giro Wajib Minimum Dalam Rupiah Dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, Dan Unit Usaha Syariah. PADG No.23/27/PADG/2021 Seventh Amendment to Regulation of Members of the Board of Governors Number 20/10/ PADG/2018 concerning Statutory Reserves in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.	Perhitungan Dana BI-FAST yang transfer dana secara real time dan tersedia selama 24 (dua puluh empat) jam sehari dan 7 (tujuh) hari seminggu. Perhitungan Saldo Dana BI Fast dihitung sesuai dengan snapshot saldo dana akhir Hari pada saat waktu penutupan BI- RTGS (19.00). BI-FAST Fund Calculation which transfers funds in real time and is available 24 (twenty four) hours a day and 7 (seven) days a week. BI Fast Fund Balance Calculation is calculated according to the snapshot of the fund balance at the end of the Day at the closing time of BI-RTGS (19.00).	*Done*	Bank telah memperhitungkan saldo BI Fast sebagai bagian perhitungan GWM. The Bank has taken into account the BI Fast balance as part of the calculation of the Statutory Reserves.

Perubahan peraturan perundang-undangan yang telah dijabarkan di atas tidak memiliki dampak kuantitatif yang signifikan terhadap Laporan Keuangan Bank Mandiri Taspen.

The changes to the laws and regulations described above do not have a significant quantitative impact on the Financial Statements of Bank Mandiri Taspen.

Perubahan Kebijakan Akuntansi

Alasan Perubahan Kebijakan Akuntansi

Perubahan kebijakan akuntansi yang dilakukan untuk mematuhi PSAK yang berlaku dalam tahun berjalan. Bank Mandiri Taspen telah menerapkan sejumlah amandemen dan interpretasi PSAK yang relevan dengan operasinya.

Penjelasan dan Dampak Kuantitatif

Change of Accounting Policies

Reasons for Accounting Policy Changes

Changes in accounting policies made to comply with PSAK applicable in the current year. Bank Mandiri Taspen has implemented a number of amendments and interpretations of PSAK relevant to its operations.

Explanation and Quantitative Impact

Tabel Perubahan Kebijakan Akuntansi Tahun 2021
Table of Changes of Accounting Policies in 2021

Perubahan Kebijakan Akuntansi Changes in Accounting Policies	**Paparan Konsekuensi dan Penyesuaian Yang Dilakukan** Exposure to Consequences and Adjustments Made	**Dampak Secara Kuantitatif Perubahan Kebijakan Akuntansi Terhadap Laporan Keuangan** The Quantitative Impact of Changes in Accounting Policies on Financial Statements
Amendemen PSAK No. 71, "Instrumen Keuangan, Amendemen PSAK No. 55; "Instrumen Keuangan: Pengakuan dan Pengukuran", Amendemen PSAK No. 60; "Instrumen Keuangan: Pengungkapan", dan Amendemen PSAK No. 73; "Sewa tentang Reformasi Acuan Suku Bunga - Tahap 2".	Amendemen ini memberikan kelonggaran atas efek potensial dari ketidakpastian yang disebabkan oleh reformasi acuan suku bunga (*IBOR Reform*) dengan memberikan pengecualian terhadap persyaratan akuntansi lindung nilai dalam PSAK 71 dan PSAK 55. Sehingga entitas akan menganggap bahwa acuan tingkat bunga yang menjadi dasar arus kas yang dilindung nilai, dan/atau acuan tingkat bunga yang menjadi dasar arus kas instrumen lindung nilai, tidak diubah sebagai akibat dari reformasi IBOR. Secara garis besar amendemen ini mengatur tentang: - Persyaratan kemungkinan besar terjadi (*highly probable*) untuk lindung nilai arus kas. - Penilaian prospektif PSAK 71 dan penilaian retrospektif PSAK 55. - Penetapan komponen risiko yang diidentifikasi secara terpisah. - Penerapan amendemen ini wajib dan akan berlaku untuk jangka waktu terbatas. - Pengungkapan.	Bank telah menganalisa penerapan standar akuntansi tersebut di atas dan penerapan tersebut tidak memiliki pengaruh yang signifikan terhadap laporan keuangan.
Amendment to PSAK No. 71, "Financial Instruments, Amendments to PSAK No. 55; "Financial Instruments: Recognition and Measurement", Amendment to PSAK No. 60; "Financial Instruments: Disclosures", and Amendments to PSAK No. 73; "Leases on Interest Rate Benchmark Reform - Phase 2".	This amendment provides relief from the potential effects of uncertainty caused by the interest rate benchmark reform (IBOR Reform) by providing an exception to the hedge accounting requirements in PSAK 71 and PSAK 55. Therefore, the entity will assume that the reference interest rate is the basis for the cash flows being hedged. the value, and/or reference interest rate on which the cash flows of the hedging instrument are based, have not been changed as a result of the IBOR reform. Broadly speaking, this amendment regulates: - A highly probable requirement for a cash flow hedge. - Prospective assessment of PSAK 71 and retrospective assessment of PSAK 55. - Determination of separately identified risk components. - Implementation of these amendments is mandatory and will be in effect for a limited period of time. - Disclosure.	The Bank has analyzed the application of the accounting standards mentioned above and the application does not have a significant effect on the financial statements.
Penyesuaian tahunan PSAK No. 1, "Penyajian Laporan Keuangan".	- Amendemen tersebut mengklarifikasi salah satu kriteria dalam mengklasifikasikan liabilitas sebagai jangka panjang yaitu mensyaratkan entitas memiliki hak untuk menangguhkan penyelesaian liabilitas setidaknya selama 12 bulan setelah periode pelaporan. - Amendemen tersebut juga menetapkan bahwa hak entitas untuk menangguhkan penyelesaian liabilitas harus ada pada akhir periode pelaporan. - Mengklarifikasi bahwa klasifikasi tidak terpengaruh oleh niat atau harapan manajemen tentang apakah entitas akan menggunakan haknya untuk menangguhkan penyelesaian liabilitas. - Mengklarifikasi bagaimana kondisi pinjaman mempengaruhi klasifikasi dan memperjelas persyaratan untuk entitas mengklasifikasikan liabilitas berdasarkan pada kemampuan untuk menyelesaikan liabilitas dengan menerbitkan instrumen ekuitas sendiri.	Bank telah menganalisa penerapan standar akuntansi tersebut di atas dan penerapan tersebut tidak memiliki pengaruh yang signifikan terhadap laporan keuangan.

Perubahan Kebijakan Akuntansi Changes in Accounting Policies	Paparan Konsekuensi dan Penyesuaian Yang Dilakukan Exposure to Consequences and Adjustments Made	Dampak Secara Kuantitatif Perubahan Kebijakan Akuntansi Terhadap Laporan Keuangan The Quantitative Impact of Changes in Accounting Policies on Financial Statements
Annual adjustment of PSAK No. 1, "Presentation of Financial Statements".	- The amendments clarify one of the criteria in classifying a liability as long-term, namely that it requires an entity to have the right to defer settlement of the liability for at least 12 months after the reporting period. - The amendments also stipulate that the entity's right to defer settlement of the liability must exist at the end of the reporting period. - Clarifying that the classification is not affected by management's intentions or expectations about whether the entity will exercise its right to suspend settlement of the liability. - Clarifying how loan conditions affect the classification and - clarifying the requirements for an entity to classify a liability based on its ability to settle the liability by issuing its own equity instruments.	The Bank has analyzed the application of the accounting standards mentioned above and the application does not have a significant effect on the financial statements.

Tingkat Kesehatan Bank

Tingkat kesehatan Bank mencerminkan hasil penilaian kondisi Bank yang dilakukan terhadap risiko dan kinerja Bank yang dapat dilihat dari peringkat akhir hasil penilaian berdasarkan pada Peraturan Otoritas Jasa Keuangan No. POJK Nomor 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum. Tingkat kesehatan bank diukur dengan menggunakan pendekatan risiko (*risk based bank rating*) yang mencakup 4 (empat) faktor yaitu Profil Risiko, *Good Corporate Governance* (GCG), Rentabilitas, Permodalan.

Bank Soundness Level

The soundness level of the Bank reflects the results of the assessment of the condition of the Bank which was carried out on the risk and performance of the Bank which could be seen from the final rating of the results of the assessment based on the Regulation of the Financial Services Authority No. POJK Number 4/POJK.03/2016 concerning Assessment of the Soundness of Commercial Banks. The soundness level of a bank was measured using a risk approach (risk based bank rating) which included 4 (four) factors, namely Risk Profile, Good Corporate Governance (GCG), Profitability, Capital.

Tabel Peringkat Tingkat Kesehatan Bank berdasarkan Risiko
Tabel Peringkat Tingkat Kesehatan Bank berdasarkan Risiko

No	Faktor-faktor Penilaian	2021 Individu Individual	2020 Individu Individual	Assesssment Factors
1	Profil Risiko	2	2	Risk Profile
2	*Good Corporate Governance* (GCG)	2	2	Good Corporate Governance (GCG)
3	Rentabilitas	2	2	Rentability
4	Permodalan	1	1	Capital
Peringkat Tingkat Kesehatan Bank Berdasarkan Risiko		2	2	Bank Soundness Rating Based on Risk

Peringkat komposit tingkat kesehatan Bank Mandiri Taspen posisi 31 Desember 2021 berada pada komposit 2 (dua). Analisis berdasarkan tabel di atas mencerminkan kondisi PT Bank Mandiri Taspen secara umum **SEHAT**, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya tercermin dari peringkat faktor-faktor penilaian, antara lain Profil Risiko, penerapan GCG, Rentabilitas, dan Permodalan yang secara umum baik. Apabila terdapat kelemahan, maka secara umum kelemahan tersebut kurang signifikan.

The composite rating for Bank Mandiri Taspen soundness level for the position of December 31, 2021 was in composite 2 (two). The analysis based on the table above reflects the condition of PT Bank Mandiri Taspen was generally **HEALTHY**, so that it was considered capable of facing significant negative effects from changes in business conditions and other external factors as reflected in the rating of assessment factors, including Risk Profile, GCG implementation, Profitability, and Capital. which is generally good. If there were weaknesses, in general these weaknesses were less significant.

Informasi Kelangsungan Usaha

Hal yang Berpotensi Berpengaruh Signifikan Terhadap Kelangsungan Usaha

Berdasarkan hasil penilaian manajemen atas kemampuan Bank untuk melanjutkan kelangsungan usaha di masa yang akan datang, diketahui bahwa Bank tidak memiliki hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha Bank Mandiri Taspen.

Assessment Manajemen atas Hal yang Berpotensi Berpengaruh Signifikan Terhadap Kelangsungan Usaha

Manajemen secara rutin melakukan evaluasi dan assessment terkait dengan kemampuan dan pencapaian target kinerja dari seluruh unit sesuai dengan rencana bisnis bank yang telah disusun. Evaluasi dilakukan secara berkala untuk setiap level meliputi produktivitas, profitabilitas serta indikator-indikator utama yang tertuang dalam *Key Performance Indicator* (KPI) unit kerja. Berdasarkan hasil penilaian dan evaluasi yang rutin dilakukan secara berkala, Manajemen Bank berkeyakinan bahwa Bank memiliki sumber daya untuk melakukan kegiatan usaha dimasa mendatang. Bank tidak memiliki ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank Mandiri Taspen untuk mempertahankan kelangsungan usaha.

Asumsi yang Digunakan dalam Melakukan *Assessment*

Dalam melaksanakan penilaian atas kemampuan Bank Mandiri Taspen untuk melanjutkan kelangsungan usaha di masa yang akan datang, digunakan beberapa asumsi dan pertimbangan. Asumsi dan pertimbangan tersebut, antara lain kinerja keuangan, tingkat kecukupan modal, likuiditas, solvabilitas, profitabilitas, dan efisiensi Bank Mandiri Taspen, permasalahan internal dan perkara hukum yang dihadapi Bank Mandiri Taspen, serta kondisi ekonomi mikro dan makro pada saat ini dan masa yang akan datang.

Aspek Perpajakan

Publikasi Pembayaran Pajak

Bank Mandiri Taspen dalam kegiatan operasionalnya telah menjalankan tata kelola perusahaan yang baik (*Good Corporate Governance*) yang dilakukan secara transparan dan akuntabel khususnya dalam mengelola hak dan kewajiban perpajakannya. Bank Mandiri Taspen telah menjalankan hak dan kewajiban perpajakannya dilakukan sesuai dengan peraturan yang berlaku.

Business Continuity Information

Things that are Potentially Giving Significant Influence on Business Continuity

Based on the results of management's assessment of the Bank's ability to continue its business continuity in the future, it is known that the Bank does not have any matters that have the potential to significantly affect the Bank Mandiri Taspen business continuity.

Management Assessment on Things that are Potentially Giving Significant Influence on Business Continuity

Management routinely conducts evaluations and assessments related to the ability and achievement of performance targets of all units in accordance with the bank's business plan that has been prepared. Evaluations are conducted regularly for each level covering productivity, profitability and key indicators contained in the work unit's Key Performance Indicators (KPI). Based on the results of regular evaluations and evaluations conducted regularly, the Bank's Management believes that Bank Mandiri Taspen has the resources to conduct business activities in the future. Bank Mandiri Taspen does not have material uncertainty which can raise significant doubts about the Bank's ability to maintain business continuity.

Assumptions Used in Doing Assessment

In carrying out an assessment of Bank Mandiri Taspen ability to continue business continuity in the future, several assumptions and considerations are used. These assumptions and considerations include financial performance, the level of capital adequacy, liquidity, solvency, profitability, and efficiency of the Bank, internal problems and legal cases faced by the Bank Mandiri Taspen, as well as current and future micro and macro-economic conditions.

Taxation Aspect

Tax Payment Publication

Bank Mandiri Taspen in its operational activities has employed good corporate governance carried out transparently and accountably, especially in managing its tax rights and obligations. Bank Mandiri Taspen has carried out its tax rights and obligations in accordance with applicable regulations.

Pembayaran Pajak

Total Pembayaran Pajak periode Januari sampai dengan Desember 2021, sebagai berikut.

Payment of Taxes

Total tax payments for the period January to December 2020, as follows.

Tabel Pembayaran Pajak
Table of Tax Payment

(dalam jutaan Rupiah/in IDR million)

Uraian Pajak	2021	2020	Tax Description
PPh Pasal 25	258.790	161.217	Income Tax Article 25
PPh Pasal 29	11.765	19.364	Income Tax Article 29
PPh Pasal 21	47.035	42.916	Income Tax Article 21
PPh Pasal 23	4.241	3.029	Income Tax Article 23
PPh Pasal 26	10	8	Income Tax Article 26
PPh Pasal 4 ayat (2)	240.048	246.499	Income Tax Article 4 ayat (2)
PPN	7.271	19.872	Value-added Tax
Pajak Daerah	2.719	2.301	Local Tax
Total	571.879	**495.206**	**Total**

Ketidakpatuhan dalam Pembayaran Pajak

Pada periode 2021, tidak terdapat ketidakpatuhan Bank Mandiri Taspen dalam kewajiban membayar pajak.

No Compliance in Tax Payments

In the 2021 period, there was no bank non-compliance in paying taxes.

Larangan, Batasan, dan/atau Hambatan Signifikan untuk Melakukan *Transfer* Dana Antara Bank dan Entitas Lain dalam Satu Kelompok Usaha

Dalam menjalankan kegiatan usahanya, Bank Mandiri Taspen telah menetapkan kebijakan yang mencakup batasan dalam melakukan kegiatan *transfer* dana yang diuraikan sebagai berikut.

1. Bank Mandiri Taspen memiliki batasan pada prosedur operasional terkait transfer dana antar bank dan entitas lain dalam satu kelompok usaha sebagaimana diatur dalam Petunjuk Teknis Aktivitas Penempatan Dana PT Bank Mandiri Taspen.

   Bank Mandiri Taspen mengacu pada BMPK dan Placement *Limit* yang ditetapkan oleh komite kredit terkait transfer dana untuk penempatan Antar Bank dari Bank Mandiri Taspen ke Bank Lain dan Entitas dalam satu kelompok usaha.

2. Bank Mandiri Taspen mengacu pada peraturan OJK dan kebijakan *management* dana terkait dengan *transfer* dana Investasi pada Surat-Surat Berharga yang dijual oleh entitas lain dalam satu kelompok usaha.

Prohibitions, Limitations and/or Significant Obstacles to The Provision of Funds Between Banks and Other Entities in a Business Groups

In carrying out its business activities, Bank Mandiri Taspen has established a policy that includes restrictions in conducting fund transfer activities as described below.

1. Bank Mandiri Taspen has limitations on operational procedures related to fund transfers between banks and other entities within the same business group as stipulated in the Technical Guidelines for Fund Placement Activities of PT Bank Mandiri Taspen.

   Bank Mandiri Taspen refers to the Maximum Lending Limit and Placement Limits set by the credit committee regarding the transfer of funds for interbank placements from Bank Mandiri Taspen to other banks and entities in the same business group.

2. Bank Mandiri Taspen refers to OJK (Financial Services Authority) regulations and Fund Management policies related to the funds transfer to Securities sold by other entities in a business group..

Dalam menjalankan kegiatan usahanya, Bank Mandiri Taspen telah menetapkan kebijakan yang mencakup batasan dalam pemberian dana kepada pihak terkait sesuai Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana Besar Bagi Bank Umum dan POJK No. 38 /POJK.03/2019 Tentang Perubahan atas POJK No. 32/POJK.03/2018 Tentang BMPK dan Penyediaan Dana Besar Bagi Bank Umum. Pihak terkait adalah perorangan atau perusahaan yang mempunyai hubungan pengendalian dengan Bank, baik secara langsung maupun tidak langsung, melalui hubungan kepemilikan, kepengurusan, dan/atau keuangan.

In carrying out its business activities, Bank Mandiri Taspen established a policy that included limits in providing funds to related parties in accordance with the Regulation of the Financial Services Authority of the Republic of Indonesia Number 32/POJK.03/2018 concerning the Maximum Limit for Lending (BMPK) and Provision of Large Funds for Commercial Banks. and POJK No. 38 /POJK.03/2019 Regarding Amendments to POJK No. 32/POJK.03/2018 concerning LLL and Provision of Large Funds for Commercial Banks. Related parties are individuals or companies that have a controlling relationship with the Bank, either directly or indirectly, through ownership, management, and/or financial relationships.

Tabel Penyediaan Dana Pihak Tekait
Table of Provision of Related Party Funds

No	Penyedia Dana Fund provider	Jumlah 2021 Total in 2021		Jumlah 2020 Total in 2020	
		Number of Account (NoA)	Nominal (dalam jutaan Rupiah/ in IDR million)	*Number of Account* (NoA)	Nominal (dalam jutaan Rupiah/ in IDR million)
1	Kepada Pihak Terkait To Related Parties	26	48.372	32	31.249
2	Kepada 20 Debitur Inti To 20 Core Debtors	20	55.585	20	66.356
	a. Individu Individual	20	55.585	20	66.356
	b. Grup Group	0	0	0	0
	Total Debitur Inti Total Core Debtors	20	55.585	20	66.356

Tabel Total Penyediaaan Dana Bank Kepada Pihak Terkait
Table of Total Provision of Bank Funds to Related Parties

(dalam jutaan Rupiah/in IDR million)

Uraian	Nominal 2021	Nominal 2020	Description
Modal Pada Tanggal Laporan	4.082.043	2.965.263	Capital On Report Date
BMPK (10% dari Modal) Pada Tanggal Laporan	408.204	296.526	LLL (10% of Capital) On Report Date
Outstanding Pihak Terkait	48.372	31.249	Outstanding Related Parties
Kelonggaran BMPK	359.832	265.277	LLL allowance
Pelampauan BMPK	0	0	Exceeding LLL

Transaksi *Spot* dan Transaksi Derivatif

Ikhtisar transaksi *spot* dan transaksi derivatif pada tanggal 31 Desember 2020-2021 adalah sebagai berikut:

Spot Transactions and Derivative Transactions

Highlights of spot transactions and derivative transactions as of December 31, 2020-2021 are as follows:

Tabel Ikhtisar Transaksi *Spot* dan Transaksi Derivatif
Table of Highlights of Spot Transactions and Derivative Transactions

Transaksi	Nilai Wajar 2021 Fair Value2021			Transaction
	Nilai kontrak (absolut setara Rupiah) Contract value (absolute equivalent to Rupiah)	**Tagihan Derivatif** Derivative Receivables	**Liabilitas Derivatif** Derivative Liabilities	
PIHAK BERELASI/RELATED PARTIES				
Terkait nilai tukar				**Regarding exchange rates**
1. Kontrak berjangka - beli				1. Futures contract - buy
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
2. Kontrak berjangka - jual				2. Futures contract - sell
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
3. *Swap* - beli				3. Swap - buy
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
4. *Swap* - jual				4. Swap - sell
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
5. *Option* - beli				5. Option - buy
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
Lain-lain	Nihil	Nihil	Nihil	Etc
Terkait suku bunga				**Related to interest rates**
1. *Swap* - suku bunga				1. Swap – interest rates
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
Total pihak berelasi	Nihil	Nihil	Nihil	**Total related party**

Transaksi	Nilai Wajar 2021 Fair Value2021			Transaction
	Nilai kontrak (absolut setara Rupiah) Contract value (absolute equivalent to Rupiah)	**Tagihan Derivatif** Derivative Receivables	**Liabilitas Derivatif** Derivative Liabilities	
PIHAK KETIGA/THIRD PARTY				
Terkait nilai tukar				**Regarding exchange rate**
1. Kontrak berjangka - beli				1. Futures contract - buy
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
Lain-lain	Nihil	Nihil	Nihil	Etc
2. Kontrak berjangka - jual				2. Futures contract - sell
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
Lain-lain	Nihil	Nihil	Nihil	Etc
3. *Swap* - beli				3. Swap - buy
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
Lain-lain	Nihil	Nihil	Nihil	Etc
4. *Swap* - jual				4. Swap - sell
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
Lain-lain	Nihil	Nihil	Nihil	Etc
5. *Option* - beli				5. Option - buy
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
Lain-lain	Nihil	Nihil	Nihil	Etc
6. *Option* - jual				6. Option - sell
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
Lain-lain	Nihil	Nihil	Nihil	Etc
Terkait suku bunga				**Related to interest rates**
1. *Swap* - suku bunga				1. Swap – interest rate
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
Lain-lain	Nihil	Nihil	Nihil	Etc
Total pihak ketiga	Nihil	Nihil	Nihil	**Total third parties**
Total	Nihil	Nihil	Nihil	**Total**

Transaksi	Nilai Wajar 2020 Fair Value2021			Transaction
	Nilai kontrak (absolut setara Rupiah) Contract value (absolute equivalent to Rupiah)	**Tagihan Derivatif** Derivative Receivables	**Liabilitas Derivatif** Derivative Liabilities	
PIHAK BERELASI/RELATED PARTIES				
Terkait nilai tukar				**Regarding exchange rates**
1. Kontrak berjangka - beli				1. Futures contract - buy
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
2. Kontrak berjangka - jual				2. Futures contract - sell
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar

Transaksi	Nilai Wajar 2020 Fair Value2021			Transaction
	Nilai kontrak (absolut setara Rupiah) Contract value (absolute equivalent to Rupiah)	**Tagihan Derivatif** Derivative Receivables	**Liabilitas Derivatif** Derivative Liabilities	
3. *Swap* - beli				3. Swap - buy
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
4. *Swap* - jual				4. Swap - sell
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
5. *Option* - beli				5. Option - buy
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
Lain-lain	Nihil	Nihil	Nihil	Etc
Terkait suku bunga				**Related to interest rates**
1. *Swap* - suku bunga				1. Swap – interest rates
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
Total pihak berelasi	Nihil	Nihil	Nihil	**Total related party**
PIHAK KETIGA/THIRD PARTY				
Terkait nilai tukar				**Regarding exchange rate**
1. Kontrak berjangka - beli				1. Futures contract - buy
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
Lain-lain	Nihil	Nihil	Nihil	Etc
2. Kontrak berjangka - jual				2. Futures contract - sell
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
Lain-lain	Nihil	Nihil	Nihil	Etc
3. *Swap* - beli				3. Swap - buy
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
Lain-lain	Nihil	Nihil	Nihil	Etc
4. *Swap* - jual				4. Swap - sell
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
Lain-lain	Nihil	Nihil	Nihil	Etc
5. *Option* - beli				5. Option - buy
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
Lain-lain	Nihil	Nihil	Nihil	Etc
6. *Option* - jual				6. Option - sell
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
Lain-lain	Nihil	Nihil	Nihil	Etc
Terkait suku bunga				**Related to interest rates**
1. *Swap* - suku bunga				1. Swap – interest rate
Dolar Amerika Serikat	Nihil	Nihil	Nihil	United States Dollar
Lain-lain	Nihil	Nihil	Nihil	Etc
Total pihak ketiga	Nihil	Nihil	Nihil	**Total third parties**
Total	Nihil	Nihil	Nihil	**Total**

Bank Mandiri Taspen memiliki modal yang kuat dan menciptakan struktur permodalan yang kuat untuk mendukung strategi pengembangan ekspansi usaha saat ini dan mempertahankan kelangsungan pengembangan di masa mendatang.

Bank Mandiri Taspen has strong capital and creates a strong capital structure to support the current business expansion development strategy and maintain sustainable development in the future.

Struktur Permodalan dan Praktik Manajemen Risiko

Capital Structure and Risk Management Practices

Struktur Permodalan
Capital Structure

Bank Mandiri Taspen menyusun Rencana Permodalan berdasarkan telaah dan penilaian atas kebutuhan kecukupan permodalan yang dipersyaratkan dan mengkombinasikannya dengan tinjauan perkembangan ekonomi terkini. Rencana Permodalan tersebut disusun oleh Direksi sebagai bagian dari Rencana Bisnis Bank dan disetujui oleh Dewan Komisaris. Bank Mandiri Taspen senantiasa menghubungkan tujuan keuangan dan kecukupan modal terhadap risiko melalui proses perencanaan modal. Demikian pula dengan bisnis yang didasarkan pada permodalan dan persyaratan likuiditas Bank. Kebutuhan permodalan tersebut direncanakan dan didiskusikan secara rutin dengan didukung data-data analisis.

Bank Mandiri Taspen prepares a Capital Plan based on a review and assessment of the required capital adequacy requirements and combines it with a review of the latest economic developments. The Capital Plan is prepared by the Board of Directors as part of the Bank's Business Plan and approved by the Board of Commissioners. Bank Mandiri Taspen always links financial objectives and capital adequacy to risk through a capital planning process. Likewise with businesses that are based on the Bank's capital and liquidity requirements. The capital requirements are planned and discussed on a regular basis with the support of analytical data.

Kebijakan manajemen terkait permodalan tersebut ditujukan untuk memastikan bahwa Bank Mandiri Taspen memiliki modal yang kuat dan menciptakan struktur permodalan yang kuat untuk mendukung strategi pengembangan ekspansi usaha saat ini dan mempertahankan kelangsungan pengembangan di masa mendatang. Selain itu, kebijakan permodalan ditetapkan untuk memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh regulator serta memastikan agar struktur permodalan Bank telah efisien.

Capital-related management policy aims to ensure that Bank Mandiri Taspen has a strong capital and develops strong capital structure to support current development strategy of business expansion as well as maintain continuity of development in the future. Furthermore, capital policy is established to meet capital adequacy requirement set by the regulator as well as to ensure the Bank's capital structure efficiency.

Sesuai dengan Peraturan Bank Indonesia, modal Bank Mandiri Taspen terdiri dari:

MODAL INTI

Modal inti merupakan modal bank yang terdiri dari: Modal Inti Utama (*Common Equity Tier* – CET 1) dan Modal Inti Tambahan (*Additional Tier* 1). Modal inti utama mencakup modal disetor dan cadangan tambahan modal (*disclose reserve*). Cadangan tambahan modal terdiri atas faktor penambah (agio, cadangan umum, laba tahun lalu, laba tahun berjalan, dan opsi saham) dan faktor pengurang (kerugian komprehensif lainnya dari transaksi aset keuangan yang diklasifikasikan dalam kelompok tersedia untuk dijual, selisih kurang Penyisihan Penghapusan Aset (PPA) atas aset produktif dengan Cadangan Kerugian Penurunan Nilai, dan PPA non produktif).

MODAL PELENGKAP

(maksimum 100% dari modal inti)

Modal pelengkap meliputi cadangan umum PPA atas aset produktif yang wajib dihitung dengan jumlah maksimum 1,25% dari ATMR Risiko Kredit dan Cadangan Tujuan.

Pada 2021, Bank Mandiri Taspen memiliki jumlah modal inti dan modal pelengkap sebesar Rp4,08 triliun, jumlah tersebut lebih tinggi dibandingkan modal inti dan modal pelengkap tahun 2020 yang sebesar Rp2,97 triliun.

In accordance with Bank Indonesia Regulation, Bank Mandiri Taspen capital comprises of:

CORE CAPITAL

Core capital is Bank's capital which comprises of: Common Equity Tier – CET 1 and Additional Tier 1. Common Equity Tier 1 includes paid-up capital and disclosed reserve. Meanwhile, disclosed reserve comprises of the additional factors (agio, general reserve, previous year's profit, current profit, and stock options) and the deduction factors (other comprehensive losses from asset transaction classified as available for sale, negative differences between Provision for Asset Losses (PPA) on Earning Assets and Reserve for Impairment Losses, and Provision for Asset Losses (PPA) on Non-Earning Assets.

SUPPLEMENTARY CAPITAL

(Maximum 100% of core capital) Supplementary capital comprises of general reserve for Provision for Asset Losses (PPA) on Earning Assets with maximum amount of 1.25% of RWA for Loan Risk and Appropriated Reserve.

In 2021, Bank Mandiri Taspen will have core capital and supplementary capital of Rp4.08 trillion, this amount is higher than the core capital and supplementary capital in 2020 which amounted to Rp.2.97 trillion.

Tabel 1. a Pengingkapan Kuantitatif Struktur Permodalan
Table 1.a Quantitative Disclosure of Capital Structure

(dalam jutaan Rupiah/in IDR millions)

	Komponen Modal Capital Components	Posisi Tanggal Laporan 31 Desember 2021 Report Date Position 31 December 2021 Bank	Posisi Tanggal Laporan 31 Desember 2020 Report Date Position 31 December 2020 Bank	Perubahan Change
A	**Modal Inti (Tier 1)** **Core Capital (Tier 1)**	**3.854.255**	**2.778.766**	**1.075.489**
	1. Modal Inti Utama **Common Equity Tier 1 (CET 1)**	**3.854.255**	**2.778.766**	**1.075.489**
	1.1 **Modal Disetor (Setelah dikurangi *Treasury Stock*)** **Paid-in Capital (After deducting Treasury Stock)**	819.304	751.307	67.997
	1.2 **Cadangan Tambahan Modal** **Additional Capital Reserves**	3.222.445	2.141.384	1.081.061
	1.2.1 Faktor Penambah Enhancing Factors	3.248.684	2.143.122	1.105.562
	1.2.1.1 **Pendapatan Komprehensif Lainnya** **Other Comprehensive Income**	34.779	39.988	(5.209)
	1.2.1.1.1 Selisih lebih penjabaran laporan keuangan Difference in translation of financial statements	-	-	-
	1.2.1.1.2 Potensi keuntungan dari peningkatan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual The potential gain from an increase in the fair value of financial assets classified as available for sale	34.779	39.988	(5.209)
	1.2.1.1.3 Saldo *surplus* revaluasi aset tetap Fixed asset revaluation surplus balance	-	-	-
	1.2.1.2 **Cadangan Tambahan Modal Lainnya** **Other disclosed reserves**	3.213.905	2.103.134	1.110.771
	1.2.1.2.1 Agio Agio	1.349.508	920.039	429.469
	1.2.1.2.2 Cadangan Umum General Reserves	155.000	50.000	105.000
	1.2.1.2.3 Laba tahun-tahun lalu Previous year's profit	1.063.720	703.935	359.785
	1.2.1.2.4 Laba tahun berjalan Profit for the year	645.677	429.160	216'517
	1.2.1.2.5 Dana setoran modal Fund for paid up capital	-	-	-
	1.2.1.2.6 Lainnya Others	-	-	-
	1.2.2 Faktor Pengurang **Deduction Factors**	(26.239)	(1.738)	(24.501)
	1.2.2.1 Pendapatan komprehensif lainnya **Other comprehensive income**	(19.972)	-	(19.972)

Komponen Modal Capital Components	Posisi Tanggal Laporan 31 Desember 2021 Report Date Position 31 December 2021 Bank	Posisi Tanggal Laporan 31 Desember 2020 Report Date Position 31 December 2020 Bank	Perubahan Change
1.2.2.1.1 Selisih kurang penjabaran laporan keuangan Difference under translation of financial statements	-	-	
1.2.2.1.2 Potensi kerugian dari penurunan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual Potential loss from impairment of fair value of financial assets classified as available for sale	(19.972)	-	(19.972)
1.2.2.2 Cadangan tambahan modal lainnya **Other Disclosed Reserves**	(6.267)	(1.738)	(4.529)
1.2.2.2.1 Disagio Disagio	-	-	-
1.2.2.2.2 Rugi tahun-tahun lalu Previous years' losses	-	-	-
1.2.2.2.3 Rugi tahun berjalan Current year loss	-	-	-
1.2.2.2.4 Selisih kurang antara Penyisihan Penghapusan Aset (PPA) dan Cadangan Kerugian Penurunan Nilai (CKPN) atas aset produktif Difference between Allowance for Asset Losses (PPA) and Allowance for Impairment Losses (CKPN) on productive assets	-	-	-
1.2.2.2.5 Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam *Trading Book* The difference is less than the fair value adjustment amount of financial instruments in the Trading Book	-	-	-
1.2.2.2.6 PPA aset non produktif yang wajib di bentuk PPA of non-productive assets that must be established	(6.267)	(1.738)	(4.529)
1.2.2.2.7 Lainnya Others	-	-	-
1.3 Kepentingan Non Pengendali Yang Dapat Diperhitungkan **Non-Controlling Interests That Can Be Taken Into Account**	-	-	-
1.4 Faktor Pengurang Modal Inti Utama **Deduction Factors for Main Core Capital**	(187.494)	(113.925)	(73.569)
1.4.1 Perhitungan Pajak Tangguhan Deferred Tax Calculation	(135.973)	(54.824)	(81.149)
1.4.2 Goodwill Goodwill	-	-	-
1.4.3 Seluruh aset tidak berwujud lainnya All other intangible assets	(51.522)	(59.101)	7.579

Komponen Modal Capital Components			Posisi Tanggal Laporan 31 Desember 2021 Report Date Position 31 December 2021 Bank	Posisi Tanggal Laporan 31 Desember 2020 Report Date Position 31 December 2020 Bank	Perubahan Change
	1.4.4	Penyertaan yang diperhitungkan sebagai faktor pengurang Investment calculated as a deduction factor	-	-	-
	1.4.5	Kekurangan modal pada perusahaan anak asuransi Lack of capital in the insurance subsidiary	-	-	-
	1.4.6	Eksposur sekuritisasi Securitization exposure	-	-	-
	1.4.7	Faktor pengurang modal inti utama lainnya Another major deduction factor for core capital	-	-	-
	1.4.7.1	Penempatan dana pada instrumen AT 1 dan/ atau *Tier* 2 pada bank lain Placement of funds in AT 1 and / or Tier 2 instruments with other banks	-	-	-
	1.4.7.2	Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or testament grant	-	-	-
2. Modal Inti Tambahan **Additional Tier 1 (AT-1)**			-	-	-
2.1		Instrumen yang memenuhi persyaratan AT-1 Instruments that meet AT-1 requirements	-	-	-
2.2		Agio/disagio Agio/disagio	-	-	-
2.3		Faktor Pengurang Modal Inti Tambahan Deduction Factors for Additional Core Capital	-	-	-
	2.3.1	Penempatan dana pada instrumen AT 1 dan/atau *Tier* 2 pada bank lain Placement of funds in AT 1 and / or Tier 2 instruments with other banks	-	-	-
	2.3.2	Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or testament grant	-	-	-
B	**Modal Pelengkap (Tier 2)** **Supplementary Capital (Tier 2)**		227.788	186.497	41.291
1.		Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan *Tier* 2 Capital instruments in the form of shares or others that meet Tier 2 requirements	-	-	-
2.		Agio/disagio *Agio/disagio*	-	-	-
3.		Cadangan umum PPA atas aset produktif yang wajib dibentuk (paling tinggi 1,25% ATMR Risiko Kredit) General reserves for PPA for productive assets that must be formed (maximum 1.25% Credit Risk RWA)	227.788	186.497	41.291

Komponen Modal Capital Components	Posisi Tanggal Laporan 31 Desember 2021 Report Date Position 31 December 2021 Bank	Posisi Tanggal Laporan 31 Desember 2020 Report Date Position 31 December 2020 Bank	Perubahan Change
4. Faktor Pengurang Modal Pelengkap Supplementary Capital			
4.1 *Sinking Fund*	-	-	-
4.2 Penempatan dana pada instrumen *Tier* 2 pada bank lain Placement of funds in Tier 2 instruments with other banks	-	-	-
4.3 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan kerena hukum, hibah, atau hibah wasiat Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant	-	-	-
Total Modal **Total Capital**	4.082.043	2.965.263	1.116.780
ASET TERTIMBANG MENURUT RISIKO **RISK WEIGHTED ASSETS**			
ATMR RISIKO KREDIT **ATMR CREDIT RISK**	18.090.073	14.843.467	3.246.606
ATMR RISIKO PASAR **ATMR MARKET RISK**	-	-	-
ATMR RISIKO OPERASIONAL **ATMR OPERATIONAL RISK**	2.940.837	2.232.808	708.029
TOTAL ATMR **TOTAL ATMR**	21.030.910	17.076.274	3.954.636
RASIO KPMM SESUAI PROFIL RISIKO (%) **KPMM RATIO ACCORDING TO RISK PROFILE (%)**	9,99	9,99	-
RASIO KPMM **RATIO KPMM**			
Rasio CET 1 (%) **CET 1 Ratio (%)**	18,33	16,27	2,06
Rasio *Tier* 1 (%) **Tier 1 Ratio (%)**	18,33	16,27	2,06
Rasio *Tier* 2 (%) **Tier 2 Ratio (%)**	1,08	1,09	(0,01)
Rasio KPMM (%) **KPMM Ratio (%)**	19,41	17,36	2,05
CET 1 UNTUK *BUFFER* (%) **CET 1 FOR BUFFERS (%)**	9,34	7,28	2,06
PERSENTASE BUFFER YANG WAJIB DIPENUHI OLEH BANK (%) **PERCENTAGE OF BUFFERS REQUIRED TO MEET BY BANKS (%)**	-	-	-
Capital Conservation Buffer (%) Capital Conservation Buffer (%)	-	-	-
Countercyclical Buffer (%) Countercyclical Buffer (%)	-	-	-
***Capital Surcharge* untuk Bank Sistemik (%)** **Capital Surcharge for Systemic Banks (%)**	-	-	-

Praktik Manajemen Risiko
Risk Management Practices

Dasar Penerapan Manajemen Risiko

Penerapan Manajemen Risiko Bank Mandiri Taspen mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) tentang Penerapan Manajemen Risiko Bagi Bank Umum No.18/POJK.03/2016 tanggal 16 Maret 2016 dan Surat Edaran Otoritas Jasa Keuangan (OJK) No.34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.

Basis for the Implementation of Risk Management

The implementation of Risk Management of Bank Mandiri Taspen is based on *Peraturan Otoritas Jasa Keuangan (POJK)* about Implementation of Risk Management for Commercial Banks No.18/POJK.03/2016 on 16 March 2016 and *Surat Edaran Otoritas Jasa Keuangan (SEOJK)* No.34/SEOJK.03/2016 about Implementation of Risk Management for Commercial Banks

Penerapan Manajemen Risiko Secara Umum

Penerapan manajemen risiko dilaksanakan di setiap aktivitas bank yang berperan dalam mendorong pertumbuhan bisnis secara *prudent* yang mengimbangi perkembangan jenis, cakupan dan pertumbuhan bisnis yang sangat pesat dalam industri perbankan yang ditandai dengan semakin kompleksnya risiko kegiatan Bank. Untuk menjawab tantangan tersebut, maka Bank Mandiri Taspen selalu melakukan penyempurnaan atas kebijakan, infrastruktur dan kualitas sumber daya manusia secara periodik dengan tetap mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) tentang Penerapan Manajemen Risiko Bagi Bank Umum No.18/POJK.03/2016 tanggal 16 Maret 2016.

Proses manajemen risiko secara aktif dilakukan oleh manajemen bank melalui Komite Manajemen Risiko yang meliputi *Asset and Liability Committee*, *Risk Management Committee* dan Komite Kebijakan Perkreditan.

Selain itu, untuk melakukan pengelolaan risiko yang menyeluruh, terpadu, terukur dan terkendali, bank memiliki Satuan Kerja Manajemen Risiko yang secara struktural berada di bawah Direktur Finance, Risk Operations dan sekaligus menjadi Ketua pada Komite Manajemen Risiko. Dalam melaksanakan aktivitas operasionalnya, unit manajemen risiko dibagi menjadi 3 (tiga), yaitu:

1. *Risk Management* yang menyusun rambu-rambu operasional dan bisnis Bank dan operasional *risk* yang terkait dengan operasional.
2. *Credit Risk Analyst* yang berfungsi sebagai *partner* dari unit bisnis dalam *system four-eyes principle*.
3. Risk Business Control yang berfungsi menjalankan *internal control* sebagai mitigasi risiko operasional di seluruh unit kerja kantor pusat maupun seluruh kantor cabang Bank Mandiri Taspen.

Dari sisi kebijakan, Bank memiliki Kebijakan Manajemen Risiko Bank Mandiri Taspen yang menjadi acuan bagi kebijakan yang lebih detail.

Implementation of Risk Management in General

Risk management is implemented in every activity of the Bank to prudently drive business growth which balances the growth of types, scopes, and fast business growth in banking industry as characterized by the increasingly complex risks of Bank's activities. To address the challenge, Bank Mandiri Taspen constantly refines its policies, infrastructure, and human capital quality periodically by referring to the Regulation of Financial Services Authority (POJK) concerning the Implementation of Risk Management for Commercial Bank No. 18/POJK.03/2016 dated 16 March 2016

The risk management process is performed actively by Bank's management through Risk Management Committee which comprises of Asset and Liability Committee, Risk Management Committee and Credit Policy Committee.

In addition, for a comprehensive, integrated, measurable and manageable risk management, Bank assigns a Risk Management Unit (SKMR) that is structurally responsible to the Director of Finance, Risk Operations and at the same time as Chairman in Risk Management Committee. In performing its operational activities, the Risk Management Unit is divided into 3 (three), including:

1. Risk Management that formulates rules on operational and Banks's business as well as operational-related risks
2. Loan Risk Analyst that functions as partner of business unit in the system of four-eyes principle
3. Risk Business Control, which functions to carry out internal control as operational risk mitigation in all work units at the head office and all Bank Mandiri Taspen branch offices.

From the policy side, the Bank owns Risk management policies of Bank Mandiri Taspen for more detailed policy reference.

Untuk memperoleh gambaran risiko secara menyeluruh dan kontinyu, Bank menyusun profil risiko setiap triwulan dan *Risk Based Bank Rating* (RBBR) setiap 6 (enam) bulan yang dilaporkan kepada Otoritas Jasa Keuangan.

Laporan profil risiko ini menggambarkan risiko yang melekat dalam kegiatan bisnis bank (*inherent risk*) dan sistem pengendalian risiko (*risk control system*) untuk 8 (delapan) jenis risiko (risiko kredit, pasar, likuiditas, operasional, hukum, strategik, reputasi dan kepatuhan). Selain profil risiko, bank melakukan penilaian *good corporate governance* (GCG), rentabilitas, dan permodalan dengan mengacu kepada parameter yang tercantum dalam Surat Bank Indonesia No. 13/24/DPNP tanggal 25 Oktober 2011 penilaian Tingkat Kesehatan Bank Umum dan Peraturan Otoritas Jasa Keuangan (POJK) No. 4/POJK.03/2016 tanggal 26 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum.

Melihat model bisnis Bank Mandiri Taspen yang menjadi prioritas risiko bank adalah terkait dengan risiko kredit, risiko pasar, risiko likuiditas dan risiko operasional.

Ada banyak risiko yang dihadapi Bank di market dalam beroperasi. Berbagai faktor diantaranya ada yang dalam kendali Bank dan ada yang diluar kendali Bank. Faktor-faktor tersebut dapat berpengaruh terhadap kinerja Bank, *direct* atau *indirecly*. Pada sebagian besar bisnisnya, Bank Mandiri Taspen mengambil risiko keuangan dengan penuh perhitungan, terkendali dan tetap berpegang pada prinsip *prudent*. Proses pengelolaan risiko harus bersifat proaktif, sistematik dan berdisiplin, yang mencakup semua risiko di semua aktivitas yang mencakupinya - Risiko Kredit, Risiko Pasar, Risiko Likuiditas dan Risiko Operasional. Untuk Risiko seperti Risiko Reputasi, Risiko Hukum, Risiko Kepatuhan dikelola sebagai bagian dari Risiko Operasional.

Manajemen menggunakan pendekatan pengelolaan risiko menyeluruh berdasarkan prinsip-prinsip dan nilai-nilai yang baik, meliputi strategi risiko yang terdefinisi dengan baik, struktur organisasi yang tepat dan komite kerja yang aktif dengan peran, tanggung jawab, wewenang dan jenjang pendelegasian yang jelas. Manajemen risiko ditelaah berdasarkan indikator kinerja utama yang disebarluaskan melalui manual dan dokumentasi kebijakan serta dinilai dan diaudit secara independen.

Bank Mandiri Taspen menerapkan manajemen risiko dan sistem pengendalian internal secara efektif yang disesuaikan dengan tujuan dan kebijakan usaha, ukuran dan kompleksitas yang disesuaikan dengan kegiatan usaha Bank Mandiri Taspen dengan berpedoman pada persyaratan dan tata cara sebagaimana ditetapkan dalam Peraturan Bank Indonesia (PBI), Peraturan Otoritas Jasa Keuangan (POJK), maupun dengan mengacu pada tindakan-tindakan sebagai berikut.

For obtaining comprehensive and continuous risk overview, the Bank formulates a risk profile every quarter and RiskBased Bank Rating (RBBR) every six months and reported them to Bank Indonesia.

The risk profile report describes the Bank's inherent risk on its business activities and risk control system for its eight risk types (loan risk, market, liquidity, operations, legal, strategy, reputation, and compliance). In addition to the risk profile, the Bank performs a Good Corporate Governance (GCG), rentability, and capital referring to the parameters listed in the Letter of Bank Indonesia No. 13/24/DPNP dated 25 October 2011 on the Assessment of Commercial Bank's Soundness Level of and the Service Authority Rules Finance (POJK) No.4/POJK.03 /2016 dated January 26, 2016 on the Rating of Commercial Bank Soundness Level.

Referring to Bank Mandiri Taspen business model, its risk priorities lie on loan risk, liquidity risk, and operational risk.

In its operations in the market, there are many risks the Bank may face. Some factors are under Bank's control but some others are out of control. The aformentioned factors have potential direct or indirect influences on Bank's performance. In most of its businesses, Bank Mandiri Taspen takes the risks carefully, under control, and under prudent principle. The risk management process shall be proactive, systematic, and discipline, covering all risks in all of its activities including Loan Risk, Market Risk, Liquidity Risk, and Operational Risk. For such risks as Reputation Risk, Legal Risk, and Compliance Risk are managed under the Operational Risk.

The management adopts comprehensive risk management approach based on good principles and values covering well-defined risk strategy, fit organization, and working committee with active role, responsibility, and authority, as well as clear hierarchical delegation. The risk management is examined based on main performance indicators spread through manuals and policy documentation and is independently assessed and audited.

Bank Mandiri Taspen implements risk management and internal control system effectively adjusted to business goals and policies, size and complexity that is adjusted to Bank Mandiri Taspen business activities based on requirement and procedure set by the Regulations of Bank Indonesia (PBI), the Regulations of Financial Services Authority (POJK), as well as the following acts .

1. Melakukan identifikasi dan pengendalian seluruh risiko termasuk yang berasal dari produk baru dan aktivitas baru.
2. Dalam pengendalian risiko, Bank Mandiri Taspen telah mengimplementasikan suatu kerangka Dasar Manajemen Risiko (*Risk Management Framework*) secara terpadu. Agar penerapan manajemen risiko dapat berjalan dengan efektif dan optimal, Bank Mandiri Taspen telah memiliki Komite Manajemen Risiko yang berfungsi untuk membahas permasalahan risiko yang dihadapi Bank Mandiri Taspen secara keseluruhan dan merekomendasikan kebijakan manajemen risiko kepada Direksi.
3. Memiliki Satuan Kerja Manajemen Risiko (SKMR) yang bertujuan untuk meyakinkan bahwa risiko yang dihadapi Bank Mandiri Taspen dapat diidentifikasi, diukur, dipantau, dikendalikan, dan dilaporkan dengan benar melalui penerapan kerangka kerja manajemen risiko yang sesuai.
4. Bank Mandiri Taspen telah membentuk beberapa Komite lain yang bertugas untuk menangani risiko secara lebih spesifik antara lain: Komite Kebijakan Perkreditan, Komite Kredit serta Komite Aset dan Pasiva (*Asset and Liabilities Committee* – ALCO).
5. Memastikan bahwa penyusunan sistem dan prosedur kerja yang ada telah memperhatikan sisi operasional maupun bisnis serta tingkat risiko yang mungkin terjadi dalam suatu unit kerja.
6. Memastikan sistem pengendalian internal telah diterapkan sesuai ketentuan.
7. Memantau kepatuhan Bank Mandiri Taspen dengan prinsip pengelolaan bank yang sehat sesuai dengan ketentuan yang berlaku melalui unit kerja Satuan Kerja Kepatuhan.
8. Membuat Laporan Profil Risiko Bank Mandiri Taspen dan Laporan Profil Risiko Konsolidasi setiap triwulan dan menyampaikannya kepada OJK secara tepat waktu.

1. Identifying and controlling all risks including therisks from new products and activities.
2. In its risk control practices, Bank Mandiri Taspen has implemented an integrated Risk Management Framework. As for effective and optimal implementation of risk management, the Bank has formed a Risk Management Committee to discuss the overall risks encountered by the Bank and to provide recommendation related to risk management policies to the Board of Directors.
3. Assigning Risk Management Unit (SKMR) to ensure that the Bank encounters risks which can be properly identified, measured, observed, controlled, and reported through the implementation of appropriate risk management framework.
4. Bank Mandiri Taspen has assigned other Committees to handle risks more specifically including: Credit Policy Committee, and Asset and Liabilities Committee (ALCO).
5. Ensuring that prevailing arrangement of system and working procedure has focused on both business and operational sides as well as risk level in a working unit.
6. Ensuring that the internal control system has been implemented in compliance with the regulations.
7. Monitoring Bank Mandiri Taspen compliance with the principles of healthy Bank management according to prevailing regulations through the working unit of Compliance Unit.
8. Creating Risk Profile Report and Consolidated Risk Profile Report of Bank Mandiri Taspen every quarter and submitting the reports to the FSA in timely manner.

Pengawasan Aktif Direksi dan Dewan Komisaris

Dewan Komisaris dan Direksi bertanggung jawab atas penerapan manajemen risiko dan sistem pengendalian internal di Bank Mandiri Taspen. Pengawasan Aktif Dewan Komisaris Bank Mandiri Taspen tercermin dari persetujuan atas Kebijakan Manajemen Risiko yang disusun oleh Direksi, serta evaluasi pelaksanaan kebijakan manajemen risiko melalui forum rapat Direksi dan Komisaris secara berkala, dalam pelaksanaannya pengawasan aktif Dewan Komisaris didukung oleh Komite Pemantau Risiko.

Pengawasan aktif Direksi Bank Mandiri Taspen antara lain dilaksanakan melalui penyusunan, penerapan dan evaluasi atas kebijakan dan prosedur manajemen risiko. Pelaksanaan pengawasan aktif juga dilakukan melalui forum rapat Direksi dan Komite Manajemen Risiko (KMR), Bidang Kebijakan Kredit dan Bidang *Asset and Liability*. Sebagai bagian pengawasan aktif Dewan Komisaris dan Direksi, kualitas Sumber Daya Manusia (SDM) yang memadai merupakan salah satu aspek penting dalam penerapan manajemen risiko. Pemenuhan kualitas SDM tersebut antara lain dilakukan melalui pengembangan program pendidikan dan pelatihan pegawai seperti program Sertifikasi Manajemen Risiko serta program pelatihan atau sosialisasi internal dengan materi Manajemen Risiko.

Active Supervision of the Board of Directors and Board of Commissioners

The Board of Commissioners and Board of Directors are responsible for the implementation of risk management and internal control system at Bank Mandiri Taspen. Active supervision of Bank Mandiri Taspen BOCs is indicated by their approval on Risk management policies prepared by the BODs as well as by the evaluation of risk management policies implementation through periodic meetings of the BODs and BOCs, while in its implementation, BOCs' active supervision is supported by the Risk Monitoring Committee.

Active supervision of Bank Mandiri Taspen BODs involves such as the arrangement, implementation, and evaluation of risk management policies and procedure. Active supervision is also performed through BODs' meetings with Risk Management Committee (KMR), Loan Policy Division, and Asset and Liabilities Division. As part of BODs and BOCs' active supervision, the quality of human capital becomes one of critical aspects in risk management implementation. To meet the intended quality of human capital, various education and training development programs for employees such as Certified Risk Management program and training or internal dissemination program on Risk Management are conducted.

Penerapan manajemen risiko dan sistem pengendalian internal Bank Mandiri Taspen mencakup:

1. **Pengawasan yang dilakukan oleh Dewan Komisaris**
   Pengawasan yang dilakukan oleh Dewan Komisaris adalah sebagai berikut.
   a. Mengevaluasi kebijakan manajemen risiko dalam hal terdapat perubahan faktor-faktor yang mempengaruhi kegiatan Bank.
   b. Mengevaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan manajemen risiko.
   c. Mengevaluasi dan memutuskan permohonan atau usulan Direksi yang berkaitan dengan transaksi atau kegiatan usaha yang melampaui kewenangan Direksi untuk memutuskannya sehingga memerlukan persetujuan Dewan Komisaris.
   d. Mengevaluasi kecukupan kebijakan, prosedur, penetapan limit dan kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi manajemen risiko.

2. **Pengawasan Yang Dilakukan Direksi**
   Pengawasan Direksi dengan wewenang dan tanggung jawab adalah sebagai berikut.
   a. Bertanggung jawab atas pelaksanaan kebijakan manajemen risiko termasuk mengevaluasi dan memberikan arahan strategi manajemen risiko berdasarkan laporan yang disampaikan oleh Satuan Manajemen Risiko dan menyampaikan laporan pertanggungjawaban kepada Dewan Komisaris.
   b. Mengevaluasi dan memutuskan transaksi yang melampaui kewenangan pejabat satu tingkat di bawah Direksi atau transaksi yang memerlukan persetujuan sesuai dengan kebijakan dan prosedur yang berlaku.
   c. Mengembangkan budaya manajemen risiko antara lain meliputi komunikasi yang memadai kepada seluruh jenjang organisasi tentang pentingnya pengendalian intern yang efektif.
   d. Memastikan peningkatan kompetensi sumber daya manusia yang terkait dengan penerapan manajemen risiko antara lain dengan cara program pendidikan dan latihan yang berkesinambungan terutama yang berkaitan dengan sistem dan proses manajemen risiko.
   e. Memastikan bahwa fungsi manajemen risiko dilaksanakan secara independen yang dicerminkan antara lain adanya pemisahan fungsi antara Satuan Kerja Manajemen Risiko yang melakukan identifikasi, pengukuran, pemantauan dan pengendalian risiko dengan satuan kerja yang melakukan dan menyelesaikan transaksi.
   f. Melakukan identifikasi untuk memastikan bahwa risiko dari produk dan aktivitas yang baru telah melalui proses pengendalian manajemen risiko yang layak sebelum diperkenalkan atau dijalankan dan harus disetujui oleh Direksi dan direkomendasikan oleh Komite Manajemen Risiko terlebih dahulu.
   g. Melakukan pengendalian internal dengan cara melakukan penilaian secara berkala, menerapkan pedoman dan praktek-praktek yang sehat untuk mengendalikan dan mengatasi risiko melalui serangkaian tindakan korektif.

The implementation of Bank Mandiri Taspen risk management and internal control system include:

1. **Supervision by the Board of Commissioners**
   Supervision conducted by the BOCs includes the following:
   a. Evaluating risk management policies in case of changes in factors that may influence Bank's activities.
   b. Evaluating the BODS' accountability for the implementation of risk management policies.
   c. Evaluating and making decision on demand and proposal of the BODs related to transactions or business activities beyond the authority of BODs to decide, thus the approval from the BOCs is required.
   d. Evaluating adequacy of policy, procedure, limit determination, identification process, measurement, risk monitoring and control, as well as risk management information system.

2. **Supervision by the Board of Directors**
   To perform its supervisory function, the BODs carries out the following authorities and responsibilities:.
   a. Having responsibility for the implementation risk management policies that includes evaluating and providing direction related to risk management strategy based on reports of Risk Management Unit as well as the presentation of accountability reports to the Board of Commissioners
   b. Evaluating and determining transactions beyond the authority of officials on a level under the Board of Directors or transactions requiring approval compliant with prevailing policies and procedures
   c. Developing risk management culture which includes good communication about the importance of effective internal control among all organizational tiers.
   d. Ensuring the improvement of human capital competence related to risk management implementation through, for example, continuous education and training program particularly in risk management system and process.
   e. Ensuring the independent implementation of risk management function reflected from segregation of functions between Risk Management Unit performing risk identification, measurement, monitoring, and risk management with the units performing and dealing with transaction.
   f. Performing identification to ensure that risks from new products and activities have undergone proper risk management control process before being launched or executed with prior approval from the BODs and prior recommendation from Risk Management Committee.
   g. Conducting internal control by performing periodic assessment, implementing guidelines and healthy practices to control and overcome risks through series of corrective actions.

Kecukupan Kebijakan, Prosedur, dan Penetapan Limit

Penerapan Manajemen Risiko di Bank Mandiri Taspen didukung dengan kebijakan dan prosedur manajemen risiko yang komprehensif.

Kebijakan Manajemen Risiko Bank Mandiri Taspen terdiri dari:

1. Pedoman Penerapan Manajemen Risiko Secara Umum
   Proses manajemen risiko dilaksanakan di seluruh unit kerja Bank merupakan proses yang dinamis dan secara rutin dibandingkan dengan *best practices* industri, ketentuan yang berlaku untuk disesuaikan dan diperbaharui apabila diperlukan. Pelaksanaan manajemen risiko dilakukan dalam suatu rangkaian yang terdiri dari:
   a. Identifikasi Risiko
      Identifikasi risiko bertujuan untuk mengetahui seluruh jenis risiko yang melekat pada setiap aktifitas fungsional yang berpotensi merugikan Bank. Identifkasi risiko bersifat proaktif (anticipative) dan bukan reaktif. mencakup seluruh aktivitas fungsional (kegiatan operasional. menggabungkan dan menganalisa informasi risiko dari seluruh sumber informasi yang tersedia. menganalisa probabilitas timbulnya risiko serta konsekuensinya.
   b. Pengukuran risiko
      - Pengukuran risiko bertujuan untuk mengetahui besaran risiko yang melekat pada aktivitas Bank untuk dibandingkan dengan *risk appetite* Bank sehingga Bank dapat mengambil tindakan mitigasi risiko dan menentukan modal untuk meng-cover risiko Pengukuran dilakukan secara individual maupun secara keseluruhan.
      - Metode pengukuran risiko dapat dilakukan secara kualitatif dan atau kuantitatif
      - Model yang digunakan dalam pengukuran risiko dapat dipahami dan diketahui kekuatan, kelemahan, serta limitasinya.
   c. Pemantauan risiko Pemantauan dapat dilakukan dengan membandingkan limit risiko yang telah ditetapkan dengan besaran risiko yang sedang dikelola
   d. Pengendalian risiko Pengendalian risiko Pengendalian risiko harus dilakukan terhadap potensi terjadinya pelampauan atas limit risiko yang telah ditetapkan dan dapat ditolerir oleh Bank Mandiri Taspen.

2. Pedoman Penilaian Tingkat Kesehatan Bank
   Penilaian kesehatan bank mengancu pada:
   a. Peraturan Otoritas Jasa Keuangan No.04/POJK.03/2016 tanggal 27 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum;
   b. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum;
   c. Surat Edaran Otoritas Jasa Keuangan No.34/SEOJK.03/26 tanggal 01 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum;

Adequacy of Policies, Procedures and Determination of Limit

The implementation of Risk Management in Bank Mandiri Taspen is supported by comprehensive risk management policies and procedures.

Risk Management Policies of Bank Mandiri Taspen comprise of:

1. Guidelines for General Implementation of Risk Management
   The risk management process implemented in all work units of the Bank became a dynamic process and was routinely compared to industry best practices, with applicable regulations to be adjusted and updated if necessary. The implementation of risk management was carried out in a series consisting of:
   a. Risk Identification
      Risk identification aimed to identify all types of risks inherent in any functional activity that could potentially harm the Bank. Risk identification was proactive (anticipative) and not reactive including all functional activities (operational activities, combining and analyzing risk information from all available information sources, analyzing the probability of risk arising and its consequences.
   b. Risk measurement
      - Risk measurement aimed to determine the amount of risk inherent in the Bank's activities to be compared with the Bank's risk appetite so that the Bank could take risk mitigation measures and determine capital to cover risk. Measurements were carried out individually or as a whole.
      - The risk measurement method could be done qualitatively or quantitatively
      - The model used in risk measurement could be understood and its strengths, weaknesses, and limitations are known.Pemantauan
   c. Risk monitoring
      Monitoring can be done by comparing the risk limit that had been set with the amount of risk that is being managed.
   d. Risk control
      Risk control had to be carried out against the potential for a risk limit that had been set and could be tolerated by Bank Mandiri Taspen.

2. Guidelines for Assessment of Bank's Soundness Level The bank's health assessment leads to:
   a. Financial Services Authority Regulation No. 04 / POJK.03 / 2016 dated January 27, 2016 concerning Assessment of the Soundness of Commercial Banks;
   b. Financial Services Authority Regulation No. 18 / POJK.03 / 2016 dated March 22, 2016 concerning the Implementation of Risk Management for Commercial Banks;
   c. Financial Services Authority Circular Letter No.34 / SEOJK.03 / 26 dated September 01, 2016 concerning Implementation of Risk Management for Commercial Banks;

d. Surat Edaran Otoritas Jasa Keuangan No.14/ SEOJK/03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum;
e. Kebijakan Manajemen Risiko Bank Mandiri Taspen

Dalam melaksanakan kegiatan berdasarkan prinsip kehati-hatian, Bank harus mampu mengidentifikasi permasalahan secara lebih dini, melakukan tindak lanjut perbaikan yang sesuai dan lebih cepat, menerapkan *Good Corporate Governance* (GCG) dan manajemen risiko yang lebih baik sehingga Bank siap dan lebih tahan dalam menghadapi krisis. Perubahan kondisi makro ekonomi baik domestik maupun internasional juga mengharuskan Bank melakukan evaluasi posisi modal dan finansial Bank dalam suatu skenario bersifat luar biasa (*stress*).

Penilaian Tingkat Kesehatan Bank Umum (*Risk Based Bank Rating*/RBBR) sebagai pelaksanaan ketentuan Regulator untuk menilai kesehatan Bank diharapkan mampu mendeteksi secara lebih dini permasalahan Bank serta mengambil langkah-langkah pencegahan, perbaikan, pengelolaan modal secara efektif dan efisien.

Pedoman tentang penilaian kesehatan bank mengatur hal-hal yang harus dilaksanakan oleh unit kerja terkait, mencakup hal-hal sebagai berikut:
1. Penilaian Tingkat Kesehatan Bank Berdasarkan Risiko (RBBR), yaitu penilaian Tingkat Kesehatan Bank yang telah ditentukan oleh Regulator, dengan menggunakan pendekatan risiko (RBBR).
2. Aktivitas penilaian Tingkat Kesehatan Bank berdasarkan risiko mencakup penilaian atas faktor-faktor profil risiko (*risk profile*), Good *Corporate Governance* (GCG), rentabilitas (*earnings*), dan permodalan (*capital*) untuk menghasilkan Peringkat Komposit Tingkat Kesehatan Bank.

Penilaian tingkat kesehatan Bank dengan pendekatan RBBR dilakukan sebagai berikut:
a. Unit kerja koordinator berkoordinasi dengan unit kerja terkait menyusun laporan profil risiko yang menjadi tugas dan tanggung jawabnya.
b. Unit kerja terkait menyampaikan laporan profil risiko kepada unit kerja koordinator.
c. Unit kerja koordinator melakukan proses konsolidasi profil risiko untuk selanjutnya disampaikan kepada regulator.
d. Unit kerja koordinator melakukan koordinasi dengan unit kerja terkait melakukan hal-hal sebagai berikut:
   - Menilai *Good Corporate Governance* (GCG).
   - Menilai Rentabilitas (*Earnings*).
   - Menilai Permodalan (*Capital*).
e. Unit Kerja Koordinator melakukan penilaian komposit RBBR.
f. hasil Penilaian RBBR disetujui oleh Direksi dan dilaporkan kepada Regulator dan Dewan Komisaris.

Kebijakan Manajemen Risiko tersebut lebih rinci dijabarkan dalam Ketentuan Internal Bank Mandiri Taspen.

d. Financial Services Authority Circular Letter No.14 / SEOJK / 03/2017 dated March 17, 2017 concerning Assessment of the Soundness of Commercial Banks;
e. Bank Mandiri Taspen Risk Management Policy

In carrying out activities based on the principle of prudence, the Bank had to be able to identify problems early, take appropriate and faster follow-up improvements, implement Good Corporate Governance (GCG) and better risk management so that the Bank was ready and more resilient in facing crises. Changes in macroeconomic conditions, both domestic and international, also required the Bank to evaluate the Bank's capital and financial position in an extraordinary (stress) scenario.

The Risk Based Bank Rating (RBBR) as the implementation of the Regulator's provisions for assessing the health of a Bank was expected to be able to detect problems early in the Bank and to take preventive, corrective, effective and efficient capital management steps.

Guidelines on bank soundness assessments regulated the things that had to be carried out by the related work unit, including the following:

1. Risk Based Bank Soundness Rating (RBBR), which was an assessment of the Bank Soundness Level determined by the Regulator, using a risk approach (RBBR).
2. Bank Soundness Level assessment activities based on risk included an assessment of risk profile factors, Good Corporate Governance (GCG), profitability (earnings), and capital to produce a Composite Rating for the Bank Soundness Level.

Assessment of the soundness level of the Bank using the RBBR approach was carried out as follows:
a. The coordinating work unit coordinated with related work units to prepare risk profile reports which became their duties and responsibilities.
b. The related work unit submited a risk profile report to the coordinating work unit.
c. The coordinating work unit carried out a risk profile consolidation process to be submitted to the regulator.
d. The coordinating work unit coordinated with related work units to do the following:
   - Assessing Good Corporate Governance (GCG).
   - Assessing Profitability (Earnings).
   - Assessing Capital (Capital).
e. The Coordinating Work Unit conducted an RBBR composite assessment
f. The results of the RBBR Assessment were approved by the Board of Directors and reported to the Regulator and the Board of Commissioners

The aforementioned risk management policies are comprehensively described in internal provision of Bank Mandiri Taspen.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, Serta Sistem Informasi Manajemen Risiko

Proses manajemen risiko Bank Mandiri Taspen meliputi identifikasi, pengukuran, pemantauan dan pengendalian terhadap 8 (delapan) jenis risiko serta Sistem Informasi Manajemen Risiko. Bank Mandiri Taspen mengidentifikasi risiko dengan menganalisis sumber risiko yang terdapat pada bisnis (produk/portofolio/aktivitas) dan kemudian mengukur secara kuantitatif dan atau kualitatif sesuai metode pengukuran yang ditetapkan oleh Regulator. Sistem pengukuran risiko juga dilengkapi dengan metode *stress testing* untuk risiko kredit dan risiko Likuiditas. Selanjutnya proses pemantauan dan pemantauan risiko dilakukan oleh *Risk Owner Unit* dan *Risk Control Unit* yang disajikan dalam bentuk laporan portofolio, laporan profil risiko, dan laporan Tingkat Kesehatan Bank. Sistem Informasi Manajemen Risiko Bank Mandiri Taspen digunakan untuk mendukung pelaksanaan proses indentifikasi, pengukuran, pemantauan serta pengendalian risiko. Bank Mandiri Taspen telah mengembangkan beberapa aplikasi manajemen risiko, antara lain *mode scoring yang diimplementasikan pada Loan Origination* System (LOS) Risk Management, Treasury system dan Mantap Operational Risk Integrated System (MORIS).

Sistem Informasi Manajemen Risiko

1. Sistem informasi Manajemen Risiko merupakan bagian dari sistem informasi manajemen yang dimiliki dan dikembangkan sesuai dengan kebutuhan dalam rangka penerapan Manajemen Risiko.
2. Sebagai bagian dari proses Manajemen Risiko, sistem informasi Manajemen Risiko digunakan untuk mendukung pelaksanaan proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko.
3. Sistem informasi Manajemen Risiko dapat memastikan:
   a. Tersedianya informasi yang akurat, lengkap, informatif, tepat waktu, dan dapat diandalkan agar dapat digunakan Dewan Komisaris, Direksi, dan Satuan Kerja yang terkait dalam penerapan Manajemen Risiko untuk menilai, memantau, dan memitigasi Risiko yang dihadapi baik Risiko keseluruhan/komposit maupun per Risiko dan/atau dalam rangka proses pengambilan keputusan oleh Direksi;
   b. Efektivitas penerapan Manajemen Risiko mencakup kebijakan, prosedur, dan penetapan limit Risiko;
   c. Tersedianya informasi tentang hasil (realisasi) penerapan Manajemen Risiko dibandingkan dengan target yang ditetapkan sesuai dengan kebijakan dan strategi penerapan Manajemen Risiko.
   d. Sistem informasi Manajemen Risiko dan informasi yang dihasilkan disesuaikan dengan karakteristik dan kompleksitas kegiatan usaha Bank serta adaptif terhadap perubahan.
   e. Kecukupan cakupan informasi yang dihasilkan dari sistem informasi Manajemen Risiko di*review* secara berkala untuk memastikan bahwa cakupan tersebut telah memadai sesuai perkembangan tingkat kompleksitas kegiatan usaha.

Adequacy of Process of Identification, Measurement, Monitoring and Control of Risks, As Well As Risk Management Information System

Risk management process of Bank Mandiri Taspen includes identification, measurement, monitoring, and control of 8 (eight) kinds of risks as well as Risk Management Information System. Bank Mandiri Taspen identifies risks by analyzing source of risks in its businesses (products/ portfolios/activities) and then performs measurements quantitatively and qualitatively in accordance with measurements set by the Regulator. Risk measurement system is accompanied with stress testing method for Liquidity risk. Furthermore, the risk monitoring process carried out by the Risk Owner Unit and Risk Control Unit are presented in the form of portfolio reports, risk profile reports, and Bank Health Level reports. Risk Management Information System of Bank Mandiri Taspen is used to support the implementation of process of identification, measurement, monitoring, and control of risks. Bank Mandiri Taspen has developed several risk management applications, including the scoring mode implemented in the Loan Origination System (LOS) Risk Management, Treasury system and Mantap Operational Risk Integrated System (MORIS).

Risk Management Information System

1. The Risk Management information system is a part of the management information system owned and developed in accordance with the needs for the implementation of Risk Management.
2. As a part of Risk Management process, Risk Management Information System is used to support the implementation of process of identification, measurement, monitoring, and control of risks.
3. The Risk Management Information System is able to ensure:
   a. The availability of accurate, complete, informative, timely and reliable information, in order to be used by the Board of Commissioners, Board of Directors and relevant Working Units in the implementation of Risk Management to assess, monitor and mitigate Risks that are faced both entire/composite Risk and per Risk and/or in the process of decision making by the Board of Directors;
   b. The effectiveness of Risk Management implementation including policies, procedures, and Risk limit setting;
   c. The availability of information on the result (realization) of Risk Management implementation compared with target established in accordance with the policy and strategy of Risk Management implementation.
   d. Risk Management Information System and the information produced are adjusted with the characteristics and complexity of business activities of the Bank and are adaptable to change.
   e. The adequacy of the scope of information generated from the Risk Management information system is reviewed periodically to ensure that the scope is adequate in accordance with the development of business activities complexity.

f. Sebagai bagian dari sistem informasi Manajemen Risiko, laporan profil Risiko disusun secara berkala oleh Satuan Kerja Manajemen Risiko yang independen terhadap unit kerja yang melakukan kegiatan bisnis. Frekuensi penyampaian laporan kepada Direksi terkait dan Komite Manajemen Risiko ditingkatkan sesuai kebutuhan.

g. Sistem informasi Manajemen Risiko mendukung pelaksanaan pelaporan kepada Otoritas Jasa Keuangan dan regulator terkait lainnya.

Sistem Pengendalian Intern yang Menyeluruh

Proses penerapan Manajemen Risiko yang efektif dilengkapi dengan sistem pengendalian intern yang handal. Penerapan sistem pengendalian intern secara efektif dapat membantu pengurus menjaga aset Bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan terhadap ketentuan dan peraturan perundang-undangan yang berlaku, serta mengurangi Risiko terjadinya kerugian, penyimpangan dan pelanggaran aspek kehati-hatian. Terselenggaranya sistem pengendalian intern yang handal dan efektif menjadi tanggung jawab dari seluruh Satuan Kerja Operasional dan Satuan Kerja pendukung serta Satuan Kerja Audit Intern.

Hal-hal yang diperhatikan dalam pelaksanaan sistem pengendalian intern antara lain:

1. Melaksanakan sistem pengendalian intern secara efektif dalam penerapan Manajemen Risiko dengan mengacu pada kebijakan dan prosedur yang telah ditetapkan. Penerapan prinsip pemisahan fungsi (*four eyes principle)* yang memadai dan dilaksanakan secara konsisten.
2. Sistem pengendalian intern dalam penerapan Manajemen Risiko mencakup:
   a. Kesesuaian antara sistem pengendalian intern dengan jenis dan tingkat Risiko yang melekat pada kegiatan usaha Bank;
   b. Penetapan wewenang dan tanggung jawab untuk pemantauan kepatuhan kebijakan, prosedur, dan limit;
   c. Penetapan jalur pelaporan dan pemisahan fungsi yang jelas dari satuan kerja operasional kepada satuan kerja yang melaksanakan fungsi pengendalian;
   d. Struktur organisasi yang menggambarkan secara jelas tugas dan tanggung jawab masing-masing unit dan individu;
   e. Pelaporan keuangan dan kegiatan operasional yang akurat dan tepat waktu;
   f. Kecukupan prosedur untuk memastikan kepatuhan terhadap ketentuan dan perundang-undangan yang berlaku;
   g. Kaji ulang yang efektif, independen, dan obyektif terhadap kebijakan, kerangka dan prosedur operasional Bank;
   h. Pengujian dan kaji ulang yang memadai terhadap sistem informasi manajemen;
   i. Dokumentasi secara lengkap dan memadai terhadap cakupan, prosedur-prosedur operasional, temuan audit, serta tanggapan pengurus berdasarkan hasil audit;

f. As a part of Risk Management Information System, Risk Profile Report is prepared periodically by Risk Management Unit independent from working units conducting business activities. The frequency of report submission towards the relevant Board of Directors and the Risk Management Committee are upgraded as needed.

g. The Risk Management information system supports the implementation of reporting towards the Financial Services Authority and other related regulators.

A Comprehensive Internal Control

The process of effective Risk Management implementation is accompanied with reliable internal control system. The implementation of effective internal control system is able to help securing Bank's assets, assuring the availability of trustworthy financial and managerial reports, improving compliance with applicable laws and regulations, and reducing the risks of loss, deviation, and violation to prudential aspect. The implementation of effective and reliable internal control system is the responsibility of all Operational Unit and Supporting Unit as well as Internal Audit Unit.

Matters to be considered in the implementation of internal control system include:

1. The application of effective internal control system in the implementation of Risk Management is referring to the policies and procedures that has been set.The adequate implementation and consistent application of functions separation principles (the four eyes principle).
2. Internal control system in the implementation of Risk Management includes:
   a. Conformity between the internal control system and the Risk type and level attached to the Bank's business activities;
   b. Setting the authorities and responsibilities for compliance monitoring of policies, procedures and limits;
   c. Establishment of clear reporting line and function separation of operational unit to the unit performing control function;
   d. Organizational structure that clearly describes the duties and responsibilities of each unit and individual;
   e. Accurate and timely financial reporting and operational activity;
   f. Adequacy of procedure to ensure compliance with applicable laws and regulations;
   g. Effective, independent, and objective review on policy, framework and operational procedure of the Bank;
   h. Adequate testing and review towards the management information system;
   i. Comprehensive and adequate documentation on the scope, operational procedures, audit findings, as well as management's remarks on audit result;

j. Verifikasi dan kaji ulang secara berkala dan berkesinambungan terhadap penanganan kelemahan-kelemahan yang bersifat material dan tindakan pengurus untuk memperbaiki penyimpangan-penyimpangan yang terjadi.

3. Pelaksanaan kaji ulang terhadap penerapan Manajemen Risiko sebagai berikut.
   a. Kaji ulang dan evaluasi dilakukan secara berkala, setiap tahun oleh Satuan Kerja Manajemen Risiko (SKMR) dan Satuan Kerja Audit Intern (SKAI);
   b. Cakupan kaji ulang dan evaluasi dapat ditingkatkan frekuensi/intensitasnya, berdasarkan perkembangan eksposur Risiko, metode pengukuran, dan pengelolaan Risiko;
   c. Khusus untuk kaji ulang dan evaluasi terhadap pengukuran Risiko oleh SKMR, mencakup:
      1) Kesesuaian kerangka Manajemen Risiko, yang meliputi kebijakan, struktur organisasi, alokasi sumber daya, desain proses Manajemen Risiko, sistem informasi, dan pelaporan Risiko dengan kebutuhan bisnis Bank, serta perkembangan peraturan dan praktek terbaik (*best practice*) terkait Manajemen Risiko;
      2) Metode, asumsi, dan variabel yang digunakan untuk mengukur Risiko dan menetapkan limit eksposur Risiko;
      3) Perbandingan antara hasil dari metode pengukuran Risiko yang menggunakan simulasi atau proyeksi di masa datang dengan hasil aktual;
      4) Perbandingan antara asumsi yang digunakan dalam metode dimaksud dengan kondisi yang sebenarnya/aktual;
      5) Perbandingan antara limit yang ditetapkan dengan eksposur yang sebenarnya/aktual;
      6) Penentuan kesesuaian antara pengukuran dan limit eksposur Risiko dengan kinerja di masa lalu dan posisi permodalan saat ini.
   d. Kaji ulang oleh pihak independen maupun SKAI antara lain mencakup:
      1) Keandalan kerangka Manajemen Risiko, yang mencakup kebijakan, struktur organisasi, alokasi sumber daya, desain proses Manajemen Risiko, sistem informasi, dan pelaporan Risiko;
      2) Penerapan Manajemen Risiko oleh unit bisnis/aktivitas pendukung, termasuk kaji ulang terhadap pelaksanaan pemantauan oleh SKMR.
4. Hasil penilaian kaji ulang oleh SKMR disampaikan kepada Dewan Komisaris, Satuan Kerja Audit Intern (SKAI), Direktur Kepatuhan, Komite Audit, dan Direksi terkait lainnya sebagai masukan dalam rangka penyempurnaan kerangka dan proses Manajemen Risiko.
5. Perbaikan atas hasil temuan audit intern maupun ekstern dipantau oleh SKAI. Temuan audit yang belum ditindaklanjuti diinformasikan oleh SKAI kepada Direksi untuk diambil langkah-langkah yang diperlukan.
6. Tingkat responsif terhadap kelemahan dan/atau penyimpangan yang terjadi terhadap ketentuan internal dan eksternal yang berlaku.

j. Periodic and continuous verification and review on overcoming material disadvantages and management's actions to repair deviations happen.

3. The conduct of review on the implementation of Risk Management are as follows.
   a. Review and evaluation are conducted periodically, annually by Risk Management Unit (SKMR) and Internal Audit Unit (SKAI);
   b. Scope of review and evaluation can be increased in its frequency/intensity, based on the development of Risk exposure, measurement method, and Risk management;
   c. Review and evaluation specifically for Risk measures by SKMR, include:
      1) Conformity between Risk Management framework,covering policy, organizational structure, resource allocation, design of Risk Management process, information system, and Risk reporting and business needs of the Bank and development of regulations and best practice on Risk Management;
      2) Method, assumption, and variable used to measure Risk and Risk exposure limit setting;
      3) Comparison between the result of Risk measurement method using simulation or projection in the future and the actual result;
      4) Comparison between assumption used in the aforementioned method and the actual condition;
      5) Comparison between specified limit and actual exposure;
      6) Determination of conformity between past measurement and Risk exposure limit and current capital position.
   d. Review by independent party or SKAI include:
      1) Reliability of Risk Management framework covering policy, organizational structure, resource allocation, design of Risk Management process, information system, and Risk reporting;
      2) Risk Management implementation by business units / supporting activities including review on the on monitoring conducted by SKMR.
4. The assessment results of review conducted by SKMR is presented to the Board of Commissioners, Internal Audit Unit (SKAI), Director of Compliance, and other related Directors as inputs in refining Risk Management framework and process.
5. Refinements on internal audit findings result or external audit result monitored by SKAI. Audit findings that have not been followed up are informed by SKAI to the Board of Directors as to udergo such measurements.
6. The level of responsiveness towards disadvantages and/or deviations occurred against the applicable internal and external provisions.

Penerapan Manajemen Risiko Secara Khusus

Risiko Kredit

Risiko kredit merupakan risiko yang terjadi akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajibannya kepada Bank. Untuk mengelola risikonya, Bank mengukur risiko kredit dari portofolio yang ada baik secara kuantitatif maupun kualitatif. Hal ini untuk memastikan kemungkinan kerugian dari tidak dibayarnya, kredit yang diberikan menjadi seminimal mungkin, baik untuk debitur individual maupun secara keseluruhan.

Penerapan manajemen risiko kredit tidak terlepas dengan aktivitas pengelolaan risiko yang terdiri proses; identifikasi–pengukuran–pemantauan–pengendalian pada semua *level* hingga *level* transaksi. Pengelolaan risiko kredit bank terutama diarahkan untuk meningkatkan keseimbangan antara ekspansi kredit yang sehat dengan pengelolaan kredit secara *prudent* agar terhindar dari penurunan kualitas atau menjadi *Non Performing Loan* (NPL).

Untuk mendukung hal tersebut dan dalam rangka meminimalisir risiko kredit, Bank telah memiliki kebijakan dan pedoman tertulis mengenai pemberian kredit.

Secara garis besar pengelolaan risiko kredit diterapkan pada tingkat transaksional maupun tingkat portofolio. Pada tingkat transaksional diterapkan *four-eyes principle* yaitu setiap pemutusan kredit melibatkan *business unit* dan *risk management unit* secara *independent* untuk memperoleh keputusan yang obyektif, pada tahapan ini *business unit* dan *risk management unit* melakukan proses identifikasi risiko kredit untuk setiap *account* yang dikelola. Bank secara periodik melakukan review terhadap ketentuan kredit dan produk, menyusun *Risk Acceptance Criteria* (RAC) dan melakukan analisis profitabilitas produk.

Mekanisme pemutusan kredit dilakukan melalui Rapat Komite Kredit (*Credit Committee*) oleh pejabat Pemegang Kewenangan Memutus Kredit dari *business unit* dan *risk management* yang memiliki kompetensi, kemampuan dan integritas. Dalam hal *people development*, bank melakukan *Assesment and Training* terutama untuk *man power* di bisnis unit, *Assesment* terhadap pemutus kredit (Retail dan Mikro) dimana setiap pemilik limit kewenangan (pemutus kredit) harus melalui serangkaian proses yang telah dirancang oleh *Risk Management* dan Bisnis untuk memperoleh kewenangan memutus kredit. Proses tersebut dimulai dengan uji kompetensi dan interview. Selanjutnya melakukan review terhadap pemutus kredit dimana setiap pemutus kredit secara periodik akan direview untuk mengetahui kualitas debitur yang sudah diberikan kredit. Hasil review tersebut juga akan menjadi dasar kenaikan limit kewenangan maupun pencabutan limit kewenangan memutus kredit. Dengan demikian, proses pemberian kredit menjadi lebih komprehensif dan hati-hati.

Special Implementation of Risk Management

Loan Risk

Loan risk is a risk occurred due to the failure of debtor and/or other parties in fulfilling their responsibility to the Bank. In managing its risks, the Bank measure loan risk from existing portfolios quantitatively or qualitatively. This is to make sure that the possibility of losses from non-paid loan granted to a minimum, for debtors both individual and as a whole.

The implementation of loan risk management can not be separated from risk management activities consisting of the process; identification–measurement– monitoring- control at all levels down to transaction level. The management of bank loan risk is mainly directed to improve the balance between healthy loan expansion and prudent loan management to avoid quality degradation or becoming Non Performing Loan (NPL).

To support this and in order to minimalize loan risk, the Bank had a written policies and guidelines on providing loans.

The mechanism for loan approval is conducted through Loan Committee Meeting by officials Holding the Authority to Determine Loans from business unit and risk management that have competence, capability, and integrity. In people development, the bank conducted Assessments and Trainings primarily for the man power in the unit business, Assessment of loan approvers (Retail and Micro) where each owner of authority limit (loan approver) must go through a series of processes designed by Risk Management and Business to obtain the authority to approve loans. The process begins with competency tests and interviews. Next conducting a review of loan approvers where every loan approvers will periodically be reviewed to understand the quality of debtors who have been given loans. The results of the reviews also serve as the basis for the increase of authority limit or revoking of authority limit in approving loans. Thus, the process for providing loans becomes more comprehensive and prudent.

The credit termination mechanism is carried out through Credit Committee Meetings by officials of the Credit Termination Authority Holders from business and risk management units who have competence, capability and integrity. In terms of community development, the bank conducts Assessment and Training, especially for workers in business units, Assessment of credit breaker (Retail and Micro) where each owner of the limit of authority (credit breaker) must go through a process designed by Risk Management and Business to obtain the authority to decide credit. The process begins with a competency test and interview. Furthermore, conducting a review of the credit breaker where each credit breaker will be reviewed periodically to determine the quality of the debtor who has been given credit. The results of the review will also be the basis for increasing the limit on the revocation of the limit on the authority to decide credit. Thus, the credit granting process becomes more comprehensive and prudent.

Sebagai bagian dari pelaksanaan *prudential banking*, pemegang kewenangan dan melakukan pemutusan kredit menggunakan format analisa Nota Analisa Kredit dan alat analisa keuangan. Selain itu bank juga menggunakan *Loan Origination System* (LOS) untuk segmen mikro dan pensiunan.

Selanjutnya proses pengelolaan risiko yang tidak kalah pentingnya adalah proses pemantauan. Kredit yang tumbuh pesat berpotensi meningkatkan risiko kredit. Dalam rangka menjaga kualitas portofolio, bank juga menerapkan kebijakan *stop booking* sektoral sesuai dengan kondisi internal Bank serta kondisi eksternal. Selain itu dalam rangka pencegahan peningkatkan NPL bank menerapkan analisa *watch list* dan strategi exit berdasarkan 3 pilar (Karakter, Kapasitas usaha, dan Kemampuan bayar) bagi debitur-debitur *performing* untuk mengidentifikasi debitur- debitur yang berpotensi tinggi mengalami *downgrade* menjadi NPL.

Dalam rangka memenuhi Peraturan Otoritas jasa Keuangan (OJK) No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum, bank telah melakukan perhitungan ATMR risiko kredit dan beban modal risiko kredit dengan menggunakan pendekatan standar (*Standardized Approach*).

Pengelolaan Risiko Kredit

Dalam melakukan pengelolaan risiko kredit, Bank berfokus pada beberapa unsur utama yang meliputi sumber daya risiko yang sadar risiko, kebijakan dan prosedur perkreditan yang mengutamakan prinsip kehati-hatian, proses persetujuan kredit yang transparan dan berjenjang oleh Komite Kredit, kriteria dan alat ukur risiko yang jelas, penyebaran risiko yang merata, administrasi dan dokumentasi yang lengkap serta pengawasan kredit secara berkesinambungan untuk menjaga kualitas kredit yang diberikan.

Bank melakukan pengawasan berkesinambungan untuk mengidentifikasi secara dini potensi risiko kredit yang mungkin timbul sehingga dapat dilakukan langkah-langkah penyelamatan maupun penyelesaian yang efisien dan efektif.

Beberapa aktivitas *monitoring* dan evaluasi secara periodik sangat penting dilakukan untuk mewujudkan manajemen portofolio yang sejalan dengan perkembangan bisnis Bank secara tepat dan akurat. Aktivitas yang diperlukan antara lain, sebagai berikut.

1. Menyusun ***Risk Threshold Triger and Action Plan*** **(RTTA)**, merupakan *report* bulanan dari unit portofolio *risk* yang ditujukan kepada Direksi hingga level Cabang. RTTA berisikan *summary performance portofolio* kredit Bank pada posisi *End of Month* serta membahas aspek – aspek terkait *credit risk, operational risk,* market & *liquidity risk*.
2. Mengimplementasikan **Kebijakan evaluasi *Booking*,** diberlakukan untuk produk yang mengalami pemburukan *performance* dibandingkan bulan sebelumnya.
3. Mengimplementasikan **Kebijakan Restrukturisasi Kredit,** diberlakukan untuk debitur yang sudah kesulitan untuk memenuhi kewajiban setiap bulannya

RISK THRESHOLD TRIGER AND ACTION PLAN

RTTA merupakan report bulanan dari unit portofolio risk yang berisikan *summary performance portofolio* Bank pada posisi *End of Month* serta membahas aspek – aspek terkait *credit*

As a part of prudential banking implementation, the holder of authority and loan approval uses the analysis format of Loan Analysis Notes analysis tool. In addition, the bank also uses Loan Origination System (LOS) for micro and pension segments.

Furthermore, the risk management process that is not less important is the monitoring process. Rapidly growing loan has the potential to increase loan risk. In order to maintain portfolio quality, the Bank implements stop booking on Assistant of Retail Manager (ARM) level for retail segment and KCP level for micro segment. In addition, in the framework of NPL increase prevention, the bank implemented watch list analysis and exit strategy based on 3 pillars (Character, Business capacity, and Capability of payment) for performing debtors to Identify debtors with high potential to be downgraded into NPLs.

In order to comply with the Financial Services Authority Regulation (OJK) No.11/POJK.03/2016 concerning Minimum Capital Requirement for Commercial Banks, banks have calculated RWA for loan risk and loan risk capital charge using a standardized approach.

CREDIT RISK MANAGEMENT

In the implementation of loan risk management, the Bank focuses on several primary elements covering risk aware risk resource, loan policy and procedure which promote prudential principle, transparent and hierarchical loan approval process by Loan Committee, criteria, clear risk measurement tool, equitable distribution of risks, administration, and comprehensive documentation, as well as continual loan monitoring to maintain loans quality.

The Bank performs continuous monitoring to identify early loan risk potential that may arise as to conduct rescue measurements or efficient and effective resolves.

Some periodic monitoring and evaluation activities are important to be conducted to manifest portfolio management in line with the development of Bank's businesses precisely and accurately. Activities required are as follows.

1. Preparing **Risk Threshold Trigger and Action Plan (RTTA)** which is monthly report from risk portfolio unit submitted to the Board of Directors down to Branch level.RTTA consists of performance summary of Bank's loan portfolio at end of month and discusses aspects related to loan risk, operational risk, market and liquidity risk.
2. Implementing **Booking Evaluation Policy**, applies to products that experience deteriorating performance compared to the previous month.
3. Implementing **Loan Restructuring Policy**, applies to debtors who have difficulty in fulfilling their obligations in every month.

RISK THRESHOLD TRIGER AND ACTION PLAN

RTTA is monthly report from risk portfolio unit containing summary performance portfolio of Bank's portfolio at End of Month and discusses aspects related to loan risk, operational

risk, operational risk, dan *Liquidity risk*. Ketiga risiko tersebut merupakan 3 (tiga) besar risiko utama yang secara langsung berdampak pada Bank sehingga secara rutin harus dilakukan monitoring dan evaluasi secara tepat dan akurat.

Dalam penyusunannya, RTTA merupakan hasil *summary report* data pada posisi akhir bulan yang berisikan materi – materi secara detail memperlihatkan *performance* hingga tingkat Kantor Cabang. Berikut akan dijelaskan beberapa konten yang terdapat pada RTTA.

1. *Dashboard Report*
   Dashboard merupakan gambaran umum terkait portofolio kredit Bank yang terbagi atas segmen Retail, Mikro dan Bank secara keseluruhan. *Performance* yang ditampilkan pada dashboard berupa *summary* baki debet kredit (*account and amount*), summary kolektibilitas, *summary booking*, serta *summary collection.*
2. Kualitas Kredit
   Merupakan *report summary* kualitas kredit masing – masing cabang khususnya di Wilayah Bali. Summary kolektibilitas yang dibahas berupa data *historical* data cabang dari kolektibilitas Lancar, 2A, DPD30+ serta DPD90+
3. *Flowrates Analysis*
   Flowrates merupakan rasio antara kredit yang mengalami penurunan kolektibilitas (*bucket downgrade)* dibandingkan dengan nominal bucket bulan sebelumnya. Flowrate memberikan gambaran umum terkait kualitas *booking* serta kualitas penagihan yang dilakukan.
4. *Delinquency Analysis*
   Merupakan Gambaran secara keseluruhan performance kredit dengan kategori DPD30+ serta DPD90+
5. Vintage DPD30+ Report
   Merupakan gambaran umum terkait performance DPD30+ dari kredit yang dicairkan pada periode tertentu
6. *Monitoring* Risiko operasional
   Pada bagian ini terdapat *monitoring* terhadap *Manning* karyawan kantor cabang dan unit RBC. Pada bagian monitoring risiko operasional ini juga membahas mengenai Hasil temuan *top ten risk* yang dilakukan oleh unit RBC setiap bulannya. Pembahasan terkait top ten risk sangat penting karena manajemen secara langsung dapat melihat profile kantor cabang berdasarkan nilai komposit yang terdiri dari penilaian aspek perkreditan dan aspek operasional.
7. *Monitoring* Risiko Likuiditas
   Monitoring risiko likuiditas meliputi *monitoring* terhadap *Likuidity Coverage Ratio* (LCR) setiap bulan dan melakukan monitoring terhadap kecukupan likuiditas 6 (enam) parameter utama likuiditas Bank Mandiri Taspen.

Organisasi Manajemen Risiko Kredit

Dalam mengelola risiko kredit, *Risk Management* berkoordinasi dengan Unit Bisnis, serta Unit *Collection & Productivity*. Pengelompokan kelolaan dibagi berdasarkan posisi *bucket* kolektibilitas.

Kolektibilitas kredit dibagi menjadi :

- Kolektabilitas Lancar (tidak ada keterlambatan)
- Kolektabilitas 2A (Keterlambatan 1-30 Hari) : Dikelola oleh unit bisnis (AO, AOP dan ARM)

risk, and liquidity risk. Those 3 (three) risks are the primary risks which directly affecting the Bank, thus a routine monitoring and evaluation has to be conducted properly and accurately.

In its arrangement, RTTA is a summary report of data at the end of the month containing materials in details describing performance down to Branch Office level. In the followings are the contents in RTTA.

1. Dashboard Report
   Dashboard is general overview of loan portfolio of the Bank divided into Retail segment, Micro segment, and the whole Bank. Performance presented in the dashboard in the form of summary of debit loan balance (account and amount), summary of collectibility, summary of booking, as well as summary of collection.
2. Loan Quality
   Loan Quality is summary of loan quality of each branch especially in Bali Area. Summary of collectability discussed is in the form of historical data of branch office on current collectibility, 2A, DPD30+ and DPD90+.
3. Flowrates Analysis
   Flowrates is ratio between loan with declining collectibility (bucket downgrade) and bucket nominal of previous month. Flowrate provides general overview related to booking quality as well as billing quality conducted.
4. *Delinquency Analysis*
   Merupakan Gambaran secara keseluruhan performance kredit dengan kategori DPD30+ serta DPD90+
5. Vintage DPD30+ Report
   It is the general overview related to the performance of DPD30+ from loan cashed in certain period.
6. Operational Risk Monitoring
   In this section, there is a monitoring of Manning branch office employees and RBC units. This operational risk monitoring section also discusses the findings of the top ten risks carried out by the RBC unit every month. Discussions related to the top ten risk are very important because management can directly see branch office profiles based on a composite value consisting of an assessment of credit aspects and operational aspects.
7. Liquidity Risk Monitoring
   Monitoring liquidity risk includes monitoring the Liquidity Coverage Ratio (LCR) every month and monitoring the adequacy of liquidity 6 (six) main parameters of Bank Mandiri Taspen liquidity.

Loan Risk Management Organization

In managing loan risk. Risk Management coordinates with Business Unit, as well as Collection and Recovery Unit. The grouping of managed risks are divided based on the collectibility bucket position.

Collectability divided into 7 categories :

- Collectability 1 (no delay)
- Collectability 2A (1-30 Days Delay) : Managed by business units (AO, AOP and ARM)

- Kolektabilitas 2B (Keterlambatan 31-60 Hari) : Dikelola oleh unit Pembinaan Kredit *(Credit Recovery)*
- Kolektabilitas 2C (Keterlambatan 61-90 Hari) : Dikelola oleh unit Pembinaan Kredit *(Credit Recovery)*
- Kolektabilitas 3 (Keterlambatan 91-120 Hari) : Dikelola oleh unit *Recovery (Credit Recovery)*
- Kolektabilitas 4 (Keterlambatan 121-180 Hari) : Dikelola oleh unit *Recovery (Credit Recovery)*
- Kolektabilitas 5 (Keterlambatan di atas 180 Hari) : Dikelola oleh unit *Recovery (Credit Recovery)*

Strategi Manajemen Risiko Kredit

Penyempurnaan Pengelolaan Risiko Kredit

Untuk meningkatkan akurasi pengukuran risiko dan sesuai perkembangan bisnis, *best practice* bank terus melakukan penyempurnaan sebagai berikut.

- *Credit Policy, Product, and Procedures*
- *Credit Risk Tools* (*Loan Origination System*)
- Optimalisasi *Risk Based Pricing*
- Analisis *Profitability Produk*

Kebijakan Pengelolaan Risiko Kredit

Sebagai pedoman dalam pengelolaan kredit secara *end-to-end*, Bank Mandiri Taspen menggunakan kebijakan Perkreditan Bank Mandiri Taspen termasuk di dalamnya budaya kredit dan doktrin perkreditan. Secara Operasional, kebijakan dituangkan dalam bentuk standar prosedur kredit dan manual produk untuk masing-masing jenis kredit sesuai dengan arsitektur Kebijakan Bank Mandiri Taspen.

Dalam proses penyaluran kredit, Bank Mandiri Taspen senantiasa menerapkan prinsip kehati-hatian (*prudential banking*) serta prinsip f*our eye principle*. Dalam pengelolaan kredit dengan mempergunakan prinsip manajemen fortofolio kredit sehinnga dapat menghindari adanya risiko pemberian kredit terkonsentrasi di satu kelompok (sektor ekonomi, kualitas aktiva, tingkat risiko, segmen pasar, wilayah, jangka waktu, jenis kredit, debitur, segmen kredit serta kegiatan ekonomi tertentu) yang dapat membahayakan posisi Bank untuk meningkatkan *return* bagi Bank.

Dalam rangka diversifikasi dan mengurangi risiko kredit, maka pemberian kredit harus memperhatikan konsentrasi kredit pada segmen, industri, dan/atau pengelompokan risiko tertentu, yang ditetapkan dengan keputusan Direksi.

Tujuan utama dari manajemen portofolio kredit adalah tercapainya kondisi yang seimbang antara risiko dan hasil (return) yang diperoleh bank, dengan mengoptimalkan portofolio kredit. Untuk mencapainya, portofolio kredit Bank akan diklasifikasikan sesuai penggolongan yang ditetapkan oleh *Basel Requirement*. Selain itu dalam dalam menilai dan memantau kualitas kredit, bank tetap mengacu pada regulasi baik Peraturan Otoritas Jasa Keuangan maupun peraturan Bank Indonesia. Lebih lanjut, dalam melaksanakan pengelolaan konsentrasi kredit di level Debitur, Bank menetapkan *in-house limit* yang merupakan Batas Maksimum Pemberian Kredit oleh Bank (BMPK Internal). Tujuan penetapan *in-house limit* tersebut agar pemberian kredit kepada

- Collectability 2B (Delay 31-60 Days): Managed by Credit Recovery unit
- Collectability 2C (61-90 Days Delay): Managed by Credit Recovery Unit
- Collectability 3 (91-120 Days Delay) : Managed by Recovery unit (Credit Recovery)
- Collectability 4 (121-180 Days Delay) : Managed by Recovery unit (Credit Recovery)
- Collectability 5 (Delay more than 180 Days): Managed by Recovery unit (Credit Recovery)

Loan Risk Management Strategy

Refinements of Loan Risk Management

To improve the accuracy of risk measurement in accordance with business development, Bank's best practices continuously perform refinements as follows.

- Loan Policy, Product, and Procedures
- Loan Risk Tools (Loan Origination System)
- Risk Based Pricing Optimization
- Product Profitability Analysis

Loan Risk Management Policy

As the guidelines in end-to-end loan management, Bank Mandiri Taspen is using Loan Policy of Bank Mandiri Taspen which includes loan culture and loan doctrine. Operationally, the policy is contained in the form of standard procedure of loan and product manual for each kind of loans, adjusted in line with Policy architecture of Bank Mandiri Taspen.

In loan disbursement process, Bank Mandiri Taspen always implements prudential banking and four eye principles. Loan management is using loan portfolio management principle as to avoid loan disbursement risk which is concentrated in a group (economic sector,asset quality, risk level, market segment, area, term, loan type, debtor, loan segment, as well as certain economic activity) which may endanger Bank's position to increase return for Bank.

In order to diversify and decrease loan risk, loan disbursement has to consider loan concentration on segment, industry, and/or classification of certain risk established by Board of Directors' decision.

The primary objective of loan portfolio management is the achievement of balanced condition between risk and return obtained by the Bank by optimizing loan portfolio. To achieve such condition, loan portfolio of the Bank is to be classified based on categorization set by Basel Requirement. In addition, in assessing and monitoring the quality of loan, the Bank refers to the regulation of both the Regulation of FSA (POJK) and regulation of Bank Indonesia Regulation (PBI). Moreover, in the implementation of loan concentration level in Debtor at Debtor level, the Bank sets in-house limit which is Legal Lending Limit by the Bank (Internal BMPK/LLL). The purpose of the in-house limit settlement is that loan disbursement given to related party,

pihak terkait, debitur/*group* serta BUMN, tidak melampaui BMPK yang ditetapkan Regulator/Otoritas Perbankan.

Besarnya *in-house limit* (BMPK internal) ditetapkan sebesar 90% dari BMPK yang ditetapkan oleh Regulator sebagai berikut.

1. Untuk 1 (satu) Peminjam secara individu dan merupakan pihak tidak terkait: 90% x (20% x Modal Bank)
2. Untuk 1 (satu) Kelompok Peminjam: 90% x (25% x Modal Bank)
3. Untuk pihak terkait: 90% x (10% x Modal Bank)

Pemberian kredit yang melebihi *in-house* limit tapi belum melampaui BMPK bukan merupakan pelanggaran, namun perlu dilakukan kajian yang lebih mendalam dan hati-hati serta harus disetujui oleh Komite Kredit Tingkat Direksi serta dilaporkan kepada Dewan Komisaris.

PENGUNGKAPAN KUANTITATIF RISIKO KREDIT

Berikut ini adalah rasio kredit bermasalah/*non-performing loan* (NPL) dan rasio kualitas aset produktif Bank pada tanggal 31 Desember 2021 dan 2020.

debtors/group, and SOEs, does not exceed BMPK set by the Regulator/ Banking Authority.

The amount of in-house limit (Internal BMPK/LLL) set amounting to 90% of BMPK set by the Regulator as follows.

1. For 1 (one) individual Debtor and is non-related party 90% x (20% x Bank capital)
2. For 1 (one) Group of Debtor: 90% x (25% x Bank capital)
3. For related party: 90% x (10% x Bank capital)

Loan disbursement exceeding in-house limit but does not exceed BMPK is not a violation, however further and careful review is required and it has to be approved by Director Level Loan Committee and to be reported to the Board of Commissioners.

QUANTITATIVE DISCLOSURE OF LOAN RISK

The following is the Non-Performing Loan (NPL) ratio and the Bank's earning asset quality ratio as of December 31, 2021 and 2020.

Tabel Rasio Kredit Bermasalah
Table Of Non-Performing Loan

Keterangan Description	31 Desember 2021 December 31, 2021	31 Desember 2020 December 31, 2020
Rasio NPL - Bruto Ratio NPL - Bruto	0,75%	0,78%
Rasio NPL - Neto Ratio NPL - Neto	0,20%	0,11%

Sistem pengelolaan manajemen risiko kredit Bank telah dibakukan dalam suatu pedoman dan dikaji secara periodik.

1.a. Eksposur Maksimum Risiko Kredit Tanpa Memperhitungkan Agunan dan Pendukung Kredit Lainnya

Eksposur risiko kredit terhadap aset untuk tahun 2021 dan 2020 adalah sebagai berikut.

System of management of loan risk management of the Bank has been standardized in a manual and reviewed periodically.

1.a. Loan Risk Maximum Exposures before collateral held and other Loan Supports

Loan risk exposure to assets for 2021 and 2020 is as follows.

Tabel Eksposur Maksimum Risiko Kredit Tanpa Memperhitungkan Agunan dan Pendukung Kredit Lainnya
Table Of Loan Risk Maximum Exposure Before Collateral Held and Other Loan Supports

(dalam ribuan Rupiah/in IDR thousand)

Uraian Description	Eksposur Maksimum Maximum Exposure	
	31 Desember 2021 December 31, 2021	31 Desember 2020 December 31, 2020
Giro pada Bank Indonesia Current accounts with Bank Indonesia	675.712.284	212.664.489
Giro pada Bank Lain Current Accounts with Other Bank	45.541.387	27.242.897
Penempatan pada Bank Indonesia dan Bank Lain Placements with Bank Indonesia and Other Banks	750.000.000	5.546.878.274
Efek-efek Neto Net Securities		

Uraian Description	Eksposur Maksimum Maximum Exposure	
	31 Desember 2021 December 31, 2021	31 Desember 2020 December 31, 2020
Tersedia Untuk Dijual Available For Sale	2.935.123.234	919.496.026
Dimiliki Hingga Jatuh Tempo Owned to Maturity	4.085.328.462	1.285.459.950
Efek-efek yang dibeli dengan janji dijual kembali Securities purchased under agreement to resell	5.142.161.216	1.050.855.251
Kredit yang Diberikan Loans	30.628.331.463	25.151.597.917
Aset lain-lain Other assets	329.355.980	268.825.565
Total	**44.591.554.026**	**34.463.020.369**

(dalam ribuan Rupiah/in thousand IDR)

Uraian Description	Eksposur Maksimum Maximum Exposure	
	31 Desember 2021 December 31, 2021	31 Desember 2020 December 31, 2020
Fasilitas Kredit Yang Diberikan yang Belum Digunakan Granted Loan Facilities that have not been used	8.240.346	13.859.236
Total	**8.240.346**	**13.859.236**

Tabel di atas menggambarkan eksposur maksimum atas risiko kredit bagi Bank pada tanggal 31 Desember 2021 dan 2020, tanpa memperhitungkan agunan atau pendukung kredit lainnya. Manajemen yakin akan kemampuan Bank untuk mengendalikan dan memelihara eksposur risiko kredit yang berasal dari kredit yang diberikan berdasarkan hal-hal sebagai berikut.

- Bank telah memiliki pedoman tertulis mengenai kebijakan dan proses kredit yang mencakup seluruh aspek pemberian kredit yang dilakukan. Setiap pemberian kredit harus senantiasa mengacu pada kebijakan tersebut.
- Pemantauan kredit yang disiplin.

1.b. Analisa Eksposur Maksimum Terhadap Risiko Kredit Setelah Memperhitungkan Agunan Dan Pendukung Kredit Lainnya

Nilai tercatat dari aset keuangan Bank selain kredit yang diberikan dan efek-efek yang dibeli dengan janji dijual kembali menggambarkan eksposur maksimum atas risiko kredit.

Tabel di bawah ini menunjukkan *net maximum exposure* atas risiko kredit untuk tagihan atas efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2021 dan 2020.

The table above illustrates maximum exposure to loan risk for Bank as of December 31, 2021 and 2020, regardless of collateral or other loan supports. Management believes in the Bank's ability to control and maintain the loan risk exposure derived from the loan granted based on the following.

- The Bank already has written guidelines on loan policies and processes covering all aspects of loan granting. Each grant of loan should always refer to the policy.
- Disciplined loan monitoring.

1.b. Analysis of Maximum Exposure to Loan Risk after Taking Collateral and Other Loan Supports into Account

The carrying amount of the Bank's financial assets in addition to the loan granted and claims on the securities purchased under resale agreements represents the maximum exposure to loan risk.

The table below shows the net maximum exposure to loan risk for claims on the securities purchased under resale agreements on December 31, 2021 and 2020.

Tabel Eksposur Maksimum Risiko Kredit Setelah Memperhitungkan Agunan dan Pendukung Kredit Lainnya
Table of of Maximum Exposure to Loan Risk after Taking Collateral and Other Loan Supports into Account

(dalam ribuan Rupiah/in thousand IDR)

Uraian Description	31 Desember 2021 December 31, 2021		
	Eksposur Maksimum Maximum Exposure	Agunan Collateral	Eksposur Neto Net Exposure
Efek-efek yang dibeli dengan janji dijual kembali Securities purchased under agreements to resell	5.142.161.216	5.408.831.000	-

Tabel Eksposur Maksimum Risiko Kredit Setelah Memperhitungkan Agunan dan Pendukung Kredit Lainnya
Table of of Maximum Exposure to Loan Risk after Taking Collateral and Other Loan Supports into Account

(dalam ribuan Rupiah/in thousand IDR)

Uraian Description	31 Desember 2020 December 31, 2020		
	Eksposur Maksimum Maximum Exposure	Agunan Collateral	Eksposur Neto Net Exposure
Efek-efek yang dibeli dengan janji dijual kembali Securities purchased under agreements to resell	1.050.855.251	1.179.882.989	-

2. Konsentrasi Risiko Aset Keuangan Dengan Eksposur Risiko Kredit Lokasi Geografis

Analisis paparan maksimum eksposur untuk risiko kredit berdasarkan lokasi geografis tanpa memperhitungkan adanya agunan yang dikuasai atau *credit enhancement* lainnya pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

2. Concentration of Financial Asset Risk with Geographical Location Credit Risk Exposure

Analysis of maximum exposure to loan risk by geographical location without taking the collateral held or other loan enhancement into account as of December 31, 2021 and 2020 are as follows:

Tabel Konsentrasi Risiko Aset Keuangan Dengan Eksposur Risiko Kredit Berdasarkan Lokasi Geografis
Table Of Concentration Of Financial Assets Risk With Loan Risk Exposure Based On Geographic Location

(dalam jutaan Rupiah/in million IDR)

Uraian Description	31 Desember 2021 December 31, 2021						
	Jawa	Bali, Nusa Tenggara	Sumatra	Sulawaesi	Kalimantan	Maluku, Papua	Total
Giro pada Bank Indonesia Current account at Bank Indonesia	675.712	-	-	-	-	-	675.712
Giro pada Bank Lain Current account at Other Bank	44.569	973	-	-	-	-	45.542
Penempatan Pada Bank Indonesia dan bank lain Placements at Bank Indonesia and Other Banks	750.000	-	-	-	-	-	750.000
Efek-efek Marketable securities							
Nilai wajar melalui penghasilan komprehensif lain Fair value through other comprehensive income	2.935.123	-	-	-	-	-	2.935.123
Biaya Perolehan Diamortisasi Amortized Cost	4.085.329	-	-	-	-	-	4.085.329

Uraian Description	31 Desember 2021 December 31, 2021						
	Jawa	Bali, Nusa Tenggara	Sumatra	Sulawaesi	Kalimantan	Maluku, Papua	Total
Efek-efek yang dibeli dengan janji dijual kembali Securities purchased under agreements to resell	5.142.161	-	-	-	-	-	5.142.161
Kredit yang diberikan Provided Loan	11.563.441	4.240.126	7.503.465	4.380.640	2.336.661	1.326.750	31.351.083
Aset Lain-Lain *) Other Assets*)	228.220	78.589	45.653	26.009	13.852	7.776	400.099
Total	**25.424.555**	**4.319.688**	**7.549.118**	**4.406.649**	**2.350.513**	**1.334.526**	**45.385.049**
Cadangan Kerugian Penurunan Nilai Alowance for Impairment Losses	(134.564)	(493.116)	(101.552)	(30.678)	(18.431)	(15.154)	(793.495)
Total	**25.289.991**	**3.826.572**	**7.447.566**	**4.375.971**	**2.332.082**	**1.319.372**	**44.591.554**

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.
*) Other assets consist of accrued interest income, insurance claims, ATM transaction bills, claims to third parties and others.

Tabel Konsentrasi Risiko Aset Keuangan Dengan Eksposur Risiko Kredit Berdasarkan Lokasi Geografis
Table Of Concentration Of Financial Assets Risk With Loan Risk Exposure Based On Geographic Location

(dalam jutaan Rupiah/in million IDR)

Uraian Description	31 Desember 2020 December 31, 2020						
	Jawa	Bali, Nusa Tenggara	Sumatra	Sulawaesi	Kalimantan	Maluku, Papua	Total
Giro pada Bank Indonesia Current account at Bank Indonesia	212.664	-	-	-	-	-	212.664
Giro pada Bank Lain Current account at Other Bank	26.328	915	-	-	-	-	27.243
Penempatan Pada Bank Indonesia dan bank lain Placements at Bank Indonesia and Other Banks	5.546.878	-	-	-	-	-	5.546.878
Efek-efek Marketable securities							
Nilai wajar melalui penghasilan komprehensif lain Fair value through other comprehensive income	919.496	-	-	-	-	-	919.496
Biaya Perolehan Diamortisasi Amortized Cost	1.285.460	-	-	-	-	-	1.285.460
Efek-efek yang dibeli dengan janji dijual kembali Securities purchased under agreements to resell	1.050.855	-	-	-	-	-	1.050.855
Kredit yang diberikan Provided Loan	9.627.298	3.972.391	6.295.139	3.077.607	1.738.619	951.362	25.662.416
Aset Lain-Lain *) Other Assets*)	114.951	77.790	40.066	19.316	10.816	5.886	268.825
Total	**18.783.930**	**4.051.096**	**6.335.205**	**3.096.923**	**1.749.435**	**957.248**	**34.973.837**

Uraian Description	31 Desember 2020 December 31, 2020						
	Jawa	Bali, Nusa Tenggara	Sumatra	Sulawaesi	Kalimantan	Maluku, Papua	Total
Cadangan Kerugian Penurunan Nilai Alowance for Impairment Losses	(92.891)	(325.626)	(51.349)	(20.232)	(12.539)	(8.183)	(510.820)
Neto	**18.691.039**	**3.725.470**	**6.283.856**	**3.076.691**	**1.736.896**	**949.065**	**34.463.017**

3. Konsentrasi Risiko Aset Keuangan Dengan Eksposur Risiko Kredit Sektor Industri

Tabel berikut ini menggambarkan rincian eksposur kredit Bank pada nilai bruto (tanpa memperhitungkan Cadangan Kerugian Penurunan Nilai, agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan sektor industri pada tanggal 31 Desember 2021 dan 2020

3. Concentration of Financial Asset Risk with Loan Risk Exposure of Industrial Sector

The following table illustrates the details of the Bank's loan exposure to gross value (without taking Allowance for Impairment Losses, collateral or other loan supports into account), categorized by industrial sector as of December 31, 2021 dan 2020

Tabel Konsentrasi Risiko Aset Keuangan Dengan Eksposur Risiko Kredit Berdasarkan Sektor Industri
The Risk Concentration Table Of Financial Assets With Loan Risk Exposure Based On The Industrial Sector

(dalam ribuan Rupiah/in thousand IDR)

Uraian Description	31 Desember 2021 December 31, 2021						
	Pemerintah Govenment	Lembaga Keuangan Bank Banking Institutions	Industri Industry	Jasa Dunia Pertanian Agricultural Services	Usaha Business	Lain-Lain*) Others*)	Total
Giro pada Bank Indonesia Current account at Bank Indonesia	675.712.284	-	-	-	-	-	675.712.284
Giro pada Bank Lain Current account at Other Banks	-	45.541.387	-	-	-	-	45.541.387
Penempatan Pada Bank Indonesia dan bank lain Placements at Bank Indonesia and Other Banks	750.000.000	-	-	-	-	-	750.000.000
Efek-efek - neto Marketable securities - neto	7.013.829.033	6.622.663	-	-	-	-	7.020.451.696
Efek-efek yang dibeli dengan janji dijual kembali Securities purchased under agreements to resell	5.142.161.216	-	-	-	-	-	5.142.161.216
Kredit yang diberikan - neto Provided Loan - neto	-	-	117.169.267	4.803.603.082	16.574.477.510	9.133.081.574	30.628.331.463
Aset Lain-Lain **) - Neto Other Assets **) - Neto	120.268.743	(40.905)	729.693	29.200.887	9.043.808	170.153.754	329.355.980
Total	**13.701.971.276**	**52.123.145**	**117.898.990**	**4.832.803.970**	**1.569.287.282**	**24.317.469.363**	**44.591.554.026**

*) Lain-lain merupakan sektor ekonomi selain industri pengolahan, pertanian, perburuan, dan sarana pertanian, dan jasa dunia usaha
**) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.
*) Others are economic sectors other than manufacturing, agriculture, hunting and agricultural facilities, and business services.
**) Other assets consist of accrued interest income, insurance claims, ATM transaction bills, claims to third parties and others.

Tabel Konsentrasi Risiko Aset Keuangan Dengan Eksposur Risiko Kredit Berdasarkan Sektor Industri
The Risk Concentration Table Of Financial Assets With Loan Risk Exposure Based On The Industrial Sector

(dalam ribuan Rupiah/in thousand IDR)

Uraian Description	31 Desember 2020 December 31, 2021						
	Pemerintah Govenment	Lembaga Keuangan Bank Banking Institutions	Industri Industry	Jasa Dunia Pertanian Agricultural Services	Usaha Business	Lain-Lain*) Others*)	Total
Giro pada Bank Indonesia Current account at Bank Indonesia	212.664.489	-	-	-	-	-	212.664.489
Giro pada Bank Lain Current account at Other Banks	-	27.242.897	-	-	-	-	27.242.897
Penempatan Pada Bank Indonesia dan bank lain Placements at Bank Indonesia and Other Banks	5.546.878.274	-	-	-	-	-	5.546.878.274
Efek-efek - neto Marketable securities - neto	2.194.431.911	10.524.065	-	-	-	-	2.204.955.976
Efek-efek yang dibeli dengan janji dijual kembali Securities purchased under agreements to resell	1.050.855.251	-	-	-	-	-	1.050.855.251
Kredit yang diberikan - neto Provided Loan - neto	-	-	20.819.389	3.393.661.096	12.008.581.914	9.728.535.518	25.151.597.917
Aset Lain-Lain **) - Neto Other Assets **) - Neto	38.973.439	2.717.956	2.517.368	22.408.310	6.282.588	195.925.904	268.825.565
Total	**9.043.803.364**	**40.484.918**	**23.336.757**	**3.416.069.405**	**888.150.915**	**21.051.175.010**	**34.463.020.369**

*) Lain-lain merupakan sektor ekonomi selain industri pengolahan, pertanian, perburuan, dan sarana pertanian, dan jasa dunia usaha
**) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.
*) Others are economic sectors other than manufacturing, agriculture, hunting and agricultural facilities, and business services.
**) Other assets consist of accrued interest income, insurance claims, ATM transaction bills, claims to third parties and others.

4. Kualitas Kredit Dari Aset Keuangan

Pada tanggal 31 Desember 2021 dan 2020, eksposur risiko kredit atas aset keuangan terbagi atas:

4. Loan Quality of Financial Assets

As of December 31, 2021 dan 2020, , loan risk exposure to financial assets is divided into:

Tabel Kualitas Kredit Dari Aset Keuangan
Table of Loan Quality of Financial Assets

(dalam ribuan Rupiah/in thousand IDR)

Uraian Description	31 Desember 2021 December 31, 2021					
	Belum jatuh tempo atau belum mengalami penurunan nilai Outstanding or not yet impaired	Telah jatuh tempo tetapi tidak mengalami penurunan nilai Past due without Impairment	Mengalami penurunan nilai **) Impaired **)	Total	Cadangan kerugian penurunan nilai Reserves for Impairment Losses	Total
Giro pada Bank Indonesia Current account at Bank Indonesia	675.712.284			675.712.284	-	675.712.284
Giro pada Bank Lain Current account at Other Banks	45.541.908			45.541.908	(521)	45.541.387

Uraian Description	31 Desember 2021 December 31, 2021					
	Belum jatuh tempo atau belum mengalami penurunan nilai Outstanding or not yet impaired	**Telah jatuh tempo tetapi tidak mengalami penurunan nilai** Past due without Impairment	**Mengalami penurunan nilai **)** Impaired **)	**Total**	**Cadangan kerugian penurunan nilai** Reserves for Impairment Losses	**Total**
Penempatan Pada Bank Lain dan Bank Indonesia Placements at Bank Indonesia and Other Banks	750.000.000			750.000.000	-	750.000.000
Efek-efek Marketable securities	7.020.452.060			7.020.452.060	(364)	7.020.451.696
Efek-efek yang dibeli dengan janji dijual kembali Securities purchased under agreements to resell	5.142.161.216			5.142.161.216	-	
Kredit yang diberikan Provided Loan	30.787.070.157	266.266.738	297.745.981	31.351.082.876	(722.751.413)	30.628.331.463
Aset Lain-Lain *) Other Assets *)	352.178.496	25.003.831	22.916.911	400.099.238	(70.743.258)	329.355.980
Total	**44.773.116.121**	**291.270.569**	**320.662.892**	**45.385.049.582**	**(793.495.556)**	**44.591.554.026**

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.
**) Termasuk dalam kategori "mengalami penurunan nilai" adalah kredit dengan kolektibilitas kurang lancar, diragukan dan macet sesuai dengan Peraturan OJK dan kredit yang direstrukturisasi di atas Rp1.000.000 (kredit bermasalah).
*) Other assets consist of accrued interest income, insurance claims, ATM transaction bills, claims to third parties and others.
**) Included in the "impaired" category are loans with substandard, doubtful and loss collectibility in accordance with OJK Regulations and restructured loans above Rp1,000,000 (non-performing loans).

Tabel Kualitas Kredit Dari Aset Keuangan
Table of Loan Quality of Financial Assets

(dalam ribuan Rupiah/in thousand IDR)

Uraian Description	31 Desember 2020 December 31, 2020					
	Belum jatuh tempo atau belum mengalami penurunan nilai Outstanding or not yet impaired	**Telah jatuh tempo tetapi tidak mengalami penurunan nilai** Past due without Impairment	**Mengalami penurunan nilai **)** Impaired **)	**Total**	**Cadangan kerugian penurunan nilai** Reserves for Impairment Losses	**Total**
Giro pada Bank Indonesia Current account at Bank Indonesia	212.664.489	-	-	212.664.489	-	212.664.489
Giro pada Bank Lain Current account at Other Banks	27.243.521	-	-	27.243.521	(624)	27.242.897
Penempatan Pada Bank Lain dan Bank Indonesia Placements at Bank Indonesia and Other Banks	5.546.878.274	-	-	5.546.878.274	-	5.546.878.274
Efek-efek Marketable securities	2.204.956.484	-	-	2.204.956.484	(508)	2.204.955.976
Efek-efek yang dibeli dengan janji dijual kembali Securities purchased under agreements to resell	1.050.855.251	-	-	1.050.855.251	-	1.050.855.251

Uraian Description	31 Desember 2020 December 31, 2020					
	Belum jatuh tempo atau belum mengalami penurunan nilai Outstanding or not yet impaired	Telah jatuh tempo tetapi tidak mengalami penurunan nilai Past due without Impairment	Mengalami penurunan nilai **) Impaired **)	Total	Cadangan kerugian penurunan nilai Reserves for Impairment Losses	Total
Kredit yang diberikan Provided Loan	25.078.917.759	278.910.462	304.588.233	25.662.416.454	(510.818.537)	25.151.597.917
Aset Lain-Lain *) Other Assets *)	244.450.199	12.288.177	12.087.189	268.825.565	-	268.825.565
Total	**34.365.965.977**	**291.198.639**	**316.675.422**	**34.973.840.038**	**(510.819.669)**	**34.463.020.369**

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.
**) Termasuk dalam kategori "mengalami penurunan nilai" adalah kredit dengan kolektibilitas kurang lancar, diragukan dan macet sesuai dengan Peraturan OJK dan kredit yang direstrukturisasi di atas Rp1.000.000 (kredit bermasalah).
*) Other assets consist of accrued interest income, insurance claims, ATM transaction bills, claims to third parties and others.
**) Included in the "impaired" category are loans with substandard, doubtful and loss collectibility in accordance with OJK Regulations and restructured loans above Rp1,000,000 (non-performing loans).

Analisa umur aset keuangan yang telah jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

The analysis of financial assets that have matured but not impaired as of December 31, 2021 and 2020 is as follows:

(dalam Rupiah penuh/in thousand IDR)

Uraian Description	31 Desember 2021 / December 31, 2021			
	1-30 hari 1-30 days	31-60 hari 31-60 days	61-90 hari 61-90 days	Total
Kredit yang Diberikan Provided Loan	87.793.820	92.147.206	86.325.712	266.266.738
Aset Lain-Lain Other Assets	2.041.864	19.056.679	3.905.288	25.003.831
Total	**89.835.684**	**111.203.885**	**90.231.000**	**291.720.569**

(dalam ribuan Rupiah/in thousand IDR)

Uraian Description	31 Desember 2020 / December 31, 2020			
	1-30 hari 1-30 days	31-60 hari 31-60 days	61-90 hari 61-90 days	Total
Kredit yang Diberikan Provided Loan	61.116.474	105.075.659	113.718.329	278.910.462
Aset Lain-Lain Other Assets	759.734	6.682.524	4.845.919	12.288.177
Total	**61.876.208**	**110.758.183**	**118.564.248**	**291.198.639**

Pada tanggal 31 Desember 2021 dan 2020, rincian kredit yang diberikan yang mengalami penurunan nilai beserta Cadangan Kerugian Penurunan Nilainya berdasarkan kelas aset sebagai berikut:

As of December 31, 2021 dan 2020, the details of the loans given impaired along with the allowance for impairment losses based on asset classes as follows:

(dalam ribuan Rupiah/in thousand IDR)

Uraian Description	31 Desember 2021 / December 31, 2021			
	Retail Retail	Mikro Mikro	Pensiunan Retired	Total
Mengalami penurunan nilai (dievaluasi secara individual) **Has decreased in value (evaluated individually)**				
Nilai bruto Gross value	72.634.371			72.634.371
Cadangan kerugian penurunan nilai (CKPN) Alowance for Impairment Losses (CKPN)	(72.021.811)			(72.021.811)
Nilai tercatat Carriying value	612.560			612.560
Mengalami penurunan nilai (dievaluasi secara kolektif) **Has decreased in value (evaluated collectively)**				
Nilai bruto Gross value	1.452.524	41.694.222	181.964.864	225.111.610
Cadangan kerugian penurunan nilai (CKPN) Alowance for Impairment Losses (CKPN)	(1.452.524)	(38.629.645)	(120.754.722)	(160.836.891)
Nilai tercatat Carriying value	-	3.064.577	61.210.142	64.274.719
Total nilai tercatat **Total Carriying ammount**	**612.560**	**3.064.577**	**61.210.142**	**64.887.279**

(dalam ribuan Rupiah/in thousand IDR)

Uraian Description	31 Desember 2020 / December 31, 2020			
	Retail Retail	Mikro Mikro	Pensiunan Retired	Total
Mengalami penurunan nilai (dievaluasi secara individual) **Has decreased in value (evaluated individually)**				
Nilai bruto Gross value	24.563.335	736.916		25.300.251
Cadangan kerugian penurunan nilai (CKPN) Alowance for Impairment Losses (CKPN)	(18.009.332)	(579.417)		(18.588.749)
Nilai tercatat Carriying value	6.554.003	157.499		6.711.502
Mengalami penurunan nilai (dievaluasi secara kolektif) **Has decreased in value (evaluated collectively)**				
Nilai bruto Gross value	89.870.793	28.278.975	151.138.214	269.287.982
Cadangan kerugian penurunan nilai (CKPN) Alowance for Impairment Losses (CKPN)	(41.214.219)	(24.096.844)	(128.336.430)	(193.647.493)
Nilai tercatat Carriying value	48.656.574	4.182.131	22.801.784	75.640.489
Total nilai tercatat **Total Carriying ammount**	**55.210.577**	**4.339.630**	**22.801.784**	**82.351.991**

Risiko Likuiditas

Risiko likuiditas merupakan risiko akibat ketidakmampuan Bank untuk memenuhi liabilitas yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank. Pengelolaan risiko likuiditas antara lain dilakukan melalui upaya peningkatan pelayanan kepada nasabah penyimpan dalam rangka menjaga stabilitas dan kontinuitas jumlah simpanan, kebijakan penempatan dana pada instrumen yang aman dan likuid, kebijakan *contingency funding plan*, dan pemantauan posisi likuiditas secara harian serta evaluasi posisi likuiditas melalui rapat *Asset Liability Committee* (ALCO) secara rutin.

a. Manajemen Risiko Likuiditas

Bank Mandiri Taspen melakukan pengelolaan risiko likuiditas agar dapat memenuhi setiap kewajiban *financial* yang sudah diperjanjikan secara tepat waktu dan senantiasa dapat memelihara tingkat likuiditas yang seimbang antara biaya dan risiko. Untuk mencapai tujuan tersebut bank menetapkan kebijakan pengelolaan risiko likuiditas, yang mencakup antara lain pemeliharaan cadangan likuiditas yang optimal.

Tingkat likuiditas bank diukur melalui *primary reserve* dan *secondary reserve*. Bank memelihara *primary reserve* dan *secondary reserve* untuk memenuhi kebutuhan operasional harian dan sebagai cadangan untuk memenuhi kebutuhan likuiditas dan penarikan dana tidak terjadwal maupun ekspansi kredit.

Primary reserve dipelihara dalam bentuk Giro Wajib Minimum (GWM) di Bank Indonesia dan kas dimasing-masing kantor cabang. Sesuai ketentuan Bank Indonesia, rata-rata GWM minimum sebesar 3,5% dari dana pihak ketiga sesuai dengan PADG Nomor 22/10/PADG/2020. Posisi 31 Desember 2021 realisasi GWM rata-rata sebesar 3,51%.

Bank menggunakan metodologi *liquidity gap* untuk mengestimasi potensi risiko likuiditas yang akan dihadapi bank dimasa mendatang. Di samping *primary reserve* dan *secondary reserve*, bank memelihara rasio Rasio Intermediasi Makroprudensial (RIM) untuk memelihara seberapa besar sumber dana masyarakat (umumnya jangka pendek) digunakan untuk membiayai aset berupa kredit dan surat berharga yang memenuhi kriteria. RIM merupakan rasio dari kredit yang diberikan dan surat berharga korporasi yang dimiliki yang memenuhi kriteria terhadap dana pihak ketiga serta surat berharga yang diterbitkan dan pinjaman yang diterima yang memenuhi kriteria. Sampai dengan Desember, RIM Bank Mandiri Taspen sebesar 86,54% dan memenuhi kriteria likuid.

Bank Mandiri Taspen secara rutin melakukan *monitoring* terhadap *Liquidity Coverage Ratio* (LCR) untuk mengetahui kemampuan likuiditas bank meng*cover* kewajiban bank dalam 1 (satu) bulan kedepan. LCR Bank Mandiri Taspen per

Liquidity Risk

Liquidity risk is a risk due to the inability of the Bank to meet the matured liabilities of sources of cash flow and/or of high quality liquid assets that can be pledged, without disrupting the Bank's financial activity and condition. Liquidity risk management, among others, is carried out through efforts to improve services to customers in order to maintain stability and continuity of the amount of deposits, fund placement policies on safe and liquid instruments, contingency funding plan policy, and daily monitoring of liquidity position and evaluation of liquidity position through Asset Liability Committee ("ALCO") meetings on a regular basis.

a. Liquidity Risk Management

Bank Mandiri Taspen conducts liquidity risk management in order to fulfill every financial obligation that has been agreed upon in a timely manner and can always maintain a balanced level of liquidity between costs and risks. To achieve this objective, the bank establishes a liquidity risk management policy, including among others the maintenance of optimum liquidity reserves.

The level of bank liquidity is measured through primary and secondary reserves. The Bank maintains primary and secondary reserves to meet daily operational needs and as reserves to meet liquidity needs and unscheduled withdrawals or credit expansion.

Primary reserves were maintained in the form of Statutory Reserves (GWM) at Bank Indonesia and cash at each branch office. In accordance with Bank Indonesia regulations, the minimum average reserve requirement of 3.5% of third party funds in accordance with GWM Number 22/10/GWM/2020. As of December 31, 2021, the average reserve requirement is 3.51%.

The Bank uses a liquidity gap methodology to estimate the potential liquidity risk that bank will face in the future. In addition to primary reserve and secondary reserve, the bank maintains the Macroprudential Intermediation Ratio (RIM) ratio to maintain how much public funds (usually short term) are used to finance assets in the form of loans and securities that meet the criteria. RIM is the ratio of loans granted and owned corporate securities that meet the criteria to third-party funds as well as securities issued and loans received that meet the criteria. As of December, Bank Mandiri Taspen RIM is 86.54% and meets the liquid criteria.

Bank Mandiri Taspen regularly monitored the Liquidity Coverage Ratio (LCR) to determine the ability of bank liquidity to cover bank liabilities within the next 1 (one) month. Bank Mandiri Taspen LCR as of December 2021 was 235,21% and

Desember 2021 sebesar 235,21% dan sangat memenuhi kriteria *secure*. Upaya-upaya untuk mengamankan secara struktural komposisi pendanaan Bank Mandiri Taspen yang cenderung masih dana mahal, terus dilakukan melalui peningkatan perolehan dana murah (giro dan tabungan).

b. *Pricing Management*

Pricing Management merupakan strategi bank yang diimplementasikan untuk menjaga *Net Interest Margin* (NIM) melalui penetapan suku bunga dana pihak ketiga (DPK) dan suku bunga kredit.

Dalam penetapan suku bunga DPK, bank mempertimbangan faktor internal (biaya dana, struktur dan target pendanaan) dan eksternal (likuiditas pasar, tingkat suku bunga pasar dan suku bunga penjaminan LPS). Berdasarkan faktor-faktor tersebut, bank menetapkan strategi *defensive* dan agresif dalam penghimpunan dana. Dalam penetapan suku bunga kredit, bank mempertimbangkan *cost of funds*, *overhead cost* dan *risk premium*. Untuk menjaga tingkat profitabilitas, bank menetapkan *required yield* yang merupakan tingkat imbal hasil minimum yang diharapkan Bank.

PENGUNGKAPAN KUANTITATIF RISIKO LIKUIDITAS

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari liabilitas keuangan sesuai kontrak berdasarkan arus kas *undiscounted* pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut.

very much fulfills the secure criteria. Efforts to structurally secure the composition of Bank Mandiri Taspen funding, which tended to be expensive, continued to be made by increasing the acquisition of cheap funds (current accounts and savings).

b. Pricing Management

Pricing management is a bank strategy that is implemented to maintain Net Interest Margin (NIM) through the determination of interest rates of third party funds and lending rate.

In determining the interest rates of third party funds, bank considers internal factors (funding costs, structure and funding targets) and external factors (market liquidity, market interest rates and Indonesia Deposit Insurance Corporation guaranteed interest rates). Based on these factors, the bank sets defensive and aggressive strategy in raising funds. In setting lending rate, bank considers cost of funds,overhead cost and risk premium. To maintain the level of profitability, the bank sets the required yield which is the minimum yield rate expected by the Bank.

QUANTITATIVE DISCLOSURE OF LIQUIDITY RISK

The following maturity table presents information about the estimated maturity of financial liabilities under contract based on undiscounted cash flows as of December 31, 2021 and 2020 as follows.

(dalam jutaan Rupiah/in million IDR)

Uraian Description	31 Desember 2021 December 31, 2021							
	Total	Tidak mempunyai kontrak jatuh tempo Does not have a maturing contract	Sampai Dengan 1 bulan Up to 1 month	>1Bulan – 3 Bulan > 1Month - 3 Months	>3Bulan – 6 Bulan > 3Months - 6 Months	>6Bulan – 12 Bulan > 6 Months - 12 Months	>1tahun – 3 tahun > 1 year - 3 years	Lebih dari 3 tahun More than 3 years
ASET **ASSETS**								
Kas Cash	101.571	101.571	-	-	-	-	-	-
Giro pada Bank Indonesia Current account at Bank Indonesia	675.712	675.712	-	-	-	-	-	-
Giro pada Bank Lain Current account at Other Banks	45.542	45.542	-	-	-	-	-	-
Penempatan Pada Bank Indonesia Placements at Bank Indonesia and other banks	750.000	-	750.000		-	-	-	-

Uraian Description	31 Desember 2021 December 31, 2021							
	Total	**Tidak mempunyai kontrak jatuh tempo** Does not have a maturing contract	**Sampai Dengan 1 bulan** Up to 1 month	**>1Bulan – 3 Bulan** > 1Month - 3 Months	**>3Bulan – 6 Bulan** > 3Months - 6 Months	**>6Bulan – 12 Bulan** > 6 Months - 12 Months	**>1tahun – 3 tahun** > 1 year - 3 years	**Lebih dari 3 tahun** More than 3 years
Efek-efek Marketable securities	7.020.452	-	-	-	515.616	25.318	296.248	6.183.270
Efek-efek yang dibeli dengan jaji dijual kembali Securities purchased under agreements to resell	5.142.161	-	5.142.161	-	-	-	-	-
Kredit yang diberikan Provided Loan	31.351.083	-	74.150	34.756	61.896	61.481	618.133	30.500.667
Aset Lain-Lain *) Other Assets *)	400.099	3.301	292.639	71.341	32.818	-	-	-
	45.486.620	826.126	6.258.950	106.097	610.330	86.799	914.381	36.683.937
Cadangan Kerugian Penurunan Nilai **Alowance for Impairment Losses**	**(793.495)**							
Total	**44.693.125**							
LIABILITAS **LIABILITIES**								
Liabilitas Segera Obligations due immediately	757.450	757.450	-					
Simpanan dari Nasabah Deposits from Customers	34.127.887	6.752.816	10.313.027	9.742.374	3.778.490	3.048.937	492.243	-
Simpanan dari Bank Lain Deposits from Other Banks	116.951	16.951	100.000	-	-	-	-	
Surat berharga yang diterbitkan Securities issued	3.491.637	-	-	-	-	1.198.459	1.096.699	1.196.479
Pinjaman yang diterima Loans received	2.250.000	-	500.000	1.250.000	-	-	500.000	
Liabilitas Lain-lain**) Other Liabilities **)	476.299	-	51.195	41.207	10.429	152.563	220.905	
	41.220.224	7.527.217	10.964.222	11.033.581	3.788.919	4.399.959	2.309.847	1.196.479
Perbedaan Jatuh Tempo Maturity Difference	4.266.396	(6.701.091)	(4.705.272)	(10.927.484)	(3.178.589)	(4.313.160)	(1.395.466)	35.487.458
Posisi Neto setelah Cadangan Kerugian Nilai **Net Position after Allowance for Value Losses**	**3.472.901**							

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.
**) Liabilitas lain-lain terdiri dari bunga yang masih harus dibayar, cadangan bonus dan THR, utang jasa pihak ketiga, titipan jasa notaris, titipan dana retensi atas renovasi cabang, utang premi asuransi, liabilitas sewa dan lain-lain.
*) Other assets consist of accrued interest income, insurance claims, ATM transaction bills, claims to third parties and others.
**) Other liabilities consist of accrued interest payable, accrued bonus and THR, payable of third party services, notary services, retention fees for branch renovation, premium insurance payable, lease liabilities and others.

(dalam jutaan Rupiah/in million IDR)

Uraian Description	31 Desember 2020 December 31, 2020							
	Total	**Tidak mempunyai kontrak jatuh tempo** Does not have a maturing contract	**Sampai Dengan 1 bulan** Up to 1 month	**>1Bulan – 3 Bulan** > 1Month - 3 Months	**>3Bulan – 6 Bulan** > 3Months - 6 Months	**>6Bulan – 12 Bulan** > 6 Months - 12 Months	**>1tahun – 3 tahun** > 1 year - 3 years	**Lebih dari 3 tahun** More than 3 years
ASET **ASSETS**								
Kas Cash	75.973	75.973	-	-	-	-	-	-
Giro pada Bank Indonesia Current account at Bank Indonesia	212.664	212.664	-	-	-	-	-	-
Giro pada Bank Lain Current account at Other Banks	27.243	27.243	-	-	-	-	-	-
Penempatan Pada Bank Indonesia Placements at Bank Indonesia and other banks	5.546.878	-	5.546.878	-	-	-	-	-
Efek-efek Marketable securities	2.204.956	-	-	-	-	295.586	633.129	1.276.241
Efek-efek yang dibeli dengan jaji dijual kembali Securities purchased under agreements to resell	1.050.855	-	1.050.855	-	-	-	-	-
Kredit yang diberikan Provided Loan	25.662.416	-	27.173	38.558	111.060	125.073	472.110	24.888.442
Aset Lain-Lain *) Other Assets *)	268.825	620	240.963	14.738	12.504	-	-	-
	35.049.810	316.500	6.865.869	53.296	123.564	420.659	1.105.239	26.164.683
Cadangan Kerugian Penurunan Nilai **Alowance for Impairment Losses**	**(510.820)**							
Total	**34.538.990**							
LIABILITAS **LIABILITIES**								
Liabilitas Segera Obligations due immediately	571.516	-	571.516	-	-	-	-	-
Simpanan dari Nasabah Deposits from Customers	27.581.288	4.792.699	8.991.158	7.062.573	3.814.008	2.688.821	227.322	4.707
Simpanan dari Bank Lain Deposits from Other Banks	14.722	14.722	-	-	-	-	-	-
Surat berharga yang diterbitkan Securities issued	1.494.822	-	-	-	-	-	1.196.395	298.427
Pinjaman yang diterima Loans received	1.600.000	-	-	-	350.000	250.000	1.000.000	-

Uraian Description	31 Desember 2020 December 31, 2020							
	Total	Tidak mempunyai kontrak jatuh tempo Does not have a maturing contract	Sampai Dengan 1 bulan Up to 1 month	>1Bulan – 3 Bulan > 1Month - 3 Months	>3Bulan – 6 Bulan > 3Months - 6 Months	>6Bulan – 12 Bulan > 6 Months - 12 Months	>1tahun – 3 tahun > 1 year - 3 years	Lebih dari 3 tahun More than 3 years
Liabilitas Lain-lain**) Other Liabilities **)	204.544	4.744	37.284	26.325	14.959	109.250	11.982	-
	31.466.892	4.812.165	9.599.958	7.088.898	4.178.967	3.048.071	2.435.699	303.134
Perbedaan Jatuh Tempo Maturity Difference	3.582.918	(4.495.665)	(2.734.089)	(7.035.602)	(4.055.403)	(2.627.412)	(1.330.460)	25.861.549
Posisi Neto setelah Cadangan Kerugian Nilai **Net Position after Allowance for Value Losses**	**3.072.098**							

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.
**) Liabilitas lain-lain terdiri dari bunga yang masih harus dibayar, cadangan bonus dan THR, utang jasa pihak ketiga, titipan jasa notaris, titipan dana retensi atas renovasi cabang, utang premi asuransi, liabilitas sewa dan lain-lain.
*) Other assets consist of accrued interest income, insurance claims, ATM transaction bills, claims to third parties and others.
**) Other liabilities consist of accrued interest payable, accrued bonus and THR, payable of third party services, notary services, retention fees for branch renovation, premium insurance payable, lease liabilities and others.

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari liabilitas keuangan sesuai kontrak berdasarkan arus kas undiscounted pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut.

The following maturity table presents information regarding the estimated maturity of financial liabilities under the contract based on undiscounted cash flows as of December 31, 2021 and 2020 as follows.

(dalam jutaan Rupiah/in million IDR)

Uraian Description	31 Desember 2021 December 31, 2021							
	Total	Tidak mempunyai kontrak jatuh tempo Does not have a maturing contract	Sampai Dengan 1 bulan Up to 1 month	>1Bulan – 3 Bulan > 1Month - 3 Months	>3Bulan – 6 Bulan > 3Months - 6 Months	>6Bulan – 12 Bulan > 6 Months - 12 Months	>1tahun – 3 tahun > 1 year - 3 years	Lebih dari 3 tahun More than 3 years
LIABILITAS **LIABILITIES**								
Liabilitas Segera Obligations due immediately	757.450	757.450	-	-	-	-	-	-
Simpanan dari Nasabah Deposits from Customers	34.261.971	6.787.061	10.348.424	9.778.005	3.793.562	3.060.626	494.293	-
Simpanan dari Bank Lain Deposits from Other Banks	120.153	17.263	102.890	-	-	-	-	-
Surat berharga yang diterbitkan Securities issued	3.753.660	-	-	-	-	1.295.946	1.173.789	1.283.925

Uraian Description	31 Desember 2021 December 31, 2021							
	Total	Tidak mempunyai kontrak jatuh tempo Does not have a maturing contract	Sampai Dengan 1 bulan Up to 1 month	>1Bulan – 3 Bulan > 1Month - 3 Months	>3Bulan – 6 Bulan > 3Months - 6 Months	>6Bulan – 12 Bulan > 6 Months - 12 Months	>1tahun – 3 tahun > 1 year - 3 years	Lebih dari 3 tahun More than 3 years
Pinjaman yang diterima Loans received	2.298.971	-	522.719	1.256.563	6.563	6.563	506.563	-
Liabilitas Lain-lain**) Other Liabilities **)	484.935	-	52.123	41.954	10.618	155.329	224.911	-
Total	**41.677.140**	**7.561.774**	**11.026.156**	**11.076.522**	**3.810.743**	**4.518.464**	**2.399.556**	**1.283.925**

**) Liabilitas lain-lain terdiri dari bunga yang masih harus dibayar, cadangan bonus dan THR, utang jasa pihak ketiga, titipan jasa notaris, titipan dana retensi atas renovasi cabang, utang premi asuransi, liabilitas sewa dan lain-lain.
**) Other liabilities consist of accrued interest payable, accrued bonus and THR, payable of third party services, notary services, retention fees for branch renovation, premium insurance payable, lease liabilities and others.

(dalam jutaan Rupiah/in million IDR)

Uraian Description	31 Desember 2020 December 31, 2020							
	Total	Tidak mempunyai kontrak jatuh tempo Does not have a maturing contract	Sampai Dengan 1 bulan Up to 1 month	>1Bulan – 3 Bulan > 1Month - 3 Months	>3Bulan – 6 Bulan > 3Months - 6 Months	>6Bulan – 12 Bulan > 6 Months - 12 Months	>1tahun – 3 tahun > 1 year - 3 years	Lebih dari 3 tahun More than 3 years
LIABILITAS LIABILITIES								
Liabilitas Segera Obligations due immediately	571.516	-	571.516	-	-	-	-	-
Simpanan dari Nasabah Deposits from Customers	28.711.827	4.898.719	6.278.090	7.955.867	5.391.584	4.186.746	821	-
Simpanan dari Bank Lain Deposits from Other Banks	14.982	14.982	-	-	-	-	-	-
Surat berharga yang diterbitkan Securities issued	1.785.648	-	11.181	31.357	30.812	52.018	1.660.280	-
Pinjaman yang diterima Loans received	1.685.913	-	-	22.930	622.774	28.060	1.012.149	-
Liabilitas Lain-lain**) Other Liabilities **)	205.813	4.744	37.284	26.325	14.959	110.465	12.036	-
Total	**32.975.699**	**4.918.445**	**6.898.071**	**8.036.479**	**6.060.129**	**4.377.289**	**2.685.286**	**-**

**) Liabilitas lain-lain terdiri dari bunga yang masih harus dibayar, cadangan bonus dan THR, utang jasa pihak ketiga, titipan jasa notaris, titipan dana retensi atas renovasi cabang, utang premi asuransi, liabilitas sewa dan lain-lain.
**) Other liabilities consist of accrued interest payable, accrued bonus and THR, payable of third party services, notary services, retention fees for branch renovation, premium insurance payable, lease liabilities and others.

Bank telah memiliki model pengukuran risiko likuiditas untuk mengukur risiko likuiditas dari portofolio aset dan liabilitas Bank, dan memberikan jaminan keamanan tambahan berdasarkan skenario terbaik (*best case*), terburuk (*worst case*) dan paling mungkin terjadi (*most probable case*).

The Bank has a liquidity risk measurement model to measure liquidity risk from the Bank's portfolio of assets and liabilities, and it provides additional security assurance based on bestcase, worst case and most probable case scenarios.

Risiko Tingkat Suku Bunga

Bank melakukan pengukuran risiko suku bunga dengan menggunakan metodologi yang dapat mengidentifikasi risiko suku bunga dari portofolio aset dan liabilitas yang sensitif terhadap perubahan suku bunga serta menentukan besaran risiko terhadap Bank.

Untuk mengendalikan risiko suku bunga tersebut, Bank menjadikan tingkat suku bunga penjaminan dari Lembaga Penjaminan Simpanan sebagai salah satu acuan dalam menetapkan tingkat suku bunga dana pihak ketiga dan tingkat suku bunga kredit. Selain itu, penghimpunan dana Bank selalu dikaitkan dengan kemampuan penyalurannya, serta diupayakan tidak terjadi *negative interest gap* sehingga *net interest margin* yang diperoleh Bank selalu dalam kondisi positif dan risiko tingkat suku bunga dapat ditekan seminimal mungkin.

Risiko tingkat suku bunga terjadi dari bermacam-macam layanan perbankan kepada nasabah meliputi penghimpunan dana (antara lain giro, tabungan dan deposito), penempatan dana (antara lain kredit yang diberikan), komitmen dan kontinjensi, serta instrumen lain yang mengandung suku bunga.

ALCO Bank yang beranggotakan Direksi dan beberapa anggota manajemen senior, bertanggung jawab dalam menetapkan kebijakan dan strategi pengelolaan risiko tingkat suku bunga di banking book serta mengawasi penerapan dan pelaksanaannya. Tujuan utama ALCO adalah mengoptimalkan hasil usaha Bank dengan tetap memperhatikan batasan-batasan risiko yang ditetapkan.

Pengungkapan Kuantitatif Risiko Tingkat Suku Bunga

Tabel di bawah ini mengikhtisarkan aset dan liabilitas keuangan Bank pada nilai tercatat, yang dikategorikan berdasarkan jangka waktu kontrak pada tanggal 31 Desember 2021 dan 2020.

(dalam jutaan Rupiah/in million IDR)

Akun	31 Desember 2021 December 31, 2021				
	Total	Tidak Dikenakan Bunga Non-interest bearing	Sampai Dengan 1 bulan Up to 1 month	>1 Bulan – 3 Bulan >1 months – 3 Months	>3 Bulan – 1 Tahun >3 months – 1 Years
ASET					
Giro pada Bank Indonesia	675.712	-	675.712	-	-
Giro pada Bank Lain	45.542	-	45.542	-	-
Penempatan Pada Bank Indonesia	750.000	-	750.000	-	-
Efek-efek	7.020.452	-	-	-	540.934
Efek-efek yang dibeli dengan janji dijual kembali	5.142.161	-	5.142.161	-	-
Kredit yang Diberikan	31.351.083	-	-	-	126.537
Aset Lain-Lain *)	400.099	400.099	-	-	-
	45.385.049	400.099	6.613.415	-	667.471
LIABILITAS					
Liabilitas Segera	757.450	757.450	-	-	-
Simpanan Nasabah	34.127.887	774.407	16.251.110	9.742.374	3.846.283
Simpanan dari Bank Lain	116.951	-	116.951	-	-
Surat berharga yang diterbitkan	3.491.637	-	-	-	1.198.459
Pinjaman yang diterima	2.250.000	-	500.000	1.250.000	-
Liabilitas Lain-lain **)	476.299	476.299	-	-	-
	41.220.224	2.008.156	16.868.061	10.992.374	5.044.742
Total Gap Suku Bunga	**4.164.825**	**(1.608.057)**	**(10.254.646)**	**(10.992.374)**	**(4.377.271)**

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.
**) Liabilitas lain-lain terdiri dari bunga yang masih harus dibayar, cadangan bonus dan THR, utang jasa pihak ketiga, titipan jasa notaris, titipan dana retensi atas renovasi cabang, utang premi asuransi dan lain-lain.
*) Other assets consist of accrued interest income, insurance claims, ATM transaction bills, claims to third parties and others.
**) Other liabilities consist of accrued interest payable, accrued bonus and THR, payable of third party services, notary services, retention fees for branch renovation, premium insurance payable, lease liabilities and others.

Interest Rate Risk

The Bank measures the interest rate risk by using a methodology that identifies interest rate risk from a portfolio of assets and liabilities that is sensitive to changes in interest rates and determines the amount of risk to the Bank.

To control the interest rate risk, the Bank sets the guaranteed interest rate from Indonesia Deposit Insurance Corporation as one reference in determining the interest rate of third party funds and lending interest rate. In addition, the collection of Bank funds is always associated with the ability of distribution, as well as attempted to avoid negative interest gap so that the net interest margin obtained by the Bank is always in a positive condition, and interest rate risk can be reduced to a minimum.

Interest rate risk arises from a variety of banking services to customers covering the collection of funds (including current account, savings and deposits), placement of funds (such as loan granted), commitments and contingencies, and other instruments containing interest rates.

ALCO of a Bank, which consists of the Board of Directors and several senior management members, is responsible for establishing policies and strategies for interest rate risk management in the banking book and overseeing the application and implementation. ALCO's main objective is to optimize the results of operations of the Bank while paying attention to the risk limits set.

Quantitative Disclosure of Interest Rate Risk

The table below summarizes the Bank's financial assets and liabilities on their recorded values, categorized under the term of the contract as of December 31, 2021 dan 2020.

	31 Desember 2021 December 31, 2021					
	>1 Tahun – 2 Tahun >1 year – 2 Years	**>2 tahun – 3 tahun** >2 years – 3 Years	**>3 tahun – 4 tahun** >3 years – 4 Years	**>4 tahun – 5 tahun** >4 years – 5 Years	**Lebih dari 5 tahun** More than 5 Years	**Account**
						ASSETS
	-	-	-	-	-	Current account at Bank Indonesia
	-	-	-	-	-	Current Account at Other Banks
	-	-	-	-	-	Placement in Bank Indonesia
	89.797	206.452	-	312.310	5.870.959	Marketable securities
	-	-	-	-	-	Securities purchased under agreements to resell
	61.539	212.884	128.883	422.797	30.398.443	Provided Loan
	-	-				Other Assets *)
	151.336	419.336	128.883	735.107	36.269.402	
						LIABILITIES
	-	-	-	-	-	Immediate liabilities
	3.021.470	492.243	-	-	-	Customer Deposits
	-	-	-	-	-	Deposits from other banks
	-	1.096.699	-	1.196.479	-	Issued Securities
	500.000	-	-	-	-	Received Loans
	-	-	-	-	-	Other Liabilities**)
	3.521.470	1.588.942	-	1.196.479	-	
	(3.370.134)	**(1.169.606)**	**128.883**	**(461.372)**	**36.269.402**	**Total Interest Gap**

(dalam jutaan Rupiah/in million IDR)

Akun	31 Desember 2020 December 31, 2020				
	Total	Tidak Dikenakan Bunga Non-interest bearing	Sampai Dengan 1 bulan Up to 1 month	>1 Bulan – 3 Bulan >1 months – 3 Months	>3 Bulan – 1 Tahun >3 months – 1 Years
ASET					
Giro pada Bank Indonesia	212.664	-	212.664	-	-
Giro pada Bank Lain	27.243	-	27.243	-	-
Penempatan Pada Bank Indonesia	5.546.878	-	5.546.878	-	-
Efek-efek	2.204.956	-	-	-	295.587
Efek-efek yang dibeli dengan janji dijual kembali	1.050.855	-	1.050.855	-	-
Kredit yang Diberikan	25.662.416	-	-	-	173.329
Aset Lain-Lain *)	268.825	268.825	-	-	-
	34.973.837	268.825	6.837.640	-	468.916
LIABILITAS					
Liabilitas Segera	571.516	571.516	-	-	-
Simpanan Nasabah	27.581.288	171.338	10.668.478	7.595.825	9.144.863
Simpanan dari Bank Lain	14.722	-	14.722	-	-
Surat berharga yang diterbitkan	1.494.822	-	-	-	-
Pinjaman yang diterima	1.600.000	-	-	-	600.000
Liabilitas Lain-lain **)	204.544	176.892	-	-	15.676
	31.466.892	919.746	10.683.200	7.595.825	9.760.539
Total Gap Suku Bunga	**3.506.945**	**(650.921)**	**(3.845.560)**	**(7.595.825)**	**(9.291.623)**

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.
**) Liabilitas lain-lain terdiri dari bunga yang masih harus dibayar, cadangan bonus dan THR, utang jasa pihak ketiga, titipan jasa notaris, titipan dana retensi atas renovasi cabang, utang premi asuransi dan lain-lain.
*) Other assets consist of accrued interest income, insurance claims, ATM transaction bills, claims to third parties and others.
**) Other liabilities consist of accrued interest payable, accrued bonus and THR, payable of third party services, notary services, retention fees for branch renovation, premium insurance payable, lease liabilities and others.

Tabel di bawah ini mengikhtisarkan sensitivitas laba tahun berjalan terhadap pergerakan suku bunga terhadap Bank pada tanggal 31 Desember 2021 dan 2020 yaitu sebagai berikut.

The following table shows the sensitivity of current year profit to interest rate movement on the Bank as of December 31, 2021 and 2020 aas follows.

	Peningkatan 100bps Increased by 100 bps	Penurunan 100bps Decreased by 100bps
31 Desember 2019 Menambah/(mengurangi) laba tahun berjalan (Rp Juta) **December 31, 2019** Increase/(decrease) current year profit (million Rp)	(19.456)	19.456
31 Desember 2020 Menambah/(mengurangi) laba tahun berjalan (Rp Juta) **December 31, 2020** Increase/(decrease) current year profit (million Rp)	(13.947)	13.947

Proyeksi di atas mengasumsikan bahwa seluruh variabel lainnya adalah konstan pada tanggal pelaporan keuangan.

The projection above assumes that all other variables are held constant at reporting date.

	31 Desember 2020 December 31, 2020					
	>1 Tahun – 2 Tahun >1 year – 2 Years	**>2 tahun – 3 tahun** >2 years – 3 Years	**>3 tahun – 4 tahun** >3 years – 4 Years	**>4 tahun – 5 tahun** >4 years – 5 Years	**Lebih dari 5 tahun** More than 5 Years	**Account**
						ASSETS
	-	-	-	-	-	Current account at Bank Indonesia
	-	-	-	-	-	Current Account at Other Banks
	-	-	-	-	-	Placement in Bank Indonesia
	543.471	89.658	263.111	-	1.013.129	Marketable securities
			-		-	Securities purchased under agreements to resell
	106.672	129.099	110.179	408.341	24.734.796	Provided Loan
	-		-	-	-	Other Assets *)
	650.143	218.757	373.290	408.341	25.747.925	
						LIABILITIES
	-	-	-	-	-	Immediate liabilities
	784	-	-	-	-	Customer Deposits
	-	-	-	-	-	Deposits from other banks
	1.196.395	-	298.427	-	-	Issued Securities
	1.000.000	-	-	-	-	Received Loans
	8.775	3.201	-	-	-	Other Liabilities**)
	2.205.954	3.201	298.427	-	-	
	(1.555.811)	**215.556**	**74.863**	**408.341**	**25.747.925**	**Total Interest Gap**

Risiko Pasar

Komponen utama kewajiban Bank Mandiri Taspen yang sensitif terhadap pergerakan tingkat sukubunga adalah simpanan nasabah serta surat berharga yang diterbitkan, sedangkan aset Bank Mandiri Taspen yang sensitif adalah surat berharga yang dimiliki, penempatan Bank Lain dan kredit yang diberikan.

ALCO secara berkala memantau perkembangan pasar dan menyesuaikan tingkat suku bunga simpanan dan kredit yang diberikan. Bank Mandiri Taspen menentukan tingkat suku bunga simpanan berdasarkan kondisi pasar dan persaingan dengan memantau pergerakan tingkat suku bunga acuan dan suku bunga yang ditawarkan oleh Bank pesaing dalam rangka mendukung target bisnis dengan tetap memperhatikan prinsip kehatian-hatian. Bank Mandiri Taspen telah memiliki Pedoman Kebijakan dan prosedur *Treasury.* Selain itu agar pengelolaan risiko pasar berjalan efektif, Bank Mandiri Taspen berpedoman pada Kebijakan dan Prosedur internal.

Market Risk

The main element of Bank Mandiri Taspen liabilities which are sensitive to the interest rate movement are customer deposits, while its sensitive assets are Government Bonds, securities, and loans

ALCO regularly monitors market developments and adjusts the interest rates on deposits and loans. Bank Mandiri Taspen determines the deposit interest rate based on the market conditions and competition by monitoring the movement of the benchmark interest rate and the interest rate offered by competing Banks in order to support business targets with due regard to the principle of prudence. Bank Mandiri Taspen has already had the Policy Guidelines and Treasury procedures. In addition, in order to make the market risk management effective, Bank Mandiri Taspen is guided by its internal policies and procedures.

Risiko Operasional

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, atau adanya problem eksternal yang mempengaruhi operasional Bank.

Untuk meminimalisasi risiko operasional yang timbul, Bank telah meningkatkan fungsi kontrol dalam pemrosesan transaksi yang dilakukan dengan cara antara lain dengan menerapkan prosedur yang menjamin ketepatan waktu penyelesaian transaksi, melakukan penyesuaian metode akuntansi sesuai standar yang berlaku, memelihara dokumen dan arsip secara tertib, mengamankan akses terhadap aset dan data. Selain itu Bank juga meningkatkan fungsi dari Satuan Kerja Audit Intern yang secara regular akan melakukan pemeriksaan terhadap kegiatan operasional perbankan.

Pada saat ini bank memiliki Kebijakan Operasional Bank Mandiri Taspen, Standar Prosedur Operasional pada proses bisnis bank dan Standar Pedoman *Business Continuity Plan* (BCP) yang mengatur mengenai prosedur jika unit kerja bank mengalami suatu keadaan darurat diluar kendali bank yang didukung *Disaster Recovery Plan* (DRP) untuk mengatur mengenai ketersediaan teknologi.

Saat ini bank dalam pengembangan *tools* penerapan manajemen risiko operasional yaitu:

a. *Risk and Control Self Assessment* (RCSA) melalui *Mantap Operational Risk Integrated System* (MORIS), dipergunakan untuk mengidentifikasi dan menilai risiko yang melekat pada aktivitas dan menilai kualitas kontrol. Melalui penggunaan RCSA, unit kerja dapat mengidentifikasi serta menilai risiko dan kontrol yang ada dan membuat rencana untuk mitigasi risiko.
b. *Risk Library,* database risiko potensial dan risiko yang pernah terjadi di Bank Mandiri Taspen lengkap dengan data frekuensi kejadian serta dampaknya terhadap bank.

Risiko Hukum

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Pengelolaan risiko hukum antara lain dilakukan dengan mendokumentasi, mengelola kelengkapan dan keabsahan dokumen, meminimalisir kerugian/biaya yang terkait dengan kasus hukum dan menghindari pelanggaran terhadap regulasi perbankan dan ketentuan hukum.

Risiko hukum inheren dinilai berdasarkan potensial kerugian atas kasus-kasus yang terjadi di Bank Mandiri Taspen yang sedang dalam proses di pengadilan dibagi dengan modal Bank Mandiri Taspen. Parameter yang digunakan untuk menghitung potensial kerugian atas kasus yang sedang dalam proses di pengadilan adalah dasar gugatan (kasus posisi), nilai perkara, dan dokumentasi hukum.

Risiko Stratejik

Risiko stratejik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan lingkungan

Operational Risk

Operational risks are risks due to inadequacy and/or malfunction of internal processes, human error, system failure, or any external problems affecting the Bank's operations.

To minimize operational risks to arise, the Bank has enhanced its control function in the transaction processing among others by implementing procedures that guarantee the timeliness of transaction settlement, adjusting accounting methods according to the applicable standards, maintaining documents and archives in an orderly manner, and securing access to assets and data. In addition, the Bank is also improving the function of its Internal Audit Unit which will regularly conduct checks on banking operations.

Currently, the Bank is carrying out the Operational Policy of Bank Mandiri Taspen, the Standard Operating Procedure on banking business processes, and the Business Continuity Plan (BCP) Standard Guideline which regulate the procedures when a bank's working unit experiences an emergency situation out of the control of the bank supported with the Disaster Recovery Plan (DRP) to manage the availability of technology.

At present, the bank is implementing the operational risk management tools, namely:

a. The Risk and Control Self Assessment (RCSA) through the Mantap Operational Risk Integrated System (MORIS), used to identify and to assess any risks inherent in activities as well as to evaluate the quality of controls. By using RCSA, a working unit can identify and assess any existing risks and controls as well as develop plans for risk mitigation.

b. Risk Library, a database of potential risks and risks that have occurred at Bank Mandiri Taspen complete with data on the frequency of events and their impact on the bank.

Legal Risk

Legal risks are risks due to lawsuits and /or weaknesses in juridical aspects. Legal risk management is performed among others by documenting, managing the completeness and validity of documents, minimizing losses/costs associated with legal cases, and avoiding violations of banking regulations and legal provisions.

The inherent legal risk is assessed based on the potential losses on cases occurring in Bank Mandiri Taspen which are in litigation divided by Bank Mandiri Taspen capital. The parameters used to calculate potential losses on cases that are in court are the basis of lawsuits (case positions), case values, and legal documentation

Strategic Risk

Strategic risks are risks due to inaccuracy in the taking and/or execution of a strategic decision as well as failure in anticipating changes in the business environment. Strategic risk management,

bisnis. Pengelolaan risiko stratejik antara lain dilakukan dengan mengoptimalkan sumber daya yang ada dan melakukan pengawasan terhadap realisasi Rencana Bisnis Bank (RBB), dan melakukan penyesuaian kebijakan dan prosedur terhadap perubahan eksternal.

Pengelolaan risiko strategik dilakukan oleh unit perencanaan di bawah pengawasan aktif Direktur Finance, Risk & Operations. Manajemen Risiko Strategik dilakukan melalui serangkaian proses perencanaan strategis (*planning and bugeting*) yang mencangkup penyelarasan strategi perusahaan dengan strategi unit serta target *bankwide*. Dokumen perencanaan strategis meliputi:

- *Corporate Plan*, disusun 5 (lima) tahun sekali.
- *Business Plan*, disusun 1 (satu) tahun sekali.

a. Kebijakan dan Prosedur

Implementasi manajemen risiko strategic mengacu pada Pedoman Penerapan Manajemen Risiko serta kebijakan dan prosedur terkait lainnya.

b. Proses

Mekanisme untuk mengukur kemajuan yang dicapai dari rencana bisnis yang ditetapkan dengan membandingkan target dengan realisasi bisnis perusahaan secara bulanan, triwulanan dan semesteran.

Risiko Kepatuhan

Risiko kepatuhan adalah risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang undangan dan ketentuan yang berlaku. Risiko kepatuhan melekat pada risiko Bank yang terkait pada peraturan perundang-undangan dan ketentuan lainnya yang berlaku seperti Batas Maksimum Pemberian Kredit (BMPK), restrukturisasi kredit, *Know Your Customers* (KYC) dan komitmen terhadap ketentuan tertentu.

Manajemen risiko kepatuhan dilakukan oleh unit kepatuhan *(compliance*) di bawah pengawasan aktif Direktur *Compliance & Control*

a. Kebijakan dan Prosedur

Implementasi manajemen risiko kepatuhan mengacu pada Pedoman Manajemen Risiko dan Kebijakan Kepatuhan Bank Mandiri Taspen.

b. Proses

Dalam rangka efektifitas pelaksanaan fungsi kepatuhan dalam mendukung pertumbuhan bisnis yang sehat dan berkelanjutan, unit Kepatuhan melakukan proses manajemen risiko kepatuhan berupa:

- Memberikan pendapat/analisis kepatuhan terhadap penyusunan kebijakan dan prosedur apakan sudah sesuai dengan ketentuan atau peraturan perundang-undangan yang berlaku.
- Memberikan analisis dampak peraturan eksternal.
- Melakukan analisa kepatuhan terhadap rencana produk dan aktivitas baru

among others, is made by optimizing existing resources and monitoring the realization of Bank Business Plan (RBB), and adjusting policies and procedures to external changes..

Strategic risk management is carried out by the planning unit under the active supervision of the Director of Finance, Risk & Operations. Strategic Risk Management is carried out through a series of strategic planning processes (planning and budgeting) that include the adjustment of corporate strategy to a unit strategy and bankwide targets. Strategic planning documents include:

- Corporate Plan, compiled every 5 (five) years.
- Business Plan, compiled once a year

a. Policies and Procedures

The implementation of strategic risk management refers to the Risk Management Implementation Guidelines as well as other related policies and procedures.

b. Processes

The mechanism for measuring the progress achieved from an established business plan is made by comparing the targets to the company's business realization on a monthly, quarterly, and semiannual basis.

Compliance Risk

Compliance risks are risks due to the Bank's failure to comply with and/or not to enforce the applicable laws and regulations. The compliance risks are attached to the Bank's risks related to legislation and other applicable provisions such as the Legal Lending Limit (BMPK), loan restructuring, Know Your Customers (KYC), and a commitment to certain provisions.

Compliance risk management is carried out by the compliance unit under the active supervision of Compliance Director, Legal and Human Capital.

a. Policies and Procedures

Implementasi manajemen risiko kepatuhan mengacu pada Pedoman Manajemen Risiko dan Kebijakan Kepatuhan Bank Mandiri Taspen.

b. Processes

In order to effectively implement the compliance function to support a healthy and sustainable business growth, the Compliance Unit performs a compliance risk management process in the form of:

- Giving a compliance opinion/analysis to the formulation of policies and procedures whether it is in accordance with the applicable laws or regulations.
- Providing an impact analysis of external regulations.
- Conducting an analysis of the impact of compliance on potential products and activity plans.

Risiko Reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemegang saham yang bersumber dari persepsi negatif terhadap Bank. Bank akan merespon secara aktif apabila timbul publikasi negatif sehingga hal-hal yang mungkin berpotensi merugikan Bank dapat dideteksi lebih awal.

Manajemen risiko reputasi dilakukan oleh unit *Corporate Secretary and Legal*. Beberapa hal yang dilakukan dalam mengelola risiko reputasi unit kesekretariatan melakukan manajemen pemberitaan, melakukan pengelolaan dalam monitoring opini/komentar di media masa dan melakukan pengelolaan komplain/keluhan nasabah.

a. Kebijakan dan Prosedur
Implementasi manajemen risiko reputasi mengacu pada Pedoman Penerapan Manajemen risiko serta kebijakan dan prosedur lainnya.

b. Proses
Proses yang dilakukan dalam mengelola risiko reputasi antara lain melakukan monitoring dan evaluasi terhadap keluhan, komentar dan masukan yang berkembang dimedia masa dan pemilihan strategi dalam merespon opini yang berkembang.

Reputation Risk

Reputation risks are risks due to the decrease of shareholder confidence stemming from negative perceptions of the Bank. The Bank will respond actively in the event of a negative publication so that any matters that may potentially harm the Bank can be detected earlier.

The reputation risk management is performed by the Corporate Secretary and Legal unit. In carrying out the reputation risk management, the secretarial unit is managing news coverage, managing in monitoring opinions/comments in mass media, and managing complaints of customers.

a. Policies and Procedures
The implementation of reputation risk management refers to the Risk Management Implementation Guidelines as well as other policies and procedures

b. Processes
The processes undertaken in managing reputational risks include monitoring and evaluation of complaints, comments, and inputs developed in the mass media and the selection of strategies in responding to developing opinions.

Penerapan Manajemen Permodalan Terintegrasi

Modal merupakan sumber dukungan keuangan dalam pelaksanaan aktivitas secara keseluruhan, *cushion* untuk menyerap kerugian yang tidak terduga (*unexpected losses*), dan jaring pengaman (*safety net*) dalam kondisi krisis. Kecukupan modal yang memadai dapat meningkatkan kepercayaan pemangku kepentingan (*stakeholders*). Sesuai Peraturan Otoritas Jasa Keuangan (OJK) No. 26/POJK.03/2015 tanggal 4 Desember 2015 tentang Kewajiban Penyediaan Modal Minimum Terintegrasi Bagi Konglomerasi Keuangan, Bank telah melakukan penerapan manajemen permodalan terintegrasi terhadap dalam rangka menjaga kepercayaan masyarakat dan meningkatkan usaha secara keseluruhan. Langkah-Langkah yang telah dilakukan Bank sebagai Entitas Utama untuk mengimplementasikan penerapan manajemen permodalan terintegrasi antara lain:

1. Sosialisasi dan koordinasi dengan Perusahaan Anak dan Perusahaan Berelasi;
2. Penyusunan Kebijakan dan Pedoman Umum Kewajiban Penyediaan Modal Minimum Terintegrasi; dan
3. Penyusunan Laporan Kecukupan Permodalan Terintegrasi untuk pertama kalinya pada posisi Desember 2015 kepada pihak otoritas.

Implementation of Integrated Capital Management

Capital is the source of financial support in entire activities implementation, cushion to absorb unexpected losses, and safety net in critical condition. Capital adequacy is able to increase stakeholders' trust. In accordance with the Regulation of FSA (OJK) No.26/POJK.03/2015 dated December 4, 2015, on the Mandatory to Provide Integrated Minimum Capital Adequacy for Financial Conglomeration, the Bank has implemented integrated capital management in order to maintain public trust and improve its entire businesses. Several measures that have been conducted by the Bank as Main Entity to implement integrated capital management are:

1. Socialization and coordination with Subsidiaries and Partner Companies;
2. Preparation of General Policy and Guidelines on the Mandatory to Provide Integrated Minimum Capital Adequacy; and
3. Preparation of Report of Integrated Capital Adequacy for the first time as of December 2015 to the authority..

Pengungkapan Kuantitatif Praktik Manajemen Risiko

Quantitative Disclosure of Risk Management Practices

1) Pengungkapan Tagihan Bersih Berdasarkan Wilayah

1) Disclosure of Net Claims by Area.

Tabel Pengungkapan Tagihan Bersih Berdasarkan Wilayah
Table Disclosure of Net Claims by Region

(dalam jutaan Rupiah/in million IDR)

No	Kategori Portofolio Portfolio Category	31 Desember 2021 December 31, 2021					
		Tagihan Bersih Berdasarkan Wilayah Net Claims by Region					
		Distribution I Distribution I	Distribution II Distribution II	Distribution III Distribution III	Distribution IV Distribution IV	Distribution V Distribution V	Total
1	Tagihan Kepada Pemerintah Claims to Government	-	-	-	-	-	8.439.541
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada - Bank Pembangunan Multilateral dan Lembaga Internasional Claims on - Multilateral Development Banks and International Agencies	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-	-	165.770
5	Kredit Beragun Rumah Tinggal Residential mortgage backed loans	1.475	6.513	1.000	9.248	1.373	19.609
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	158	794	-	952
7	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	7.431.653	7.971.067	5.878.256	3.554.480	5.678.451	30.513.907
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small, and Retail Portfolios	193	1.398	14.115	232.828	541	249.074
9	Tagihan Kepada Korporasi Claims on Corporations	-	-	-	23.141	-	23.141
10	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	13.711	16.286	17.056	7.278	9.933	64.264
11	Aset Lainnya Other Assets	-	-	-	-	-	897.748
12	Eksposur di Unit Syariah Exposure in the Sharia Unit	0	0	0	0	-	0
	Total	**7.447.032**	**7.995.263**	**5.910.585**	**3.846.843**	**5.690.297**	**40.393.080**

Tabel Pengungkapan Tagihan Bersih Berdasarkan Wilayah
Table Disclosure of Net Claims by Region

(dalam jutaan Rupiah/in million IDR)

No	Kategori Portofolio Portfolio Category	31 Desember 2020 December 31, 2020						
		Tagihan Bersih Berdasarkan Wilayah Net Claims by Region						
		Distribution I Distribution I	Distribution II Distribution II	Distribution III Distribution III	Distribution IV Distribution IV	Distribution V Distribution V	Distribution VI Distribution VI	Total
1	Tagihan Kepada Pemerintah Claims to Government	-	-	-	-		7.953.975	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-		-	-
3	Tagihan Kepada - Bank Pembangunan Multilateral dan Lembaga Internasional Claims on - Multilateral Development Banks and International Agencies	-	-	-	-		-	-
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-		68.935	-
5	Kredit Beragun Rumah Tinggal Residential mortgage backed loans	393	2.395	713	26.677	443	30.629	393
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	688	1.895	-	2.583	-
7	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	6.275.807	6.510.536	4.888.584	3.043.871	4.014.929	24.733.726	6.275.807
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small, and Retail Portfolios	-	54.401	27.951	408.496	89	490.937	-
9	Tagihan Kepada Korporasi Claims on Corporations	-	1.168	3.495	86.434	-	91.098	-
10	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	6.146	7.987	5.520	4.433	3.834	27.911	6.146
11	Aset Lainnya Other Assets	-	-	-	-		638.593	-
12	Eksposur di Unit Syariah Exposure in the Sharia Unit	-	-	-	-		-	-
	Total	**6.282.346**	**6.576.487**	**4.926.951**	**3.571.806**	**4.019.295**	**34.038.387**	**6.282.346**

* Lain-lain terdiri dari Kalimantan, Sulawesi, Bali, Maluku dan Papua
* Other areas consisting Kalimantan, Sulawesi, Bali, Maluku, and Papua

2) Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak

2) Disclosure of Net Claims by Remaining Contract Time

Tabel Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak
Table of Disclosure of Net Claims by Remaining Contract Time

(dalam juta Rupiah)/in million IDR

No	Kategori Portofolio Portfolio Category	31 Desember 2021 December 31, 2021					
		Tagihan Bersih Bedasarkan Sisa Jangka Waktu Kontrak Disclosure of Net Claims by Remaining Contract Time					
		<1 Tahun < 1 Year	> 1 Tahun s.d 3 Tahun >1 Year to 3 Years	> 3 Tahun s.d 5 Tahun >1 Year to 3 Years	>5 Tahun > 5 Years	Non Kontraktual Non contractual	Total
1	Tagihan Kepada Pemerintah Claims to Government	8.439.541	-	-	-	-	8.439.541
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada - Bank Pembangunan Multilateral dan Lembaga Internasional Claims on - Multilateral Development Banks and International Agencies	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	165.770	-	-	-	-	165.770
5	Kredit Beragun Rumah Tinggal Residential mortgage backed loans	-	91	1,322	18.196		19.609
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	(1)	378	575		952
7	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	2.302	133.207	490.148	29.888.249		249.074
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small, and Retail Portfolios	19.392	102.064	13.646	113.971		249.074
9	Tagihan Kepada Korporasi Claims on Corporations	19.168	-	-	3.973		23.141
10	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	15	1.449	841	61.959		64.264
11	Aset Lainnya Other Assets	897.748	-	-	-	-	897.748
12	Eksposur di Unit Syariah Exposure in the Sharia Unit	-	-	-	-	-	-
	Total	**9.563.012**	**236.810**	**506.335**	**30.086.923**	**-**	**40.393.080**

Tabel Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak
Table of Disclosure of Net Claims by Remaining Contract Time

(dalam jutaan Rupiah/in million IDR)

No	Kategori Portofolio Portfolio Category	31 Desember 2020 December 31, 2020					
		Tagihan Bersih Bedasarkan Sisa Jangka Waktu Kontrak Disclosure of Net Claims by Remaining Contract Time					
		<1 Tahun < 1 Year	> 1 Tahun s.d 3 Tahun > 1 Tahun s.d 3 Tahun	> 3 Tahun s.d 5 Tahun > 3 Tahun s.d 5 Tahun	>5 Tahun > 5 Years	Non Kontraktual Non contractual	Total
1	Tagihan Kepada Pemerintah Claims to Government	7.953.975	-	-	-	-	7.953.975
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada - Bank Pembangunan Multilateral dan Lembaga Internasional Claims on - Multilateral Development Banks and International Agencies	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	68.935	-	-	-	-	68.935
5	Kredit Beragun Rumah Tinggal Residential mortgage backed loans	-	333	4.146	26.141	-	30.620
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	904	1.681	-	2.586

3) Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi

3) Disclosure of Net Claims by Economy Sector

Tabel Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi
Table of Disclosure of Net Bill by Economic Sector

(dalam jutaan Rupiah/in million IDR)

No	Sektor Ekonomi Economic Sector	31 Desember 2021 December 31, 2021					
		Tagihan Kepada Pemerintah Claims to Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada - Bank Pembangunan Multilateral dan Lembaga Internasional Claims on - Multilateral Development Banks and International Agencies	Tagihan Kepada Bank Claims on Banks	Kredit Beragun Rumah Tinggal Residential mortgage backed loans	
1	Pertanian, perburuan dan Kehutanan Agriculture, hunting and forestry	-	-	-	-	-	
2	Perikanan Fishery	-	-	-	-	-	
3	Pertambangan dan Penggalian Mining and excavation	-	-	-	-	-	
4	Industri Pengolahan Processing industry	-	-	-	-	-	

No	Kategori Portofolio Portfolio Category	31 Desember 2020 December 31, 2020					
		Tagihan Bersih Bedasarkan Sisa Jangka Waktu Kontrak Disclosure of Net Claims by Remaining Contract Time					
		<1 Tahun < 1 Year	> 1 Tahun s.d 3 Tahun > 1 Tahun s.d 3 Tahun	> 3 Tahun s.d 5 Tahun > 3 Tahun s.d 5 Tahun	>5 Tahun > 5 Years	Non Kontraktual Non contractual	Total
7	Kredit Pegawai atau Pensiunan Employee or Retirement Loans	2.062	101.148	397.745	24.232.772	-	24.733.726
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small, and Retail Portfolios	64.158	102.341	78.658	245.779	-	490.937
9	Tagihan Kepada Korporasi Claims on Corporations	70.021	3.130	-	17.946	-	91.098
10	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	314	79	1.609	25.917	-	27.920
11	Aset Lainnya Other Assets	638.593	-	-	-	-	638.593
12	Eksposur di Unit Syariah Exposure in the Sharia Unit	-	-	-	-	-	-
	Total	**8.798.057**	**207.032**	**483.063**	**24.550.238**	**-**	**34.038.390**

31 Desember 2021 December 31, 2021						
Kredit Beragun Properti Komersial Commercial Property Backed Loans	Kredit Pegawai atau Pensiunan Employee or Retirement Credit	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small, and Retail Portfolios	Tagihan Kepada Korporasi Claims on Corporations	Tagihan Yang Telah Jatuh Tempo Claims That Have Been Due Date	Aset Lainnya Other Assets	Eksposur di Unit Syariah Exposure in the Sharia Unit
154	4.595.449	5.259	-	8.699	-	-
-	223.776	376	-	379	-	-
-	6.570	108	-	-	-	-
-	114.347	5.509	55	480	-	-

31 Desember 2021 December 31, 2021						
No	**Sektor Ekonomi** **Economic Sector**	**Tagihan Kepada Pemerintah** Claims to Government	**Tagihan Kepada Entitas Sektor Publik** Claims on Public Sector Entities	**Tagihan Kepada - Bank Pembangunan Multilateral dan Lembaga Internasional** Claims on - Multilateral Development Banks and International Agencies	**Tagihan Kepada Bank** Claims on Banks	**Kredit Beragun Rumah Tinggal** Residential mortgage backed loans
5	Listrik, Gas, dan Air Electricity, Gas and Wate	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trade	-	-	-	-	-
8	Penyediaan Akomodasi dan Makan Minum Provision of Accommodation and Food and Drink	-	-	-	-	-
9	Transportasi, Pergudangan, dan Komunikasi Transportation, Warehousing and Communication	-	-	-	-	-
10	Perantara Keuangan Financial Intermediary	-	-	-	-	-
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan Real Estate, Rental Business, and Corporate Services	-	-	-	-	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Mandatory Government Administration, Defense and Social Security	-	-	-	-	-
13	Jasa Pendidikan Education Services	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health Services and Social Activities	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Community, Socio-Cultural, Entertainment and Other Individual Services	-	-	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga Individual Services Serving Households	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Bodies and Other Extra-International Agencies	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya Activities with unclear boundaries	-	-	-	-	-
19	Rumah Tangga Household	-	-	-	-	19.609
20	Bukan Lapangan Usaha Lainnya Not Other Business Fields	-	-	-	-	-
	Total	**-**	**-**	**-**	**-**	**19.609**

31 Desember 2021 December 31, 2021						
Kredit Beragun Properti Komersial Commercial Property Backed Loans	**Kredit Pegawai atau Pensiunan** Employee or Retirement Credit	**Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel** Claims on Micro, Small, and Retail Portfolios	**Tagihan Kepada Korporasi** Claims on Corporations	**Tagihan Yang Telah Jatuh Tempo** Claims That Have Been Due Date	**Aset Lainnya** Other Assets	**Eksposur di Unit Syariah** Exposure in the Sharia Unit
-	417	-	-	-	-	-
-	6.007	1.443	876	-	-	-
494	9.421.094	161.640	18.762	20.631	-	-
-	5.401.341	9.071	631	10.876	-	-
-	99.549	972	-1	239	-	-
-	9.130	-	-	-	-	-
100	1.556.632	2.433	124	1863	-	-
-	-	-	-	-	-	-
-	10.484	416	-	181	-	-
158	30.540	29.962	-	4.239	-	-
46	1.614.121	6.764	1.917	3.772	-	-
-	1.522.970	5.373	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	5.901.481	19.748	777	12.904	-	-
-	-	-	-	-	-	-
952	**30.513.907**	**249.074**	**23.141**	**64.264**	**-**	**-**

Tabel Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi
Table of Disclosure of Net Claims by Economy Sector

(dalam jutaan Rupiah/in million IDR)

31 Desember 2020 December 31, 2020						
No	**Sektor Ekonomi** **Economic Sector**	**Tagihan Kepada Pemerintah** Claims to Government	**Tagihan Kepada Entitas Sektor Publik** Claims on Public Sector Entities	**Tagihan Kepada - Bank Pembangunan Multilateral dan Lembaga Internasional** Claims on - Multilateral Development Banks and International Agencies	**Tagihan Kepada Bank** Claims on Banks	**Kredit Beragun Rumah Tinggal** Residential mortgage backed loans
1	Pertanian, perburuan dan Kehutanan Agriculture, hunting and forestry	-	-	-	-	-
2	Perikanan Fishery	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and excavation	-	-	-	-	-
4	Industri Pengolahan Processing industry	-	-	-	-	-
5	Listrik, Gas, dan Air Electricity, Gas and Wate	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trade	-	-	-	-	-
8	Penyediaan Akomodasi dan Makan Minum Provision of Accommodation and Food and Drink	-	-	-	-	-
9	Transportasi, Pergudangan, dan Komunikasi Transportation, Warehousing and Communication	-	-	-	-	-
10	Perantara Keuangan Financial Intermediary	-	-	-	-	-
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan Real Estate, Rental Business, and Corporate Services	-	-	-	-	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Mandatory Government Administration, Defense and Social Security	-	-	-	-	-
13	Jasa Pendidikan Education Services	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health Services and Social Activities	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Community, Socio-Cultural, Entertainment and Other Individual Services	-	-	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga Individual Services Serving Households	-	-	-	-	-

31 Desember 2020 December 31, 2020						
Kredit Beragun Properti Komersial Commercial Property Backed Loans	**Kredit Pegawai atau Pensiunan** Employee or Retirement Credit	**Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel** Claims on Micro, Small, and Retail Portfolios	**Tagihan Kepada Korporasi** Claims on Corporations	**Tagihan Yang Telah Jatuh Tempo** Claims That Have Been Due Date	**Aset Lainnya** Other Assets	**Eksposur di Unit Syariah** Exposure in the Sharia Unit
103	3.383.681	13.778	-	2.312	-	-
-	15.021	1.174	-	1	-	-
-	-	191	-	-	-	-
-	1.665	15.315	6.231	126	-	-
-	-	-	-	-	-	-
-	440	1.948	1.060	-	-	-
1.015	7.155.931	282.442	67.660	7.093	-	-
-	3.702.316	23.716	880	2.566	-	-
127	618	2.364	11	29	-	-
-	-	-	-	-	-	-
25	880.794	2.634	3.920	778	-	-
-	-	-	-	-	-	-
-	2.360	505	-	-	-	-
688	3.681	56.991	-	361	-	-
625	4.435.717	36.692	5.024	7.029	-	-
-	566.557	1.738	-	366	-	-

No	Sektor Ekonomi Economic Sector	31 Desember 2020 December 31, 2020				
		Tagihan Kepada Pemerintah Claims to Government	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan Kepada - Bank Pembangunan Multilateral dan Lembaga Internasional Claims on - Multilateral Development Banks and International Agencies	Tagihan Kepada Bank Claims on Banks	Kredit Beragun Rumah Tinggal Residential mortgage backed loans
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Bodies and Other Extra-International Agencies	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya Activities with unclear boundaries	-	-	-	-	-
19	Rumah Tangga Household	-	-	-	-	30.620
20	Bukan Lapangan Usaha Lainnya Not Other Business Fields	-	-	-	-	-
	Total	**-**	**-**	**-**	**-**	**30.620**

4) Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi

4) Disclosure of Claims and Reserves by Economy Sector

Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi
Table of Disclosure of Claims and Reserves by Economy Sector

(dalam jutaan Rupiah/in million IDR)

No	Keterangan Information	31 Desember 2021 December 31, 2021					
		Tagihan Berdasarkan Wilayah Claims by Sector					
		Distribution I Distribution I	Distribution II Distribution II	Distribution III Distribution III	Distribution IV Distribution IV	Distribution V Distribution V	Total
1	Tagihan Claims	7.447.032	7.995.263	5.910.585	3.827.769	5.690.297	30.870.946
2	Tagihan yang mengalami penurunan nilai Impaired Claims	38.348	45.074	35.951	29.437	30.122	178.932
	a. Belum jatuh tempo Not yet due	24.637	28.788	18.895	22.159	20.189	114.668
	b. Telah jatuh tempo Has been due	13.711	16.286	17.056	7.278	9.933	64.264
3	CKPN – Stage 1 CKPN – Stage 1	45.581	27.963	33.341	339.511	19.459	465.855
4	CKPN – Stage 2 CKPN – Stage 2	19.397	13.994	8.180	36.835	7.467	85.873
5	CKPN – Stage 3 CKPN – Stage 3	36.341	60.894	30.387	24.797	18.604	171.023
6	Tagihan yang dihapus buku Written-off Claims	10.454	12.212	13.389	6.925	4.622	47.602

	31 Desember 2020 December 31, 2020						
	Kredit Beragun Properti Komersial Commercial Property Backed Loans	**Kredit Pegawai atau Pensiunan** Employee or Retirement Credit	**Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel** Claims on Micro, Small, and Retail Portfolios	**Tagihan Kepada Korporasi** Claims on Corporations	**Tagihan Yang Telah Jatuh Tempo** Claims That Have Been Due Date	**Aset Lainnya** Other Assets	**Eksposur di Unit Syariah** Exposure in the Sharia Unit
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	4.584.945	51.449	6.312	7.259	-	-
	-	-	-	-	-	-	-
	2.586	**24.733.726**	**490.937**	**91.098**	**27.920**	**-**	**-**

Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi
Table of Disclosure of Claims and Reserves by Economy Sector

(dalam jutaan Rupiah/in million IDR)

No	Keterangan Information	31 Desember 2021 December 31, 2020					
		Tagihan Berdasarkan Wilayah Claims by Sector					
		Distribution I Distribution I	**Distribution II** Distribution II	**Distribution III** Distribution III	**Distribution IV** Distribution IV	**Distribution V** Distribution V	**Total**
1	Tagihan Claims	6.282.346	6.576.487	4.926.951	3.571.806	4.019.295	25.376.885
2	Tagihan yang mengalami penurunan nilai (*impaired*) Impaired Claims	48.798	84.331	43.346	58.036	27.348	261.859
	a. Belum jatuh tempo Not yet due	42.652	76.344	37.826	53.603	23.514	233.939
	b. Telah jatuh tempo Has been due	6.146	7.987	5.520	4.433	3.834	27.920
3	Cadangan kerugian penurunan nilai (CKPN) - Individual Alowance for Impairment Losses (CKPN) - Individual	35.199	72.095	31.754	86.624	17.217	242.889
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif Alowance for Impairment Losses (CKPN) - Kolektif	15.846	34.611	18.832	188.034	10.607	267.930
5	Tagihan yang dihapus buku Written-off Claims	18.249	23.461	26.067	51.122	4.661	123.560

Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi
Table of Disclosure of Claims and Reserves by Economy Sector

(dalam jutaan Rupiah/in million IDR)

31 Desember 2021 December 31, 2021								
No	**Sektor Ekonomi** Economy Sectors	**Tagihan** Claims	**Tagihan yang Mengalami Penurunan Nilai** Impaired Claims		**CKPN Stage 1**	**CKPN Stage 2**	**CKPN Stage 3**	**Tagihan yang Dihapus buku** Written-off Claims
			Belum Jatuh Tempo Outstanding	**Telah Jatuh Tempo** Mature				
1	Pertanian, perburuan dan Kehutanan Agriculture, hunting and forestry	4.609.561	15.857	8.699	23.753	7.573	18.215	5.964
2	Perikanan Fishery	224.531	1.197	379	1.401	406	789	621
3	Pertambangan dan Penggalian Mining and excavation	6.678	-	-	162	-	112	-
4	Industri Pengolahan Processing industry	120.392	406	480	9.326	1.044	2.757	175
5	Listrik, Gas, dan Air Electricity, Gas and Wate	417	-	-	1	-	-	-
6	Konstruksi Construction	8.325	636	-	2.947	228	-	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trade	9.622.621	38.172	20.631	211.635	38.491	66.882	17.452
8	Penyediaan Akomodasi dan Makan Minum Provision of Accommodation and Food and Drink	5.421.919	20.720.558	10.876	35.321	11.490	28.799	10.895
9	Transportasi, Pergudangan, dan Komunikasi Transportation, Warehousing and Communication	100.760	558	239	7.321	300	298	57
10	Perantara Keuangan Financial Intermediary	9.130	-	-	29	-	-	-
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan Real Estate, Rental Business, and Corporate Services	1.561.152	616	1.863	13.962	1.597	3.025	1.249
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Mandatory Government Administration, Defense and Social Security	-	-	-	-	-	-	-
13	Jasa Pendidikan Education Services	10.900	-	-	959	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health Services and Social Activities	60.840	616	181	29.273	941	1.171	324
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Community, Socio-Cultural, Entertainment and Other Individual Services	1.627.087	6.419	4.239	20.885	3.666	7.255	962
16	Jasa Perorangan yang Melayani Rumah Tangga Individual Services Serving Households	1.532.114	3.670	3.772	21.227	2.615	9.481	1.638
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Bodies and Other Extra-International Agencies	-	-	-	-	-	-	-

31 Desember 2021 December 31, 2021								
No	Sektor Ekonomi Economy Sectors	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Impaired Claims		CKPN Stage 1	CKPN Stage 2	CKPN Stage 3	Tagihan yang Dihapus buku Written-off Claims
			Belum Jatuh Tempo Outstanding	Telah Jatuh Tempo Mature				
18	Kegiatan yang Belum Jelas Batasannya Activities with unclear boundaries	-	-	-	-	-	-	-
19	Rumah Tangga Household	5.954.519	21.775	12.904	87.660	17.523	32.240	8.266
20	Bukan Lapangan Usaha Lainnya Not Other Business Fields	-	-	-	-	-	-	-
	Total	**30.870.946**	**114.668**	**64.264**	**465.855**	**85.873**	**171.023**	**47.602**

Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi
Table of Disclosure of Claims and Provisions by Economic Sector

(dalam jutaan Rupiah/in million IDR)

31 Desember 2020 December 31, 2020							
No	Sektor Ekonomi Economy Sectors	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Impaired Claims		Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Alowance for Impairment Losses (CKPN) - Individual	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Alowance for Impairment Losses (CKPN) - Kolektif	Tagihan yang Dihapus buku Written-off Claims
			Belum Jatuh Tempo Outstanding	Telah Jatuh Tempo Mature			
1	Pertanian, perburuan dan Kehutanan Agriculture, hunting and forestry	3.399.874	17.122	2.312	14.891	12.867	5.751
2	Perikanan Fishery	16.195	16	1	309	383	-
3	Pertambangan dan Penggalian Mining and excavation	191	-	-	-	207	-
4	Industri Pengolahan Processing industry	23.337	1.705	126	1.892	5.961	1.879
5	Listrik, Gas, dan Air Electricity, Gas and Wate	-	-	-	-	-	-
6	Konstruksi Construction	3.447	67	-	154	1.220	137
7	Perdagangan Besar dan Eceran Wholesale and Retail Trade	7.514.142	71.811	7.093	80.625	122.884	47.122
8	Penyediaan Akomodasi dan Makan Minum Provision of Accommodation and Food and Drink	3.729.478	26.426	2.566	19.774	27.197	463
9	Transportasi, Pergudangan, dan Komunikasi Transportation, Warehousing and Communication	3.148	359	29	617	5.769	136
10	Perantara Keuangan Financial Intermediary	-	-	-	-	-	-
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan Real Estate, Rental Business, and Corporate Services	888.151	3.437	778	5.007	5.409	716

31 Desember 2020 December 31, 2020							
No	**Sektor Ekonomi** Economy Sectors	**Tagihan** Claims	**Tagihan yang Mengalami Penurunan Nilai** Impaired Claims		**Cadangan Kerugian Penurunan Nilai (CKPN) - Individual** Alowance for Impairment Losses (CKPN) - Individual	**Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif** Alowance for Impairment Losses (CKPN) - Kolektif	**Tagihan yang Dihapus buku** Written-off Claims
			Belum Jatuh Tempo Outstanding	**Telah Jatuh Tempo** Mature			
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Mandatory Government Administration, Defense and Social Security	-	-	-	-	-	-
13	Jasa Pendidikan Education Services	2.865	-	-	-	745	-
14	Jasa Kesehatan dan Kegiatan Sosial Health Services and Social Activities	61.722	2.103	361	2.843	13.901	186
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Community, Socio-Cultural, Entertainment and Other Individual Services	4.485.088	43.557	7.029	50.404	26.032	45.612
16	Jasa Perorangan yang Melayani Rumah Tangga Individual Services Serving Households	568.661	3.756	366	2.263	1.935	1.146
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Bodies and Other Extra-International Agencies	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya Activities with unclear boundaries	-	-	-	-	-	-
19	Rumah Tangga Household	4.680.584	63.580	7.259	64.110	43.419	20.413
20	Bukan Lapangan Usaha Lainnya Not Other Business Fields	-			-	-	-
	Total	**25.376.885**	**233.939**	**27.920**	**242.889**	**267.930**	**123.560**

5) Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai (CKPN)

5) Disclosure of Changes of Reserves for Impairments (CKPN)

Tabel Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai (CKPN)
Table of Disclosure of Changes of Reserves for Impairments (CKPN)

(dalam jutaan Rupiah/in million IDR)

No	Keterangan Description	31 Desember 2021 December 31, 2021			31 Desember 2020 December 31, 2020		
		CKPN Stage 1	CKPN Stage 2	CKPN Stage 3	CKPN Stage 1	CKPN Stage 2	CKPN Stage 3
1	Saldo awal CKPN CKPN Balance at the beginning of the year	465.855	85.873	171.023	272.220	65.081	173.518
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) Allocation (recovery) of Reserves for Impairments (CKPN) in current period (Net)	-	-	-	-	-	-
	2.a Pembentukan CKPN pada periode berjalan Allocaation of CKPN in current period	-	-	-	-	-	-
	2.b Pemulihan CKPN pada periode berjalan Recovery of CKPN in current period	-	-	-	-	-	-
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada peride berjalan Impairment used to cover write-offs in current period	-	-	-	-	-	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan Other allocation (recovery) in current period	-	-	-	-	-	-
	Saldo akhir CKPN **CKPN Balance at the end of the year**	**465.855**	**85.873**	**171.023**	**171.023**	**65.081**	**173.518**

6) Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat

Uraian terkait Tagihan Bersih Berdasarkan Kategori Portofolio Dan Skala Peringkat dijabarkan dalam tabel berikut.

6) Net Claims by portfolio Category and Rating

Description related to Net Claims by portfolio Category and Rating is elaborated in the following table..

Tabel Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat
Table of Disclosure of Changes of Reserves for Impairments (CKPN)

(dalam jutaan Rupiah/in million IDR)

No	Kategori Portofolio Portofolio Category	31 Desember 2021 December 31, 2021					
		Tagihan Bersih Net Bill					
		Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang Long Term Rating				
		Standards and Poor's	AAA	AA+ s.d AA- AA+ up to AA-	A+ s.d A- A+ up to A-	BBB+ s.d BBB- BBB+ up to BBB-	BB+ s.d BB- BB+ up to BB-
		Fitch Rating	AAA	AA+ s.d AA- AA+ up to AA-	A+ s.d A- A1 up to A3	BBB+ s.d BBB- BBB+ up to BBB-	BB+ s.d BB- BB+ up to BB-
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 up to Aa3	A1 s.d A3 A1 up to A3	Baa1 s.d Baa3 Baa1 up to Baa3	Ba1 s.d Ba3 Ba1 up to Ba3
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) up to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) up to A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) up to BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) up to BB-(idn)
		PT. ICRA Indonesia	[Idr] AAA	[Idr]AA+ s.d [Idr]AA- [Idr]AA+ up to [Idr]AA-	[Idr]A+ s.d [Idr]A- [Idr]A+ up to [Idr]A-	[Idr]BBB+ s.d [Idr]BBB- [Idr]BBB+ up to [Idr]BBB-	[Idr]BB+ s.d [Idr]BB- [Idr]BB+ up to [Idr]BB-
		PT Pemeringkat Efek Indonesia	idAAA		idA+ s.d id A- idA+up to id A-	id BBB+ s.d id BBB- id BBB+ up to id BBB-	id BB+ s.d id BB- id BB+ up to id BB-
1	Tagihan Kepada Pemerintah Claims to Gvernment	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Publc Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasi Claims on Multiolateral Developmet Banks and International Agencies	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	68.935	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Residenctial mortgage backed loans	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-

31 Desember 2021 December 31, 2021								
Tagihan Bersih Net Bill								
	Peringkat Jangka Panjang Long Term Rating		Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating	Total
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3		
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ s.d F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 up to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) up to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) up to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	[Idr]B+ s.d [Idr]B- [Idr]B+ up to [Idr]B-	**Kurang dari [Idr]B-** Less than [Idr] B-	**[Idr]A1+ s.d [Idr]A1** [Idr]A1+ up to [Idr]A1	**[Idr]A2+ s.d [Idr]A2** [Idr]A2+ up to [Idr]A2	**[Idr]A3+ s.d [Idr] A3** [Idr]A3+ up to [Idr] A3	**Kurang dari [Idr]A3** Less than [Idr] A3		
	id B+ s.d id B- id B+ up to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 up to id A4	**Kurang dari idA4** Less than idA4		
	-	-	-	-	-	-	-	7.953.975
	--	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	68.935
	-	-	-	-	-	-	-	30.629
	-	-	-	-	-	-	-	2.583

No	Kategori Portofolio Portofolio Category	31 Desember 2021 December 31, 2021						
		Tagihan Bersih Net Bill						
		Lembaga Pemeringkat Rating Agency	**Peringkat Jangka Panjang** Long Term Rating					
		Standards and Poor's	**AAA**	**AA+ s.d AA-** AA+ up to AA-	**A+ s.d A-** A+ up to A-	**BBB+ s.d BBB-** BBB+ up to BBB-	**BB+ s.d BB-** BB+ up to BB-	
		Fitch Rating	**AAA**	**AA+ s.d AA-** AA+ up to AA-	**A+ s.d A-** A1 up to A3	**BBB+ s.d BBB-** BBB+ up to BBB-	**BB+ s.d BB-** BB+ up to BB-	
		Moody's	**Aaa**	**Aa1 s.d Aa3** Aa1 up to Aa3	**A1 s.d A3** A1 up to A3	**Baa1 s.d Baa3** Baa1 up to Baa3	**Ba1 s.d Ba3** Ba1 up to Ba3	
		PT. Fitch Ratings Indonesia	**AAA (idn)**	**AA+(idn) s.d AA-(idn)** AA+(idn) up to AA-(idn)	**A+(idn) s.d. A-(idn)** A+(idn) up to A-(idn)	**BBB+(idn) s.d BBB-(idn)** BBB+(idn) up to BBB-(idn)	**BB+(idn) s.d BB-(idn)** BB+(idn) up to BB-(idn)	
		PT. ICRA Indonesia	**[Idr] AAA**	**[Idr]AA+ s.d [Idr]AA-** [Idr]AA+ up to [Idr]AA-	**[Idr]A+ s.d [Idr]A-** [Idr]A+ up to [Idr]A-	**[Idr]BBB+ s.d [Idr]BBB-** [Idr]BBB+ up to [Idr]BBB-	**[Idr]BB+ s.d [Idr]BB-** [Idr]BB+ up to [Idr]BB-	
		PT Pemeringkat Efek Indonesia	**idAAA**		**idA+ s.d id A-** idA+up to id A-	**id BBB+ s.d id BBB-** id BBB+ up to id BBB-	**id BB+ s.d id BB-** id BB+ up to id BB-	
7	Kredit Pegawai/Pensiunan Employee or Retirement Loans		-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Calims on Micro, Small, and Retail Profolios		-	-	-	-	-	
9	Tagihan Kepada Korporasi Claims on Corporations		-	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Claims That Have Been Due Date		-	-	-	-	-	
11	Aset Lainnya Other Assets		-	-	-	-	-	
12	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Unit		-	-	-	-	-	
	Total		68.935	-	-	-	-	

31 Desember 2021 December 31, 2021								
Tagihan Bersih Net Bill								
	Peringkat Jangka Panjang Long Term Rating		Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating	Total
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3		
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ s.d F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 up to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) up to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) up to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	[Idr]B+ s.d [Idr]B- [Idr]B+ up to [Idr]B-	**Kurang dari [Idr]B-** Less than [Idr] B-	**[Idr]A1+ s.d [Idr]A1** [Idr]A1+ up to [Idr]A1	**[Idr]A2+ s.d [Idr]A2** [Idr]A2+ up to [Idr]A2	**[Idr]A3+ s.d [Idr] A3** [Idr]A3+ up to [Idr] A3	**Kurang dari [Idr]A3** Less than [Idr] A3		
	id B+ s.d id B- id B+ up to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 up to id A4	**Kurang dari idA4** Less than idA4		
	-	-	-	-	-	-	-	24.733.726
	-	-	-	-	-	-	-	490.937
	-	-	-	-	-	-	-	91.098
	-	-	-	-	-	-	-	27.911
	-	-	-	-	-	-	-	638.593
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	34.038.387

Tabel Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat
Table of Net Bill Based on Portfolio Category and Rating Scale

(dalam jutaan Rupiah/in million IDR)

No	Kategori Portofolio Portfolio Caategory	31 Desember 2020 December 31, 2020					
		Tagihan Bersih Net Bill					
		Lembaga Pemeringkat Rating Agency	**Peringkat Jangka Panjang** Long Term Rating				
		Standards and Poor's	**AAA**	**AA+ s.d AA-** AA+ up to AA-	**A+ s.d A-** A+ up to A-	**BBB+ s.d BBB-** BBB+ up to BBB-	**BB+ s.d BB-** BB+ up to BB-
		Fitch Rating	**AAA**	**AA+ s.d AA-** AA+ up to AA-	**A+ s.d A-** A1 up to A3	**BBB+ s.d BBB-** BBB+ up to BBB-	**BB+ s.d BB-** BB+ up to BB-
		Moody's	**Aaa**	**Aa1 s.d Aa3** Aa1 up to Aa3	**A1 s.d A3** A1 up to A3	**Baa1 s.d Baa3** Baa1 up to Baa3	**Ba1 s.d Ba3** Ba1 up to Ba3
		PT. Fitch Ratings Indonesia	**AAA (idn)**	**AA+(idn) s.d AA-(idn)** AA+(idn) up to AA-(idn)	**A+(idn) s.d. A-(idn)** A+(idn) up to A-(idn)	**BBB+(idn) s.d BBB-(idn)** BBB+(idn) up to BBB-(idn)	**BB+(idn) s.d BB-(idn)** BB+(idn) up to BB-(idn)
		PT. ICRA Indonesia	**[Idr] AAA**	**[Idr]AA+ s.d [Idr]AA-** [Idr]AA+ up to [Idr]AA-	**[Idr]A+ s.d [Idr]A-** [Idr]A+ up to [Idr]A-	**[Idr]BBB+ s.d [Idr]BBB-** [Idr]BBB+ up to [Idr]BBB-	**[Idr]BB+ s.d [Idr]BB-** [Idr]BB+ up to [Idr]BB-
		PT Pemeringkat Efek Indonesia	**idAAA**		**idA+ s.d id A-** idA+up to id A-	**id BBB+ s.d id BBB-** id BBB+ up to id BBB-	**id BB+ s.d id BB-** id BB+ up to id BB-
1	Tagihan Kepada Pemerintah Claims to Gvernment		-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Publc Sector Entities		-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasi Claims on Multiolateral Developmet Banks and International Agencies		-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks		68.935	-	-	-	-
5	Kredit Beragun Rumah Tinggal Residenctial mortgage backed loans		-	-	-	-	-
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans		-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee or Retirement Loans		-	-	-	-	-

31 Desember 2020 December 31, 2020								
Tagihan Bersih Net Bill								
Peringkat Jangka Panjang Long Term Rating			Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating	Total
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3		
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ s.d F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 up to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) up to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) up to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	[Idr]B+ s.d [Idr]B- [Idr]B+ up to [Idr]B-	**Kurang dari [Idr]B-** Less than [Idr] B-	**[Idr]A1+ s.d [Idr]A1** [Idr]A1+ up to [Idr]A1	**[Idr]A2+ s.d [Idr]A2** [Idr]A2+ up to [Idr]A2	**[Idr]A3+ s.d [Idr] A3** [Idr]A3+ up to [Idr] A3	**Kurang dari [Idr]A3** Less than [Idr] A3		
	id B+ s.d id B- id B+ up to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 up to id A4	**Kurang dari idA4** Less than idA4		
	-	-	-	-	-	-	-	7.953.975
	--	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	68.935
	-	-	-	-	-	-	-	30.629
	-	-	-	-	-	-	-	2.583
	-	-	-	-	-	-	-	24.733.726

No	Kategori Portofolio Portfolio Caategory	31 Desember 2020 December 31, 2020					
		Tagihan Bersih Net Bill					
		Lembaga Pemeringkat Rating Agency	**Peringkat Jangka Panjang** Long Term Rating				
		Standards and Poor's	**AAA**	**AA+ s.d AA-** AA+ up to AA-	**A+ s.d A-** A+ up to A-	**BBB+ s.d BBB-** BBB+ up to BBB-	**BB+ s.d BB-** BB+ up to BB-
		Fitch Rating	**AAA**	**AA+ s.d AA-** AA+ up to AA-	**A+ s.d A-** A1 up to A3	**BBB+ s.d BBB-** BBB+ up to BBB-	**BB+ s.d BB-** BB+ up to BB-
		Moody's	**Aaa**	**Aa1 s.d Aa3** Aa1 up to Aa3	**A1 s.d A3** A1 up to A3	**Baa1 s.d Baa3** Baa1 up to Baa3	**Ba1 s.d Ba3** Ba1 up to Ba3
		PT. Fitch Ratings Indonesia	**AAA (idn)**	**AA+(idn) s.d AA-(idn)** AA+(idn) up to AA-(idn)	**A+(idn) s.d. A-(idn)** A+(idn) up to A-(idn)	**BBB+(idn) s.d BBB-(idn)** BBB+(idn) up to BBB-(idn)	**BB+(idn) s.d BB-(idn)** BB+(idn) up to BB-(idn)
		PT. ICRA Indonesia	**[Idr] AAA**	**[Idr]AA+ s.d [Idr]AA-** [Idr]AA+ up to [Idr]AA-	**[Idr]A+ s.d [Idr]A-** [Idr]A+ up to [Idr]A-	**[Idr]BBB+ s.d [Idr]BBB-** [Idr]BBB+ up to [Idr]BBB-	**[Idr]BB+ s.d [Idr]BB-** [Idr]BB+ up to [Idr]BB-
		PT Pemeringkat Efek Indonesia	**idAAA**		**idA+ s.d id A-** idA+up to id A-	**id BBB+ s.d id BBB-** id BBB+ up to id BBB-	**id BB+ s.d id BB-** id BB+ up to id BB-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Calims on Micro, Small, and Retail Profolios		-	-	-	-	-
9	Tagihan Kepada Korporasi Claims on Corporations		-	-	-	-	-
10	Tagihan yang Telah Jatuh Tempo Claims That Have Been Due Date		-	-	-	-	-
11	Aset Lainnya Other Assets		-	-	-	-	-
12	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Unit		-	-	-	-	-
	Total		**68.935**	**-**	**-**	**-**	**-**

31 Desember 2020 December 31, 2020								
Tagihan Bersih Net Bill								
Peringkat Jangka Panjang Long Term Rating			Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat No Rating	Total
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Less than A-3		
	B+ s.d B- B+ up to B-	**Kurang dari B-** Less than B-	**F1+ s.d F1** F1+ s.d F1	**F2**	**F3**	**Kurang dari F3** Less than F3		
	B1 s.d B3 B1 up to B3	**Kurang dari B3** Less than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Less than P-3		
	B+(idn) s.d B-(idn) B+(idn) up to B-(idn)	**Kurang dari B-(idn)** Less than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) up to F1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3(idn)** Less than F3(idn)		
	[Idr]B+ s.d [Idr]B- [Idr]B+ up to [Idr]B-	**Kurang dari [Idr]B-** Less than [Idr] B-	**[Idr]A1+ s.d [Idr]A1** [Idr]A1+ up to [Idr]A1	**[Idr]A2+ s.d [Idr]A2** [Idr]A2+ up to [Idr]A2	**[Idr]A3+ s.d [Idr] A3** [Idr]A3+ up to [Idr] A3	**Kurang dari [Idr]A3** Less than [Idr] A3		
	id B+ s.d id B- id B+ up to id B-	**Kurang dari idB-** Less than idB-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 up to id A4	**Kurang dari idA4** Less than idA4		
	-	-	-	-	-	-	-	490.937
	-	-	-	-	-	-	-	91.098
	-	-	-	-	-	-	-	27.911
	-	-	-	-	-	-	-	638.593
	-	-	-	-	-	-	-	-
	-	**-**	**-**	**-**	**-**	**-**	**-**	**34.038.387**

MITIGASI RISIKO KREDIT DENGAN MENGGUNAKAN PENDEKATAN STANDAR

Uraian terkait Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit dan Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit diuraikan sebagai berikut.

7) Tagihan Bersih dan Teknik Mitigasi Risiko Kredit

LOAN RISK MITIGATION USING A STANDARD APPROACH

The description regarding Disclosure of Net Claims Based on Risk Weight after Taking into account the Impact of Mitigation of Loan Risk and Disclosure of Net Claims and Loan Risk Mitigation Techniques is described as follows.

7) Net Claims and Loan Risk Mitigation Technique

Tabel Tagihan Bersih dan Teknik Mitigasi Risiko Kredit
Table of of Net Claims and Loan Risk Mitigation Technique

(dalam jutaan Rupiah/in million IDR)

No	Kategori Portofolio Portfolio Category	31 Desember 2021 December 31, 2021 Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating the Impact of Credit Risk Mitigation				
		0%	20%	25%	35%	40%
A	**Eksposur Neraca** **Balance Sheet Exposures**	-	-	-	-	-
1	Tagihan Kepada Pemerintah Claims to Government	8.439.541	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Publc Sector Entities	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multiolateral Developmet Banks and International Agencies	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Residenctial mortgage backed loans	-	165.770	-	6.001	-
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	11.680	1.929	-	-
7	Kredit Pegawai/Pensiunan Employee or Retirement Loans	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Calims on Micro, Small, and Retail Profolios	-	-	-	-	-
9	Tagihan Kepada Korporasi Claims on Corporations	-	-	-	-	-
10	Tagihan yang Telah Jatuh Tempo Claims That Have Been Due Date	-	-	-	-	-
11	Aset Lainnya Other Assets	101.571	-	-	-	-
12	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Unit (if any)	-	-	-	-	-
	Total Eksposur Neraca **Total Eksposure Balance**	**8.541.113**	**177.449**	**1.929**	**6.001**	**-**
B	**Eksposur Kewajiban Komitmen/Kontijensi pd Transaksi Rekening Administratif** **Liability Commitments / Contingencies Exposure to Administrative Account Transactions**					
1	Tagihan Kepada Pemerintah Claims to Gvernment	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Publc Sector Entities	-	-	-	-	-

31 Desember 2021 December 31, 2021						ATMR RWA	Beban Modal Capital Expenses
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating the Impact of Credit Risk Mitigation							
	45%	50%	75%	100%	150%		
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	33.154-	-
	-	-	-	-	-	4.918	-
	-	-	-	952	-	952	-
	-	23.329.940	7.192.967	-	-	17.055	-
	-	-	249.074	-	-	186.805	-
	-	-	-	42.216	-	42.216	-
	-	-	-	11	64.253	96.390	-
	-	-	-	796.177	-	796.177	-
	-	-	-	-	-	-	-
	-	**23.320.940**	**7.442.040**	**839.355**	**64.253**	**18.215.807**	**-**
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

No	Kategori Portofolio Portfolio Category	31 Desember 2021 December 31, 2021					
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating the Impact of Credit Risk Mitigation					
		0%	20%	25%	35%	40%	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multiolateral Developmet Banks and International Agencies	-	-	-	-	-	
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Residenctial mortgage backed loans	-	-	-	-	-	
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee or Retirement Loans	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Calims on Micro, Small, and Retail Profolios	-	-	-	-	-	
9	Tagihan Kepada Korporasi Claims on Corporations	-	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Claims That Have Been Due Date	-	-	-	-	-	
11	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Unit (if any)	-	-	-	-	-	
	Total Eksposur TRA **Total TRA Exposures**	-	-	-	-	-	
C	**Eksposur akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)** **Exposure Due to Counterparty Credit Risk**						
1	Tagihan Kepada Pemerintah Claims to Gvernment	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Publc Sector Entities	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multiolateral Developmet Banks and International Agencies	-	-	-	-	-	
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-	-	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Calims on Micro, Small, and Retail Profolios	-	-	-	-	-	
6	Tagihan Kepada Korporasi Claims on Corporations	-	-	-	-	-	
7	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Unit (if any)	-	-	-	-	-	
	Total Eksposur Counterparty Credit Risk **Total Counterparty Credit Risk Exposures**	-	-	-	-	-	

31 Desember 2021 December 31, 2021						ATMR RWA	Beban Modal Capital Expenses
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating the Impact of Credit Risk Mitigation							
	45%	50%	75%	100%	150%		
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	--	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

Tabel Tagihan Bersih dan Teknik Mitigasi Risiko Kredit
Table of of Net Claims and Loan Risk Mitigation Technique

(dalam jutaan Rupiah/in million IDR)

No	Kategori Portofolio Portfolio Category	31 Desember 2020 December 31, 2020					
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating the Impact of Credit Risk Mitigation					
		0%	20%	25%	35%	40%	
A	**Eksposur Neraca** **Balance Sheet Exposures**	-	-	-	-	-	
1	Tagihan Kepada Pemerintah Claims to Government	7.953.975	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Publc Sector Entities	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multiolateral Developmet Banks and International Agencies	-	-	-	-	-	
4	Tagihan Kepada Bank Claims on Banks	-	68.935	-	-	-	
5	Kredit Beragun Rumah Tinggal Residenctial mortgage backed loans	-	24.318	4.308	2.002	-	
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee or Retirement Loans	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Calims on Micro, Small, and Retail Profolios	-	-	-	-	-	
9	Tagihan Kepada Korporasi Claims on Corporations	-	-	-	-	-	
10	Tagihan yang Telah Jatuh Tempo Claims That Have Been Due Date	-	-	-	-	-	
11	Aset Lainnya Other Assets	75.974	-	-	-	-	
12	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Unit (if any)	-	-	-	-	-	
	Total Eksposur Neraca **Total Eksposure Balance**	**8.029.949**	**93.253**	**4.308**	**2.002**	**-**	
B	**Eksposur Kewajiban Komitmen/Kontijensi pd Transaksi Rekening Administratif** **Liability Commitments / Contingencies Exposure to Administrative Account Transactions**						
1	Tagihan Kepada Pemerintah Claims to Gvernment	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Claims on Publc Sector Entities	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multiolateral Developmet Banks and International Agencies	-	-	-	-	-	
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Residenctial mortgage backed loans	-	-	-	-	-	

31 Desember 2020 December 31, 2020						ATMR RWA	Beban Modal Capital Expenses
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating the Impact of Credit Risk Mitigation							
	45%	50%	75%	100%	150%		
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	13.787	-
	-	-	-		-	6.642	-
	-	-	-	2.583	-	2.583	-
	-	18.902.906	5.830.820	-	-	13.824.568	-
	-	-	490.937	-	-	368.203	-
	-	-	-	91.098	-	91.098	-
	-	-	-	(8)	27.920	41.871	-
	-	-	-	558.464	4.155	564.697	-
	-	-	-	-	-	-	-
	-	**18.902.906**	**6.321.757**	**652.137**	**32.075**	**14.913.449**	**-**
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-

No	Kategori Portofolio Portfolio Category	31 Desember 2020 December 31, 2020				
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating the Impact of Credit Risk Mitigation				
		0%	20%	25%	35%	40%
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee or Retirement Loans	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Calims on Micro, Small, and Retail Profolios	-	-	-	-	-
9	Tagihan Kepada Korporasi Claims on Corporations	-	-	-	-	-
10	Tagihan yang Telah Jatuh Tempo Claims That Have Been Due Date	-	-	-	-	-
11	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Unit (if any)	-	-	-	-	-
	Total Eksposur TRA **Total TRA Exposures**	**-**	**-**	**-**	**-**	**-**
C	**Eksposur akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)** **Exposure Due to Counterparty Credit Risk**					
1	Tagihan Kepada Pemerintah Claims to Gvernment	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Publc Sector Entities	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multiolateral Developmet Banks and International Agencies	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Calims on Micro, Small, and Retail Profolios	-	-	-	-	-
6	Tagihan Kepada Korporasi Claims on Corporations	-	-	-	-	-
7	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Unit (if any)	-	-	-	-	-
	Total Eksposur Counterparty Credit Risk **Total Counterparty Credit Risk Exposures**	**-**	**-**	**-**	**-**	**-**

31 Desember 2020 December 31, 2020						ATMR RWA	Beban Modal Capital Expenses
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables After Calculating the Impact of Credit Risk Mitigation							
	45%	50%	75%	100%	150%		
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	--	-
	-	**-**	**-**	**-**	**-**	**-**	**-**
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	**-**	**-**	**-**	**-**	**-**	**-**

Tabel Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual
Table Diclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Individually

(dalam jutaan Rupiah/in million IDR)

No	Kategori Portofolio Category Portfolio	31 Desember 2021 December 31, 2021					
		Tagihan Bersih Net Bill	Bagian Yang Dijamin Dengan Parts Guaranteed With				Bagian Yang Tidak Dijamin Unwarraty Parts
			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	Lainnya Others	
A	**Eksposur Neraca** **Balance Exposure**						
1	Tagihan Kepada Pemerintah Claims to Gvernment	8.439.541	-	-	-	-	8.439.541
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multiolateral Developmet Banks and International Agencies	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	165.770	-	-	-	-	165.770
5	Kredit Beragun Rumah Tinggal Residenctial mortgage backed loans	19.609	-	-	-	-	19.609
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	952	-	-	-	-	952
7	Kredit Pegawai/Pensiunan Employee or Retirement Loans	30.513.907	-	-	-	-	30.513.907
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Calims on Micro, Small, and Retail Profolios	249.074	998	-	-	-	248.076
9	Tagihan Kepada Korporasi Claims on Corporations	42.216	-	-	-		42.216
10	Tagihan yang Telah Jatuh Tempo Aset Lainnya Claims That Have Been Due Date	962.012	-	-	-	-	962.012
11	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Unit (if any)	-	-	-	-	-	-
	Total Eksposur Neraca **Total Balance Exposure**	**40.393.080**	**998**	**-**	**-**	**-**	**40.392.082**

No	Kategori Portofolio Category Portfolio	31 Desember 2021 December 31, 2021					
		Tagihan Bersih Net Bill	Bagian Yang Dijamin Dengan Parts Guaranteed With				Bagian Yang Tidak Dijamin Unwarraty Parts
			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	Lainnya Others	
B	**Eksposur Kewajiban Komitmen/Kontijensi pd Transaksi Rekening Administratif** **Liability Commitments / Contingencies Exposure to Administrative Account Transactions**						
1	Tagihan Kepada Pemerintah Claims to Gvernment	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multiolateral Developmet Banks and International Agencies	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Residenctial mortgage backed loans	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee or Retirement Loans	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Calims on Micro, Small, and Retail Profolios	-	-	-	-	-	-
9	Tagihan Kepada Korporasi Claims on Corporations	-	-	-	-	-	-
10	Tagihan yang Telah Jatuh Tempo Claims That Have Been Due Date	-	-	-	-	-	-
11	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Unit (if any)	-	-	-	-	-	-
	Total Eksposur TRA **Total TRA Exposures**	**-**	**-**	**-**	**-**	**-**	**-**

No	Kategori Portofolio Category Portfolio	31 Desember 2021 December 31, 2021					
		Tagihan Bersih Net Bill	Bagian Yang Dijamin Dengan Parts Guaranteed With				Bagian Yang Tidak Dijamin Unwarraty Parts
			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	Lainnya Others	
C	**Eksposur akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)** **Exposure Due to Counterparty Credit Risk**						
1	Tagihan Kepada Pemerintah Claims to Government	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multiolateral Developmet Banks and International Agencies	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Calims on Micro, Small, and Retail Profolios	-	-	-	-	-	-
6	Tagihan Kepada Korporasi Claims on Corporations	-	-	-	-	-	-
7	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Unit (if any)	-	-	-	-	-	-
	Total Eksposur *Counterparty Credit Risk* **Total Counterparty Credit Risk Exposures**	-	-	-	-	-	-
	Total (A+B+C)	**40.393.080**	**998**	**-**	**-**	**-**	**40.392.082**

Tabel Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual
Table Diclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Individually

(dalam jutaan Rupiah/in million IDR)

No	Kategori Portofolio Portfolio Category	31 Desember 2020 December 31, 2020					
		Tagihan Bersih Net Bill	Bagian Yang Dijamin Dengan Parts Guaranteed With				Bagian Yang Tidak Dijamin Unwarranted Parts
			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	Lainnya Other	
A	**Eksposur Neraca** **Balance Exposure**						
1	Tagihan Kepada Pemerintah Claims to Government	7.953.975	-	-	-	-	7.953.975
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-

No	Kategori Portofolio Portfolio Category	31 Desember 2020 December 31, 2020					
		Tagihan Bersih Net Bill	Bagian Yang Dijamin Dengan Parts Guaranteed With				Bagian Yang Tidak Dijamin Unwarranted Parts
			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	Lainnya Other	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multiolateral Developmet Banks and International Agencies	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	68.935	-	-	-	-	68.935
5	Kredit Beragun Rumah Tinggal Residenctial mortgage backed loans	30.629	-	-	-	-	30.629
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	2.583	-	-	-	-	2.583
7	Kredit Pegawai/Pensiunan Employee or Retirement Loans	24.733.726	-	-	-	-	24.733.726
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Calims on Micro, Small, and Retail Profolios	490.937	1.002	-	-	-	489.935
9	Tagihan Kepada Korporasi Claims on Corporations	91.098	3.485	-	-	-	87.613
10	Tagihan yang Telah Jatuh Tempo Aset Lainnya Claims That Have Been Due Date	666.504	-	-	-	-	666.504
11	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Unit (if any)	-	-	-	-	-	-
	Total Eksposur Neraca **Total Balance Exposure**	**34.038.387**	**4.487**	**-**	**-**	**-**	**34.033.900**
B	**Eksposur Kewajiban Komitmen/Kontijensi pd Transaksi Rekening Administratif** **Liability Commitments / Contingencies Exposure to Administrative Account Transactions**						
1	Tagihan Kepada Pemerintah Claims to Government	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multiolateral Developmet Banks and International Agencies	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-	-	-

No	Kategori Portofolio Portfolio Category	31 Desember 2020 December 31, 2020					
		Tagihan Bersih Net Bill	Bagian Yang Dijamin Dengan Parts Guaranteed With				Bagian Yang Tidak Dijamin Unwarranted Parts
			Agunan Collateral	Garansi Warranty	Asuransi Kredit Credit Insurance	Lainnya Other	
5	Kredit Beragun Rumah Tinggal Residenctial mortgage backed loans	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Commercial Property Backed Loans	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee or Retirement Loans	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Calims on Micro, Small, and Retail Profolios	-	-	-	-	-	-
9	Tagihan Kepada Korporasi Claims on Corporations	-	-	-	-	-	-
10	Tagihan yang Telah Jatuh Tempo Claims That Have Been Due Date	-	-	-	-	-	-
11	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Unit (if any)	-	-	-	-	-	-
	Total Eksposur TRA **Total TRA Exposures**	**-**	**-**	**-**	**-**	**-**	**-**
C	**Eksposur akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)** **Exposure Due to Counterparty Credit Risk**						
1	Tagihan Kepada Pemerintah Claims to Government	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multiolateral Developmet Banks and International Agencies	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Calims on Micro, Small, and Retail Profolios	-	-	-	-	-	-
6	Tagihan Kepada Korporasi Claims on Corporations	-	-	-	-	-	-
7	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Unit (if any)	-	-	-	-	-	-
	Total Eksposur *Counterparty Credit Risk* **Total Counterparty Credit Risk Exposures**	-	-	-	-	-	-
	Total (A+B+C)	**34.038.387**	**4.487**	**-**	**-**	**-**	**34.033.900**

TRANSAKSI SEKURITISASI

Uraian Transaksi 'Sekuritisasi dan Ringkasan aktivitas transaksi sekuritisasi – Perseroan bertindak sebagai kreditur asal dijabarkan sebagai berikut.

SECURITIZATION TRANSACTIONS

Description of 'Securitization transaction and Summary of securitization transaction activities - The Company acts as the loanor of origin as defined below.

Tabel Transaksi Sekuritisasi – Bank Secara Individual
Table of Securitization Transactions

(dalam jutaan Rupiah/in million IDR)

No	Eksposur Sekuritisasi Securitization Exposures	31 Desember 2021 December 31, 2021					
		Nilai aset yang disekuritisasi Value of Securitized Asset	Nlai aset yang disekuritisasi yang mengalami penurunan nilai Value of Impaired Securitize		Laba/Rugi dari aktivitas sekuritas Profit/ Loss from Securitization	ATMR RWA	Pengurangan Modal Capital Reduction
			Telah jatuh tempo Mature	Belum jatuh tempo Outstanding			
1	Bank bertindak sebagai Kreditur Asal - Jenis Eksposur (contoh: tagihan beragun rumah tinggal) The Bank acts as the Creditor - Type of exposure (example: claims secured by residential houses)	-	-	-	-	-	-
2	Bank bertindak sebagai Penyedia Kredit Pendukung a. Fasilitas Penanggung risiko pertama - Jenis Ekposur (contoh: tagihan beragun rumah tinggal) The Bank acts as a Supporting Credit Provider a. First Risk Insurer Facility - Type of exposure (example: bills secured by residential houses)	-	-	-	-	-	-
	b. Fasilitas penaggung risiko kedua - Jenis eksposur (contoh: tagihan beragun rumah tinggal) b. Second risk insurance facility - Type of exposure (example: claims secured by residential houses)	-	-	-	-	-	-
3	Bank bertindak sebagai penyedia Fasilitas Likuiditas - Jenis eksposur (contoh: tagihan beragun rumah tinggal) The Bank acts as a liquidity facility provider - Type of exposure (example: claims secured by residential houses)	-	-	-	-	-	-
4	Bank bertindak sebagai Penyedia Jasa - Jenis eksposur (contoh: tagihan beragun rumah tinggal) The Bank acts as a Service - Type of exposure (example: claims secured by residential houses)	-	-	-	-	-	-
5	Bank bertindak sebagai bank kustodian - Jenis eksposur (contoh: tagihan beragun rumah tinggal) The bank acts as a custodian bank - Type of exposure (example: claims secured by residential houses)	-	-	-	-	-	-

No	Eksposur Sekuritisasi Securitization Exposures	31 Desember 2021 December 31, 2021					
		Nilai aset yang disekuritisasi Value of Securitized Asset	Nlai aset yang disekuritisasi yang mengalami penurunan nilai Value of Impaired Securitize		Laba/Rugi dari aktivitas sekuritas Profit/ Loss from Securitization	ATMR RWA	Pengurangan Modal Capital Reduction
			Telah jatuh tempo Mature	Belum jatuh tempo Outstanding			
6	Bank bertindak sebagai Pemodal a. *Senior tranche* - Jenis eksposur (contoh: tagihan beragun rumah tinggal) b. *Junior tranche* - Jenis eksposur (contoh: tagihan beragun rumah tinggal) Banks act as financiers a. Senior tranche - Type of exposure (example: claims secured by residential houses) b. Junior tranche - Type of exposure (example: claims secured by residential houses)	-	-	-	-	-	-
	Total	-	-	-	-	-	-

Tabel Transaksi Sekuritisasi – Bank Secara Individual
Table of Securitization Transactions

(dalam jutaan Rupiah/in million IDR)

No	Eksposur Sekuritisasi Securitization Exposures	31 Desember 2020 December 31, 2020					
		Nilai aset yang disekuritisasi Value of Securitized Asset	Nlai aset yang disekuritisasi yang mengalami penurunan nilai Value of Impaired Securitize		Laba/Rugi dari aktivitas sekuritas Value of Securitized Asset	ATMR RWA	Pengurangan Modal Value of Securitized Asset
			Telah jatuh tempo Mature	Belum jatuh tempo Outstanding			
1	Bank bertindak sebagai Kreditur Asal - Jenis Eksposur (contoh: tagihan beragun rumah tinggal) The Bank acts as the Creditor - Type of exposure (example: claims secured by residential houses)	-	-	-	-	-	-
2	Bank bertindak sebagai Penyedia Kredit Pendukung a. Fasilitas Penanggung risiko pertama - Jenis Ekposur (contoh: tagihan beragun rumah tinggal) The Bank acts as a Supporting Credit Provider a. First Risk Insurer Facility - Type of exposure (example: bills secured by residential houses)	-	-	-	-	-	-
	b. Fasilitas penaggung risiko kedua - Jenis eksposur (contoh: tagihan beragun rumah tinggal) b. Second risk insurance facility - Type of exposure (example: claims secured by residential houses)	-	-	-	-	-	-

No	Eksposur Sekuritisasi Securitization Exposures	31 Desember 2020 December 31, 2020					
		Nilai aset yang disekuritisasi Value of Securitized Asset	Nlai aset yang disekuritisasi yang mengalami penurunan nilai Value of Impaired Securitize		Laba/Rugi dari aktivitas sekuritas Value of Securitized Asset	ATMR RWA	Pengurangan Modal Value of Securitized Asset
			Telah jatuh tempo Mature	Belum jatuh tempo Outstanding			
3	Bank bertindak sebagai penyedia Fasilitas Likuiditas - Jenis eksposur (contoh: tagihan beragun rumah tinggal) The Bank acts as a liquidity facility provider - Type of exposure (example: claims secured by residential houses)	-	-	-	-	-	-
4	Bank bertindak sebagai Penyedia Jasa - Jenis eksposur (contoh: tagihan beragun rumah tinggal) The Bank acts as a Service - Type of exposure (example: claims secured by residential houses)	-	-	-	-	-	-
5	Bank bertindak sebagai bank kustodian - Jenis eksposur (contoh: tagihan beragun rumah tinggal) The bank acts as a custodian bank - Type of exposure (example: claims secured by residential houses)	-	-	-	-	-	-
6	Bank bertindak sebagai Pemodal a. *Senior tranche* - Jenis eksposur (contoh: tagihan beragun rumah tinggal) b. *Junior tranche* - Jenis eksposur (contoh: tagihan beragun rumah tinggal) Banks act as financiers a. Senior tranche - Type of exposure (example: claims secured by residential houses) b. Junior tranche - Type of exposure (example: claims secured by residential houses)	-	-	-	-	10.524	-
	Total	**-**	**-**	**-**	**-**	**10.524**	**-**

Pengungkapan Ringkasan Aktivitas Transaksi Sekuritisasi Bank Bertindak Sebagai Kreditur Asal - Bank secara Individual

Table of Disclosure of Summary of Securitization Transaction Activities of Banks Acting as Original Creditor - Bank Individually

(dalam jutaan Rupiah/in million IDR)

No	Kategori Portofolio Portfolio Category	31 Desember 2021 December 31, 2021		31 Desember 2020 December 31, 2020	
		Nilai Aset Yang Disekuritisasi Securitized Asset Value	Keuntungan (Kerugian) Penjualan ncome (Loss) on Sales	Nilai Aset Yang Disekuritisasi Securitized Asset Value	Keuntungan (Kerugian) Penjualan Income (Loss) on Sales
1	Tagihan Kepada Pemerintah Claim to Government	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims to Public Sector Entities	-	-	-	-

No	Kategori Portofolio Portfolio Category	31 Desember 2021 December 31, 2021		31 Desember 2020 December 31, 2020	
		Nilai Aset Yang Disekuritisasi Securitized Asset Value	Keuntungan (Kerugian) Penjualan ncome (Loss) on Sales	Nilai Aset Yang Disekuritisasi Securitized Asset Value	Keuntungan (Kerugian) Penjualan Income (Loss) on Sales
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on - Multilateral Development Banks and International Agencies	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-
5	Kredit Beragun Rumah Tinggal Residential mortgage backed loans	-	-	-	-
6	Kredit Beragun Properti Komersial Commercial property backed loans Komersial	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee / Retirement Loans	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro, Small and Retail Portfolios	-	-	-	-
9	Tagihan Kepada Korporasi Claims on corporations	-	-	-	-
10	Aset Lainnya Other Assets	-	-	-	-
11	Eksposur di Unit Usaha Syariah (apabila ada) Exposure in the Sharia Business Unit (if any)	-	-	-	-
	Total	**-**	**-**	**-**	**-**

8) Perhitungan ATMR Risiko Kredit Dengan Menggunakan Pendekatan Standard

Uraian terkait perhitungan ATMR Risiko Kredit dengan menggunakan pendekatan standar adalah sebagai berikut.

a) Eksposur Aset di Neraca

8) Loan Risk RWA Calculation using Standardized Approach

The description on Loan Risk RWA by using standardized approach is as follows

a) Asset Exposure in Balance Sheet

Tabel Eksposur Aset di Neraca
Table of Asset Exposure in Balance Sheet

(dalam jutaan Rupiah/in million IDR)

No	Kategori Portofolio Portfolio Category	31 Desember 2021 December 31, 2021		
		Tagihan Bersih Net Bill	ATMR sebelum MRK RWA before MRK	ATMR setelah MRK RWA after MRK
1	Tagihan Kepada Pemerintah Claim to Government	8.439.541	-	-
	a. Tagihan Kepada Pemerintah Indonesia Claims on the Government of Indonesia	8.439.541	-	-
	b. Tagihan Kepada Pemerintah Negara Lain Claims on Other Country Governments	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims to Public Sector Entities	-	-	-
3	Tagihan Kepada - Bank Pembangunan Multilateral dan Lembaga Internasional Claims on - Multilateral Development Banks and International Agencies	-	-	-

No	Kategori Portofolio Portfolio Category	31 Desember 2021 December 31, 2021		
		Tagihan Bersih Net Bill	ATMR sebelum MRK RWA before MRK	ATMR setelah MRK RWA after MRK
4	Tagihan Kepada Bank Claims on Banks	165.770	33.154	33.154
	a. Tagihan Jangka Pendek Short term receivables	165.770	33.154	33.154
	b. Tagihan Jangka Panjang Long term receivables	-	-	-
5	Kredit Beragun Rumah Tinggal Residential mortgage backed loans	19.609	4.918	4.918
6	Kredit Beragun Properti Komersial Commercial property backed loans Komersial	952	952	952
7	Kredit Pegawai atau Pensiunan Employee or retirement loans	30.513.907	17.055.195	17.055.195
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on micro, small, and retail portfolios	249.074	186.805	186.057
9	Tagihan Kepada Korporasi Claims on corporations	42.216	42.216	42.216
10	Tagihan Yang Telah Jatuh Tempo Claims that have been due date	64.264	96.390	96.390
	a. Kredit Beragun Rumah Tinggal Residential mortgage backed loans	11	11	11
	b. Selain Kredit Beragun Rumah Tinggal Other than Residential mortgage backed loans	64.253	96.379	96.379
11	Aset Lainnya Other Assets	897.748		796.171
	a. Uang Tunai, Emas dan Commemorative Coin Cash, Gold and Commemorative Coin	101.571		-
	b. Penyertaan (selain yang menjadi faktor pengurang modal) Investments (other than those that are deducting capital)	-	-	-
	1) Penyertaan modal sementara dalam rangka restrukturisasi kredit Temporary equity participation for credit restructuring	-		-
	2) Penyertaan kepada perusahaan keuangan yang tidak terdaftar di bursa Investments in financial companies that are not listed on the stock exchange	-		-
	3) Penyertaan kepada perusahaan keuangan yang terdaftar di bursa Investments in financial companies listed on the stock exchange	-		-
	c. Aset tetap dan inventaris Neto Fixed assets and Net inventory	654.597		654.597
	d. Aset Yang Diambil Alih (AYDA) Foreclosed Assets (AYDA)	-		6.232
	e. Antar Kantor Neto Between Net Offices	-		-
	f. Lainnya Others	141.580		141.580
	Total	**40.393.080**	**17.419.630**	**18.215.059**

Tabel Eksposur Aset di Neraca
Table of Asset Exposure in Balance Sheet

(dalam jutaan Rupiah/in million IDR)

No	Kategori Portofolio Portfolio Category	31 Desember 2020 December 31, 2020		
		Tagihan Bersih Net Bill	ATMR sebelum MRK RWA before MRK	ATMR setelah MRK RWA after MRK
1	Tagihan Kepada Pemerintah Claim to Government	7.953.975	-	-
	a. Tagihan Kepada Pemerintah Indonesia Claims on the Government of Indonesia	7.953.975	-	-
	b. Tagihan Kepada Pemerintah Negara Lain Claims on Other Country Governments	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims to Public Sector Entities	-	-	-
3	Tagihan Kepada - Bank Pembangunan Multilateral dan Lembaga Internasional Claims on - Multilateral Development Banks and International Agencies	-	-	-
4	Tagihan Kepada Bank Claims on Banks	68.935	13.787	13.787
	a. Tagihan Jangka Pendek Short term receivables	68.935	13.787	13.787
	b. Tagihan Jangka Panjang Long term receivables	-	-	-
5	Kredit Beragun Rumah Tinggal Residential mortgage backed loans	30.629	6.642	6.642
6	Kredit Beragun Properti Komersial Commercial property backed loans Komersial	2.583	2.583	2.583
7	Kredit Pegawai atau Pensiunan Employee or retirement loans	24.733.726	13.824.568	13.824.568
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on micro, small, and retail portfolios	490.937	368.203	367.451
9	Tagihan Kepada Korporasi Claims on corporations	91.098	91.098	87.613
10	Tagihan Yang Telah Jatuh Tempo Claims that have been due date	27.911	41.871	41.871
	a. Kredit Beragun Rumah Tinggal Residential mortgage backed loans	(8)	(8)	(8)
	b. Selain Kredit Beragun Rumah Tinggal Other than Residential mortgage backed loans	27.920	41.880	41.880
11	Aset Lainnya Other Assets	638.593	-	564.697
	a. Uang Tunai, Emas dan Commemorative Coin Cash, Gold and Commemorative Coin	75.974	-	-
	b. Penyertaan (selain yang menjadi faktor pengurang modal) Investments (other than those that are deducting capital)	-	-	-
	1) Penyertaan modal sementara dalam rangka restrukturisasi kredit Temporary equity participation for credit restructuring	-	-	-
	2) Penyertaan kepada perusahaan keuangan yang tidak terdaftar di bursa Investments in financial companies that are not listed on the stock exchange	-	-	-
	3) Penyertaan kepada perusahaan keuangan yang terdaftar di bursa Investments in financial companies listed on the stock exchange	-	-	-
	c. Aset tetap dan inventaris Neto Fixed assets and Net inventory	434.195	-	434.195

No	Kategori Portofolio Portfolio Category	31 Desember 2020 December 31, 2020		
		Tagihan Bersih Net Bill	ATMR sebelum MRK RWA before MRK	ATMR setelah MRK RWA after MRK
	d. Aset Yang Diambil Alih (AYDA) Foreclosed Assets (AYDA)	4.155	-	6.232
	e. Antar Kantor Neto Between Net Offices	-	-	-
	f. Lainnya Others	124.269	-	124.269
	Total	**34.038.387**	**14.348.752**	**14.909.212**

b) Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif

b) Exposure of Commitment/Contingency Claims on Administrative Account Transaction

Tabel Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif
Table of Exposure of Commitment/Contingency Claims on Administrative Account Transaction

(dalam jutaan Rupiah/in million IDR)

No	Kategori Portofolio Portfolio Category	31 Desember 2021 December 31, 2021			31 Desember 2020 December 31, 2020		
		Tagihan Bersih Net Bill	ATMR sebelum MRK RWA before MRK	ATMR setelah MRK RWA after MRK	Tagihan Bersih Net Bill	ATMR sebelum MRK RWA before MRK	ATMR setelah MRK RWA after MRK
1	Tagihan Kepada Pemerintah Claim to Government	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims to Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada - Bank Pembangunan Multilateral dan Lembaga Internasional Claims on - Multilateral Development Banks and International Agencies	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Residential mortgage backed loans	1.124	843	843	-	-	-
6	Kredit Beragun Properti Komersial Commercial property backed loans Komersial	524	524	524	-	-	-
7	Kredit Pegawai atau Pensiunan Employee or retirement loans	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on micro, small, and retail portfolios	-	-	-	-	-	-
9	Tagihan Kepada Korporasi Claims on corporations	-	-	-	-	-	-
10	Tagihan Yang Telah Jatuh Tempo Claims that have been due date	-	-	-	-	-	-
	Total	**1.648**	**1.367**	**1.367**	**-**	**-**	**-**

c) Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)

c) Exposure Resulting in Loan Risk attributable to Counterparty Failure (Counterparty Loan Risk)

Tabel *Transaksi Derivatif Over The Counter* (OTC)
Table of Over The Counter (OTC) Derivative Transactions

(dalam jutaan Rupiah/in million IDR)

No	Kategori Portofolio Portfolio Category	31 Desember 2021 December 31, 2021			31 Desember 2020 December 31, 2020		
		Tagihan Bersih Net Bill	ATMR sebelum MRK RWA before MRK	ATMR setelah MRK RWA after MRK	Tagihan Bersih Net Bill	ATMR sebelum MRK RWA before MRK	ATMR setelah MRK RWA after MRK
1	Suku Bunga Interest rate	-	-	-	-	-	-
2	Nilai Tukar Exchange rate	-	-	-	-	-	-
3	Lainnya Others	-	-	-	-	-	-
	Total	**-**	**-**	**-**	**-**	**-**	**-**

Tabel Transaksi *Repo*
Table of Repo Transaction

(dalam jutaan Rupiah/in million IDR)

No	Kategori Portofolio Portfolio Category	31 Desember 2021 December 31, 2021			31 Desember 2020 December 31, 2020		
		Tagihan Bersih Net Bill	ATMR sebelum MRK RWA before MRK	ATMR setelah MRK RWA after MRK	Tagihan Bersih Net Bill	ATMR sebelum MRK RWA before MRK	ATMR setelah MRK RWA after MRK
1	Tagihan Kepada Pemerintah Claim to Government	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims to Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada - Bank Pembangunan Multilateral dan Lembaga Internasional Claims on - Multilateral Development Banks and International Agencies	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on micro, small, and retail portfolios	-	-	-	-	-	-
6	Tagihan Kepada Korporasi Claims on corporations	-	-	-	-	-	-
	Total	**-**	**-**	**-**	**-**	**-**	**-**

Tabel Transaksi *Reverse Repo*
Table of Reverse Repo Transaction

(dalam jutaan Rupiah/in million IDR)

No	Kategori Portofolio Portfolio Category	31 Desember 2021 December 31, 2021			31 Desember 2020 December 31, 2020		
		Tagihan Bersih Net Bill	ATMR sebelum MRK RWA before MRK	ATMR setelah MRK RWA after MRK	Tagihan Bersih Net Bill	ATMR sebelum MRK RWA before MRK	ATMR setelah MRK RWA after MRK
1	Tagihan Kepada Pemerintah Claim to Government	5.142.161	-	-	1.050.855	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims to Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada - Bank Pembangunan Multilateral dan Lembaga Internasional Claims on - Multilateral Development Banks and International Agencies	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on micro, small, and retail portfolios	-	-	-	-	-	-
6	Tagihan Kepada Korporasi Claims on corporations	-	-	-	-	-	-
	Total	**5.142.161**	**-**	**-**	**1.050.855**	**-**	**-**

d) Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (*settlement risk*)

d) Exposure resulting in Loan Risk attributable to Settlement Failure (Settlement Risk)

Tabel Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (*settlement risk*)
Table of Exposures that Generate Credit Risk due to Settlement Failure (settlement risk)

No	Kategori Portofolio Portfolio Category	31 Desember 2021 December 31, 2021			31 Desember 2020 December 31, 2020		
		Nilai Eksposur Exposure Value	Faktor Pengurang Modal Capital Reducing Factors	ATMR RWA	Nilai Eksposur Exposure Value	Faktor Pengurang Modal Capital Reducing Factors	ATMR RWA
1	Delivery versus payment Delivery versus payment	5.142.161	-	-	1.050.855	-	-
2	a. Beban Modal 8% (5-15 hari) Capital expense 8% (5-15 days)	-	-	-	-	-	-
	b. Beban Modal 50% (16-30 hari Capital expense 50% (16-30 days	-	-	-	-	-	-
	c. Beban Modal 75% (31-45 hari) Capital expense 75% (31-45 days)	-	-	-	-	-	-

No	Kategori Portofolio Portfolio Category	31 Desember 2021 December 31, 2021			31 Desember 2020 December 31, 2020		
		Nilai Eksposur Exposure Value	Faktor Pengurang Modal Capital Reducing Factors	ATMR RWA	Nilai Eksposur Exposure Value	Faktor Pengurang Modal Capital Reducing Factors	ATMR RWA
	d. Beban Modal 100% (lebih dari 45 hari) Capital expense 100% (more than 45 days)	-	-	-	-	-	-
6	Non-delivery versus payment Non-delivery versus payment	-	-	-	-	-	-
	Total	**5.142.161**	**-**	**-**	**1.050.855**	**-**	**-**

e) Eksposur Sekuritisasi

e) Securitization Exposures

Tabel Eksposur Sekuritisasi
Table of Securitization Exposure

(dalam jutaan Rupiah/in million IDR)

No	Jenis Transaksi Transaction Type	31 Desember 2021 December 31, 2021		31 Desember 2020 December 31, 2020	
		Faktor Pengurang Modal Exposure Value	ATMR RWA	Faktor Pengurang Modal Exposure Value	ATMR RWA
1	Fasilitas Kredit Pendukung yang memenuhi persyaratan Supporting Credit Facilities that meet the requirements	-	-	-	-
	a. *First Loss Facility* First Loss Facility	-	-	-	-
	b. *Second Loss Facility* Second Loss Facility	-	-	-	-
2	Fasilitas Kredit Pendukung yang tidak memenuhi persyaratan Supporting Credit Facilities that do not meet the requirements	-	-	-	-
	a. Bank merupakan Kreditur Asal The Bank is the Original Creditor	-	-	-	-
	b. Bank bukan merupakan Kreditur Asal The Bank is not an Original Creditor	-	-	-	-
3	Fasilitas Likuiditas yang memenuhi persyaratan Liquidity Facility that meets the requirements	-		-	-
4	Fasilitas Likuiditas yang tidak memenuhi persyaratan Liquidity Facility that does not meet the requirements	-		-	-
	a. Bank merupakan Kreditur Asal The Bank is the Original Creditor	-		-	-
	b. Bank bukan merupakan Kreditur Asal The Bank is not an Original Creditor	-		-	-
5	Pembelian Efek Beragun Aset yang memenuhi persyaratan Purchase of Asset Backed Securities that meet the requirements	-	6.623	-	10.524

No	Jenis Transaksi Transaction Type	31 Desember 2021 December 31, 2021		31 Desember 2020 December 31, 2020	
		Faktor Pengurang Modal Exposure Value	ATMR RWA	Faktor Pengurang Modal Exposure Value	ATMR RWA
	a. *Senior Trance* Senior Trance	-	6.623	-	10.524
	b. *Junior Tranche* Junior Tranche	-	-	-	-
6	Pembelian Efek Beragun Aset yang tidak memenuhi persyaratan Purchase of Asset Backed Securities that do not meet the requirements	-	-	-	-
7	Eksposur Sekuritisasi yang tidak tercakup dalam ketentuan Bank Indonesia mengenai prinsip-prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum Securitization exposures that are not covered by Bank Indonesia regulations regarding prudential principles in asset securitization activities for commercial banks	-	-	-	-
	Total	**-**	**6.623**	**-**	**10.524**

f) Eksposur di Unit Usaha Syariah

f) Exposure at Sharia Unit

Tabel Eksposur di Unit Usaha Syariah
Table of Exposure at Sharia Unit

(dalam jutaan Rupiah/in million IDR)

No	Jenis Transaksi Transaction Type	31 Desember 2021 December 31, 2021		31 Desember 2020 December 31, 2021	
		Faktor Pengurang Modal Capital Reducing Factors	ATMR RWA	Faktor Pengurang Modal Capital Reducing Factors	ATMR RWA
1	Total Eksposur Total Exposure	-	-	-	-

g) Total Pengukuran Risiko Kredit

g) Total Measurement of Loan Risk

Tabel Pengukuran Risiko Kredit
Table of Measurement of Loan Risk

(dalam jutaan Rupiah/in million IDR)

No	Jenis Transaksi Transaction Type	31 Desember 2021 December 31, 2021		31 Desember 2020 December 31, 2020	
1	Total ATMR Risiko Kredit Total RWA of Loan Risk	(A)	18.223.049	(A)	14.919.736
2	Total Faktor Pengurang Modal Total of Capital Reducing Factors	(B)	-	(B)	-

9) Pengungkapan kuantitatif Risiko Pasar dengan menggunakan metode standar

Uraian terkait Risiko Pasar dengan menggunakan metode standar dijabarkan sebagai berikut.

9) Quantitative Disclosure of Market Risk by using Standardized Method

The description related to Market Risk by using Standardized Method is as follows

Risiko Pasar Menggunakan Metode Standar
Market Risk Using Standardized Method

(dalam jutaan Rupiah/in million IDR)

No	Jenis Risiko Type of Risk	31 Desember 2021 December 31, 2021		31 Desember 2020 December 31, 2020	
		Bank		Bank	
		Beban Modal Capital Charge	ATMR RWA	Beban Modal Capital Charge	ATMR RWA
1	Risiko Suku Bunga Interest Rate Risk	-	-	-	-
	a. Risiko Spesifik Specific Risk	-	-	-	-
	b. Risiko Umum General Risk	-	-	-	-
2	Risiko Nilai Tukar Exchange Rate Risk	-	-	-	-
3	Risiko Ekuitas Equity Risk	-	-	-	-
4	Risiko Komoditas Commodity Risk	-	-	-	-
5	Risiko Option Option Risk	-	-	-	-
	Total	**-**	**-**	**-**	**-**

10) Pengungkapan kuantitatif Risiko Operasional

10) Quantitative disclosure of Operational Risk

Risiko Operasional
Operational Risk

(dalam jutaan Rupiah/in million IDR)

No	Pendekatan Yang Digunakan Approach Used	31 Desember 2021 December 31, 2021			31 Desember 2020 December 31, 2020		
		Pendapatan Bruto (Rata-rata 3 Tahun Terakhir) Gross Income (Last 3 Years Average)	Beban Modal Capital Charge	ATMR RWA	Pendapatan Bruto (Rata-rata 3 Tahun Terakhir) Gross Income (Last 3 Years Average)	Beban Modal Capital Charge	ATMR RWA
1	Pendekatan Indikator Dasar Basic Indicator Approach	1.568.447	235.267	2.940.837	1.190.901	178.625	2.232.808
	Total	**1.568.447**	**235.267**	**2.940.837**	**1.190.901**	**178.625**	**2.232.808**

11) Profil Maturitas Rupiah

Uraian Profil Maturitas Rupiah dan Valas di tahun 2020 dan 2019 dijabarkan sebagai berikut.

11) IDR Maturity Profile

Description of IDRand Foreign Currency Maturity Profiles in 2020 and 2019 is ellaborated as follows..

Tabel Profil Maturitas Rupiah Tahun 2021
Table of Rupiah Maturity Profile in 2021

(dalam jutaan Rupiah/in million IDR)

No	POS-POS POST	Saldo Balance	31 Desember 2021 31 December 2021				
			Sampai dengan 1 bulan Up to 1 month	> 1 bulan sampai dengan 3 bulan > 1 month to 3 months	> 3 bulan sampai dengan 6 bulan > 3 months to 6 months	> 6 bulan sampai dengan 12 bulan > 6 months to 12 months	> 12 Bulan > 12 Months
I.	**Neraca** **Balance Sheet**						
A.	**Aset** **Assets**						
1.	Kas Cash	101.571	101.571	-	-	-	-
2.	Penempatan pada Bank Indonesia Placemnets with Bank Indonesia	1.425.712	1.425.712	-	-	-	-
3.	Penempatan pada bank lain Placements with other banks	45.542	45.542	-	-	-	-
4.	Surat Berharga **) Securities **)	8.080.954	-	-	998.788	-	7.082.166
5.	Kredit Yang Diberikan Provided Loan	31.351.083	57.674	42.414	64.508	56.875	31.129.612
6.	Tagihan Lainnya Other Receivables	5.142.161	5.142.161	-	-	-	-
7.	Lain-lain Miscellaneous	-	-	-	-	-	-
Total Aset **Total Assets**		**92.294.046**	**13.545.321**	**84.828**	**2.126.591**	**113.750**	**76.423.556**
B.	**Kewajiban** **Obligations**						
1.	Dana Pihak Ketiga Thirds-party funds	34.127.887	16.921.371	9.837.557	3.583.985	3.050.782	734.192
2.	Kewajiban kepada Bank Indonesia Obligations to Bank Indonesia						
3.	Kewajiban kepada bank Lain Liabilities to other banks	116.951	116.951	-	-	-	-
4.	Surat Berharga yang Diterbitkan Securities Issued	3.491.637	-	-	-	1.198.506	2.293.131
5.	Pinjaman Yang Diterima Loans Received	2.250.000	500.000	750.000	500.000	500.000	-
6.	Kewajiban Lainnya Other Liabilities	-	-	-	-	-	-
7.	Lain-Lain Miscellaneous	-	-	-	-	-	-
Total Kewajiban **Total Obligations**		**39.986.475**	**17.538.322**	**10.587.557**	**4.083.985**	**4.749.288**	**3.027.323**

No	POS-POS POST	Saldo Balance	31 Desember 2021 31 December 2021				
			Sampai dengan 1 bulan Up to 1 month	> 1 bulan sampai dengan 3 bulan > 1 month to 3 months	> 3 bulan sampai dengan 6 bulan > 3 months to 6 months	> 6 bulan sampai dengan 12 bulan > 6 months to 12 months	> 12 Bulan > 12 Months
C.	**Selisih Aset dengan Kewajiban dalam Neraca** **Difference between Assets and Liabilities on the Balance Sheet**	**6.160.548**	**(10.765.661)**	**(10.545.143)**	**(3.020.690)**	**(4.692.413)**	**35.184.455**
II.	**Rekening Administratif** **Administrative Account**						
A.	**Tagihan Rekening Administratif** **Administrative Account Receivables**	**-**	**-**	**-**	**-**	**-**	**-**
1.	Komitmen Commitment	-	-	-	-	-	-
2.	Kontinjensi Contingency	-	-	-	-	-	-
Total Tagihan Rekening Administratif **Total Administrative Account Claims**		**-**	**-**	**-**	**-**	**-**	**-**
B.	**Kewajiban Rekening Administratif** **Administrative Account Obligations**	**8.240**	**103**	**1.598**	**1.389**	**5.151**	**-**
1.	Komitmen Commitment	8.240	103	1.598	1.389	5.151	-
2.	Kontinjensi Contingency	-	-	-	-	-	-
Total Kewajiban Rekening Administratif **Total Administrative Account Liabilities**		**-**	**-**	**-**	**-**	**-**	**-**
C.	**Selisih Tagihan dan Kewajiban dalam Rekening Administratif** **Difference in Claims and Liabilities in Administrative Accounts**	**(8.240)**	**(103)**	**(1.598)**	**(1.389)**	**(5.151)**	**-**
Selisih [(IA-IB)+ (IIA-IIB)] **Difference [(IA-IB)+ (IIA-IIB)]**		**-**	**(10.765.764)**	**(10.546.741)**	**(3.022.078)**	**(4.697.564)**	**35.184.455**
Selisih Komulatif **Cumulative Difference**		**-**	**(19.881.778)**	**(21.312.505)**	**(24.334.583)**	**(29.032.147)**	**6.152.308**

Tabel Profil Maturitas Rupiah Tahun 2020
Table of Rupiah Maturity Profile in 2020

(dalam jutaan Rupiah/in million IDR)

No	POS-POS POST	Saldo Balance	31 Desember 2020 December 31, 2020				
			Sampai dengan 1 bulan Up to 1 month	> 1 bulan sampai dengan 3 bulan > 1 month to 3 months	> 3 bulan sampai dengan 6 bulan > 3 months to 6 months	> 6 bulan sampai dengan 12 bulan > 6 months to 12 months	> 12 Bulan > 12 Months
I.	**Neraca** **Balance Sheet**						
A.	**Aset** **Assets**						
1.	Kas Cash	75.974	75.974	-	-	-	-
2.	Penempatan pada Bank Indonesia Placemnets with Bank Indonesia	5.759.543	5.759.543	-	-	-	-
3.	Penempatan pada bank lain Placements with other banks	27.244	27.244	-	-	-	-
4.	Surat Berharga **) Securities **)	2.204.956	-	-	-	295.587	1.909.370
5.	Kredit Yang Diberikan Provided Loan	25.664.169	27.174	38.558	111.060	125.073	25.362.304
6.	Tagihan Lainnya Other Receivables	1.050.855	1.050.855	-	-	-	-
7.	Lain-lain Miscellaneous	-	-	-	-	-	-
Total Aset **Total Assets**		**34.782.741**	**6.940.789**	**38.558**	**111.060**	**420.659**	**27.271.674**
		-	-	-	-	-	-
B.	**Kewajiban** **Obligations**						
1.	Dana Pihak Ketiga Thirds-party funds	27.581.288	13.783.856	7.062.573	3.814.008	2.688.821	232.029
2.	Kewajiban kepada Bank Indonesia Obligations to Bank Indonesia	-	-	-	-	-	-
3.	Kewajiban kepada bank Lain Liabilities to other banks	14.722	14.722	-	-	-	-
4.	Surat Berharga yang Diterbitkan Securities Issued	1.494.625	-	-	-	-	1.494.625
5.	Pinjaman Yang Diterima Loans Received	1.600.000	500.000	-	600.000	-	500.000
6.	Kewajiban Lainnya Other Liabilities	-	-	-	-	-	-
7.	Lain-Lain Miscellaneous	-	-	-	-	-	-
Total Kewajiban **Total Obligations**		**30.690.636**	**14.298.578**	**7.062.573**	**4.414.008**	**2.688.821**	**2.226.655**
		-	-	-	-	-	-

No	POS-POS POST	Saldo Balance	31 Desember 2020 December 31, 2020				
			Sampai dengan 1 bulan Up to 1 month	> 1 bulan sampai dengan 3 bulan > 1 month to 3 months	> 3 bulan sampai dengan 6 bulan > 3 months to 6 months	> 6 bulan sampai dengan 12 bulan > 6 months to 12 months	> 12 Bulan > 12 Months
C.	**Selisih Aset dengan Kewajiban dalam Neraca** **Difference between Assets and Liabilities on the Balance Sheet**	**4.092.105**	**(7.357.790)**	**(7.024.014)**	**(4.302.948)**	**(2.268.162)**	**25.045.019**
II.	**Rekening Administratif** **Administrative Account**						
A.	**Tagihan Rekening Administratif** **Administrative Account Receivables**						
1.	Komitmen Commitment	-	-	-	-	-	-
2.	Kontinjensi Contingency	-	-	-	-	-	-
Total Tagihan Rekening Administratif **Total Administrative Account Claims**		**-**	**-**	**-**	**-**	**-**	**-**
		-	-	-	-	-	-
B.	**Kewajiban Rekening Administratif** **Administrative Account Obligations**						
1.	Komitmen Commitment	12.399	335	1.906	2.414	7.656	88
2.	Kontinjensi Contingency	-	-	-	-	-	-
Total Kewajiban Rekening Administratif **Total Administrative Account Liabilities**		**12.399**	**335**	**1.906**	**2.414**	**7.656**	**88**
		-	-	-	-	-	-
C.	**Selisih Tagihan dan Kewajiban dalam Rekening Administratif** **Difference in Claims and Liabilities in Administrative Accounts**	**(12.399)**	**(335)**	**(1.906)**	**(2.414)**	**(7.656)**	**(88)**
Selisih [(IA-IB)+ (IIA-IIB)] **Difference [(IA-IB)+ (IIA-IIB)]**		**-**	**(7.358.125)**	**(7.025.920)**	**(4.305.362)**	**(2.275.818)**	**25.044.932**
		-	-	-	-	-	-
Selisih Komulatif **Cumulative Difference**		**-**	**(10.121.794)**	**(14.384.045)**	**(18.689.408)**	**(20.965.226)**	**4.079.706**

12) Profil Maturitas Valas

12) Foreign Exchange Maturity Profile

Tabel Profil Maturitas Valas Tahun 2021
Table of Foreign Exchange Maturity Profile of 2021

(dalam jutaan rupiah/in million IDR)

No	POS-POS POST	Saldo Balance	31 Desember 2021 31 December 2021				
			Sampai dengan 1 bulan Up to 1 month	> 1 bulan sampai dengan 3 bulan > 1 month to 3 months	> 3 bulan sampai dengan 6 bulan > 3 months to 6 months	> 6 bulan sampai dengan 12 bulan > 6 months to 12 months	> 12 Bulan > 12 Months
I.	**Neraca** **Balance Sheet**						
A.	**Aset** **Assets**	-	-	-	-	-	-
1.	Kas Cash	-	-	-	-	-	-
2.	Penempatan pada Bank Indonesia Placemnets with Bank Indonesia	-	-	-	-	-	-
3.	Penempatan pada bank lain Placements with other banks	-	-	-	-	-	-
4.	Surat Berharga **) Securities **)	-	-	-	-	-	-
5.	Kredit Yang Diberikan Provided Loan	-	-	-	-	-	-
6.	Tagihan Lainnya Other Receivables	-	-	-	-	-	-
7.	Lain-lain Miscellaneous	-	-	-	-	-	-
Total Aset **Total Assets**		-	-	-	-	-	-
B.	**Kewajiban** **Obligations**	-	-	-	-	-	-
1.	Dana Pihak Ketiga Thirds-party funds	-	-	-	-	-	-
2.	Kewajiban kepada Bank Indonesia Obligations to Bank Indonesia	-	-	-	-	-	-
3.	Kewajiban kepada bank Lain Liabilities to other banks	-	-	-	-	-	-
4.	Surat Berharga yang Diterbitkan Securities Issued	-	-	-	-	-	-
5.	Pinjaman Yang Diterima Loans Received	-	-	-	-	-	-
6.	Kewajiban Lainnya Other Liabilities	-	-	-	-	-	-
7.	Lain-Lain Miscellaneous	-	-	-	-	-	-
Total Kewajiban **Total Obligations**		-	-	-	-	-	-
C.	**Selisih Aset dengan Kewajiban dalam Neraca** **Difference between Assets and Liabilities on the Balance Sheet**	-	-	-	-	-	-

No	POS-POS POST	Saldo Balance	31 Desember 2021 31 December 2021				
			Sampai dengan 1 bulan Up to 1 month	> 1 bulan sampai dengan 3 bulan > 1 month to 3 months	> 3 bulan sampai dengan 6 bulan > 3 months to 6 months	> 6 bulan sampai dengan 12 bulan > 6 months to 12 months	> 12 Bulan > 12 Months
II.	**Rekening Administratif** **Administrative Account**						
A.	**Tagihan Rekening Administratif** **Administrative Account Receivables**						
1.	Komitmen Commitment	-	-	-	-	-	-
2.	Kontinjensi Contingency	-	-	-	-	-	-
Total Tagihan Rekening Administratif **Total Administrative Account Claims**		-	-	-	-	-	-
B.	**Kewajiban Rekening Administratif** **Administrative Account Obligations**						
1.	Komitmen Commitment	-	-	-	-	-	-
2.	Kontinjensi Contingency	-	-	-	-	-	-
Total Kewajiban Rekening Administratif **Total Administrative Account Liabilities**		-	-	-	-	-	-
C.	**Selisih Tagihan dan Kewajiban dalam Rekening Administratif** **Difference in Claims and Liabilities in Administrative Accounts**	-	-	-	-	-	-
Selisih [(IA-IB)+ (IIA-IIB)] **Difference [(IA-IB)+ (IIA-IIB)]**		-	-	-	-	-	-
Selisih Komulatif **Cumulative Difference**		-	-	-	-	-	-

Tabel Profil Maturitas Valas Tahun 2020
Table of Foreign Exchange Maturity Profile of 2020

(dalam jutaan rupiah/in million IDR)

No	POS-POS POST	Saldo Balance	31 Desember 2020 31 December 2020				
			Sampai dengan 1 bulan Up to 1 month	> 1 bulan sampai dengan 3 bulan > 1 month to 3 months	> 3 bulan sampai dengan 6 bulan > 3 months to 6 months	> 6 bulan sampai dengan 12 bulan > 6 months to 12 months	> 12 Bulan > 12 Months
I.	**Neraca** **Balance Sheet**						
A.	**Aset** **Assets**						
1.	Kas Cash	-	-	-	-	-	-
2.	Penempatan pada Bank Indonesia Placemnets with Bank Indonesia	-	-	-	-	-	-
3.	Penempatan pada bank lain Placements with other banks	-	-	-	-	-	-
4.	Surat Berharga **) Securities **)	-	-	-	-	-	-
5.	Kredit Yang Diberikan Provided Loan	-	-	-	-	-	-
6.	Tagihan Lainnya Other Receivables	-	-	-	-	-	-
7.	Lain-lain Miscellaneous	-	-	-	-	-	-
Total Aset **Total Assets**		**-**	**-**	**-**	**-**	**-**	**-**
B.	**Kewajiban** **Obligations**						
1.	Dana Pihak Ketiga Thirds-party funds	-	-	-	-	-	-
2.	Kewajiban kepada Bank Indonesia Obligations to Bank Indonesia	-	-	-	-	-	-
3.	Kewajiban kepada bank Lain Liabilities to other banks	-	-	-	-	-	-
4.	Surat Berharga yang Diterbitkan Securities Issued	-	-	-	-	-	-
5.	Pinjaman Yang Diterima Loans Received	-	-	-	-	-	-
6.	Kewajiban Lainnya Other Liabilities	-	-	-	-	-	-
7.	Lain-Lain Miscellaneous	-	-	-	-	-	-
Total Kewajiban **Total Obligations**		**-**	**-**	**-**	**-**	**-**	**-**

No	POS-POS POST	Saldo Balance	31 Desember 2020 31 December 2020				
			Sampai dengan 1 bulan Up to 1 month	> 1 bulan sampai dengan 3 bulan > 1 month to 3 months	> 3 bulan sampai dengan 6 bulan > 3 months to 6 months	> 6 bulan sampai dengan 12 bulan > 6 months to 12 months	> 12 Bulan > 12 Months
C.	**Selisih Aset dengan Kewajiban dalam Neraca** **Difference between Assets and Liabilities on the Balance Sheet**	-	-	-	-	-	-
II.	**Rekening Administratif** **Administrative Account**						
A.	**Tagihan Rekening Administratif** **Administrative Account Receivables**						
1.	Komitmen Commitment	-	-	-	-	-	-
2.	Kontinjensi Contingency	-	-	-	-	-	-
Total Tagihan Rekening Administratif **Total Administrative Account Claims**		-	-	-	-	-	-
B.	**Kewajiban Rekening Administratif** **Administrative Account Obligations**						
1.	Komitmen Commitment	-	-	-	-	-	-
2.	Kontinjensi Contingency	-	-	-	-	-	-
Total Kewajiban Rekening Administratif **Total Administrative Account Liabilities**		-	-	-	-	-	-
C.	**Selisih Tagihan dan Kewajiban dalam Rekening Administratif** **Difference in Claims and Liabilities in Administrative Accounts**	-	-	-	-	-	-
Selisih [(IA-IB)+ (IIA-IIB)] **Difference [(IA-IB)+ (IIA-IIB)]**		-	-	-	-	-	-
Selisih Komulatif **Cumulative Difference**		-	-	-	-	-	-

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Dalam pengelolaan Sumber Daya Manusia, Bank Mandiri Taspen menyusun *Human Capital Strategic Plan* (HCSP) yang menjadi panduan bagi Bank dalam menciptakan organisasi yang berkinerja unggul dan efektif dengan mencari dan mendapatkan SDM yang tepat, memberi motivasi dan penghargaan kepada pegawai yang berbasis kinerja.

In managing Human Resources, Bank Mandiri Taspen has compiled a Human Capital Strategic Plan (HCSP) which serves as a guide for the Bank in creating a superior and effective performance organization by finding and obtaining the right human resources, providing motivation and rewards to performance-based employees.

Sumber Daya Manusia

Human Resources

Strategic Plan Pengelolaan Sumber Daya Manusia

Strategic Plan of Human Resources Management

Dalam pengelolaan Sumber Daya Manusia, Bank Mandiri Taspen menyusun *Human Capital Strategic Plan* (HCSP) yang dapat membantu organisasi dalam menyusun kebijakan sumber daya manusia, strategi dan program meningkatkan kemampuan pegawai, sehingga membantu pegawai mencapai cita-cita dan tujuan organisasi. HCSP menjadi panduan bagi Bank dalam menciptakan organisasi yang berkinerja unggul dan efektif dengan mencari dan mendapatkan SDM yang tepat, memberi motivasi dan penghargaan kepada pegawai yang berbasis kinerja. Pegawai berkinerja unggul menjadi nilai tambah bagi organisasi untuk lebih kompetitif seiring dengan pertumbuhan bisnis yang demikian agresif.

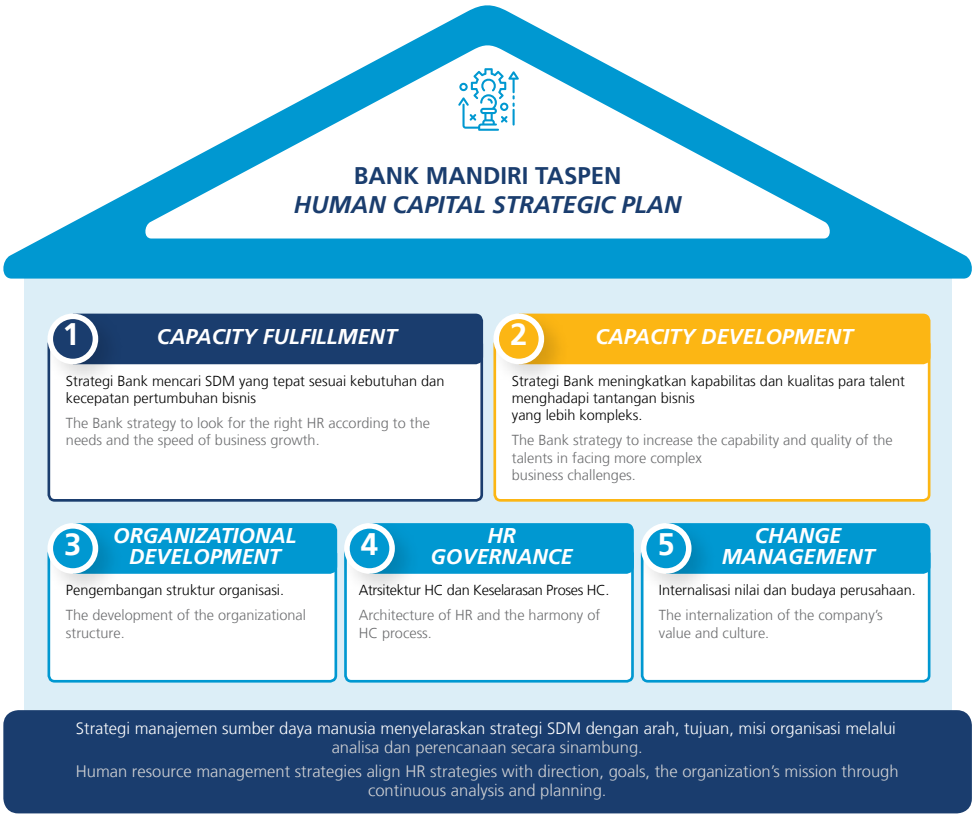
Pegawai yang tepat, baik dari sisi pengetahuan, pengalaman, kapabilitas, ide inovasi dan konseptual merupakan nilai berharga bagi organisasi. Di sisi lain, organisasi diharapkan mampu memahami pegawai dengan baik, apa yang diharapkan dari pegawai dan bagaimana agar pegawai mampu memberikan yang terbaik. Human Capital membantu mengembangkan strategi dalam mencari dan mendapatkan SDM yang tepat, mengelola, melatih, mengembangkan serta mempertahankan pegawai-pegawai terbaik dalam organisasi.

In managing Human Resources, Bank Mandiri Taspen has developed a Human Capital Strategic Plan (HCSP) that can assist organizations in developing human resource policies, strategies and programs to improve the employee capacity, thus helping employees achieve organizational goals and objectives. HCSP is a guide for Banks in creating superior and effective performance organizations by finding and obtaining the right HR, giving motivation and appreciation to employees with the best performance. Superior performing employees are an added value for organizations to be more competitive along with such aggressive business growth.

The right employees, both in terms of knowledge, experience, capability, innovation and conceptual ideas are valuable values for the organization. On the other hand, organizations are expected to be able to understand the employees well, what is expected of them and how they can perform their best. Human Capital helps develop strategies in finding and obtaining the right HR, managing, training, developing and maintaining the best employees in the organization.

Strategi Manajemen Sumber Daya Manusia

Human Resource Management Strategy



Manajemen SDM meliputi menemukan *talent* terbaik; menyusun rencana pengembangan bagi pegawai; *Coaching* dan *mentoring;* motivasi pegawai untuk mencapai yang terbaik; Strategi pengembangan *performance management*.

Langkah awal untuk dapat mengimplementasikan strategi di atas adalah dengan melakukan *brainstorming*, mengumpulkan data dari para *stakeholders*, *customer*, pegawai agar mendapatkan informasi apa yang mereka butuhkan dan harapkan. Hal tersebut membantu mewujudkan visi organisasi dan seluruh pegawai. Analisa apa yang dirasakan pegawai saat ini dan apa yang diharapkan beberapa tahun ke depan. Dengan demikian organisasi menemukan gap apa saja yang perlu diperbaiki. Demikian pula halnya dengan eksisting pegawai, organisasi dapat melakukan *assessment* untuk menemukan gap yang harus dipenuhi, khususnya mengenai kompetensi dan kapabilitas pegawai. Kita dapat memahami kondisi saat ini dan apa yang diharapkan agar Bank mampu menyusun strategi bukan hanya menciptakan SDM unggul, melainkan juga membuat pegawai merasa terlibat dan memiliki perusahaan (*engagement*).

Langkah berikutnya adalah menyiapkan berbagai alternatif (cara) pemenuhan kebutuhan SDM yang tepat dan analisa kebutuhan yang sesuai perubahan dan perkembangan bisnis yang terjadi (*capacity fulfillment*). Program pengembangan pegawai berkelanjutan mulai dari pegawai baru, pegawai eksisting maupun pegawai yang akan berakhir masa dinasnya. Pengembangan disusun untuk semua level jabatan, baik di kantor pusat maupun di jaringan kantor atau lapangan (*capability development*). Hal penting lainnya adalah melakukan evaluasi dan penyesuaian oganisasi, mengkaji kembali struktur dan setiap fungsi yang ada dalam organisasi, menyelaraskan dengan kondisi saat ini atau minimal 1 (satu) tahun ke depan, agar lebih fleksibel, efektif dan produktif (*organizational development*) menghadapi berbagai tantangan dan perubahan yang terjadi. Tak kalah pentingnya adalah melakukan *redesign* atau menata ulang arsitektur SDM, menyamakan '*frekuensi*' antara kantor pusat dengan seluruh jaringan kantor (*HR governance*).

Tidak kalah pentingnya adalah system remunerasi yang dapat selaras dengan pasar dan pemberian penghargaan berbasis kinerja. Perusahaan secara berkala mengikuti survey remunerasi agar dapat terus meningkatkan kesejahteraan karyawan yang selaras dengan kelompok perusahaan sejenis. Dengan demikian, perusahaan akan mampu menarik talenta-talenta terbaik di pasar untuk dapat bergabung dengan perusahaan, dan juga dapat mempertahankan pegawai terbaik di dalam perusahaan.

Sebesar apapun organisasi selalu didukung oleh adanya implementasi nilai dan budaya perusahaan yang baik, hal inilah yang perlu ditanamkan mulai dari jajaran paling atas sebagai *role model* sampai dengan jajaran paling bawah, komitmen bersama untuk menjalankan nilai dan budaya perusahaan dalam seluruh aspek kehidupan organisasi (*change management*).

Human resource management includes finding the best talent; planning the development plans for employees; Coaching and mentoring; Motivating employees to achieve the best; Performance management development strategy.

The first step to being able to implement the above strategy is to brainstorm, collect data from stakeholders, customers, and employees to get what information they need and expect. This helps realize the vision of the organization and all employees and analyze what employees feel now and what to expect in the next few years. Thus, the organization finds any gaps that need to be fixed. Likewise, with existing employees, the organizations can conduct assessments to find gaps that must be fulfilled, especially regarding employee competencies and capabilities. We can understand the current conditions and what is expected so that the Bank is able to develop a strategy not only to create superior HR, but also to make employees feel involved and have the sense of belonging the company (engagement).

The next step is to prepare various alternatives (ways) to fulfill the right HR needs and analyze the needs according to the changes and business developments that occur (capacity fulfillment). Continuous employee development programs for new employees, existing employees and the employees who will end their service period. Development is arranged for all levels of positions, both at the headquarters and in the office networks or in the fields (capability development). Another important thing is to evaluate and adjust the organization, review the structure and every function in the organization, harmonize with the current conditions or at least the condition of 1 (one) year ahead, so that it is more flexible, effective and productive (organizational development) in facing various challenges and changes that occur. The other important things are redesigning or rearranging the HR architecture and equating the 'frequency' between the central office and the entire office network (HR governance).

Equally important is the remuneration system that can be aligned with the market and performance-based rewards. The company regularly participates in remuneration surveys in order to continuously improve employee welfare in line with similar group of companies. Thus, the company will be able to attract the best talents in the market to join the company, and also be able to retain the best employees in the company
.

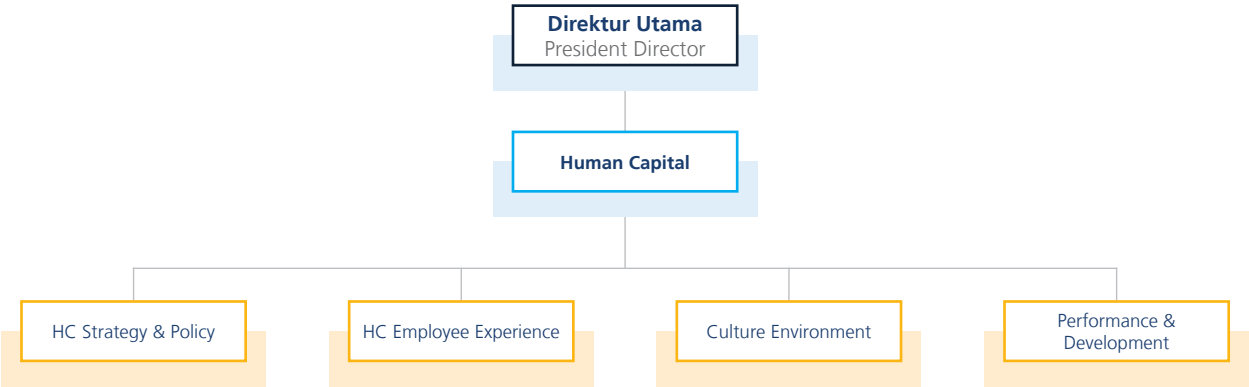
No matter how big the organization is, it is always supported by the implementation of good corporate values and culture. This is what needs to be implanted starting from the top ranks as role models to the lowest ranks, a shared commitment to implement corporate values and culture in all aspects of organizational life (change management).

Struktur Pengelola Sumber Daya Manusia

Human Capital Management Structure

Pengelolaan Sumber Daya Manusia di Bank Mandiri Taspen dilaksanakan oleh Divisi Human Capital sesuai dengan bagan di bawah ini:

Human Resources Management at Bank Mandiri Taspen is carried out by the Human Capital Division according to the chart below:



Fungsi dan Ruang Lingkup Tugas Divisi Human Capital

Divisi Human Capital memiliki fungsi mengelola seluruh sumber daya manusia perusahaan agar menjadi SDM berkualitas yang mampu memenuhi sasaran strategis perusahaan dengan ruang lingkup tugas dan tanggung jawab merencanakan, menetapkan dan mengevaluasi implementasi strategi, metode, kebijakan dan operasional SDM yang komprehensif secara *bankwide* untuk mendukung kebutuhan dan mendorong pertumbuhan bisnis bank baik jangka pendek maupun jangka panjang.

Pada Divisi Human Capital terdapat empat Departemen yang memiliki ruang lingkup tugas dan tanggung jawab sebagai berikut:

Function and Scope of Duties of Human Capital Division and Learning and Culture Unit

Human Capital division and Learning and Culture Unit is functioned to manage all human capital aiming to be the qualified human capital that has the ability to meet our strategic objectives with the scope of duties and responsibilities to plan, define and evaluate the implementation of bank-wide comprehensive Human Capital strategies, methods, policies and operations to support the needs and promote the short term and longterm Bank's Business growth.

In the Human Capital division, there are two dapartments, which have the scope of duties and responsibilities as follows:

No	Departemen Departement	Ruang Lingkup Tugas dan Tanggung Jawab Scope of Duties and Responsibilities
1.	Department HC Strategy & Policy	Menyusun, memonitor dan mengevaluasi implementasi strategi dan kebijakan SDM yang meliputi perubahan/ perkembangan organisasi, perkembangan dan pergerakan karir pegawai dan pengelolaan kinerja pegawai agar sesuai kebutuhan dan perkembangan bisnis bank. Termasuk juga system remunerasi dan penghargaan kinerja.
	Department HC Strategy & Policy	Develop, monitor and evaluate the implementation of HR strategies and policies which include organizational changes/developments, employee career development and movement and employee performance management to suit the needs and development of the bank's business. This includes a remuneration system and performance awards.
2.	Department HC Employee Experience	Mengelola, mengembangkan dan mengevaluasi implementasi strategi dan kebijakan operasional, *benefit*, administrasi dan komunikasi kepegawaian agar berjalan optimal sesuai ketentuan dan prosedur yang berlaku untuk mendukung kelancaran proses kerja organisasi.
	Department HC Employee Experience	Manage, develop and evaluate the implementation of operational strategies and policies, benefits, administration and personnel communication so that they run optimally in accordance with applicable regulations and procedures to support the smooth running of the organization's work processes.

No	Departemen Departement	Ruang Lingkup Tugas dan Tanggung Jawab Scope of Duties and Responsibilities
3.	Department HC Performance & Development	Menyusun, mengelola dan mengevaluasi strategi pengembangan pegawai yang efektif dan efisien melalui *training*, pendampingan, *coaching*, *culture development* dan *knowledge management* untuk mencapai tingkat kompetensi pegawai sesuai kebutuhan organisasi dan standar layanan cabang.
	Department HC Performance & Development	Develop, manage and evaluate effective and efficient employee development strategies through training, mentoring, coaching, culture development and knowledge management to achieve employee competency levels according to organizational needs and branch service standards.
4.	Department Culture Environment	Mengimplementasikan budaya serta keterikatan kepegawaian dengan perusahaan guna pencapaian target bisnis (segmen/produk) diwilayah sesuai kebijakan, ketentuan dan standar pedoman perusahaan sejalan dengan strategi bisnis.
	Department Culture Environment	Implementing culture and employee engagement with the company in order to achieve business targets (segments/products) in the region according to company policies, provisions and standard guidelines in line with business strategy.

Pada Divisi Human Capital juga terdapat *role* Human Capital Business Partner yang memiliki tugas dalam berpartner dengan pimpinan (leaders) untuk menselaraskan strategi direktorat dan *Human Capital* untuk mencapai tujuan atau target-target direktorat tersebut.

Aspek-aspek yang menjadi tanggung jawab *Human Capital* diantaranya:

- *Personel Management* yaitu mendapatkan, mengoptimalkan dan mempertahankan sumber daya terbaik. Hal ini merupakan bagian dari manajemen pengelolaan SDM yang bekerja dalam organisasi; mulai dari perencanaan, mengelola, memberikan *benefit* dan kompensasi, mengintegrasikan dan mempertahankan pegawai yang memberi kontribusi kepada organisasi, baik dalam pencapaian individu maupun bersama.
- HR *budgeting* (anggaran) seperti sebuah "permainan" dalam bisnis, karena biasanya disusun sebelum menjelang akhir tahun, sebelum seluruh budget direalisasikan; meskipun dalam penyusunannya tetap menggunakan pertimbangan, penghitungan dan historikal yang ada. Beberapa hal penting yang perlu diperhatikan dalam penyusunan anggaran yaitu gaji dan *benefit* pegawai, bagaimana dan berapa yang akan direkrut pada tahun berikutnya, berapa banyak yang akan mendapatkan promosi, berapa perkiraan penyesuaian gaji yang akan dilakukan serta faktor eksternal lain.
- *Recruitment, selection and placement*: proses mencari dan menarik minat para kandidat (calon pegawai) untuk memenuhi kebutuhan organisasi, proses memilih kandidat yang sudah ada untuk dicocokkan dengan kebutuhan dan proses menempatkan kandidat ke tempat atau unit kerja yang membutuhkan.
- *Termination*, pengakhiran hubungan kerja karena suatu hal tertentu yang mengakibatkan berakhirnya hak dan kewajiban antara pekerja/buruh dan pengusaha.
- *Organization Development* (OD), praktek bisnis untuk membantu organisasi mengembangkan kemampuan untuk berubah guna mencapai efektivitas organisasi yang lebih tinggi. Dalam prakteknya OD berlangsung secara menerus dan bersifat jangka panjang sebagai upaya untuk mencapai perbaikan organisasi.
- *Performance management* atau manajemen kinerja merupakan proses yang dilakukan para manager untuk memastikan aktivitas-aktivitas pegawai dan *output* mendukung tujuan organisasi. Proses ini mensyaratkan:

In the Human Capital Division, there is also a Human Capital Business Partner role who has the task of partnering with leaders to align the directorate's strategy and Human Capital to achieve the directorate's goals or targets.

The aspects of the responsibility of Human Capital include:

- Personnel Management, which is to get, optimize and maintain the best resources. This is part of the management of human resources who work in organizations; starting from planning, managing, providing benefits and compensation, integrating and retaining employees who contribute to the organization, both in individual and joint achievements.
- HR budgeting (budget) which is like a "game" in the business, because it is usually arranged before the end of the year, before the entire budget is realized; although in its preparation, it still uses the existing considerations, calculations and history. Some important things that need to be considered in budgeting are the employee salaries and benefits, how and how many will be recruited the following year, how many will get promotions, what estimates of salary adjustments will be made as well as other external factors.
- Recruitment, selection and placement: the process of seeking and attracting candidates (prospective employees) to meet the needs of the organization. The process of selecting existing candidates is matched with the needs and processes of placing candidates to places or work units that need them.
- Termination, termination of the employment relationship due to a specific matter which results in the termination of the rights and obligations between the worker/laborer and the entrepreneur.
- Organization development (OD), business practices to help organizations develop the ability to change in order to achieve higher organizational effectiveness. In practice, OD takes place continuously and is long-term in an effort to achieve organizational improvement.
- Performance management, which is a process carried out by managers to ensure employee activities and outputs support organizational goals. This process requires: knowing what activities and outputs are desired, observing what activities

mengetahui aktivitas dan *output* apa yang diinginkan, mengobservasi apakah aktivitas dan output terjadi, dan menyediakan *feedback* untuk menolong pegawai dalam memenuhi harapan.

- *Remunerasi (Compensation & Benefit),* adalah sistem total imbalan yang dibangun perusahaan meliputi imbalan yang bersifat tetap maupun variable dengan tujuan untuk menarik kandidat karyawan terbaik, memotivasi dan mempertahankan pegawai di dalam organisasi.
- *Industrial relationship*, Hubungan Industrial adalah sebuah sistem hubungan yang terbangun atau terbentuk antara para pelaku proses produksi barang dan/atau jasa, baik internal maupun eksternal perusahaan. Pihak-pihak yang terkait di dalam hubungan ini terutama adalah pekerja, pengusaha, dan pemerintah yang kemudian diistilahkan sebagai tripartite.
- *Pension and development system*, adalah suatu pembayaran yang diterima oleh pegawai yang telah berhenti dari pekerjaan, yang telah mencapai batas usia kerja dalam bentuk pendapatan mingguan, bulanan atau dibayarkan sekaligus.
- *Training and development*. *Training* yaitu pelatihan kerja adalah keseluruhan kegiatan untuk memberi, memperoleh, meningkatkan, serta mengembangkan kompetensi kerja, produktivitas, disiplin, sikap, dan etos kerja pada tingkat ketrampilan dan keahlian tertentu sesuai dengan jenjang dan kualifikasi jabatan dan pekerjaan. *Development*, mempersiapkan individu untuk memikul tanggung jawab yang berbeda atau yang lebih tinggi dalam perusahaan atau organisasi.
- *Culture Management*. Pegawai merupakan representasi dari perusahaan, yang mampu menunjukkan *value* atau *culture* yang berlaku di perusahaan. Culture Management bertujuan menjadikan setiap pegawai adalah *agen* bagi diri sendiri, bank, keluarga, *customer* dan masyarakat sesuai dengan nilai-nilai budaya yang telah ditetapkan, menjadi acuan yang dipegang teguh dalam setiap kegiatan dan aktivitas pegawai dan diharapkan dapat dipegang teguh dalam keseharian.

and outputs occur, and providing feedback to help employees meet expectations.

- *Remunerasi (Compensation & Benefit),* adalah sistem total imbalan yang dibangun perusahaan meliputi imbalan yang bersifat tetap maupun variable dengan tujuan untuk menarik kandidat karyawan terbaik, memotivasi dan mempertahankan pegawai di dalam organisasi.
- Industrial relationship, a relationship system that is built or formed between the actors of the production process of goods and/or services, both internal and external to the company. The parties involved in this relationship are mainly workers, entrepreneurs, and the government which are later termed as tripartite.
- Pension and development system, a payment receive by employees who have quit their jobs, who have reached the working age limit, which is paid weekly monthly or paid at once.
- Training and development. Training is a whole activity to provide, acquire, improve, and develop work competencies, productivity, discipline, attitude, and work ethic at a certain level of skills and skills in accordance with the level and qualifications of positions and occupations. Development, preparing individuals to assume different or higher responsibilities within a company or organization.
- Culture Management. Employees are representations of the company, which is able to show the value or culture that applies in the company. Culture Management aims to make every employee an agent for themselves, banks, families, customers and the community in accordance with established cultural values, become a reference that is firmly held in every employee's activities and activities and is expected to be held firmly in daily life.

Profil Kepala Divisi Human Capital

Profil kepala Divisi Human Capital dapat dilihat di profil Pejabat Eksekutif pada Bab Profil Perusahaan Laporan Tahunan ini.

Profile of Human Capital Division Head

The profile of the head of the Human Capital Division can be seen in the profile of Executive Officers in the Company Profile Chapter of this Annual Report.

Manajemen Sumber Daya Manusia
Human Capital Management

Sumber daya manusia adalah orang-orang yang bekerja dan berfungsi sebagai aset organisasi atau perusahaan yang dapat dihitung jumlahnya (kuantitatif). SDM adalah potensi yang menjadi motor penggerak organisasi yang berbeda dengan sumber daya yang lainnya. Nilai-nilai kemanusiaan yag dimilikinya mengharuskan sumber daya manusia diperlukan secara bersamaan dengan sumber daya manusia lainnya (Nawawi (2001:37).

Human resources are people who work and function as assets of organizations or companies that can be counted (quantitative). HC is the potential that becomes the driving force of an organization that is different from other resources. Its human values require that human capital be needed simultaneously with other human capital (Nawawi (2001:37).

Edwin B. Filippo (1984:4) mendefinisikan Manajemen Sumber Daya Manusia adalah proses merencanakan, mengorganisir atau mengorganisasikan, mengarahkan, dan mengendalikan pengadaan, pengembangan, kompensasi, penyatuan, perawatan atau pemeliharaan, dan pemisahan atau pelepasan sumber daya manusia kepada tujuan-tujuan akhir individu organisasi dan masyarakat yang telah dicapai.

Penyesuaian terakhir yang dilakukan Bank Mandiri Taspen terhadap ketentuan yang mengatur pengelolaan (*manage*) Sumber Daya Manusia untuk mendukung visi dan misi perusahaan dilakukan pada tahun 2017 penyempurnaan dengan menyusun ketentuan baru. Pengelolaan Sumber Daya Manusia di Bank Mandiri Taspen berpedoman pada Standar Prosedur Sumber Daya Manusia PT Bank Mandiri Taspen. Sejauh ini standar prosedur tersebut masih dapat diimplementasikan dan cukup sesuai dengan kondisi bank saat ini. Ketentuan detil yang diatur dalam Petunjuk Teknis juga disusun, di sinilah dilakukan kajian dan penyesuaian mengikuti perubahan yang terjadi, baik perubahan di internal Bank maupun terkait dengan perubahan eksternal dari regulator. Bank senantiasa berupaya menjaga agar ketentuan yang telah disusun dan disesuaikan dapat diimplementasikan dengan baik dan menjadi acuan secara *bankwide*.

Pengembangan Organisasi

Organizational Development yang lebih dikenal dengan OD atau pengembangan organisasi adalah suatu proses perubahan sistematis yang senantiasa dilakukan sehingga perusahaan dapat menemukan bentuk yang paling efektif dan sesuai dengan bisnis yang dijalani. OD akan berfokus pada memahami dan mengelola setiap perubahan yang terjadi. OD adalah bagian dari *human capital* yang bersifat responsif melalui berbagai pendekatan.

Bank Mandiri Taspen memiliki 5 (lima) *Distribution* yang dipimpin oleh Distribution Head untuk menjalankan fungsi bisnis dan satu orang Operation Head yang menjalankan fungsi operasional, mampu meningkatkan kinerja dan mempercepat proses bisnis di jaringan kantor. Organisasi di distribusi dilengkapi dengan organ pendukung untuk menangani kepegawaian, administrasi, jaringan, *reporting, performance* and *monitoring* dan berada di bawah supervisi Operation Head.

Tugas utama seorang Distribution Head adalah memastikan pencapaian seluruh target bisnis jaringan kantor dan sebagai koordinator yang melakukan supervisi terhadap cabang di bawah koordinasinya agar dapat memberikan kinerja terbaik. Sedangkan Operational Head bertanggung jawab untuk menjaga neraca keuangan dan memastikan seluruh operasional yang mendukung bisnis dapat berjalan dengan baik sesuai dengan kebijakan, ketentuan dan standar pedoman perusahaan sejalan dengan strategi bisnis. Bagai dua sisi mata uang, keduanya akan bekerja beriringan dalam upaya mewujudkan tujuan, visi dan misi organisasi.

Pembukaan *Distribution* ini membuat lebih efektif seluruh proses bisnis dan operasional, dengan cakupan jaringan kantor sebagai berikut:

1. Distribution 1 Medan, membawahi seluruh Jaringan Kantor Bank Mandiri Taspen di Seluruh Sumatera, Batam dan Kepulauan Riau, Bangka Belitung.

Edwin B. Filippo (1984: 4) defines Human Resource Management as the process of planning, organizing, directing, and controlling the procurement, development, compensation, integration, maintenance, and the separation or release of human resources to final goals of organizational and community individual that have been achieved.

The last adjustment made by Bank Mandiri Taspen to the provisions governing the management of Human Resources to support the company's vision and mission was carried out in 2017 with improvements by drafting new regulations. Human Resources Management at Bank Mandiri Taspen is guided by the Human Resources Standard Procedures of PT Bank Mandiri Taspen. So far, the standard procedure can still be implemented and is quite following the bank's current condition. Detailed provisions stipulated in the Technical Guidelines are also prepared, this is where studies and adjustments are carried out following changes that occur, both changes in the Bank's internal and related to external changes from the regulator. The Bank continually strives to ensure that the provisions that have been prepared and adjusted can be appropriately implemented and become a bankwide reference.

Organizational Development

Organizational Development (OD) or organizational development is a systematic change process which is constantly carried out so that the company can find the most effective form and in accordance with the business. OD will focus on understanding and managing any occurring changes. OD is part of responsive human capital through various approaches.

Bank Mandiri Taspen has 5 (five) Distributions led by a Distribution Head to carry out business functions and one Operation Head who carries out operational functions, able to improve performance and accelerate business processes in the office network. Organizations in distribution are equipped with supporting organs to handle staffing, administration, networking, reporting, performance and monitoring and are under the supervision of the Operations Head.

The main task of a Distribution Head is to ensure the achievement of all office network business targets and as a coordinator who supervises branches under their coordination in order to provide the best performance. While Operational Head is responsible for ensuring that all operations that support the business can run well in accordance with the policies, company guidelines and standards in line with the business strategy. Like two sides of a coin, both will work hand in hand in an effort to realize the organization's goals, vision and mission.

The opening of this Distribution makes all business processes and operations more effective, with the following office network coverage:

1. Distribution 1 Medan, overseeing the entire network of Bank Mandiri Taspen offices throughout Sumatra, Batam, and Riau Islands, Bangka Belitung.

2. Distribution 2 Jakarta, membawahi seluruh Jaringan Kantor Bank Mandiri Taspen di DKI Jakarta, Serang, Jawa Barat dan seluruh Pulau Kalimantan.
3. Distribution 3 Surabaya, membawahi seluruh Jaringan Kantor Bank Mandiri Taspen di Jawa Timur, Jawa Tengah, dan DI Yogyakarta.
4. Distribution 4 Denpasar, membawahi seluruh Jaringan Kantor Bank Mandiri Taspen di Bali, Nusa Tenggara Barat, dan Nusa Tenggara Timur.
5. Distribution 5 Makassar, membawahi seluruh Jaringan Kantor Bank Mandiri Taspen di seluruh Sulawesi, Maluku dan Maluku Utara, dan seluruh Papua.

Selain penyesuaian organisasi di jaringan kantor, terdapat beberapa penyesuaian organisasi di kantor pusat dalam rangka mempersiapkan Bank menghadapi berbagai perubahan baik internal maupun eksternal organisasi, memperkuat bidang teknologi informasi menuju era digital mengikuti perkembangan produk dan proses yang ada.

Pengembangan Karir

Pengembangan karir dapat dipahami sebagai pendekatan formal dalam upaya peningkatan atau perbaikan, pertumbuhan, kepuasan kerja, pengetahuan dan kemampuan pegawai agar dapat memastikan bahwa orang-orang yang berkualifikasi dan pengalaman yang tepat tersedia ketika dibutuhkan, dengan demikian perencanaan dan pengembangan karir yang jelas akan membantu pegawai dan organisasi dalam meraih sukses. Penyesuaian dan perkembangan organisasi serta pembukaan jaringan kantor yang lebih luas tentunya akan semakin membuka kesempatan kepada pegawai untuk berkarir.

Secara umum tujuan pengembangan karir adalah pengembangan yang efektif dari talenta yang ada, serta kepuasan terhadap kebutuhan pengembangan secara spesifik bagi karyawan, tidak hanya dari sisi promosi tetapi juga dari sisi peningkatan kapabilitas, perluasan kewenangan, pengembangan individu dan peningkatan remunerasi. Selain itu, pengembangan karir juga bertujuan untuk meningkatkan performa keseluruhan dari organisasi, meningkatkan loyalitas dan motivasi karyawan, serta membantu menetapkan kebutuhan training di masa mendatang. Manfaat pengembangan karir bagi perusahaan dan pegawai secara simbiosis adalah:

1. Membantu pencapaian tujuan individu dan Bank dalam pengembangan karir pegawai, sebagai hubungan timbal balik yang bermanfaat bagi kesejahteraan pegawai dan tujuan perusahaan.
2. Menunjukkan hubungan kesejahteraan pegawai, dengan meningkatnya kesejahteraan diharapkan loyalitas juga semakin tinggi.
3. Membantu pegawai memahami potensi dan keahliannya, sehingga mampu menciptakan iklim kerja positif.
4. Mengurangi *turnover*, dengan rendahnya *turnover* menunjukkan tingkat *engagement* pegawai yang tinggi kepada perusahaan.

Dalam mempertimbangkan pengembangan karir pegawai mengacu pada *Prudential Career Management Guideline* sebagai berikut:

2. Distribution 2 Jakarta, overseeing the entire network of Bank Mandiri Taspen offices in DKI Jakarta, Serang, West Java, and the whole island of Kalimantan.
3. Distribution 3 Surabaya, overseeing the entire Bank Mandiri Taspen Office Network in East Java, Central Java, and DI Yogyakarta.
4. Distribution 4 Denpasar, overseeing the entire Bank Mandiri Taspen Office Network in Bali, West Nusa Tenggara, and East Nusa Tenggara.
5. Distribution 5 Makassar, overseeing the entire Bank Mandiri Taspen Office Network throughout Sulawesi, Maluku and North Maluku, and throughout Papua.

In addition to adjusting the organization in the office network, there are several organizational adjustments at the head office in order to prepare the Bank to face various changes of both internal and external changes of organizations, strengthen the information technology sector towards the digital age to keep abreast of existing products and processes.

Career Development

Career development can be understood as a formal approach in order to improve or repair, achieve growth and job satisfaction, acquire knowledge and promote employee's capability. It aims to ensure that qualified and experienced personnel are available when needed. Thus, the clear career planning and development will encourage employees and organization to success. Adjustment and organizational development as well as the opening of a wider office network certainly opened up more opportunities for employees for careers.

In general, the aim of career development is to effectively develop the existing talent and satisfaction towards the need of development, specifically for employee, not only in terms of promotion but also the increase of capability, stronger authority, individual development, and increasing remuneration. Moreover, career development also aims to increase the whole performance of organization, to improve employee's loyalty and motivation, and to help determine the need of training in the future. The mutual benefits of career development for the company and employees are:

1. Assisting an individual or Bank to pursue their goals in career development, as a mutual relation that is beneficial to the welfare of employees and company's goal.
2. Disclosing employee's welfare relation, the growing prosperity calls for great loyalty.
3. Assisting employees to understand their potential and skills, so as to create a positive work climate.
4. Reducing turnover, low turnover may save manpower expenses, particularly expenses incurred for new employees training.

In considering the career development, the Bank refers to the Prudential Career Management Guidelines as follows:

1. Pegawai yang akan diusulkan untuk dikembangkan karirnya, harus diyakini telah memberikan kontribusi kinerja yang konsisten dan berkesinambungan.
2. Pegawai tersebut harus diberikan perluasan tugas/fungsi/kewenangan. Proses perluasan tugas/fungsi/kewenangan ini dapat dikompensasikan melalui kenaikan gaji yang memadai dengan memperhatikan *salary range* dan anggaran Biaya Tenaga Kerja yang tersedia.
3. Pegawai yang telah berhasil dalam tugas barunya dapat dipindahkan ke bidang lain dalam rangka memperluas pengetahuannya.

Pengembangan karir pegawai dapat dimulai dari level yang paling awal maupun di level menengah. Pada saat pegawai diterima sebagai pegawai pelaksana (level pemula), maka kepada pegawai pelaksana berprestasi yang memenuhi kriteria diberikan kesempatan untuk promosi ke jenjang yang lebih tinggi, yaitu sebagai pegawai pimpinan (*officer*) melalui program *Staff Development Program* (SDP). Syarat minimal yang harus dipenuhi adalah masa kerja (minimal 3 tahun), nilai kinerja dan *Talent Criteria* (TC) yang telah ditetapkan oleh perusahaan, pendidikan minimal setera dengan Sarjana/S1 dan tidak sedang terkena atau dalam masa pengenaan sanksi.

Setelah kandidat memenuhi syarat administrasi tersebut, maka tahap selanjutnya adalah seleksi wawancara dengan Kepala Unit Kerja, *aptitude test* dan *final interview* oleh Direktur Bidang dan atau Direktur *Human Capital*. Apabila seluruh tahapan tersebut berhasil dilalui maka kandidat akan mengikuti pendidikan SDP selama jangka waktu tertentu. Setelah lulus pendidikan SDP, maka pegawai diberikan kesempatan untuk mengisi posisi level *officer*, seperti misalnya *Relationship Officer* Pensiunan (ROP), General Affair Officer (GAO) dan posisi lain yang setingkat.

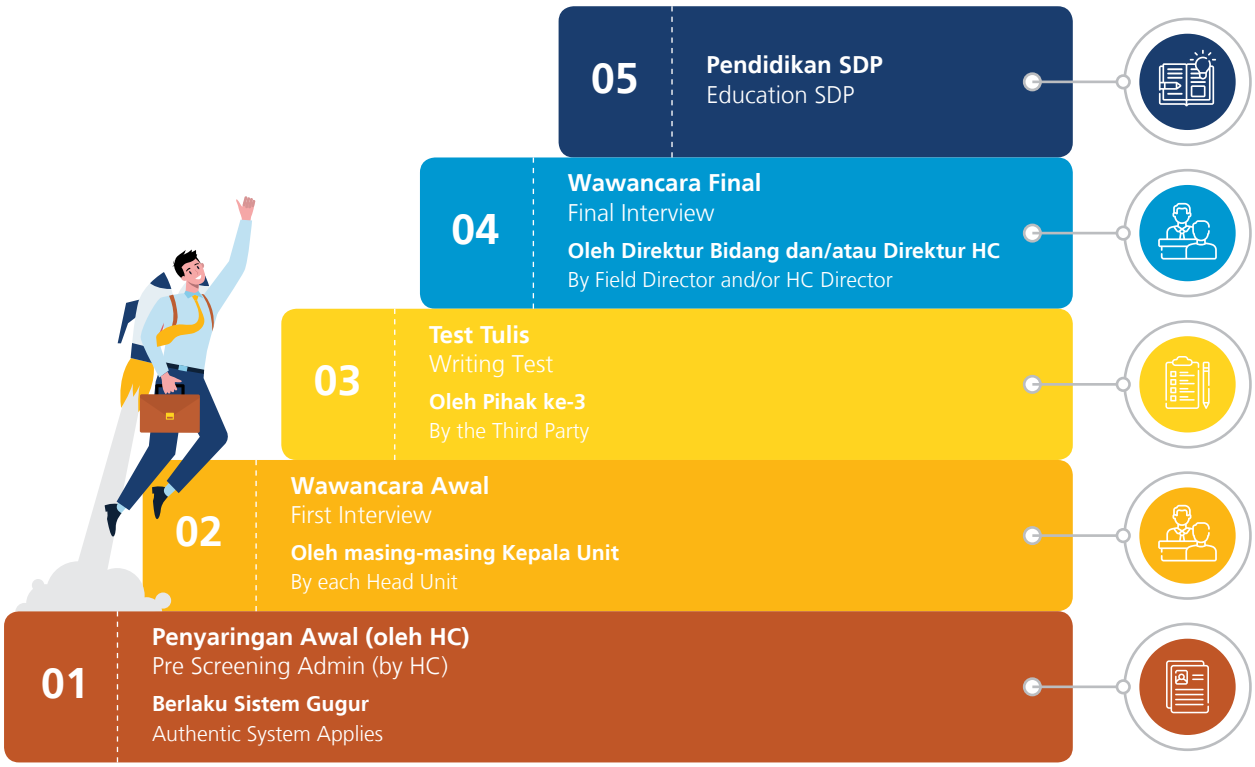
1. An assurance must be given that an employee whose career is to be proposed for development has been contributing to consistent and sustainable performance.
2. The employee must be provided with extension of duties/functions/authorities. The expansion of duties/ functions/authorities can be compensated through adequate salary increases by taking into account the salary range and existing Budget for Manpower Expense.
3. Employees who have been successful in their new assignments can be transferred to another area aiming to expand their knowledge.

Employee career development started from the earliest level as well as at the intermediate level. When an employee was accepted as an implementing employee (entry level), the executing employee who met the criteria was given the opportunity to be promoted to a higher level, namely as an officer through the Staff Development Program (SDP) program. The minimum requirements that had to be fulfilled were the working period (minimum 3 years), the last performance score was at least at Performance Level 3 (PL3) with Talent Criteria (TC) Critical Resources (CR), minimum education equivalent to Bachelor / S1 and not being exposed or in the period of imposition of sanctions.

After the candidate qualifies the administrative requirements, he/she will proceed to interview with the Head of Work Unit, psychological test, and final interview by the Department Director and or Director of Human Capital. When the candidate successfully passes the phases, the candidate will attend SDP education for a certain period. After passing SDP education, the employee is given the opportunity to fill the officer level positions, such as Pensioner Relationship Officer, Retail Manager, Macro Manager, and other equivalent back office positions.

Tahapan Seleksi Kandidat SDP

Selection Phase for SDP Candidates



Pengembangan karir yang dimulai di level menengah berlaku untuk pegawai pimpinan yang memang sudah berada di level *officer*, pegawai yang direkrut dari eksternal (*experienced hire*). Pengembangan karir pada level ini berdasarkan penilaian kinerja selama pegawai berada di satu posisi, bagaimana konsistensi pegawai untuk mempertahankan kinerjanya dalam berbagai situasi. Selain penilaian kuantitatif, sisi kualitatif pun menjadi salah satu bahan pertimbangan, misalnya bagaimana *attitude, culture* dan value perusahaan telah dijalankan oleh pegawai dalam kehidupan sehari-hari. Ketika tersedia kesempatan untuk mengisi posisi yang lebih tinggi maka pegawai terbaiklah (secara kuantitatif dan kualitatif) yang pertama kali diberikan kesempatan. Contoh pengembangan karir di level menengah adalah promosi pegawai yang berada di level Supervisor menjadi Manager, dan Manager menjadi Senior Manager.

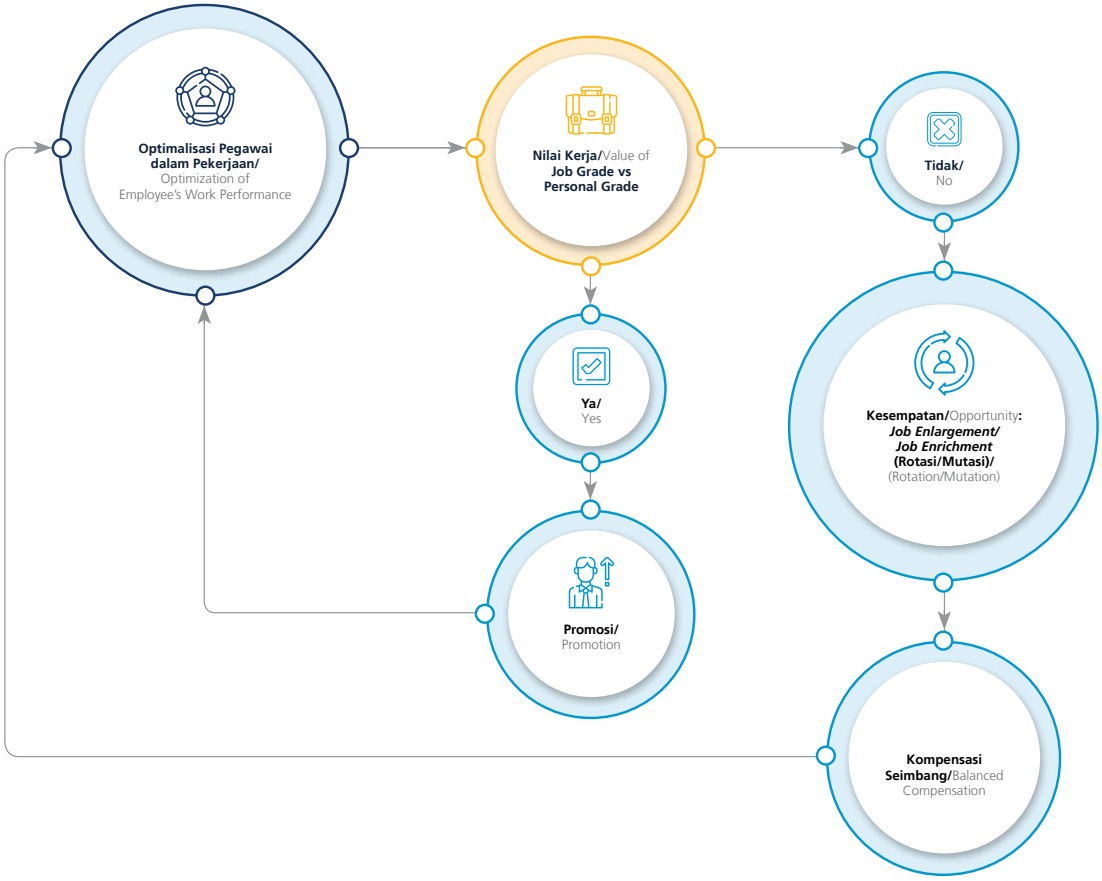
Promosi pegawai di atas, baik dari level pelaksana maupun menengah juga mempertimbangkan *Job Grade* dan *Individual Grade*. Unit kerja harus memastikan bahwa proses evaluasi untuk seluruh pegawai di jalankan dengan baik agar pelaksanaan pengembangan karir pegawai dapat terlaksana sesuai *Promotion Guidelines*.

Alur pengembangan karir tersebut dapat digambarkan sebagai berikut:

Career development that is started from mid-level is applicable only for officer level employees and experienced hire. Career development in this level is based on performance assessment when such employee served in a certain position and their consistency to maintain their performance in various situations. In addition to the quantitative assessment, the qualitative assessment serves as one of consideration material, for instance, how the Company attitude and values are applied by such employee in daily life. When the opportunity to fill a higher position comes, then the best employee (quantitatively and qualitatively) is prioritized to get such opportunity. Can example of career development at the middle level is the promotion of employees who berada di level Supervisor menjadi Manager, dan Manager menjadi Senior Manager.

The above mentioned promotion, either from entry level or mid-level will also assess the Job Grade and Individual Grade. The work unit must ensure that the ongoing evaluation process for all employees is carried out properly so that the implementation of career development can be accomplished based on the Promotion Guidelines.

The flow of career development can be described as follows:



Perluasan tugas/fungsi/kewenangan dapat dilaksanakan antara lain melalui program-program sebagai berikut:

a) Perpindahan pegawai ke bidang atau area lain yang bertujuan untuk meningkatkan kompetensi pegawai.
b) Penugasan pegawai dalam *project/assignment*.
c) Perpindahan ke posisi yang memiliki tanggung jawab lebih tinggi, jumlah tim yang lebih banyak, membutuhkan proses pengambilan keputusan yang lebih kompleks, portfolio yang lebih besar, jumlah nasabah yang lebih banyak dan lain-lain.
d) Perpindahan ke unit kerja yang berbeda.
e) Promosi

Pergerakan pegawai dari suatu jabatan ke jabatan lain merupakan kewenangan Bank dan diatur sebagai berikut:

a) Rotasi adalah perpindahan pegawai di dalam unit kerja yang sama.
b) Detasering adalah perpindahan pegawai antar unit kerja untuk jangka waktu tertentu.
c) Mutasi adalah perpindahan pegawai dari satu unit kerja ke unit kerja lainnya.
d) Promosi adalah perpindahan pegawai dari suatu jabatan ke jabatan lain dimana *job grade* di jabatan baru lebih tinggi daripada *job grade* di jabatan yang lama. Prosedur promosi pegawai yang ditetapkan ke jabatan struktural serta penetapan ke jabatan struktural dengan status PJ (Pejabat) dan penetapan definitif

Pengembangan karir bagi level pemula yang berasal dari program *Officer Development Program* (ODP) dimulai dengan melakukan rotasimutasi minimal ke 3 (tiga) bidang yang berbeda yaitu *sales and service; internal control and risk;* serta *operation* sebelum mereka dipromosikan menjadi kepala unit kerja. Rotasi/mutasi ini dilakukan dengan tujuan agar pada saat memimpin satu unit kerja, para lulusan ODP dapat menjadi pemimpin yang lebih baik karena telah dibekali dengan pengetahuan yang lengkap dari ketiga bidang tersebut.

Expansion of duties/functions/powers can be carried out through the following programs:

a) Transferring employees to other field or area that aims to improve their competence.
b) Assigning employees to the project/assignment.
c) Transfer to certain position that has higher responsibility, higher number of team, more complex decision-making process, larger portfolio, higher number of customers, and more.
d) Transfer to a different work unit.
e). Promotion

The movement of employees from one position to another is the Bank's authority and it is governed as follow:

a) Rotation is the movement of employees within the same work unit.
b) Temporary detachment is the inter-unit personnel transfer for a certain period of time.
c) Mutation is transfer of personnel from one unit toanother work unit.
d) Promotion is the movement of employees from one position to the higher position in which the job grade in the new position is higher that the job grade in the previous position

Career development for entry-level graduates from the Officer Development Program (ODP) begins with a minimum rotation of 3 (three) different fields, namely sales and service; internal control and risk; and operations, before being promoted to head of work units. This rotation/mutation is carried out to ensure that when leading a work unit, ODP graduates can become better leaders because they have been equipped with complete knowledge of the three fields.

Pemenuhan Sumber Daya Manusia

Workforce Fulfillment

Pemenuhan SDM
HR Fullfilment

Sumber pemenuhan untuk posisi strategis diutamakan dari internal, posisis middle management dapat berasal dari eksternal dan level pemula akan dipenuhi dari fresh graduate melalui program ODP & Mantap Asosciate.

Sources of fullfilment for strategi position is prioritized from internal sources, middle managament position can be fullfiled by external sources, and entry level will be fullfiled by fresh fraduate trhough ODP program and Mantap Associate.

Experience Hire
(Eksternal) Apabila Sumber Internal Tidak Tersedia.

Experience Hire
(External) If the Internal Sources are not Available.

Fresh Graduate
(Eksternal) Melalui ODP untuk Officer.

Fresh Graduate
(External Sources) Through ODP for Officer.

Promosi, Rotasi, Mutasi
Pengembangan Pegawai Berkinerja Baik (Sumber Internal) dan SDP.

Promotion, Rotation, Mutation
Development for Employees with Good Performance (Internal Sources) and SDP.

Fresh Graduate
(Eksternal) Mantap Associate untuk Level Pemula.

Fresh Graduate
(External) Mantap Associate for Entry Level.

Perencanaan sumber daya manusia adalah proses menilai kebutuhan dan ketersediaan sumber daya manusia kemudian mengintegrasikan antara keduanya. Perencanaan dilakukan untuk menentukan keputusan seperti apa yang akan dilakukan jika ketersediaan sumber daya manusia meningkat atau berkurang serta bagaimana integrasinya untuk memenuhi kebutuhan perusahaan. Untuk mendukung perkembangan cakupan wilayah bisnis Bank, kebutuhan Sumber Daya Manusia (SDM) untuk level manajerial dan operasional sangat tinggi sebagai implikasi rencana bisnis yang signifikan.

Pemenuhan SDM dilaksanakan dengan berbagai cara dan dari berbagai sumber, yaitu:

1. **Internal**
   Melaksanakan promosi pegawai berkinerja terbaik, *job enrichment* kepada pegawai berpotensi dengan menambahkan pengetahuan yang dilaksanakan dan

Human capital planning is the process of assessing needs and availability of human capital and subsequently integrating the needs and availability of human capital. The planning is carried out to find out the decision taken when the availability of human resources increases or decreases as well as how the integration is carried out to meet the company's need. To support the development of Bank business area, the needs of Human Reso1urces (HR) for the managerial and operational level was very high as the significant implications of the business plan.

Human Resource fulfillment is carried out in various ways and from various sources, namely:

1. **Internal**
   Promote the best performing employee, job enrichment to the potential employees by improving the knowledge held by the rotation of office before the employee is promoted to

melakukan rotasi jabatan sebelum pegawai tersebut dipromosikan ke jabatan yang lebih tinggi serta melakukan penugasan sementara (*detasering*) dan mutasi dalam periode tertentu untuk menilai kemampuan pegawai beradaptasi dengan lingkungan berbeda, kematangan (*maturity*) dan keberanian untuk 'bertarung' di luar zona nyaman.

Cara lain untuk mengisi kebutuhan SDM adalah dengan memberikan kesempatan bagi pegawai level pelaksana mengikuti program *Staff Development Program* (SDP). Sebelum mengikuti SDP, pegawai terbaik wajib mengikuti serangkaian seleksi, mulai dari seleksi administrasi berupa historis penilaian kinerja terakhir, pendidikan minimal (S1), batas usia maksimal agar memiliki masa karir yang lebih panjang, wawancara dengan kepala unit kerja dan kepala unit kerja satu tingkat di atasnya serta *aptitude test* yang diselenggarakan oleh konsultan independen agar hasilnya terukur secara baik dan terstandarisasi.

2. Eksternal

Pemenuhan SDM dari eksternal dibedakan menjadi 4 (empat) kelompok, yaitu:

Pertama, membuat program *Officer Development Program* (ODP) yang bersumber dari *fresh graduate* universitas negeri maupun swasta dengan akreditasi baik. Adanya media sosial yang begitu beragam memudahkan Bank untuk menginformasikan kesempatan program ini melalui media social yang dimiliki pegawai. Selain menarik para pelamar, informasi yang disebarluaskan melalui media sosial ini sekaligus sebagai salah satu cara untuk mengenalkan *brand* perusahaan. Para kandidat dapat mengakses *e-recruitment* Bank dan langsung dilakukan seleksi administrasi awal. Para kandidat/lamaran masuk dari universitas negeri menjadi prioritas utama Bank.

Proses seleksi meliputi seleksi administrasi, wawancara awal, *aptitude* tes, wawancara dengan Direksi dan tes kesehatan. Terdapat 1 kelas Pendidikan ODP Bank Mandiri Taspen Angkatan 6 Tahun 2021, dan pada tahun ini kelas ODP dijalankan paralel bersamaan dengan pendidikan Staff Development Program (SDP) Angkatan 7 yang berasal dari pegawai internal.

Persiapan modul dilakukan bersama secara sinergi antara *Subject Matter Expert* (SME) dari internal Bank Mandiri Taspen dan *expertise* dari Bank Mandiri serta pihak eksternal, demikian pula dengan para pengajar/*trainer*.

Pendidikan ODP ini dibagi menjadi 3 (tiga) tahapan yaitu *training* di kelas (*in class training*) termasuk 1 (satu) minggu pendidikan *character building*, *On the Job Training* (OJT) di Cabang dan Kantor Pusat Bank Mandiri Taspen selama lebih kurang 30 hari dan serta terakhir adalah ujian presentasi untuk menguji pemahaman peserta ODP atas apa yang telah dipelajari, kemungkinan ide baru untuk memperbaiki proses, produk dan sistem yang ada serta implementasi atas teori/pengetahuan yang didapat selama *in class training* dan OJT.

Selain program tersebut di atas, Bank Mandiri Taspen juga memiliki program Mantap *Associate* (MA) yang telah

a higher position as well as assigning temporary detachment and mutation in a certain period to assess the employee's adaptability to different environment, maturity, and courage to 'compete' outside the comfort zone.

Another way to comply with HC needs is by providing an opportunity for executive level employees to attend Staff Development Program (SDP). Prior to attend SDP, the best employee must attend a series of selection, starting from administrative selection in the form of the last performance assessment, the minimum educational background of Bachelor's degree, maximum age limit for longer career, interview with the head of work unit and the one-level above head of work unit, and aptitude test held by independent consultant for better and standardized result.

2. Eksternal

The fulfillment of external human resources is divided into 4 (four) groups, namely:

First, make the Officer Development Program (ODP) program sourced from fresh graduates from public and private universities with good accreditation. Such a variety of social media makes it easier for the Bank to inform the opportunity of this program through social media owned by employees. In addition to attracting applicants, the information disseminated through social media is also a way to introduce the company's brand. Candidates can access the Bank's e-recruitment and immediately apply the initial administrative selection. Candidates/applications for admission from state universities are the Bank's top priority.

The selection process includes administrative selection, initial interview, aptitude test, interview with the Board of Directors and medical test. There is 1 class for Bank Mantap ODP Education Class 6 in 2021, and this year the ODP class is run in parallel with the Education Staff Development Program (SDP) Class 7 which comes from internal employees.

Module preparation is carried out in synergy between Subject Matter Expert (SME) from Bank Mandiri Taspen internally and expertise from Bank Mandiri and external parties and the instructors/trainers.

This ODP education is divided into 3 (three) stages, namely in-class training including 1 (one) week of character building education, On the Job Training (OJT) at the Branches and Head Office of Bank Mandiri Taspen for approximately 30 days, and the last is a presentation test to test the understanding of ODP participants on what they have learned, the possibility of new ideas to improve existing processes, products and systems as well as the implementation of the theory/knowledge gained during in-class training and OJT.

In addition to the programs mentioned above, Bank Mandiri Taspen also has a Mantap Associate (MA) program which has

mendapatkan persetujuan dari Dinas Tenaga Kerja, dalam mendukung salah satu program pemerintah untuk menyerap tenaga kerja lulusan setara SMA/SMK.

Kedua, melakukan rekrutmen melalui referensi dari internal Bank, dari induk perusahaan (PT Bank Mandiri dan PT Taspen) maupun dari referensi pegawai internal. Setiap pegawai dapat memberikan referensi kandidat yang memenuhi kriteria untuk mengisi posisi yang dibutuhkan. Proses seleksi dengan cara ini dilakukan dengan cukup hati-hati, yaitu dengan melakukan *referral checking* di perusahaan terdahulu agar catatan kinerja dan integritas dapat lebih terjaga.

Ketiga, melakukan rekrutmen melalui *Experience Hire*, untuk memenuhi tenaga siap pakai yang dibutuhkan Bank untuk ditempatkan pada posisi-posisi strategis yang tidak terpenuhi dari internal SDM yang ada. Kerjasama dengan penyedia *platform* perncarian kandidat pegawai sangat efektif dilakukan karena luasnya jaringan dan banyaknya *source* kandidat untuk mengisi posisi yang dibutuhkan.

Keempat, penggunaan Tenaga Alih Daya. Pelaksanaannya berpedoman pada Ketentuan POJK dan Dinas Tenaga Kerja. Pemanfaatan Alih Daya disesuaikan dengan rencana pengembangan bisnis dimana jenis pekerjaan yang akan dilakukan dengan jasa alih daya adalah pekerjaan yang digolongkan sebagai pekerjaan penunjang, baik pada alur kegiatan usaha maupun kegiatan pendukung usaha. Adapun jenis pekerjaan tersebut adalah tenaga dasar yang terdiri dari pengemudi, pramubhakti, *cleaning service*, tenaga pengamanan (*security*), administrasi, layanan *call center,* serta aktivitas otentifikasi pensiunan.

received approval from the Manpower Office, in support of one of the government's programs to absorb high school/ vocational equivalent graduates.

Second, recruiting through internal references from the Bank, from the parent company (PT Bank Mandiri and PT Taspen), and internal employee references. Each employee can provide references for candidates who meet the criteria to fill the required position. The selection process in this way is carried out quite carefully, namely by conducting referral checks at previous companies so that performance records and integrity can be maintained.

Third, recruiting through Experience Hire, to meet the ready-to-use personnel needed by the Bank to be placed in strategic positions that are not fulfilled by existing internal HR. Cooperation with a candidate search platform provider is very effective because of the wide network and many sources of candidates to fill the required positions.

Fourth, is the use of Outsourcing. Its implementation is guided by the FSE and the Manpower Office provisions. The utilization of outsourcing is adjusted to the business development plan where the type of work to be carried out with outsourcing services is work classified as support work, both in the flow of business activities and business support activities. The types of work are basic staff consisting of drivers, servant, cleaning services, security personnel, administration, call center services, and pension authentication activities.

Pelatihan dan Pengembangan SDM

Learning and development atau pelatihan dan pengembangan SDM merupakan salah satu upaya terberat yang harus dipersiapkan oleh Bank, yaitu bagaimana mempersiapkan perbaikan di segala lini untuk meningkatkan produktivitas operasional, *financial* dan kematangan organisasi agar dapat lebih efektif dan efisien dalam mencapai visi dan misinya.

Learning and development tidak hanya berorientasi kepada kemampuan manusia semata-mata, karena dalam sistem organisasi/ perusahaan selain mencakup aspek manusia juga mencakup sistem manajemen, kebijakan, strategi, peraturan dan lainnya.

Learning and development tidak bisa dibangun hanya dalam satu kali dalam kurun waktu singkat melainkan dengan menerapkan strategi implementasi yang berkelanjutan untuk menciptakan perusahaan yang efektif dan *sustainable*.

Apa saja yang telah dipersiapkan oleh perusahaan dalam *Learning and development* ini?

Learning and development sebagai suatu proses yang dapat meningkatkan kemampuan seseorang, suatu organisasi atau suatu sistem untuk mencapai tujuan yang dicita-citakan, **Brown** (2001:25)

Human Resource Learning and Development

Human resource learning and development is one of the most challenging efforts that must be prepared by the Bank, that is how to prepare for improvement on all fronts to enhance the operational productivity, financial and organizational maturity in order to be more effective and efficient in achieving its vision and mission.

Learning and development is not only oriented to human capabilities solely, because in the system of organization/ company, besides covering human aspects, it also includes management systems, policies, strategies, regulations and others.

Learning and development cannot be built once in a short period of time but by implementing a sustainable implementation strategy to create an effective and sustainable company.

What have been prepared by the company in this Learning and development?

Learning and development is a process that can improve a person's ability, an organization or a system to achieve the goals aspired, **Brown** (2001:25)

Satu unit di *Human Capital* yaitu *Human Capital Performance & Development* (HCPD) melaksanakan upaya memperbaiki kapasitas pegawai *existing*, bersinergi dengan para *expertise* dan *Subject Matter Expert* (SME) internal dan eksternal dalam menyusun modul-modul pengembangan.

Setiap pegawai baru mengikuti *Induction Training*, dengan modul utama berupa *overview* perusahaan (visi, misi, budaya), pengenalan tentang produk, proses dan sistem yang digunakan dalam mendukung bisnis, serta *Good Corporate Governance* (GCG), APU PPT, *Risk Management*, Audit, ketentuan internal.

Tidak hanya berupa *in class training*, pendidikan dan pelatihan diberikan pula dalam bentuk *On The Job Training* (OJT), yaitu dengan "menitipkan" pegawai baru di unit kerja *existing* terdekat. Pegawai diberikan kesempatan untuk belajar dan terjun secara langsung, ikut terlibat dalam operasional di cabang, proses bisnis dan kegiatan pendukung lainnya, sejalan dengan jabatan yang kelak akan menjadi tanggung jawab pegawai baru. OJT dilaksanakan pula bagi pegawai yang dipersiapkan untuk pembukaan jaringan baru yang telah tersedia namun masih menunggu ijin pembukaan dari Regulator yang belum terbit. Tidak hanya sekedar OJT, pegawai tersebut pun diberikan target untuk membantu pencapaian kinerja unit yang menjadi lokasi/ tempat OJT, sehingga pegawai dapat tetap berproduksi.

Kesempatan menambah pengetahuan diberikan juga kepada pegawai yang masih berada di posisi/jabatan yang sama selama beberapa tahun, yaitu berupa kegiatan *refreshment* dari sisi bisnis, *risk management*, operasional dan bidang lain yang dapat menambah pengetahuan pegawai. Kegiatan refreshment juga diberikan kepada pegawai *sales*, operasional dan *support* yang membutuhkan penyegaran.

Refreshment sertifikasi Manajemen Risiko kepada Pengurus, Kepala Unit Kerja dan pegawai yang memiliki kewenangan, khususnya bagi pemilik sertifikasi yang akan berakhir masa berlakunya pada tahun 2021 dan Sertifikasi bidang kerja baru dari Treasury, Audit, Compliance.

Kemampuan teknikal pun menjadi bagian yang diperhatikan dalam upaya memperbaiki *competency* pegawai. Pada 2021 manajemen memberikan perhatian khusus untuk meningkatkan standar layanan yang khusus serta fokus untuk memenuhi ekspektasi dan kebutuhan pensiunan menjadi kunci sukses Bank Mandiri Taspen ke depan. Sesuai dengan *Employee Value Preposition* kita yaitu: Bakti Kepada Orang Tua, Standar Layanan Bank Mandiri Taspen harus dapat menjadi nilai unik yang memberikan *value added* serta membedakan Bank Mandiri Taspen dibandingkan Bank Kompetitor.

Semangat *service excellence* dan memberikan layanan terbaik harus menjadi budaya dan pedoman bekerja sehari-hari, khususnya Kepala Unit, Distribution Head dan segenap jajaran Kepala Cabang sebagai *role model* bagi seluruh jajaran unit kerja, khususnya teman-teman Frontliner yaitu Customer Service, Teller dan Security yang sehari-hari langsung berinteraksi dengan nasabah.

Selain melalui program pendidikan dan pelatihan, pengembangan kapasitas juga dilaksanakan melalui program *job enrichment*,

One unit in Human Capital, namely Human Capital Performance & Development (HCPD), carries out efforts to improve the capacity of existing employees, synergizing with internal and external expertise and Subject Matter Experts (SMEs) in compiling development modules.

Each new employee participates in Induction Training, with the main module in the form of a company overview (vision, mission, culture), introduction to products, processes and systems used in supporting the business, and Good Corporate Governance (GCG), APU PPT, Risk Management, Audit, and internal provisions.

Not only in the form of classical training, education and training are also provided in the form of On The Job Training (OJT), which is by "entrusting" new employees in the nearest existing work unit. Employees are given the opportunity to learn and jump in directly, get involved in operations in branches, business processes and other supporting activities, in line with positions that will become the responsibility of the new employees. OJT is also carried out for employees who are prepared for the opening of new networks that are already available but are still waiting for the opening permit from the unpublished Regulator. Not only OJT, the employee is also given a target to help achieve the performance of the unit that is the location / place of the OJT, so that employees can continue to produce.

The opportunity to increase knowledge was also given to employees who had been in the same position for several years, namely in the form of refreshment activities in terms of business, risk management, operations and other fields that could increase employee knowledge. Refreshment activities were also provided to sales, operational and support employees who needed refreshment.

Refreshment of Risk Management certification to Management, Head of Work Units and employees who have authority, especially for certification owners whose validity period will expire in 2021 and Certification of new work fields from Treasury, Audit, Compliance.

Technical ability was also a part of the attention in efforts to improve employee competency. In 2021, the management paid special attention to improving special service standards and focus on meeting the expectations and needs of retirees to be the key to Bank Mandiri Taspen's future success. In accordance with our Employee Value Preposition, namely: Service to Parents, Bank Service of Bank Mandiri Taspen Standards had to be able to be a unique value that provided added value and differentiated Bank Mandiri Taspen compared to Competitor Banks.

The spirit of service excellence and providing the best service must be a culture and daily work guidelines, especially the Head of Unit, Distribution Head and all Branch Heads as role models for all work units, especially Frontliner friends, which are Customer Service, Teller and Security, who interact directly with customers everyday.

Besides education and training programs, capacity building is also carried out through job enrichment programs, such as by

seperti misalnya dengan menempatkan pegawai di satu unit kerja atau jabatan dalam waktu tertentu atau dikenal dengan istilah *detasering*. Salah satu contohnya adalah, memberikan kesempatan kepada pegawai *talent* yang akan dipromosikan sebagai Kepala Cabang dengan *detasering* keluar daerah dan ikut mempersiapkan pembukaan cabang baru. Setelah diuji dan dinilai layak untuk memimpin serta memiliki kemampuan beradaptasi dengan lingkungan baru, pegawai tersebut diberi kepercayaan untuk memimpin cabang.

placing employees in a work unit or position for a certain period of time or known as detasering. One of the examples is, providing opportunities for talent employees who will be promoted as Branch Heads by detasering outside the region and participate in preparing for the opening of new branches. After being tested and considered feasible to lead and have the ability to adapt to the new environment, the employee is given the trust to lead the branch.

Job enlargement juga diberikan kepada pegawai berkinerja baik, dengan tujuan menguji kemampuan pegawai untuk menerima tugas dan tanggung jawab lebih di level yang sama, mengoptimalkan kemampuannya dalam mengelola beragam tugas dan tanggung jawab tambahan yang diberikan dan ketahanan terhadap *pressure* yang dihadapi.

well, with the aim of testing the ability of employees to accept more tasks and responsibilities at the same level, optimizing their ability to manage various tasks and additional responsibilities given and resilience to the pressure faced.

Dari sisi sistem, *Learning and development* ditingkatkan dengan menyesuaikan beberapa kebijakan agar sistem berjalan lebih efektif dan efisien serta tetap mengikuti ketentuan regulator atau perundang-undangan yang berlaku. Di antaranya adalah dengan melengkapi Standar Pedoman Sumber Daya manusia dengan Pentunjuk Teknis SDM mengikuti arsitektur kebijakan yang berlaku di Bank.

In terms of systems, Learning and development is improved by adjusting several policies so that the system runs more effectively and efficiently and still adheres to the provisions of the regulator or applicable laws. One of them is by completing the Human Resource Guidelines Standards with the Technical HR Guidelines following the policy architecture that applies at the Bank.

Pengembangan kompetensi yang dilakukan oleh Bank Mandiri Taspen juga menekankan pada pemenuhan sertifikasi yang diwajibkan oleh regulator yang meliputi:

1. Sertifikasi Manajemen Risiko sebanyak 208 peserta.
2. Sertifikasi Treasury sebanyak 4 (empat) peserta.
3. Sertifikasi Wakil Agen Penjual Efek Reksadana sebanyak 19 peserta.
4. Sertifikasi Human Capital sebanyak 2 (dua) peserta.
5. Sertifikasi Kepatuhan sebanyak 2 (dua) peserta.
6. Sertifikasi Computer-Aided Facilities Management (CAFM) sebanyak 2 (dua) peserta.

The competency development carried out by Bank Mandiri Taspen also emphasizes the fulfillment of the certifications required by the regulator which include:

1. Risk Management Certification as many as 208 participants.
2. Treasury Certification for 4 (four) participants.
3. Certification of 19 participants of Mutual Fund Selling Agent Representatives.
4. Human Capital Certification for 2 (two) participants.
5. Compliance Certification for 2 (two) participants.
6. Computer-Aided Facilities Management (CAFM) certification for 2 (two) participants.

Pelaksanaan Pelatihan dan Pengembangan SDM

Data pelaksanaan pengembangan Sumber Daya Manusia dapat dilihat pada bagian Profil Perusahaan pada Laporan Tahunan ini.

Implementation of Human Resource Learning and Development

Data on the implementation of Human Resources development can be seen in the Company Profile section of this Annual Report.

Hubungan Kepegawaian

Perselisihan di dalam perusahaan merupakan sesuatu yang amat mengganggu kegiatan operasional perusahaan, banyak hal yang selalu menjadi pemicu permasalahan antara karyawan dan perusahaan, untuk itu perlunya suatu proses mediasi yang dilakukan agar dapat meredam terjadinya perselisihan tersebut. Proses mediasi inilah yang kemudian disebut sebagai Hubungan Industrial. Kegiatan Hubungan Industrial meliputi sekumpulan fenomena, baik di luar maupun di dalam tempat kerja yang berkaitan dengan penetapan dan pengaturan hubungan ketenagakerjaan.

Employee Relations

Conflict in the company can troubles the operational activities of the company; there are many things that can trigger the conflicts between the employees and the copany. Therefore, a mediation process is required to solve the conflict. The mediation process is called Industrial relation. The activities of Industrial Relations include a collection of phenomena, either outside or inside the workplace related to the establishment and arrangement of employment relation.

Divisi Human Capital menjaga, mengatur dan menyiapkan segala bentuk peraturan terkait dengan pengaturan hubungan ketenagakerjaan, mengenai hak dan kewajiban pekerja melalui perjanjian kerja yang bersifat perorangan. Perjanjian kerja ini dilakukan

The Human Capital division keeps, arranges, and prepares for every form of rules related to the employment relations arrangements, regarding the rights and obligations of workers through individual employment agreements. This work agreement

pada saat penerimaan pekerja, antara lain memuat ketentuan mengenai waktu pengangkatan, jabatan yang bersangkutan, gaji (upah), fasilitas yang tersedia, tanggungjawab, uraian tugas, dan penempatan kerja. Di dalam perusahaan pekerja dan pengusaha adalah dua pelaku utama dalan kegiatan industrial, sehingga keduanya mempunyai hak yang sama dan sah untuk melindungi hal-hal yang dianggap sebagai kepentingan masing-masing, seperti tujuan, kelangsungan hidup dan kemajuan perusahaan. Di sisi lain hubungan antar keduanya juga mempunyai potensi konflik, terutama apabila berkaitan dengan persepsi atau interpretasi yang tidak sama tentang kepentingan masing-masing pihak.

Pihak-pihak yang terkait di dalam hubungan ini terutama adalah pekerja, pengusaha, dan pemerintah yang kemudian diistilahkan sebagai tripartit, dan pemerintah terlibat dalam hal-hal membuat kebijakan tertentu sebagai regulator.

Salah satu cara langkah yang telah dilakukan Bank untuk mengantisipasi terjadinya konflik, di antaranya adalah dengan dibentuknya Tim Pertimbangan Kepegawaian (TPK). Salah satu tugas dan tanggung jawab TPK adalah ketika terjadi pelanggaran/ *fraud* atas hasil laporan temuan Audit, maka TPK wajib mengadakan pertemuan untuk membahas pelanggaran yang terjadi, bobot pelanggaran, historis pelanggaran yang pernah terjadi, dan jenis sanksi yang pernah diberikan; hal ini diperlukan agar TPK dapat mengambil keputusan yang tepat mengenai jenis dan bobot sanksi yang akan diberikan kepada pegawai.

Di lain pihak, untuk menjaga keharmonisan komunikasi dan hubungan antara manajemen dan pegawai, maka dibentuk Mantap Club, selain sebagai cara menyalurkan bakat dan hobi para pegawai, organisasi ini juga dibentuk agar dapat menjadi sarana komunikasi yang lebih informal antara manajemen dengan pegawai. Kunci utama keberhasilan menciptakan hubungan industrial yang aman dan dinamis adalah komunikasi. Untuk memelihara komunikasi yang baik memang tidak mudah, dan diperlukan perhatian secara khusus. Dengan terpeliharanya komunikasi yang teratur sebenarnya kedua belah pihak, pegawai/pekerja dan pengusaha/manajemen, akan dapat menarik manfaat besar.

Human Capital Engagement

Pegawai yang secara konsisten memberikan nilai lebih dan upaya yang baik dalam setiap tugas yang diberikan, selalu berawal dari penghargaan (*recognition*) dan strategi *employee engagement* yang dijalankan, hal inilah yang akan membuat pegawai mau berkontribusi lebih dan loyal kepada perusahaan. Berbagai cara dilakukan untuk meningkatkan *engagement* pegawai di antaranya dengan memberikan kesempatan mengikuti pendidikan dan pelatihan untuk meningkatkan pengetahuan, kesempatan bagi pegawai terbaik untuk mengembangkan karir melalui promosi, *job rotation*, *job enrichment*, *job enlargement* atau tantangan lain seperti terlibat dalam suatu kegiatan/*event* yang diselenggarakan perusahaan.

1. ***Townhall Meeting***
   Townhall meeting adalah media untuk merayakan keberhasilan perusahaan yang dikomunikasikan langsung oleh Direksi. Selain mengkomunikasikan perihal tersebut, *Townhall Meeting* merupakan sarana komunikasi 2 (dua)

is carried out at the time of recruitment of workers, including, provisions concerning the time of appointment, the position in question, salary (wages), available facilities, responsibilities, job descriptions and work placements. In companies, workers and employers are the two main actors in industrial activities, so that both have the same and legitimate rights to protect things that are considered as their respective interests, such as the purpose, survival and progress of the company. On the other hand, the relationship between the two also has conflicting potential, especially if it relates to unequal perceptions or interpretations of the interests of each party.

The parties involved in this relationship are mainly workers, entrepreneurs, and the government which is later termed as tripartite, and the government is involved in certain matters as a regulator.

One of the ways that Bank takes to anticipate such conflict is by forming Staffing Consideration Team (TPK). One duty and responsibility of TPK is that when fraud is found on Audit report, TPK must held a meeting to discuss the fraud, the weight of the fraud, the chronology of how and when it occurs, and the type of sanction to be given; these all are needed so TPK can make the right decisions regarding the type and weight of sanctions to be given to employees.

On the other side, to keep the harmony of communication and relations between the management and the employees, the organization formed should become more informal communication media between the management and the employees. The main key of success in creating the safe and dynamic industrial relations is communication. To maintain a good communication is not easy; it requires special attention. By maintaining a good communication between those two parties, the employees and the company/management will obtain a great benefit.

Human Capital Engagement

The employee who consistenly provides more values and better efforts in every duty granted will always start with recognition and employee engagement strategy run. This is what encourages the employee to contribute more and to be more loyal to the company. Various ways are carried out to enhance the employee engagement, including by providing opportunities for education and training to increase knowledge, opportunities for the best employees to develop careers through promotion, job rotation, job enrichment, job enlargement or other challenges such as being involved in an event organized by the company.

1. **Townhall Meeting**
   Townhall meeting is a medium to celebrate the company's success which is communicated directly by the Board of Directors. In addition to communicating this matter, the Townhall Meeting is a 2 (two) way communication facility

arah antara jajaran managemen dengan seluruh Mantap Squad. Dengan adanya komunikasi tersebut, diharapkan permasalahan-permasalahan yang terjadi di *bottom area* dapat diketahui dan diselesaikan oleh *management*. Ide-ide untuk kemajuan perusahaan diharapkan datang langsung secara *bottom-up*.

2. Mantap Squad Award (MSA)

Mantap Squad Award (MSA) merupakan merupakan acara rutin tahunan yang bertujuan untuk memberikan penghargaan dan apresiasi kepada Pegawai dan Unit Kerja Bank Mandiri Taspen yang telah memberikan kinerja terbaiknya, dan sekaligus menambah motivasi, gairah kerja dan memberikan kesempatan kepada seluruh pegawai dan unit kerja untuk selalu berprestasi, meningkatkan engagement dan kesadaran akan pentingnya peningkatan produktivitas kerja dan penerapan nilai-nilai budaya AKHLAK dalam aktifitas keseharian.

Acara MSA 2021 telah terselenggara pada 10 Desember 2021 bertempat di Hotel The Stones Legian Bali. Acara tersebut diselenggarakan secara hybrid dengan mendatangkan 170 undangan yang terdiri dari Dewan Komisaris, Jajaran Direksi, Kepala Divisi, Kepala Cabang, dan seluruh nominator Mantap Squad Award 2021 dan undangan lainnya. Sebanyak 60 penghargaan telah disematkan dalam acara tersebut kepada Mantap Squad dan Unit Kerja terbaik yang telah memberikan kinerja cemerlangnya pada 2021, dengan total hadiah sebesar 565 juta rupiah.

Pencapaian target bisnis hanya dapat dicapai dengan kinerja terbaik dari para seluruh pegawai yang ada di dalamnya, baik di unit kerja bisnis maupun support dan operasional. Kinerja yang baik tentunya didukung pula oleh corporate culture yang dimiliki dan dilaksanakan secara konsisten dalam keseharian pegawai.

Culture terbentuk dari kebiasaan baik yang secara konsisten dilaksanakan sehingga akhirnya akan membentuk budaya yang unik yang dapat menjadi cermin dari suatu perusahaan, yang dapat membedakan satu perusahaan dengan perusahaan lainnya. Mantap ingin menanamkan, bahwa seluruh pegawai diberikan keleluasaan untuk menuangkan ide inovasi dan kreatif sehingga dapat memberikan perbaikan bagi Bank Mandiri Taspen dari sisi manapun.

Selain itu perusahaan pun menyediakan satu wadah agar pegawai dapat menyalurkan bakat dan hobinya dengan membentuk Mantap *Club*, yang memiliki berbagai unit kegiatan seperti bersepeda (*cycling*), *touring* bagi motor *biker*, olah raga bulutangkis, tenis meja, lari, kesenian dan kerohanian. Setiap unit kegiatan tersebut Secara berkala menyelenggarakan kegiatan, dan secara tidak langsung akan membangun rasa kebersamaan, kekompakan, serta meningkatkan *engagement* pegawai. Melalui Mantap *Club* pula berbagai kegiatan di luar perusahaan dapat dilakukan bersama dan menjadi representasi perusahaan seperti perlombaan kejuaraan bulutangkis yang diselenggarakan oleh Bank Indonesia, bersepeda atau *touring* bersama dengan pegawai BI dan Otoritas Jasa Keuangan.

Perusahaan sangat bergantung pada kinerja dan keberhasilan setiap pegawai dalam menjalankan pekerjaannya, dan ketika

between the management and the entire Mantap Squad. With this communication, it is hoped that the problems that occur in the bottom area can be identified and resolved by management. Ideas for the advancement of the company are expected to come directly from the bottom up.

2. Mantap Squad Award (MSA)

The Mantap Squad Award (MSA) is an annual routine event that aims to give awards and appreciation to the Employees and Work Units of Bank Mandiri Taspen who have given their best performance, and at the same time increase motivation, acelerate work passion and provide opportunities for all employees and work units to always improve achievement, increase engagement and awareness of the importance of increasing work productivity and the application of AKHLAK cultural values in daily activities.

The MSA 2021 event was held on December 10, 2021 at The Stones Hotel Legian Bali. The event was held in a hybrid manner by inviting 170 invitations consisting of the Board of Commissioners, Board of Directors, Division Heads, Branch Heads, and all nominees for the 2021 Mantap Squad Award and other invitees. A total of 60 awards were awarded at the event to the best Mantap Squad and Work Units giving their brilliant performance in 2021, with a total prize of 565 million rupiah.

The achievement of business target can only be achived with the best performance from every employee, either in business working unit or supporting and operational unit. The good performance will surely be supported by corporate culture owned and done consistently by the employees every day.

Culture was formed from good habits that were consistently carried out so that in the end it formed a unique culture that could become a mirror of a company, which could differentiate one company from another. Mantap wants to instill, that all employees are given the freedom to express innovative and creative ideas so that they can provide improvements for Bank Mandiri Taspen from any side.

In addition, the company also provides a place for employees to channel their talents and hobbies by forming Mantap Club, which has various activities such as cycling, touring for biker motorcycles, badminton sports, table tennis, running, arts and spirituality. Each unit of activity periodically organizes activities, and indirectly will build a sense of togetherness, cohesiveness, and increase employee engagement. Through Mantap Club, various activities outside the company can be carried out together and become a representation of companies such as badminton championship competitions organized by Bank Indonesia, cycling or touring together with employees of BI and the Financial Services Authority.

The company is very dependent on the performance and success of each employee in carrying out their work,

kinerja menurun maka seringkali rendahnya *engagement* pegawai dianggap sebagai penyebab utama. Maka menjadi kewajiban perusahaanlah untuk senantiasa menciptakan kreativitas kegiatan atau program untuk meningkatkan *engagement* dan kinerja pegawai secara bersamaan.

Penghargaan-penghargaan kecil diberikan oleh manajemen kepada pegawai berprestasi seperti misalnya acara makan bersama Direksi diberikan kepada pegawai di jaringan kantor yang berprestasi, atau kejutan-kejutan kecil yang diberikan oleh manajemen kepada pegawai, pemberian hadiah berupa barang tertentu kepada seorang pegawai ketika berhasil memenuhi target khusus/tambahan dengan limit waktu terbatas. Hal sederhana ini mampu meningkatkan *engagement* pegawai. Pegawai terbaik diberikan kesempatan untuk memberikan *sharing* atas pengalaman/keberhasilan yang diraih, di unit kerja lain atau cabang lain, sekaligus memberian kesempatan kepada pegawai untuk melatih berbicara di depan umum.

Tidak ada yang meragukan bahwa *employee engagement* adalah baik bagi produktivitas, di sisi lain kebanyakan pegawai akan *engage* di pekerjaannya ketika mampu menunjukkan kinerja terbaik saat ini dan secara konsisten meningkatkan kemampuan serta memberikan nilai tambah atas kinerja/suksenya suatu perusahaan. Kesuksesan berawal dari kinerja.

Bank Mandiri Taspen menganggap 'penghargan dan apresiasi' adalah hal penting dalam *engagement*, karena berdampak pada *talent acqusition*, *turn over* pegawai, *company culture* dan kinerja. Tidak semua *top performer* bekerja hanya demi uang, melainkan juga karena beragam *recognition* yang diberikan perusahaan dan dapat mempengaruhi *culture*, perilaku, motivasi dan *business outcomes*.

Manajemen Kinerja dan Sistem Imbalan

Performance management adalah proses pada saat manager dan pegawai bersama-sama menyusun rencana, melakukan *monitoring* dan mereviu tujuan setiap pegawai dan memastikan serta mengukur kontribusi pegawai secara positif terhadap tujuan bisnis/organisasi. Bukan hanya berupa penilaian kinerja tahunan, *performance management* merupakan suatu proses yang berkelanjutan (*continuous*) menyusun tujuan, *monitoring* dan evaluasi *progress* serta menyiapkan *coaching* dan umpan balik untuk memastikan bahwa setiap pegawai menemukan harapan dan tujuan karir yang ingin dibangun.

Coaching and mentoring menjadi kewajiban bagi kepala unit atau manajer untuk mengajarkan, membimbing, memberikan instruksi kepada seseorang (atau kelompok) agar dia (atau mereka) memperoleh keterampilan atau metode baru dalam melakukan sesuatu untuk mencapai suatu sasaran yang dikehendaki. Coaching diperlukan bukan hanya kepada pegawai yang mempunyai performa kurang, melainkan juga kepada pegawai dengan kinerja baik, pegawai baru maupun berkinerja rata-rata. *Coaching and mentoring* yang dilakukan untuk setiap jenis pegawai tersebut memiliki tujuan yang berbeda pula.

and when performance decreases, often the low level of employee engagement is considered the main cause. So it is the company's obligation to always create creativity activities or programs to increase employee engagement and performance simultaneously.

Small awards are given by management to outstanding employees such as the Directors' joint meal program given to employees in the office network who excel, or small surprises given by management to employees, giving gifts in the form of certain items to an employee when successfully meeting specific/additional targets with a limited time. This simple thing is able to increase employee engagement. The best employees are given the opportunity to share their experiences/successes achieved, in other work units or other branches, while providing opp ortunities for employees to practice public speaking.

No one doubts that employee engagement is good for productivity; on the other hand, most employees will engage in their work when they are able to show the best performance at this time and consistently improve their capabilities and provide added value to the performance/ success of a company. Success begins with performance.

Bank Mandiri Taspen considers "acknowledgement and appreciation" to be important in engagement, because it has an impact on talent acqusition, employee turnover, company culture and performance. Not all top performers work only for money, but also because of the variety of recognition given by the company and can influence culture, behavior, motivation and business outcomes.

Performance Management and Reward

Performance management is a process when managers and employees together plan, monitor and review the goals of each employee and ensure and measure employee contributions positively towards business/ organizational goals. Not only in the form of annual performance appraisal, performance management is a continuous process of setting goals, monitoring and evaluating progress and preparing coaching and feedback to ensure that each employee finds expectations and career goals to be built. Coaching and mentoring is an obligation for the head of the unit or manager to teach, guide, give instructions to someone (or group) so that the person (or the group) acquires new skills or methods in doing something to achieve a desired goal.

Coaching is needed not only for employees who have less performance, but also for employees with good performance, new employees and average performers. Coaching and mentoring for each type of employee has different objectives. Laporan Dewan Komisaris dan Direksi Board of Commissioners and Directors Reports Profil Perusahaan Company Profile Analisis dan Pembahasan Manajemen Management Discussion and Analysis Struktur Permodalan dan Praktik Manajemen Risiko Capital Structure and Risk Management Practices.

Manajemen Kinerja dan Sistem Imbalan

Performance Management and Reward

Idealnya, kinerja pegawai dikelola secara holistik dalam seluruh aktivitas dan proses di *Human Capital*. Salah satu *tools* yang digunakan adalah melalui penilaian kinerja, *key performance indicator* (KPI), untuk mengukur pencapaian antara target yang diberikan dengan realisasinya. Penilainan kinerja ini akan berhubungan erat dengan reward yang akan diterima pegawai, baik berupa material maupun non-material, misalnya besaran apresiasi bonus yang akan diterima, *salary increase* dan kesempatan pengembangan pegawai.

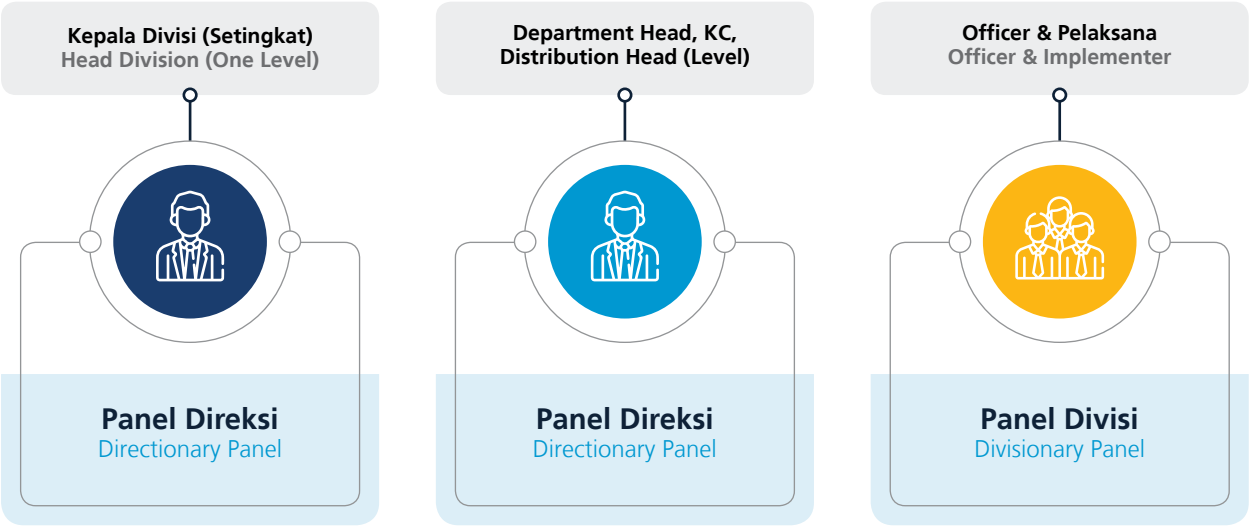
Penilaian dengan menggunakan KPI dan *balance score card* berlaku untuk seluruh level jabatan dalam organisasi, baik untuk pegawai dengan status kontrak maupun pegawai tetap. Bagi pegawai dengan status kontrak, penilaian kinerja ini juga digunakan sebagai dasar pertimbangan dalam mengambil keputusan apakah akan dilakukan perpanjangan kontrak kerja, pengangkatan sebagai pegawai tetap atau pengakhiran kontrak kerja.

Ideally, employee performance is managed holistically in all activities and processes in Human Capital. One of the tools used is through performance assessment, key performance indicators (KPI), to measure achievement between the targets given and their realization. This performance assessment will be closely related to the rewards that will be received by employees, both material and non-material, for example the amount of appreciation for bonuses that will be received, salary increase and opportunities for employee development.

Assessment using KPIs and balance scorecards applies to all levels of positions in the organization, both for employees with contract status and permanent employees. For employees with contract status, this performance appraisal is also used as a basis for consideration in deciding whether to extend the work contract, appoint as permanent employees or terminate the work contract.

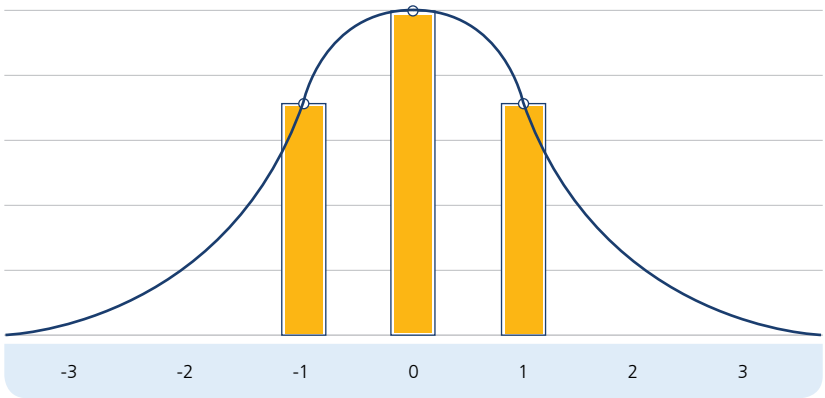
Penilaian secara panel juga dilakukan untuk memastikan kinerja dan kontribusi pegawai sesuai dengan harapan Bank. Pembagian panel adalah sebagai berikut:

Panel assessment is also conducted to ensure the performance and contribution of the employee that suits the Bank's expectation. The panel division is as follows:



Pada periode akhir penilaian akan disusun rekapitulasi hasil penilaian seluruh pegawai dan dibuatkan distribusi normal. Divisi *Human Capital* akan melakukan analisa dan menyusun usulan kepada manajemen terkait nilai apresiasi yang akan diberikan kepada pegawai disesuaikan dengan kemampuan Bank. Pada prinsipnya, apresiasi akan diberikan sesuai dengan performa dan kinerja pegawai.

At the end of the assessment period, a recapitulation of the assessment results of all employees will be compiled, and a normal distribution will be made. The Human Capital Division will analyze and prepare proposals to management regarding the value of appreciation given to employees according to the ability of the Bank. In principle, appreciation will be given according to the performance and performance of the employee.



Pengelompokan hasil penilaian kinerja dibagi menjadi 5 (lima) kategori Performance Level (PL) yaitu:

a. PL1 (*superior performance*/istimewa)
b. PL2 (*very good performance*/sangat baik)
c. PL3 (*good performance*/memenuhi ekspektasi)
d. PL4 (*required some improvement*/perlu perbaikan di beberapa sisi) dan
e. PL5 (*under performance*/tidak memperlihatkan kinerja sesuai harapan)

The classification of performance assessment results is divided into 5 (five) categories of Performance Level (PL), which are:

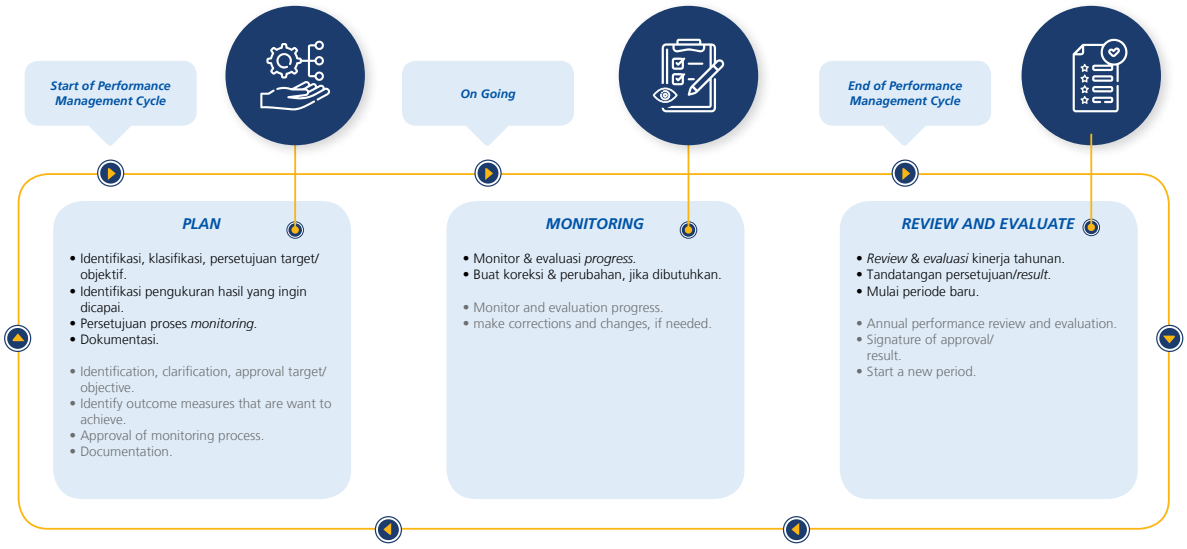
a. PL1 (*superior performance*)
b. PL2 (*very good performance*)
c. PL3 (*good performance*)
d. PL4 (*required some improvement*) and
e. PL5 (*under performance*)

Performance management merupakan proses perencanaan, monitoring dan revieu kinerja pegawai secara berkelanjutan, bagai sebuah roda (seperti ilustrasi berikut).

Performance management is a process of planning, monitoring and reviewing employee performance on an ongoing basis, like a wheel (like in the following illustration).

Bank Mandiri Taspen telah mengimplementasikan penilaian terhadap Unit Kerja, yaitu: *exeed, meet, below*, sehingga terhadap setiap unit kerja dilakukan penilaian performance yang akan mempengaruhi pada penilaian individu pada unit kerja yang bersangkutan.

Bank Mandiri Taspen has implemented an assessment of the Work Units, namely: exeed, meet, below, so that for each work unit a performance assessment is carried out which will affect the individual assessment of the work unit concerned.



Kebijakan Sistem Imbalan

Remunereasi adalah imbal jasa. Dalam konteks manajemen perusahaan, remuerasi adalah imbal jasa yang diberikan perusahaan kepada karyawan, atas pekerjaan yang dilakukan karyawan tersebut untuk perusahaan. Hal-hal yang dapat mempengaruhi reward antara lain: bobot jabatan, pencapaian target, kompetensi pemegang jabatan dan masa kerja. *Remunerasi* dapat berbentuk *cash* atau *non-cash* dan sering disebut dengan compensation and benefits.

Manajemen remunerasi adalah bagian dari manajemen SDM. Oleh karena itu, memahami dan mengelola remunerasi tidak terlepas dari kerangka pemikiran dan pengelolaan SDM secara keseluruhan. Kebijakan Remunerasi tidak dapat berdiri sendiri, namun harus terintegrasi dengan sub-sistem lain dalam manajemen SDM, seperti rekrutmen, manajemen karir, manajemen kinerja, pengembangan organisasi dan lainnya.

Kebijakan Remunerasi Bank Mandiri Taspen disusun sebagai upaya untuk *attract new hire* dan *employee retention*. Kebijakan remunerasi yang baik diharapkan dapat memberikan motivasi para *talent pool* Bank Mandiri Taspen, sehingga dapat secara terus meningkatkan kinerja dan berkontribusi maksimal terhadap tujuan perusahaan.

Keputusan tentang *remunerasi* adalah keputusan yang didasari pertimbangan bisnis dan selaras dengan kondisi remunerasi pasar (salary market). Seberapa besar kompensasi yang diberikan pada pegawai sepenuhnya didasari pertimbangan bisnis dan posisi kompetitif perusahaan terhadap pasar. Perusahaan dapat

Reward System Policy (Rewards Management)

Remuneration is a reward for services. In the context of company management, remuneration is the compensation provided by the company to employees for the work that the employee does for the company. Things that can affect rewards include: weight of position, achievement of targets, the competence of incumbents, and years of service. Remuneration can be cash or non-cash and is often referred to as compensation and benefits.

Remuneration management is part of HR management. Therefore, understanding and managing remuneration cannot be separated from the framework of thinking and managing HR as a whole. Remuneration Policy cannot stand alone, but must be integrated with other sub-systems in HR management, such as recruitment, career management, performance management, organizational development, and others.

Bank Mandiri Taspen's remuneration policy was formulated to attract new hires and employee retention. A good remuneration policy is expected to motivate the talent pool of Bank Mandiri Taspen, so that they can continuously improve their performance and contribute maximally to the company's goals.

Remuneration decisions are based on business considerations and in line with market remuneration conditions (salary market). How much compensation is given to employees is entirely based on business considerations and the company's competitive position in the market. Companies can pay large salaries, with the risk of

membayarkan gaji yang besar, dengan risiko peningkatan biaya gaji, atau dapat membayarkan gaji kecil dengan risiko *turn over* yang tinggi dan pada akhirnya meningkatkan biaya rekrutmen dan *training*. Dengan demikian, keputusan tentang *remunerasi* harus diambil dengan mempertimbangkan *cost and benefit* terhadap kelangsungan bisnis.

Kebijakan remunerasi akan disusun agar dapat memiliki nilai yang kompetitif terhadap pasar khususnya dalam sektor usaha yang sama yaitu perbankan, dan pelaksanaanya dilakukan secara bertahap dengan memperhatikan kinerja setiap individu (*based of performance*) dan kinerja perusahaan. Kajian terhadap remunerasi bank dilakukan setiap tahun agar sejalan dengan kondisi pasar dan strategi bank.

increasing salary costs, or pay small salaries with the risk of high turnover and ultimately increasing recruitment and training costs. Thus, remuneration decisions must be taken by considering the costs and benefits of business continuity.

The remuneration policy will be formulated so that it can have a competitive value against the market, especially in the same business sector, namely banking, and its implementation will be carried out in stages by taking into account the performance of each individual (based on performance) and the company's performance. A review of bank remuneration is conducted annually to align with market conditions and bank strategy.

Operasional *Human Capital*

Pelaksanaan operasional *Human Capital* dilaksanakan dengan *Human Capital Management System* (New HCMS) yang merupakan kombinasi antara sistem dan proses yang dapat menghubungkan antara *human capital management* dengan informasi teknologi, menggunakan aplikasi atau *software* tertentu. HCMS akan membantu HC dalam menjalankan seluruh aktivitasnya secara elektronik.

Divisi Human Capital bekerja sama dengan Divisi Information Technology mengembangkan aplikasi pengelolaan *database* kepegawaian berbasis web sehingga mengurangi pekerjaan manual (*paper work*), mengelola data base secara terintegrasi antara unit satu dan lainnya yang ada dalam organisasi HC, maupun unit kerja lain di cabang dan kantor pusat.

Proses kepegawaian melalui HCMS yang diimplementasikan adalah *e-recruitment*, perubahan data kepegawaian termasuk pergerakan pegawai (rotasi, mutasi, promosi, *detasering*), historis pegawai, pembentukan nomor induk pegawai (NIP) secara *generate* dan otomatis, proses penghitungan benefit dan pajak, dan lainnya.

Setiap pegawai atau unit kerja yang ada di HC memiliki akses level dan kewenangan berbeda, sesuai tugas dan tanggung jawabnya untuk menjaga *confidentiality* data dan terdapat *level of approval* untuk proses kepegawaian. HCMS juga disiapkan untuk dapat merekam hasil penilaian kinerja pegawai setiap tahun, sehingga memudahkan HC dan manajemen dalam melakukan keputusan yang akan diambil, termasuk catatan mengenai *reward* dan *punishment* yang pernah diterima pegawai.

Human Capital Operations

Human Capital operational implementation is carried out with a Human Capital Management System (HCMS) which is a combination of systems and processes that can connect human capital management with information technology, using certain applications or software. HCMS will help HC in carrying out all its activities electronically.

The Human Capital Division collaborates with the Information Technology Division to develop a web-based personnel database management application to reduce manual work (paperwork), manage databases in an integrated manner between one unit and another within the HC organization, and other work units in branches and head office.

The staffing process through the HCMS that is implemented is e-recruitment, changes in staffing data including employee movements (rotation, transfer, promotion, detachment), employee history, generate and automatic employee number (NIP), benefit and tax calculation process, and others.

Every employee or work unit in HC has different access of levels and authorities, according to their duties and responsibilities to maintain data confidentiality and there is a level of approval for the staffing process. HCMS is also prepared to be able to record the results of employee performance evaluations every year, making it easier for HC and management to make decisions that will be taken, including records of rewards and punishments received by employees.

Internalisasi *Corporate Culture*

Internalization of Corporate Culture

Corporate Culture adalah seperangkat tata nilai dan perilaku yang diyakini, dipegang teguh, dan diimplementasikan oleh seluruh jajaran Perusahaan dalam berinteraksi dan menjalankan tugas dan fungsinya dalam rangka mencapai visi dan tujuan utama Perusahaan. Berbeda dengan kinerja bisnis yang tampak dan jelas terukur secara kuantatif, *corporate culture* merupakan sesuatu yang tersembunyi (*hidden*) dan sukar untuk diukur secara kuantitatif. Namun demikian, *Corporate Culture* memiliki peranan sangat strategis dalam membentuk perilaku setiap individu, menciptakan motivasi kerja, dan menanamkan keharmonisan lingkungan kerja dimana setiap orang dalam lingkungan tersebut senang untuk meningkatkan *performance* dan produktifitas kerjanya.

Corporate Culture Bank Mandiri Taspen adalah AKHLAK, yang terdiri dari 6 nilai-nilai utama dan 18 panduan perilaku. Berikut adalah 6 nilai-nilai utama (*core values*) beserta afirmasinya, dan 18 panduan perilaku AKHLAK.

1. **Amanah**
   Afirmasi: ***Memegang Teguh Kepercayaan yang Diberikan***
   Panduan Perilaku:
   1. Memenuhi janji dan komitmen
   2. Bertanggung jawab atas tugas, keputusan, dan tindakan yang dilakukan
   3. Berpegang teguh kepada nilai moral dan etika
2. **Kompeten**
   Afirmasi: ***Terus Belajar dan Mengembangkan Kapabilitas***
   Panduan Perilaku:
   1. Meningkatkan kompetensi diri untuk menjawab tantangan yang selalu berubah
   2. Membantu orang lain belajar
   3. Menyelesaikan tugas dengan kualitas terbaik
3. **Harmonis**
   Afirmasi: ***Saling Peduli dan Menghargai Perbedaan***

   Panduan Perilaku:
   1. Menghargai setiap orang apapun latar belakangnya
   2. Suka menolong orang lain
   3. Membangun lingkungan kerja yang kondusif
4. **Loyal**
   Afirmasi: ***Berdedikasi dan Mengutamakan Kepentingan Bangsa dan Negara***
   Panduan Perilaku:
   1. Menjaga nama baik sesama karyawan, pimpinan, BUMN, dan Negara
   2. Rela berkorban untuk mencapai tujuan yang lebih besar
   3. Patuh kepada pimpinan sepanjang tidak bertentangan dengan hukum dan etika
5. **Adaptif**
   Afirmasi: ***Terus Berinovasi dan Antusias dalam Menggerakkan ataupun Menghadapi Perubahan***
   Panduan Perilaku:
   1. Cepat menyesuaikan diri untuk menjadi lebih baik
   2. Terus-menerus melakukan perbaikan mengikuti perkembangan teknologi
   3. Bertindak proaktif

Corporate Culture is a set of values and behaviors that are believed, adhered to, and implemented by all levels of the Company in interacting and carrying out their duties and functions in order to achieve the vision and main goals of the Company. In contrast to business performance which is visible and clearly measured quantitatively, corporate culture is something hidden and difficult to measure quantitatively. However, Corporate Culture has a very strategic role in shaping the behavior of each individual, creating work motivation, and instilling a harmonious work environment in which everyone in the environment is happy to improve their work performance and productivity.

The Corporate Culture of Bank Mandiri Taspen is AKHLAK, which consists of 6 main values and 18 behavioral guidelines. Here are 6 core values and their affirmations, and 18 guidelines for AKHLAK behavior.

1. **Trust**
   Affirmations: **Holding Firm the Beliefs Given**
   Behavior Guidelines:
   1. Fulfill promises and commitments
   2. Responsible for tasks, decisions, and actions taken
   3. Adhering to moral and ethical values
2. **Competent**
   Affirmations: **Keep Learning and Developing Capabilities**
   Behavior Guidelines:
   1. Improve self-competence to respond to ever-changing challenges
   2. Helping others learn
   3. Complete tasks with the best quality
3. **Harmonious**
   Affirmations: **Caring for each other and Respecting Differences**
   Behavior Guidelines:
   1. Respect everyone regardless of their background
   2. Likes to help others
   3. Build a conducive work environment
4. **Loyal**
   Affirmation: **Dedicated and Prioritizing the Interests of the Nation and the State**
   Behavior Guidelines:
   1. Maintain the good name of fellow employees, leaders, BUMN, and the State
   2. Willing to sacrifice to achieve a bigger goal
   3. Obey the leadership as long as it does not conflict with the law and ethics
5. **Adaptive**
   Affirmation: **Continuously Innovating and Enthusiastic in Moving or Facing Change**
   Behavior Guidelines:
   1. Quickly adapt to be better
   2. Constantly making improvements following technological developments
   3. Act proactively

6. **Kolaboratif**
   Afirmasi: ***Membangun Kerjasama yang Sinergis***
   Panduan Perilaku:
   1. Memberi kesempatan kepada berbagai pihak untuk berkontribusi
   2. Terbuka dalam bekerja sama untuk menghasilkan nilai tambah
   3. Menggerakkan pemanfaatan berbagai sumber daya untuk tujuan bersama

Strategi Internalisasi

AKHLAK merupakan seperangkat tata nilai yang masih bersifat deskriptif, sehingga diperlukan strategi agar AKHLAK dapat muncul menjadi seperangkat perilaku yang dapat dirasakan kehadirannya. Terdapat 3 strategi yang diimplementasikan untuk melakukan internalisasi AKHLAK, yaitu 3C (*Communicate, Connect,* dan *Celebrate*).

a. **Communicate**
   Mengkomunikasikan *purpose* dari *culture* yang di bangun organisasi kepada karyawan. Strategi *Communicate* ini dapat berupa:
   - Nota dan Surat Edaran
   - Presentasi Sosialisasi
   - Video Content
   - Poster, Banner, & Flyer
   - Sosial Media Creative
   - Townhall
   - FGD
b. **Connect**
   Dalam membentuk budaya perusahaan, perilaku-perilaku budaya yang telah di tetapkan harus terhubung dengan proses-proses yang ada dalam perusahaan, misalnya *Hiring, Strategy and goal setting, Assessing, Developing, Rewarding, Company Events, Running meeting, Feedback process*, juga bagaimana proses pembuatan keputusan dibuat.
c. **Celebrate**
   Untuk memotivasi karyawan yang telah menunjukkan pelaksanaan perilaku-perilaku yang sesuai dengan budaya perusahaan perlu diakui dan diberikan penghargaan (*celebrate*). Penghargaan dapat diberikan secara publik sehingga memberikan contoh atau inspirasi kepada pegawai lain untuk menerapkan perilaku yang sama. Disisi lain hal ini dapat mendata perilaku mana yang telah terinspirasi dengan baik dan mana yang perlu terus ditingkatkan.

Setelah Bank Mandiri Taspen mengadopsi AKHLAK sebagai *corporate culture* dan *core values* sejak 28 Agustus 2020, maka Bank Mandiri Taspen telah melakukan penyegaran kembali (*refresh*) pemahaman terhadap *corporate culture* AKHLAK yang dikemas dalam agenda NGULIK (Ngumpul Asik Ngobrolin) AKHLAK. Agenda penyegaran kembali *corporate culture* AKHLAK ini bertujuan melakukan internalisasi perilaku AKHLAK dapat semakin baik ke depannya.

Rincian kegiatan NGULIK AKHLAK diantaranya sebagai berikut:
1. Mengingatkan kembali (*reminder*) tentang nilai-nilai utama (*core values*) AKHLAK.
2. Mendiskusikan dengan nuansa santai tentang perilaku keseharian yang mendukung terciptanya lingkungan kerja (*workplace*) yang ber-AKHLAK.
3. Merumuskan perilaku-perilaku penting untuk diimplementasikan secara konsisten.

6. **Collaborative**
   Affirmations: **Building a Synergistic Cooperation**
   Behavior Guidelines:
   1. Provide opportunities for various parties to contribute
   2. Open in working together to generate added value
   3. Mobilize the use of various resources for common goals

Internalization Strategy

AKHLAK is a set of values that are still descriptive in nature, so a strategy is needed so that AKHLAK can emerge into a set of behaviors that can be felt its presence. There are 3 strategies implemented to internalize AKHLAK, namely 3C (Communicate, Connect, and Celebrate).

a. **Communicate**
   Communicating the purpose of the culture built by the organization to employees. This Communicate strategy can be:
   - Notes and Circulars
   - Socialization Presentation
   - Video Content
   - Posters, Banners & Flyers
   - Social Media Creative
   - Townhall
   - FGD
b. **Connect**
   In shaping corporate culture, the cultural behaviors that have been set had to be connected with existing processes within the company, for example Hiring, Strategy and Goal setting, Assessing, Developing, Rewarding, Company Events, Running meetings, Feedback process, as well as how the process decision making is made.
c. **Celebrate**
   To motivate employees who have demonstrated the implementation of behaviors that are in accordance with the company's culture, recognition and awards (celebration) are needed. Awards can be given publicly to provide an example or inspiration to other employees to adopt the same behavior. On the other hand, it can record which behaviors have been well inspired and which need to be improved.

After Bank Mandiri Taspen adopted AKHLAK as a corporate culture and core values since August 28, 2020, Bank Mandiri Taspen has refreshed its understanding of the AKHLAK corporate culture which is packaged in the NGULIK (Ngumpul Asik Ngobrolin) AKHLAK agenda. The agenda for refreshing AKHLAK's corporate culture aims to internalize AKHLAK's behavior so that it can be better in the future.

Details of the activities of NGULIK AKHLAK include the following:
1. Reminder about the core values of AKHLAK.
2. Discuss in a relaxed atmosphere about daily behavior that supports the creation of a work environment with AKHLAK.
3. Formulate important behaviors to be implemented consistently.

Rencana Human Capital Tahun 2022

Human Capital Plan 2022

Perusahaan telah menetapkan *Human Capital Strategic Plan* 2021-2025, yaitu membentuk *High Performing Organization* melalui 3 (tiga) area *focus*, yaitu:

- *High functioning organization*
- *Thriving Culture & Supportive Work Environment*
- *Future-Ready Workforce*

Dengan merujuk pada *Human Capital Strategic Plan* tersebut, di tahun 2022 ini *Human Capital Strategy* meliputi 4 (empat) bagian besar yaitu:

The company has determined the Human Capital Strategic Plan 2021-2025, namely establishing a High Performing Organization through 3 (three) focus areas, namely:

- High functioning organization
- Thriving Culture & Supportive Work Environment
- Future-Ready Workforce

By referring to the Human Capital Strategic Plan, in 2022 the Human Capital Strategy includes 4 (four) major parts, namely:

01 Productivity & Man Power Plan (MPP)

Review beban kerja, kapabilitas, flow proses yang belum optimal / agile mengikuti perubahan sesuai kebutuhan bisnis dan MPP.

Productivity & MPP

Review of workloads, capabilities, process flows that are not yet optimal / agile following changes according to business needs and MPP.

02 Automation & Digitalisasi

Optimalisasi penggunaan platform berbasis digital seperti Learning Management System, Recruitment System, Culture Environment di system HRIS.

Automation & Digitization

Optimizing the use of digital-based platforms such as the Learning Management System, Recruitment System, Culture Environment in the HRIS system.

03 Talent Upskilling & Reskilling & Competencies

Pengembangan kompetensi melalui training berbasis kompetensi dan career opportunities

Competency development through competency-based training and career opportunities

04 A Great Place to Work

Menumbuhkan engagement pegawai yang selaras dengan core value perusahaan, proses kerja berkualitas, dan memberikan experience lebih kepada pegawai

A Great Place to Work

Growing employee engagement that is in line with the company's core values, quality work processes, and providing more experience to employees

Tema serta penjabaran strategy tersebut kedalam bentuk inisiatif strategic sebagai berikut:

The theme and the elaboration of the strategy in the form of strategic initiatives are as follows:

2X Initiative Program To High Performing Organization

2X FIT ENTERPRISE

Organization Design
- Job Grading Refreshment
- Organization Diagnostic & Execution
- Recruitment Agency Collaboration

2X DEVELOPMENT

Development Opportunities
- Development Month
- Self Development
- Onboarding Experience for all
- Competencies Based Training/ Certification
- Mentoring Program
- Development Lab

2X OPPORTUNITIES TO GROW

Career Opportunities
- Staff Development Program
- Talent Swab/Assignment
- Internal Job Advertisement
- Strategic/Cross Department Project Involvement

2X ENGAGE

Score Employee Satisfaction & Culture
- Implementation
- Listening Session
- Welbeing Program
- Recognition Program
- Culture Connect
- Improvement Health Benefit
- Refresh Compensation Program

Untuk mencapai visi Bank yang telah bertransformasi menjadi Bank yang berfokus pada bisnis pensiunan dan UMKM, Bank Mandiri Taspen menyusun Information Technology Strategic Plan (ITSP) 2021-2023, dengan Rencana Transformasi Bank Mandiri Taspen menuju Bank Digital

To achieve the Bank's vision of transforming into a bank that focuses on the pensioner and MSME businesses, Bank Mandiri Taspen has prepared an Information Technology Strategic Plan (ITSP) 2021-2023, with Bank Mandiri Taspen's Transformation Plan into a Digital Bank.

Teknologi Informasi

Information Technology

Memasuki era modernisasi, Teknologi Informasi (TI) menjadi aspek terpenting dalam seluruh aspek kehidupan manusia, termasuk kegiatan bisnis. Banyak perusahaan dituntut untuk mengikuti perkembangan arus Teknologi Informasi yang semakin masif agar perusahaan mampu meningkatkan kinerjanya di tengah persaingan bisnis yang semakin kompetitif. Di lingkungan Bank Mandiri Taspen, TI berperan penting dalam menjaga kelancaran proses bisnis diantaranya untuk otomatisasi sistem operasional pada *core business*.

Dalam rangka mencapai visi transformasi maka pengembangan TI Bank Mandiri Taspen tetap mengedepankan tata kelola teknologi informasi yang baik dan dilakukan dengan fokus pada manajemen risiko dalam pengelolaan operasional TI yang dapat mengganggu kelancaran operasional Bank. Untuk memenuhi tata kelola teknologi tersebut, maka Bank selalu memperhatikan dan memastikan kecukupan kebijakan, standar, dan prosedur penggunaan teknologi informasi, kecukupan proses identifkasi, pengukuran, pemantauan, dan pengendalian risiko penggunaan teknologi informasi, serta dilakukannya sistem pengendalian internal.

Entering the era of modernization, Information Technology (IT) becomes the most important aspect in all aspects of human life, including business activities. Many companies are required to follow the increasingly massive flow of Information Technology so that companies are able to improve their performance in the midst of increasingly competitive business competition. Within the Bank Mandiri Taspen, Information Technology plays an important role in maintaining the smooth running of its business processes, including automating operational systems in the core business.

In order to achieve the vision of transformation, Bank Mandiri Taspen IT development continued to prioritize good information technology governance and was carried out with a focus on risk management in managing IT operations that could disrupt the smooth operation of the Bank. To fulfill such technology governance, the Bank paiid attention to and ensured the adequacy of policies, standards and procedures for the use of information technology, the adequacy of the identification, measurement, monitoring, and risk control processes for the use of information technology, as well as the implementation of an internal control system.

Strategi Manajemen Teknologi Informasi

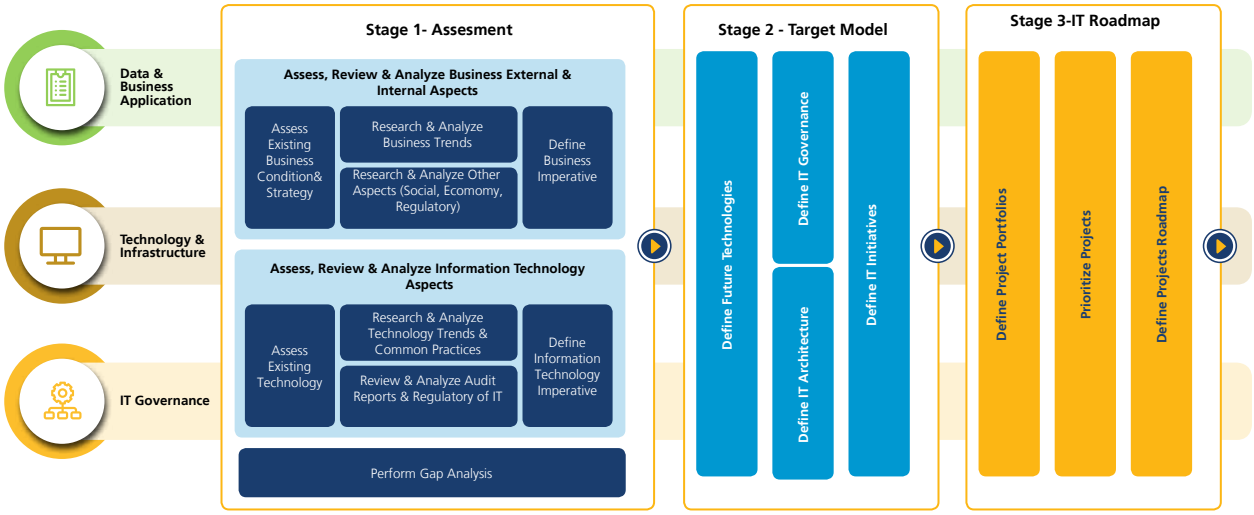
Strategy of Information Technology Management

IT Strategic Plan (ITSP) Bank Mandiri Taspen periode 2021-2023, yang merupakan gambaran strategis (*High Level*) *roadmap* sebagai panduan yang digunakan oleh organisasi IT Bank Mandiri Taspen dalam menyusun rencana pengembangan dan investasi *Information Technology* (IT) pada tahun 2021 sampai dengan tahun 2023.

Dalam ITSP sendiri terdapat 3 (tiga) area utama yaitu Aplikasi Bisnis, Infrastruktur IT, Tata Kelola IT. Untuk mencapai ketiga area tersebut, terdapat proses dalam penyusunannya yang meliputi *Stage* 1 yaitu *Assessment*, *Stage* 2 yaitu target Model, dan terakhir *Stage* 3 untuk menghasilkan IT *Roadmap*. Proses penyusunan tersebut dapat diliat pada gambar di bawah ini:

IT Strategic Plan (ITSP) of Bank Mandiri Taspen for the period 2021-2023, Bank Mandiri Taspen put a strategic picture (High Level) as a guide that could be considered by Bank Mandiri Taspen IT organizations in preparing Information Technology (IT) development and investment plans in 2021 until year 2023.

In ITSP itself there are 3 (three) main areas, namely Business Applications, IT Infrastructure, IT Governance. To achieve these three areas, there is a process in preparation which includes Stage 1, namely Assessment, Stage 2, which is the target model, and finally Stage 3 to produce an IT Roadmap. The preparation process can be seen in the image below:



ITSP periode 2021-2023 Bank Mandiri Taspen juga berisi strategi Bank untuk menuju Bank Digital, dalam menuju hal tersebut terdapat beberapa tantangan seperti:

1. Peningkatan kompetensi SDM disertai dengan penyusunan strategi pengembangan terkait dengan kemampuan dalam bidang teknologi
2. Diverifikasi produk dan fitur *e-channel* yang masih terbatas dan terkendala terhadap kemampuan teknologi internal dan SDM pendukung.
3. Durasi pengembangan teknologi membutuhkan waktu yang lama.

The ITSP for the 2021-2023 period at Bank Mandiri Taspen also contains the Bank's strategy towards becoming a Digital Bank, and in achieving this there are several challenges such as:

1. The improvement of HR competencies is accompanied by the preparation of development strategies related to capabilities in the field of technology
2. Verification of e-channel products and features, which are still limited and constrained by internal technology capabilities and supporting human resources.
3. The duration of technology development takes a long time.

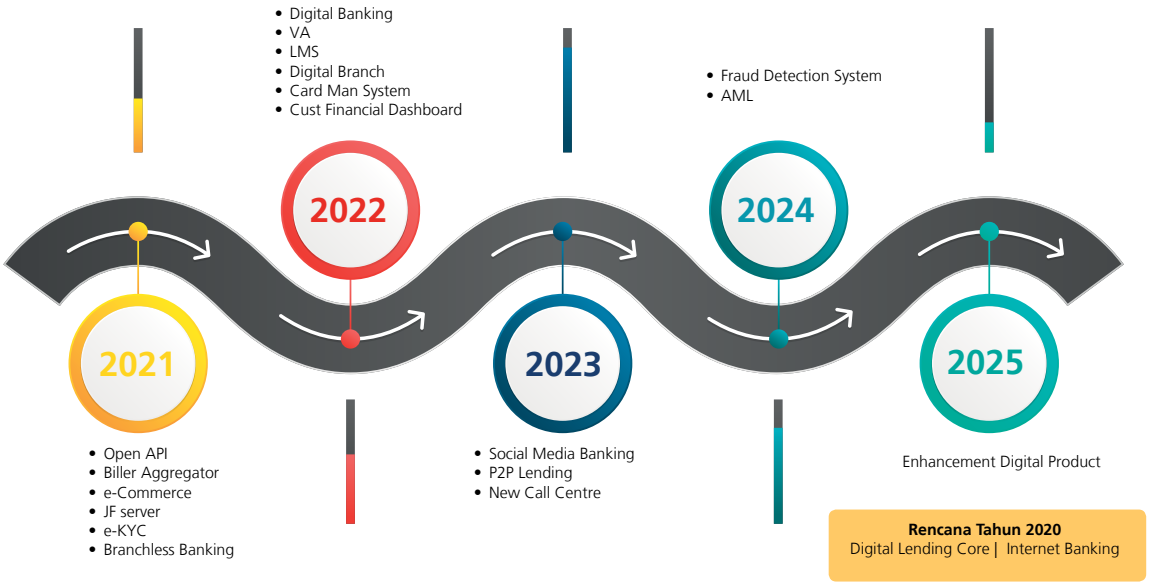
Rencana Tranformasi Teknologi Informasi Bank Mandiri Taspen

Untuk mencapai visi Bank yang telah bertransformasi menjadi Bank yang berfokus pada bisnis pensiunan dan UMKM, diperlukan dukungan TI yang memadai dan berkualitas. Rencana Transformasi Teknologi Informasi Bank Mandiri Taspen dijelaskan sebagai berikut:

Plan of Bank Mandiri Taspen Transformation Technology Information

To achieve the Bank's vision transforming into a Bank that focuses on the pensioner and MSME businesses, adequate and quality IT support is required. The Information Technology Transformation Plan for Bank Mandiri Taspen is explained as follows:

Source: IT Roadmap Bank Mandiri Taspen 2021-2025



Transformasi Teknologi Informasi Bank Mandiri Taspen meliputi 3 (tiga) fokus utama yaitu:

- Transformasi *People*: membangun struktur organisasi yang didukung oleh tim dengan kompetensi teknis dan managerial dengan menyempurnakan struktur organisasi dan kapabilitas team dalam penggunaan teknologi dan selaras dengan *governance* bank yang ada.
- Transformasi *Process*: menerapkan *methodology* sesuai standar dan *best practice* untuk meminimalisir risiko dan mengefisienkan proses melalui otomatisasi. Penerapan transformasi proses ini salah satunya adalah dengan melakukan standarisasi proses TI untuk meningkatkan *quality development* dan *operation* serta peningkatan kemampuan *strategic planning* dan Arsitektur TI
- Transformasi *Technology*: Menggunakan teknologi dengan basis *platform-platform* sesuai *best practice* terkini di industri perbankan.

The transformation of Bank Mandiri Taspen's Information Technology includes 3 (three) main focuses, namely:

- People Transformation: building an organizational structure supported by a team with technical and managerial competencies by perfecting the organizational structure and team capabilities in the use of technology and in line with existing bank governance.
- Process Transformation: applying a methodology according to standards and best practices to minimize risk and streamline processes through automation. One of the implementations of this process transformation is by standardizing IT processes to improve quality development and operations as well as increasing strategic planning and IT architecture capabilities
- Technology Transformation: Using technology based on platforms according to the latest best practices in the banking industry.

Secara garis besar rencana strategis dalam ITSP 2021-2023 dituangkan dalam *Highlevel Roadmap* IT *Strategy* 2021-2023, sebagai berikut:

Principally, the strategic plan in ITSP 2021-2023 is stated in the Highlevel Roadmap IT Strategy 2021-2023, as follows:

HIGH LEVEL ROADMAP UNTUK IT STRATEGIC PLAN 2021-2023
HIGH LEVEL ROADMAP FOR IT STRATEGIC PLAN 2021-2023

	2021	2022	2023
	Tactical	Strategic	
Aplikasi Bisnis **Business Apps**	• Assessment Core Banking Existing untuk Menuju Digital Banking • Pengembangan BM-One, • Pengembangan Finacle, • Pengembangan Aplikasi Eksisting Tuning/ Optimalisasi Performa • Optimalisasi SOA dan Big Data • Existing Banking Core Assessment to Go Digital Banking • BM-One development, • Finacle Development, • Existing Application Development Tuning/ Performance Optimization • SOA and Big Data Optimization	• Implementasi Core Banking System Baru dengan menerapkan Digital Banking • Implementasi Card Management System. Pinpad • Implemetasi Enterprise Content Management, dan Integrasi API • Implementation of New Core Banking System by implementing Digital Banking • Implementation of Card Management System. Pinpad • Enterprise Content Management Implementation, and API Integration	• Implementasi Card Management System, • Implementasi Chatbot dan CRM • Implementasi Digital Application • Implementasi Community Integration • Platform & KYC • Implementasi Data Protection, BPM, Data Analytic • Implementation of Card Management System, • Chatbot and CRM Implementation • Implementation of Digital Application • Implementation of Community Integration • Platforms & KYC • Implementation of Data Protection, BPM, Data Analytics
Infrastruktur IT **IT Infrastructure**	• Pembelian Server Core Banking DC • Implementasi Back Up Management • Penentuan Sewa/Beli Perangkat Office • Implementasi SDN untuk Campus (Proklamasi) dan perluasan pemanfaatan SDWAN Kantor Cabang • Optimalisasi Operasional IT Security • Application Performance Monitoring • Purchase of DC Banking Core Servers • Implementation of Back Up Management • Determination of Rent/Buy Office Equipment • Implementation of SDN for Campus (Proclamation) and expansion of SDWAN utilization for Branch Offices • Optimization of IT Security Operations • Application Performance Monitoring	• Enhancement untuk Back Up Management • Melakukan Optimalisasi back up jaringan existing • Review kebijakan mengenai Security IT • Implementasi Incident & Response Recovery • File Integrity Monitoring • Enhancements for Back Up Management • Optimizing existing network backup • Policy review regarding IT Security • Implementation of Incident & Response Recovery • File Integrity Monitoring	• Implementasi Software Define Network Data Center • Implementasi Software Define Data Center • Peningkatan Operasional Security IT • Implementation of Software Define Network Data Center • Software Define Data Center Implementation • Improved IT Operational Security
Tata Kelola IT **IT Governance**	• Menyusun Standar dan Prinisip dasar Tata Kelola IT • Penyesuaian Struktur Organisasi IT Bank Mandiri Taspen • Menyusun Blueprint IT Service Management (ITSM) • Implementasi ITSM Tools • Risk IT Awareness untuk Digital Banking • Develop basic IT Governance Standards and Principles • Adjustment of the IT Organizational Structure of Bank Mandiri Taspen • Prepare Blueprint for IT Service Management (ITSM) • Implementation of ITSM Tools • Risk IT Awareness for Digital Banking	• Penyusunan Konsep Enterprise Architecture • Kajian untuk Review Kebijakan IT • Pilot Project Pengembangan Aplikasi Menggunakan Metodologi Agile • Drafting the Concept of Enterprise Architecture • Study for IT Policy Review • Application Development Pilot Project Using Agile Methodology	• Implementasi Enterprise Architecture Tool • Implementasi Project & Portfolio Management • Implementation of Enterprise Architecture Tool • Implementation of Project & Portfolio Management

Rencana strategis teknologi informasi dalam rangka menunjang rencana pengembangan Bisnis sesuai *Road Map* diatas adalah sebagai berikut:

1) Tahun 2021 – *Tactical*
- *Assessment Core Banking* Eksisting.
- Menuntaskan pengembangan BM-*One*, Treasury System (Finacle), aplikasi eksisting serta pengoptimalan SOA dan *Big Data*.
- Memperkuat kondisi infrastruktur IT.
- Pengadaan baik sewa/beli perangkat.
- Menuntaskan implementasi *back up management*, Software Define Network (SDN), optimalisasi Operasional IT *Security*, dan *Application Performance Monitoring*.
- Penyesuaian Struktur organisasi IT.

2) Tahun 2022 – *Strategic*
- Pengimplementasian *Core Banking System* Baru, CMS, Pinpad, *Enterprise Content Management*, dan Integrasi API.
- Memperkuat *Back Up Management*.
- Optimalisasi Back Up jaringan eksisting dan *review* kebijakan *security* IT.

Rencana Information technology strategic plan in order to support the business development plan in accordance with the Road Map above is as follows:

1) In 2021 – Tactical
- Existing Banking Core Assessment.
- Completed the development of BM-One, Treasury System (Finacle), existing applications and optimization of SOA and Big Data.
- Strengthening the condition of IT infrastructure.
- Procurement of both rental/purchase of equipment.
- Complete implementation of back up management, Software Define Network (SDN), optimization of IT Security Operations, and Application Performance Monitoring.
- Adjustment of IT organizational structure.

2) In 2022 – Strategic
- Implementation of New Core Banking System, CMS, Pinpad, Enterprise Content Management, and API Integration.
- Strengthening Back Up Management.
- Optimization of the existing network back up and review of IT security policies.

- Implementasi Incident dan *Response Recovery, File Integrity Monitoring*.
- Penyusunan konsep EA dan kajian untuk review kebijakan TI.
- Pengembangan aplikasi menggunakan metode *agile*.

3) Tahun 2023 – *Strategic*

- Implementasi *Content Management System* (CMS), Chatbot, *Customer Relationship Management* (CRM), *Digital Application, Community Integration Platform* dan *Know Your Customer* (KYC), *Data Protection*, *Business process management* (BPM), dan *Data Analytic*.
- Implementasi SDN *Data Center, Software Define Data Center.*
- Memperkuat operasional *Security* IT.
- Implementasi *Enterprise Architecture* (EA) *Tool* dan *Project Portofolio Management.*

- Implementation of Incident and Response Recovery, File Integrity Monitoring.
- Preparation of EA concept and review for IT policy review.
- Application development using agile methods.

3) In 2023 – Strategic

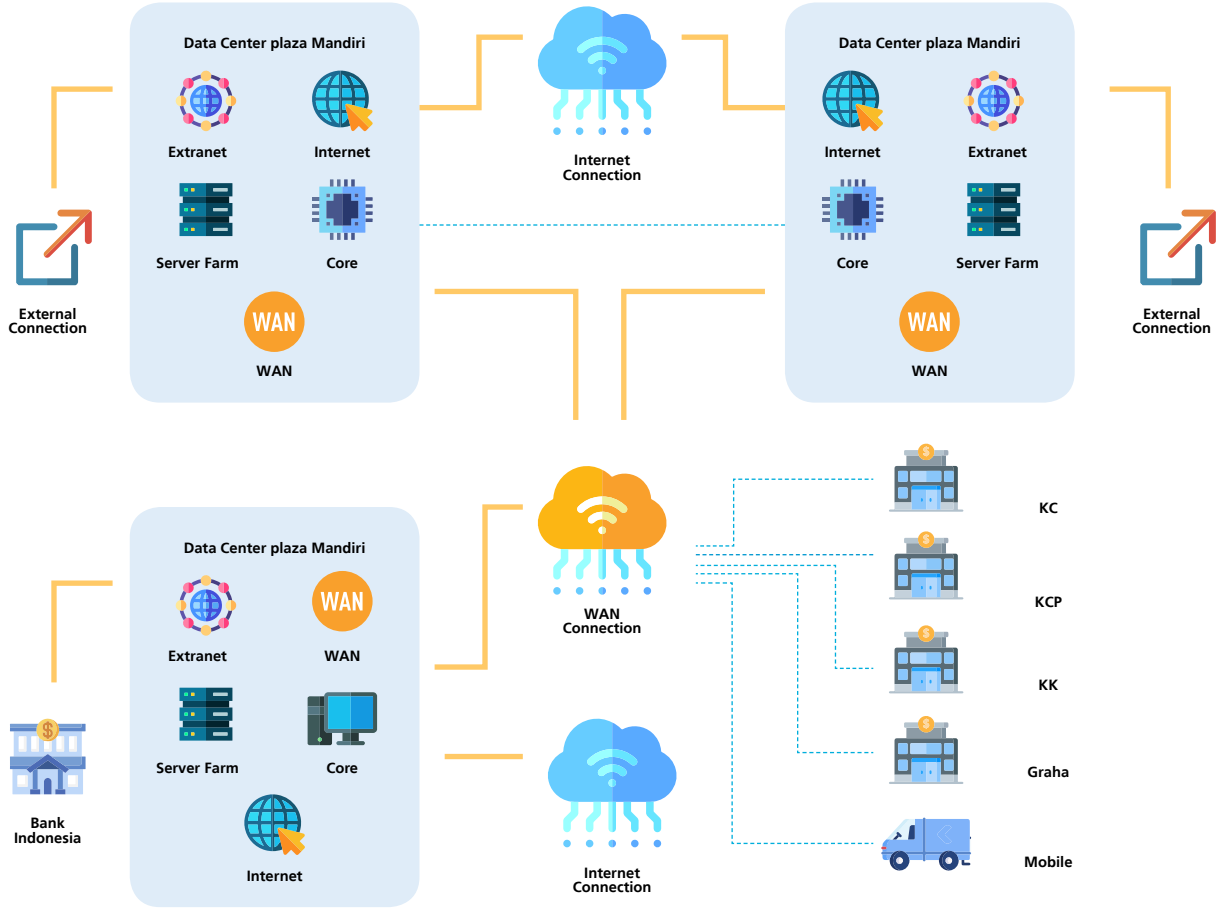
- Implementation of Content Management System (CMS), Chatbot, Customer Relationship Management (CRM), Digital Application, Community Integration Platform and Know Your Customer (KYC), Data Protection, Business Process Management (BPM), and Data Analytics.
- Implementation of SDN Data Center, Software Define Data Center.
- Strengthen IT Security operations.
- Implementation of Enterprise Architecture (EA) Tool and Project Portfolio Management.

IT *Roadmap & Transformation* untuk Mendukung Bisnis Bank

IT Roadmap & Transformation to Support Bank Business

Penguatan legacy system dan infrastruktur TI dengan prioritas pada pemenuhan Infrasturuktur DC dan DRC

Strengthening legacy systems and IT infrastructure with priority on fulfilling DC and DRC Infrastructure.



Virtualization	Plaza Mandiri	Rempoa	Bali
Total Server : 199 Instance VM HCI (HP) : 163 VM BLADE (Dell) : 36	Blade Power Edge (VM 6.0) - Dell	• Blade Power Edge (VM 6.0) - Dell • Hyperconverged gen 10 (VM 6.5) - HPE	Hyperconverged gen 10 (VM 6.5) - HPE

Core Platform	DC	DRC	Proklamasi
Production	Power 814 (8 of 8); 7,9 TB	Power 814 (2 of 6); 4,2 TB	Power 914 (8 of 10); 13,1 TB
Development	-	Power 5 (1 of 1) ; 697 GB	-
Testing (sewa)	-		Power 7 (4 of 6)

Jaringan Kantor Office Network	424
Kantor Pusat Headquarters	1
Kantor Cabang Branch office	41
Kantor Cabang Pembantu Sub-Branch office	77
Kantor Fungsional Non Operasional Non-Operational Functional Office	43
Kantor Fungsional UMK UMK Functional Office	3
Kantor Kas Cash office	107
Mobil Kas Keliling Mobile Cash Car	152

Jaringan Komunikasi Communication Network	
Kantor Cabang Branch office	512 Kbps
Kantor Cabang Pembantu Sub-Branch office	512 Kbps
Kantor KK KK Office	256 Kbps
Kantor Graha Graha office	M2M
Mobil Kas Keliling Mobile Cash Car	M2M
Backup Link & Internet	Indi home

Environment	Jaringan Komunikasi Communication Network
DC to DRC	Iforte
DC to Branch	Telkom, Lintasarta, Icon+
DC to MKK/Graha	XL, Lintasarta, Telkom

Implementasi Implementation	Solusi Solution
IT Security	
Firewall	Palo Alto
Network Access Control (NAC)	Forcescout
Host Security Module (HSM)	Thales
Antivirus	Trendmicro
Patch Management	Ivanti
Privilege Identity Management	Cyberark
Antispam	Asav
Load Balacer	F5

Implementasi Implementation	Solusi Solution
Single Sign On	Custom Apps (Java)
Active Directory	Microsoft
Email	Zimbra
Integrasi	
SOA/Middleware	Redhat JBOSS Fuse
API Management	Axway
Network	
Routing & Swtiching	CIsco
CI/CD	
Devops	Redhat Openshift Container

Kebijakan dan Tata Kelola Teknologi Informasi

Policy and Governance of Information Technology

Dalam rangka mencapai visi transformasi maka pengembangan TI Bank Mandiri Taspen tetap mengedepankan tata kelola teknologi informasi yang baik dan dilakukan dengan fokus pada manajemen risiko dalam pengelolaan operasional TI yang dapat mengganggu kelancaran operasional Bank. Dalam rangka memenuhi tata kelola teknologi maka Bank akan selalu memperhatikan dan memastikan:

1. Kecukupan Kebijakan, Standar, dan Prosedur Penggunaan Teknologi Informasi
2. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko Penggunaan Teknologi Informasi
3. Dilakukannya Sistem Pengendalian Internal

Tata kelola teknologi informasi dilakukan dengan difokuskan pada manajemen risiko operasional terkait Teknologi Informasi yang dapat mengganggu kelancaran operasional Bank. Manajemen risiko TI meliputi hal-hal sebagai berikut:

KECUKUPAN KEBIJAKAN, STANDAR, DAN PROSEDUR PENGGUNAAN TEKNOLOGI INFORMASI

Pemenuhan terhadap aspek ini ditunjukkan bahwa Bank telah menyusun dan memenuhi kebutuhan terkait dengan hal-hal berikut:

a. Kebijakan Teknologi Informasi.
b. Standar dan Prosedur Pengendalian Operasional TI.
c. Standar dan Prosedur Pengamanan TI.
d. Standar dan Prosedur Manajemen Penggunaan Pihak Penyedia Jasa TI.
e. Standar dan Prosedur Pengembangan Sistem TI.
f. Standar dan Prosedur Problem Handling dan Hak Akses.
g. Standar dan Prosedur *Disaster Recovery Plan* (DRP).

In order to reach the vision of the transformation, the IT development of Bank Mandiri Taspen keeps maintaining the good IT governance ahead, and is done by focusing on the operational risk management in the IT operational management which can disrupt the smooth operation of the bank. In order to fulfill the technology governance, the bank will always ensure and pay attention to:

1. The Adequacy of Policies, Standards, and Procedures for the Use of the Information Technology
2. The Adequacy of Identification Processes, Measurement, Monitoring, and Risk Control of the Use of the Information Technology
3. The Implementation of the Internal Control System

Information technology governance is done by focusing on operational risk management related to the Information Technology that can disrupt the smooth operation of the Bank. IT risk management includes as follows:

ADEQUACY OF POLICIES, STANDARDS, AND PROCEDURES FOR THE USE OF THE INFORMATION TECHNOLOGY

The fulfillment of this aspect indicates that the Bank has prepared and fulfilled the needs related to the following matters:

a. Information Technology Policy
b. Standards and Procedures of IT Operational Control
c. Standards and Procedures of IT Security.
d. Standards and Procedures of Management of Use of IT Providers
e. Standards and Procedures of IT System Development
f. Standard and Procedure of Problem Handling and Right of Access
g. Standards and Procedures of Disaster Recovery Plan (DRP).

KECUKUPAN PROSES IDENTIFIKASI, PENGUKURAN, PEMANTAUAN, DAN PENGENDALIAN RISIKO PENGGUNAAN TEKNOLOGI INFORMASI

Pemenuhan terhadap aspek ini ditunjukkan bahwa Bank telah melakukan identifikasi risiko terhadap:

a. Kompleksitas Teknologi Informasi.
b. Perubahan/Pengembangan sistem.
c. Kerentanan sistem TI terhadap ancaman dan serangan.
d. Maturity system TI.
e. Kegagalan sistem TI.
f. Keandalan infrastruktur pendukung.

Identifkasi tersebut telah dilakukan pengukuran, pemantauan sehingga dapat ditentukan langkah-langkah pengendalian untuk menghindari risiko yang dapat terjadi.

SISTEM PENGENDALIAN INTERN ATAS PENGGUNAAN TEKNOLOGI INFORMASI

Pengendalian intern atas Teknologi Informasi yang telah diterapkan antara lain adalah sebagai berikut:

a. Melakukan *backup* data dan sistem utama ke media eksternal.
b. Melakukan pengamanan akses *logic* maupun fisik *Data Center* dan *Disaster Recovery Center.*
c. Pemeliharaan perangkat dan sistem kritikal *Data Center* dan *Disaster Recovery Center* untuk dukungan berkelanjutan.
d. *Capacity Plan* dan *Monitoring*.
e. Pengujian sistem sebelum migrasi ke *production.*
f. *Role base* akses kontrol aplikasi.
g. Pengendalian akses menggunakan *domain* dari *end user.*
h. Pengamanan serangan virus dengan sistem antivirus.
i. *Review* terhadap kewenangan akses sistem.

Hasil dari proses pengendalian yang dilakukan adalah:

a. Operasional sistem TI berjalan.
b. Belum pernah terjadi kegagalan sistem yang menyebabkan operasional bank terhenti baik sementara ataupun dalam waktu yang panjang.
c. Permasalahan yang terjadi dapat terselesaikan dengan baik.
d. Serangan virus terhadap perangkat end user dapat dikendalikan.
e. Kewenangan akses sistem terjaga.

Nilai akhir *self asessment* IT *risk rating* adalah *Low-to moderate.*

ADEQUACY OF IDENTIFICATION PROCESSES, MEASUREMENT, MONITORING, AND RISK CONTROL OF THE USE OF THE INFORMATION TECHNOLOGY

The fulfillment of this aspect indicates that the Bank has identified risk to:

a. Complexity of the Information Technology
b. Change/Development of system
c. Vulnerability of IT systems to threats and attacks
d. IT system maturity
e. IT system failure
f. Reliability of supporting infrastructure.

The identification has been measured and monitored so that control measures can be determined to avoid the possible risks.

INTERNAL CONTROL SYSTEM OVER THE USE OF THE INFORMATION TECHNOLOGY

Internal controls over Information Technology that have been implemented include the following:

a. Perform data backup and main system to external media.
b. Safeguarding logical and physical access to the Data Center and Disaster Recovery Center.
c. Maintenance of critical Data Center and Disaster Recovery Center devices and systems for ongoing support.
d. Capacity Planning and Monitoring.
e. System testing before migrating to production.
f. Application access control base role.
g. Access control using the domain of the end user.
h. Security of virus attacks with an antivirus system.
i. Review of system access authority.

The results of the control process carried out are:

a. IT system operations are running.
b. There has never been a system failure that has caused bank operations to stop either temporarily or for a long time.
c. Problems that occur can be resolved properly.
d. Virus attacks on end user devices can be controlled.
e. System access authority is maintained.

The final score of self-assessment of IT risk rating is Low to moderate.

Arsitektur *Platform* Digitalisasi

Architecture of Digitalization Platform

Dalam melaksanakan transformasi teknologi informasi, telah dibangun *platform* digitalisasi yang merupakan arsitektur aplikasi yang terintegrasi untuk meningkatan kemampuan dalam *development* dan *operation* meliputi:

1. *Platform Channel Web and Mobile*
   Standarisasi *User Interface* (UI) web *application platform* dan *mobile application platform* sebagai standar *template* untuk membuat aplikasi baik internal maupun eksternal. UI akan diintegrasikan dengan logika bisnis melalui manajemen *Application Programming Interface* (API) menggunakan *web service*, dengan tujuan untuk meningkatkan kehandalan dalam penggunaan layanan yang sama pada aplikasi *web* atau *mobile*.
2. *Integration*
   Membangun standarisasi komunikasi antar aplikasi baik internal dan eksternal, dengan melakukan pengelompokan komunikasi dan ketersediaan *service* yang dapat digunakan berulang atau bersamaan. Dalam keberagaman alur komunikasi internal akan dikomunikasikan oleh *Service Oriented Architecture* (SOA) sementara alur komunikasi eksternal menggunakan SOA dan *Application Programming Interface* (API) manajemen. Pemberlakuan standarisasi tersebut pun akan berlaku dengan kerjasama antar aplikasi berbasiskan *host to host*.
3. *Business Logic and Flow*
   Standarisasi permintaan user melalui aplikasi yang terintegrasi dengan data *warehouse*. Standarisasi ini akan memberikan kemudahan dalam mengelola *flow* bisnis *existing* dan *flow* bisnis yang baru sesuai dengan kebutuhan *user*. Adapun tahapan yang ada adalah *design*, *review*, *development* dan implementasi.
4. *Security*
   Membangun dan memperkuat tingkat keamanan aplikasi dengan mengelompokkan fungsi dan penggunaan aplikasi berdasarkan peruntukannya. Dilakukan melalui pembentukan standarisasi akses *user* dari sisi aplikasi dan pemanfaatan data yang digunakan, sehingga proses yang terjadi akan termonitor dengan baik, mencegah penyalahgunaan oleh pihak yang tidak berwenang.
5. *Data and Analytic*
   Mensinergikan seluruh data bank baik yang masuk dan keluar dari seluruh aplikasi yang tersedia melalui penggunaan *Big Data* sebagai sumber atas pembuatan sentralisasi data *reporting* dan *analytics*, dengan tujuan menjadikan seluruh kegiatan olah data lebih tepat, cepat dan informatif.

In carrying out the transformation of information technology, a digitalization platform has been built which is an integrated application architecture to increase capabilities in development and operation including:

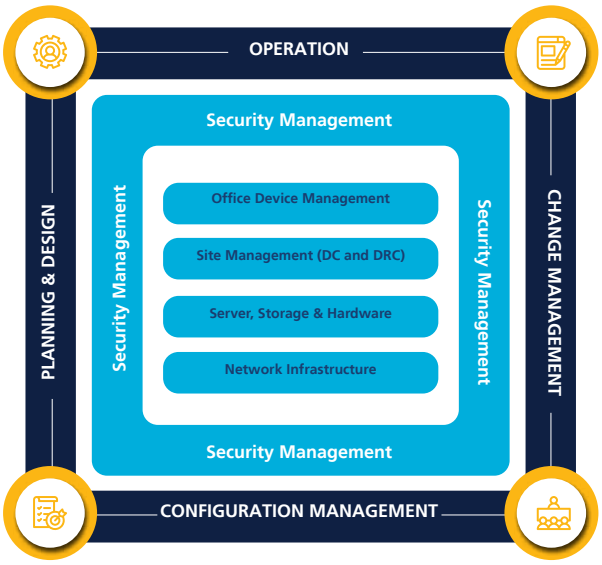
1. Platform Channel Web and Mobile
   The standardization of the User Interface (UI) web application platform and the mobile application platform, as the standard template to create both internal and external applications. The UI will be integrated with the business logic through the management of Application Programming Interface (API) using the web service, aiming to increase the reliability in the use of the similar service on web or mobile applications.
2. Integration
   Building the communication standardization among applications, both internal and external, by classifying the communication and the service availability which can be used repeatedly or together. In the diversity, the internal communication flow will be communicated to the Service Oriented Architecture (SOA), while the external communication uses the SOA and API management. Such standardization validity will be valid by cooperating among applications based on the host to host.
3. Business Logic and Flow
   The standardization of users' requests through applications which are integrated to the warehouse data. This standardization will simply manage the existing business flow and the new business flow based on users' needs. The steps are the design, the review, the development, and the implementation.
4. Security
   The application security level by classifying the application's function and use, based on the allocation. It is carried out through the formation of the user access standardization from the side of the application and the benefit of the used data, therefore the occurred process will be monitor so well, as well as to prevent the misuse by unauthorized parties.
5. Data and Analytic
   Synergizing all the bank data, both enters and exits, of all available applications through the use of the BigData as the source of the making of the centralization of data reporting and analytic, aiming to make all data processing activities faster, more informative, and more precise.

IT Infrastruktur

IT Infrastructure

Pada saat ini Bank Mandiri Taspen memiliki infrastruktur IT sebagai berikut:

Currently, Bank Mandiri Taspen has the following IT infrastructure:



Office Device Management

- Semua perangkat sudah dikelola dan dimonitor dengan *tools* sehingga *patching*, *security* dan *asset management* dapat dikontrol dengan baik.
- PC dan *office peripheral* untuk penggunaan diatas 10 (sepuluh) tahun dikelola dengan metode *managed service* dan sistem sewa, sedangkan untuk penggunaan dibawah 10 (sepuluh) tahun dengan sistem pembelian dan *technical support in source.*

Server, Storage and Hardware

- *Server Wintel* terkonfigurasi secara *virtual* dan sudah mengadopsi teknologi *hyperconverged* dan *storage* yang terdistribusi.
- Implementasi *high availability*, sinkronisasi data dan *backup recovery* active data sudah terintegrasi dengan *tools software Management Backup* dan *high availability.*
- Sinkronisasi data AS400 *core banking* sudah menggunakan *software* yang terintegrasi dan data di*backup* ke media *tape.*

***Site Management* (DC *and* DRC)**

- Terdapat 3 (tiga) *data center* dengan konfigurasi *triangle* yaitu DC Plaza Mandiri, DR Rempoa dan Denpasar Bali.
- Semua *server* yang akan melayani data transaksional akan di konsentrasikan di DC Plaza Mandiri dan DR Rempoa. Sedangkan *server non* transaksional akan di tempatkan di DC Denpasar Bali.

Office Device Management

- All devices have been managed and monitored with tools so that patching, security and asset management can be properly controlled.
- PC and office peripherals for use over 10 years are managed using a managed service method and a rental system, while for use under 10 years with a purchasing system and technical support in source.

Server, Storage and Hardware

- Wintel servers are configured virtually and have adopted hyperconverged technology and distributed storage.
- Implementation of high availability, data synchronization and active data backup recovery have been integrated with Backup Management software tools and high availability.
- Synchronization of AS400 core banking data using integrated software and the data is backed up to tape media.

Site Management (DC and DRC)

- There are 3 (three) data centers with a triangle configuration, namely DC Plaza Mandiri, DR Rempoa and Denpasar Bali.
- All servers that will serve transactional data will be concentrated in DC Plaza Mandiri and DR Rempoa. Meanwhile, non-transactional servers will be placed at DC Denpasar Bali.

Network Architecture

- Sudah ada penerapan SDWAN dibeberapa cabang untuk mendukung *High Availibility.*
- Beberapa area di arstirektur jaringan Bank Mandiri Taspen sudah memenuhi *High Availability* di area *Server Farm* seperti *Core Switch.*
- Sudah memiliki perangkat F5 yang mendukung *Active – Active Data Center Multiple Site* (*License* GTM dan LTM).

Security Management

- Sudah adanya teknologi *Endpoint Protection* yang diimplementasikan di Bank Mandiri Taspen.
- Bank Mandiri Taspen telah mengimplementasikan teknologi *Email-Antimalware*.
- Proses dan teknologi NAC (*Network Access Control*) sudah diterapkan di Bank Mandiri Taspen.
- Penggunaan teknologi PAM (*Privileged Access Management*) untuk *user access control* sudah dijalankan dan rencananya akan di-implementasikan seluruh *device*.
- Sudah adanya *Firewall access* dan juga teknologi IPS yang terdapat pada masing-masing *edge* di lingkungan Bank Mandiri Taspen.
- Untuk mendukung kegiatan WFH Bank Mandiri Taspen sudah mengadopsi teknologi VPN untuk tiap *user* agar dapat akses sesuai dengan role-nya.
- Sudah melakukan *Pentest Infrastucture* dan Aplikasi secara berkala sesuai dengan kebijakan dari OJK.
- Pemanfaatan Teknologi *Patch Management* sudah mulai dilakukan dengan menggunakan *software Patch Management*.
- Sudah melakukan proses *Security Awarness* secara berkala untuk menyosialisasikan IT *Security* kepada karyawan Bank Mandiri Taspen.
- Bank Mandiri Taspen telah memperoleh sertifikasi ISO 27001 untuk *Physical Security Data Center* di Bali.

Untuk memastikan *availability* dari sistem yang ada, setiap tahun dilakukan pengalihan operasional DC ke DRC vise versa.

Tahapan-Tahapan Pelaksanaan Pengalihan Operasional adalah sebagai berikut:

a. *Rundown switch over* dari mesin *Production Core Banking* DRC Rempoa ke mesin *Backup Core Banking Proklamasi*:
   1. *Compare & Synchronization* MIMIX: pukul 14:00 WIB – 16:00 WIB
   2. *Production Trial Run* (PTR): Pukul 20:00 WIB – 20:32 WIB
   3. *Switch Over*: Pukul 22:37 WIB – 22:50
   4. Cek *e-Channel* ATM dan *Mobile Banking*: Pukul 23:10 WIB – 23:17 WIB
   5. Cek Operasional Kantor Cabang: Pukul 08:00 WIB – 09:00 WIB

b. *Rundown switch back* dari mesin *backup core banking* proklamasi ke mesin *production core banking* DRC Rempoa:
   1. *Compare & Synchronization* MIMIX: Pukul 16:45 WIB – 17:09 WIB
   2. *Production Trial Run* (PTR): Pukul 20:20 WIB – 20:41 WIB
   3. *Switch Back:* Pukul 20:41 WIB – 20:48 WIB
   4. Cek e-*Channel* ATM dan *mobile banking*: Pukul 20:55 WIB – 21:08 WIB

Proses uji coba DRP tahun 2021 telah berjalan lancer dan baik, dan hasil proses uji coba DRP tahun 2021 dinyatakan **"Dapat dijalankan dengan baik.**

Network Architecture

- SDWAN has been implemented in several branches to support High Availability.
- Several areas in Bank Mandiri Taspen's network architecture have met High Availability in the Server Farm area such as Core Switch.
- Already have an F5 device that supports Active – Active Data Center Multiple Sites (License GTM and LTM).

Security Management

- Endpoint Protection technology has been implemented at Bank Mandiri Taspen.
- Bank Mandiri Taspen has implemented Email-Antimalware technology.
- The NAC (Network Access Control) process and technology has been implemented at Bank Mandiri Taspen.
- The use of PAM (Privileged Access Management) technology for user access control has been implemented and is planned to be implemented on all devices.
- Firewall access and IPS technology already exist at each edge in the Bank Mandiri Taspen environment.
- To support WFH activities, Bank Mandiri Taspen has adopted VPN technology for each user so that they can access according to their role.
- Have conducted Pentest Infrastructure and Applications periodically in accordance with the policies of OJK.
- Utilization of Patch Management Technology has started to be carried out using Patch Management software.
- Has carried out the Security Awareness process on a regular basis to disseminate IT Security to Bank Mandiri Taspen employees.
- Bank Mandiri Taspen has obtained ISO 27001 certification for Physical Security Data Center in Bali.

To ensure the availability of the existing system, every year a DC operation is transferred to DRC vise versa.

The stages of implementing the operational transfer are as follows:

a. Rundown switch over from Production Core Banking DRC Rempoa machine to Backup Core machine Banking Proklamasi:
   1. Compare & Synchronization MIMIX: 14:00 WIB – 16:00 WIB
   2. Production Trial Run (PTR): 20:00 WIB – 20:32 WIB
   3. Switch Over: 22:37 WIB – 22:50
   4. Check e-Channel ATM and Mobile Banking: 23:10 WIB – 23:17 WIB
   5. Check Branch Office Operations: 08:00 WIB – 09:00 WIB

b. Rundown switch back from the proclamation core banking backup machine to the DRC Rempoa production core banking machine:

1. Compare & Synchronization MIMIX: 16:45 WIB – 17:09 WIB
   2. Production Trial Run (PTR): 20:20 WIB – 20:41 WIB
   3. Switch Back: 20:41 WIB – 20:48 WIB
   4. Check e-Channel ATM and mobile banking: 20:55 WIB – 21:08 WIB

The 2021 DRP trial process has been running smoothly and well, and the results of the 2021 DRP trial process are stated "**Can be run well.**

Fokus Pengembangan Teknologi Informasi Tahun 2021

Information Technology Development Focus in 2021

Beberapa inisiatif strategi pengembangan teknologi informasi tahun 2021 adalah sebagai berikut.

Some of the strategic initiatives for developing information technology in 2021 are as follows.

No	Inisiatif Strategi Strategic Initiative	Aktivitas Activity	Rincian Aktivitas Activity Details
1.	Core Banking System	Assesment Core Banking System (CBS) + Switching eChannel	Pendetailan hasil rekomendasi ITSP 2021-2023 untuk melakukan kajian kelayakan *(capacity planning)* terhadap *CBS* dan *switching eChannel* yang mendukung perkembangan bisnis Bank.
	Core Banking System	Assesment Core Banking System (CBS) + Switching eChannel	Detailed results of ITSP 2021-2023 recommendations to conduct a feasibility study (capacity planning) for CBS and eChannel switching supporting the Bank's business development.
2.	Data Warehouse	*Optimalisasi Data Warehouse* (DWH)	Pengembangan DWH dan portal informasi untuk *dashboard* dengan penyajian data untuk mengetahui perkembangan bisnis beserta *reporting*-nya. Peningkatan infrastruktur DWH untuk meminimumkan waktu proses, waktu respon, dan kemudahan akses data yang tersentralisasi.
	Data Warehouse	Optimalisasi Data Warehouse (DWH)	Development of DWH and information portal for dashboards with data presentation to find out business developments and their reporting. Improving DWH infrastructure to minimize processing time, response time, and ease of access to centralized data.
		Enhancement Master Data Management (MDM)	Tersedianya laporan *Data Quality* untuk kebutuhan Unit Kerja dengan memastikan data menjadi tetap konsisten, akurat, terkini/*update*, relevan dan konstekstual untuk memenuhi kebutuhan bisnis yang berbeda-beda dengan hasil *single customer view (360-degree view of customer information).*
		Enhancement Master Data Management (MDM)	Availability of Data Quality reports for Work Unit needs by ensuring data remains consistent, accurate, current/updated, relevant and contextual to meet different business needs with the results of a single customer view (360-degree view of customer information).
3.	Integration System	Identity Access Management + Single Sign On (Internal) Phase 2	Tersedianya *self service* portal untuk seluruh karyawan dalam mengakses beberapa aplikasi Bank Mandiri Taspen sesuai dengan kewenangan yang diberikan.
	Integration System	Identity Access Management + Single Sign On (Internal) Phase 2	Availability of self service portal for all employees in accessing several bank applications firmly in accordance with the given authority.
4.	Supporting Systems	Dashboard Monitoring Project System.	Membuat aplikasi digitalisasi project *monitoring (dashboard report, updating progress,* dan lainnya*)* untuk memonitor pelaksanaan kegiatan *project*, agar cepat dan akurat pada saat diperlukan.
	Supporting Systems	Dashboard Monitoring Project System.	Creating a digitalization project monitoring application (dashboard reports, updating progress, and others) to monitor the implementation of project activities, so that they are fast and accurate when needed.
		Application Performance Monitoring	Memonitor manajemen kinerja dari aplikasi, untuk mengetahui letak kekurangan-kekurangan dari sebuah aplikasi pada saat terjadinya permasalahan dan mempermudah dalam mendapatkan solusinya *(root cause solution).*
		Application Performance Monitoring	Monitoring the performance management of the application, to find out where the shortcomings of an application occur when problems occur and make it easier to find a solution (root cause solution).
5.	Jasa Konsultasi IT	Jasa Konsultan IT *Governance*	Jasa konsultasi dalam pembuatan *Framework IT Governance* (ITG) untuk memastikan dan mengontrol kinerja IT agar penerapannya sejalan dengan strategi bisnis bank.
	IT Consulting Services	IT Governance Consulting Services	Consulting services in the creation of the IT Governance (ITG) Framework to ensure and control IT performance so that its implementation is in line with the bank's business strategy.

No	Inisiatif Strategi Strategic Initiative	Aktivitas Activity	Rincian Aktivitas Activity Details
		Jasa Konsultan *IT Service Management*	Jasa konsultasi dalam pembuatan *Framework* IT *Service Management (ITSM)* untuk membantu dalam merencanakan, mengelola, dan mengimplementasikan layanan TI, agar selaras dengan kebutuhan bisnis.
		IT Service Management Consultant Services	Consulting services in the creation of an IT Service Management (ITSM) Framework to assist in planning, managing, and implementing IT services, to align with business needs.
6.	Network & Infrastructure	*Network Access Control* (NAC) *phase 2*	Pengembangan aplikasi untuk memonitoring akses *user* di jaringan bank, untuk meminimalkan risiko akses yang tidak sah ke sistem baik secara fisik dan logic, serta mitigasi/ tindakan yang diperlukan.
	Network & Infrastructure	Network Access Control (NAC) phase 2	Application development to monitor user access on the bank's network, to minimize the risk of unauthorized access to the system both physically and logically, as well as the necessary mitigation/actions.
		IP *Phone Solution+Vicon+SDWAN (Collaboration)*	Solusi penggunaan komunikasi dengan jaringan internet yang saling terintegrasi dari audio sistem ke visual sistem sehingga dapat mengurangi biaya jaringan komunikasi konvensional.
		IP Phone Solution+Vicon+SDWAN (Collaboration)	Solutions for using communication with the internet network integrated with each other from the audio system to the visual system so as to reduce the cost of conventional communication networks.
		Security Operation Center (SOC)	Meningkatkan postur keamanan TI *(people, process, technology)* dengan mendeteksi dan merespon ancaman dan serangan terhadap sistem dan aplikasi sebelum berdampak pada bisnis bank.
		Security Operation Center (SOC)	Improving IT security posture (people, process, technology) by detecting and responding to threats and attacks on systems and applications before they impact the bank's business.
7.	Data Center	*Upgrade Mesin* AS400 *Production* + MIMIX	Meningkatkan *performance* mesin AS400 *production* sehingga dapat lebih cepat dalam melakukan proses-proses pengelolaan sistem di *core banking* dan meningkatkan versi sistem replikasi sesuai dengan rencana *upgrade* mesin AS400 *production.*
		Upgrade Mesin AS400 Production + MIMIX	Improving the performance of the AS400 production machine so that it can be faster in carrying out system management processes in core banking and increase the version of the replication system in accordance with the plan to upgrade the AS400 production machine.
		Colocation Data Center (DC) *dan Data Recovery Center (DRC) untuk Core Banking System*	Kerjasama dengan Mandiri sebagai Pihak Penyedia Jasa Teknologi Informasi untuk penempatan *Data Center* (DC) di Rempoa Tangerang dan *Disaster Recovery Center* (DRC) di Plaza Mandiri.
		Colocation Data Center (DC) and Data Recovery Center (DRC) for Core Banking System	Cooperation with Mandiri as an Information Technology Service Provider for the placement of a Data Center (DC) at Rempoa Tangerang and a Disaster Recovery Center (DRC) at Plaza Mandiri.
		Perubahan Status dan Lokasi	Perubahan status dan lokasi *Data Center* (DC) dan *Disaster Recovery Center* (DRC). Kondisi status dan lokasi DC DRC saat ini: a. DC1: Plaza Mandiri; DC2: Bali; b. DRC1: Rempoa; Target inisiatif untuk perubahan status dan lokasi DC DRC menjadi: a. DC1: Proklamasi (critical aplikasi); DC2: Bali (non-critical aplikasi); b. DRC1: Rempoa; DRC2: Plaza Mandiri;
		Status and Location Change	Changes in the status and location of the Data Center (DC) and Disaster Recovery Center (DRC). Current state and location of DC DRC: a. DC1: Plaza Mandiri; DC2: Bali; b. DRC1: Rempoa; The initiative targets for changing the status and location of DC DRC to be: a. DC1: Proclamation (critical application); DC2: Bali (non-critical applications); b. DRC1: Rempoa; DRC2: Plaza Mandiri;

mandiri
taspen

Bank Mandiri Taspen telah berkomitmen dan konsisten dalam mengimplementasikan prinsip-prinsip GCG, serta dalam mengoptimalkan sumber daya yang dimiliki membangun ketahanan perusahaan dengan tetap dalam kerangka GCG, sehingga menciptakan nilai yang berkelanjutan bagi stakeholder dan pertumbuhan yang berkelanjutan.

Bank Mandiri Taspen have been committed and consistent in implementing GCG principles, as well as optimizing their resources to build company resilience by remaining in GCG framework, thereby creating sustainable value for stakeholders and sustainable growth.

Tata Kelola Perusahaan

Corporate Governance

Pencapaian dalam Penerapan Tata Kelola Perusahaan

Achievements In The Implementation of Corporate Governance

Pada semester I dan II tahun 2021 hasil penilaian *self assessment* pelaksanaan GCG adalah 2 atau masuk dalam kategori "Baik"

In the first and second semesters of 2021 the results of the GCG implementation self-assessment obtained 2 or included in the "Good" category

Bank Mandiri Taspen berhasil mempertahankan predikat "*Most Trusted Company*" pada pelaksanaan CGPI dengan skor mencapai 88.87, meningkat dari periode sebelumnya 87.44

Bank Mandiri Taspen earned the predicate "Most Trusted Company" in the implementation of CGPI with a score of 88.87, an increase from the previous period of 87.44.

Bank Mandiri Taspen turut mendukung Strategi Nasional Pencegahan Korupsi dengan merencanakan penerapan SNI ISO 37001 Sistem Manajemen Anti Penyuapan. Bank Mandiri Taspen telah mendapatkan sertfikat ISO 37001:2016 tanggal 9 Desember 2021 dengan hasil audit tidak terdapat kesalahan mayor dan minor.

Bank Mandiri Taspen also supports the National Strategy for Prevention of Corruption by planning the SNI ISO 37001 Anti-Bribery Management System. Bank Mandiri Taspen received the ISO 37001:2016 certificate on December 9, 2021, with the audit results indicating no significant and minor errors.

Dasar Penerapan Tata Kelola Perusahaan

The Bases of Corporate Governance Implementation

Penerapan *corporate governance* pada Bank Mandiri Taspen senantiasa mengacu pada peraturan perundang-undangan yang berlaku. Dasar penerapan *corporate governance* di Bank Mandiri Taspen adalah sebagai berikut:

1. Undang-Undang Republik Indonesia No. 10 tahun 1998 tentang perubahan atas Undang-Undang No. 7 tahun 1992 tentang Perbankan.
2. Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas.
3. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang penerapan Tata Kelola bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
4. Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan.
5. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan.
6. Peraturan Otoritas Jasa Keuangan No.4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.

Selain ketentuan yang diharuskan dari berbagai aturan perundang-undangan di atas, Perseroan juga mendasarkan pada pedoman-pedoman implementasi GCG sebagai berikut.

1. Prinsip-prinsip *Corporate Governance* yang dikembangkan oleh *Organization for Economic Cooperation and Development* (OECD).
2. ASEAN *Corporate Governance Scorecard*.
3. Pedoman GCG Indonesia yang dikembangkan oleh Komite Nasional Kebijakan *Governance* (KNKG).
4. Pedoman GCG Perbankan Indonesia yang dikembangkan oleh Komite Nasional Kebijakan *Governance* (KNKG).

Principles for Enhancing Corporate Governance yang diterbitkan oleh *Basel Committee on Banking Supervision*.

The implementation of corporate governance in Bank Mandiri Taspen always refers to the applicable laws and regulations. The foundations for implementing corporate governance at Bank Mandiri Taspen are as follows:

1. Law of the Republic of Indonesia No. 10 of 1998 concerning Amendment to Law No. 7 of 1992 concerning Banking.
2. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies.
3. Regulation of the Financial Services Authority No. 55/POJK.03/2016 and Circular of the Financial Services Authority No. 13/SEOJK.03/2017 concerning The Implementation of Commercial Bank Governance.
4. Regulation of the Financial Services Authority No. 17/POJK.03/2014 concerning The Implementation of Integrated Risk Management for Financial Conglomerates.
5. Regulation of the Financial Services Authority No. 18/POJK.03/2014 concerning Implementation of Integrated Good Corporate Governance for Financial Conglomerates.
6. Financial Services Authority Regulation No.4/ POJK.03/2016 concerning Assessment of the Soundness of Commercial Banks.

In addition to the required provisions from various laws and regulations above, the Company also bases the following GCG implementation guidelines.

1. Corporate Governance Principles developed by the Organization for Economic Cooperation and Development (OECD).
2. ASEAN Corporate Governance Scorecard.
3. Indonesian GCG Guidelines developed by the National Committee on Governance Policy (KNKG).
4. Indonesian Banking GCG Guidelines developed by the National Committee on Governance Policy (KNKG).

Principles for Enhancing Corporate Governance issued by Basel Committee on Banking Supervision.

Struktur dan Mekanisme Tata Kelola Perusahaan

Corporate Governance Structure and Mechanism

Struktur Organ Perusahaan

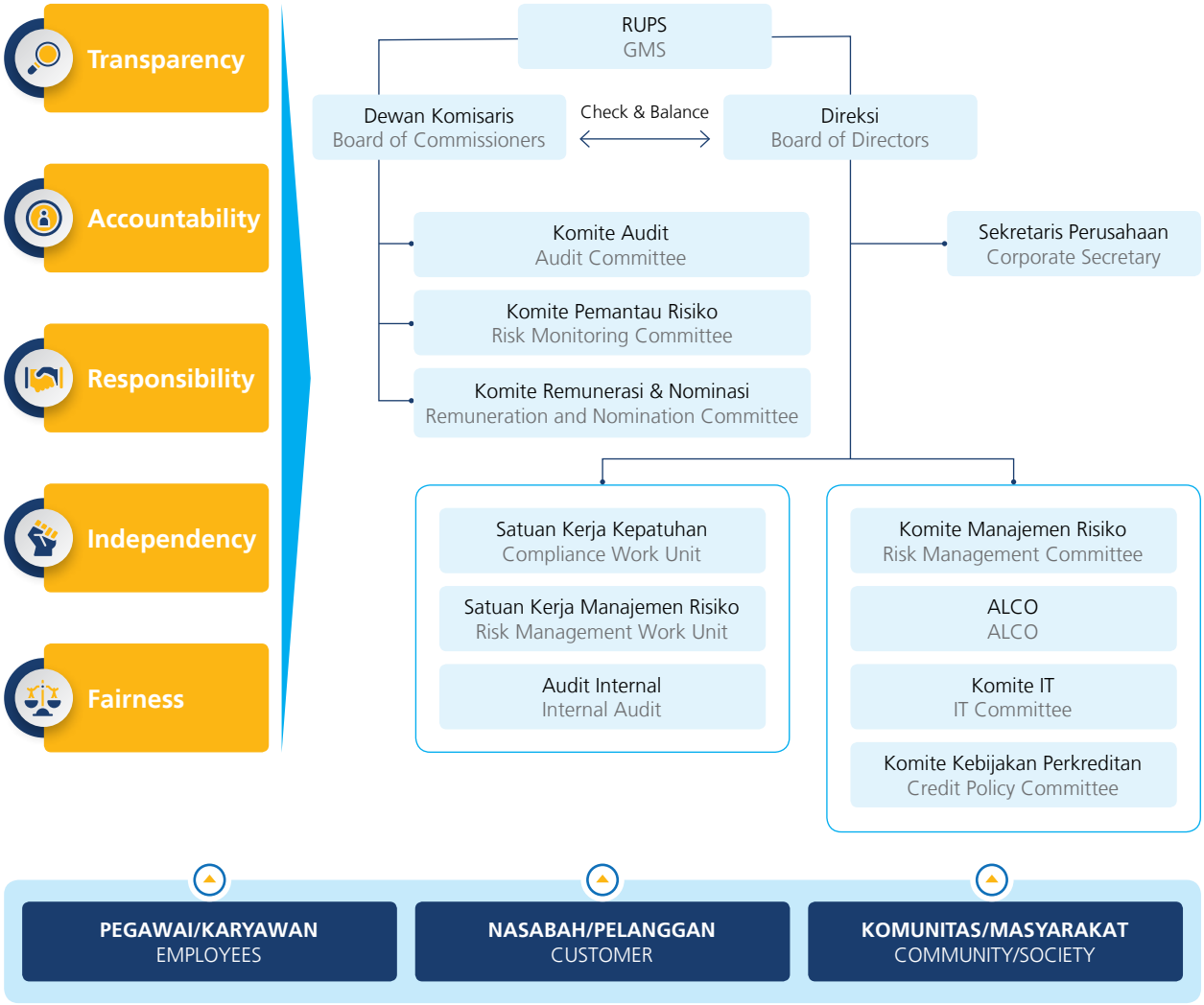
Berdasarkan Undang-Undang Republik Indonesia Nomor 40 tahun 2007 tentang Perseroan Terbatas (UU PT), Organ Perseroan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. Sistem kepengurusan menganut sistem dua badan (*two tier system*), yaitu Dewan Komisaris dan Direksi, yang memiliki wewenang dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanahkan dalam anggaran dasar dan peraturan perundang-undangan. Perseroan juga memiliki organ penunjang baik di bawah Dewan Komisaris dan Direksi dalam rangka mendukung efektivitas tugas dan tanggung jawab Organ Utama.

Struktur Organ Bank Mandiri Taspen disajikan dalam bagan di bawah ini.

Organizational Structure of Company

Based on the Law of the Republic of Indonesia Number 40 of 2007 concerning Limited Liability Companies, Organ of Company consists of Extraordinary general meeting of Shareholders (GMS), Board of Commissioners and Board of Directors. The management system applies the twotier system, namely Board of Commissioners and Board of Directors, which have clear authority and responsibility in accordance with their respective functions as mandated in the Articles of Association and Laws and Regulations. The Company also has supporting organs under the Board of Commissioners and Board of Directors in order to support the effectiveness of the Main Organ's duties and responsibilities.

The organizational Structure of the Company is shown in the scheme below.



Governance Soft Structure

Selain struktur Organ Perseroan, Bank Mandiri Taspen juga telah memiliki infrastruktur GCG yang merupakan ketentuan-ketentuan yang telah ditetapkan oleh Direksi guna mengimplementasikan prinsip-prinsip GCG pada seluruh jenjang organisasi. Dalam pelaksanaannya, Bank Mandiri Taspen telah memiliki berbagai kebijakan/pedoman dalam menjalankan fungsi dan tugasnya yang disebut dengan infrastruktur tata kelola Bank. Tujuan membangun infrastruktur tata kelola Bank antara lain sebagai berikut.

1. Melengkapi kebijakan pendukung dalam penerapan GCG.
2. Menjadi pedoman bagi Bank dalam menjalankan aktivitas sehari-hari sesuai dengan budaya (*corporate culture*) yang diharapkan.
3. Merupakan bentuk komitmen tertulis bagi seluruh jajaran dan tingkatan organisasi Bank dalam rangka meningkatkan disiplin dan tanggung jawab organ perusahaan dalam rangka menjaga kepentingan *stakeholders* sesuai dengan tanggung jawab masing-masing.

Infrastruktur tata kelola Bank yang telah dimiliki oleh Bank Mandiri Taspen antara lain adalah:

1. Anggaran Dasar Bank Mandiri Taspen .
2. Arsitektur Kebijakan Bank Mandiri Taspen .
3. Pedoman dan Tata Tertib Kerja Dewan Komisaris.
4. Pedoman dan Tata Tertib Kerja Direksi.
5. Pedoman Tata Kelola Perusahaan.
6. Piagam Komite Audit.
7. Piagam Komite Pemantau Risiko.
8. Piagam Komite Remunerasi dan Nominasi.
9. *Code of Conduct.*
10. Kebijakan Bisnis yang terdiri dari Kebijakan Perkreditan dan Kebijakan Dana dan Jasa.
11. Kebijakan Operasional dan *Support* yang terdiri dari Kebijakan Sumber Daya Manusia, Kebijakan Akuntansi, Kebijakan *Procurement*, Kebijakan Operasional, dan Kebijakan Teknologi Informasi.
12. Kebijakan Pengendalian yang terdiri dari Kebijakan Internal Audit, Kebijakan Kepatuhan dan Hukum, dan Kebijakan *Risk Management*.

Governance Soft Structure

In addition to the Organizational Structure of Company, Bank Mandiri Taspen also has a GCG infrastructure in the form of provisions set by the Board of Directors to implement GCG principles at all levels of the organization. In its implementation, Bank Mandiri Taspen has had various policies/ guidelines in carrying out its functions and duties called the Infrastructure of Bank Governance. The objectives of constructing the Infrastructure of Bank Governance are as follows.

1. To complete the supporting policies in the implementation of GCG.
2. To be guidelines for the Bank in carrying out daily activities in accordance with the expected corporate culture.
3. To be a form of written commitment for all levels and positions of the Bank's organization in order to improve the discipline and responsibility of company organs in order to preserve the interests of stakeholders in accordance with their respective responsibilities.

The Infrastructure of Bank Governance that has been owned by Bank Mandiri Taspen includes:

1. Articles of Association of Bank Mandiri Taspen.
2. Architecture of Policy of Bank Mandiri Taspen.
3. Guidelines and Code of Conduct of Board of Commissioners.
4. Guidelines and Code of Conduct of Board of Directors.
5. Guidelines for Corporate Governance.
6. Charter of Audit Committee.
7. Charter of Audit Monitoring Committee.
8. Charter of Remuneration and Nomination Committee.
9. Code of Conduct.
10. Business Policy consisting of Credit and Fund and Service Policies.
11. Operational and Support Policy consisting of Human Resource, Accounting, Procurement, Operational, and Information Technology Policies.
12. Control Policy consisting of Internal Audit, Compliance and Legal, and Risk Management Policy.

Mekanisme Tata Kelola Perusahaan

Pemegang Saham

Pemegang saham saham Bank Mandiri Taspen terdiri dari 2 (dua) pemegang saham institusi dan 1 (satu) pemegang saham perorangan. Pemegang saham saham institusi Bank Mandiri Taspen yaitu PT Bank Mandiri (Persero) Tbk. dan PT Taspen (Persero) dengan kepemilikan saham masing-masing di atas 25% dan keduanya merupakan Pemegang saham Pengendali (PSP) Bank Mandiri Taspen. Saham Bank Mandiri Taspen juga dimiliki oleh 1 (satu) orang Pemegang saham perorangan atas nama Ida Bagus Made Putra Jandhana yang memiliki saham di bawah 5%.

Good Corporate Governance Mechanisms

Shareholders

The shareholders of Bank Mandiri Taspen consist of 2 (two) institutional shareholders and 1 (one) individual shareholder. The shareholders of Bank Mandiri Taspen's institutional shares are PT Bank Mandiri (Persero) Tbk and PT Taspen (Persero) with share ownership above 25% each and both of them as the Controlling Shareholders (PSP) of Bank Mandiri Taspen. The shares of Bank Mandiri Taspen are also owned by 1 (one) individual shareholder on behalf of Ida Bagus Made Putra Jandhana who owns shares under 5%

Hak Pemegang Saham

Bank Mandiri Taspen memperlakukan pemegang saham sesuai dengan ketentuan yang berlaku serta menjamin bahwa setiap pemegang saham mendapatkan perlakuan yang wajar serta dapat menggunakan hak-haknya sejalan dengan Anggaran Dasar dan peraturan perundang-undangan yang berlaku. Adapun hak-hak pemegang saham yang diberikan perusahaan dan dijamin oleh undang-undang antara lain sebagai berikut:

1. Berhak menghadiri dan mengeluarkan suara dalam RUPS
2. Berhak menerima pembayaran deviden dan sisa kekayaan dari terjadinya likiudasi perusahaan
3. Berhak mengajukan gugatan terhadap Perseroan ke Pengadilan Negeri apabila dirugikan karena tindakan perseroan yang dianggap tidak adil dan tanpa alasan wajar sebagai akibat keputusan RUPS, Direksi, dan/atau Dewan Komisaris;
4. Berhak meminta kepada perseroan agar sahamnya dapat dibeli dengan harga yang wajar apabila yang bersangkutan tidak menyetujui tindakan Perseroan yang merugikan pemegang saham atau Perseroan, berupa tindakan:

   a. Perubahan anggaran dasar.
   b. Pengalihan atau penjaminan kekayaan Perseroan yang mempunyai nilai lebih dari 50% (lima puluh persen) kekayaan bersih Perseroan.
   c. Penggabungan, peleburan, pengambilalihan, atau pemisahan.
5. Hak Meminta Didahulukan (*Pre-Emptive Right*) dalam hal Perseroan menerbitkan saham baru (*right issue*)
6. Hak Pemeriksaan (*Enqueterecht*) dari pemegang saham yang mewakili 1/10 (satu persepuluh) bagian dari jumlah seluruh saham dengan hak suara, dengan dasar ini pemegang saham diberikan hak oleh Undang-undang untuk melakukan proses audit atau pemeriksaan langsung terhadap perseroan dengan tujuan mendapatkan keterangan dalam hal terjadinya dugaan bahwa perseroan, Direksi dan Dewan Komisaris telah melakukan perbuatan melawan hukum yang akan merugikan pemegang saham dan pihak ketiga.
7. Hak meminta mengadakan RUPS yang dapat dimintakan oleh 1 (satu) orang atau lebih pemegang saham yang bersama-sama mewakili 1/10 (satu persepuluh) atau lebih dari seluruh saham dengan hak suara yang sah, kecuali anggaran dasar menentukan suatu jumlah yang lebih kecil.
8. Hak meminta pembubaran Perseroan yaitu 1 (satu) pemegang saham atau lebih yang mewakili paling sedikit 1/10 (satu persepuluh) bagian dari jumlah seluruh saham dengan hak suara, dapat mengajukan usul pembubaran Perseroan kepada RUPS.

Rights of Shareholders

The company treats shareholders in accordance with the applicable provisions and guarantees that each shareholder gets reasonable treatment and can use their rights in line with the Articles of Association and the applicable laws and regulations. The rights of shareholders provided by the company as well as guaranteed by law are as follows:

1. Right to attend and vote in the GMS.
2. Right to receive Dividend Payout and remaining assets from the liquidation of company.
3. Right to file a lawsuit against the Company to the District Court at the time of suffering losses due to the action(s) taken by the company deemed unfair and unreasonable as result of the resolutions of the GMS, the Board of Directors, and/or the Board of Commissioners.
4. Right to ask the company to purchase his shares at a reasonable price if the concerned shareholder does not approve the action taken by the company that resulted in loss to the shareholder or the company, with the details as follow:
   a. Amendment to the articles of association.
   b. Transfer or guarantee of the Company's asset valued of more than 50% (fifty percent) of the Company's net assets.
   c. Merger, consolidation, acquisition or separation.
5. Pre-Emptive Right in the case of the right issue of new shares of the company.
6. Right to have inquiry procedures (Enqueterecht) to the shareholders representing 1/10 (one tenth) of the total shares with voting rights, as on this basis, the shareholders are granted the right by laws to carry out the audit process or direct inspection to the company with the aim to obtain information in the event of an allegation that the company, the Board of Directors and the Board of Commissioners have committed an unlawful act that will result in loss to the shareholders and third parties.
7. Right to request to hold a GMS that can be requested by 1 (one) or more shareholders who collectively represent 1/10 (one tenth) or more of the total shares with valid voting rights, unless the articles of association determine a smaller amount.
8. Right to request the Winding-up of the Company by 1 (one) or more shareholders representing at least 1/10 (one tenth) of the total shares with voting rights, by submitting a proposal for the Winding-up of the Company to the GMS.

Rapat Umum Pemegang Saham

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi dalam Perseroan yang memiliki kewenangan eksklusif yang tidak diberikan kepada Direksi dan Dewan Komisaris sesuai dengan anggaran dasar dan peraturan perundang-undangan yang berlaku. Forum RUPS merupakan forum yang sangat penting. Dalam RUPS, para pemegang saham memiliki kewenangan utama untuk memperoleh keterangan-keterangan mengenai Perseroan, baik dari Direksi maupun Dewan Komisaris. Keterangan-keterangan tersebut

General Meeting of Shareholders

The General Meeting of Shareholders (GMS) is the highest organ in the Company, which has exclusive authority which is not given to the Board of Directors and the Board of Commissioners under the articles of association and the prevailing laws and regulations. The GMS forum is critical. In the GMS, the shareholders have the central authority to obtain information regarding the Company, both from the Board of Directors and the Commissioners. This information is the basis for the GMS to formulate the Company's

merupakan landasan bagi RUPS untuk mengambil kebijakan dalam menyusun langkah strategis Perseroan, pijakan-pijakan umum dalam mengambil keputusan sebagai sebuah badan hukum. RUPS juga merupakan forum evaluasi kinerja seluruh aspek operasional Perseroan termasuk kegiatan sosial maupun lingkungan.

strategic steps general guidelines in making decisions as a legal entity. The GMS is also a forum for evaluating the performance of all aspects of the Company's operations, including social and environmental activities.

Rapat Umum Pemegang Saham dalam Perseroan terdiri dari;
a. Rapat Umum Pemegang Saham Tahunan.
b. Rapat Umum Pemegang Saham lainnya, yang dalam Anggaran Dasar disebut juga Rapat Umum Pemegang Saham Luar Biasa.

The General Meeting of Shareholders in the Company consists of;
a. Annual General Meeting of Shareholders.
b. Another General Meeting of Shareholders, which in the Articles of Association is also called the Extraordinary General Meeting of Shareholders.

Proses Penyelenggaraan RUPS dan Pemungutan Suara

The Process of Implementing a GMS and Voting

Rapat Umum Pemegang Saham diadakan ditempat kedudukan Perseroan atau ditempat Perseroan melakukan kegiatan usahanya dalam wilayah negara Republik Indonesia. Pemanggilan dilakukan paling lambat 14 (empat belas) hari sebelum tanggal Rapat Umum Pemegang Saham diadakan dengan tidak memperhitungkan tanggal pemanggilan dan tanggal Rapat Umum Pemegang Saham diadakan. Rapat Umum Pemegang Saham dapat dilangsungkan apabila kuorum kehadiran sebagaimana disyaratkan dalam Undang-Undang tentang Perseroan Terbatas telah terpenuhi. Rapat Umum Pemegang Saham dapat mengambil keputusan berdasarkan musyawarah untuk mufakat atau berdasarkan suara setuju dari jumlah suara yang dikeluarkan dalam Rapat Umum Pemegang Saham sebagaimana ditentukan dalam Undang Undang tentang Perseroan Terbatas.

The General Meeting of Shareholders shall be held in the location of the Company. Summons are made no later than 14 (fourteen) days before the date of the General Meeting of Shareholders held without taking into account the date of summons and of the General Meeting of Shareholders. The General Meeting of Shareholders can be held if the quorum has met the requirements stipulated by the Law concerning Limited Liability Companies The general meeting of Shareholders can make decisions based on the amicable discussion or the number of votes issued at the Extraordinary general meeting of Shareholders as stipulated in the Law concerning Limited Liability Companies.

Selain itu dengan memperhatikan Pasal 91 Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas menyatakan bahwa Pemegang Saham dapat juga mengambil keputusan mengikat di luar RUPS dengan syarat semua pemegang saham dengan hak suara menyetujui secara tertulis dengan menandatangani usul yang bersangkutan.

In addition, considering Article 91 of Law no. 40 of 2007 related to Limited Liability Companies stated that Shareholders might also make binding decisions outside the GMS provided that all shareholders with voting rights agreed in writing by signing the proposal in question.

Pelaksanaan RUPS Tahunan 2021 dan Realisasinya

The Implementation of 2020 Annual GMS and Its Realization

Pengambilan keputusan dilaksanakan secara sirkuler dengan usulan keputusan diedarkan kepada seluruh Pemegang Saham.

Decision making is carried out in a circular manner with the proposed decision being circulated to all Shareholders.

Pelaksanaan Implementation	Penandatangan Keputusan Sirkuler untuk menyelenggarakan Rapat Umum pemegang Saham Tahunan PT Bank Mandiri Taspen tahun buku 2020 serta perubahan Anggaran Dasar dan perubahan Pengurus Perseroan tanggal 28 Juni 2021	Signing of the Circular Decision to hold the Annual General Meeting of Shareholders of PT Bank Mandiri Taspen for the 2020 financial year as well as amendments to the Articles of Association and changes to the Company's Management on 28 June 2021
Hasil RUPS Results of the GMS	Keputusan Sirkuler Pemegang Saham Bank Mandiri Taspen yang ditandatangani tanggal 28 Juni 2021 dan diaktakan tanggal 28 Juni 2021 Nomor 15 untuk Agenda Tahunan, tanggal 30 Juni 2021 Nomor 19 untuk Agenda Perubahan Anggaran Dasar dan Nomor 20 untuk Agenda perubahan Pengurus. Hasil Keputusan RUPS Sirkuler telah dilaporkan kepada Departemen Pengawasan Bank I Otoritas Jasa Keuangan sebagai berikut: - Laporan Hasil Keputusan Sirkuler sesuai Surat Nomor: DIR/470/2021 tanggal 2 Juli 2021 - Laporan Pengangkatan Kembali Anggota Dewan Komisaris Independen sesuai surat Nomor DIR/471/2021 tanggal 2 Juli 2021 - Laporan pemberhentian Pengurus sesuai surat Nomor DIR/472/2021 tanggal 2 Juli 2021; dan - Laporan perubahan Anggaran Dasar sesuai surat Nomor DIR/528/2021 tanggal 27 Juli 2021	Bank Mandiri Taspen Shareholders Circular Resolution was signed on June 28, 2021 and notarized on June 28, 2021 Number 15 for the Annual Agenda, June 30, 2021 Number 19 for the Agenda for Amendment to the Articles of Association and Number 20 for the Agenda for Changes to the Management. The results of the Circular GMS resolutions were reported to the Bank Supervision Department of the Financial Services Authority as follows: - Circular Decision Report according to Letter Number: DIR/470/2021 dated 2 July 2021 - Report on the Appointment of Members of the Independent Commissioner's Board according to letter Number DIR/471/2021 dated July 2, 2021 - Report on the dismissal of the Management in accordance with letter Number DIR/472/2021 dated July 2, 2021; and - Report on changes to the Articles of Association according to letter Number DIR/528/2021 dated July 27, 2021

Keputusan dan Realisasi RUPS Tahunan 2021

Keputusan RUPS Sirkuler di bawah tangan telah diaktakan dengan akta Pernyataan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen No.15 tanggal 28 Juni 2021, Nomor 19 tanggal 30 juni 2021 dan Nomor 20 tangal 30 Juni 2021 yang dibuat dihadapan Notaris Zulkifli Harahap, SH.,

Decision and Realization of The 2021 Annual GMS

The decision of the Circular GMS under the hand has been notarized with the deed of Statement of Circular Decision of the Shareholders of PT Bank Mandiri Taspen No.15 dated 28 June 2021, Number 19 dated 30 June 2021 and Number 20 dated 30 June 2021 made before Notary Zulkifli Harahap, SH.,

Agenda Pertama / First Agenda

Persetujuan Laporan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris Serta Pengesahan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020 termasuk memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) terhadap seluruh anggota Direksi dan anggota Dewan Komisaris Perseroan sehubungan dengan pengurusan dan pengawasan Perseroan yang telah dijalankan selama tahun buku yang berakhir pada tanggal 31 Desember 2020, sepanjang aktivitas tersebut tercermin dalam Laporan Tahunan

Approval of the Annual Report and Supervisory Duties Report of the Board of Commissioners and Ratification of the Company's Financial Statements for the financial year ending December 31, 2020 including granting full release and discharge of responsibilities (volledig acquit et de charge) to all members of the Board of Directors and members of the Company's Board of Commissioners in connection with management and supervision of the Company carried out during the financial year ending on December 31, 2020, as long as these activities were reflected in the Annual Report

Keputusan:

1. Menyetujui Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020 dan mengesahkan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020 yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja (*a member firm of Ernst & Young Global Limited*), dengan opini "menyajikan secara wajar, dalam semua hal yang material" sebagaimana dinyatakan dalam laporan Nomor: 00056/2.1032/AU.1/07/0240-1/1/I/2021 tanggal 21 Januari 2021.
2. Atas disetujuinya Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020 serta disahkannya Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020, maka Rapat memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) terhadap seluruh anggota Direksi dan Dewan Komisaris sehubungan dengan pengurusan dan pengawasan Perseroan yang telah dijalankan, selama tahun buku yang berakhir pada tanggal 31 Desember 2020, sejauh tindakan tersebut bukan merupakan tindakan pidana dan tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020.
3. Pembebasan dan pelunasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) juga diberikan kepada:
   a. Bapak Edhi Chrystanto yang menjabat sebagai Komisaris Independen Perseroan sejak tanggal 1 Januari 2020 sampai dengan tanggal 14 Februari 2020;
   b. Bapak Nurkholis Wahyudi yang menjabat sebagai Direktur Perseroan sejak tanggal 1 Januari 2020 sampai dengan tanggal 14 Februari 2020;
   c. Bapak Agus Haryanto yang menjabat sebagai Komisaris Perseroan sejak tanggal 1 Januari 2020 sampai dengan tanggal 30 Juli 2020; dan
   d. Bapak Sukoriyanto Saputro yang menjabat sebagai Komisaris Independen Perseroan sejak tanggal 1 Januari 2020 sampai dengan tanggal 30 Juli 2020.

Decision:

1. Approving the Company's Annual Report including the Supervisory Report of the Company's Board of Commissioners for the financial year ending on December 31, 2020 and ratifying the Company's Financial Statements for the financial year ending December 31, 2020 which had been audited by the Purwantono, Sungkoro & Surja Public Accounting Firm (a member firm of Ernst & Young Global Limited), with the opinion "present fairly, in all material respects" as stated in report Number: 00056/2.1032/AU.1/07/0240-1/1/I/2021 January 21, 2021.
2. Upon the approval of the Company's Annual Report including the Supervisory Report of the Company's Board of Commissioners for the financial year ending on December 31, 2020 and the ratification of the Company's Financial Statements for the financial year ending December 31, 2020, the Meeting granted full release and discharge of responsibilities (volledig acquit). et de charge) against all members of the Board of Directors and the Board of Commissioners in connection with the management and supervision of the Company carried out, during the financial year ended December 31, 2020, as long as the action was not a criminal act, and the action was reflected in the Annual Report and Financial Statements for the financial year ending December 31, 2020.
3. Full release and discharge of responsibility (volledig acquit et de charge) is also given to:
   a. Mr. Edhi Chrystanto who served as Independent Commissioner of the Company from January 1, 2020 to February 14, 2020;
   b. Mr. Nurkholis Wahyudi who served as Director of the Company from 1 January 2020 to 14 February 2020;
   c. Mr. Agus Haryanto who served as Commissioner of the Company from January 1, 2020 to July 30, 2020; and
   d. d. Mr. Sukoriyanto Saputro who has served as the Company's Independent Commissioner from January 1, 2020 to July 30, 2020.

Status: Terealisasi

Status: Realized

Agenda Kedua / Second Agenda

Persetujuan penggunaan laba bersih perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020

Approval for the Use of the Company's Net Profits for the financial year ending on 31 December 2020

Keputusan:

1. Menyetujui dan menetapkan penggunaan laba bersih Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020 sebesar Rp429.159.557.506,- (empat ratus dua puluh sembilan miliar seratus lima puluh sembilan juta lima ratus lima puluh tujuh ribu lima ratus enam Rupiah) sebagai berikut:
   a. Sejumlah 1,17% dari Laba Bersih Perseroan atau sebesar Rp 5.000.000.000,- (lima miliar Rupiah) disisihkan sebagai cadangan wajib.
   b. Sejumlah 15,00% dari Laba Bersih Perseroan atau sebesar Rp 64.373.933.626-, (enam puluh empat miliar tiga ratus tujuh puluh tiga juta sembilan ratus tiga puluh tiga ribu enam ratus dua puluh enam Rupiah) dibagikan sebagai dividen tunai kepada Para Pemegang Saham.
   c. Sejumlah 83,83% dari Laba Bersih Perseroan atau sebesar Rp 359.785.623.880,- (tiga ratus lima puluh sembilan miliar tujuh ratus delapan puluh lima juta enam ratus dua puluh tiga ribu delapan ratus delapan puluh Rupiah) ditetapkan sebagai Laba ditahan
2. Memberikan wewenang dan kuasa kepada Direksi untuk mengatur tata cara pelaksanaan pembayaran dividen dan alokasi laba bersih Perseroan tersebut di atas, sesuai dengan peraturan perundang-undangan yang berlaku.

Decision:

1. Approved and determined the use of the Company's net profit for the financial year ended December 31, 2020, amounting to Rp429,159,557,506,- (four hundred twenty-nine billion one hundred fifty-nine million five hundred fifty-seven thousand five hundred and six Rupiah) as follows:
   a. A total of 1.17% of the Company's Net Profit or Rp 5,000,000,000 (five billion Rupiah) is set aside as mandatory reserves.
   b. A total of 15.00% of the Company's Net Profit or Rp 64,373,933,626-, (sixty-four billion three hundred seventy-three million nine hundred thirty-three thousand six hundred twenty-six Rupiah) is distributed as cash dividends to Shareholders.
   c. A total of 83.83% of the Company's Net Profit or Rp. 359,785,623,880,- (three hundred fifty-nine billion seven hundred eighty-five million six hundred twenty-three thousand eight hundred and eighty Rupiah) is designated as Retained Earnings.
2. Granting authority and power to the Board of Directors to regulate the procedures for the implementation of dividend payments and the allocation of the Company's net profit above, in accordance with the prevailing laws and regulations.

Status: Terealisasi

Status: Realized

Agenda Ketiga / Third Agenda

Persetujuan Penunjukan Kantor Akuntan Publik dan Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan untuk Tahun Buku yang akan berakhir pada tanggal 31 Desember 2021 serta penetapan biaya/ honorariumnya

Approval of Appointment of A Public Accounting Office and Public Accountant to Audit The Company's Financial Statements for the Financial Year that will end on 31 December 2021 and the establishment of the fees/ honorary

Keputusan:

1. Menetapkan Kantor Akuntan Publik Purwantono, Sungkoro & Surja *(a member firm of Ernst & Young Global Limited*) dan Akuntan Publik Muhammad Dudi Kurniawan, untuk mengaudit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021.
2. Memberikan wewenang dan kuasa kepada Dewan Komisaris untuk menetapkan honorarium dan persyaratan lainnya bagi Kantor Akuntan Publik dan Akuntan Publik tersebut, serta menetapkan Kantor Akuntan Publik dan/atau Akuntan Publik pengganti dalam hal Kantor Akuntan Publik Purwantono, Sungkoro & Surja (*a member firm of Ernst & Young Global Limited*) dan/atau Akuntan Publik Muhammad Dudi Kurniawan karena sebab apapun tidak dapat menyelesaikan proses audit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021. Apabila terdapat pergantian Kantor Akuntan Publik dan/atau Akuntan Publik, Dewan Komisaris memberikan laporan ke Pemegang Saham.

Decision:

1. Appointing Public Accountant Firm (KAP) Purwanto, Sungkoro & Surja (a member firm of Ernst & Young Global Limited) and Public Accountant (AP) Muhammad Dudi Kurniawan to audit the Company's Financial Statements for the Buku year ending on December 31, 2021.
2. Giving authority and power to the Board of Commissioners to determine the honorarium and other requirements for the Public Accountant Firm and Public Accountant, as well as assign a replacement Public Accountant Firm and/or Public Accountant in the case of Public Accountant Firm Purwanto, Sungkoro & Surja (a member firm of Ernst & Young Global Limited) and/or Public Accountant Muhammad Dudi Kurniawan, for whatever reason they cannot complete the audit process of the Company's Financial Statements for the financial year ending on December 31, 2021.

Status: Terealisasi

Status: Realized

Agenda Keempat / Fourth Agenda

Penetapan tantiem bagi anggota Direksi dan Dewan Komisaris perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2020 serta penetapan gaji anggota Direksi dan honorarium anggota Dewan Komisaris dan pemberian fasilitas, benefit dan/atau tunjangan lainnya untuk Tahun Buku 2021.

Establishment of tantiem for members of the Board of Directors and Board of Commissioners of the company for the fiscal year ended December 31, 2020, and determination of salary for members of the Board of Commissioners and honorary for members of the Board of Commissioners and provision of facilities/lains for 2021.

Keputusan:

Memberikan wewenang dan kuasa kepada Dewan Komisaris Perseroan dengan terlebih dahulu mendapat persetujuan Pemegang Saham Mayoritas dan diketahui oleh Pemegang Saham Pengendali lainnya untuk menetapkan:

1. Tantiem atas kinerja anggota Direksi dan Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2020.
2. Gaji anggota Direksi dan honorarium Dewan Komisaris dan pemberian fasilitas, benefit dan/atau tunjangan lainnya untuk tahun buku 2021.

Decision:

Granting authority and power to the Board of Commissioners with prior approval from the Majority Shareholders and being recognized by other Controlling Shareholders to determine:

1. Tantiem for the performance of members of the Board of Directors and Board of Commissioners for the financial year ending December 31, 2020.
2. Salaries of members of the Board of Directors and honorarium for the Board of Commissioners and the provision of facilities, benefits and/or other allowances for the 2021 financial year.

Status: Terealisasi

Status: Realized

Agenda Kelima / Fifth Agenda

Perubahan anggaran dasar perseroan terkait kepengurusan	Amendment to the company's budget related to management
Keputusan: 1. Menyetujui mengubah pada Pasal 12 ayat 5 dan ayat 9 Anggaran Dasar Perseroan tentang Direksi, sebagai berikut: a. Pasal 12 ayat 5 Semula berbunyi sebagai berikut: "Jika oleh suatu sebab apapun jabatan seorang atau lebih atau semua anggota Direksi lowong, maka dalam jangka waktu 30 (tiga puluh) hari sejak terjadi lowongan harus diselenggarakan Rapat Umum Pemegang Saham untuk mengisi lowongan itu, dengan memperhatikan ketentuan peraturan perundang-undangan dan Anggaran Dasar." Menjadi berbunyi sebagai berikut: "Apabila oleh suatu sebab jabatan anggota Direksi Perseroan lowong, maka dalam waktu paling lama 90 hari setelah terjadi lowongan, RUPS harus diselenggarakan untuk mengisi jabatan anggota Direksi yang lowong tersebut." b. Pasal 12 ayat 9 Semula berbunyi sebagai berikut: "Anggota Direksi berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada Perseroan paling kurang 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya." Menjadi berbunyi sebagai berikut: "Seorang anggota Direksi berhak: 1) mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis mengenai maksudnya tersebut kepada Pemegang Saham dan Perseroan paling lambat 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya. Jika dalam 30 (tiga puluh) hari setelah diterimanya surat pengunduran diri belum ada keputusan RUPS, maka tanggal efektif pengunduran diri dari anggota Direksi tersebut yaitu pada saat lampaunya jangka waktu 30 (tiga puluh) hari setelah diterimanya surat pengunduran diri tersebut oleh Perseroan; atau 2) mengundurkan diri, dengan terlebih dahulu menyampaikan surat pemberitahuan tentang pengunduran dirinya kepada Pemegang Saham dan kepada Perseroan, tanpa melalui jangka waktu pemberitahuan 30 (tiga puluh) hari sebelumnya kepada Perseroan sebagaimana pada butir (i) di atas, dalam hal terdapat penugasan yang bersangkutan oleh pemerintah yang berwenang atau pemegang saham mayoritas dari Pemegang Saham Perseroan. Apabila sampai dengan tanggal efektif pengunduran diri yang diminta oleh anggota Direksi yang bersangkutan belum ada keputusan RUPS, maka tanggal efektif pengunduran diri anggota Direksi tersebut adalah tanggal yang diminta dalam surat pengunduran dirinya kepada Perseroan." 2. Menyetujui untuk menghapus Pasal 12 ayat 12 Anggaran Dasar Perseroan tentang Direksi, yang sebelumnya berbunyi sebagai berikut: "Apabila seorang anggota Direksi berhenti atau diberhentikan sebelum masa jabatannya berakhir, maka masa jabatan penggantinya adalah sisa masa jabatan anggota Direksi yang digantikannya, kecuali Rapat Umum Pemegang Saham menentukan lain." 3. Menyetujui penambahan ayat pada Pasal 12 Anggaran Dasar Perseroan setelah Pasal 12 ayat 9 menjadi Pasal 12 ayat 10, sebagai berikut: Pasal 12 ayat 10 "Perseroan wajib menyelenggarakan RUPS untuk memutus permohonan pengunduran diri anggota Direksi paling lambat 90 hari setelah diterimanya surat pengunduran diri tersebut." 4. Menyetujui mengubah Pasal 15 ayat 5 dan ayat 8 Anggaran Dasar Perseroan tentang Dewan Komisaris, sebagai berikut: a. Pasal 15 ayat 5 Semula berbunyi sebagai berikut: "Jika oleh suatu sebab apapun jabatan seorang atau lebih atau semua anggota Dewan Komisaris lowong, maka dalam jangka waktu 30 (tiga puluh) hari sejak terjadi lowongan harus diselenggarakan Rapat Umum Pemegang Saham untuk mengisi lowongan itu, dengan memperhatikan ketentuan Ayat 2 (dua) pasal ini." Menjadi berbunyi sebagai berikut:	**Decision:** 1. Approved to amend Article 12 paragraph 5 and paragraph 9 of the Company's Articles of Association regarding the Board of Directors, as follows: a. Article 12 paragraph 5 Originally read as follows: "If for any reason the positions of one or more or all members of the Board of Directors are vacant, then within 30 (thirty) days after the vacancy occurs, a General Meeting of Shareholders must be held to fill the vacancy, considering the provisions of laws and regulations and the Articles of Association." It reads as follows: "If for any reason the position of a member of the Board of Directors of the Company is vacant, then within 90 days after the vacancy occurs, a GMS must be held to fill the position of the vacant member of the Board of Directors." b. Article 12 paragraph 9 Originally read as follows: "Members of the Board of Directors have the right to resign from their positions by notifying the Company in writing at least 30 (thirty) days before the date of their resignation." It reads as follows: "A member of the Board of Directors has the right to: 1) resign from his position by notifying in writing of his intention to the Shareholders and the Company no later than 30 (thirty) days before the date of his resignation. If within 30 (thirty) days after the receipt of the resignation letter there has been no GMS decision, then the effective date for the resignation of the member of the Board of Directors shall be at the lapse of 30 (thirty) days after the receipt of the resignation letter by the Company; or 2) resign, by first submitting a notification letter regarding his resignation to the Shareholders and to the Company, without going through a period of 30 (thirty) days prior notification to the Company as referred to in point (i) above, in the event that there is a relevant assignment by the government authorized person or the majority shareholder of the Company's Shareholders. If up to the effective date of resignation requested by the member of the Board of Directors concerned there has been no resolution of the GMS, then the effective date of resignation of the member of the Board of Directors is the date requested in his resignation letter to the Company." 2. Approved to abolish Article 12 paragraph 12 of the Company's Articles of Association regarding the Board of Directors, which previously read as follows: "If a member of the Board of Directors resigns or is dismissed before his term of office ends, his replacement term of office is the remaining term of office of the member of the Board of Directors he replaces, unless the General Meeting of Shareholders determines otherwise." 3. Approved the addition of paragraphs in Article 12 of the Company's Articles of Association after Article 12 paragraph 9 to Article 12 paragraph 10, as follows: Article 12 paragraph 10 "Companies are required to hold a GMS to decide on the resignation of a member of the Board of Directors no later than 90 days after the receipt of the resignation letter." 4. Approved to amend Article 15 paragraph 5 and paragraph 8 of the Company's Articles of Association regarding the Board of Commissioners, as follows: a. Article 15 paragraph 5 Originally read as follows: If for any reason the positions of one or more or all members of the Board of Commissioners are vacant, then within 30 (thirty) days after the vacancy occurs, a General Meeting of Shareholders must be held to fill the vacancy, taking into account the provisions of Paragraph 2 (two) article this." It reads as follows:

"Apabila oleh suatu sebab jabatan anggota Dewan Komisaris Perseroan lowong, maka dalam waktu paling lama 90 hari setelah terjadi lowongan, RUPS harus diselenggarakan untuk mengisi jabatan anggota Dewan Komisaris yang lowong tersebut."

b. Pasal 15 ayat 8
Semula berbunyi sebagai berikut:
"Anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada Perseroan paling kurang 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya."
Menjadi berbunyi sebagai berikut:
"Seorang anggota Dewan Komisaris berhak:
1) mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis mengenai maksudnya tersebut kepada Perseroan dan Pemegang Saham paling lambat 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya. Jika dalam 30 (tiga puluh) hari setelah diterimanya surat pengunduran diri belum ada keputusan RUPS, maka tanggal efektif pengunduran diri dari anggota Dewan Komisaris tersebut yaitu pada saat lampaunya jangka waktu 30 (tiga puluh) hari setelah diterimanya surat pengunduran diri tersebut oleh Perseroan; atau
2) mengundurkan diri, dengan terlebih dahulu menyampaikan surat pemberitahuan tentang pengunduran dirinya kepada Pemegang Saham dan kepada Perseroan, tanpa melalui jangka waktu pemberitahuan 30 (tiga puluh) hari sebelumnya kepada Perseroan sebagaimana pada butir (i) di atas, dalam hal terdapat penugasan yang bersangkutan oleh pemerintah yang berwenang atau pemegang saham mayoritas dari Pemegang Saham Perseroan. Apabila sampai dengan tanggal efektif pengunduran diri yang diminta oleh anggota Dewan Komisaris yang bersangkutan belum ada keputusan RUPS, maka tanggal efektif pengunduran diri anggota Dewan Komisaris tersebut adalah tanggal yang diminta dalam surat pengunduran dirinya kepada Perseroan."

5. Menyetujui untuk menghapus Pasal 15 ayat 10 Anggaran Dasar Perseroan tentang Dewan Komisaris, yang sebelumnya berbunyi sebagai berikut:
"Apabila seorang anggota Dewan Komisaris berhenti atau diberhentikan sebelum masa jabatannya berakhir, maka jabatan penggantinya adalah sisa masa jabatan anggota Dewan Komisaris yang digantikannya, kecuali Rapat Umum Pemegang Saham menentukan lain."
6. Menyetujui penambahan ayat pada Pasal 15 Anggaran Dasar Perseroan setelah Pasal 15 ayat 8 menjadi Pasal 15 ayat 9, sebagai berikut:
Pasal 15 ayat 9 "Perseroan wajib menyelenggarakan RUPS untuk memutus permohonan pengunduran diri anggota Dewan Komisaris paling lambat 90 hari setelah diterimanya surat pengunduran diri tersebut."
7. Menyetujui untuk memberikan kewenangan kepada salah satu anggota Direksi Perseroan untuk:
   a. Menyatakan kembali perubahan Pasal 12 dan Pasal 15 Anggaran Dasar Perseroan yang telah disetujui dalam nomor a sampai dengan f di atas dan juga untuk menyusun dan menyajikan kembali seluruh pasal-pasal Anggaran Dasar Perseroan, sebagaimana terlampir dalam Lampiran 2 Keputusan Sirkuler ini, menjadi satu Akta Notaris sesuai dengan ketentuan perundang-undangan yang berlaku.
   b. Mengajukan permohonan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia untuk mendapatkan persetujuan dan/atau tanda penerimaan pemberitahuan perubahan Anggaran Dasar kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia maupun instansi lainnya, serta melakukan segala tindakan yang diperlukan sesuai dengan ketentuan perundang-undangan yang berlaku

Status: Terealisasi

"If for any reason the position of a member of the Company's Board of Commissioners is vacant, then within 90 days after the vacancy occurs, a GMS must be held to fill the vacant position of the member of the Board of Commissioners."

b. Article 15 paragraph 8
Originally read as follows:
"Members of the Board of Commissioners have the right to resign from their positions by giving written notification to the Company at least 30 (thirty) days before the date of their resignation."

It reads as follows:
"A member of the Board of Commissioners has the right to:
1) resign from his position by notifying in writing of his intention to the Company and the Shareholders no later than 30 (thirty) days prior to the date of his resignation. If within 30 (thirty) days after the receipt of the resignation letter there has been no GMS decision, then the effective date of the resignation of the member of the Board of Commissioners is the lapse of 30 (thirty) days after the receipt of the resignation letter by the Company; or
2) resign, by first submitting a notification letter regarding his resignation to the Shareholders and to the Company, without going through a period of 30 (thirty) days prior notification to the Company as referred to in point (i) above, in the event that there is a relevant assignment by the government authorized person or the majority shareholder of the Company's Shareholders. If up to the effective date of resignation requested by the member of the Board of Commissioners concerned there has been no resolution of the GMS, then the effective date of resignation of the member of the Board of Commissioners is the date requested in his resignation letter to the Company."

5. Approved to abolish Article 15 paragraph 10 of the Company's Articles of Association regarding the Board of Commissioners, which previously read as follows:
"If a member of the Board of Commissioners resigns or is dismissed before his term of office ends, his replacement position is the remaining term of office of the member of the Board of Commissioners he replaces, unless the General Meeting of Shareholders determines otherwise."
6. Approved the addition of paragraphs in Article 15 of the Company's Articles of Association after Article 15 paragraph 8 to Article 15 paragraph 9, as follows:
Article 15 paragraph 9 "Companies are required to hold a GMS to decide on the resignation of members of the Board of Commissioners no later than 90 days after receipt of the resignation letter."
7. Approved to authorize a member of the Company's Board of Directors to:
   a. Restate the amendments to Article 12 and Article 15 of the Company's Articles of Association that have been approved in numbers a to f above and also to compile and restate all articles of the Company's Articles of Association, as attached in Attachment 2 to this Circular Decree, into one Notary Deed in accordance with the provisions of the applicable legislation.
   b. Submit an application to the Minister of Law and Human Rights of the Republic of Indonesia to obtain approval and/or receipt of notification of amendments to the Articles of Association to the Minister of Law and Human Rights of the Republic of Indonesia and other agencies, and take all necessary actions in accordance with the provisions of the applicable laws and regulations.

Status: Realized

Agenda keenam / Sixth Agenda

Perubahan anggaran dasar dengan menyesuaikan pasal 3 tentang maksud dan tujuan serta kegiatan usaha dan menghapus pasal 18 tentang Dewan Pengawas Syariah dan tugas dan wewenang Dewan Pengawas Syariah.	Amendment of the article of articles to adjust article 3 concerning the purpose and objectives and business activities and removing article 18 concerning the Sharia Supervisory Board and the duties and authorities of the Sharia Supervisory Board

Keputusan: 1. Menyetujui penyesuaian Pasal 3 Anggaran Dasar Perseroan tentang Maksud Dan Tujuan Serta Kegiatan Usaha, dengan menghapus ketentuan Pasal 3 ayat 2 huruf l dan menyesuaikan ketentuan Pasal 3 ayat 3 huruf b, sebagai berikut: a. Menghapus Pasal 3 ayat 2 huruf l, yang semula berbunyi sebagai berikut: *"Menyediakan pembiayaan dan/atau melakukan kegiatan usaha lainnya berdasarkan prinsip syariah, sesuai dengan ketentuan yang ditetapkan oleh yang berwenang dan peraturan perundang-undangan."* b. Menyesuaikan Pasal 3 ayat 3 huruf b, yang semula berbunyi sebagai berikut: *"Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit atau kegagalan pembiayaan berdasarkan prinsip Syariah, dengan syarat harus menarik kembali penyertaannya, dengan memenuhi ketentuan yang ditetapkan oleh pihak yang berwenang."* Menjadi berbunyi sebagai berikut: *"Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit, dengan syarat harus menarik kembali penyertaannya, dengan memenuhi ketentuan yang ditetapkan oleh pihak yang berwenang."* 2. Menyetujui untuk menghapus seluruh isi Pasal 18 tentang Dewan Pengawas Syariah dan Tugas Dan Wewenang Dewan Pengawas Syariah. 3. Menyetujui untuk memberikan kewenangan kepada anggota Direksi Perseroan baik sendiri-sendiri maupun bersama-sama untuk: a. Menyatakan kembali perubahan Pasal 3 Anggaran Dasar Perseroan yang telah disetujui pada keputusan butir a di atas dan juga untuk menyusun dan menyajikan kembali seluruh pasal-pasal Anggaran Dasar Perseroan, sebagaimana terlampir dalam Lampiran 2 Keputusan Sirkuler ini, menjadi satu Akta Notaris sesuai dengan ketentuan perundang-undangan yang berlaku. b. Mengajukan permohonan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia untuk mendapatkan persetujuan dan/atau tanda penerimaan pemberitahuan perubahan Anggaran Dasar kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia maupun instansi lainnya, serta melakukan segala tindakan yang diperlukan sesuai dengan ketentuan perundang-undangan yang berlaku	**Decision:** 1. Approved the adjustment of Article 3 of the Company's Articles of Association regarding the Purpose and Objectives and Business Activities, by removing the provisions of Article 3 paragraph 2 letter l and adjusting the provisions of Article 3 paragraph 3 letter b, as follows: a. Deleting Article 3 paragraph 2 letter l, which originally read as follows: "Providing financing and/or conducting other business activities based on sharia principles, in accordance with the provisions stipulated by the authorities and the laws and regulations." b. Adjusted Article 3 paragraph 3 letter b, which originally read as follows: "Performing temporary equity participation activities to overcome the consequences of credit failure or financing failure based on Sharia principles, provided that the participation must be withdrawn, by fulfilling the conditions set by the competent authorities." Be reads as follows: "Performing temporary capital participation activities to overcome the consequences of credit failure, provided that the participation must be withdrawn, by fulfilling the conditions set by the competent authorities." 2. Agreed to delete the entire contents of Article 18 concerning the Sharia Supervisory Board and the Duties and Authorities of the Sharia Supervisory Board. 3. Approved to grant authority to members of the Company's Board of Directors, either individually or jointly to: a. Restate the amendments to Article 3 of the Company's Articles of Association that have been approved in the decision point a above and also to compile and restate all articles of the Company's Articles of Association, as attached in Attachment 2 to this Circular Decree, into one Notary Deed in accordance with the provisions of the law valid invitation. b. Submit an application to the Minister of Law and Human Rights of the Republic of Indonesia to obtain approval and/or receipt of notification of amendments to the Articles of Association to the Minister of Law and Human Rights of the Republic of Indonesia and other agencies, and take all necessary actions in accordance with the provisions of the applicable laws and regulations.
Status: Terealisasi	**Status: Realized**

Agenda Ketujuh / Seventh Agenda

Persetujuan *reclass* cadangan tujuan unit usaha syariah ke cadangan umum.	Reclass approval of purpose of sharia business unit reserve to general reserve
Keputusan: Menyetujui Reclass Cadangan Tujuan UUS Perseroan sebesar Rp100.000.000.000,- (seratus miliar Rupiah) ke Cadangan Umum Perseroan sebagaimana dimaksud dalam Pasal 70 Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas.	**Decision:** Approved the Reclass of the Company's UUS Purpose Reserves in the amount of Rp.100,000,000,000.- (one hundred billion Rupiah) to the Company's General Reserves as referred to in Article 70 of Law no. 40 of 2007 concerning Limited Liability Companies.
Status: Terealisasi	**Status: Realized**

Agenda Kedelapan / Eighth Agenda

Persetujuan perubahan susunan pengurus Perseroan.	Approval of changes in the Company's board of management
Keputusan: 1. Menyetujui untuk tidak memperpanjang masa jabatan **Bapak Abdul Rachman** sebagai Komisaris Utama Perseroan disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Komisaris Utama Perseroan. 2. Menyetujui untuk mengangkat **Ibu Mustaslimah** sebagai Komisaris Utama Perseroan terhitung sejak tanggal Keputusan Sirkuler ini dan akan berakhir pada penutupan Rapat Umum Pemegang Saham tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2024, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya. Adapun pengangkatan **Ibu Mustaslimah** tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*).	**Decision** 1. Approved not to extend the term of office of **Mr. Abdul Rachman** as the Company's President Commissioner accompanied by thanks for the contribution of his energy and thoughts during his tenure as the Company's President Commissioner. 2. Approved to appoint **Ms. Mustaslimah** as President Commissioner of the Company as of the date of this Circular Decision and will end at the close of the 3rd (third) annual General Meeting of Shareholders since her appointment which will be held in 2024, without prejudice to the rights of the General Meeting of Shareholders to stop it at any time. The appointment of **Ms. Mustaslimah** above is effective after she has received approval from the Financial Services Authority for a fit and proper test.

3. Menyetujui untuk mengangkat kembali **Bapak Zudan Arif Fakrulloh** sebagai Komisaris Independen Perseroan terhitung sejak tanggal Keputusan Sirkuler ini dan akan berakhir pada penutupan Rapat Umum Pemegang Saham tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2024, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya.
4. Menyetujui untuk menerima pengunduran diri **Bapak Iqbal Latanro** sebagai Komisaris Perseroan terhitung sejak tanggal 10 Maret 2021 disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Komisaris Perseroan.
5. Menyetujui untuk mengesampingkan kewajiban untuk memberitahukan pengunduran diri anggota Komisaris secara tertulis kepada Perseroan sekurangnya 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya, sesuai dengan ketentuan yang diatur dalam Pasal 15 ayat (8) Anggaran Dasar Perseroan, dimana pengesampingan ini terbatas pada pengunduran diri **Bapak Iqbal Latanro** dari jabatannya sebagai Komisaris Perseroan.
6. Menyetujui untuk mengangkat **Bapak Chandra Arie Setiawan** sebagai Komisaris Independen Perseroan terhitung sejak tanggal Keputusan Sirkuler ini dan akan berakhir pada penutupan Rapat Umum Pemegang Saham tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2024, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya.
   Adapun pengangkatan **Bapak Chandra Arie Setiawan** tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*).
7. Menyetujui untuk tidak memperpanjang masa jabatan **Bapak Paulus Endra Suyatna** sebagai Direktur Compliance & Control Perseroan disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Direktur Perseroan.
8. Menyetujui untuk mengangkat **Bapak Judhi Budi Wirjanto** sebagai Direktur Compliance & Control Perseroan terhitung sejak tanggal Keputusan Sirkuler ini dan akan berakhir pada penutupan Rapat Umum Pemegang Saham tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2024, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya.
   Adapun pengangkatan **Bapak Judhi Budi Wirjanto** tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*).
9. Menyetujui untuk memberhentikan dengan hormat **Bapak Agus Sanjaya** sebagai Direktur Perseroan disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Direktur Perseroan.
10. Menyetujui untuk mengangkat **Bapak Maswar Purnama** sebagai Direktur Perseroan terhitung sejak tanggal Keputusan Sirkuler ini dan akan berakhir pada penutupan Rapat Umum Pemegang Saham tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2024, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya.
    Adapun pengangkatan **Bapak Maswar Purnama** tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*).
11. Menyatakan terhitung mulai tanggal Keputusan Sirkuler ini, susunan pengurus Perseroan menjadi sebagai berikut:
    - Komisaris Utama : **Mustaslimah***
    - Komisaris Independen : Andi Rivai
    - Komisaris Independen : Adie Soesetyantoro
    - Komisaris Independen : Zudan Arif Fakrulloh
    - Komisaris Independen : **Chandra Arie Setiawan***
    - Direktur Utama : Elmamber Petamu Sinaga
    - Direktur : **Maswar Purnama***
    - Direktur Compliance & Control : **Judhi Budi Wirjanto***
    - Direktur : Iwan Soeroto
    - Direktur : Atta Alva Wanggai

* *berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test).*

Status: Terealisasi

3. Approved to reappoint **Mr. Zudan Arif Fakrulloh** as Independent Commissioner of the Company as of the date of this Circular Decision and will end at the close of the 3rd (third) annual General Meeting of Shareholders since his appointment which will be held in 2024, without prejudice to the rights of the Meeting General Shareholders to dismiss him from time to time.
4. Approved to accept the resignation of **Mr. Iqbal Latanro** as Commissioner of the Company as of March 10, 2021, accompanied by thanks for the contribution of his energy and thoughts while serving as Commissioner of the Company.
5. Agreed to waive the obligation to notify the Company of the resignation of a member of the Board of Commissioners in writing at least 30 (thirty) days before the date of his resignation, in accordance with the provisions stipulated in Article 15 paragraph (8) of the Company's Articles of Association, where this waiver is limited to the resignation of **Mr. Iqbal Latanro** from his position as Commissioner of the Company.
6. Approved to appoint **Mr. Chandra Arie Setiawan** as an Independent Commissioner of the Company as of the date of this Circular Decision and will end at the close of the 3rd (third) annual General Meeting of Shareholders since his appointment which will be held in 2024, without prejudice to the rights of the General Meeting Shareholders to terminate it at any time.

   The appointment of **Mr. Chandra Arie Setiawan** above shall be effective after the person concerned has received approval from the Financial Services Authority for a fit and proper test.
7. Approved not to extend the term of office of **Mr. Paulus Endra Suyatna** as Director of Compliance & Control of the Company accompanied by thanks for the contribution of his energy and thoughts during his tenure as Director of the Company.
8. Approved to appoint **Mr. Judhi Budi Wirjanto** as Director of Compliance & Control of the Company as of the date of this Circular Decision and will end at the close of the 3rd (third) annual General Meeting of Shareholders since his appointment which will be held in 2024, without prejudice to the rights of General Meeting of Shareholders to dismiss it at any time.

   The appointment of **Mr. Judhi Budi Wirjanto** above shall be effective after he has received approval from the Financial Services Authority for a fit and proper test.
9. Approved to honorably dismiss **Mr. Agus Sanjaya** as Director of the Company accompanied by thanks for the contribution of his energy and thoughts during his tenure as Director of the Company.
10. Approved to appoint **Mr. Maswar Purnama** as Director of the Company as of the date of this Circular Decision and will end at the close of the 3rd (third) annual General Meeting of Shareholders since his appointment which will be held in 2024, without prejudice to the rights of the General Meeting of Shareholders to stop it at any time.

    The appointment of **Mr. Maswar Purnama** above shall be effective after he has obtained approval from the Financial Services Authority for a fit and proper test.
11. Stating as of the date of this Circular Decree, the composition of the Company's management will be as follows:
    - President Commissioner : **Mustaslimah***
    - Independent Commissioner : Andi Rivai
    - Independent Commissioner : Adie Soesetyantoro
    - Independent Commissioner : Zudan Arif Fakrulloh
    - Independent Commissioner : **Chandra Arie Setiawan***
    - President Director : Elmamber Petamu Sinaga
    - Director : **Maswar Purnama***
    - Compliance & Control Director : **Judhi Budi Wirjanto***
    - Director : Iwan Soeroto
    - Director : Atta Alva Wanggai

* *effective after the person concerned has obtained approval from the Financial Services Authority for the fit and proper test.*

Status: Realized

Lampiran 2 Keputusan Sirkuler tanggal 28 Juni 2021 / Appendix 2 Circular Decree dated 28 June 2021

PERNYATAAN KEMBALI ANGGARAN DASAR PERSEROAN

NAMA DAN TEMPAT KEDUDUKAN
Pasal 1

1. Perseroan Terbatas ini bernama **"PT BANK MANDIRI TASPEN"** atau disingkat dengan nama **PT BANK MANTAP.**
   (selanjutnya dalam anggaran dasar ini cukup disingkat dengan "Perseroan"), berkedudukan dan berkantor pusat di Jakarta Pusat, DKI Jakarta.
2. Perseroan dapat membuka kantor cabang atau kantor Perwakilan di tempat lain, baik di dalam maupun di luar wilayah Republik Indonesia sebagaimana yang ditetapkan oleh Direksi dengan persetujuan dari Dewan Komisaris serta dengan mengindahkan peraturan perundang-undangan.

JANGKA WAKTU BERDIRINYA PERSEROAN
Pasal 2

Perseroan didirikan untuk jangka waktu tidak terbatas, terhitung sejak tanggal tiga November seribu sembilan ratus sembilan puluh dua (03-11-1992)

MAKSUD DAN TUJUAN SERTA KEGIATAN USAHA
Pasal 3

1. Maksud dan tujuan dari Perseroan ialah melakukan usaha dalam bidang perbankan sesuai dengan ketentuan perundang-undangan yang berlaku.
2. Untuk mencapai maksud dan tujuan tersebut di atas, Perseroan dapat melaksanakan kegiatan usaha sebagai berikut:
   a. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lainnya yang dipersamakan dengan itu;
   b. Memberikan kredit;
   c. Menerbitkan surat pengakuan hutang;
   d. Membeli, menjual atau menjamin atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya:
      - Surat-surat wesel termasuk wesel dan akseptasi oleh bank yang masa berlakunya tidak lebih daripada kebiasaan dalam perdagangan surat-surat dimaksud;
      - Surat pengakuan hutang dan kertas dagang lainnya yang masa berlakunya tidak lebih daripada kebiasaan dalam perdagangan surat-surat dimaksud;
      - Kertas perbendaharaan Negara dan surat jaminan pemerintah;
      - Sertifikat Bank Indonesia (SBI);
      - Obligasi;
      - Surat dagang berjangka waktu sesuai dengan peraturan perundang–undangan yang berlaku;
      - Instrumen surat berharga lain yang berjangka waktu sesuai dengan peraturan perundang-undangan yang berlaku;
   e. Memindahkan uang baik kepentingan sendiri maupun untuk kepentingan nasabah;
   f. Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada Bank lain, baik dengan menggunakan surat, sarana telekomunikasi, maupun dengan wesel unjuk, cek atau sarana lainnya;
   g. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga;
   h. Menyediakan tempat untuk menyimpan barang dan surat berharga;
   i. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak;
   j. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tidak tercatat di bursa efek;
   k. Melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan wali amanat;
   l. Melakukan kegiatan lain yang lazim dilakukan oleh bank sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku;
3. Selain melakukan kegiatan usaha sebagaimana dimaksud dalam ayat 2 pasal ini, Perseroan dapat pula:
   a. Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain dibidang keuangan seperti sewa guna usaha, modal ventura, perusahaan efek, asuransi, serta lembaga kliring penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh pihak yang berwenang;
   b. Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit, dengan syarat harus menarik kembali penyertaannya, dengan memenuhi ketentuan yang ditetapkan oleh pihak yang berwenang;

STATEMENT OF THE COMPANY'S BUDGETS

NAME AND PLACE OF POSITION
Article 1

1. This Limited Liability Company was called "PT BANK MANDIRI TASPEN" or abbreviated as **PT BANK MANTAP**.
   (hereinafter in this articles of association it is sufficiently abbreviated as "Company"), domiciled and headquartered in Central Jakarta, DKI Jakarta.
2. he Company might open branch offices or representative offices in other places, both inside and outside the territory of the Republic of Indonesia as determined by the Board of Directors with the approval of the Board of Commissioners and with due observance of laws and regulations.

IME OF ESTABLISHMENT OF THE COMPANY
Article 2

The company was established for an unlimited period, starting from the third of November one thousand nine hundred and ninety-two (03-11- 1992)

PURPOSE AND OBJECTIVES AND BUSINESS ACTIVITIES
Article 3

1. The purpose and objective of the Company was to conduct business in the banking sector in accordance with the provisions of the prevailing laws and regulations.
2. To achieve the aforementioned purposes and objectives, the Company may carry out business activities as follows:
   a. Collecting funds from the public in the form of deposits in the form of demand deposits, time deposits, certificates of deposit, savings, and/or other equivalent forms;
   b. Providing credit;
   c. Issueing debt instruments;
   d. Buying, selling or guaranteing at its own risk or for the benefit of and on the orders of its customers:
      - Notes including draft and acceptance by the bank which validity period was not longer than the trading practice of the said securities;
      - Debt acknowledgments and other trading papers whose validity period was no longer than the custom in the trading of said securities;
      - Stating treasury bills and government guarantees;
      - Bank Indonesia Certificates (SBI);
      - Bonds;
      - Commercial papers with a period of time in accordance with the prevailing laws and regulations;
      - Other securities instruments with a maturity in accordance with the prevailing laws and regulations;
   e. Transferring money either for own interest or for the benefit of customers;
   f. Placing funds with, borrowing funds from, or lending funds to other Banks, either by letter, telecommunication facilities, or by display draft, check or other means;
   g. Receiving payment of invoices for securities and perform calculations with or between third parties;
   h. Providing a place to store goods and securities;
   i. Carrying out custody activities for the benefit of other parties based on a contract;
   j. Placing funds from one customer to another customer in the form of securities that are not listed on the stock exchange;
   k. Performing the factoring, credit card business and trustee activities;
   l. Performing other activities that were commonly carried out by banks as long as they do not conflict with the prevailing laws and regulations
3. Apart from conducting business activities as referred to in paragraph 2 of this article, the Company may also:
   a. Conducting equity participation in banks or other companies in the financial sector, such as leasing, venture capital, securities companies, insurance, and settlement and deposit clearing houses, in compliance with the provisions stipulated by the competent authority;
   b. Conducting temporary equity participation activities to overcome the consequences of credit failure or financing failure based on Sharia principles, provided that the participation must be withdrawn, subject to the provisions stipulated by the competent authority;

c. Membeli agunan, baik sebagian maupun semua, melalui pelelangan atau dengan cara lain dalam hal debitur tidak memenuhi kewajibannya kepada bank, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya;

c. Purchasing collateral, either partially or completely, through an auction or by other means in the event the debtor does not fulfill his obligations to the bank, provided that the purchased collateral must be cashed as soon as possible;

MODAL
Pasal 4

1. Modal Dasar Perseroan berjumlah Rp819.650.816.000,-(delapan ratus sembilan belas miliar enam ratus lima puluh juta delapan ratus enam belas ribu rupiah) terbagi atas 1.639.301.632 (satu miliar enam ratus tiga puluh sembilan juta tiga ratus satu ribu enam ratus tiga puluh dua) saham, masing-masing saham bernilai Rp.500,-(lima ratus Rupiah).
2. Dari Modal Dasar tersebut telah ditempatkan dan disetor 99,96% (sembilan puluh sembilan koma Sembilan puluh enam persen) atau sejumlah 1.638.608.705 (satu miliar enam ratus tiga puluh delapan juta enam ratus delapan ribu tujuh ratus lima) saham dengan nilai nominal seluruhnya Rp819.304.352.500,-(delapan ratus sembilan belas miliar tiga ratus empat juta tiga ratus lima puluh dua ribu lima ratus Rupiah).
3. Bagian saham yang belum dikeluarkan oleh Perseroan sejumlah 692.927 (enam ratus sembilan puluh dua ribu sembilan ratus dua puluh tujuh) saham disimpan dalam Simpanan/Portepel dan akan dikeluarkan oleh Perseroan menurut keperluan pada waktu dan dengan cara, harga dan persyaratan yang ditetapkan oleh Rapat Umum Pemegang Saham dengan mengindahkan ketentuan Anggaran Dasar dan peraturan lainnya yang berlaku

CAPITAL
Article 4

1. Authorized Capital of the Company, amounting to IDR819,650,816,000, - (eight hundred nineteen billion six hundred fifty million eight hundred and sixteen thousand rupiah) divided into 1,639,301,632 (one billion six hundred thirty-nine million three hundred one thousand six hundred thirty two) shares, each share is valued at IDR500, - (five hundred Rupiah).
2. Of the authorized capital, 99.96% (ninety-nine point ninety-six percent) or a total of 1,638,608,705 (one billion six hundred thirtyeight million six hundred eight thousand seven hundred five) shares have been issued and fully paid. IDR819,304,352,500, - (eight hundred nineteen billion three hundred four million three hundred fifty-two thousand five hundred Rupiah).
3. The part of shares that had not been issued by the Company in the amount of 692,927 (six hundred ninety two thousand nine hundred and twenty seven) shares are stored in a Deposit/Portfolio and would be issued by the Company according to the needs at the time and by means of the price and terms stipulated by the General Meeting. Shareholders with due observance of the provisions of the Articles of Association and other applicable regulations.

SAHAM DAN SURAT SAHAM
Pasal 5

1. Semua saham yang dikeluarkan oleh Perseroan adalah saham atas nama;
2. Yang boleh memiliki dan mempergunakan hak atas saham adalah Warga Negara Indonesia dan/atau badan hukum Indonesia;
3. Perseroan hanya mengakui orang perorangan atau badan hukum sebagai pemilik dari satu saham atau lebih;
4. Apabila saham karena sebab apapun menjadi milik beberapa orang, maka mereka yang memiliki bersama-sama itu diwajibkan untuk menunjuk seorang di antara mereka atau seorang lain sebagai kuasa mereka bersama dan yang ditunjuk atau diberi kuasa itu sajalah yang berhak mempergunakan hak yang diberikan oleh hukum atas saham tersebut;
5. Selama ketentuan sebagaimana dimaksud pada ayat 4 pasal ini belum dilaksanakan, maka para pemegang saham tersebut tidak berhak mengeluarkan suara dalam Rapat Umum Pemegang Saham, sedangkan pembayaran dividen untuk saham itu ditangguhkan;
6. Seorang Pemegang Saham menurut hukum harus tunduk kepada ketentuan dalam Anggaran Dasar ini dan kepada semua keputusan yang diambil secara sah dalam Rapat Umum Pemegang Saham serta peraturan perundang-undangan;
7. Bukti pemilikan saham dapat berupa Surat Saham;
8. Dalam hal Perseroan tidak menerbitkan Surat Saham, pemilikan saham dapat dibuktikan dengan surat keterangan atau catatan yang dikeluarkan oleh Perseroan;
9. Jika dikeluarkan surat saham, maka untuk setiap Surat Saham diberi sehelai Surat Saham;
10. Surat kolektif saham dapat dikeluarkan sebagai bukti pemilikan 2 (dua) atau lebih saham yang dimiliki oleh seorang Pemegang Saham;
11. Pada Surat Saham harus dicantumkan sekurangnya ;
    a. Nama dan alamat Pemegang Saham ;
    b. Nomor surat saham;
    c. Nilai nominal saham;
    d. Tanggal pengeluaran surat saham;
12. Pada surat kolektif saham sekurangnya harus dicantumkan:
    a. Nama dan alamat Pemegang Saham;
    b. Nomor Surat Kolektif Saham;
    c. Nomor surat Saham dan Jumlah Saham;
    d. Nilai nominal saham;
    e. Tanggal pengeluaran surat kolektif saham;
13. Surat Saham dan surat kolektif saham harus ditanda tangani oleh salah seorang anggota Direksi dan salah seorang anggota Dewan Komisaris.

SHARES AND SHARE LETTERS
Article 5

1. All shares issued by the Company are registered shares;
2. Those who might own and use the rights to shares were Indonesian citizens and/or Indonesian legal entities;
3. The company only recognizes an individual or legal entity as the owner of one or more shares;
4. If shares for any reason become the property of several people, then those who jointly own it are obliged to appoint one of them or another person as their joint power of attorney and only those who are appointed or given the power of attorney are entitled to exercise the rights granted by law on the shares;
5. As long as the provisions as referred to in paragraph 4 of this article have not been implemented, the shareholders are not entitled to vote at the General Meeting of Shareholders, while the dividend payment for the shares is postponed;
6. According to the law, a Shareholder must comply with the provisions of this Articles of Association and to all decisions taken legally in the General Meeting of Shareholders and the laws and regulations;
7. Proof of share ownership can be in the form of Share Certificates;
8. In the event that the Company does not issue Share Certificates, share ownership can be proven by a certificate or notes issued by the Company;
9. If a share certificate is issued, then for each Share Certificate a share certificate is given;
10. A collective share certificate can be issued as proof of ownership of 2 (two) or more shares owned by a shareholder;
11. The share certificate must at least state;
    a. Name and address of the Shareholders;
    b. Share certificate number;
    c. Share nominal value;
    d. Share certificate issuance date;
12. At least the following must be stated on the collective share certificate:
    a. Name and address of the Shareholders;
    b. Share Collective Letter Number;
    c. Share certificate number and number of shares;
    d. Share nominal value;
    e. The date of issue of collective share certificate;
13. Share Certificate and collective share certificate must be signed by a member of the Board of Directors and a member of the Board of Commissioners.

PENGGANTI SURAT SAHAM
Pasal 6

1. Jika Surat Saham rusak atau tidak dapat dipakai atas permintaan tertulis dari pemilik Surat Saham tersebut, Direksi mengeluarkan Surat Saham pengganti, setelah asli Surat Saham yang rusak atau tidak dapat dipakai lagi dikembalikan kepada Direksi dan ditukar dengan Surat Saham Pengganti yang nomornya sama dengan Surat Saham aslinya;
2. Surat Saham sebagaimana dimaksud pada ayat (1) pasal ini harus dimusnahkan dan dibuat berita acara oleh Direksi untuk dilaporkan dalam Rapat Umum Pemegang Saham berikutnya;
3. Jika Surat Saham hilang atau rusak sama sekali, atas permintaan tertulis dari pemilik Surat Saham tersebut, Direksi mengeluarkan Surat Saham pengganti setelah menurut pendapat Direksi hal tersebut cukup dibuktikan dan dengan jaminan yang dipandang perlu oleh Direksi untuk setiap peristiwa yang khusus;
4. Setelah Surat Saham pengganti dikeluarkan, maka Surat Saham yang telah digantikan, tidak berlaku lagi terhadap Perseroan;
5. Semua biaya yang berhubungan dengan pengeluaran Surat Saham pengganti, ditanggung oleh Pemegang Saham yang berkepentingan;

Ketentuan sebagaimana dimaksud pada ayat (1), ayat (2), ayat (3), ayat (4), dan ayat (5) mutatis dan mutandis berlaku bagi pengeluaran surat kolektif saham pengganti;

REPLACEMENT OF SHAREHOLDERS
Article 6

1. If the Share Certificate is damaged or cannot be used at the written request of the owner of the Share Certificate, the Board of Directors issues a replacement Share Certificate, after the original damaged or unusable Share Certificate is returned to the Board of Directors and exchanged for a Replacement Share Certificate with the same number as the Share Certificate the original;
2. The Share Certificate as referred to in paragraph (1) of this article must be destroyed and an official report prepared by the Board of Directors to be reported at the next General Meeting of Shareholders;
3. If the Share Certificate is lost or completely damaged, at the written request of the owner of the Share Certificate, the Board of Directors issues a replacement Share Certificate after in the opinion of the Board of Directors it is sufficiently proven and with a guarantee deemed necessary by the Board of Directors for any special event;
4. After the replacement share certificate is issued, the share certificate that has been replaced is no longer valid for the company;
5. All costs associated with the issuance of replacement Share Certificates, are borne by the Shareholders concerned;

The provisions as referred to in paragraph (1), paragraph (2), paragraph (3), paragraph (4), and paragraph (5) mutatis and mutandis apply to the issuance of a replacement collective share certificate;

DAFTAR PEMEGANG SAHAM DAN DAFTAR KHUSUS
Pasal 7

1. Direksi berkewajiban untuk mengadakan, menyimpan dan memelihara Daftar Pemegang Saham dan Daftar Khusus di tempat kedudukan Perseroan dengan sebaik-baiknya;
2. Dalam Daftar Pemegang Saham Perseroan dicatat:
   a. Nama dan alamat para pemegang saham;
   b. Jumlah, nomor dan tanggal perolehan surat saham atau surat kolektif saham serta klasifikasi yang dimiliki oleh para pemegang saham;
   c. Jumlah yang disetor atas setiap saham;
   d. Nama dan alamat dari orang perseorangan atau badan hukum yang mempunyai hak gadai atas saham atau sebagai penerima jaminan fidusia saham dan tanggal perolehan hak gadai atau tanggal pendaftaran jaminan fidusia tersebut;
   e. Keterangan penyetoran saham dalam bentuk lain selain uang.
3. Dalam Daftar Khusus dicatat keterangan mengenai kepemilikan saham anggota Direksi dan Komisaris beserta keluarganya dalam Perseroan dan/atau pada Perseroan lain, tanggal saham itu diperoleh serta perubahan kepemilikan saham dimaksud.
4. a. Pemegang saham harus memberitahukan setiap perpindahan tempat tinggal secara tertulis kepada Direksi Perseroan. Selama pemberitahuan itu belum dilakukan, maka segala panggilan dan pemberitahuan kepada Pemegang Saham adalah sah jika dialamatkan pada alamat Pemegang Saham yang paling akhir dicatat dalam Daftar Pemegang Saham.
   b. Setiap pencatatan-pencatatan dan/atau perubahan-perubahan pada Daftar Pemegang Saham harus ditandatangani oleh seorang anggota Direksi dan seorang anggota Dewan Komisaris.
5. Setiap Pemegang Saham berhak melihat Daftar Pemegang Saham dan Daftar Khusus di tempat dan pada waktu jam kerja kantor Perseroan.
6. Hanya Pemegang Saham yang namanya dicatat dalam Daftar Pemegang Saham adalah Pemegang Saham yang sah dari Perseroan dan berhak untuk melakukan semua hak yang diberikan kepada Pemegang Saham berdasarkan peraturan perundang-undangan serta Anggaran Dasar ini.
7. Dalam hal terjadi penjualan, pemindahtanganan, pengagunan, gadai, *cessie* yang menyangkut saham-saham Perseroan atau hak-hak atau kepentingan-kepentingan atas saham-saham, maka pihak yang berkepentingan harus mengajukan permohonan secara tertulis kepada Direksi atau pihak yang ditunjuk oleh Direksi, untuk dicatat dan didaftarkan dalam Daftar Pemegang Saham, sesuai dengan Anggaran Dasar ini.

LIST OF SHAREHOLDERS AND SPECIAL REGISTER
Article 7

1. The Board of Directors is obliged to maintain, keep and maintain a Register of Shareholders and a Special Register at the domicile of the Company as best as possible;
2. In the Company's Shareholders Register, it is noted:
   a. Names and addresses of shareholders;
   b. The number, number and date of acquisition of share certificates or collective share certificates and classifications owned by the shareholders;
   c. The amount paid up for each share.
   d. The name and address of an individual or legal entity that has pledge over shares or is the recipient of the share fiduciary security and the date of acquisition of the pledge or registration date of the fiduciary security;
   e. Information on payment of shares in the form of other than money
3. The Special Register records information regarding the share ownership of members of the Board of Directors and Commissioners and their families in the Company and/or in other companies, the date the shares were acquired and the change in ownership of the shares concerned.
4. a. Shareholders must notify each change of residence in writing to the Company's Board of Directors. As long as the notification has not been made, all summons and notifications to the Shareholders are valid if they are addressed to the address of the Shareholders which is most recently recorded in the Shareholders Register.
   b. Any records and/or changes to the Shareholders Register must be signed by a member of the Board of Directors and a member of the Board of Commissioners.
5. Every Shareholder has the right to see the Shareholder Register and Special Register at the location and during the office hours of the Company.
6. Only Shareholders whose names are recorded in the Register of Shareholders are legal Shareholders of the Company and have the right to exercise all rights granted to Shareholders based on laws and regulations as well as this Articles of Association.
7. In the event of a sale, transfer, collateral, pledge, cessie involving the Company's shares or the rights or interests of the shares, the interested party must submit a written application to the Board of Directors or a party appointed by the Board of Directors, to recorded and registered in the Register of Shareholders, in accordance with these Articles of Association.

PEMINDAHAN HAK ATAS SAHAM
Pasal 8

1. Pemindahan hak atas saham, harus berdasarkan akta pemindahan hak yang ditandatangani oleh yang memindahkan dan yang menerima pemindahan atau kuasanya yang sah.
2. Pemegang Saham yang hendak memindahkan hak atas saham, harus menawarkan terlebih dahulu secara tertulis kepada Pemegang Saham lain dengan menyebutkan harga serta persyaratan pemindahan hak dan memberitahukan kepada Direksi secara tertulis tentang penawaran tersebut.
3. Pemindahan hak atas saham harus mendapat persetujuan dari instansi yang berwenang, jika peraturan perundang-undangan mensyaratkan hal tersebut.
4. Mulai hari panggilan Rapat Umum Pemegang Saham sampai dengan hari dilaksanakan Rapat Umum Pemegang Saham pemindahan hak atas saham tidak diperkenankan.
5. Apabila karena warisan, perkawinan atau sebab lain saham tidak lagi menjadi milik Warga Negara Indonesia atau badan hukum Indonesia, maka dalam jangka waktu 1 (satu) tahun orang atau badan hukum tersebut wajib memindahkan hak atas sahamnya kepada Warga Negara Indonesia atau badan hukum Indonesia, sesuai ketentuan Anggaran Dasar.
6. Selama ketentuan sebagaimana dimaksud pada ayat 5 pasal ini belum dilaksanakan, maka para Pemegang Saham tersebut tidak berhak mengeluarkan suara dalam Rapat Umum Pemegang Saham, sedangkan pembayaran dividen untuk saham itu ditangguhkan.

TRANSFER OF RIGHTS TO SHARE
Article 8

1. Transfer of rights over shares, must be based on a deed of transfer of rights signed by the transferor and the person receiving the transfer or legal proxies.
2. Shareholders who wish to transfer rights over shares must first offer in writing to other Shareholders stating the price and terms of transfer of rights and notifying the Board of Directors in writing about the offer.
3. Transfer of rights over shares must obtain approval from the competent authority, if the laws and regulations so require it.
4. Starting on the day of the summons for the General Meeting of Shareholders until the day the General Meeting of Shareholders is held, transfer of rights to shares is prohibited.
5. If due to inheritance, marriage or other reasons, shares no longer belong to an Indonesian citizen or Indonesian legal entity, then within 1 (one) year the person or legal entity is obliged to transfer the rights to his shares to an Indonesian citizen or Indonesian legal entity, according to the provisions of the Articles of Association.
6. As long as the provisions as referred to in paragraph 5 of this article have not been implemented, the Shareholders are not entitled to vote at the General Meeting of Shareholders, while the dividend payment for the shares is postponed.

RAPAT UMUM PEMEGANG SAHAM
Pasal 9

1. Rapat Umum Pemegang Saham dalam Perseroan terdiri dari;
   a. Rapat Umum Pemegang Saham Tahunan;
   b. Rapat Umum Pemegang Saham lainnya, yang dalam Anggaran Dasar ini disebut juga Rapat Umum Pemegang Saham Luar Biasa.
2. Istilah Rapat Umum Pemegang Saham dalam Anggaran Dasar ini berarti keduanya, yaitu Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa, kecuali dengan tegas ditentukan lain.
3. Dalam Rapat Umum Pemegang Saham Tahunan:
   a. Direksi menyampaikan:
      1) Laporan Tahunan yang telah ditelaah oleh Dewan Komisaris untuk mendapat persetujuan Rapat Umum Pemegang Saham;
      2) Laporan Keuangan untuk mendapat pengesahan Rapat Umum Pemegang Saham;
   b. Ditetapkan penggunaan laba, jika Perseroan mempunyai saldo laba yang positif;
   c. Diputuskan mata acara Rapat Umum Pemegang Saham lainnya yang telah diajukan sebagaimana mestinya dengan memperhatikan peraturan perundang-undangan yang berlaku dan ketentuan Anggaran Dasar.
4. Persetujuan atas Laporan Tahunan, termasuk pengesahan Laporan Keuangan dan Laporan tugas pengawasan oleh Dewan Komisaris, oleh Rapat Umum Pemegang Saham Tahunan berarti memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya kepada anggota Direksi dan Dewan Komisaris atas pengurusan dan pengawasan yang telah dijalankan selama tahun buku yang lalu, sejauh tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan.
5. Rapat Umum Pemegang Saham Luar Biasa dapat diselenggarakan sewaktu waktu berdasarkan kebutuhan untuk membicarakan dan memutuskan mata acara rapat kecuali mata acara rapat yang dimaksud pada ayat (3) huruf a dan huruf b, dengan memperhatikan peraturan perundang-undangan serta Anggaran Dasar.

GENERAL MEETING OF SHAREHOLDERS
Article 9

1. The General Meeting of Shareholders in the Company consists of;
   a. Annual General Meeting of Shareholders;
   b. Other General Meeting of Shareholders, which in this Articles of Association is also called the Extraordinary General Meeting of Shareholders.
2. The term General Meeting of Shareholders in this Articles of Association means both, namely the Annual General Meeting of Shareholders and the Extraordinary General Meeting of Shareholders, unless expressly stipulated otherwise.
3. In the Annual General Meeting of Shareholders:
   a. The Board of Directors submits:
      1) Annual Report that has been reviewed by the Board of Commissioners for approval from the General Meeting of Shareholders;
      2) Financial reports to be approved by the General Meeting of Shareholders;
   b. Determining the use of profit, if the Company has a positive retained earnings;
   c. Deciding on other agenda of the General Meeting of Shareholders that had been submitted accordingly with due observance of the prevailing laws and regulations and the provisions of the Articles of Association.
4. Approval of the Annual Report, including the ratification of the Financial Report and the Supervisory Report by the Board of Commissioners, by the Annual General Meeting of Shareholders means to provide full repayment and discharge of responsibility to the members of the Board of Directors and the Board of Commissioners for the management and supervision that has been carried out during the previous financial year. , insofar as such actions are reflected in the Annual Report and Financial Report.
5. Extraordinary General Meeting of Shareholders may be held at any time based on the need to discuss and decide on the agenda of the meeting, except for the agenda of the meeting as referred to in paragraph (3) letter a and letter b, with due observance of laws and regulations as well as the Articles of Association.

TEMPAT, PEMANGGILAN DAN PIMPINAN RAPAT UMUM PEMEGANG SAHAM
Pasal 10

1. Rapat Umum Pemegang saham diadakan di tempat kedudukan Perseroan atau di tempat Perseroan melakukan kegiatan usahanya dalam wilayah Negara Republik Indonesia.
2. Rapat Umum Pemegang Saham diselenggarakan dengan melakukan pemanggilan terlebih dahulu kepada para pemegang saham dengan surat tercatat dan/atau dengan iklan dalam surat kabar.
3. Pemanggilan dilakukan paling lambat 14 (empatbelas) hari sebelum tanggal Rapat Umum Pemegang Saham diadakan dengan tidak memperhitungkan tanggal pemanggilan dan tanggal Rapat Umum Pemegang Saham diadakan .
4. Tanpa mengurangi ketentuan lain dalam Anggaran Dasar ini, RUPS dipimpin oleh Komisaris Utama atau dalam hal Komisaris Utama tidak hadir atau berhalangan karena sebab apapun, hal mana tidak perlu dibuktikan kepada pihak manapun, oleh salah seorang anggota Dewan Komisaris dan dalam hal semua anggota Komisaris tidak hadir atau berhalangan dalam RUPS, hal mana tidak perlu dibuktikan kepada pihak manapun, oleh Direktur Utama. Dalam hal Direktur Utama tidak hadir atau berhalangan karena sebab apapun, hal mana tidak perlu dibuktikan kepada pihak mana pun, Rapat Umum Pemegang Saham dipimpin oleh salah seorang anggota Direksi lain yang hadir, dan dalam hal semua anggota Direksi dan anggota Dewan Komisaris tidak hadir atau berhalangan dalam Rapat Umum Pemegang Saham, maka Rapat Umum Pemegang Saham dipimpin oleh seorang yang dipilih dari para Pemegang Saham yang hadir.

PLACE, CALL AND CHAIRMAN OF GENERAL MEETING OF SHAREHOLDERS
Article 10

1. General Meeting of Shareholders is held at the domicile of the Company or at the place where the Company conducts its business activities within the territory of the Republic of Indonesia.
2. The General Meeting of Shareholders is held by making prior summons to the shareholders by registered mail and/or by means of advertisements in newspapers.
3. The summons shall be made no later than 14 (fourteen) days before the date of the General Meeting of Shareholders, excluding the date of the invitation and the date of the General Meeting of Shareholders..
4. Without prejudice to other provisions in this Articles of Association, the GMS shall be chaired by the President Commissioner or in the event that the President Commissioner is absent or absent for any reason, which does not need to be proven to any party, by a member of the Board of Commissioners and in the event that all members of the Board of Commissioners are not was present or was unable to attend the GMS, which did not need to be proven to any party, by the President Director. In the event that the President Director is absent or absent for any reason, which does not need to be proven to any party, the General Meeting of Shareholders shall be chaired by one of the other members of the Board of Directors who are present, and in the event that all members of the Board of Directors and members of the Board of Commissioners are absent or unable to attend. In the General Meeting of Shareholders, the General Meeting of Shareholders shall be chaired by a person who is elected from the attending Shareholders.

KORUM, HAK SUARA DAN KEPUTUSAN RAPAT UMUM PEMEGANG SAHAM
Pasal 11

1. Rapat Umum Pemegang Saham dapat dilangsungkan apabila kuorum kehadiran sebagaimana disyaratkan dalam Undang-Undang tentang Perseroan Terbatas telah terpenuhi.
2. Pemungutan suara mengenai diri orang dilakukan dengan surat tertutup yang tidak ditandatangani dan mengenai hal lain secara lisan, kecuali apabila ketua Rapat Umum Pemegang Saham menentukan lain tanpa ada keberatan dari Pemegang Saham yang hadir dalam Rapat Umum Pemegang Saham.
3. Suara blangko atau suara yang tidak sah dianggap tidak ada dan tidak dihitung dalam menentukan jumlah suara yang dikeluarkan dalam Rapat Umum Pemegang Saham.
   Rapat Umum Pemegang Saham dapat mengambil keputusan berdasarkan musyawarah untuk mufakat atau berdasarkan suara setuju dari jumlah suara yang dikeluarkan dalam Rapat Umum Pemegang Saham sebagaimana ditentukan dalam Undang-Undang tentang Perseroan Terbatas.

CORRUMS, VOTING RIGHTS AND DECISIONS GENERAL MEETING OF SHAREHOLDERS
Article 11

1. The General Meeting of Shareholders can be held if the quorum of attendance as required in the Law on Limited Liability Companies has been fulfilled.
2. Voting regarding a person shall be conducted by means of a closed letter that is not signed and on other matters orally, unless the chairman of the General Meeting of Shareholders determines otherwise without any objection from the Shareholders who are present at the General Meeting of Shareholders.
3. Blank votes or invalid votes are considered non-existent and are not counted in determining the number of votes cast in the General Meeting of Shareholders. The General Meeting of Shareholders may make decisions based on deliberation to reach consensus or based on the votes in favor of the number of votes cast in the General Meeting of Shareholders as determined in the Law on Limited Liability Companies.

DIREKSI
Pasal 12

1. Perseroan diurus dan dipimpin oleh Direksi yang terdiri dari sekurang – kurangnya 3 (tiga) orang anggota Direksi, seorang diantaranya diangkat sebagai Direktur Utama.
2. Yang boleh diangkat sebagai anggota Direksi hanyalah Warga Negara Indonesia yang memenuhi persyaratan yang ditentukan peraturan perundang-undangan yang berlaku.
3. Para anggota Direksi diangkat untuk jangka waktu terhitung sejak ditutupnya RUPS yang mengangkatnya atau ditetapkan lain oleh RUPS dan berakhir pada penutupan RUPS Tahunan yang ke 3 (tiga) sejak pengangkatannya, dengan tidak mengurangi hak dari RUPS untuk sewaktu waktu dapat memberhentikan para anggota Direksi sebelum masa jabatannya berakhir dengan menyebutkan alasannya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut, kecuali apabila ditentukan lain oleh RUPS. Setelah masa jabatannya berakhir anggota Direksi tersebut dapat diangkat kembali untuk satu kali masa jabatan, kecuali apabila ditentukan lain oleh Rapat Umum Pemegang Saham.
4. Ketentuan tentang besarnya gaji dan tunjangan lainnya, termasuk tantiem (*Tantieme*) dan santunan purna jabatan ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham yang kewenangan tersebut dapat dilimpahkan kepada Dewan Komisaris.
5. Apabila oleh suatu sebab jabatan anggota Direksi Perseroan lowong, maka dalam waktu paling lama 90 hari setelah terjadi lowongan, RUPS harus diselenggarakan untuk mengisi jabatan anggota Direksi yang lowong tersebut.
6. Dalam hal oleh suatu sebab apapun semua jabatan anggota Direksi lowong, untuk sementara Perseroan diurus oleh anggota Dewan Komisaris yang ditunjuk oleh Rapat Dewan Komisaris.

DIRECTORS
Article 12

1. The company is managed and led by a Board of Directors consisting of at least 3 (three) members of the Board of Directors, one of whom is appointed as the President Director.
2. Those who may be appointed as members of the Board of Directors are only Indonesian citizens who meet the requirements stipulated by the prevailing laws and regulations.
3. Members of the Board of Directors are appointed for a period commencing from the closing of the GMS which appointed them or otherwise determined by the GMS and ending at the closing of the 3rd (third) Annual GMS since their appointment, without prejudice to the rights of the GMS to at any time dismiss members of the Board of Directors before the term. his position ends by stating the reasons. Such termination is effective from the closing of the GMS, unless otherwise stipulated by the GMS. After the term of office ends, the member of the Board of Directors can be reappointed for one term of office, unless otherwise stipulated by the General Meeting of Shareholders.
4. Provisions regarding the amount of salary and other allowances, including tantiem (tantieme) and pension benefits, are determined based on the decision of the General Meeting of Shareholders, whose authority can be delegated to the Board of Commissioners.
5. If for any reason the position of one or more or all of the members of the Board of Directors is vacant, then within 30 (thirty) days from the time the vacancy occurs, a General Meeting of Shareholders must be held to fill the vacancy, with due observance of the provisions of laws and regulations and the Articles of Association.
6. In the event that for any reason all positions of the members of the Board of Directors are vacant, the Company is temporarily managed by a member of the Board of Commissioners appointed by the Meeting of the Board of Commissioners.

7. Dalam hal terdapat anggota Direksi yang berakhir masa jabatannya dan RUPS belum menetapkan penggantinya, maka anggota Direksi yang telah berakhir masa jabatannya tersebut dapat ditetapkan oleh RUPS untuk melaksanakan pekerjaannya dengan kekuasaan dan wewenang yang sama dengan ketentuan anggota Direksi yang telah berakhir masa jabatannya tersebut baru menjalankan 1 (satu) periode masa jabatan sesuai Peraturan yang berlaku.
8. Dalam hal anggota Direksi yang berakhir masa jabatannya sebagaimana dimaksud dalam ayat (7) di atas diangkat kembali, maka masa jabatan yang bersangkutan pada saat penetapan sesuai Ayat (7) turut diperhitungkan
9. Seorang anggota Direksi berhak:
   a. mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis mengenai maksudnya tersebut kepada Pemegang Saham dan Perseroan paling lambat 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya. Jika dalam 30 (tiga puluh) hari setelah diterimanya surat pengunduran diri belum ada keputusan RUPS, maka tanggal efektif pengunduran diri dari anggota Direksi tersebut yaitu pada saat lampaunya jangka waktu 30 (tiga puluh) hari setelah diterimanya surat pengunduran diri tersebut oleh Perseroan; atau
   b. mengundurkan diri, dengan terlebih dahulu menyampaikan surat pemberitahuan tentang pengunduran dirinya kepada Pemegang Saham dan kepada Perseroan, tanpa melalui jangka waktu pemberitahuan 30 (tiga puluh) hari sebelumnya kepada Perseroan sebagaimana pada butir (i) di atas, dalam hal terdapat penugasan yang bersangkutan oleh pemerintah yang berwenang atau pemegang saham mayoritas dari Pemegang Saham Perseroan. Apabila sampai dengan tanggal efektif pengunduran diri yang diminta oleh anggota Direksi yang bersangkutan belum ada keputusan RUPS, maka tanggal efektif pengunduran diri anggota Direksi tersebut adalah tanggal yang diminta dalam surat pengunduran dirinya kepada Perseroan.
10. Perseroan wajib menyelenggarakan RUPS untuk memutus permohonan pengunduran diri anggota Direksi paling lambat 90 hari setelah diterimanya surat pengunduran diri tersebut.
11. Jabatan anggota Direksi berakhir, jika:
    a. kehilangan kewarganegaraan Indonesia;
    b. mengundurkan diri sesuai dengan ketentuan ayat (9) pasal ini;
    c. tidak lagi memenuhi persyaratan peraturan perundang-undangan;
    d. meninggal dunia;
    e. diberhentikan berdasarkan keputusan Rapat Umum Pemegang Saham;
12. Anggota Direksi dapat diberhentikan untuk sementara waktu oleh Dewan Komisaris apabila mereka bertindak bertentangan dengan Anggaran Dasar ini atau terdapat indikasi melakukan perbuatan yang mengakibatkan kerugian bagi Perseroan atau melalaikan kewajibannya atau terdapat alasan yang mendesak bagi Perseroan, yang pelaksanaannya dengan memperhatikan peraturan perundang-undangan yang berlaku;
13. Dalam hal terdapat penambahan anggota Direksi, maka masa jabatan Direksi tersebut akan berakhir bersamaan dengan berakhirnya masa jabatan anggota Direksi lainnya yang telah ada, kecuali Rapat Umum Pemegang Saham menentukan lain;

7. In the event that there is a member of the Board of Directors whose term of office has ended and the GMS has not determined a replacement, then the member of the Board of Directors whose term of office has ended can be determined by the GMS to carry out their work with the same power and authority as stipulated that the member of the Board of Directors whose term of office has ended has just started running. 1 (one) term of office in accordance with the applicable Regulations.
8. the event that a member of the Board of Directors whose term of office has ended as referred to in paragraph (7) above is re-appointed, the term of office concerned at the time of stipulation in accordance with Paragraph (7) is taken into account
9. A member of the Board of Directors is entitled:
   a. Resign from his position by notifying in writing of his intention to the Shareholders and the Company no later than 30 (thirty) days before the date of his resignation. If within 30 (thirty) days after the receipt of the resignation letter there has been no GMS decision, then the effective date for the resignation of the member of the Board of Directors shall be at the lapse of 30 (thirty) days after the receipt of the resignation letter by the Company; or
   b. resign, by first submitting a notification letter regarding his resignation to the Shareholders and the Company, without going through a period of 30 (thirty) days prior notification to the Company as referred to in point (i) above, if there is a relevant assignment by the government authorized person or the majority shareholder of the Company's Shareholders. If up to the effective date of resignation requested by the appropriate member of the Board of Directors there has not been a resolution of the GMS, then the effective date of resignation of the member of the Board of Directors is the date requested in his resignation letter to the Company.
10. The Company is required to hold a GMS to decide on the resignation of members of the Board of Directors no later than 90 days after receiving the resignation letter.
11. The position of a member of the Board of Directors ends if:
    a. lose Indonesian citizenship;
    b. resign under the provisions of paragraph (9) of this article;
    c. no longer meets the requirements of laws and regulations;
    d. die;
    e. dismissed based on the decision of the General Meeting of Shareholders;
12. The Board of Commissioners may temporarily dismiss members of the Board of Directors if they act in contravention of these Articles of Association or there are indications of committing acts that result in loss to the Company or neglect of their obligations or there are urgent reasons for the Company, the implementation of which shall take into account the prevailing laws and regulations;
13. Suppose there are additional members of the Board of Directors. In that case, the term of office of the Board of Directors will end simultaneously with the expiration of the terms of office of other existing members of the Board of Directors, unless the General Meeting of Shareholders determines otherwise.

TUGAS DAN WEWENANG DIREKSI
Pasal 13

1. Tugas pokok Direksi adalah:
   a. Melaksanakan pengurusan Perseroan untuk kepentingan dan tujuan Perseroan;
   b. Bertindak selaku pimpinan dalam pengurusan tersebut;
   c. Memelihara dan mengurus kekayaan Perseroan;
2. Direksi bertanggung jawab penuh dalam melaksanakan tugasnya untuk kepentingan Perseroan dalam mencapai maksud dan tujuan Perseroan.
3. Setiap anggota Direksi wajib dengan itikad baik dan penuh tanggung jawab menjalankan tugas untuk kepentingan dan sesuai dengan maksud dan tujuan Perseroan dengan mengindahkan peraturan perundang-undangan yang berlaku.
4. Direksi berhak mewakili Perseroan di dalam dan di luar pengadilan serta melakukan segala tindakan dan perbuatan baik mengenai pengurusan maupun mengenai pemilikan serta mengikat Perseroan dengan pihak lain dan/atau pihak lain dengan Perseroan .

DUTIES AND AUTHORITIES OF THE BOARD OF DIRECTORS
Article 13

1. The main duties of the Board of Directors are:
   a. Carrying out management of the Company for the interests and objectives of the Company;
   b. Acting as a leader in the management;
   c. Maintaining and managing the Company's assets;
2. The Board of Directors is fully responsible for carrying out its duties for the benefit of the Company in achieving the goals and objectives of the Company.
3. Each member of the Board of Directors must in good faith and full of responsibility carry out their duties for the benefit of and in accordance with the aims and objectives of the Company by observing the prevailing laws and regulations.
4. The Board of Directors has the right to represent the Company inside and outside the court and to take all actions and deeds regarding the management and ownership and binding of the Company with other parties and/or other parties with the Company.

5. Perbuatan Direksi di bawah ini harus mendapat persetujuan tertulis dari Dewan Komisaris:
   a. Melepaskan atau menjual barang tidak bergerak milik Perseroan yang melebihi jumlah tertentu yang ditetapkan oleh Dewan Komisaris;
   b. Mengadakan kontrak manajemen yang berlaku untuk jangka waktu lebih dari 3 (tiga) tahun;
   c. Menetapkan struktur organisasi 1 (satu) tingkat di bawah Direksi;
   d. Perbuatan untuk mengalihkan termasuk menjual, melepaskan hak untuk menagih dan/atau tidak menagih lagi atas:
      1) Piutang pokok yang telah hapus buku dalam rangka penyelesaian kredit, baik untuk sebagian maupun keseluruhan;
      2) Selisih antara nilai pokok macet yang telah dihapus buku dengan nilai pengalihan termasuk penjualan atau dengan nilai pelepasan hak;

      dilaksanakan berdasarkan kebijakan Direksi yang telah disetujui Dewan Komisaris dan dalam jumlah plafon (limit) hapus tagih yang telah ditetapkan RUPS yang akan tetap berlaku sampai dengan adanya penetapan plafon (limit) baru oleh RUPS;
   e. Persetujuan atas setiap Rencana Kerja dan Rencana Bisnis dan setiap perubahan terhadap Rencana Kerja dan Rencana Bisnis.
   f. Menerbitkan obligasi atau surat utang lainnya.
   g. Perbuatan hukum untuk menjadikan jaminan hutang sampai dengan nilai 50% (lima puluh persen) dari jumlah kekayaan bersih Perseroan, baik dalam satu transaksi atau lebih, baik yang berkaitan satu sama lain maupun tidak dalam satu tahun buku, di luar kegiatan usaha sehari-hari Perseroan.
   h. Mengikat Perseroan sebagai penjamin (*borg*).
   i. Mengadakan perjanjian dengan pihak ketiga dengan nilai kontrak lebih dari 25% dari jumlah modal Perseroan .
   j. Mengajukan gugatan perdata dan ikut serta dalam proses litigasi ataupun melakukan proses arbitrase.
6. Perbuatan Direksi di bawah ini harus mendapat persetujuan tertulis dari Rapat Umum Pemegang Saham yang dihadiri pemegang saham yang mewakili 70% saham dengan hak suara dan disetujui oleh 70% pemegang saham yang memiliki saham dengan hak suara yang hadir dalam rapat:
   a. Mendirikan anak perusahaan dan/atau perusahaan patungan.
   b. Melakukan penyertaan modal pada perusahaan lain.
   c. Melepaskan penyertaan modal pada anak perusahaan dan/atau perusahaan patungan.
   d. Melakukan penggabungan, pengambilalihan atau pembubaran anak perusahaan dan/atau perusahaan patungan.
7. Perbuatan hukum untuk mengalihkan, melepaskan hak atau menjadikan jaminan hutang seluruh atau lebih dari 50% (lima puluh persen) dari seluruh jumlah harta kekayaan Perseroan, baik dalam satu transaksi atau beberapa transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain, harus mendapat persetujuan Rapat Umum Pemegang Saham, dalam suatu penyelenggaraan Rapat Umum Pemegang Saham yang dihadiri atau diwakili oleh para Pemegang Saham yang memiliki paling sedikit 3/4 (tiga per empat) bagian dari jumlah seluruh saham dengan hak suara yang sah dan disetujui oleh paling sedikit 3/4 (tiga per empat) bagian dari jumlah seluruh suara yang dikeluarkan secara sah dalam Rapat Umum Pemegang Saham.
8. Direksi untuk perbuatan tertentu atas tanggung jawabnya sendiri, berhak pula mengangkat seorang atau lebih sebagai wakil atau kuasanya, dengan memberikan kepadanya atau kepada mereka kekuasaan untuk perbuatan tertentu tersebut yang diatur dalam surat kuasa.
9. Pembagian tugas dan wewenang setiap anggota Direksi ditetapkan oleh Rapat Umum Pemegang Saham, dalam hal Rapat Umum Pemegang Saham tidak menetapkan pembagian tugas dan wewenang tersebut, maka pembagian tugas dan wewenang di antara Direksi ditetapkan berdasarkan keputusan Direksi.

5. The following actions of the Board of Directors must obtain written approval from the Board of Commissioners:
   a. Releasing or selling immovable property of the Company which exceeds a certain amount as stipulated by the Board of Commissioners;
   b. Entering into a management contract that is valid for a period of more than 3 (three) years;
   c. Determining the organizational structure 1 (one) level below the Board of Directors;
   d. Actions to transfer include selling, releasing the right to collect and/or not collecting any more of:
      1) Principal accounts that have been written off for credit settlement, either partially or in whole;
      2) The difference between the amount of bad debt that has been written off and the transfer value, including sales or with the value of disposal of rights;

      implemented based on the policy of the Board of Directors which has been approved by the Board of Commissioners and in the amount of claim written off by the GMS which will remain in effect until a new limit is determined by the GMS;
   e. Approval of every Work Plan and Business Plan and any changes to the Work Plan and Business Plan.
   f. Issueing bonds or other debt securities.
   g. Legal actions to guarantee a debt of up to a value of 50% (fifty percent) of the total net assets of the Company, either in one or more transactions, whether related to one another or not in a financial year, outside of daily business activities Company.
   h. Binding the Company as guarantor (borg).
   i. Entering into agreements with third parties with a contract value of more than 25% of the Company's total capital.
   j. Filling a civil suit and participate in litigation or arbitration proceedings.
6. The actions of the Board of Directors below must obtain written approval from the General Meeting of Shareholders attended by shareholders representing 70% of the shares with voting rights and approved by 70% of shareholders who own shares with voting rights who attend the meeting:
   a. Establishing subsidiaries and/or joint ventures.
   b. Conducting equity participation in other companies.
   c. Releasing equity participation in subsidiaries and/or joint ventures.
   d. Carrying out a merger, takeover or dissolution of subsidiaries and/or joint ventures.
7. Perbuatan Legal actions to transfer, relinquish rights or make debt collateral for all or more than 50% (fifty percent) of the total assets of the Company, whether in one transaction or several transactions that are independent or related to one another, must be approved by the Meeting. General Shareholders, in a General Meeting of Shareholders attended or represented by Shareholders who have at least 3/4 (three quarters) of the total shares with valid voting rights and approved by at least 3/4 (three quarters) of the total votes cast legally in the General Meeting of Shareholders.
8. The Board of Directors, for certain actions at its own responsibility, is also entitled to appoint one or more representatives or proxies, by giving them or them the power for certain actions that are regulated in a power of attorney.
9. The distribution of duties and powers of each member of the Board of Directors is determined by the General Meeting of Shareholders, in the event that the General Meeting of Shareholders does not determine the division of duties and powers, the division of duties and powers among the Board of Directors shall be determined based on the decision of the Board of Directors.

10. Dalam hubungan dengan tugas pokok Direksi sebagaimana dimaksud dalam ayat 1 pasal ini maka:
    a. Direksi diwajibkan, antara lain:
        - Mengusahakan dan menjamin terlaksananya usaha dan kegiatan Perseroan sesuai dengan tujuan dan lapangan usahanya;
        - Menyiapkan rencana kerja dan anggaran tahunan Perseroan dan menyampaikannya kepada Dewan Komisaris selambat lambatnya 30 (tiga puluh) hari sebelum tahun anggaran berikutnya dimulai untuk mendapatkan persetujuan Dewan Komisaris;
        - Menyiapkan rencana jangka panjang Perseroan untuk mendapatkan persetujuan Dewan Komisaris;
        - Mengadakan dan memelihara pembukuan dan administrasi Perseroan sesuai dengan kelaziman yang berlaku bagi suatu Perseroan;
        - Menyusun sistem akuntansi berdasarkan prinsip pengendalian intern, terutama pemisahan fungsi pengurusan, pencatatan, penyimpanan dan pengawasan;
        - Memberikan pertanggung-jawaban dan segala keterangan tentang keadaan dan jalannya Perseroan berupa laporan kegiatan Perseroan termasuk laporan keuangan, baik dalam bentuk laporan tahunan maupun dalam bentuk laporan berkala lainnya menurut cara dan waktu yang ditentukan dalam Anggaran Dasar setiap kali diminta oleh Dewan Komisaris;
        - Menyiapkan susunan organisasi Perseroan lengkap dengan perincian tugasnya;
        - Menjalankan kewajiban lainnya sesuai dengan ketentuan yang diatur dalam Anggaran Dasar ini dan keputusan Rapat Umum Pemegang Saham serta peraturan perundang-undangan yang berlaku.
    b. Direksi mempunyai hak dan wewenang, antara lain, sebagai berikut:
        - Menetapkan kebijaksanaan dalam kepemimpinan dan kepengurusan;
        - Mengatur ketentuan tentang kepegawaian Perseroan termasuk penetapan gaji, pensiun atau jaminan hari tua dan penghasilan lain bagi karyawan Perseroan;
        - Mengangkat dan memberhentikan karyawan pegawai Perseroan berdasarkan peraturan kepegawaian Perseroan;
        - Mengatur pendelegasian kekuasaan Direksi untuk mewakili Perseroan di dalam dan di luar pengadilan kepada seorang atau beberapa orang anggota Direksi yang khusus ditunjuk untuk itu atau kepada seorang atau beberapa orang karyawan pegawai Perseroan, baik sendiri maupun bersama sama atau kepada badan lain;
        - Menghapusbukukan piutang pokok macet, bunga, denda, dan atau ongkos yang selanjutnya dilaporkan kepada Dewan Komisaris;
        - Menjalankan tindakan lainnya, baik mengenai pengurusan maupun mengenai pemilikan, sesuai dengan ketentuan yang diatur lebih lanjut oleh Rapat Dewan Komisaris dengan memperhatikan peraturan perundang-undangan yang berlaku;
        - Tidak menagih lagi piutang berupa bunga, denda, dan/atau ongkos- ongkos dalam rangka restrukturisasi dan/atau penyelesaian kredit yang selanjutnya dilaporkan kepada Dewan Komisaris.
11. a. Direktur Utama berhak dan berwenang bertindak untuk dan atas nama Direksi, serta mewakili Perseroan;
    b. Dalam hal Direktur Utama tidak hadir atau berhalangan karena sebab apapun juga, yang tidak perlu dibuktikan kepada pihak mana pun, maka salah seorang anggota Direksi lainnya berhak dan berwenang bertindak untuk dan atas nama Direksi, serta mewakili Perseroan;

10. In relation to the main duties of the Board of Directors as referred to in paragraph 1 of this article.
    a. The Board of Directors is required to, among others:
        - Seek and ensure the implementation of the Company's business and activities in accordance with its objectives and business field;
        - Prepare the work plan and annual budget of the Company and submit it to the Board of Commissioners no later than 30 (thirty) days before the commencement of the next fiscal year to obtain approval from the Board of Commissioners;
        - Prepare a long-term plan for the Company to obtain approval from the Board of Commissioners;
        - Establish and maintain the books and administration of the Company in accordance with the prevailing practices for a Company;
        - Develop an accounting system based on the principles of internal control, especially the separation of management, recording, storage and supervision functions.
        - Provide accountability and all information regarding the condition and operation of the Company in the form of reports on the Company's activities including financial reports, both in the form of annual reports and in other periodic reports according to the manner and time specified in the Articles of Association whenever requested by the Board of Commissioners;
        - Prepare the complete organizational structure of the Company with details of its duties;
        - Carry out other obligations in accordance with the provisions stipulated in this Articles of Association and the resolutions of the General Meeting of Shareholders as well as the prevailing laws and regulations
    b. The Board of Directors has the following rights and authorities:
        - Establish policies in leadership and management;
        - Regulate the provisions concerning the Company's employment including the determination of the salary, pension or old age security and other income for the Company's employees;
        - Appoint and dismiss employees of the Company's employees based on the Company's employment regulations;
        - Arrange the delegation of the power of the Board of Directors to represent the Company inside and outside the court to one or several members of the Board of Directors who are specifically appointed for this purpose or to one or more employees of the Company's employees, either alone or jointly or to other bodies;
        - Write-off bad principal, interest, penalties, and/or fees which are subsequently reported to the Board of Commissioners;
        - Carry out other actions, both regarding management and ownership, in accordance with the provisions which are further stipulated by the Board of Commissioners Meeting with due observance of the prevailing laws and regulations;
        - No longer collect receivables in the form of interest, fines, and/or fees for restructuring and/or credit settlement which are subsequently reported to the Board of Commissioners.
11. a. The President Director is entitled and authorized to act for and on behalf of the Board of Directors, as well as to represent the Company;
    b. In the event that the President Director is absent or unavailable for whatever reason, which does not need to be proven to any party, then one of the other members of the Board of Directors is entitled and authorized to act for and on behalf of the Board of Directors and represent the Company;

RAPAT DIREKSI
Pasal 14

1. Penyelenggaraan Rapat Direksi dapat dilakukan setiap waktu apabila dipandang perlu:
   a. oleh seorang atau lebih anggota Direksi.
   b. atas permintaan tertulis dari seorang atau lebih anggota Dewan Komisaris, atau;
   c. atas permintaan tertulis dari 1 (satu) orang atau lebih pemegang saham yang bersama sama mewakili 1/10 (satu per sepuluh) atau lebih dari jumlah seluruh saham dengan hak suara.
2. Panggilan Rapat Direksi dilakukan oleh anggota Direksi yang berhak bertindak untuk dan atas nama Direksi menurut ketentuan Pasal 12 Anggaran Dasar ini.
3. Panggilan Rapat Direksi disampaikan dengan surat tercatat atau dengan surat yang disampaikan langsung kepada setiap anggota Direksi dengan mendapat tanda terima paling lambat 3 (tiga) hari sebelum rapat diadakan, dengan tidak memperhitungkan tanggal panggilan dan tanggal rapat.
4. Panggilan rapat itu harus mencantumkan acara, tanggal, waktu dan tempat rapat.
5. Rapat Direksi diadakan di tempat kedudukan Perseroan atau tempat kegiatan usaha Perseroan. Apabila semua anggota Direksi hadir atau mewakili, panggilan terlebih dahulu tersebut tidak disyaratkan dan Rapat Direksi dapat diadakan dimana pun juga dan berhak mengambil keputusan yang sah dan mengikat.
6. Rapat Direksi dipimpin oleh Direktur Utama dalam hal Direktur Utama tidak dapat hadir atau berhalangan yang tidak perlu dibuktikan kepada pihak ketiga, Rapat Direksi dipimpin oleh seorang anggota Direksi yang dipilih oleh dan dari antara anggota Direksi yang hadir.
7. Seorang anggota Direksi dapat diwakili dalam Rapat Direksi hanya oleh anggota Direksi lainnya berdasarkan surat kuasa.
8. Rapat Direksi adalah sah dan berhak mengambil keputusan yang mengikat apabila lebih dari 1/2 (satu per dua) dari jumlah anggota Direksi hadir atau diwakili dalam rapat.
9. Keputusan Rapat Direksi harus diambil berdasarkan musyawarah untuk mufakat. Apabila tidak tercapai maka keputusan diambil dengan pemungutan suara berdasarkan suara setuju paling sedikit lebih dari 1/2 (satu per dua) dari jumlah suara yang dikeluarkan dalam rapat.
10. Apabila suara yang setuju dan yang tidak setuju berimbang, ketua rapat Direksi yang akan menentukan.
11. a. Setiap anggota Direksi yang hadir berhak mengeluarkan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Direksi lain yang diwakilinya.
    b. Pemungutan suara mengenai diri orang dilakukan dengan surat suara tertutup tanpa tanda tangan sedangkan pemungutan suara mengenai hal-hal lain dilakukan secara lisan kecuali ketua rapat menentukan lain tanpa ada keberatan dari yang hadir.
    c. Suara blangko dan suara yang tidak sah dianggap tidak dikeluarkan secara sah dan dianggap tidak ada serta tidak dihitung dalam menentukan jumlah suara yang dikeluarkan.
12. Direksi dapat juga mengambil keputusan yang sah tanpa mengadakan Rapat Direksi, dengan ketentuan semua anggota Direksi telah diberitahu secara tertulis dan semua anggota Direksi memberikan persetujuan mengenai usul yang diajukan secara tertulis dengan menandatangani persetujuan tersebut.
    Keputusan yang diambil dengan cara demikian mempunyai kekuatan yang sama dengan keputusan yang diambil dengan sah dalam Rapat Direksi.

BOARD OF DIRECTORS MEETING
Article 14

1. The Board of Directors Meeting may be held at any time if deemed necessary:
   a. by one or more members of the Board of Directors.
   b. upon a written request from one or more members of the Board of Commissioners, or;
   c. upon the written request of 1 (one) person or more shareholders who together represent 1/10 (one tenth) or more of the total shares with voting rights.
2. Invitation to the Board of Directors Meeting are made by members of the Board of Directors who are entitled to act for and on behalf of the Board of Directors in accordance with the provisions of Article 12 of this Articles of Association.
3. Invitation to the Board of Directors Meeting are delivered by registered mail or by letter delivered directly to each member of the Board of Directors by receiving a receipt no later than 3 (three) days before the meeting is held, excluding the date of the invitation and the date of the meeting.
4. Invitation to the meeting must state the agenda, date, time and place of the meeting.
5. The Board of Directors Meeting is held at the domicile of the Company or the place of business of the Company. If all members of the Board of Directors are present or represent, such prior summons are not required and the Board of Directors Meeting can be held anywhere and has the right to make legal and binding decisions.
6. The Board of Directors Meeting is chaired by the President Director in the event that the President Director is unable to attend or is unavailable which does not need to be proven to a third party, the Board of Directors Meeting is chaired by a member of the Board of Directors who is elected by and from among the members of the Board of Directors who are present.
7. A member of the Board of Directors can be represented at the Board of Directors Meeting only by another member of the Board of Directors based on a power of attorney.
8. The Board of Directors meeting is valid and entitled to make binding decisions if more than 1/2 (one half) of the number of members of the Board of Directors are present or represented at the meeting.
9. Decisions of the Board of Directors Meeting must be made based on deliberation to reach consensus. If not achieved, the decision will be made by voting based on votes agreeing to at least more than 1/2 (one half) of the number of votes cast in the meeting.
10. If the votes that agree and disagree are balanced, the chairman of the Board of Directors meeting will decide
11. a. Each member of the Board of Directors who is present has the right to cast 1 (one) vote and an additional 1 (one) vote for each other member of the Board of Directors he represent.
    b. Voting regarding individuals is conducted by closed ballot without signature, while voting on other matters is conducted verbally unless the chairman of the meeting determines otherwise without any objection from those present.
    c. Blank votes and invalid votes are deemed not issued legally and are considered non-existent and are not counted in determining the number of votes cast.
12 The Board of Directors can also make valid decisions without holding a meeting of the Board of Directors, provided that all members of the Board of Directors have been notified in writing and all members of the Board of Directors have approved the proposal submitted in writing by signing the agreement

DEWAN KOMISARIS
Pasal 15

1. Dewan Komisaris terdiri dari sekurang kurangnya 3 (tiga) orang anggota Dewan Komisaris, seorang diantaranya dapat diangkat sebagai Komisaris Utama.
2. Yang boleh diangkat sebagai anggota Dewan Komisaris hanyalah Warga Negara Indonesia yang memenuhi persyaratan yang di tentukan peraturan perundang-undangan yang berlaku.
3. Para anggota Dewan Komisaris diangkat untuk jangka waktu terhitung sejak ditutupnya RUPS yang mengangkatnya atau ditetapkan lain oleh RUPS dan berakhir pada penutupan RUPS Tahunan yang ke 3 (tiga) sejak pengangkatannya, dengan tidak mengurangi hak dari RUPS untuk sewaktu waktu dapat memberhentikan para anggota Dewan Komisaris sebelum masa jabatannya berakhir dengan menyebutkan alasannya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut, kecuali apabila ditentukan lain oleh RUPS. Setelah masa jabatannya berakhir anggota Dewan Komisaris tersebut dapat diangkat kembali untuk satu kali masa jabatan, kecuali apabila ditentukan lain oleh RUPS.

BOARD OF COMMISSIONERS
Article 15

1. The Board of Commissioners consists of at least 3 (three) members of the Board of Commissioners, one of whom can be appointed as the President Commissioner.
2. Those who may be appointed as members of the Board of Commissioners are only Indonesian citizens who meet the requirements stipulated in the prevailing laws and regulations.
3. Members of the Board of Commissioners are appointed for a period commencing from the closing of the GMS which appointed them or otherwise determined by the GMS and ending at the closing of the 3rd (third) Annual GMS since their appointment, without prejudice to the rights of the GMS to at any time dismiss the members of the Board of Commissioners. before his term of office ends by stating the reasons. Such termination is effective from the closing of the GMS, unless otherwise stipulated by the GMS. After the term of office ends, the member of the Board of Commissioners can be reappointed for one term of office, unless determined otherwise by the GMS.

4. Ketentuan tentang besarnya gaji atau honorarium berikut fasilitas dan/atau tunjangan lainya termasuk tantiem (*Tantieme*) dan santunan purna jabatan ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham.
5. Apabila oleh suatu sebab jabatan anggota Dewan Komisaris Perseroan lowong, maka dalam waktu paling lama 90 hari setelah terjadi lowongan, RUPS harus diselenggarakan untuk mengisi jabatan anggota Dewan Komisaris yang lowong tersebut.
6. Dalam hal terdapat anggota Dewan Komisaris yang berakhir masa jabatannya dan RUPS belum menetapkan penggantinya, maka anggota Dewan Komisaris yang telah berakhir masa jabatannya tersebut dapat ditetapkan oleh RUPS untuk melaksanakan pekerjaannya dengan kekuasaan dan wewenang yang sama dengan ketentuan anggota Dewan Komisaris yang telah berakhir masa jabatannya tersebut baru menjalankan 1 (satu) periode masa jabatan sesuai Peraturan yang berlaku.
7. Dalam hal anggota Dewan Komisaris yang berakhir masa jabatannya sebagaimana dimaksud dalam ayat (6) di atas diangkat kembali, maka masa jabatan yang bersangkutan pada saat penetapan sesuai Ayat (6) turut diperhitungkan
8. Seorang anggota Dewan Komisaris berhak:
   a. Mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis mengenai maksudnya tersebut kepada Perseroan dan Pemegang Saham paling lambat 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya. Jika dalam 30 (tiga puluh) hari setelah diterimanya surat pengunduran diri belum ada keputusan RUPS, maka tanggal efektif pengunduran diri dari anggota Dewan Komisaris tersebut yaitu pada saat lampaunya jangka waktu 30 (tiga puluh) hari setelah diterimanya surat pengunduran diri tersebut oleh Perseroan; atau
   b. Mengundurkan diri, dengan terlebih dahulu menyampaikan surat pemberitahuan tentang pengunduran dirinya kepada Pemegang Saham dan kepada Perseroan, tanpa melalui jangka waktu pemberitahuan 30 (tiga puluh) hari sebelumnya kepada Perseroan sebagaimana pada butir (i) di atas, dalam hal terdapat penugasan yang bersangkutan oleh pemerintah yang berwenang atau pemegang saham mayoritas dari Pemegang Saham Perseroan. Apabila sampai dengan tanggal efektif pengunduran diri yang diminta oleh anggota Dewan Komisaris yang bersangkutan belum ada keputusan RUPS, maka tanggal efektif pengunduran diri anggota Dewan Komisaris tersebut adalah tanggal yang diminta dalam surat pengunduran dirinya kepada Perseroan.
9. Perseroan wajib menyelenggarakan RUPS untuk memutus permohonan pengunduran diri anggota Dewan Komisaris paling lambat 90 hari setelah diterimanya surat pengunduran diri tersebut.
10. Jabatan anggota Dewan Komisaris berakhir apabila:
    a. Kehilangan kewarganegaraan Indonesia;
    b. Mengundurkan diri sesuai dengan ketentuan ayat 8 pasal ini;
    c. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku;
    d. Meninggal dunia;
    e. Diberhentikan berdasarkan keputusan Rapat Umum Pemegang Saham.
11. Dalam hal terdapat penambahan anggota Dewan Komisaris, maka masa jabatan anggota Dewan Komisaris tersebut akan berakhir bersamaan dengan berakhirnya jabatan anggota Dewan Komisaris lainnya yang telah ada, kecuali Rapat Umum Pemegang Saham menentukan lain.

4. Provisions regarding the amount of salary or honorarium along with other facilities and/or benefits including tantiem (tantieme) and pension benefits are determined based on the decision of the General Meeting of Shareholders
5. If for some reason the position of a member of the Board of Commissioners is vacant, then within a period of 30 (thirty) days after the vacancy occurs, a General Meeting of Shareholders must be held to fill the vacancy by observing the provisions of paragraph 2 (two) of this article.
6. In the event that there is a member of the Board of Commissioners whose term of office has ended and the GMS has not determined a replacement, then the member of the Board of Commissioners whose term of office has ended can be determined by the GMS to carry out their work with the same power and authority as stipulated by the member of the Board of Commissioners whose term of office has ended. has only served 1 (one) term of office in accordance with the applicable Regulations.
7. In the event that a member of the Board of Commissioners whose term of office as referred to in paragraph (6) above is re-appointed, the term of office concerned at the time of stipulation in accordance with Paragraph (6) shall also be taken into account
8. A member of the Board of Commissioners has the right to:
   a. resign from his position by notifying in writing of his intention to the Company and the Shareholders no later than 30 (thirty) days prior to the date of his resignation. If within 30 (thirty) days after the receipt of the resignation letter there has been no GMS decision, then the effective date of the resignation of the member of the Board of Commissioners is the lapse of 30 (thirty) days after the receipt of the resignation letter by the Company; or
   b. resign, by first submitting a notification letter regarding his resignation to the Shareholders and to the Company, without going through a period of 30 (thirty) days prior notification to the Company as referred to in point (i) above, in the event that there is a relevant assignment by the government authorized person or the majority shareholder of the Company's Shareholders. If up to the effective date of resignation requested by the member of the Board of Commissioners concerned there has been no resolution of the GMS, then the effective date of resignation of the member of the Board of Commissioners is the date requested in his resignation letter to the Company.
9. The Company is required to hold a GMS to decide on the resignation of a member of the Board of Commissioners no later than 90 days after the receipt of the resignation letter.
10. The position of a member of the Board of Commissioners ends if:
    a. Loss of Indonesian citizenship;
    b. Resign in accordance with the provisions of paragraph 8 of this article;
    c. No longer meets the requirements of the applicable legislation;
    d. Die;
    e. Dismissed based on the decision of the General Meeting of Shareholders.
11. In the event that there are additional members of the Board of Commissioners, the term of office of the members of the Board of Commissioners will end simultaneously with the end of the positions of other existing members of the Board of Commissioners, unless the General Meeting of Shareholders determines otherwise.

TUGAS DAN WEWENANG DEWAN KOMISARIS
Pasal 16

1. Dewan Komisaris setiap waktu dalam jam kerja kantor Perseroan berhak memasuki bangunan dan halaman atau tempat lain yang dipergunakan atau yang dikuasai oleh Perseroan dan berhak memeriksa semua pembukuan, surat dan alat bukti lainnya, memeriksa dan mencocokkan keadaan uang kas dan lain-lain serta berhak untuk mengetahui segala tindakan yang telah dijalankan oleh Direksi.
2. Dewan Komisaris berhak meminta penjelasan tentang segala hal mengenai Perseroan kepada Direksi, Direksi dan setiap anggota Direksi wajib untuk memberikan penjelasan yang diminta tersebut.
3. Apabila seluruh anggota Direksi diberhentikan sementara dan Perseroan tidak mempunyai seorang pun anggota Direksi, maka untuk sementara Dewan Komisaris diwajibkan untuk mengurus Perseroan. Dalam hal demikian Dewan Komisaris berhak untuk memberikan kekuasaan sementara kepada seorang atau lebih di antara anggota Dewan Komisaris atas tanggungan Dewan Komisaris.
4. Dewan Komisaris wajib membentuk komite audit, komite remunerasi dan nominasi, komite pemantau risiko dan/atau komite lainnya, dan apabila dipandang perlu dapat meminta bantuan tenaga ahli untuk jangka waktu terbatas dalam melaksanakan tugasnya atas beban Perseroan.

DUTIES AND AUTHORITIES OF THE BOARD OF COMMISSIONERS
Article 16

1. The Board of Commissioners at any time during the working hours of the Company's office has the right to enter the building and yard or other place used or controlled by the Company and has the right to examine all books, letters and other evidence, to check and match the condition of cash and others and the right know all the actions that have been carried out by the Board of Directors.
2. The Board of Commissioners has the right to request an explanation of all matters concerning the Company to the Board of Directors, the Board of Directors and each member of the Board of Directors is obliged to provide the requested explanation.
3. If all members of the Board of Directors are temporarily suspended and the Company does not have a single member of the Board of Directors, the Board of Commissioners is temporarily obliged to manage the Company. In such a case the Board of Commissioners has the right to grant temporary powers to one or more members of the Board of Commissioners at the expense of the Board of Commissioners.
4. The Board of Commissioners is obliged to establish an audit committee, a remuneration and nomination committee, a risk monitoring committee and/or other committees, and if deemed necessary may request expert assistance for a limited period of time in carrying out its duties at the expense of the Company.

RAPAT DEWAN KOMISARIS
Pasal 17

Ketentuan sebagaimana dimaksud dalam Pasal 14 (empatbelas) mutatis mutandis berlaku bagi rapat Dewan Komisaris.

MEETING OF THE BOARD OF COMMISSIONERS
Article 17

The provisions as referred to in Article 14 (fourteen) mutatis mutandis apply to meetings of the Board of Commissioners.

RENCANA KERJA, TAHUN BUKU DAN LAPORAN TAHUNAN
Pasal 18

1. Direksi menyampaikan rencana kerja yang memuat juga anggaran tahunan Perseroan kepada Dewan Komisaris untuk mendapat persetujuan, sebelum tahun buku dimulai.
   Persetujuan Dewan Komisaris dilakukan setelah mendapatkan persetujuan Pemegang Saham Mayoritas dan diketahui oleh Pemegang Saham Pengendali lainnya
2. Rencana kerja sebagaimana dimaksud pada ayat 1 harus disampaikan paling lambat 30 (tiga puluh) hari, sebelum dimulainya tahun buku yang akan datang.
3. Tahun buku Perseroan berjalan dari tanggal 1 (satu) Januari sampai dengan tanggal 31 (tiga puluh satu) Desember. Pada akhir bulan Desember tiap tahun buku Perseroan ditutup.
4. Direksi menyusun laporan tahunan dan menyediakannya di kantor Perseroan untuk dapat diperiksa oleh para pemegang saham terhitung sejak tanggal panggilan Rapat Umum Pemegang Saham tahunan.

WORK PLAN, FINANCIAL YEAR AND ANNUAL REPORT
Article 18

1. The Board of Directors submits a work plan which includes the Company's annual budget to the Board of Commissioners for approval, before the fiscal year begins. The approval of the Board of Commissioners is made after obtaining the approval of the Majority Shareholders and being recognized by the other Controlling Shareholders
2. The work plan as referred to in paragraph 1 must be submitted no later than 30 (thirty) days, before the commencement of the next financial year.
3. The financial year of the Company runs from January 1 (one) to December 31 (thirty one). At the end of December each financial year the Company is closed.
4. The Board of Directors prepares an annual report and makes it available at the Company's office for examination by shareholders as of the date of summons for the annual General Meeting of Shareholders.

PENGGUNAAN LABA DAN PEMBAGIAN DIVIDEN
Pasal 19

1. Laba bersih Perseroan dalam suatu tahun buku seperti tercantum dalam neraca dan perhitungan laba rugi yang telah disahkan oleh Rapat Umum Pemegang Saham Tahunan dan merupakan saldo laba yang positif, dibagi menurut cara penggunaannya yang ditentukan oleh Rapat Umum Pemegang Saham tersebut.
2. Jika perhitungan laba rugi pada suatu tahun buku menunjukkan kerugian yang tidak dapat ditutup dengan dana cadangan, maka kerugian itu akan tetap dicatat dan dimasukkan dalam perhitungan laba rugi dan dalam tahun buku selanjutnya Perseroan dianggap tidak mendapat laba selama kerugian yang tercatat dan dimasukkan dalam perhitungan laba rugi itu belum sama sekali tertutup.
3. Perseroan dapat membagikan dividen interim sebelum tahun buku Perseroan berakhir berdasarkan keputusan Rapat Direksi dengan persetujuan Dewan Komisaris yang pelaksanaannya memperhatikan peraturan perundangan yang berlaku.

USE OF PROFITS AND DIVIDEND DISTRIBUTION
Article 19

1. The net profit of the Company in a financial year is as stated in the balance sheet and profit and loss statement which has been approved by the Annual General Meeting of Shareholders and is a positive profit balance, divided according to the method of use as determined by the General Meeting of Shareholders.
2. If the profit and loss calculation in a financial year shows a loss that cannot be covered with a reserve fund, then the loss will still be recorded and included in the profit and loss calculation and in the following financial year the Company is deemed to have made no profit as long as the loss is recorded and included in the profit calculation the loss has not been completely covered.
3. The Company may distribute interim dividends before the Company's financial year ends based on the decision of the Board of Directors Meeting with the approval of the Board of Commissioners, whose implementation takes into account the prevailing laws and regulations.

PENGGUNAAN CADANGAN
Pasal 20

1. Penyisihan laba bersih untuk cadangan dilakukan sampai 20% (dua puluh persen) dari jumlah modal ditempatkan dan disetor hanya boleh dipergunakan untuk menutup kerugian yang tidak dipenuhi oleh cadangan lain.
2. Jika jumlah cadangan telah melebihi jumlah 20% (dua puluh persen), Rapat Umum Pemegang Saham dapat memutuskan agar jumlah kelebihannya digunakan bagi keperluan Perseroan.
3. Cadangan sebagaimana dimaksud pada ayat 1 yang belum dipergunakan untuk menutup kerugian dan kelebihan cadangan sebagaimana dimaksud pada ayat 2 yang penggunaannya belum ditentukan oleh Rapat Umum Pemegang Saham harus dikelola Direksi dengan cara yang tepat menurut pertimbangan Direksi, setelah memperoleh persetujuan Dewan Komisaris dan memperhatikan peraturan perundang-undangan agar memperoleh laba.

USE OF BACKUP
Article 20

1. Allowance for net income for reserves is made up to 20% (twenty percent) of the total issued and paid-up capital, only to be used to cover losses that are not fulfilled by other reserves.
2. If the amount of reserves has exceeded the amount of 20% (twenty percent), the General Meeting of Shareholders may decide that the excess amount is used for the needs of the Company.
3. Reserves as referred to in paragraph 1 that have not been used to cover losses and excess reserves as referred to in paragraph 2 whose use has not been determined by the General Meeting of Shareholders must be managed by the Board of Directors in an appropriate manner according to the consideration of the Board of Directors, after obtaining the approval of the Board of Commissioners and paying attention to laws and regulations. -Invitation to make a profit.

KETENTUAN PENUTUP
Pasal 21

1. Sepanjang tidak diatur tersendiri dalam Anggaran Dasar ini berlaku Undang-undang Perseroan Terbatas dan peraturan perundang-undangan lainnya.
2. Segala sesuatu yang tidak atau belum cukup diatur dalam Anggaran Dasar ini, akan diputus dalam Rapat Umum Pemegang Saham.

Akhirnya, para penghadap masing-masing bertindak dalam kedudukannya sebagaimana tersebut di atas menerangkan bahwa:

Modal ditempatkan sebagaimana dalam Pasal 4 ayat 2 telah diambil bagian dan disetor penuh dengan uang tunai melalui kas Perseroan, oleh Pemegang Saham:

a. PT Bank Mandiri (Persero) Tbk. memiliki 837.303.519 (delapan ratus tiga puluh tujuh juta tiga ratus tiga ribu lima ratus sembilan belas) saham dengan nilai nominal seluruhnya Rp418.651.759.500,- (empat ratus delapan belas miliar enam ratus lima puluh satu juta tujuh ratus lima puluh sembilan ribu lima ratus Rupiah) yang mewakili 51,098% (lima puluh satu koma nol sembilan delapan persen) dari seluruh saham dan disetor penuh pada Perseroan.
b. PT Taspen (Persero) memiliki 793.687.754 (tujuh ratus sembilan puluh tiga juta enam ratus delapan puluh tujuh ribu tujuh ratus lima puluh empat) saham dengan nominal seluruhnya Rp396.843.877.000,-(tiga ratus sembilan puluh enam miliar delapan ratus empat puluh tiga juta delapan ratus tujuh puluh tujuh Rupiah) yang mewakili 48,437% (empat puluh delapan koma empat tiga tujuh persen) dari seluruh saham dan disetor penuh pada Perseroan.

Ida Bagus Made Putra Jandhana memiliki 7.617.432 (tujuh juta enam ratus tujuh belas ribu empat ratus tiga puluh dua) saham dengan nilai nominal seluruhnya sebesar Rp. 3.808.716.000,- (tiga miliar delapan ratus delapan juta tujuh ratus enam belas ribu Rupiah) yang mewakili 0,465% (nol koma empat enam lima persen) dari seluruh saham dan disetor penuh pada Perseroan

CLOSING
Article 21

1. As long as it is not regulated separately in this Articles of Association, the Limited Liability Company Law and other laws and regulations apply.
2. Everything that is not or not sufficiently regulated in this Articles of Association will be decided at the General Meeting of Shareholdersm.

Finally, each of the presenters acting in their position as mentioned above explains that:

The issued capital as referred to in Article 4 paragraph 2 has been subscribed and fully paid in cash through the Company's treasury, by the Shareholders:

a. PT Bank Mandiri (Persero) Tbk. owns 837,303,519 (eight hundred and thirty-seven million three hundred three thousand five hundred and nineteen) shares with a total nominal value of IDR 418,651,759,500,- (four hundred and eighteen billion six hundred fifty-one million seven hundred fifty-nine thousand five hundred Rupiah) representing 51.098% (fifty one point zero nine eight percent) of all shares and fully paid in the Company.
b. PT Taspen (Persero) owns 793,687,754 (seven hundred ninety-three million six hundred eighty seven thousand seven hundred and fifty four) shares with a total nominal value of IDR 396,843,877,000,- (three hundred ninety six billion eight hundred forty three million eight hundred seventy seven Rupiah) which represents 48.437% (forty eight point four three seven percent) of all shares and is fully paid in the Company.

Ida Bagus Made Putra Jandhana owned 7,617,432 (seven million six hundred seventeen thousand four hundred and thirty-two) shares with a total nominal value of IDR 3,808,716,000,- (three billion eight hundred eight million seven hundred and sixteen thousand Rupiah) representing 0.465% (zero point four six five percent) of all shares and fully paid in the Company

Pelaksanaan RUPS Luar Biasa Tahun 2021 dan Realisasinya

Pada tahun 2021 dilaksanakan RUPS luar biasa dengan agenda perubahan pengurus, dengan pelaksanaan pengambilan keputusan dilakukan secara sirkuler.

Implementation of The Extraordinary GMS In 2021 and Their Realization

In 2021, an extraordinary GMS will be held with an agenda for changing the management, with the implementation of decision making in a circular manner.

Pelaksanaan Implementation	Penandatangan Keputusan Sirkuler untuk perubahan pengurus dengan pemberhentian dan pengangkatan Direktur Utama ditandatangani oleh seluruh Pemegang Saham tanggal 19 Januari 2021	Signing of the Circular Decision for the change of management with the dismissal and appointment of the President Director signed by all Shareholders on January 19, 2021
Hasil RUPS GMS Results	Keputusan Sirkuler Pemegang Saham Bank Mandiri Taspen tanggal 19 Januari 2021 telah diaktakan tanggal 20 Januari 2021 Nomor 31 dan pelaksanaannya telah dilaporkan kepada Departemen Pengawas Bank I Otoritas Jasa Keuangan sebagai berikut: a. Laporan pemberhentian Pengurus ssesuai degan Surat Nomor: DIR/038/2021 tanggal 21 Januari 2021; dan b. Laporan pengangkatan efektif pengurus sesuai dengan Surat Nomor: DIR/037/2021 tanggal 21 Januari 2021	The Circular Decision of the Shareholders of Bank Mandiri Taspen dated January 19, 2021 has been notarized on January 20, 2021 Number 31 and its implementation has been reported to the Supervisory Department of Bank I Financial Services Authority as follows: a. Report on the dismissal of the Management in accordance with Letter Number: DIR/038/2021 dated January 21, 2021; and b. Report on the effective appointment of management in accordance with Letter Number: DIR/037/2021 dated January 21, 2021

Keputusan dan Realisasi RUPS

GMS Decision and Realization

Agenda / Agenda

Perubahan Pengurus Perseroan

Keputusan:

1. Memberhentikan dengan hormat **Sdr. Josephus Koernianto Triprakoso** dari jabatannya sebagai Direktur Utama Perseroan yang berlaku efektif sejak Tanggal Keputusan Sirkuler ini disertai ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Direktur Utama Perseroan.
2. Menyetujui pengangkatan **Sdr. Elmamber Petamu Sinaga** sebagai Direktur Utama Perseroan terhitung mulai Tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2023, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk memberhentikan sewaktu-waktu sesuai Anggaran Dasar Perseroan.
3. Mengesampingkan ketentuan terkait masa jabatan pengganti dari anggota Direksi yang berhenti atau diberhentikan sebelum masa jabatannya berakhir sebagaimana diatur pada Pasal 12 Ayat (12) Anggaran Dasar Perseroan, dimana pengesampingan tersebut terbatas dan hanya berlaku untuk pengangkatan **Sdr. Elmamber Petamu Sinaga** yang disetujui melalui Keputusan Sirkuler ini.
4. Menyatakan bahwa sejak Tanggal Keputusan Sirkuler ini maka susunan Pengurus Perseroan menjadi sebagai berikut:

   Direksi

Direktur Utama	:	Elmamber Petamu Sinaga
Direktur	:	Paulus Endra Suyatna
Direktur	:	Iwan Soeroto
Direktur	:	Agus Sanjaya
Direktur	:	Atta Alva Wanggai

   Dewan Komisaris

Komisaris Utama	:	Abdul Rachman
Komisaris	:	Iqbal Latanro
Komisaris Independen	:	Zudan Arif Fakrulloh
Komisaris Independen	:	Adie Soesetyantoro
Komisaris Independen	:	Andi Rivai*)

   *) *Berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test).*
5. Memberikan kuasa dengan hak substitusi kepada Direksi Perseroan baik sendiri-sendiri maupun bersama-sama untuk menyatakan keputusan-keputusan dalam Keputusan Sirkuler ini ke dalam Akta Notaris dan menghadap Notaris untuk tujuan tersebut menandatangani setiap pernyataan yang diperlukan, termasuk akta perubahan, serta meminta persetujuan dan menyampaikan pemberitahuan sehubungan dengan keputusan-keputusan dalam Keputusan Sirkuler ini kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, atau kepada pihak berwenang lainnya, jika diperlukan dan untuk mengambil tindakan-tindakan yang dianggap perlu oleh peraturan yang terkait atau Notaris.
6. Menyatakan bahwa Keputusan Sirkuler ini memiliki keabsahan dan kekuatan hukum yang sama dengan keputusan yang disahkan pada Rapat Umum Pemegang Saham Perseroan sesuai yang dinyatakan dalam Pasal 91 UUPT.
7. Menyatakan bahwa Tanggal Keputusan Sirkuler adalah sesuai dengan tanggal tanda tangan terakhir dari perwakilan pemegang saham yang dinyatakan dalam Keputusan Sirkuler ini, dalam hal tanda tangan dari perwakilan pemegang saham tidak diberikan pada tanggal yang sama.
8. Menyatakan bahwa Keputusan Sirkuler ini akan dibuat dalam beberapa rangkap yang secara bersama-sama merupakan satu kesatuan dari Keputusan Sirkuler ini.

Change of Company Management

Decision:

1. Dismiss with honor **Mr. Josephus Koernianto Triprakoso** from his position as President Director of the Company effective as of the Circular Decision Date, accompanied by thanks for his contribution of energy and thoughts during his tenure as President Director of the Company.
2. Approved the appointment of **Mr. Elmamber Petamu Sinaga** as President Director of the Company commencing from the date of this Circular Decision and ending at the close of the 3rd (third) Annual General Meeting of Shareholders since his appointment, which will be held in 2023, without prejudice to the right of the General Meeting of Shareholders to dismiss from time to time following the Company's Articles of Association.
3. Setting aside the provisions related to the replacement term of office of a member of the Board of Directors who resigns or is dismissed before his term of office ends as stipulated in Article 12 Paragraph (12) of the Company's Articles of Association, where the waiver is limited and only applies to the appointment of **Mr. Elmamber Petamu Sinaga** approved by this Circular Decree.
4. To declare that as of the date of this Circular Decree, the composition of the Company's Management shall be as follows.:

   Board of Directors

President Director	:	Elmamber Petamu Sinaga
Director	:	Paulus Endra Suyatna
Director	:	Iwan Soeroto
Director	:	Agus Sanjaya
Director	:	Atta Alva Wanggai

   Board of Commissioners

President Commissioner	:	Abdul Rachman
Commissioner	:	Iqbal Latanro
Independent Commissioner	:	Zudan Arif Fakrulloh
Independent Commissioner	:	Adie Soesetyantoro
Independent Commissioner	:	Andi Rivai*)

   *) Effective after the person concerned has obtained approval from the Financial Services Authority for the fit and proper test.
5. Granted power of attorney with substitution rights to the Board of Directors of the Company, either individually or jointly, to state the decisions in this Circular Decision into a Notary Deed and appear before a Notary for that purpose to sign any required statements, including a deed of an amendment, as well as request approval and submit notification regarding decisions in this Circular Decree to the Minister of Law and Human Rights of the Republic of Indonesia, or other authorities, if necessary and to take actions deemed necessary by the relevant regulations or a Notary.
6, Stating that this Circular Decision has the same validity and legal force as the decision passed at the General Meeting of Shareholders of the Company as stated in Article 91 of the Company Law.
7. Stating that the Circular Decision Date is under the date of the last signature of the shareholder representative stated in this Circular Decision if the signature of the shareholder representative is not given on the same date.
8. Declare that this Circular Decree will be made in several copies, which together form an integral part of this Circular Decree.

Pelaksanaan RUPS Tahunan 2020 dan Realisasinya

Implementation of The Annual GMS 2020 and Their Realization

Pemanggilan Invitation	Undangan RUPS Tahunan 2020 telah disampaikan kepada para Pemegang Saham pada tanggal 30 Januari 2020 dengan surat tercatat No. DIR/055/2020 dan Pemberitahuan Perubahan Tempat Penyelenggaraan Rapat tanggal 4 Februari 2020 dengan Surat Tercatat No. DIR/069/2020.	The invitation to the 2020 Annual GMS was submitted to the Shareholders on January 30, 2020 by registered letter No. DIR/055/2020 and Notification of Change of Meeting Venue dated February 4, 2020 with Registered Letter No. DIR/069/2020.

Pelaksanaan Implementation	RUPS Tahunan 2020 telah dilaksanakan pada tanggal 14 Februari 2020, bertempat di Movenpick Resort, Jimbaran – Bali.	The 2020 Annual GMS was held on February 14, 2020, at the Movenpick Resort, Jimbaran – Bali.
Hasil RUPS GMS Results	Hasil RUPS Tahunan 2020 telah dilaporkan kepada Otoritas Jasa Keuangan sebagai berikut: a. Laporan hasil RUPST tanggal 26 Februari 2020 dengan surat No. DIR/124/2020. b. Laporan Pengangkatan Kembali pengurus tanggal 26 Februari 2020 dengan surat No. DIR/125/2020.	The results of the 2020 Annual GMS have been reported to the Financial Services Authority as follows: a. Report on the results of the AGMS on 26 February 2020 with letter No. DIR/124/2020. b. Management Appointment Report dated February 26, 2020 with letter No. DIR/125/2020.

Rekapitulasi Kehadiran pada RUPS Tahunan 2020

Recapitulation of Attendance at Annual GMS 2020

No.	Nama Name	Jabatan Position	Hadir Present	Tidak Hadir Absent	Keterangan Description
1.	Donsuwan Simatupang	Pemegang Saham Shareholders	Hadir / Present	-	Direktur Hubungan Kelembagaan PT Bank Mandiri (Persero) Tbk. Director of Institutional Relations PT Bank Mandiri (Persero) Tbk.
2.	Radius Bayu Irawan	Pemegang Saham Shareholders	Hadir / Present	-	SVP Bisnis Strategis dan Investasi Langsung PT Taspen (Persero) SVP Strategic Business and Direct Investment PT Taspen (Persero)
3.	Ida Bagus Made Putra Jandhana	Pemegang Saham Shareholders	-	Tidak Hadir / Absent	Urusan bisnis Business affairs
4.	Abdul Rachman	Komisaris Utama President Commissioner	Hadir / Present	-	-
5.	Agus Haryanto	Komisaris Commissioner	Hadir / Present	-	-
6.	Edhy Christanto	Komisaris Independen Independent Commissioner	Hadir / Present	-	Kehadiran sebagai peserta tamu, telah mengajukan pengunduran diri tanggal 10 Januari 2020 Attendance as a guest participant, has submitted his resignation on January 10, 2020
7.	Sukoriyanto Saputro	Komisaris Independen Independent Commissioner	Hadir / Present	-	-
8.	Zudan Arif Fakrulloh	Komisaris Independen Independent Commissioner	Hadir / Present	-	-
9.	Josephus K. Triprakoso	Direktur Utama President director	Hadir / Present	-	-
10.	Nurkholis Wahyudi	Direktur Business & Syariah Director of Business & Sharia	Hadir / Present	-	-
11.	Paulus Endra Suyatna	Direktur Compliance & Risk Director of Compliance & Risk	Hadir / Present	-	-
12.	Iwan Soeroto	Direktur IT & Network IT & Network Director	Hadir / Present	-	-
13.	Fajar Ari Setiawan	SEVP Finance Retail & Digital Banking SEVP Finance Retail & Digital Banking	Hadir / Present	-	-
14.	I Gusti Ngurah Putra Wijaya, SH	Notaris Notary Public	Hadir / Present	-	-

Keputusan dan Realisasi RUPS Tahunan 2020

RUPS Tahunan diselenggarakan pada tanggal 14 Februari 2020 bertempat di Movenpick Resort, Jimbaran - Bali dengan dihadiri/diwakili sebanyak 99.49% (sembilan puluh sembilan koma empat

Decision and Realization of The Annual GMS 2020

The Annual GMS was held on February 14, 2020 at Movenpick Resort, Jimbaran - Bali with 99.49% (ninety-nine point fortynine percent) attended/represented or 1,494,997,516 (one billion

puluh sembilan persen) atau sebanyak 1.494.997.516 (satu miliar empat ratus sembilan puluh empat juta sembilan ratus sembilan puluh tujuh ribu lima ratus enam belas) lembar saham dari jumlah seluruh saham dengan hak suara yang sah yang telah dikeluarkan Perseroan yaitu sejumlah 1.502.614.948 (satu miliar lima ratus dua juta enam ratus empat belas ribu sembilan ratus empat puluh delapan) dengan demikian berdasarkan ketentuan pasal 11 ayat (4) Anggaran Dasar Perseroan, maka rapat dinyatakan kuorum dan dapat mengambil keputusan yang sah dan mengikat mengenai segala hal yang dibicarakan. sebagaimana tercantum dalam Akta Berita Acara Rapat Umum Pemegang Saham Tahunan No.31 tanggal 14 Februari 2020 yang dibuat dihadapan Notaris I Gusti Ngurah Putra Wijaya. SH.

four hundred ninety-four million nine hundred and nine Forty-seven thousand five hundred and sixteen) shares out of the total number of shares with valid voting rights that had been issued by the Company, namely a total of 1,502,614,948 (one billion five hundred two million six hundred and fourteen thousand nine hundred and forty eight). Article 11 paragraph (4) of the Company's Articles of Association, then the meeting was declared a quorum and could take legal and binding decisions regarding all matters discussed as stated in the Deed of Minutes of the Annual General Meeting of Shareholders No.31 dated February 14, 2020 drawn up before Notary I Gusti Ngurah Putra Wijaya. SH.

Agenda Pertama / First Agenda

Persetujuan Laporan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris serta Pengesahan Laporan Keuangan Perseroan untuk tahun Buku yang berakhir pada tanggal 31 Desember 2019.

Keputusan:

1. Menyetujui Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun BUKU yang berakhir pada tanggal 31 Desember 2019 dan mengesahkan Laporan Keuangan Perseroan untuk tahun Buku yang berakhir pada tanggal 31 Desember 2019 yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja (*a member firm of Ernst & Young Global Limited*), dengan opini **"menyajikan secara wajar, dalam semua hal yang material"** sebagaimana dinyatakan dalam laporan Nomor: 00022/2.1032/AU.1/07/1008-3/1/I/2020 tanggal 24 Januari 2020.
2. Memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) terhadap seluruh anggota Direksi dan Dewan Komisaris sehubungan dengan pengurusan dan pengawasan Perseroan yang telah dijalankan selama tahun Buku yang berakhir pada tanggal 31 Desember 2019, sejauh tindakan tersebut bukan merupakan tindakan pidana dan tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan untuk tahun Buku yang berakhir pada tanggal 31 Desember 2019.

Status: Terealisasi

Approval of the Annual Report and the Report on the Supervision of the Board of Commissioners and Ratification of the Company's Financial Statements for the Financial Year ended 31 December 2019

Decision

1. Approving the Company's Annual Report including the Supervisory Report of the Board of Commissioners of the Company for the financial year ending on December 31, 2019 and ratifying the Company's Financial Statements for the Financial year ending on December 31, 2019 which had been audited by the Public Accountant Firm Purwantono, Sungkoro & Surja (a member firm of Ernst & Young Global Limited), with the opinion "**to present fairly, in all material respects**" as stated in the report Number: 00022/2.1032/AU.1/07/1008- 3/1/I/2020 dated January 24, 2020.
2. Providing full release and discharge of responsibility (volledig acquit et de charge) to all members of the Board of Directors and Board of Commissioners in connection with the management and supervision of the Company which had been carried out during the Financial year ending on December 31, 2019, as long as such action was not a criminal act, these actions were reflected in the Annual Report and Financial Statements for the Financial year ended December 31, 2019.

Status: Realized

Agenda Kedua / Second Agenda

Persetujuan Penggunaan Laba Bersih Perseroan untuk tahun BUKU yang berakhir pada tanggal 31 Desember 2019.

Keputusan:

1. Menyetujui dan menetapkan penggunaan laba bersih Perseroan untuk tahun BUKU yang berakhir pada tanggal 31 Desember 2019 yang sebesar Rp456.208.421.965,- (empat ratus lima puluh enam miliar dua ratus delapan juta empat ratus dua puluh satu ribu sembilan ratus enam puluh lima rupiah), yaitu sebagai berikut:
   a. Sejumlah 30,00% dari Laba Bersih Perseroan atau sebesar Rp.136.862.526.590,- (seratus tiga puluh enam miliar delapan ratus enam puluh dua juta lima ratus dua puluh enam ribu lima ratus sembilan puluh rupiah) dibagikan sebagai dividen tunai kepada para pemegang saham.
   b. Sejumlah 1,10% dari Laba Bersih Perseroan atau sebesar Rp.5.000.000.000,- (lima miliar rupiah) disisihkan sebagai dana cadangan wajib.
   c. Sejumlah 68,90% dari Laba Bersih Perseroan atau sebesar Rp.314.345.895.376 (tiga ratus empat belas miliar tiga ratus empat puluh lima juta delapan ratus sembilan puluh lima ribu tiga ratus tujuh puluh enam rupiah) ditetapkan sebagai laba ditahan.
2. Memberikan wewenang dan kuasa kepada Direksi Perseroan untuk mengatur tata cara pelaksanaan pembayaran dividen dan alokasi laba bersih Perseroan tersebut di atas, sesuai dengan peraturan perundang–undangan yang berlaku.

Status: Terealisasi

Approval for the Use of the Company's Net Profits for the financial year ending on 31 December 2019

Decision

1. Approving and stipulating the use of the Company's net profit for the financial year ending on December 31, 2019, amounting to IDR456,208,421,965, - (four hundred and fifty-six billion two hundred eight million four hundred twenty-one thousand nine hundred and sixty-five rupiahs), namely as follows::
   a. A total of 30.00% of the Company's Net Profit or in the amount of IDR136,862,526,590, - (one hundred thirty six billion eight hundred sixty-two million five hundred twenty-six thousand five hundred and ninety rupiah) will be distributed as cash dividends to the holders stock.
   b. A total of 1.10% of the Company's Net Profit or in the amount of IDR5,000,000,000 (five billion rupiah) was set aside as a mandatory reserve fund.
   c. A total of 68.90% of the Company's Net Profit or amounting to IDR314,345,895,376 (three hundred fourteen billion three hundred forty-five million eight hundred ninety-five thousand three hundred and seventy-six rupiah) was determined as retained earnings.
2. Giving the authority and power to the Board of Directors of the Company to regulate the procedures for the payment of dividends and the allocation of the Company's net profit as mentioned above, in accordance with the prevailing laws and regulations.

Status: Realized

Agenda Ketiga / Third Agenda

Persetujuan Penunjukan Kantor Akuntan Publik dan Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan untuk tahun buku yang akan berakhir pada tanggal 31 Desember 2020.	Approval of the Appointment of a Public Accounting Firm and Public Accountant to audit the Company's Financial Statements for the financial year ending on 31 December 2020.
Keputusan: 1. Menetapkan Kantor Akuntan Publik (KAP) Purwanto, Sungkoro & Surja (*a member firm of Ernst & Young Global Limited*) dan Akuntan Publik (AP) Muhammad Dudi Kurniawan untuk mengaudit Laporan Keuangan Perseroan untuk tahun BUKU yang akan berakhir pada tanggal 31 Desember 2020. 2. Memberikan wewenang dan kuasa kepada Dewan Komisaris untuk menetapkan honorarium dan persyaratan lainnya bagi Kantor Akuntan Publik dan Akuntan Publik tersebut, serta menetapkan Kantor Akuntan Publik dan/atau Akuntan Publik pengganti dalam hal Kantor Akuntan Publik Purwanto, Sungkoro & Surja (a member firm of Ernst & Young Global Limited) dan/atau Akuntan Publik Muhammad Dudi Kurniawan, karena sebab apapun tidak dapat menyelesaikan proses audit Laporan Keuangan Perseroan untuk tahun BUKU yang berakhir pada tanggal 31 Desember 2020.	**Decision** 1. Appointing Public Accountant Firm (KAP) Purwanto, Sungkoro & Surja (a member firm of Ernst & Young Global Limited) and Public Accountant (AP) Muhammad Dudi Kurniawan to audit the Company's Financial Statements for the Buku year ending on December 31, 2020. 2. Giving authority and power to the Board of Commissioners to determine the honorarium and other requirements for the Public Accountant Firm and Public Accountant, as well as assign a replacement Public Accountant Firm and/or Public Accountant in the case of Public Accountant Firm Purwanto, Sungkoro & Surja (a member firm of Ernst & Young Global Limited) and/or Public Accountant Muhammad Dudi Kurniawan, for whatever reason they cannot complete the audit process of the Company's Financial Statements for the financial year ending on December 31, 2020.
Status: Terealisasi	**Status: Realized**

Agenda Keempat / Fourth Agenda

Penetapan gaji anggota Direksi dan honorarium anggota Dewan Komisaris dan pemberian fasilitas, benefit dan/atau tunjangan lainnya untuk tahun buku 2020 serta penetapan tantiem bagi anggota Direksi dan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada 31 Desember 2019.	Determination of salaries for members of the Board of Directors and honoraria for members of the Board of Commissioners and provision of facilities, benefits and/or other benefits for the 2020 financial year and determination of tantiem for members of the Board of Directors and the Board of Commissioners of the Company for the financial year ending December 31, 2019.
Keputusan: Memberikan wewenang dan kuasa kepada Dewan Komisaris dengan terlebih dahulu mendapat persetujuan Pemegang Saham Mayoritas dan diketahui oleh Pemegang Saham Pengendali lainnya untuk menetapkan: 1. Gaji anggota Direksi dan honorarium Dewan Komisaris dan pemberian fasilitas, benefit dan/atau tunjangan lainnya untuk tahun buku 2020. 2. Tantiem atas kinerja anggota Direksi dan Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2019.	**Decision** Granting authority and power to the Board of Commissioners with prior approval from the Majority Shareholders and being recognized by other Controlling Shareholders to determine: 1. Salaries of members of the Board of Directors and honorarium for the Board of Commissioners and provision of facilities, benefits and/or other allowances for the 2020 financial year. 2. Tantiem for the performance of the members of the Board of Directors and the Board of Commissioners for the financial year ended 31 December 2019.
Status: Terealisasi	**Status: Realized**

Agenda Kelima / Fifth Agenda

Persetujuan Perubahan Anggaran Dasar Perseroan.	Approval of Amendments to the Articles of Association of the Company.
Keputusan: 1. Menyetujui mengubah Anggaran Dasar Perseroan Pasal 10 Ayat (1) tentang Tempat, Pemanggilan dan Pimpinan Rapat Umum Pemegang Saham, serta menambahkan klausul pada Pasal 12 tentang Direksi dan Pasal 15 tentang Dewan Komisaris sebagai berikut: a. Pasal 10 Ayat (1), diubah sehingga berbunyi sebagai berikut: "Rapat Umum Pemegang saham diadakan di tempat kedudukan Perseroan atau di tempat Perseroan melakukan kegiatan usahanya yang utama dalam wilayah Negara Republik Indonesia" b. Pasal 12 tentang Direksi, disisipkan ayat (7) dan ayat (8), dan penomoran ayat-ayat pada Pasal 12 disesuaikan seluruhnya sehingga berbunyi sebagai berikut: 1) Perseroan diurus dan dipimpin oleh Direksi yang terdiri dari sekurang – kurangnya 3 (tiga) orang anggota Direksi, seorang diantaranya diangkat sebagai Direktur Utama. 2) Yang boleh diangkat sebagai anggota Direksi hanyalah Warga Negara Indonesia yang memenuhi persyaratan yang ditentukan peraturan perundang undangan yang berlaku. 3) Para anggota Direksi diangkat untuk jangka waktu terhitung sejak ditutupnya RUPS yang mengangkatnya atau ditetapkan lain oleh RUPS dan berakhir pada penutupan RUPS Tahunan yang ke 3 (tiga) sejak pengangkatannya, dengan tidak mengurangi hak dari RUPS untuk sewaktu waktu dapat memberhentikan para anggota Direksi sebelum masa jabatannya berakhir dengan menyebutkan alasannya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut, kecuali apabila ditentukan lain oleh RUPS. Setelah masa jabatannya berakhir anggota Direksi tersebut dapat diangkat kembali untuk satu kali masa jabatan, kecuali apabila ditentukan lain oleh Rapat Umum Pemegang Saham.	**Decision** 1. Approving to amend the Articles of Association of the Company Article 10 Paragraph (1) concerning Place, Invitations and Chair of the General Meeting of Shareholders, as well as adding a clause to Article 12 concerning the Board of Directors and Article 15 concerning the Board of Commissioners as follows: a. Article 10 Paragraph (1), was amended so that it stated as follows: "The General Meeting of Shareholders was held at the domicile of the Company or at the place where the Company carried out its main business activities within the territory of the Republic of Indonesia" b. Article 12 concerning the Board of Directors, inserted paragraph (7) and paragraph (8), and the numbering of paragraphs in Article 12 is completely adjusted so that it stated as follows: 1) The company was managed and led by a Board of Directors consisting of at least 3 (three) members of the Board of Directors, one of whom was appointed as the President Director. 2) Those who might be appointed as members of the Board of Directors were only Indonesian citizens who met the requirements stipulated by the prevailing laws and regulations. 3) Members of the Board of Directors were appointed for a period commencing from the closing of the GMS which appointed them or otherwise determined by the GMS and ending at the closing of the 3rd (third) Annual GMS since their appointment, without prejudice to the rights of the GMS to at any time dismiss members of the Board of Directors before the term of service ended by stating the reasons. Such termination was effective from the closing of the GMS, unless otherwise stipulated by the GMS. After the term of office ended, the member of the Board of Directors could be reappointed for one term of office, unless otherwise stipulated by the General Meeting of Shareholders.

4) Ketentuan tentang besarnya gaji dan tunjangan lainnya, termasuk tantiem (Tantieme) dan santunan purna jabatan ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham yang kewenangan tersebut dapat dilimpahkan kepada Dewan Komisaris.
5) Jika oleh suatu sebab apapun jabatan seorang atau lebih atau semua anggota Direksi lowong, maka dalam jangka waktu 30 (tigapuluh) hari sejak terjadi lowongan harus diselenggarakan Rapat Umum Pemegang Saham untuk mengisi lowongan itu, dengan memperhatikan ketentuan peraturan perundang undangan dan Anggaran Dasar.
6) Dalam hal oleh suatu sebab apapun semua jabatan anggota Direksi lowong, untuk sementara Perseroan diurus oleh anggota Dewan Komisaris yang ditunjuk oleh Rapat Dewan Komisaris.
7) Dalam hal terdapat anggota Direksi yang berakhir masa jabatannya dan RUPS belum menetapkan penggantinya, maka anggota Direksi yang telah berakhir masa jabatannya tersebut dapat ditetapkan oleh RUPS untuk melaksanakan pekerjaannya dengan kekuasaan dan wewenang yang sama dengan ketentuan anggota Direksi yang telah berakhir masa jabatannya tersebut baru menjalankan 1 (satu) periode masa jabatan sesuai Peraturan yang berlaku.
8) Dalam hal anggota Direksi yang berakhir masa jabatannya sebagaimana dimaksud dalam ayat (7) di atas diangkat kembali, maka masa jabatan yang bersangkutan pada saat penetapan sesuai Ayat (7) turut diperhitungkan.
9) Anggota Direksi berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada Perseroan paling kurang 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya.
10) Jabatan anggota Direksi berakhir, jika:
    1) Kehilangan kewarganegaraan Indonesia.
    2) Mengundurkan diri sesuai dengan ketentuan ayat (9) pasal ini.
    3) Tidak lagi memenuhi persyaratan peraturan perundang-undangan.
    4) Meninggal dunia.
    5) Diberhentikan berdasarkan keputusan Rapat Umum Pemegang Saham.
11) Anggota Direksi dapat diberhentikan untuk sementara waktu oleh Dewan Komisaris apabila mereka bertindak bertentangan dengan Anggaran Dasar ini atau terdapat indikasi melakukan perbuatan yang mengakibatkan kerugian bagi Perseroan atau melalaikan kewajibannya atau terdapat alasan yang mendesak bagi Perseroan, yang pelaksanaannya dengan memperhatikan peraturan perundang undangan yang berlaku.
12) Apabila seorang anggota Direksi berhenti atau diberhentikan sebelum masa jabatannya berakhir, maka masa jabatan penggantinya adalah sisa masa jabatan anggota Direksi yang digantikannya, kecuali Rapat Umum Pemegang Saham menentukan lain.
13) Dalam hal terdapat penambahan anggota Direksi, maka masa jabatan Direksi tersebut akan berakhir bersamaan dengan berakhirnya masa jabatan anggota Direksi lainnya yang telah ada, kecuali Rapat Umum Pemegang Saham menentukan lain.

2. Pasal 15 tentang Dewan Komisaris, disisipkan ayat (6) dan ayat (7), dan penomoran ayat-ayat pada pasal 15 disesuaikan seluruhnya sehingga berbunyi sebagai berikut:
   a. Dewan Komisaris terdiri dari sekurang kurangnya 3 (tiga) orang anggota Dewan Komisaris, seorang diantaranya dapat diangkat sebagai Komisaris Utama.
   b. Yang boleh diangkat sebagai anggota Dewan Komisaris hanyalah Warga Negara Indonesia yang memenuhi persyaratan yang di tentukan peraturan perundang undangan yang berlaku.
   c. Para anggota Dewan Komisaris diangkat untuk jangka waktu terhitung sejak ditutupnya RUPS yang mengangkatnya atau ditetapkan lain oleh RUPS dan berakhir pada penutupan RUPS Tahunan yang ke 3 (tiga) sejak pengangkatannya, dengan tidak mengurangi hak dari RUPS untuk sewaktu waktu dapat memberhentikan para anggota Dewan Komisaris sebelum masa jabatannya berakhir dengan menyebutkan alasannya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut, kecuali apabila ditentukan lain oleh RUPS. Setelah masa jabatannya berakhir anggota Dewan Komisaris tersebut dapat diangkat kembali untuk satu kali masa jabatan, kecuali apabila ditentukan lain oleh RUPS.

4) Provisions regarding the amount of salary and other allowances, including tantiem and pension benefits, are determined based on the decision of the General Meeting of Shareholders, whose authority can be delegated to the Board of Commissioners.
5) If for whatever reason the position of one or more or all of the members of the Board of Directors was vacant, then within 30 (thirty) days from the time the vacancy occurs, a General Meeting of Shareholders had to be held to fill the vacancy, with due observance of the provisions of laws and regulations and the Articles of Association.
6) In the event that for any reason all positions of the members of the Board of Directors were vacant, the Company was temporarily managed by a member of the Board of Commissioners appointed by the Meeting of the Board of Commissioners.
7) In the event that there was a member of the Board of Directors whose term of office ended and the GMS had not determined a replacement, then the member of the Board of Directors whose term of office had ended could be determined by the GMS to carry out their work with the same power and authority as stipulated that the member of the Board of Directors whose term of office ended had just started running 1 (one) term of office in accordance with the applicable Regulations.
8) In the event that a member of the Board of Directors whose term of office ended as referred to in paragraph (7) above was reappointed, the term of office concerned at the time of stipulation in accordance with Paragraph (7) was taken into account.
9) A member of the Board of Directors had the right to resign from his position by notifying the Company in writing at least 30 (thirty) days prior to the date of his resignation.
10) The position of a member of the Board of Directors ends, if:
    1) Loss of Indonesian citizenship.
    2) Resign in accordance with the provisions of paragraph (9) of this article.
    3) No longer meets the requirements of the legislation.
    4) Die
    5) General Meeting of Shareholders.
11) Members of the Board of Directors could be temporarily dismissed by the Board of Commissioners if they acted contrary to this Articles of Association or there were indications of taking action that results in loss to the Company or neglecting their obligations or there is an urgent reason for the Company, whose implementation takes into account the prevailing laws and regulations.
12) If a member of the Board of Directors resigned or was dismissed before the end of his term of office, the term of office for the replacement shall be the remaining term of office for the member of the Board of Directors he/she replaced, unless the General Meeting of Shareholders determines otherwise.
13) In the event that there were additional members of the Board of Directors, the term of office of the Board of Directors would end at the same time as the other existing members of the Board of Directors, unless the General Meeting of Shareholders determines otherwise.

2. Article 15 concerning the Board of Commissioners, inserted paragraph (6) and paragraph (7), and the numbering of the paragraphs in Article 15 was completely adjusted so that it stated as follows:
   a. The Board of Commissioners consisted of at least 3 (three) members of the Board of Commissioners, one of whom could be appointed as the President Commissioner.
   b. Those who might be appointed as members of the Board of Commissioners were only Indonesian citizens who met the requirements stipulated in the prevailing laws and regulations.
   c. Members of the Board of Commissioners were appointed for a period commencing from the closing of the GMS which appointed them or otherwise determined by the GMS and ending at the closing of the 3rd (third) Annual GMS since their appointment, without prejudice to the rights of the GMS to at any time dismiss the members of the Board of Commissioners before the term of office ends by stating the reasons. Such termination was effective from the closing of the GMS, unless otherwise stipulated by the GMS. After the term of office ends, the member of the Board of Commissioners could be reappointed for one term of office, unless determined otherwise by the GMS.

d. Ketentuan tentang besarnya gaji atau honorarium berikut fasilitas dan/atau tunjangan lainya termasuk tantiem (Tantieme) dan santunan purna jabatan ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham.
e. Jika oleh suatu sebab Jabatan anggota Dewan Komisaris lowong, maka dalam jangka waktu 30 (tigapuluh) hari setelah terjadinya lowongan, harus diselenggarakan Rapat Umum Pemegang Saham untuk mengisi lowongan itu dengan memperhatikan ketentuan ayat 2 (dua) pasal ini.
f. Dalam hal terdapat anggota Dewan Komisaris yang berakhir masa jabatannya dan RUPS belum menetapkan penggantinya, maka anggota Direksi yang telah berakhir masa jabatannya tersebut dapat ditetapkan oleh RUPS untuk melaksanakan pekerjaannya dengan kekuasaan dan wewenang yang sama dengan ketentuan anggota Direksi yang telah berakhir masa jabatannya tersebut baru menjalankan 1 (satu) periode masa jabatan sesuai Peraturan yang berlaku.
g. Dalam hal anggota Dewan Komisaris yang berakhir masa jabatannya sebagaimana dimaksud dalam ayat (6) di atas diangkat kembali, maka masa jabatan yang bersangkutan pada saat penetapan sesuai Ayat (6) turut diperhitungkan.
h. Seorang anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis mengenai maksud tersebut kepada Perseroan sekurangnya 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya.
i. Jabatan anggota Dewan Komisaris berakhir apabila:
   1) Kehilangan kewarganegaraan Indonesia;
   2) Mengundurkan diri sesuai dengan ketentuan ayat 6 pasal ini;
   3) Tidak lagi memenuhi persyaratan perundang undangan yang berlaku;
   4) Meninggal dunia;
   5) Diberhentikan berdasarkan keputusan Rapat Umum Pemegang Saham.
   6) Apabila seorang anggota Dewan Komisaris berhenti atau diberhentikan sebelum masa jabatannya berakhir, maka jabatan penggantinya adalah sisa masa jabatan anggota Dewan Komisaris yang digantikannya, kecuali Rapat Umum Pemegang Saham menentukan lain.
   7) Dalam hal terdapat penambahan anggota Dewan Komisaris, maka masa jabatan anggota Dewan Komisaris tersebut akan berakhir bersamaan dengan berakhirnya jabatan anggota Dewan Komisaris lainnya yang telah ada, kecuali Rapat Umum Pemegang Saham menentukan lain.

3. Memberikan kuasa dan wewenang penuh dengan hak substitusi kepada Direksi Perseroan untuk melakukan setiap dan seluruh hal serta tindakan yang disyaratkan dan/atau diperlukan untuk menjalankan Persetujuan agenda Kelima Rapat ini.

d. Provisions regarding the amount of salary or honorarium along with other facilities and/or benefits including tantiem and pension benefits were determined based on the decision of the General Meeting of Shareholders.
e. If for some reason the position of a member of the Board of Commissioners was vacant, then within a period of 30 (thirty) days after the vacancy occurs, a General Meeting of Shareholders had to be held to fill the vacancy by observing the provisions of paragraph 2 (two) of this article.
f. In the event that there was a member of the Board of Commissioners whose term of office ended and the GMS had not determined a replacement, then the member of the Board of Directors whose term of office ended could be determined by the GMS to carry out their work with the same power and authority as stipulated that the member of the Board of Directors whose term of office had just ended to carry out 1 (one) term of office in accordance with the applicable Regulations.
g. In the event that a member of the Board of Commissioners whose term of office as referred to in paragraph (6) above ended was reappointed, the term of office concerned at the time of appointment in accordance with Paragraph (6) was taken into account.
h. A member of the Board of Commissioners had the right to resign from the position by informing the Company in writing of the intentions at least 30 (thirty) days prior to the date of his resignation.
i. The position of a member of the Board of Commissioners ends if:
   1) Lossing of Indonesian citizenship;
   2) Resigning in accordance with the provisions of paragraph 6 of this article;
   3) No longer meets the requirements of the applicable laws;
   4) Passed away;
   5) Dismissed based on the resolution of the General Meeting of Shareholders;
   6) If a member of the Board of Commissioners resigned or was dismissed before his term of office ends, the replacement position was the remaining term of office of the member of the Board of Commissioners he/she replaced, unless the General Meeting of Shareholders determines otherwise.
   7) In the event that there were additional members of the Board of Commissioners, the term of office of the members of the Board of Commissioners would end at the same time as the other existing members of the Board of Commissioners, unless the General Meeting of Shareholders determines otherwise.

3. Giving full power and authority with substitution rights to the Board of Directors of the Company to carry out any and all matters and actions required and/or required to carry out the Approval of the Fifth Agenda of this Meeting.

Status: Terealisasi

Status: Realized

Agenda Keenam / Sixth Agenda

Persetujuan Perubahan Susunan Pengurus.

Approval of Change of Management Composition.

Keputusan:

1. Menyetujui pemberhentian dengan hormat Pengurus Perseroan atas nama:
   a. Sdr. Edhi Chrystanto, mengundurkan diri dalam jabatannya selaku Komisaris Independen Perseroan sebagaimana diajukan dengan Surat tertanggal 10 Januari 2020.
   b. Sdr. Nurkholis Wahyudi, ditarik penugasannya sebagai Direktur Perseroan oleh PT Bank Mandiri (Persero) Tbk berdasarkan Surat Nomor KPS.HWB/09/2020 Tanggal 16 Januari 2020.
   c. Sdr. Iwan Soeroto, berakhir masa jabatannya pada penutupan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada tahun 2020.

   Terhitung sejak ditutupnya Rapat ini disertai ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai pengurus Perseroan.
2. Menyetujui mengangkat kembali Sdr. Iwan Soeroto sebagai Direktur Perseroan terhitung efektif sejak tanggal ditutupnya Rapat ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2023, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuksewaktu-waktu memberhentikannya.

Decision

1. Approving the dismissal with respect to the Management of the Company on behalf of:
   a. Edhi Chrystanto, resigned in his position as Independent Commissioner of the Company as submitted by a letter dated January 10, 2020.
   b. Nurkholis Wahyudi, was appointed as Director of the Company by PT Bank Mandiri (Persero) Tbk based on Letter Number KPS. HWB/09/2020 dated January 16, 2020.
   c. Iwan Soeroto, ended his term of office at the close of the Annual General Meeting of Shareholders which was held in 2020.

   As of the closing of this Meeting, accompanied by a gratitude for the contribution of energy and thoughts during their tenure as a management of the Company.
2. Agreeing to re-appoint Iwan Soeroto as Director of the Company which was effective as of the closing date of this Meeting and ends at the closing of the 3rd (third) Annual General Meeting of Shareholders since his appointment which will be held in 2023, without prejudice to the rights of the General Meeting of Shareholders to dismiss it from time to time.

3. Menyetujui Pengangkatan Sdr. Agus Sanjaya sebagai Direktur Perseroan terhitung sejak tanggal ditutupnya Rapat ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2023, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya.
   Adapun penetapan pengangkatan Sdr. Agus Sanjaya tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kelayakan dan kepatutan (*fit and proper test*).
4. Menyetujui Pengangkatan Sdr. Adie Soesetyantoro sebagai Komisaris Independen Perseroan terhitung sejak tanggal ditutupnya Rapat ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2023, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya.
   Adapun penetapan pengangkatan Sdr. Adie Soesetyantoro tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kelayakan dan kepatutan (fit and proper test).
5. Menyetujui susunan Anggota Dewan Komisaris Perseroan efektif sejak penutupan RUPS Tahunan Tahun Buku 2019 sebagai berikut:
   a. Komisaris Utama, Sdr. Abdul Rachman
   b. Komisaris, Sdr. Agus Haryanto
   c. Komisaris Independen, Sdr. Sukoriyanto Saputro
   d. Komisaris Independen, Sdr. Zudan Arif Fakrulloh
   e. Komisaris Independen, Sdr. Adie Soesetyantoro
6. Menyetujui susunan Anggota Direksi Perseroan efektif sejak penutupan RUPS Tahunan Tahun Buku 2019 sebagai berikut:
   a. Direktur Utama, Sdr. Josephus Koernianto Triprakoso
   b. Direktur, Sdr. Paulus Endra Suyatna
   c. Direktur, Sdr. Iwan Soeroto
   d. Direktur, Sdr. Agus Sanjaya
7. Adapun pembagian tugas dan wewenang setiap anggota Dewan Komisaris dan Direksi serta struktur organisasi Perseroan akan ditetapkan berdasarkan keputusan Rapat Direksi Perseroan dan selanjutnya diajukan kepada Dewan Komisaris untukmendapatkan persetujuan.
8. Memberikan kewenangan dan kuasa kepada Direksi Perseroan untuk menindaklanjuti keputusan Agenda ke 6 Rapat ini terkait pelaporan kepada regulator serta instansi terkait lainnya.

Status: Terealisasi

3. Approving the Appointment of Agus Sanjaya as Director of the Company as of the closing date of this Meeting and ending at the closing of the 3rd (third) Annual General Meeting of Shareholders since his appointment which will be held in 2023, without prejudice to the rights of the General Meeting of Shareholders to terminate him at any time. As for the appointment of Agus Sanjaya mentioned above will be effective after he received approval from the Financial Services Authority for the fit and proper test.
4. Approving the Appointment of Adie Soesetyantoro as Independent Commissioner of the Company as of the closing date of this Meeting and ending at the closing of the 3rd (third) Annual General Meeting of Shareholders since his appointment which will be held in 2023, without prejudice to the rights of the General Meeting of Shareholders at any time stop it. As for the appointment of Adie Soesetyantoro mentioned above will become effective after the person concerned received approval from the Financial Services Authority on the fit and proper test.
5. Approving the composition of the members of the Board of Commissioners of the Company effective since the closing of the Annual GMS for the 2019 Financial Year as follows:
   a. President Commissioner, Abdul Rachman
   b. Commissioner, Agus Haryanto
   c. Independent Commissioner, Sukoriyanto Saputro
   d. Independent Commissioner, Zudan Arif Fakrulloh
   e. Independent Commissioner, Adie Soesetyantoro
6. Approving the composition of the members of the Board of Directors of the Company effective since the closing of the Annual GMS for the 2019 Financial Year as follows:
   a. President Director, Josephus Koernianto Triprakoso
   b. Director, Paulus Endra Suyatna
   c Director, Iwan Soeroto
   d Director, Agus Sanjaya
7. The division of duties and authorities of each member of the Board of Commissioners and Board of Directors as well as the organizational structure of the Company would be determined based on the resolution of the Company's Board of Directors and subsequently submitted to the Board of Commissioners for approval.
8. Giving authority and power to the Board of Directors of the Company to follow up on the decisions of the 6th Agenda of this Meeting regarding reporting to regulators and other relevant agencies.

Status: Realized

Pelaksanaan RUPS Luar Biasa Tahun 2020 dan Realisasinya

Selain pelaksanaan RUPS dengan kehadiran fisik Pemegang saham, pada tahun 2020 dilaksanakan pula pengambilan keputusan secara Sirkuler sebanyak 3 (tiga) kali yaitu perubahan Susunan Pengurus Bank Mandiri Taspen dan penerapan Mandiri Group Priciple Guideline (MGPG) serta Perubahan Modal Dasar, Modal Ditempatkan dan Modal Disetor.

2020 Extraordinary GMS Implementation and Its Realization

In addition to the implementation of the GMS with the physical presence of shareholders, in 2020 there were also 3 (three) Circular decision making, namely changes in the Management of Bank Mandiri Taspen and implementation of the Mandiri Group Pricing Guideline (MGPG) as well as changes in Authorized Capital, Issued Capital and Paid-in Capital.

RUPS Sirkuler Tanggal 30 Juli 2020

Circular GMS On July 30, 2020

Pelaksanaan Implementation	Penandatangan Keputusan Sirkuler untuk menyelenggarakan Rapat Umum pemegang Saham Tahunan PT Bank Mandiri Taspen tahun buku 2020 serta perubahan Anggaran Dasar dan perubahan Pengurus Perseroan tanggal 28 Juni 2021	The signing of the Circular Decree for the appointment of the Management and Enforcement of the MGPG was signed by all shareholders on July 30, 2020.
Hasil RUPS Results of the GMS	Keputusan Sirkuler Pemegang Saham Bank Mandiri Taspen yang ditandatangani tanggal 30 Juli 2020 dan diaktakan tanggal 30 Juli 2020 Nomor 35 telah dilaporkan kepada Departemen Pengawas Perbankan I Otoritas Jasa Keuangan, sesuai Surat Nomor: DIR/442/2020 tanggal 10 Agustus 2020.	The Circular Decree of Bank Mandiri Taspen Shareholders which was signed on July 30, 2020 and notarized on July 30, 2020 Number 35, had been reported to the Banking Supervision Department I of the Financial Services Authority, according to Letter Number: DIR/442/2020 dated August 10, 2020.

KEPUTUSAN DAN REALISASI RUPS SIRKULER TANGGAL 30 JULI 2020

Keputusan RUPS Sirkuler di bawah tangan telah diaktakan dengan akta Pernyataan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen No.35 tanggal 30 Juli 2020 yang dibuat dihadapan Notaris I Gusti Ngurah Putra Wijaya SH.,

DECISION AND REALIZATION OF CIRCULAR GMS ON 30 JULY 2020

The resolution of the Circular GMS under hand was notarized by the deed of PT Bank Mandiri Taspen Shareholder's Circular Decision No.35 dated July 30, 2020 made before Notary I Gusti Ngurah Putra Wijaya SH.,

Agenda Pertama / First Agenda

Perubahan Pengurus Perseroan

Keputusan:

1. Menyetujui pemberhentian dengan hormat **Sdr. Agus Haryanto** sebagai Komisaris Perseroan terhitung mulai Tanggal Keputusan Sirkuler ini dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Komisaris Perseroan.
2. Menyetujui pemberhentian dengan hormat **Sdr. Sukoriyanto Saputro** sebagai Komisaris Independen Perseroan terhitung mulai Tanggal Keputusan Sirkuler ini dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Komisaris Independen Perseroan.
3. Menyetujui pengangkatan **Sdr. Iqbal Latanro** sebagai Komisaris Perseroan terhitung mulai Tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2023, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk memberhentikan sewaktu-waktu sesuai Anggaran Dasar Perseroan.
   * *Adapun penetapan pengangkatan Sdr. Iqbal Latanro tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test).*
4. Menyetujui pengangkatan **Sdr. Andi Rivai** sebagai Komisaris Independen Perseroan terhitung mulai Tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2023, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk memberhentikan sewaktu-waktu sesuai Anggaran Dasar Perseroan.
   * *Adapun penetapan pengangkatan Sdr. Andi Rivai tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test).*
5. Menyatakan bahwa sejak Tanggal Keputusan Sirkuler ini maka susunan Pengurus Perseroan menjadi sebagai berikut:

Direksi

Direktur Utama	: Josephus Koernianto Triprakoso
Direktur	: Paulus Endra Suyatna
Direktur	: Iwan Soeroto
Direktur	: Agus Sanjaya*
Direktur	: (*lowong*)

Dewan Komisaris

Komisaris Utama	: Abdul Rachman
Komisaris Independen	: Zudan Arif Fakrulloh
Komisaris Independen	: Adie Soesetyantoro*
Komisaris	: Iqbal Latanro*
Komisaris Independen	: Andi Rivai*

* *Berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test).*

Changes in the Management of the Company

Decision

1. Approving the dismissal with respect **Agus Haryanto** as Commissioner of the Company as of the date of this Circular Decree with his gratitude for his contribution of energy and thoughts during his tenure as Commissioner of the Company.
2. Approving the dismissal with respect **Sukoriyanto Saputro** as Independent Commissioner of the Company as of the date of this Circular Decree with gratitude for his contribution of energy and thoughts during his tenure as Independent Commissioner of the Company.
3. Approving the appointment of **Iqbal Latanro** as Commissioner of the Company as of the date of this Circular Decree and ending at the closing of the 3rd (third) Annual General Meeting of Shareholders since his appointment, which will be held in 2023, without prejudice to the right of the General Meeting of Shareholders to terminate at any time. time according to the Articles of Association of the Company.

   *As for the appointment of The aforementioned Iqbal Latanro will become effective after he has received approval from the Financial Services Authority on the fit and proper test.
4. Approving the appointment of **Andi Rivai** as the Company's Independent Commissioner as of the date of this Circular Decree and ending at the close of the 3rd (third) Annual General Meeting of Shareholders since his appointment, which will be held in 2023, without prejudice to the right of the General Meeting of Shareholders to dismiss at any time. -Time according to the Articles of Association of the Company.

   * As for the appointment of Mr. The above Andi Rivai will be effective after he/she has received approval from the Financial Services Authority on the fit and proper test.
5. Declaring that as of the date of this Circular Decree, the composition of the Company's Management was as follows:

Board of Directors

President Director	: Josephus Koernianto Triprakoso
Director	: Paulus Endra Suyatna
Director	: Iwan Soeroto
Director	: Agus Sanjaya*
Director	: (vacant)

Board of Commissioners

President Commissioner	: Abdul Rachman
Independent Commissioner	: Zudan Arif Fakrulloh
Independent Commissioner	: Adie Soesetyantoro*
Commissioner	: Iqbal Latanro*
Independent Commissioner	: Andi Rivai*

* Effective after the person concerned has obtained approval from the Financial Services Authority for the fit and proper test.

Agenda Kedua / Second Agenda	
Pemberlakuan Mandiri *Group Principle Guideline*	Implementation of the Mandiri Group Principle Guidelines
Keputusan: Menyetujui untuk memberlakukan MGPG sebagaimana terlampir terhitung sejak Tanggal Keputusan Sirkuler ini sebagai pedoman bagi Perseroan dalam membangun ekosistem kolaborasi bisnis dengan Bank Mandiri dengan tetap memperhatikan Tata Kelola Perusahaan yang baik, Anggaran Dasar Perseroan serta Peraturan Perundang-undangan yang berlaku.	**Decision** Approving to implement the MGPG as attached as of the date of this Circular Decree as a guideline for the Company in building a business collaboration ecosystem with Bank Mandiri while still paying attention to good corporate governance, the Company's Articles of Association and the prevailing laws and regulation.
Agenda Lain-lain / Miscellaneous Agenda	
Keputusan: 1. Memberikan kuasa dengan hak substitusi kepada Direksi Perseroan baik sendiri-sendiri maupun bersama-sama untuk menyatakan keputusan-keputusan dalam Keputusan Sirkuler ini ke dalam Akta Notaris dan menghadap Notaris untuk tujuan tersebut menandatangani setiap pernyataan yang diperlukan, termasuk akta perubahan, serta meminta persetujuan dan menyampaikan pemberitahuan sehubungan dengan keputusan-keputusan dalam Keputusan Sirkuler ini kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, atau kepada pihak berwenang lainnya, jika diperlukan dan untuk mengambil tindakan-tindakan yang dianggap perlu oleh peraturan yang terkait atau Notaris. 2. Menyatakan bahwa Keputusan Sirkuler ini memiliki keabsahan dan kekuatan hukum yang sama dengan keputusan yang disahkan pada Rapat Umum Pemegang Saham Perseroan sesuai yang dinyatakan dalam Pasal 91 UUPT. 3. Menyatakan bahwa Tanggal Keputusan Sirkuler adalah sesuai dengan tanggal tanda tangan terakhir dari perwakilan pemegang saham yang dinyatakan dalam Keputusan Sirkuler ini, dalam hal tanda tangan dari perwakilan pemegang saham tidak diberikan pada tanggal yang sama.	**Decision** 1. Giving the power of attorney with substitution rights to the Board of Directors of the Company either individually or jointly to state the decisions in this Circular Decree into the Notary Deed and before the Notary Public for that purpose sign any necessary statements, including the deed of amendment, and ask for approval convey notification in connection with the decisions in this Circular Decree to the Minister of Law and Human Rights of the Republic of Indonesia, or to other authorities, if necessary and to take actions deemed necessary by the relevant regulations or Notary. 2. Stating that this Circular Decree had the same legality and legal force as the decision ratified at the General Meeting of Shareholders of the Company as stated in Article 91 of Company Law. 3. Stating that the Circular Decision Date was in accordance with the date of the last signature of the shareholders 'representatives as stated in this Circular Decree, in the event that the signature of the shareholders' representative was not given on the same date.

RUPS Sirkuler Tanggal 2 Oktober 2020

Circular GMS 2 October 2020

Pelaksanaan Implementation	Penandatanganan Keputusan Sirkuler untuk pengangkatan Pengurus ditandatangani terakhir oleh pemegang saham tanggal 2 Oktober 2020.	The signing of the Circular Decree for the appointment of the Management, last signed by the shareholders on October 2, 2020.
Hasil RUPS Results of the GMS	Keputusan Sirkuler Pemegang Saham Bank Mandiri Taspen yang ditandatangani terakhir tanggal 2 Oktober 2020 dan diaktakan tanggal 16 Oktober 2020 Nomor 23 telah dilaporkan kepada Kepada Departemen Pengawas Perbankan I Otoritas Jasa Keuangan, sesuai Surat Nomor: DIR/602/2020 tanggal 13 Oktober 2020.	The Circular Decree of Bank Mandiri Taspen Shareholders, which was last signed on October 2, 2020 and notarized on October 16, 2020 Number 23, had been reported to the Banking Supervision Department I of the Financial Services Authority, according to Letter Number: DIR/602/2020 dated October 13, 2020.

KEPUTUSAN DAN REALISASI RUPS SIRKULER TANGGAL 2 OKTOBER 2020

Keputusan RUPS Sirkuler di bawah tangan telah diaktakan dengan akta Pernyataan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen No.23 tanggal 2 Oktober 2020 yang dibuat dihadapan Notaris I Gusti Ngurah Putra Wijaya SH.

DECISION AND REALIZATION OF CIRCULAR GMS 2 OCTOBER 2020

The resolution of the Circular GMS under hand was notarized by deed of PT Bank Mandiri Taspen Shareholders Circular Decision No.23 dated 2 October 2020 made before Notary I Gusti Ngurah Putra Wijaya SH.

Agenda / Agenda	
Pengangkatan Atta Alva Wanggai sebagai Direktur Bank Mantap.	Appointment of Atta Alva Wanggai as Director of Bank Mantap.
Keputusan: 1. Menyetujui pengangkatan **Sdr. Atta Alva Wanggai** sebagai Direktur Perseroan terhitung mulai Tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2023, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk memberhentikan sewaktu-waktu sesuai Anggaran Dasar Perseroan. * *Adapun penetapan pengangkatan Sdr. Atta Alva Wanggai tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test).*	**Decision** 1. Approving the appointment of **Atta Alva Wanggai** as Director of the Company as of the date of this Circular Decree and ending at the closing of the 3rd (third) Annual General Meeting of Shareholders since his appointment, which will be held in 2023, without prejudice to the right of the General Meeting of Shareholders to dismiss at any time -Time according to the Articles of Association of the Company. * As for the appointment of Mr. Atta Alva Wanggai above will be effective after the person concerned has received approval from the Financial Services Authority on the fit and proper test.

2. Menyatakan bahwa sejak Tanggal Keputusan Sirkuler ini maka susunan Pengurus Perseroan menjadi sebagai berikut:

Direksi

Direktur Utama	: Josephus Koernianto Triprakoso
Direktur	: Paulus Endra Suyatna
Direktur	: Iwan Soeroto
Direktur	: Agus Sanjaya
Direktur	: Atta Alva Wanggai*

Dewan Komisaris

Komisaris Utama	: Abdul Rachman
Komisaris	: Iqbal Latanro*
Komisaris Independen	: Zudan Arif Fakrulloh
Komisaris Independen	: Adie Soesetyantoro*
Komisaris Independen	: Andi Rivai*

* *Berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test).*

3. Memberikan kuasa dengan hak substitusi kepada Direksi Perseroan baik sendiri-sendiri maupun bersama-sama untuk menyatakan keputusan-keputusan dalam Keputusan Sirkuler ini ke dalam Akta Notaris dan menghadap Notaris untuk tujuan tersebut menandatangani setiap pernyataan yang diperlukan, termasuk akta perubahan, serta meminta persetujuan dan menyampaikan pemberitahuan sehubungan dengan keputusan-keputusan dalam Keputusan Sirkuler ini kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, atau kepada pihak berwenang lainnya, jika diperlukan dan untuk mengambil tindakan-tindakan yang dianggap perlu oleh peraturan yang terkait atau Notaris.
4. Menyatakan bahwa Keputusan Sirkuler ini memiliki keabsahan dan kekuatan hukum yang sama dengan keputusan yang disahkan pada Rapat Umum Pemegang Saham Perseroan sesuai yang dinyatakan dalam Pasal 91 UUPT.
5. Menyatakan bahwa Tanggal Keputusan Sirkuler adalah sesuai dengan tanggal tanda tangan terakhir dari perwakilan pemegang saham yang dinyatakan dalam Keputusan Sirkuler ini, dalam hal tanda tangan dari perwakilan pemegang saham tidak diberikan pada tanggal yang sama.
6. Menyatakan bahwa Keputusan Sirkuler ini akan dibuat dalam beberapa rangkap yang secara bersama-sama merupakan satu kesatuan dari Keputusan Sirkuler ini.

2. Declaring that as of the date of this Circular Decree, the composition of the Company's Management is as follows:

Board of Director

President Director	: Josephus Koernianto Triprakoso
Director	: Paulus Endra Suyatna
Director	: Iwan Soeroto
Director	: Agus Sanjaya
Director	: Atta Alva Wanggai*

Board of Commissioners

President Commissioner	: Abdul Rachman
Commissioner	: Iqbal Latanro*
Independent Commissioner	: Zudan Arif Fakrulloh
Independent Commissioner	: Adie Soesetyantoro*
Independent Commissioner	: Andi Rivai*

* *Effective after the person concerned has obtained approval from the Financial Services Authority for the fit and proper test.*

3. Giving the power of attorney with substitution rights to the Board of Directors of the Company either individually or jointly to state the decisions in this Circular Decree into the Notary Deed and before the Notary Public for that purpose sign any necessary statements, including the deed of amendment, and ask for approval convey notification in connection with the decisions in this Circular Decree to the Minister of Law and Human Rights of the Republic of Indonesia, or to other authorities, if necessary and to take actions deemed necessary by the relevant regulations or Notary.
4. Stating that this Circular Decree had the same legality and legal force as the decision ratified at the General Meeting of Shareholders of the Company as stated in Article 91 of Company Law.
5. Stating that the Circular Decision Date was in accordance with the date of the last signature of the shareholders 'representatives as stated in this Circular Decree, in the event that the signature of the shareholders' representative was not given on the same date.
6. Declaring that this Circular Decision would be made in several copies which together constitute an integral part of this Circular Decree.

RUPS Sirkuler Tanggal 16 Desember 2020

Circular GMS December 16, 2020

Pelaksanaan Implementation	Penandatanganan Keputusan Sirkuler untuk Perubahan Modal Dasar Modal ditempatkan dan Modal Disetor ditandatangani oleh seluruh pemegang saham tanggal 16 Desember 2020.	The signing of the circular decision to change the authorized capital issued and paid-up capital is signed by all shareholders on December 16, 2020.
Hasil RUPS Results of the GMS	Keputusan Sirkuler Pemegang Saham Bank Mandiri Taspen yang ditandatangani terakhir tanggal 16 Desember 2020 dan diaktakan tanggal 28 Desember 2020 No. 41 telah dilaporkan kepada Kepada Departemen Pengawas Perbankan I Otoritas Jasa Keuangan, sesuai Surat No. DIR/010/2021 tanggal 8 Januari 2021.	Circular Decree of Bank Mandiri Taspen Shareholders, which was last signed on December 16, 2020 and notarized on December 28, 2020 No. 41 has been reported to the Banking Supervisory Department I of the Financial Services Authority, in accordance with Letter No. DIR/010/2021 dated January 8, 2021

KEPUTUSAN DAN REALISASI RUPS SIRKULER TANGGAL 16 DESEMBER 2020

Keputusan RUPS Sirkuler di bawah tangan telah diaktakan dengan akta Pernyataan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen No.41 tanggal 28 Desember 2020 yang dibuat dihadapan Notaris I Gusti Ngurah Putra Wijaya SH.

DECISION AND REALIZATION OF THE GMS CIRCULAR 16 DECEMBER 2020

The resolution of the Circular GMS under hand was notarized by the deed of PT Bank Mandiri Taspen Shareholders' Decision Statement No. 41 dated December 28, 2020 made before Notary I Gusti Ngurah Putra Wijaya SH.

Agenda / Agenda

Perubahan Modal Dasar, Modal ditempatkan dan Modal Disetor serta Pernyataan Kembali Anggaran Dasar Bank Mantap.

Keputusan:

1. Menyetujui **perubahan Modal Dasar Perseroan** yang semula berjumlah **Rp.751.702.509.000 (tujuh ratus lima puluh satu miliar tujuh ratus dua juta lima ratus sembilan ribu Rupiah)** terbagi atas **1.503.405.018 (satu miliar lima ratus tiga juta empat ratus lima ribu delapan belas) saham** menjadi sejumlah **Rp819.650.816.000,- (delapan ratus sembilan belas miliar enam ratus lima puluh ribu delapan ratus enam belas Rupiah)**, terbagi atas **1.639.301.632 (satu miliar enam ratus tiga puluh sembilan juta tiga ratus satu ribu enam ratus tiga puluh dua) saham** dengan nilai nominal per saham sebesar Rp500,- (lima ratus Rupiah).

2. Menyetujui **perubahan Modal Ditempatkan dan Disetor Perseroan** yang semula berjumlah **Rp751.307.459.000,- (tujuh ratus lima puluh satu miliar tiga ratus tujuh juta empat ratus lima puluh sembilan ribu Rupiah)** terbagi atas **1.502.614.918 (satu miliar lima ratus dua juta enam ratus empat belas ribu sembilan ratus delapan belas) saham** menjadi sebesar **Rp819.304.352.500,- (delapan ratus sembilan belas miliar tiga ratus empat juta tiga ratus lima puluh dua ribu lima ratus Rupiah)** yang terbagi atas **1.638.608.705 (satu miliar enam ratus tiga puluh delapan juta enam ratus delapan ribu tujuh ratus lima) saham** dengan nilai nominal per saham sebesar Rp500,- (lima ratus Rupiah).

3. Menyetujui **pengeluaran Saham Baru Final** oleh Perseroan sebanyak **135.993.787 (seratus tiga puluh lima juta sembilan ratus sembilan puluh tiga ribu tujuh ratus delapan puluh tujuh) saham** dengan harga penyetoran Rp.3.658,- (tiga ribu enam ratus lima puluh delapan) per saham yang seluruhnya berjumlah **Rp497.465.272.846 (empat ratus sembilan puluh tujuh miliar empat ratus enam puluh lima juta dua ratus tujuh puluh dua ribu delapan ratus empat puluh enam Rupiah)**, yang akan diambil bagian dan disetor oleh Bank Mandiri dan Taspen sesuai dengan persentase kepemilikan saham masing-masing di Perseroan sebagai berikut:
   a. **Bank Mandiri** mengambil bagian sejumlah 69.815.258 (enam puluh sembilan juta delapan ratus lima belas ribu dua ratus lima puluh delapan) saham yang seluruhnya berjumlah Rp255.384.213.764 (dua ratus lima puluh lima miliar tiga ratus delapan puluh empat juta dua ratus tiga belas ribu tujuh ratus enam puluh empat Rupiah); dan
   b. **Taspen** mengambil bagian sejumlah 66.178.529 (enam puluh enam juta seratus tujuh puluh delapan ribu lima ratus dua puluh sembilan) saham yang seluruhnya berjumlah Rp242.081.059.082 (dua ratus empat puluh dua miliar delapan puluh satu juta lima puluh sembilan ribu delapan puluh dua Rupiah),

   dan yang akan berlaku efektif setelah terpenuhinya seluruh persyaratan terkait pengeluaran Saham Baru Final oleh Perseroan serta penyetorannya oleh Bank Mandiri dan Taspen, sebagaimana ditetapkan dalam peraturan perundang-undangan yang berlaku serta anggaran dasar Perseroan, Bank Mandiri, dan Taspen, termasuk namun tidak terbatas pada persetujuan OJK atas penyertaan modal dalam Perseroan, sehingga komposisi jumlah Modal Ditempatkan dan Modal Disetor Perseroan berubah dari semula:

Changes in Authorized Capital, Issued Capital and Paid-in Capital and Statements of Bank Mantap's Articles of Association.

Decision

1. Approving **the change in the Company's Authorized Capital** which originally amounted to **IDR751,702,509,000 (seven hundred and fiftyone billion seven hundred two million five hundred nine thousand Rupiah)** divided into **1,503,405,018 (one billion five hundred three million four hundred five thousand and eighteen) shares** into an amount of **IDR819,650,816,000, - (eight hundred nineteen billion six hundred fifty thousand eight hundred and sixteen Rupiah),** divided into **1,639,301,632 (one billion six hundred thirty-nine million three hundred one thousand six hundred and thirty two) shares with a nominal value per share** of IDR500, - (five hundred Rupiah).
2. Approving **the change in the issued and paid-up capital of the Company,** which originally amounted to **IDR751,307,459,000, - (seven hundred fifty-one billion three hundred seven million four hundred and fifty-nine thousand Rupiah)** divided into **1,502,614,918 (one billion five hundred two million six hundred fourteen thousand nine hundred and eighteen) shares** amounting to **IDR819,304,352,500, - (eight hundred nineteen billion three hundred four million three hundred and fifty-two thousand five hundred Rupiah)** which is divided into **1,638,608,705 (one billion six hundred thirty eight million six hundred eight thousand seven hundred five) shares** with a nominal value per share of IDR500, - (five hundred Rupiah).
3. Approving **the issuance of Final New Shares** by the Company totaling **135,993,787 (one hundred thirty five million nine hundred ninety three thousand seven hundred eighty seven)** shares with a paid-up price of IDR3,658, - (three thousand six hundred and fifty eight) per share a total of **IDR497,465,272,846 (four hundred ninety-seven billion four hundred sixty-five million two hundred seventy-two thousand eight hundred and forty-six Rupiah),** which would be subscribed and paid up by Bank Mandiri and Taspen in accordance with the percentage of ownership shares in the Company as follow:
   a. **Bank Mandiri** subscribed a total of 69,815,258 (sixty-nine million eight hundred fifteen thousand two hundred and fifty-eight) shares, totaling IDR255,384,213,764 (two hundred and fifty-five billion three hundred eighty-four million two hundred and three twelve thousand seven hundred sixty-four Rupiah); and
   b. **Taspen** subscribed a total of 66,178,529 (sixty-six million one hundred seventy-eight thousand five hundred and twenty-nine) shares totaling IDR242,081,059,082 (two hundred forty-two billion eighty-one million fifty-nine thousand eighty-two Rupiah,

   and which would become effective after the fulfillment of all requirements related to the issuance of Final New Shares by the Company and the deposit by Bank Mandiri and Taspen, as stipulated in the applicable laws and regulations as well as the articles of association of the Company, Bank Mandiri, and Taspen, including but not limited to approval. FSA for capital participation in the Company, so that the composition of the number of Issued Capital and Paid-up Capital of the Company changes from the original:

Pemegang Saham Shareholders	**Jumlah Lembar Saham** Number of Shares	**Nilai Nominal (Rp)** Nominal Value (IDR)	**Persentase (%)** Percentage (%)
Bank Mandiri	767.488.261	383.744.130.500	51,077%
Taspen	727.509.225	363.754.612.500	48,416%
Ida Bagus Made Putra Jandhana	7.617.432	3.808.716.000	0.507%
Total	**1.502.614.918**	**751.307.459.000**	**100,00**

Menjadi sebagai berikut:

To be as follows:

Pemegang Saham Shareholders	Jumlah Lembar Saham Number of Shares	Nilai Nominal (Rp) Nominal Value (IDR)	Persentase (%) Percentage (%)
Bank Mandiri	837.303.519	418.651.759.500	51,098%
Taspen	793.687.754	396.843.877.000	48,437%
Ida Bagus Made Putra Jandhana	7.617.432	3.808.716.000	0.465%
Total	**1.638.608.705**	**819.304.352.500**	**100,00**

4. Dengan disetujuinya perubahan Modal Dasar, Modal Ditempatkan dan Modal Disetor Perseroan, maka dengan demikian komposisi Modal Perseroan menjadi sebagai berikut:

4. With the approval of the changes in the Authorized Capital, Issued Capital and Paid-up Capital of the Company, the composition of the Company's Capital is as follows:

Struktur Modal Capital Structure	Nilai Nominal (Rp) Nominal Value (IDR)
Modal Dasar / Authorized capital	819.650.816.000
Modal Ditempatkan / Issued capital	819.304.352.500
Modal Disetor / Paid-up capital	819.304.352.500

5. Pelaksanaan peningkatan Modal Dasar, Modal Ditempatkan dan Modal Disetor, pengeluaran Saham Baru Final oleh Perseroan, serta pengambilan bagian dan penyetoran atas Saham Baru Final oleh Bank Mandiri dan Taspen sebagaimana dimaksud pada keputusan-keputusan No. 1, 2, dan 3 di atas akan dicatatkan sebagai berikut:
   a. Penerbitan Saham Baru Final sejumlah 135.993.787 (seratus tiga puluh lima juta sembilan ratus sembilan puluh tiga ribu tujuh ratus delapan puluh tujuh) saham dengan nilai nominal keseluruhan sebesar Rp67.996.893.500,- (enam puluh tujuh miliar sembilan ratus sembilan puluh enam juta delapan ratus sembilan puluh tiga ribu lima ratus Rupiah) dengan nominal per saham sebesar Rp500,- (lima ratus rupiah), dicatatkan sebagai penambahan Modal Ditempatkan dan Disetor Perseroan, sehingga setelah penambahan Saham Baru Final tersebut Modal Ditempatkan dan Modal Disetor Perseroan menjadi sebesar Rp819.304.352.500,- (delapan ratus sembilan belas miliar tiga ratus empat juta tiga ratus lima puluh dua ribu lima ratus Rupiah); dan
   b. Sebesar Rp429.468.379.346,- (empat ratus dua puluh sembilan miliar empat ratus enam puluh delapan juta tiga ratus tujuh puluh sembilan ribu tiga ratus empat puluh enam rupiah) yang merupakan selisih harga Saham Baru Final antara harga per saham sebesar Rp500,- (lima ratus rupiah) dengan harga pasar per saham sebesar Rp3.658,- (tiga ribu enam ratus lima puluh delapan rupiah) akan dicatatkan sebagai agio saham.
6. Bagian saham yang tidak diambil bagian oleh Para Pemegang Saham sejumlah 692.927 (enam ratus sembilan puluh dua ribu sembilan ratus dua puluh tujuh) saham disimpan dalam simpanan/portepel dan akan dikeluarkan oleh Perseroan menurut keperluan pada waktu dan dengan cara, harga dan persyaratan yang ditetapkan oleh Rapat Umum Pemegang Saham dengan mengindahkan ketentuan Anggaran Dasar Perseroan dan peraturan lainnya yang berlaku.
7. Setelah berlaku efektifnya keputusan mengenai perubahan Modal Dasar, Modal Ditempatkan dan Modal Disetor Perseroan sebagaimana tersebut di atas, maka selanjutnya Para Pemegang Saham menyetujui **perubahan ketentuan Pasal 4 ayat 1, ayat 2 dan ayat 3 Anggaran Dasar Perseroan** sehingga untuk selanjutnya menjadi berbunyi dan harus dibaca sebagai berikut:

5. Implementation of an increase in Authorized Capital, Issued Capital and Paid-in Capital, issuance of Final New Shares by the Company, as well as taking part and depositing of Final New Shares by Bank Mandiri and Taspen as referred to in decrees No. 1, 2, and 3 above will be listed as follows:
   a. Issuance of Final New Shares totaling 135,993,787 (one hundred thirty five million nine hundred ninety three thousand seven hundred and eighty seven) shares with a total nominal value of IDR67,996,893,500, - (sixty seven billion nine hundred ninety six million eight hundred ninety three thousand five hundred Rupiah) with a nominal value of IDR500, - (five hundred rupiah), was recorded as an addition to the Issued and Paid Up Capital of the Company, so that after the addition of the Final New Shares, the Issued and Paid Up Capital of the Company became IDR819.304,352,500, - (eight hundred nineteen billion three hundred four million three hundred fifty-two thousand five hundred Rupiah); and
   b. In the amount of IDR429,468,379,346, - (four hundred twenty-nine billion four hundred sixty-eight million three hundred seventynine thousand three hundred and forty-six rupiah), which was the difference in the price of the Final New Shares between the price per share of IDR500, - (five hundred rupiahs) with a market price per share of IDR3,658 (three thousand six hundred and fifty-eight rupiahs) will be recorded as additional paid-in capita.
6. The shares which was not subscribed by the Shareholders in the amount of 692,927 (six hundred ninety-two thousand nine hundred and twenty seven) shares was kept in a deposit/portfolio and would be issued by the Company according to the needs at the time and manner, price and conditions stipulated by the General Meeting of Shareholders by observing the provisions of the Company's Articles of Association and other applicable regulations.
7. After the effective decision regarding the changes in the Authorized Capital, Issued Capital and Paid-up Capital of the Company as mentioned above, the Shareholders will subsequently approve the amendments to the provisions of Article 4 paragraph 1, paragraph 2 and paragraph 3 of the Company's Articles of Association so that it stated as follow:

MODAL
Pasal 4

1. Modal Dasar Perseroan berjumlah Rp819.650.816.000 (delapan ratus sembilan belas miliar enam ratus lima puluh juta delapan ratus enam belas ribu Rupiah) terbagi atas 1.639.301.632 (satu miliar enam ratus tiga puluh sembilan juta tiga ratus satu ribu enam ratus tiga puluh dua) saham, masing-masing saham bernilai Rp500 (lima ratus Rupiah).
2. Dari Modal Dasar tersebut telah ditempatkan dan disetor 99,96% (sembilan puluh sembilan koma sembilan puluh enam persen) atau sejumlah 1.638.608.705 (satu miliar enam ratus tiga puluh delapan juta enam ratus delapan ribu tujuh ratus lima) saham dengan nilai nominal seluruhnya Rp819.304.352.500 (delapan ratus sembilan belas miliar tiga ratus empat juta tiga ratus lima puluh dua ribu lima ratus Rupiah).
3. Bagian saham yang belum dikeluarkan oleh Perseroan sejumlah 692.927 (enam ratus sembilan puluh dua ribu sembilan ratus dua puluh tujuh) saham disimpan dalam Simpanan/Portepel dan akan dikeluarkan oleh Perseroan menurut keperluan pada waktu dan dengan cara, harga dan persyaratan yang ditetapkan oleh Rapat Umum Pemegang Saham dengan mengindahkan ketentuan Anggaran Dasar dan peraturan lainnya yang berlaku.

8. Menyetujui untuk **menyusun kembali seluruh ketentuan dalam Anggaran Dasar Perseroan**, sehubungan dengan perubahan sebagaimana dimaksud pada keputusan No. 7 di atas, sehingga seluruh Anggaran Dasar Perseroan (untuk selanjutnya dapat disebut **"Anggaran Dasar"**) menjadi tertulis dan harus dibaca sebagai berikut:

CAPITAL
Article 4

1. The Company's authorized capital is IDR819,650,816,000 (eight hundred nineteen billion six hundred fifty million eight hundred sixteen thousand Rupiah) divided into 1,639,301,632 (one billion six hundred thirty-nine million three hundred one thousand six hundred and thirty two) shares, each share is valued at IDR500 (five hundred Rupiah).
2. Of the authorized capital, 99.96% (ninety-nine point ninetysix percent) or a total of 1,638,608,705 (one billion six hundred thirty-eight million six hundred eight thousand seven hundred and five) shares have been issued with a total nominal value IDR819,304,352,500 (eight hundred nineteen billion three hundred four million three hundred fifty-two thousand five hundred Rupiah).
3. The share of shares that have not been issued by the Company in the amount of 692,927 (six hundred ninety two thousand nine hundred and twenty seven) shares are stored in a Deposit/Portfolio and will be issued by the Company according to the needs at the time and by means of the price and terms stipulated by the General Meeting. Shareholders with due observance of the provisions of the Articles of Association and other applicable regulations.

8. Agree to **rewrite all provisions in the Company's Articles of Association,** in connection with the changes as referred to in decision No. 7 above, so that the entire Articles of Association of the Company (hereinafter referred to as **"Articles of Association"**) were written and had to be read as follows:

NAMA DAN TEMPAT KEDUDUKAN
Pasal 1

1. Perseroan Terbatas ini bernama **"PT BANK MANDIRI TASPEN"** atau disingkat dengan nama **PT BANK MANTAP.**
   (selanjutnya dalam anggaran dasar ini cukup disingkat dengan "Perseroan"), berkedudukan dan berkantor pusat di Jakarta Pusat, DKI Jakarta.
2. Perseroan dapat membuka kantor cabang atau kantor Perwakilan di tempat lain, baik di dalam maupun di luar wilayah Republik Indonesia sebagaimana yang ditetapkan oleh Direksi dengan persetujuan dari Dewan Komisaris serta dengan mengindahkan peraturan perundang-undangan.

NAME AND PLACE OF POSITION
Article 1

1. This Limited Liability Company was called **"PT BANK MANDIRI TASPEN"** or abbreviated as **PT BANK MANTAP**.
   (hereinafter in this articles of association it is sufficiently abbreviated as "Company"), domiciled and headquartered in Central Jakarta, DKI Jakarta.
2. The Company might open branch offices or representative offices in other places, both inside and outside the territory of the Republic of Indonesia as determined by the Board of Directors with the approval of the Board of Commissioners and with due observance of laws and regulations.

JANGKA WAKTU BERDIRINYA PERSEROAN
Pasal 2

Perseroan didirikan untuk jangka waktu tidak terbatas, terhitung sejak tanggal tiga November seribu sembilan ratus sembilanpuluh dua (03-11-1992)

TIME OF ESTABLISHMENT OF THE COMPANY
Article 2

The company was established for an unlimited period, starting from the third of November one thousand nine hundred and ninety-two (03-11-1992)

MAKSUD DAN TUJUAN SERTA KEGIATAN USAHA
Pasal 3

1. Maksud dan tujuan dari Perseroan ialah melakukan usaha dalam bidang perbankan sesuai dengan ketentuan perundang-undangan yang berlaku.

2. Untuk mencapai maksud dan tujuan tersebut di atas, Perseroan dapat melaksanakan kegiatan usaha sebagai berikut:
   a. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lainnya yang dipersamakan dengan itu;
   b. Memberikan kredit;
   c. Menerbitkan surat pengakuan hutang;
   d. Membeli, menjual atau menjamin atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya:
      - Surat-surat wesel termasuk wesel dan akseptasi oleh bank yang masa berlakunya tidak lebih daripada kebiasaan dalam perdagangan surat-surat dimaksud;
      - Surat pengakuan hutang dan kertas dagang lainnya yang masa berlakunya tidak lebih daripada kebiasaan dalam perdagangan surat-surat dimaksud;
      - Kertas perbendaharaan Negara dan surat jaminan pemerintah;
      - Sertifikat Bank Indonesia (SBI);
      - Obligasi;
      - Surat dagang berjangka waktu sesuai dengan peraturan perundang–undangan yang berlaku;
      - Instrumen surat berharga lain yang berjangka waktu sesuai dengan peraturan perundang-undangan yang berlaku;
   e. Memindahkan uang baik kepentingan sendiri maupun untuk kepentingan nasabah;
   f. Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada Bank lain, baik dengan menggunakan surat, sarana telekomunikasi, maupun dengan wesel unjuk, cek atau sarana lainnya;
   g. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga;

PURPOSE AND OBJECTIVES AND BUSINESS ACTIVITIES
Article 3

1. The purpose and objective of the Company was to conduct business in the banking sector in accordance with the provisions of the prevailing laws and regulations.
2. To achieve the aforementioned purposes and objectives, the Company may carry out business activities as follows:
   a. Collecting funds from the public in the form of deposits in the form of demand deposits, time deposits, certificates of deposit, savings, and/or other equivalent forms;
   b. Providing credit;
   c. Issueing debt instruments;
   d. Buying, selling or guaranteing at its own risk or for the benefit of and on the orders of its customers:
      - Notes including draft and acceptance by the bank which validity period was not longer than the trading practice of the said securities;
      - Debt acknowledgments and other trading papers whose validity period was no longer than the custom in the trading of said securities;
      - Stating treasury bills and government guarantees;
      - Bank Indonesia Certificates (SBI);
      - Bonds;
      - Commercial papers with a period of time in accordance with the prevailing laws and regulations;
      - Other securities instruments with a maturity in accordance with the prevailing laws and regulations;
   e. Transferring money either for own interest or for the benefit of customers;
   f. Placing funds with, borrowing funds from, or lending funds to other Banks, either by letter, telecommunication facilities, or by display draft, check or other means;
   g. Receiving payment of invoices for securities and perform calculations with or between third parties;

h. Menyediakan tempat untuk menyimpan barang dan surat berharga;
i. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak;
j. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tidak tercatat di bursa efek;
k. Melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan wali amanat;
l. Menyediakan pembiayaan dan/atau melakukan kegiatan usaha lainnya berdasarkan prinsip syariah, sesuai dengan ketentuan yang ditetapkan oleh yang berwenang dan peraturan perundang-undangan;
m. Melakukan kegiatan lain yang lazim dilakukan oleh bank sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku;

3. Selain melakukan kegiatan usaha sebagaimana dimaksud dalam ayat 2 pasal ini, Perseroan dapat pula:
   a. Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain dibidang keuangan seperti sewa guna usaha, modal ventura, perusahaan efek, asuransi, serta lembaga kliring penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh pihak yang berwenang;
   b. Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit atau kegagalan pembiayaan berdasarkan prinsip Syariah, dengan syarat harus menarik kembali penyertaannya, dengan memenuhi ketentuan yang ditetapkan oleh pihak yang berwenang;
   c. Membeli agunan, baik sebagian maupun semua, melalui pelelangan atau dengan cara lain dalam hal debitur tidak memenuhi kewajibannya kepada bank, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya.

h. Providing a place to store goods and securities;
i. Carrying out custody activities for the benefit of other parties based on a contract;
j. Placing funds from one customer to another customer in the form of securities that are not listed on the stock exchange;
k. Performing the factoring, credit card business and trustee activities;
l. Providing financing and/or conduct other business activities based on sharia principles, in accordance with the provisions stipulated by the authorities and laws and regulations;
m. Performing other activities that were commonly carried out by banks as long as they do not conflict with the prevailing laws and regulations

3. Apart from conducting business activities as referred to in paragraph 2 of this article, the Company may also:
   a. Conducting equity participation in banks or other companies in the financial sector, such as leasing, venture capital, securities companies, insurance, and settlement and deposit clearing houses, in compliance with the provisions stipulated by the competent authority;
   b. Conducting temporary equity participation activities to overcome the consequences of credit failure or financing failure based on Sharia principles, provided that the participation must be withdrawn, subject to the provisions stipulated by the competent authority;
   c. Purchasing collateral, either partially or completely, through an auction or by other means in the event the debtor does not fulfill his obligations to the bank, provided that the purchased collateral must be cashed as soon as possible.

MODAL
Pasal 4

1. Modal Dasar Perseroan berjumlah Rp819.650.816.000,- (delapan ratus sembilan belas miliar enam ratus lima puluh juta delapan ratus enam belas ribu rupiah) terbagi atas 1.639.301.632 (satu miliar enam ratus tiga puluh sembilan juta tiga ratus satu ribu enam ratus tiga puluh dua) saham, masing-masing saham bernilai Rp.500,- (lima ratus Rupiah).
2. Dari Modal Dasar tersebut telah ditempatkan dan disetor 99,96% (sembilan puluh sembilan koma Sembilan puluh enam persen) atau sejumlah 1.638.608.705 (satu miliar enam ratus tiga puluh delapan juta enam ratus delapan ribu tujuh ratus lima) saham dengan nilai nominal seluruhnya Rp819.304.352.500,- (delapan ratus sembilan belas miliar tiga ratus empat juta tiga ratus lima puluh dua ribu lima ratus Rupiah).
3. Bagian saham yang belum dikeluarkan oleh Perseroan sejumlah 692.927 (enam ratus sembilan puluh dua ribu sembilan ratus dua puluh tujuh) saham disimpan dalam Simpanan/Portepel dan akan dikeluarkan oleh Perseroan menurut keperluan pada waktu dan dengan cara, harga dan persyaratan yang ditetapkan oleh Rapat Umum Pemegang Saham dengan mengindahkan ketentuan Anggaran Dasar dan peraturan lainnya yang berlaku

CAPITAL
Article 4

1. Authorized Capital of the Company, amounting to IDR819,650,816,000, - (eight hundred nineteen billion six hundred fifty million eight hundred and sixteen thousand rupiah) divided into 1,639,301,632 (one billion six hundred thirty-nine million three hundred one thousand six hundred thirty two) shares, each share is valued at IDR500, - (five hundred Rupiah).
2. Of the authorized capital, 99.96% (ninety-nine point ninety-six percent) or a total of 1,638,608,705 (one billion six hundred thirtyeight million six hundred eight thousand seven hundred five) shares have been issued and fully paid. IDR819,304,352,500, - (eight hundred nineteen billion three hundred four million three hundred fifty-two thousand five hundred Rupiah).
3. The part of shares that had not been issued by the Company in the amount of 692,927 (six hundred ninety two thousand nine hundred and twenty seven) shares are stored in a Deposit/Portfolio and would be issued by the Company according to the needs at the time and by means of the price and terms stipulated by the General Meeting. Shareholders with due observance of the provisions of the Articles of Association and other applicable regulations.

SAHAM DAN SURAT SAHAM
Pasal 5

1. Semua saham yang dikeluarkan oleh Perseroan adalah saham atas nama;
2. Yang boleh memiliki dan mempergunakan hak atas saham adalah Warga Negara Indonesia dan/atau badan hukum Indonesia;
3. Perseroan hanya mengakui orang perorangan atau badan hukum sebagai pemilik dari satu saham atau lebih;
4. Apabila saham karena sebab apapun menjadi milik beberapa orang, maka mereka yang memiliki bersama-sama itu diwajibkan untuk menunjuk seorang di antara mereka atau seorang lain sebagai kuasa mereka bersama dan yang ditunjuk atau diberi kuasa itu sajalah yang berhak mempergunakan hak yang diberikan oleh hukum atas saham tersebut;
5. Selama ketentuan sebagaimana dimaksud pada ayat 4 pasal ini belum dilaksanakan, maka para pemegang saham tersebut tidak berhak mengeluarkan suara dalam Rapat Umum Pemegang Saham, sedangkan pembayaran dividen untuk saham itu ditangguhkan;
6. Seorang Pemegang Saham menurut hukum harus tunduk kepada ketentuan dalam Anggaran Dasar ini dan kepada semua keputusan yang diambil secara sah dalam Rapat Umum Pemegang Saham serta peraturan perundang-undangan;
7. Bukti pemilikan saham dapat berupa Surat Saham;
8. Dalam hal Perseroan tidak menerbitkan Surat Saham, pemilikan saham dapat dibuktikan dengan surat keterangan atau catatan yang dikeluarkan oleh Perseroan;

SHARES AND SHARE LETTERS
Article 5

1. All shares issued by the Company are registered shares;
2. Those who might own and use the rights to shares were Indonesian citizens and/or Indonesian legal entities;
3. The company only recognizes an individual or legal entity as the owner of one or more shares;
4. If shares for any reason become the property of several people, then those who jointly own it are obliged to appoint one of them or another person as their joint power of attorney and only those who are appointed or given the power of attorney are entitled to exercise the rights granted by law on the shares;
5. As long as the provisions as referred to in paragraph 4 of this article have not been implemented, the shareholders are not entitled to vote at the General Meeting of Shareholders, while the dividend payment for the shares is postponed.
6. According to the law, a Shareholder must comply with the provisions of this Articles of Association and to all decisions taken legally in the General Meeting of Shareholders and the laws and regulations;
7. Proof of share ownership can be in the form of Share Certificates;
8. In the event that the Company does not issue Share Certificates, share ownership can be proven by a certificate or notes issued by the Company;

9. Jika dikeluarkan surat saham, maka untuk setiap Surat Saham diberi sehelai Surat Saham;
10. Surat kolektif saham dapat dikeluarkan sebagai bukti pemilikan 2 (dua) atau lebih saham yang dimiliki oleh seorang Pemegang Saham;
11. Pada Surat Saham harus dicantumkan sekurangnya;
    a. Nama dan alamat Pemegang Saham;
    b. Nomor surat saham;
    c. Nilai nominal saham;
    d. Tanggal pengeluaran surat saham;
12. Pada surat kolektif saham sekurangnya harus dicantumkan:
    a. Nama dan alamat Pemegang Saham;
    b. Nomor Surat Kolektif Saham;
    c. Nomor surat Saham dan Jumlah Saham;
    d. Nilai nominal saham;
    e. Tanggal pengeluaran surat kolektif saham;
13. Surat Saham dan surat kolektif saham harus ditanda tangani oleh salah seorang anggota Direksi dan salah seorang anggota Dewan Komisaris.

9. If a share certificate is issued, then for each Share Certificate a share certificate is given;
10. A collective share certificate can be issued as proof of ownership of 2 (two) or more shares owned by a shareholder.
11. The share certificate must at least state;
    a. Name and address of the Shareholders;
    b. Share certificate number;
    c. Share nominal value;
    d. Share certificate issuance date;
12. At least the following must be stated on the collective share certificate:
    a. Name and address of the Shareholders;
    b. Share Collective Letter Number;
    c. Share certificate number and number of shares;
    d. Share nominal value;
    e. The date of issue of collective share certificate;
13. Share Certificate and collective share certificate must be signed by a member of the Board of Directors and a member of the Board of Commissioners

PENGGANTI SURAT SAHAM
Pasal 6

1. Jika Surat Saham rusak atau tidak dapat dipakai atas permintaan tertulis dari pemilik Surat Saham tersebut, Direksi mengeluarkan Surat Saham pengganti, setelah asli Surat Saham yang rusak atau tidak dapat dipakai lagi dikembalikan kepada Direksi dan ditukar dengan Surat Saham Pengganti yang nomornya sama dengan Surat Saham aslinya;
2. Surat Saham sebagaimana dimaksud pada ayat (1) pasal ini harus dimusnahkan dan dibuat berita acara oleh Direksi untuk dilaporkan dalam Rapat Umum Pemegang Saham berikutnya;
3. Jika Surat Saham hilang atau rusak sama sekali, atas permintaan tertulis dari pemilik Surat Saham tersebut, Direksi mengeluarkan Surat Saham pengganti setelah menurut pendapat Direksi hal tersebut cukup dibuktikan dan dengan jaminan yang dipandang perlu oleh Direksi untuk setiap peristiwa yang khusus;
4. Setelah Surat Saham pengganti dikeluarkan, maka Surat Saham yang telah digantikan, tidak berlaku lagi terhadap Perseroan;
5. Semua biaya yang berhubungan dengan pengeluaran Surat Saham pengganti, ditanggung oleh Pemegang Saham yang berkepentingan;
6. Ketentuan sebagaimana dimaksud pada ayat (1), ayat (2), ayat (3), ayat (4), dan ayat (5) mutatis dan mutandis berlaku bagi pengeluaran surat kolektif saham pengganti;

REPLACEMENT OF SHAREHOLDERS
Article 6

1. If the Share Certificate is damaged or cannot be used at the written request of the owner of the Share Certificate, the Board of Directors issues a replacement Share Certificate, after the original damaged or unusable Share Certificate is returned to the Board of Directors and exchanged for a Replacement Share Certificate with the same number as the Share Certificate the original;
2. The Share Certificate as referred to in paragraph (1) of this article must be destroyed and an official report prepared by the Board of Directors to be reported at the next General Meeting of Shareholders;
3. If the Share Certificate is lost or completely damaged, at the written request of the owner of the Share Certificate, the Board of Directors issues a replacement Share Certificate after in the opinion of the Board of Directors it is sufficiently proven and with a guarantee deemed necessary by the Board of Directors for any special event;
4. After the replacement share certificate is issued, the share certificate that has been replaced is no longer valid for the company;
5. All costs associated with the issuance of replacement Share Certificates, are borne by the Shareholders concerned;
6. The provisions as referred to in paragraph (1), paragraph (2), paragraph (3), paragraph (4), and paragraph (5) mutatis and mutandis apply to the issuance of a replacement collective share certificate;

DAFTAR PEMEGANG SAHAM DAN DAFTAR KHUSUS
Pasal 7

1. Direksi berkewajiban untuk mengadakan, menyimpan dan memelihara Daftar Pemegang Saham dan Daftar Khusus di tempat kedudukan Perseroan dengan sebaik-baiknya;
2. Dalam Daftar Pemegang Saham Perseroan dicatat:
    a. Nama dan alamat para pemegang saham;
    b. Jumlah, nomor dan tanggal perolehan surat saham atau surat kolektif saham serta klasifikasi yang dimiliki oleh para pemegang saham;
    c. Jumlah yang disetor atas setiap saham;
    d. Nama dan alamat dari orang perseorangan atau badan hukum yang mempunyai hak gadai atas saham atau sebagai penerima jaminan fidusia saham dan tanggal perolehan hak gadai atau tanggal pendaftaran jaminan fidusia tersebut;
    e. Keterangan penyetoran saham dalam bentuk lain selain uang.
3. Dalam Daftar Khusus dicatat keterangan mengenai kepemilikan saham anggota Direksi dan Komisaris beserta keluarganya dalam Perseroan dan/atau pada Perseroan lain, tanggal saham itu diperoleh serta perubahan kepemilikan saham dimaksud.
4. a. Pemegang saham harus memberitahukan setiap perpindahan tempat tinggal secara tertulis kepada Direksi Perseroan. Selama pemberitahuan itu belum dilakukan, maka segala panggilan dan pemberitahuan kepada Pemegang Saham adalah sah jika dialamatkan pada alamat Pemegang Saham yang paling akhir dicatat dalam Daftar Pemegang Saham.
    b. Setiap pencatatan-pencatatan dan/atau perubahan-perubahan pada Daftar Pemegang Saham harus ditandatangani oleh seorang anggota Direksi dan seorang anggota Dewan Komisaris.
5. Setiap Pemegang Saham berhak melihat Daftar Pemegang Saham dan Daftar Khusus di tempat dan pada waktu jam kerja kantor Perseroan.
6. Hanya Pemegang Saham yang namanya dicatat dalam Daftar Pemegang Saham adalah Pemegang Saham yang sah dari Perseroan dan berhak untuk melakukan semua hak yang diberikan kepada Pemegang Saham berdasarkan peraturan perundang-undangan serta Anggaran Dasar ini.

LIST OF SHAREHOLDERS AND SPECIAL REGISTER
Article 7

1. The Board of Directors is obliged to maintain, keep and maintain a Register of Shareholders and a Special Register at the domicile of the Company as best as possible;
2. In the Company's Shareholders Register, it is noted:
    a. Names and addresses of shareholders;
    b. The number, number and date of acquisition of share certificates or collective share certificates and classifications owned by the shareholders;
    c. The amount paid up for each share.
    d. The name and address of an individual or legal entity that has pledge over shares or is the recipient of the share fiduciary security and the date of acquisition of the pledge or registration date of the fiduciary security;
    e) Information on payment of shares in the form of other than money
3. The Special Register records information regarding the share ownership of members of the Board of Directors and Commissioners and their families in the Company and/or in other companies, the date the shares were acquired and the change in ownership of the shares concerned.
4. a. Shareholders must notify each change of residence in writing to the Company's Board of Directors. As long as the notification has not been made, all summons and notifications to the Shareholders are valid if they are addressed to the address of the Shareholders which is most recently recorded in the Shareholders Register.
    b. Any records and/or changes to the Shareholders Register must be signed by a member of the Board of Directors and a member of the Board of Commissioners.
5. Every Shareholder has the right to see the Shareholder Register and Special Register at the location and during the office hours of the Company.
6. Only Shareholders whose names are recorded in the Register of Shareholders are legal Shareholders of the Company and have the right to exercise all rights granted to Shareholders based on laws and regulations as well as this Articles of Association.

7. Dalam hal terjadi penjualan, pemindahtanganan, pengagunan, gadai, *cessie* yang menyangkut saham-saham Perseroan atau hak-hak atau kepentingan-kepentingan atas saham-saham, maka pihak yang berkepentingan harus mengajukan permohonan secara tertulis kepada Direksi atau pihak yang ditunjuk oleh Direksi, untuk dicatat dan didaftarkan dalam Daftar Pemegang Saham, sesuai dengan Anggaran Dasar ini.

7. In the event of a sale, transfer, pledge, pledge, cessie relating to the Company's shares or the rights or interests of shares, the interested party must submit a written application to the Board of Directors or a party appointed by the Board of Directors, to be recorded and registered in the Register of Shareholders, in accordance with this Articles of Association.

PEMINDAHAN HAK ATAS SAHAM
Pasal 8

1. Pemindahan hak atas saham, harus berdasarkan akta pemindahan hak yang ditandatangani oleh yang memindahkan dan yang menerima pemindahan atau kuasanya yang sah.
2. Pemegang Saham yang hendak memindahkan hak atas saham, harus menawarkan terlebih dahulu secara tertulis kepada Pemegang Saham lain dengan menyebutkan harga serta persyaratan pemindahan hak dan memberitahukan kepada Direksi secara tertulis tentang penawaran tersebut.
3. Pemindahan hak atas saham harus mendapat persetujuan dari instansi yang berwenang, jika peraturan perundang-undangan mensyaratkan hal tersebut.
4. Mulai hari panggilan Rapat Umum Pemegang Saham sampai dengan hari dilaksanakan Rapat Umum Pemegang Saham pemindahan hak atas saham tidak diperkenankan.
5. Apabila karena warisan, perkawinan atau sebab lain saham tidak lagi menjadi milik Warga Negara Indonesia atau badan hukum Indonesia, maka dalam jangka waktu 1 (satu) tahun orang atau badan hukum tersebut wajib memindahkan hak atas sahamnya kepada Warga Negara Indonesia atau badan hukum Indonesia, sesuai ketentuan Anggaran Dasar.
6. Selama ketentuan sebagaimana dimaksud pada ayat 5 pasal ini belum dilaksanakan, maka para Pemegang Saham tersebut tidak berhak mengeluarkan suara dalam Rapat Umum Pemegang Saham, sedangkan pembayaran dividen untuk saham itu ditangguhkan.

TRANSFER OF RIGHTS TO SHARE
Article 8

1. Transfer of rights over shares, must be based on a deed of transfer of rights signed by the transferor and the person receiving the transfer or legal proxies.
2. Shareholders who wish to transfer rights over shares must first offer in writing to other Shareholders stating the price and terms of transfer of rights and notifying the Board of Directors in writing about the offer.
3. Transfer of rights over shares must obtain approval from the competent authority, if the laws and regulations so require it.
4. Starting on the day of the summons for the General Meeting of Shareholders until the day the General Meeting of Shareholders is held, transfer of rights to shares is prohibited.
5. If due to inheritance, marriage or other reasons, shares no longer belong to an Indonesian citizen or Indonesian legal entity, then within 1 (one) year the person or legal entity is obliged to transfer the rights to his shares to an Indonesian citizen or Indonesian legal entity, according to the provisions of the Articles of Association.
6. As long as the provisions as referred to in paragraph 5 of this article have not been implemented, the Shareholders are not entitled to vote at the General Meeting of Shareholders, while the dividend payment for the shares is postponed.

RAPAT UMUM PEMEGANG SAHAM
Pasal 9

1. Rapat Umum Pemegang Saham dalam Perseroan terdiri dari;
   a. Rapat Umum Pemegang Saham Tahunan;
   b. Rapat Umum Pemegang Saham lainnya, yang dalam Anggaran Dasar ini disebut juga Rapat Umum Pemegang Saham Luar Biasa.
2. Istilah Rapat Umum Pemegang Saham dalam Anggaran Dasar ini berarti keduanya, yaitu Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa, kecuali dengan tegas ditentukan lain.
3. Dalam Rapat Umum Pemegang Saham Tahunan:
   a. Direksi menyampaikan:
      - Laporan Tahunan yang telah ditelaah oleh Dewan Komisaris untuk mendapat persetujuan Rapat Umum Pemegang Saham;
      - Laporan Keuangan untuk mendapat pengesahan Rapat Umum Pemegang Saham;
   b. Ditetapkan penggunaan laba, jika Perseroan mempunyai saldo laba yang positif;
   c. Diputuskan mata acara Rapat Umum Pemegang Saham lainnya yang telah diajukan sebagaimana mestinya dengan memperhatikan peraturan perundang-undangan yang berlaku dan ketentuan Anggaran Dasar.
4. Persetujuan atas Laporan Tahunan, termasuk pengesahan Laporan Keuangan dan Laporan tugas pengawasan oleh Dewan Komisaris, oleh Rapat Umum Pemegang Saham Tahunan berarti memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya kepada anggota Direksi dan Dewan Komisaris atas pengurusan dan pengawasan yang telah dijalankan selama tahun buku yang lalu, sejauh tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan.
5. Rapat Umum Pemegang Saham Luar Biasa dapat diselenggarakan sewaktu waktu berdasarkan kebutuhan untuk membicarakan dan memutuskan mata acara rapat kecuali mata acara rapat yang dimaksud pada ayat (3) huruf a dan huruf b, dengan memperhatikan peraturan perundang-undangan serta Anggaran Dasar.

GENERAL MEETING OF SHAREHOLDERS
Article 9

1. The General Meeting of Shareholders in the Company consists of;
   a. Annual General Meeting of Shareholders;
   b. Other General Meeting of Shareholders, which in this Articles of Association is also called the Extraordinary General Meeting of Shareholder.
2. The term General Meeting of Shareholders in this Articles of Association means both, namely the Annual General Meeting of Shareholders and the Extraordinary General Meeting of Shareholders, unless expressly stipulated otherwise.
3. In the Annual General Meeting of Shareholders:
   a. The Board of Directors submits:
      - Annual Report that has been reviewed by the Board of Commissioners for approval from the General Meeting of Shareholders;
      - Financial reports to be approved by the General Meeting of Shareholders
   b. Determining the use of profit, if the Company has a positive retained earnings;
   c. Deciding on other agenda of the General Meeting of Shareholders that had been submitted accordingly with due observance of the prevailing laws and regulations and the provisions of the Articles of Association
4. Approval of the Annual Report, including the ratification of the Financial Report and the Supervisory Report by the Board of Commissioners, by the Annual General Meeting of Shareholders means to provide full repayment and discharge of responsibility to the members of the Board of Directors and the Board of Commissioners for the management and supervision that has been carried out during the previous financial year, insofar as such actions are reflected in the Annual Report and Financial Report.
5. Extraordinary General Meeting of Shareholders may be held at any time based on the need to discuss and decide on the agenda of the meeting, except for the agenda of the meeting as referred to in paragraph (3) letter a and letter b, with due observance of laws and regulations as well as the Articles of Association.

TEMPAT, PEMANGGILAN DAN PIMPINAN RAPAT UMUM PEMEGANG SAHAM
Pasal 10

1. Rapat Umum Pemegang saham diadakan di tempat kedudukan Perseroan atau di tempat Perseroan melakukan kegiatan usahanya dalam wilayah Negara Republik Indonesia.
2. Rapat Umum Pemegang Saham diselenggarakan dengan melakukan pemanggilan terlebih dahulu kepada para pemegang saham dengan surat tercatat dan/atau dengan iklan dalam surat kabar.
3. Pemanggilan dilakukan paling lambat 14 (empat belas) hari sebelum tanggal Rapat Umum Pemegang Saham diadakan dengan tidak memperhitungkan tanggal pemanggilan dan tanggal Rapat Umum Pemegang Saham diadakan.
4. Tanpa mengurangi ketentuan lain dalam Anggaran Dasar ini, RUPS dipimpin oleh Komisaris Utama atau dalam hal Komisaris Utama tidak hadir atau berhalangan karena sebab apapun, hal mana tidak perlu dibuktikan kepada pihak manapun, oleh salah seorang anggota Dewan Komisaris dan dalam hal semua anggota Komisaris tidak hadir atau berhalangan dalam RUPS, hal mana tidak perlu dibuktikan kepada pihak manapun, oleh Direktur Utama. Dalam hal Direktur Utama tidak hadir atau berhalangan karena sebab apapun, hal mana tidak perlu dibuktikan kepada pihak mana pun, Rapat Umum Pemegang Saham dipimpin oleh salah seorang anggota Direksi lain yang hadir, dan dalam hal semua anggota Direksi dan anggota Dewan Komisaris tidak hadir atau berhalangan dalam Rapat Umum Pemegang Saham, maka Rapat Umum Pemegang Saham dipimpin oleh seorang yang dipilih dari para Pemegang Saham yang hadir.

PLACE, CALL AND CHAIRMAN OF GENERAL MEETING OF SHAREHOLDERS
Article 10

1. or at the place where the Company conducts its business activities within the territory of the Republic of Indonesia.
2. The General Meeting of Shareholders is held by making prior summons to the shareholders by registered mail and/or by means of advertisements in newspapers.
3. The summons shall be made no later than 14 (fourteen) days before the date of the General Meeting of Shareholders, excluding the date of the invitation and the date of the General Meeting of Shareholders.
4. Without prejudice to other provisions in this Articles of Association, the GMS shall be chaired by the President Commissioner or in the event that the President Commissioner is absent or absent for any reason, which does not need to be proven to any party, by a member of the Board of Commissioners and in the event that all members of the Board of Commissioners are not was present or was unable to attend the GMS, which did not need to be proven to any party, by the President Director. In the event that the President Director is absent or absent for any reason, which does not need to be proven to any party, the General Meeting of Shareholders shall be chaired by one of the other members of the Board of Directors who are present, and in the event that all members of the Board of Directors and members of the Board of Commissioners are absent or unable to attend. In the General Meeting of Shareholders, the General Meeting of Shareholders shall be chaired by a person who is elected from the attending Shareholders.

KORUM, HAK SUARA DAN KEPUTUSAN RAPAT UMUM PEMEGANG SAHAM
Pasal 11

1. Rapat Umum Pemegang Saham dapat dilangsungkan apabila kuorum kehadiran sebagaimana disyaratkan dalam Undang-Undang tentang Perseroan Terbatas telah terpenuhi.
2. Pemungutan suara mengenai diri orang dilakukan dengan surat tertutup yang tidak ditandatangani dan mengenai hal lain secara lisan, kecuali apabila ketua Rapat Umum Pemegang Saham menentukan lain tanpa ada keberatan dari Pemegang Saham yang hadir dalam Rapat Umum Pemegang Saham.
3. Suara blangko atau suara yang tidak sah dianggap tidak ada dan tidak dihitung dalam menentukan jumlah suara yang dikeluarkan dalam Rapat Umum Pemegang Saham.
4. Rapat Umum Pemegang Saham dapat mengambil keputusan berdasarkan musyawarah untuk mufakat atau berdasarkan suara setuju dari jumlah suara yang dikeluarkan dalam Rapat Umum Pemegang Saham sebagaimana ditentukan dalam Undang-Undang tentang Perseroan Terbatas.

CORRUMS, VOTING RIGHTS AND DECISIONS GENERAL MEETING OF SHAREHOLDERS
Article 11

1. The General Meeting of Shareholders can be held if the quorum of attendance as required in the Law on Limited Liability Companies has been fulfilled.
2. Voting regarding a person shall be conducted by means of a closed letter that is not signed and on other matters orally, unless the chairman of the General Meeting of Shareholders determines otherwise without any objection from the Shareholders who are present at the General Meeting of Shareholders.
3. Blank votes or invalid votes are considered non-existent and are not counted in determining the number of votes cast in the General Meeting of Shareholders.
4. The General Meeting of Shareholders may make decisions based on deliberation to reach consensus or based on the votes in favor of the number of votes cast in the General Meeting of Shareholders as determined in the Law on Limited Liability Companies.

DIREKSI
Pasal 12

1. Perseroan diurus dan dipimpin oleh Direksi yang terdiri dari sekurang – kurangnya 3 (tiga) orang anggota Direksi, seorang diantaranya diangkat sebagai Direktur Utama.
2. Yang boleh diangkat sebagai anggota Direksi hanyalah Warga Negara Indonesia yang memenuhi persyaratan yang ditentukan peraturan perundang-undangan yang berlaku.
3. Para anggota Direksi diangkat untuk jangka waktu terhitung sejak ditutupnya RUPS yang mengangkatnya atau ditetapkan lain oleh RUPS dan berakhir pada penutupan RUPS Tahunan yang ke 3 (tiga) sejak pengangkatannya, dengan tidak mengurangi hak dari RUPS untuk sewaktu waktu dapat memberhentikan para anggota Direksi sebelum masa jabatannya berakhir dengan menyebutkan alasannya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut, kecuali apabila ditentukan lain oleh RUPS. Setelah masa jabatannya berakhir anggota Direksi tersebut dapat diangkat kembali untuk satu kali masa jabatan, kecuali apabila ditentukan lain oleh Rapat Umum Pemegang Saham.
4. Ketentuan tentang besarnya gaji dan tunjangan lainnya, termasuk tantiem (*Tantieme*) dan santunan purna jabatan ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham yang kewenangan tersebut dapat dilimpahkan kepada Dewan Komisaris.
5. Jika oleh suatu sebab apapun jabatan seorang atau lebih atau semua anggota Direksi lowong, maka dalam jangka waktu 30 (tigapuluh) hari sejak terjadi lowongan harus diselenggarakan Rapat Umum Pemegang Saham untuk mengisi lowongan itu, dengan memperhatikan ketentuan peraturan perundang-undangan dan Anggaran Dasar.

DIRECTORS
Article 12

1. The company is managed and led by a Board of Directors consisting of at least 3 (three) members of the Board of Directors, one of whom is appointed as the President Director.
2. Those who may be appointed as members of the Board of Directors are only Indonesian citizens who meet the requirements stipulated by the prevailing laws and regulations.
3. Members of the Board of Directors are appointed for a period commencing from the closing of the GMS which appointed them or otherwise determined by the GMS and ending at the closing of the 3rd (third) Annual GMS since their appointment, without prejudice to the rights of the GMS to at any time dismiss members of the Board of Directors before the term. his position ends by stating the reasons. Such termination is effective from the closing of the GMS, unless otherwise stipulated by the GMS. After the term of office ends, the member of the Board of Directors can be reappointed for one term of office, unless otherwise stipulated by the General Meeting of Shareholders.
4. Provisions regarding the amount of salary and other allowances, including tantiem (tantieme) and pension benefits, are determined based on the decision of the General Meeting of Shareholders, whose authority can be delegated to the Board of Commissioners.
5. If for any reason the position of one or more or all of the members of the Board of Directors is vacant, then within 30 (thirty) days from the time the vacancy occurs, a General Meeting of Shareholders must be held to fill the vacancy, with due observance of the provisions of laws and regulations and the Articles of Association.

6. Dalam hal oleh suatu sebab apapun semua jabatan anggota Direksi lowong, untuk sementara Perseroan diurus oleh anggota Dewan Komisaris yang ditunjuk oleh Rapat Dewan Komisaris.

7. Dalam hal terdapat anggota Direksi yang berakhir masa jabatannya dan RUPS belum menetapkan penggantinya, maka anggota Direksi yang telah berakhir masa jabatannya tersebut dapat ditetapkan oleh RUPS untuk melaksanakan pekerjaannya dengan kekuasaan dan wewenang yang sama dengan ketentuan anggota Direksi yang telah berakhir masa jabatannya tersebut baru menjalankan 1 (satu) periode masa jabatan sesuai Peraturan yang berlaku.
8. Dalam hal anggota Direksi yang berakhir masa jabatannya sebagaimana dimaksud dalam ayat (7) di atas diangkat kembali, maka masa jabatan yang bersangkutan pada saat penetapan sesuai Ayat (7) turut diperhitungkan
9. Anggota Direksi berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada Perseroan paling kurang 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya.
10. Jabatan anggota Direksi berakhir, jika:
    a. kehilangan kewarganegaraan Indonesia;
    b. mengundurkan diri sesuai dengan ketentuan ayat (9) pasal ini;
    c. tidak lagi memenuhi persyaratan peraturan perundang-undangan;
    d. meninggal dunia;
    e. diberhentikan berdasarkan keputusan Rapat Umum Pemegang Saham;
11. Anggota Direksi dapat diberhentikan untuk sementara waktu oleh Dewan Komisaris apabila mereka bertindak bertentangan dengan Anggaran Dasar ini atau terdapat indikasi melakukan perbuatan yang mengakibatkan kerugian bagi Perseroan atau melalaikan kewajibannya atau terdapat alasan yang mendesak bagi Perseroan, yang pelaksanaannya dengan memperhatikan peraturan perundang-undangan yang berlaku;
12. Apabila seorang anggota Direksi berhenti atau diberhentikan sebelum masa jabatannya berakhir, maka masa jabatan penggantinya adalah sisa masa jabatan anggota Direksi yang digantikannya, kecuali Rapat Umum Pemegang Saham menentukan lain;
13. Dalam hal terdapat penambahan anggota Direksi, maka masa jabatan Direksi tersebut akan berakhir bersamaan dengan berakhirnya masa jabatan anggota Direksi lainnya yang telah ada, kecuali Rapat Umum Pemegang Saham menentukan lain;

6. In the event that for any reason all positions of the members of the Board of Directors are vacant, the Company is temporarily managed by a member of the Board of Commissioners appointed by the Meeting of the Board of Commissioners.
7. In the event that there is a member of the Board of Directors whose term of office has ended and the GMS has not determined a replacement, then the member of the Board of Directors whose term of office has ended can be determined by the GMS to carry out their work with the same power and authority as stipulated that the member of the Board of Directors whose term of office has ended has just started running. 1 (one) term of office in accordance with the applicable Regulations.
8. The event that a member of the Board of Directors whose term of office has ended as referred to in paragraph (7) above is re-appointed, the term of office concerned at the time of stipulation in accordance with Paragraph (7) is taken into account
9. Member of the Board of Directors has the right to resign from his position by notifying the Company in writing at least 30 (thirty) days prior to the date of his resignation.
10. The position of a member of the Board of Directors ends, if:
    a. lossing the Indonesian citizenship;
    b. resigning in accordance with the provisions of paragraph (9) of this article;
    c. no longer meets statutory requirements;
    d. passed away;
    e. dismissed based on the resolution of the General Meeting of Shareholders;
11. Members of the Board of Directors can be temporarily dismissed by the Board of Commissioners if they act contrary to this Articles of Association or there are indications of taking action that results in loss to the Company or neglecting their obligations or there is an urgent reason for the Company, whose implementation is in accordance with the prevailing laws and regulations;
12. If a member of the Board of Directors resigns or is dismissed before his term of office ends, the term of office of the replacement shall be the remaining term of office of the member of the Board of Directors he replaces, unless the General Meeting of Shareholders determines otherwise;
13. In the event that there are additional members of the Board of Directors, the term of office of the Board of Directors will end at the same time as the other existing members of the Board of Directors, unless the General Meeting of Shareholders determines otherwise.

TUGAS DAN WEWENANG DIREKSI
Pasal 13

1. Tugas pokok Direksi adalah:
    a. Melaksanakan pengurusan Perseroan untuk kepentingan dan tujuan Perseroan;
    b. Bertindak selaku pimpinan dalam pengurusan tersebut;
    c. Memelihara dan mengurus kekayaan Perseroan;
2. Direksi bertanggung jawab penuh dalam melaksanakan tugasnya untuk kepentingan Perseroan dalam mencapai maksud dan tujuan Perseroan.
3. Setiap anggota Direksi wajib dengan itikad baik dan penuh tanggung jawab menjalankan tugas untuk kepentingan dan sesuai dengan maksud dan tujuan Perseroan dengan mengindahkan peraturan perundang-undangan yang berlaku.
4. Direksi berhak mewakili Perseroan di dalam dan di luar pengadilan serta melakukan segala tindakan dan perbuatan baik mengenai pengurusan maupun mengenai pemilikan serta mengikat Perseroan dengan pihak lain dan/atau pihak lain dengan Perseroan.
5. Perbuatan Direksi di bawah ini harus mendapat persetujuan tertulis dari Dewan Komisaris:
    a. Melepaskan atau menjual barang tidak bergerak milik Perseroan yang melebihi jumlah tertentu yang ditetapkan oleh Dewan Komisaris;
    b. Mengadakan kontrak manajemen yang berlaku untuk jangka waktu lebih dari 3 (tiga) tahun;
    c. Menetapkan struktur organisasi 1 (satu) tingkat di bawah Direksi;

DUTIES AND AUTHORITIES OF THE BOARD OF DIRECTORS
Article 13

1. The main duties of the Board of Directors are:
    a. Carrying out management of the Company for the interests and objectives of the Company;
    b. Acting as a leader in the management;
    c. Maintaining and managing the Company's assets;
2. The Board of Directors is fully responsible for carrying out its duties for the benefit of the Company in achieving the goals and objectives of the Company.
3. Each member of the Board of Directors must in good faith and full of responsibility carry out their duties for the benefit of and in accordance with the aims and objectives of the Company by observing the prevailing laws and regulations.
4. The Board of Directors has the right to represent the Company inside and outside the court and to take all actions and deeds regarding the management and ownership and binding of the Company with other parties and/or other parties with the Company.
5. The following actions of the Board of Directors must obtain written approval from the Board of Commissioners;
    a. Releasing or selling immovable property of the Company which exceeds a certain amount as stipulated by the Board of Commissioners;
    b. Entering into a management contract that is valid for a period of more than 3 (three) years;
    c. Determining the organizational structure 1 (one) level below the Board of Directors;

d. Perbuatan untuk mengalihkan termasuk menjual, melepaskan hak untuk menagih dan/atau tidak menagih lagi atas:
   1) Piutang pokok yang telah hapus buku dalam rangka penyelesaian kredit, baik untuk sebagian maupun keseluruhan;
   2) Selisih antara nilai pokok macet yang telah dihapus buku dengan nilai pengalihan termasuk penjualan atau dengan nilai pelepasan hak;

   dilaksanakan berdasarkan kebijakan Direksi yang telah disetujui Dewan Komisaris dan dalam jumlah plafon (limit) hapus tagih yang telah ditetapkan RUPS yang akan tetap berlaku sampai dengan adanya penetapan plafon (limit) baru oleh RUPS;
e. Persetujuan atas setiap Rencana Kerja dan Rencana Bisnis dan setiap perubahan terhadap Rencana Kerja dan Rencana Bisnis.
f. Menerbitkan obligasi atau surat utang lainnya.
g. Perbuatan hukum untuk menjadikan jaminan hutang sampai dengan nilai 50% (lima puluh persen) dari jumlah kekayaan bersih Perseroan, baik dalam satu transaksi atau lebih, baik yang berkaitan satu sama lain maupun tidak dalam satu tahun buku, di luar kegiatan usaha sehari-hari Perseroan.
h. Mengikat Perseroan sebagai penjamin (*borg*).
i. Mengadakan perjanjian dengan pihak ketiga dengan nilai kontrak lebih dari 25% dari jumlah modal Perseroan.
j. Mengajukan gugatan perdata dan ikut serta dalam proses litigasi ataupun melakukan proses arbitrase.

6. Perbuatan Direksi di bawah ini harus mendapat persetujuan tertulis dari Rapat Umum Pemegang Saham yang dihadiri pemegang saham yang mewakili 70% saham dengan hak suara dan disetujui oleh 70% pemegang saham yang memiliki saham dengan hak suara yang hadir dalam rapat:
   a. Mendirikan anak perusahaan dan/atau perusahaan patungan.
   b. Melakukan penyertaan modal pada perusahaan lain.
   c. Melepaskan penyertaan modal pada anak perusahaan dan/atau perusahaan patungan.
   d. Melakukan penggabungan, pengambilalihan atau pembubaran anak perusahaan dan/atau perusahaan patungan.
7. Perbuatan hukum untuk mengalihkan, melepaskan hak atau menjadikan jaminan hutang seluruh atau lebih dari 50% (limapuluh persen) dari seluruh jumlah harta kekayaan Perseroan, baik dalam satu transaksi atau beberapa transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain, harus mendapat persetujuan Rapat Umum Pemegang Saham, dalam suatu penyelenggaraan Rapat Umum Pemegang Saham yang dihadiri atau diwakili oleh para Pemegang Saham yang memiliki paling sedikit 3/4 (tiga per empat) bagian dari jumlah seluruh saham dengan hak suara yang sah dan disetujui oleh paling sedikit 3/4 (tiga per empat) bagian dari jumlah seluruh suara yang dikeluarkan secara sah dalam Rapat Umum Pemegang Saham.
8. Direksi untuk perbuatan tertentu atas tanggung jawabnya sendiri, berhak pula mengangkat seorang atau lebih sebagai wakil atau kuasanya, dengan memberikan kepadanya atau kepada mereka kekuasaan untuk perbuatan tertentu tersebut yang diatur dalam surat kuasa.
9. Pembagian tugas dan wewenang setiap anggota Direksi ditetapkan oleh Rapat Umum Pemegang Saham, dalam hal Rapat Umum Pemegang Saham tidak menetapkan pembagian tugas dan wewenang tersebut, maka pembagian tugas dan wewenang di antara Direksi ditetapkan berdasarkan keputusan Direksi.
10. Dalam hubungan dengan tugas pokok Direksi sebagaimana dimaksud dalam ayat 1 pasal ini maka:
    a. Direksi diwajibkan, antara lain:
       - Mengusahakan dan menjamin terlaksananya usaha dan kegiatan Perseroan sesuai dengan tujuan dan lapangan usahanya;
       - Menyiapkan rencana kerja dan anggaran tahunan Perseroan dan menyampaikannya kepada Dewan Komisaris selambat lambatnya 30 (tiga puluh) hari sebelum tahun anggaran berikutnya dimulai untuk mendapatkan persetujuan Dewan Komisaris;
       - Menyiapkan rencana jangka panjang Perseroan untuk mendapatkan persetujuan Dewan Komisaris;

d. Actions to transfer include selling, releasing the right to collect and/or not collecting any more of:
   1) Principal accounts that have been written off for credit settlement, either partially or in whole;
   2) The difference between the amount of bad debt that has been written off and the transfer value, including sales or with the value of disposal of rights.

   implemented based on the policy of the Board of Directors which has been approved by the Board of Commissioners and in the amount of claim written off by the GMS which will remain in effect until a new limit is determined by the GMS.
e. Approval of every Work Plan and Business Plan and any changes to the Work Plan and Business Plan.
f. Issueing bonds or other debt securities.
g. Legal actions to guarantee a debt of up to a value of 50% (fifty percent) of the total net assets of the Company, either in one or more transactions, whether related to one another or not in a financial year, outside of daily business activities Company.
h. Binding the Company as guarantor (borg).
i. Entering into agreements with third parties with a contract value of more than 25% of the Company's total capital.
j. a civil suit and participate in litigation or arbitration proceedings

6. The actions of the Board of Directors below must obtain written approval from the General Meeting of Shareholders attended by shareholders representing 70% of the shares with voting rights and approved by 70% of shareholders who own shares with voting rights who attend the meeting:
   a. Establishing subsidiaries and/or joint ventures.
   b. Conducting equity participation in other companies.
   c. Releasing equity participation in subsidiaries and/or joint ventures.
   d. Carrying out a merger, takeover or dissolution of subsidiaries and/or joint ventures
7. Legal actions to transfer, relinquish rights or make debt collateral for all or more than 50% (fifty percent) of the total assets of the Company, whether in one transaction or several transactions that are independent or related to one another, must be approved by the Meeting. General Shareholders, in a General Meeting of Shareholders attended or represented by Shareholders who have at least 3/4 (three quarters) of the total shares with valid voting rights and approved by at least 3/4 (three quarters) of the total votes cast legally in the General Meeting of Shareholders.
8. The Board of Directors, for certain actions at its own responsibility, is also entitled to appoint one or more representatives or proxies, by giving them or them the power for certain actions that are regulated in a power of attorney.
9. The distribution of duties and powers of each member of the Board of Directors is determined by the General Meeting of Shareholders, in the event that the General Meeting of Shareholders does not determine the division of duties and powers, the division of duties and powers among the Board of Directors shall be determined based on the decision of the Board of Directors.
10. In relation to the main duties of the Board of Directors as referred to in paragraph 1 of this article:
    a. The Board of Directors is required to, among others:
       - and activities in accordance with its objectives and business field;
       - Prepare the work plan and annual budget of the Company and submit it to the Board of Commissioners no later than 30 (thirty) days before the commencement of the next fiscal year to obtain approval from the Board of Commissioners;
       - Prepare a long-term plan for the Company to obtain approval from the Board of Commissioners;

- Mengadakan dan memelihara pembukuan dan administrasi Perseroan sesuai dengan kelaziman yang berlaku bagi suatu Perseroan;
- Menyusun sistem akuntansi berdasarkan prinsip pengendalian intern, terutama pemisahan fungsi pengurusan, pencatatan, penyimpanan dan pengawasan;
- Memberikan pertanggung-jawaban dan segala keterangan tentang keadaan dan jalannya Perseroan berupa laporan kegiatan Perseroan termasuk laporan keuangan, baik dalam bentuk laporan tahunan maupun dalam bentuk laporan berkala lainnya menurut cara dan waktu yang ditentukan dalam Anggaran Dasar setiap kali diminta oleh Dewan Komisaris;
- Menyiapkan susunan organisasi Perseroan lengkap dengan perincian tugasnya;
- Menjalankan kewajiban lainnya sesuai dengan ketentuan yang diatur dalam Anggaran Dasar ini dan keputusan Rapat Umum Pemegang Saham serta peraturan perundang-undangan yang berlaku.

b. Direksi mempunyai hak dan wewenang, antara lain, sebagai berikut:
- Menetapkan kebijaksanaan dalam kepemimpinan dan kepengurusan;
- Mengatur ketentuan tentang kepegawaian Perseroan termasuk penetapan gaji, pensiun atau jaminan hari tua dan penghasilan lain bagi karyawan Perseroan;
- Mengangkat dan memberhentikan karyawan pegawai Perseroan berdasarkan peraturan kepegawaian Perseroan;
- Mengatur pendelegasian kekuasaan Direksi untuk mewakili Perseroan di dalam dan di luar pengadilan kepada seorang atau beberapa orang anggota Direksi yang khusus ditunjuk untuk itu atau kepada seorang atau beberapa orang karyawan pegawai Perseroan, baik sendiri maupun bersama sama atau kepada badan lain;
- Menghapusbukukan piutang pokok macet, bunga, denda, dan atau ongkos yang selanjutnya dilaporkan kepada Dewan Komisaris;
- Menjalankan tindakan lainnya, baik mengenai pengurusan maupun mengenai pemilikan, sesuai dengan ketentuan yang diatur lebih lanjut oleh Rapat Dewan Komisaris dengan memperhatikan peraturan perundang-undangan yang berlaku;
- Tidak menagih lagi piutang berupa bunga, denda, dan/atau ongkos- ongkos dalam rangka restrukturisasi dan/atau penyelesaian kredit yang selanjutnya dilaporkan kepada Dewan Komisaris.

11. a. Direktur Utama berhak dan berwenang bertindak untuk dan atas nama Direksi, serta mewakili Perseroan;

b. Dalam hal Direktur Utama tidak hadir atau berhalangan karena sebab apapun juga, yang tidak perlu dibuktikan kepada pihak mana pun, maka salah seorang anggota Direksi lainnya berhak dan berwenang bertindak untuk dan atas nama Direksi, serta mewakili Perseroan;

- Establish and maintain the books and administration of the Company in accordance with the prevailing practices for a Company;
- Develop an accounting system based on the principles of internal control, especially the separation of management, recording, storage and supervision functions;
- Provide accountability and all information regarding the condition and operation of the Company in the form of reports on the Company's activities including financial reports, both in the form of annual reports and in other periodic reports according to the manner and time specified in the Articles of Association whenever requested by the Board of Commissioners;
- Prepare the complete organizational structure of the Company with details of its duties;
- Carry out other obligations in accordance with the provisions stipulated in this Articles of Association and the resolutions of the General Meeting of Shareholders as well as the prevailing laws and regulations.

b. The Board of Directors has the following rights and authorities:
- Establish policies in leadership and management;
- Regulate the provisions concerning the Company's employment including the determination of the salary, pension or old age security and other income for the Company's employees;
- Appoint and dismiss employees of the Company's employees based on the Company's employment regulations;
- Arrange the delegation of the power of the Board of Directors to represent the Company inside and outside the court to one or several members of the Board of Directors who are specifically appointed for this purpose or to one or more employees of the Company's employees, either alone or jointly or to other bodies;
- Write-off bad principal, interest, penalties, and/or fees which are subsequently reported to the Board of Commissioners;
- Carry out other actions, both regarding management and ownership, in accordance with the provisions which are further stipulated by the Board of Commissioners Meeting with due observance of the prevailing laws and regulations;
- No longer collect receivables in the form of interest, fines, and/or fees for restructuring and/or credit settlement which are subsequently reported to the Board of Commissioners.

11. a. The President Director is entitled and authorized to act for and on behalf of the Board of Directors, as well as to represent the Company.

b. In the event that the President Director is absent or unavailable for whatever reason, which does not need to be proven to any party, then one of the other members of the Board of Directors is entitled and authorized to act for and on behalf of the Board of Directors and represent the Company.

RAPAT DIREKSI
Pasal 14

1. Penyelenggaraan Rapat Direksi dapat dilakukan setiap waktu apabila dipandang perlu:
   a. oleh seorang atau lebih anggota Direksi.
   b. atas permintaan tertulis dari seorang atau lebih anggota Dewan Komisaris, atau;
   c. atas permintaan tertulis dari 1 (satu) orang atau lebih pemegang saham yang bersama sama mewakili 1/10 (satu per sepuluh) atau lebih dari jumlah seluruh saham dengan hak suara.
2. Panggilan Rapat Direksi dilakukan oleh anggota Direksi yang berhak bertindak untuk dan atas nama Direksi menurut ketentuan Pasal 12 Anggaran Dasar ini.
3. Panggilan Rapat Direksi disampaikan dengan surat tercatat atau dengan surat yang disampaikan langsung kepada setiap anggota Direksi dengan mendapat tanda terima paling lambat 3 (tiga) hari sebelum rapat diadakan, dengan tidak memperhitungkan tanggal panggilan dan tanggal rapat.
4. Panggilan rapat itu harus mencantumkan acara, tanggal, waktu dan tempat rapat.
5. Rapat Direksi diadakan di tempat kedudukan Perseroan atau tempat kegiatan usaha Perseroan. Apabila semua anggota Direksi hadir atau mewakili, panggilan terlebih dahulu tersebut tidak disyaratkan dan Rapat Direksi dapat diadakan dimana pun juga dan berhak mengambil keputusan yang sah dan mengikat.

BOARD OF DIRECTORS MEETING
Article 14

1. The Board of Directors Meeting may be held at any time if deemed necessary:
   a. by one or more members of the Board of Directors.
   b. upon a written request from one or more members of the Board of Commissioners, or;
   c. upon the written request of 1 (one) person or more shareholders who together represent 1/10 (one tenth) or more of the total shares with voting rights.
2. Invitation to the Board of Directors Meeting are made by members of the Board of Directors who are entitled to act for and on behalf of the Board of Directors in accordance with the provisions of Article 12 of this Articles of Association.
3. Invitation to the Board of Directors Meeting are delivered by registered mail or by letter delivered directly to each member of the Board of Directors by receiving a receipt no later than 3 (three) days before the meeting is held, excluding the date of the invitation and the date of the meeting.
4. Invitation to the meeting must state the agenda, date, time and place of the meeting.
5. The Board of Directors Meeting is held at the domicile of the Company or the place of business of the Company. If all members of the Board of Directors are present or represent, such prior summons are not required and the Board of Directors Meeting can be held anywhere and has the right to make legal and binding decisions.

6. Rapat Direksi dipimpin oleh Direktur Utama dalam hal Direktur Utama tidak dapat hadir atau berhalangan yang tidak perlu dibuktikan kepada pihak ketiga, Rapat Direksi dipimpin oleh seorang anggota Direksi yang dipilih oleh dan dari antara anggota Direksi yang hadir.
7. Seorang anggota Direksi dapat diwakili dalam Rapat Direksi hanya oleh anggota Direksi lainnya berdasarkan surat kuasa.
8. Rapat Direksi adalah sah dan berhak mengambil keputusan yang mengikat apabila lebih dari 1/2 (satu per dua) dari jumlah anggota Direksi hadir atau diwakili dalam rapat.
9. Keputusan Rapat Direksi harus diambil berdasarkan musyawarah untuk mufakat. Apabila tidak tercapai maka keputusan diambil dengan pemungutan suara berdasarkan suara setuju paling sedikit lebih dari 1/2 (satu per dua) dari jumlah suara yang dikeluarkan dalam rapat.
10. Apabila suara yang setuju dan yang tidak setuju berimbang, ketua rapat Direksi yang akan menentukan.
11. a. Setiap anggota Direksi yang hadir berhak mengeluarkan 1 (satu) suara dan tambahan 1 (satu) suara untuk setiap anggota Direksi lain yang diwakilinya.
    b. Pemungutan suara mengenai diri orang dilakukan dengan surat suara tertutup tanpa tanda tangan sedangkan pemungutan suara mengenai hal-hal lain dilakukan secara lisan kecuali ketua rapat menentukan lain tanpa ada keberatan dari yang hadir.
    c. Suara blangko dan suara yang tidak sah dianggap tidak dikeluarkan secara sah dan dianggap tidak ada serta tidak dihitung dalam menentukan jumlah suara yang dikeluarkan.
12. Direksi dapat juga mengambil keputusan yang sah tanpa mengadakan Rapat Direksi, dengan ketentuan semua anggota Direksi telah diberitahu secara tertulis dan semua anggota Direksi memberikan persetujuan mengenai usul yang diajukan secara tertulis dengan menandatangani persetujuan tersebut.
13. Keputusan yang diambil dengan cara demikian mempunyai kekuatan yang sama dengan keputusan yang diambil dengan sah dalam Rapat Direksi.

6. The Board of Directors Meeting is chaired by the President Director in the event that the President Director is unable to attend or is unavailable which does not need to be proven to a third party, the Board of Directors Meeting is chaired by a member of the Board of Directors who is elected by and from among the members of the Board of Directors who are present.
7. A member of the Board of Directors can be represented at the Board of Directors Meeting only by another member of the Board of Directors based on a power of attorney.
8. The Board of Directors meeting is valid and entitled to make binding decisions if more than 1/2 (one half) of the number of members of the Board of Directors are present or represented at the meeting.
9. Decisions of the Board of Directors Meeting must be made based on deliberation to reach consensus. If not achieved, the decision will be made by voting based on votes agreeing to at least more than 1/2 (one half) of the number of votes cast in the meeting.
10. If the votes that agree and disagree are balanced, the chairman of the Board of Directors meeting will decide.
11. a. Each member of the Board of Directors who is present has the right to cast 1 (one) vote and an additional 1 (one) vote for each other member of the Board of Directors he represents.
    b. Voting regarding individuals is conducted by closed ballot without signature, while voting on other matters is conducted verbally unless the chairman of the meeting determines otherwise without any objection from those present.
    c. Blank votes and invalid votes are deemed not issued legally and are considered non-existent and are not counted in determining the number of votes cast.
12. The Board of Directors can also make valid decisions without holding a meeting of the Board of Directors, provided that all members of the Board of Directors have been notified in writing and all members of the Board of Directors have approved the proposal submitted in writing by signing the agreement.
13. Decisions made in this way have the same strength as decisions made legally at a meeting of the Board of Directors

DEWAN KOMISARIS
Pasal 15

1. Dewan Komisaris terdiri dari sekurang kurangnya 3 (tiga) orang anggota Dewan Komisaris, seorang diantaranya dapat diangkat sebagai Komisaris Utama.
2. Yang boleh diangkat sebagai anggota Dewan Komisaris hanyalah Warga Negara Indonesia yang memenuhi persyaratan yang di tentukan peraturan perundang-undangan yang berlaku.
3. Para anggota Dewan Komisaris diangkat untuk jangka waktu terhitung sejak ditutupnya RUPS yang mengangkatnya atau ditetapkan lain oleh RUPS dan berakhir pada penutupan RUPS Tahunan yang ke 3 (tiga) sejak pengangkatannya, dengan tidak mengurangi hak dari RUPS untuk sewaktu waktu dapat memberhentikan para anggota Dewan Komisaris sebelum masa jabatannya berakhir dengan menyebutkan alasannya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut, kecuali apabila ditentukan lain oleh RUPS. Setelah masa jabatannya berakhir anggota Dewan Komisaris tersebut dapat diangkat kembali untuk satu kali masa jabatan, kecuali apabila ditentukan lain oleh RUPS.
4. Ketentuan tentang besarnya gaji atau honorarium berikut fasilitas dan/atau tunjangan lainya termasuk tantiem (*Tantieme*) dan santunan purna jabatan ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham.
5. Jika oleh suatu sebab Jabatan anggota Dewan Komisaris lowong, maka dalam jangka waktu 30 (tigapuluh) hari setelah terjadinya lowongan, harus diselenggarakan Rapat Umum Pemegang Saham untuk mengisi lowongan itu dengan memperhatikan ketentuan ayat 2 (dua) pasal ini.
6. Dalam hal terdapat anggota Dewan Komisaris yang berakhir masa jabatannya dan RUPS belum menetapkan penggantinya, maka anggota Dewan Komisaris yang telah berakhir masa jabatannya tersebut dapat ditetapkan oleh RUPS untuk melaksanakan pekerjaannya dengan kekuasaan dan wewenang yang sama dengan ketentuan anggota Dewan Komisaris yang telah berakhir masa jabatannya tersebut baru menjalankan 1 (satu) periode masa jabatan sesuai Peraturan yang berlaku.
7. Dalam hal anggota Dewan Komisaris yang berakhir masa jabatannya sebagaimana dimaksud dalam ayat (6) di atas diangkat kembali, maka masa jabatan yang bersangkutan pada saat penetapan sesuai Ayat (6) turut diperhitungkan

BOARD OF COMMISSIONERS
Article 15

1. The Board of Commissioners consists of at least 3 (three) members of the Board of Commissioners, one of whom can be appointed as the President Commissioner. 2.
2. Those who may be appointed as members of the Board of Commissioners are only Indonesian citizens who meet the requirements stipulated in the prevailing laws and regulations.
3. Members of the Board of Commissioners are appointed for a period commencing from the closing of the GMS which appointed them or otherwise determined by the GMS and ending at the closing of the 3rd (third) Annual GMS since their appointment, without prejudice to the rights of the GMS to at any time dismiss the members of the Board of Commissioners. before his term of office ends by stating the reasons. Such termination is effective from the closing of the GMS, unless otherwise stipulated by the GMS. After the term of office ends, the member of the Board of Commissioners can be reappointed for one term of office, unless determined otherwise by the GMS.
4. regarding the amount of salary or honorarium along with other facilities and/or benefits including tantiem (tantieme) and pension benefits are determined based on the decision of the General Meeting of Shareholders.
5. If for some reason the position of a member of the Board of Commissioners is vacant, then within a period of 30 (thirty) days after the vacancy occurs, a General Meeting of Shareholders must be held to fill the vacancy by observing the provisions of paragraph 2 (two) of this article.
6. In the event that there is a member of the Board of Commissioners whose term of office has ended and the GMS has not determined a replacement, then the member of the Board of Commissioners whose term of office has ended can be determined by the GMS to carry out their work with the same power and authority as stipulated by the member of the Board of Commissioners whose term of office has ended. has only served 1 (one) term of office in accordance with the applicable Regulations.
7. In the event that a member of the Board of Commissioners whose term of office as referred to in paragraph (6) above is re-appointed, the term of office concerned at the time of stipulation in accordance with Paragraph (6) shall also be taken into account

8. Seorang anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis mengenai maksud tersebut kepada Perseroan sekurangnya 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya.
9. Jabatan anggota Dewan Komisaris berakhir apabila:
   a. Kehilangan kewarganegaraan Indonesia;
   b. Mengundurkan diri sesuai dengan ketentuan ayat 8 pasal ini;
   c. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku;
   d. Meninggal dunia;
   e. Diberhentikan berdasarkan keputusan Rapat Umum Pemegang Saham.
10. Apabila seorang anggota Dewan Komisaris berhenti atau diberhentikan sebelum masa jabatannya berakhir, maka jabatan penggantinya adalah sisa masa jabatan anggota Dewan Komisaris yang digantikannya, kecuali Rapat Umum Pemegang Saham menentukan lain.
11. Dalam hal terdapat penambahan anggota Dewan Komisaris, maka masa jabatan anggota Dewan Komisaris tersebut akan berakhir bersamaan dengan berakhirnya jabatan anggota Dewan Komisaris lainnya yang telah ada, kecuali Rapat Umum Pemegang Saham menentukan lain.

8. A member of the Board of Commissioners has the right to resign from his position by informing the Company in writing of the said intentions at least 30 (thirty) days prior to the date of his resignation.
9. The position of a member of the Board of Commissioners ends if:
   a. Lossing of Indonesian citizenship;
   b. Resigning in accordance with the provisions of paragraph 8 of this article;
   c. No longer meets the applicable statutory requirements;
   d. passed away;
   e. Dismissed based on the resolution of the General Meeting of Shareholders
10. If a member of the Board of Commissioners resigns or is dismissed before his term of office ends, the replacement position is the remaining term of office of the member of the Board of Commissioners he replaces, unless the General Meeting of Shareholders determines otherwise.
11. In the event that there are additional members of the Board of Commissioners, the term of office of the members of the Board of Commissioners will end at the same time as the other existing members of the Board of Commissioners, unless the General Meeting of Shareholders determines otherwise

TUGAS DAN WEWENANG DEWAN KOMISARIS
Pasal 16

1. Dewan Komisaris setiap waktu dalam jam kerja kantor Perseroan berhak memasuki bangunan dan halaman atau tempat lain yang dipergunakan atau yang dikuasai oleh Perseroan dan berhak memeriksa semua pembukuan, surat dan alat bukti lainnya, memeriksa dan mencocokkan keadaan uang kas dan lain-lain serta berhak untuk mengetahui segala tindakan yang telah dijalankan oleh Direksi.
2. Dewan Komisaris berhak meminta penjelasan tentang segala hal mengenai Perseroan kepada Direksi, Direksi dan setiap anggota Direksi wajib untuk memberikan penjelasan yang diminta tersebut.
3. Apabila seluruh anggota Direksi diberhentikan sementara dan Perseroan tidak mempunyai seorang pun anggota Direksi, maka untuk sementara Dewan Komisaris diwajibkan untuk mengurus Perseroan. Dalam hal demikian Dewan Komisaris berhak untuk memberikan kekuasaan sementara kepada seorang atau lebih di antara anggota Dewan Komisaris atas tanggungan Dewan Komisaris.
4. Dewan Komisaris wajib membentuk komite audit, komite remunerasi dan nominasi, komite pemantau risiko dan/atau komite lainnya, dan apabila dipandang perlu dapat meminta bantuan tenaga ahli untuk jangka waktu terbatas dalam melaksanakan tugasnya atas beban Perseroan.

DUTIES AND AUTHORITIES OF THE BOARD OF COMMISSIONERS
Article 16

1. The Board of Commissioners at any time during the working hours of the Company's office has the right to enter the building and yard or other place used or controlled by the Company and has the right to examine all books, letters and other evidence, to check and match the condition of cash and others and the right know all the actions that have been carried out by the Board of Directors.
2. The Board of Commissioners has the right to request an explanation of all matters concerning the Company to the Board of Directors, the Board of Directors and each member of the Board of Directors is obliged to provide the requested explanation.
3. If all members of the Board of Directors are temporarily suspended and the Company does not have a single member of the Board of Directors, the Board of Commissioners is temporarily obliged to manage the Company. In such a case the Board of Commissioners has the right to grant temporary powers to one or more members of the Board of Commissioners at the expense of the Board of Commissioners.
4. The Board of Commissioners is obliged to establish an audit committee, a remuneration and nomination committee, a risk monitoring committee and/or other committees, and if deemed necessary may request expert assistance for a limited period of time in carrying out its duties at the expense of the Company.

RAPAT DEWAN KOMISARIS
Pasal 17

Ketentuan sebagaimana dimaksud dalam Pasal 14 (empat belas) mutatis mutandis berlaku bagi rapat Dewan Komisaris.

MEETING OF THE BOARD OF COMMISSIONERS
Article 17

The provisions as referred to in Article 14 (fourteen) mutatis mutandis apply to meetings of the Board of Commissioners.

DEWAN PENGAWAS SYARIAH DAN
TUGAS DAN WEWENANG DEWAN PENGAWAS SYARIAH
Pasal 18

1. Dalam rangka melaksanakan kegiatan usaha berdasarkan Prinsip Syariah, Perseroan memiliki Dewan Pengawas Syariah yang bertugas mengawasi kegiatan usaha perseroan berdasarkan prinsip syariah Islam untuk ditempatkan sebagai Dewan Pengawas Syariah pada Unit Usaha Syariah Perseroan, dengan memperhatikan ketentuan Otoritas Jasa Keuangan, Ketentuan Dewan Syariah Nasional dan ketentuan peraturan perundangan-undangan lainnya yang mengatur hal tersebut. Unit Usaha Syariah Perseroan merupakan unit kerja di Kantor Pusat Perseroan yang berfungsi sebagai Kantor Induk dari Kantor Cabang Syariah Perseroan.
2. Dewan Pengawas Syariah mempunyai tugas dan wewenang yang terpisah dengan tugas dan wewenang Dewan Komisaris Perseroan. Tugas dan fungsi utama Dewan Pengawas Syariah adalah sebagai berikut:
   a. bertugas memberikan pengarahan dan melakukan pengawasan dalam melaksanakan fatwa Dewan Syariah Nasional atas produk/jasa dan kegiatan usaha agar sesuai dengan prinsip syariah;
   b. berfungsi sebagai penasihat dan pemberi saran kepada Direksi, pimpinan Unit Usaha Syariah dan pimpinan Kantor Cabang Syariah Perseroan mengenai hal-hal yang terkait prinsip syariah; dan
   c. berfungsi sebagai mediator antara Perseroan dengan Dewan Syariah Nasional dalam mengkomunikasikan usul dan saran pengembangan produk dan jasa Perseroan yang memerlukan kajian dan Fatwa Dewan Syariah Nasional.

SHARIA SUPERVISORY BOARD AND
DUTIES AND AUTHORITIES SHARIA SUPERVISORY BOARD
Article 18

1. he Company has a Sharia Supervisory Board which is tasked with supervising the company's business activities based on Islamic sharia principles to be placed as the Sharia Supervisory Board in the Company's Sharia Business Unit, taking into account the provisions of the Financial Services Authority, the provisions of the National Sharia Board and regulations other laws and regulations that regulate this. The Company's Sharia Business Unit is a work unit at the Company's Head Office which functions as the Main Office of the Company's Sharia Branch Office.
2. The Sharia Supervisory Board has duties and authorities separate from the duties and powers of the Company's Board of Commissioners. The main duties and functions of the Sharia Supervisory Board are as follows:
   a. tasked with providing direction and supervising the implementation of fatwas from the National Sharia Council on products/services and business activities to comply with sharia principles;
   b. serves as an advisor and adviser to the Board of Directors, head of the Sharia Business Unit and head of the Company's Sharia Branch Office on matters related to sharia principles; and
   c. serves as a mediator between the Company and the National Sharia Board in communicating proposals and suggestions for the development of the Company's products and services that require review and Fatwas from the National Sharia Board.

3. Dewan Pengawas Syariah terdiri dari 2 (dua) orang ahli syariah yang diangkat dan diberhentikan RUPS. Pengangkatan anggota Dewan Pengawas Syariah harus mendapatkan rekomendasi Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI) dari calon-calon yang memenuhi persyaratan anggota Dewan Pengawas Syariah yang diatur dan ditetapkan oleh Dewan Syariah Nasional dengan mengindahkan ketentuan peraturan perundang-undangan lainnya yang mengatur mengenai hal tersebut.
4. Dewan Pengawas Syariah mempunyai seorang Ketua yang berhak mengundang dan menghadiri rapat-rapat Dewan Pengawas Syariah.
5. Pendapat, saran dan nasihat Dewan Pengawas Syariah diputuskan berdasarkan musyawarah mufakat
6. Dewan Pengawas Syariah dapat diberi gaji atau honorarium dan/atau tunjangan yang ditetapkan oleh RUPS. Kewenangan tersebut dapat dilimpahkan kepada Dewan komisaris.
7. a. Anggota Dewan Pengawas Syariah diangkat oleh RUPS untuk jangka waktu terhitung sejak ditutupnya RUPS yang mengangkatnya atau ditetapkan lain oleh RUPS dan berakhir pada penutupan RUPS tahunan yang ke-3 (tiga) setelah pengangkatannya, dengan tidak mengurangi hak RUPS untuk memberhentikannya sewaktu-waktu sebelum masa jabatannya berakhir dengan menyebutkan alasannya. Pemberhentian demikian belaku sejak penutupan RUPS tersebut, kecuali apabila ditentukan lain oleh RUPS.
   b. Setelah masa jabatannya berakhir anggota Dewan Pengawas Syariah dapat diangkat kembali untuk 1 (satu) kali masa jabatan berikutnya, namun RUPS dapat menetapkan lebih dari 2 (dua) kali periode masa jabatan.
8. Jabatan anggota Dewan Pengawas Syariah berakhir apabila:
   a. jangka waktu jabatannya berakhir, atau
   b. kehilangan kewarganegaraan Indonesia, atau
   c. mengundurkan diri, atau
   d. tidak lagi memenuhi persyaratan perundang-undangan yang berlaku, atau
   e. meninggal dunia, atau
   f. diberhentikan berdasarkan keputusan RUPS

3. The Sharia Supervisory Board consists of 2 (two) sharia experts who are appointed and dismissed by the GMS. The appointment of members of the Sharia Supervisory Board must obtain a recommendation from the National Sharia Board of the Indonesian Ulama Council (DSNMUI) from candidates who meet the requirements for members of the Sharia Supervisory Board which are regulated and stipulated by the National Sharia Board with due observance of other laws and regulations concerning matters.
4. The Sharia Supervisory Board has a Chairman who is entitled to invite and attend Sharia Supervisory Board meetings.
5. The opinions, suggestions and advice of the Sharia Supervisory Board are decided based on deliberation and consensus
6. The Sharia Supervisory Board can be given a salary or honorarium and/or allowances as determined by the GMS. This authority can be delegated to the board of commissioners.
7. a. Members of the Sharia Supervisory Board are appointed by the GMS for a period commencing from the closing of the GMS which appointed them or are stipulated otherwise by the GMS and ending at the closing of the 3rd (third) annual GMS after their appointment, without prejudice to the right of the GMS to dismiss them at any time before their term of office. ends by stating the reason. Such termination is effective from the closing of the GMS, unless otherwise stipulated by the GMS.
   b. After the term of office ends, members of the Sharia Supervisory Board can be reappointed for the next 1 (one) term of office, however the GMS may determine more than 2 (two) terms of office.
8. The position of a member of the Sharia Supervisory Board ends if:
   a. term of office has finished, or
   b. lossing Indonesian citizenship, or
   c. resigning, or
   d. no longer meets the requirements of the applicable legislation, or
   e. passed away, or
   f. dismissed based on the resolution of the GMS

RENCANA KERJA, TAHUN BUKU DAN LAPORAN TAHUNAN
Pasal 19

1. Direksi menyampaikan rencana kerja yang memuat juga anggaran tahunan Perseroan kepada Dewan Komisaris untuk mendapat persetujuan, sebelum tahun buku dimulai.
   Persetujuan Dewan Komisaris dilakukan setelah mendapatkan persetujuan Pemegang Saham Mayoritas dan diketahui oleh Pemegang Saham Pengendali lainnya
2. Rencana kerja sebagaimana dimaksud pada ayat 1 harus disampaikan paling lambat 30 (tiga puluh) hari, sebelum dimulainya tahun buku yang akan datang.
3. Tahun buku Perseroan berjalan dari tanggal 1 (satu) Januari sampai dengan tanggal 31 (tiga puluh satu) Desember. Pada akhir bulan Desember tiap tahun buku Perseroan ditutup.
4. Direksi menyusun laporan tahunan dan menyediakannya di kantor Perseroan untuk dapat diperiksa oleh para pemegang saham terhitung sejak tanggal panggilan Rapat Umum Pemegang Saham tahunan.

WORK PLAN, FINANCIAL YEAR AND ANNUAL REPORT
Article 19

1. The Board of Directors submits a work plan which includes the Company's annual budget to the Board of Commissioners for approval, before the fiscal year begins. The approval of the Board of Commissioners is made after obtaining the approval of the Majority Shareholders and being recognized by the other Controlling Shareholders
2. The work plan as referred to in paragraph 1 must be submitted no later than 30 (thirty) days, before the commencement of the next financial year.
3. The financial year of the Company runs from January 1 (one) to December 31 (thirty one). At the end of December each financial year the Company is closed.
4. The Board of Directors prepares an annual report and makes it available at the Company's office for examination by shareholders as of the date of summons for the annual General Meeting of Shareholders.

PENGGUNAAN LABA DAN PEMBAGIAN DIVIDEN
Pasal 20

1. Laba bersih Perseroan dalam suatu tahun buku seperti tercantum dalam neraca dan perhitungan laba rugi yang telah disahkan oleh Rapat Umum Pemegang Saham Tahunan dan merupakan saldo laba yang positif, dibagi menurut cara penggunaannya yang ditentukan oleh Rapat Umum Pemegang Saham tersebut.
2. Jika perhitungan laba rugi pada suatu tahun buku menunjukkan kerugian yang tidak dapat ditutup dengan dana cadangan, maka kerugian itu akan tetap dicatat dan dimasukkan dalam perhitungan laba rugi dan dalam tahun buku selanjutnya Perseroan dianggap tidak mendapat laba selama kerugian yang tercatat dan dimasukkan dalam perhitungan laba rugi itu belum sama sekali tertutup.
3. Perseroan dapat membagikan dividen interim sebelum tahun buku Perseroan berakhir berdasarkan keputusan Rapat Direksi dengan persetujuan Dewan Komisaris yang pelaksanaannya memperhatikan peraturan perundangan yang berlaku.

USE OF PROFITS AND DIVIDEND DISTRIBUTION
Article 20

1. The net profit of the Company in a financial year is as stated in the balance sheet and profit and loss statement which has been approved by the Annual General Meeting of Shareholders and is a positive profit balance, divided according to the method of use as determined by the General Meeting of Shareholders.
2. If the profit and loss calculation in a financial year shows a loss that cannot be covered with a reserve fund, then the loss will still be recorded and included in the profit and loss calculation and in the following financial year the Company is deemed to have made no profit as long as the loss is recorded and included in the profit calculation the loss has not been completely covered.
3. The Company may distribute interim dividends before the Company's financial year ends based on the decision of the Board of Directors Meeting with the approval of the Board of Commissioners, whose implementation takes into account the prevailing laws and regulations.

PENGGUNAAN CADANGAN
Pasal 21

1. Penyisihan laba bersih untuk cadangan dilakukan sampai 20% (dua puluh persen) dari jumlah modal ditempatkan dan disetor hanya boleh dipergunakan untuk menutup kerugian yang tidak dipenuhi oleh cadangan lain.
2. Jika jumlah cadangan telah melebihi jumlah 20% (dua puluh persen), Rapat Umum Pemegang Saham dapat memutuskan agar jumlah kelebihannya digunakan bagi keperluan Perseroan.
3. Cadangan sebagaimana dimaksud pada ayat 1 yang belum dipergunakan untuk menutup kerugian dan kelebihan cadangan sebagaimana dimaksud pada ayat 2 yang penggunaannya belum ditentukan oleh Rapat Umum Pemegang Saham harus dikelola Direksi dengan cara yang tepat menurut pertimbangan Direksi, setelah memperoleh persetujuan Dewan Komisaris dan memperhatikan peraturan perundang-undangan agar memperoleh laba.

USE OF BACKUP
Article 21

1. Allowance for net income for reserves is made up to 20% (twenty percent) of the total issued and paid-up capital, only to be used to cover losses that are not fulfilled by other reserves.
2. If the amount of reserves has exceeded the amount of 20% (twenty percent), the General Meeting of Shareholders may decide that the excess amount is used for the needs of the Company.
3. Reserves as referred to in paragraph 1 that have not been used to cover losses and excess reserves as referred to in paragraph 2 whose use has not been determined by the General Meeting of Shareholders must be managed by the Board of Directors in an appropriate manner according to the consideration of the Board of Directors, after obtaining the approval of the Board of Commissioners and paying attention to laws and regulations. -Invitation to make a profit.

KETENTUAN PENUTUP
Pasal 22

1. Sepanjang tidak diatur tersendiri dalam Anggaran Dasar ini berlaku Undang-undang Perseroan Terbatas dan peraturan perundang-undangan lainnya.
2. Segala sesuatu yang tidak atau belum cukup diatur dalam Anggaran Dasar ini, akan diputus dalam Rapat Umum Pemegang Saham.

Akhirnya, para penghadap masing-masing bertindak dalam kedudukannya sebagaimana tersebut di atas menerangkan bahwa:

Modal ditempatkan sebagaimana dalam Pasal 4 ayat 2 telah diambil bagian dan disetor penuh dengan uang tunai melalui kas Perseroan, oleh Pemegang Saham:

a. PT Bank Mandiri (Persero) Tbk. memiliki 837.303.519 (delapan ratus tiga puluh tujuh juta tiga ratus tiga ribu lima ratus sembilan belas) saham dengan nilai nominal seluruhnya Rp418.651.759.500,- (empat ratus delapan belas miliar enam ratus lima puluh satu juta tujuh ratus lima puluh sembilan ribu lima ratus Rupiah) yang mewakili 51,098% (lima puluh satu koma nol sembilan delapan persen) dari seluruh saham dan disetor penuh pada Perseroan.
b. PT Taspen (Persero) memiliki 793.687.754 (tujuh ratus sembilan puluh tiga juta enam ratus delapan puluh tujuh ribu tujuh ratus lima puluh empat) saham dengan nominal seluruhnya Rp396.843.877.000,-(tiga ratus sembilan puluh enam miliar delapan ratus empat puluh tiga juta delapan ratus tujuh puluh tujuh Rupiah) yang mewakili 48,437% (empat puluh delapan koma empat tiga tujuh persen) dari seluruh saham dan disetor penuh pada Perseroan.
c. Ida Bagus Made Putra Jandhana memiliki 7.617.432 (tujuh juta enam ratus tujuh belas ribu empat ratus tiga puluh dua) saham dengan nilai nominal seluruhnya sebesar Rp. 3.808.716.000,- (tiga miliar delapan ratus delapan juta tujuh ratus enam belas ribu Rupiah) yang mewakili 0,465% (nol koma empat enam lima persen) dari seluruh saham dan disetor penuh pada Perseroan.

CLOSING
Article 22

1. As long as it is not regulated separately in this Articles of Association, the Limited Liability Company Law and other laws and regulations apply.
2. Everything that is not or not sufficiently regulated in this Articles of Association will be decided at the General Meeting of Shareholders.

Finally, each of the actors acted in their position as stated above, explaining that:

The subscribed capital as referred to in Article 4 paragraph 2 has been subscribed and fully paid up in cash through the cash of the Company, by the Shareholders:

a. PT Bank Mandiri (Persero) Tbk. owns 837,303,519 (eight hundred and thirty-seven million three hundred three thousand five hundred nineteen) shares with a total nominal value of IDR418,651,759,500, - (four hundred eighteen billion six hundred and fifty-one million seven hundred and fifty-nine thousand five hundred Rupiah) representing 51.098% (fifty one point zero nine eight percent) of all shares and fully paid-up to the Company.
b. PT Taspen (Persero) owns 793,687,754 (seven hundred ninety-three million six hundred eighty-seven thousand seven hundred and fiftyfour) shares with a total nominal value of IDR396,843,877,000, - (three hundred ninety-six billion eight hundred and four thirty three million eight hundred seventy seven Rupiah) representing 48,437% (forty eight point four three seven percent) of all shares and fully paid up to the Company.
c. Ida Bagus Made Putra Jandhana owns 7,617,432 (seven million six hundred seventeen thousand four hundred and thirty two) shares with a total nominal value of IDR3,808,716,000, - (three billion eight hundred eight million seven hundred and sixteen thousand Rupiah) representing 0.465% (zero point four six five percent) of all shares and fully paid-up to the Company.

Agenda Lain-lain / Miscellaneous Agenda

Keputusan

1. Memberikan kuasa dan wewenang kepada Direksi Perseroan baik sendiri-sendiri maupun bersama-sama dengan hak substitusi untuk menyatakan keputusan-keputusan dalam Keputusan Sirkuler ini termasuk menyusun dan menyatakan kembali seluruh Anggaran Dasar Perseroan dalam suatu Akta Notaris dan menyampaikan kepada instansi yang berwenang untuk mendapatkan persetujuan dan/atau tanda penerimaan pemberitahuan perubahan Anggaran Dasar Perseroan. Melakukan segala sesuatu yang dipandang perlu dan berguna untuk keperluan tersebut dengan tidak ada satupun yang dikecualikan, termasuk untuk mengadakan penambahan dan/atau perubahan dalam perubahan Anggaran Dasar Perseroan tersebut jika hal tersebut dipersyaratkan oleh instansi yang berwenang.
2. Menyatakan bahwa Keputusan Sirkuler ini memiliki keabsahan dan kekuatan hukum yang sama dengan keputusan yang disahkan pada Rapat Umum Pemegang Saham Perseroan sesuai yang dinyatakan dalam Pasal 91 UUPT.
3. Menyatakan bahwa tanggal Keputusan Sirkuler adalah sesuai dengan tanggal tanda tangan terakhir dari perwakilan pemegang saham yang dinyatakan dalam Keputusan Sirkuler ini, dalam hal tanda tangan dari perwakilan pemegang saham tidak diberikan pada tanggal yang sama.
4. Menyatakan bahwa Keputusan Sirkuler ini akan dibuat dalam beberapa rangkap yang secara bersama-sama merupakan satu kesatuan dari Keputusan Sirkuler ini

Decision

1. Giving power and authority to the Board of Directors of the Company either individually or together with the right of substitution to state the decisions in this Circular Decree including compiling and restating the entire Articles of Association of the Company in a Notary Deed and submitting it to the competent authority for approval. and/or receipt of notification of amendments to the Company's Articles of Association. Do everything that is deemed necessary and useful for these purposes with nothing excepted, including to make additions and/or changes to the amendments to the Company's Articles of Association if this is required by the competent authority.
2. Stating that this Circular Decree has the same legality and legal force as the decision ratified at the General Meeting of Shareholders of the Company as stated in Article 91 of Company Law.
3. Stating that the date of the Circular Decision is in accordance with the date of the last signature of the shareholders 'representatives as stated in this Circular Decree, in the event that the signature of the shareholders' representative is not given on the same date.
4. Declaring that this Circular Decree will be made in several copies which together constitute an integral part of this Circular Decree.r

Direksi

Direksi merupakan organ Bank yang bertanggung jawab secara kolektif melakukan pengurusan Bank untuk kepentingan dan tujuan Bank serta mewakili Bank di dalam maupun di luar pengadilan sesuai Anggaran Dasar. Sebagai bentuk pertanggungjawaban dalam pelaksanaan tugasnya selama satu tahun, Direksi mempertanggungjawabkan pengurusan Bank dalam RUPS.

Tugas dan Tanggung Jawab Direksi

Direksi Bank Mandiri Taspen bertanggung jawab sepenuhnya terhadap pengelolaan Bank dan mematuhi peraturan perundang-undangan dan ketentuan yang berlaku. Anggota Direksi memiliki pembidangan tugas dan tanggung jawab yang jelas. Sesuai dengan ketentuan pasal 13 Anggaran Dasar Bank Mandiri Taspen, Direksi mempunyai tugas sebagai berikut:

1. Tugas pokok Direksi adalah:
   a. Melaksanakan pengurusan Bank untuk kepentingan dan tujuan Bank.
   b. Bertindak selaku pimpinan dalam pengurusan tersebut.
   c. Memelihara dan mengurus kekayaan Bank.
2. Melaksanakan prinsip-prinsip *Good Corporate Governance* dalam setiap usaha kegiatan Bank pada seluruh tingkatan atau jenjang organisasi.
3. Menindaklanjuti temuan audit dan rekomendasi dari satuan kerja audit intern Bank, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan Otoritas lain.
4. Membentuk Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko, Komite Manajemen Risiko, Satuan Kerja Kepatuhan dan Unit Strategi Anti Fraud.
5. Mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui Rapat Umum Pemegang Saham.
6. Mengungkapkan kepada pegawai kebijakan Bank yang bersifat strategis di bidang kepegawaian.
7. Menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris.
8. Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Direksi.
9. Segala keputusan Direksi yang diambil sesuai dengan pedoman dan tata tertib kerja menjadi tanggung jawab seluruh anggota Direksi.
10. Setiap kebijakan dan keputusan strategis diputuskan melalui rapat Direksi. Hasil rapat Direksi dituangkan dalam risalah rapat dan didokumentasikan secara baik. Selama pelaksanaan rapat Direksi tidak terjadi perbedaan pendapat (*dissenting opinions*) dan rapat Direksi telah diputuskan secara musyawarah
11. Menerapkan aspek transparansi dengan melakukan hal-hal sebagai berikut:
    a. Anggota Direksi telah mengungkapkan:
       1) Kepemilikan sahamnya, baik pada Bank yang bersangkutan maupun pada Bank dan Perusahaan lain, yang berkedudukan di dalam dan di luar negeri.
       2) Hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris lain, anggota Direksi dan/atau Pemegang Saham Bank.

Board of Directors

The Board of Directors is a Bank organ that is responsible for collectively managing the Bank for the interests and objectives of the Bank and representing the Bank both inside and outside the court in accordance with the Articles of Association. As a form of accountability in carrying out its duties for one year, the Board of Directors is responsible for managing the Bank at the GMS.

Duties and Responsibilities of the Board of Directors

The Board of Directors of Bank Mandiri Taspen is fully responsible for the management of the Bank and complies with the prevailing laws and regulations. Members of the Board of Directors have a clear view of duties and responsibilities. In accordance with the provisions of article 13 of the Articles of Association of Bank Mandiri Taspen, the Board of Directors has the following duties:

1. The main duties of the Board of Directors are:
   a. Carrying out the management of the Bank for the benefit and purposes of the Bank.
   b. Act as a leader in the management.
   c. Maintaining and managing the Bank's wealth.
2. Carry out the principles of Good Corporate Governance in every business activity of the Bank at all levels or levels of the organization.
3. Follow up on audit findings and recommendations from the Bank's internal audit unit, external auditor, results of supervision of the Financial Services Authority and/or the results of supervision by other authorities.
4. Establish an Internal Audit Work Unit, Risk Management Unit, Risk Management Committee, Compliance Unit and Anti-Fraud Strategy Unit.
5. Responsible to the implementation of their duties to the Shareholders through the General Meeting of Shareholders.
6. Disclose to bank policy employees who are strategic in the field of staffing.
7. Providing accurate, relevant and timely data and information to the Board of Commissioners.
8. Has binding work guidelines and rules for each member of the Board of Directors.
9. All decisions of the Board of Directors taken in accordance with the guidelines and work order are the responsibility of all members of the Board of Directors.
10. Every strategic policy and decision is decided through a Board of Directors meeting. The results of the Board of Directors meeting are contained in the minutes of the meeting and are well documented. During the Board of Directors meeting there were no dissenting opinions and the Board of Directors meeting had been decided by deliberation
11. Implement the transparency aspect by doing the following:
    a. Members of the Board of Directors have disclosed:
       1) Ownership of shares, both at the Bank concerned and at the Bank and other Companies, which are domiciled at local and abroad.
       2) Financial relationships and family relationships with other members of the Board of Commissioners, members of the Board of Directors and/or Bank Shareholders.

b. Anggota Direksi telah mengungkapkan remunerasi dan fasilitas lainnya yang ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham.
c. Menyusun Rencana Bisnis secara realistis dengan memperhatikan faktor eksternal dan internal yang mempengaruhi kelangsungan usaha Bank serta tetap memperhatikan prinsip kehati-hatian dan azas perbankan yang sehat. Rencana Bisnis tersebut telah mendapat persetujuan dari Komisaris.
d. Rencana Bisnis dimaksud disampaikan kepada Otoritas Jasa Keuangan. Direksi mengkomunikasikan Rencana Bisnis tersebut kepada:
   1) Pemegang Saham Bank.
   2) Seluruh jenjang organisasi yang ada pada Bank.
e. Melaksanakan Rencana Bisnis secara efektif dalam pengelolaan usaha Bank dan menyampaikan Laporan Realisasi Rencana Bisnis secara triwulanan kepada Otoritas Jasa Keuangan.
f. Membuat Laporan Tahunan dan Laporan Pelaksanaan *Good Corporate Governance*.
g. Direktur Kepatuhan membuat Laporan Direktur yang membawahkan fungsi Kepatuhan secara Triwulan kepada Direktur Utama dengan tembusan kepada Dewan Komisaris.
h. Setiap semester Direktur Kepatuhan membuat Laporan Direktur yang membawahkan Fungsi Kepatuhan yang disampaikan kepada Otoritas Jasa Keuangan, dengan tembusan kepada Direktur Utama dan Dewan Komisaris.
i. Melakukan penilaian sendiri (*self assessment*) terhadap pelaksanaan GCG Bank setiap semester dan disampaikan ke Otoritas Jasa Keuangan.
j. Khusus Direktur Kepatuhan berfungsi untuk memastikan bahwa rancangan keputusan yang akan diambil oleh Direksi dan Komisaris Bank Mandiri Taspen tidak melanggar prinsip kehati-hatian. Apabila setelah dikaji rancangan keputusan tersebut mengandung unsur ketidakpatuhan, maka Direktur Kepatuhan berkewajiban meminta agar rancangan keputusan dimaksud dibatalkan.

b. Members of the Board of Directors have disclosed remuneration and other facilities determined based on the decision of the General Meeting of Shareholders.
c. Prepare a Business Plan realistically by taking into account external and internal factors that affect the business continuity of the Bank and still pay attention to the principle of prudence and sound banking principles. The Business Plan has been approved by the Commissioner.
d. The Business Plan referred to the Financial Services Authority. The Board of Directors communicates the Business Plan to:
   1) Bank Shareholders.
   2) All levels of organization at the Bank.
e. Implement Business Plans effectively in managing the Bank's business and submit quarterly Business Plan Realization Reports to the Financial Services Authority.
f. Making Annual Reports and Report on the Implementation of Good Corporate Governance.
g. The Compliance Director makes a Report of the Director in charge of the Quarterly Compliance function to the President Director with a copy to the Board of Commissioners.
h. Every semester the Compliance Director makes a Report of the Director in charge of the Compliance Function submitted to the Financial Services Authority, with copies to the President Director and the Board of Commissioners.
i. Conduct self-assessment on the implementation of Bank GCG every semester and submit it to the Financial Services Authority.
j. The Compliance Director specifically functions to ensure that the draft decisions to be taken by the Directors and Commissioners of Bank Mandiri Taspen do not violate the principle of prudence. If after the review of the draft decision contains elements of non-compliance, the Compliance Director is obliged to request that the draft decision be cancelled.

Hak dan Wewenang Direksi

Secara rinci kewenangan Direksi dengan tidak mengurangi ketentuan lain dalam Anggaran Dasar sebagai berikut:
1. Direksi berwenang menetapkan kebijakan dalam kepemimpinan dan kepengurusan Bank.
2. Mengatur ketentuan tentang kepegawaian Perseroan termasuk penetapan gaji, pensiun atau jaminan hari tua dan penghasilan lain bagi karyawan Perseroan.
3. Mengangkat dan memberhentikan pegawai Perseroan berdasarkan peraturan kepegawaian Perseroan.
4. Mengatur pendelegasian kekuasaan Direksi untuk mewakili Perseroan di dalam dan di luar pengadilan kepada seorang atau beberapa orang anggota Direksi yang khusus ditunjuk untuk itu atau kepada seorang atau beberapa orang, karyawan, baik sendiri maupun bersamasama atau kepada badan lain.
5. Menghapusbukukan piutang pokok macet, bunga, denda, dan/atau ongkos yang selanjutnya dilaporkan kepada Dewan Komisaris.

Rights and Authorities of the Board of Directors

In detail, the authority of the Board of Directors without prejudice to other provisions in the Articles of Association as follows:
1. The Board of Directors has the authority to establish policies in the leadership and management of the Bank.
2. Regulate the provisions regarding the Company's staffing including stipulating salary, pension or old age security and other income for the Company's employees.
3. To appoint and dismiss the Company's employees based on the Company's personnel regulations.
4. Regulate delegation of authority of the Board of Directors to represent the Company in and out of court to one or several members of the Board of Directors who are specifically appointed to it or to one or several people, employees, either alone or jointly or to other bodies.
5. Write off bad debts, interest, penalties and/or fees which are then reported to the Board of Commissioners.

6. Direktur Utama dan seorang anggota Direksi lain berhak dan berwenang bertindak untuk dan atas nama Direksi serta mewakili Perseroan.
7. Jika Direktur Utama tidak hadir atau berhalangan karena sebab apapun juga yang tidak perlu dibuktikan kepada pihak lain, maka salah satu anggota Direksi lainnya berhak dan berwenang untuk bertindak untuk dan atas nama Direksi serta mewakili Perseroan.
8. Menjalankan tindakan lainnya, baik mengenai pengurusan maupun mengenai pemilikan, sesuai dengan ketentuan yang diatur lebih lanjut oleh Rapat Dewan Komisaris dengan memperhatikan peraturan perundang-undangan yang berlaku.
9. Tidak menagih lagi piutang berupa bunga, denda, dan/atau ongkos- ongkos dalam rangka restrukturisasi dan/atau penyelesaian kredit yang selanjutnya dilaporkan kepada Dewan Komisaris.

Kewajiban Direksi

Secara rinci kewajiban Direksi adalah sebagai berikut:

1. Direksi bertanggung jawab penuh atas pelaksanaan tugasnya, mengelola Bank sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar dan ketentuan serta peraturan perundangundangan yang berlaku.
2. Melaksanakan prinsip-prinsip Tata Kelola Perusahaan dalam setiap usaha kegiatan Bank pada seluruh tingkatan atau jenjang organisasi.
3. Menindaklanjuti temuan audit dan rekomendasi dari satuan kerja audit intern Bank, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan Otoritas lain.
4. Membentuk Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan dan Unit Strategi Anti Fraud.
5. Mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui Rapat Umum Pemegang Saham.
6. Mengungkapkan kepada pegawai kebijakan Bank yang bersifat strategis di bidang kepegawaian.
7. Menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris.
8. Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Direksi.
9. Segala keputusan Direksi yang diambil sesuai dengan pedoman dan tata tertib kerja menjadi tanggung jawab seluruh anggota Direksi.
10. Setiap kebijakan dan keputusan strategis diputuskan melalui rapat Direksi. Hasil rapat Direksi dituangkan dalam risalah rapat dan didokumentasikan secara baik. Selama pelaksanaan rapat Direksi tidak terjadi Perbedaan pendapat (*dissenting opinions*) dan rapat Direksi telah diputuskan secara musyawarah.
11. Menerapkan aspek transparansi dengan melakukan hal sebagai berikut:
    a. Anggota Direksi telah mengungkapkan:
        - Kepemilikan sahamnya, baik pada Bank yang bersangkutan maupun pada Bank dan Perusahaan lain, yang berkedudukan di dalam dan di luar negeri.
        - Hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris lain, anggota Direksi dan/atau Pemegang Saham Bank.

6. The President Director and another member of the Board of Directors have the right and authority to act for and on behalf of the Board of Directors and represent the Company.
7. If the President Director is absent or unable to attend because for whatever reason does not need to be proven to another party, then one of the other Directors has the right and authority to act for and on behalf of the Board of Directors and represent the Company.
8. Carrying out other actions, both regarding management and ownership, in accordance with the provisions which were further stipulated by the Board of Commissioners Meeting with due observance of the prevailing laws and regulations.
9. No longer collecting receivables in the form of interest, fines, and/or fees for restructuring and/or credit settlement which were subsequently reported to the Board of Commissioners.

Obligations of the Board of Directors

In detail, the Board of Directors' obligations are as follows:

1. The Board of Directors is fully responsible for the implementation of its duties, managing the Bank in accordance with its authority and responsibilities as stipulated in the Articles of Association and the applicable laws and regulations.
2. Carry out the principles of Corporate Governance in every business activity of the Bank at all levels or levels of the organization.
3. Following up on audit findings and recommendations from the Bank's internal audit unit, external auditor, results of supervision of the Financial Services Authority and/or the results of supervision by other authorities
4. Establish an Internal Audit Work Unit, Risk Management Unit, Compliance Unit and Anti-Fraud Strategy Unit.
5. Responsible to the implementation of their duties to the Shareholders through the General Meeting of Shareholders.
6. Disclose to employees about Bank policies that are strategic in the field of employment.
7. Providing accurate, relevant and timely data and information to the Board of Commissioners.
8. Has binding work guidelines and rules for each member of the Board of Directors.
9. All decisions of the Board of Directors taken in accordance with the guidelines and work order are the responsibility of all members of the Board of Directors.
10. Every strategic policy and decision is decided through a Board of Directors meeting. The results of the Board of Directors meeting are contained in the minutes of the meeting and are well documented. During the Board of Directors meeting there was no dissenting opinion and the Board of Directors meeting had been decided by deliberation.
11. Implementing the transparency aspect by doing the following:
    a. Members of the Board of Directors have revealed:
        - Ownership of shares, both at the Bank concerned and at the Bank and other Companies, which are domiciled at home and abroad.
        - Financial and family relationship with other members of the Board of Commissioners, members of the Board of Directors and/or Shareholders of the Bank.

b. Anggota Direksi telah mengungkapkan remunerasi dan fasilitas lainnya yang ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham
c. Menyusun Rencana Bisnis secara realistis dengan memperhatikan faktor eksternal dan internal yang mempengaruhi kelangsungan usaha Bank serta tetap memperhatikan prinsip kehati-hatian dan azas perbankan yang sehat. Rencana Bisnis tersebut telah mendapat persetujuan dari Komisaris.
d. Rencana Bisnis dimaksud disampaikan kepada Otoritas Jasa Keuangan. Direksi mengkomunikasikan Rencana Bisnis tersebut kepada Pemegang Saham Bank dan seluruh jenjang organisasi yang ada pada Bank.
e. Melaksanakan Rencana Bisnis secara efektif dalam pengelolaan usaha Bank dan menyampaikan Laporan Realisasi Rencana Bisnis secara triwulanan kepada Otoritas Jasa Keuangan.
f. Membuat laporan Tahunan dan Laporan Pelaksanaan Tata Kelola Perusahaan.
g. Direktur Kepatuhan membuat Laporan Direktur yang membawahkan Fungsi Kepatuhan secara Triwulan kepada Direktur Utama dengan tembusan kepada Dewan Komisaris. Setiap semester Direktur Kepatuhan membuat Laporan Direktur yang membawahkan Fungsi Kepatuhan yang disampaikan kepada Otoritas Jasa Keuangan, dengan tembusan kepada Direktur Utama dan Dewan Komisaris.
h. Melakukan penilaian sendiri (*self assessment*) terhadap pelaksanaan Tata Kelola Perusahaan Bank setiap semester dan disampaikan ke Otoritas Jasa Keuangan.

12. Khusus Direktur Kepatuhan berfungsi untuk memastikan bahwa rancangan keputusan yang akan diambil oleh Direksi dan Komisaris Bank Mandiri Taspen tidak melanggar peraturan dan perundang-undangan serta prinsip kehati-hatian. Apabila setelah dikaji rancangan keputusan tersebut mengandung unsur ketidakpatuhan, maka Direktur Kepatuhan berkewajiban meminta agar rancangan keputusan dimaksud dibatalkan.

Masa Jabatan Direksi

Para anggota Direksi diangkat untuk jangka waktu terhitung sejak ditutupnya RUPS yang mengangkatnya atau ditetapkan lain oleh RUPS dan berakhir pada penutupan RUPS Tahunan yang ke 3 (tiga) sejak pengangkatannya, dengan tidak mengurangi hak dari RUPS untuk sewaktu-waktu dapat memberhentikan para anggota Direksi sebelum masa jabatannya berakhir dengan menyebutkan alasannya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut, kecuali apabila ditentukan lain oleh RUPS. Setelah masa jabatannya berakhir anggota Direksi tersebut dapat diangkat kembali untuk satu kali masa jabatan, kecuali apabila ditentukan lain oleh Rapat Umum Pemegang Saham.

Kriteria Direksi

Terpenuhinya kriteria Direksi menjadi poin penting bagi Pemegang Saham guna mendapatkan keyakinan bahwa yang akan menjalankan pengurusan perusahaan adalah benarbenar kandidat yang tepat dan memiliki kualifikasi sesuai dengan ketentuan yang telah ditetapkan oleh regulator maupun ketentuan internal. Berdasarkan Undang-Undang PT Nomor 40 tahun 2007 tentang Perseroan Terbatas,

b. Members of the Board of Directors have disclosed remuneration and other facilities determined based on the decision of the General Meeting of Shareholders
c. Prepare a Business Plan realistically by taking into account external and internal factors that affect the business continuity of the Bank and still pay attention to the principle of prudence and sound banking principles. The Business Plan has been approved by the Commissioner.
d. The Business Plan is submitted to the Financial Services Authority. The Board of Directors communicates the Business Plan to the Bank's Shareholders and all levels of the organization at the Bank.
e. Implement Business Plans effectively in managing the Bank's business and submit quarterly Business Plan Realization Reports to the Financial Services Authority.
f. Make Annual Reports and Corporate Governance Implementation Reports.
g. The Compliance Director prepares a Quarterly Report of the Director in charge of the Compliance Function to the President Director with a copy to the Board of Commissioners. Every semester the Compliance Director makes a Report from the Director in charge of the Compliance Function which is submitted to the Financial Services Authority, with copies to the President Director and the Board of Commissioners.
h. Conduct self-assessment towards the implementation of Bank Corporate Governance every semester and submitted to the Financial Services Authority.

12. In particular, the Compliance Director functions to ensure that the draft decisions to be taken by the Directors and Commissioners of the Bank Mandiri Taspen do not violate the rules and regulations and the principle of prudence. If after the review of the draft decision contains elements of non-compliance, the Compliance Director is obliged to request that the draft decision be cancelled.

The Board of Directors Term Office

The members of the Board of Directors are appointed for the period commencing from the closing of the GMS which was appointed or otherwise determined by the GMS and ending at the closing of the 3rd (three) Annual GMS since its appointment, by not reducing the right of the GMS to at any time terminate members of the Board of Directors his position ended by stating the reason. Such termination is effective from the closing of the GMS, unless otherwise determined by the GMS. After the term of office expires, the member of the Board of Directors may be reappointed for one term of office, unless otherwise determined by the General Meeting of Shareholders.

Board of Directors Criteria

The fulfillment of the criteria for the Board of Directors is an important point for Shareholders in order to gain confidence that those who will carry out the management of the company are really the right candidates and have qualifications in accordance with the provisions set by regulators and internal regulations. Based on the PT Law Number 40 of 2007 concerning Limited Liability

yang dapat diangkat menjadi menjadi anggota Direksi adalah orang perseorangan yang cakap melakukan perbuatan hukum, kecuali dalam 5 (lima) tahun sebelum pengangkatan pernah:

1. Dinyatakan pailit.
2. Menjadi anggota Direksi atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit, atau
3. Dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan.

Seorang calon anggota Direksi haruslah warga negara Indonesia yang memenuhi persyaratan yang ditentukan peraturan perundangan-undangan yang berlaku. Seorang yang akan diangkat menjadi anggota Direksi harus memenuhi persyaratan integritas, kompetensi dan reputasi keuangan. Berintegritas berarti harus memiliki akhlak dan moral yang baik, memiliki reputasi yang baik selama yang bersangkutan mengemban tugas-tugas sebelumnya, komitmen untuk mematuhi ketentuan peraturan perundang-undangan yang berlaku, memiliki komitmen terhadap pengembangan Bank yang sehat serta tidak pernah dinyatakan sebagai pihak yang tidak lulus.

Sedangkan sebagai syarat kompetensi, seseorang yang diusulkan sebagai Direksi harus memiliki kompetensi dan mayoritas anggota Direksi memiliki pengalaman di bidang perbankan sebagai Pejabat Eksekutif Bank dan telah memiliki sertifikasi di bidang manajemen risiko, serta memiliki keahlian di beberapa bidang lainnya serta memiliki kemampuan untuk melakukan pengelolaan yang strategis dalan rangka pengembangan Bank yang sehat. Dari segi reputasi maka seorang anggota Direksi tidak pernah dinyatakan pailit atau membuat pailit suatu perusahaan saat menjabat sebagai Direksi atau anggota Dewan Komisaris/Direksi dalam 5 (lima) tahun sebelum menjabat Direksi Bank dan tidak termasuk dalam daftar kredit macet.

Seseorang yang diangkat sebagai Direksi Bank Mandiri Taspen wajib menjalani penilaian kemampuan dan kepatutan (*fit and proper test)* yang diselenggarakan oleh OJK sebagaimana diatur dalam Surat Edaran Otoritas Jasa Keuangan No. 39/SEOJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Calon Pemegang Saham Pengendali, Calon Anggota Direksi, dan Calon Anggota Dewan Komisaris. Dengan demikian seorang Direksi harus mendapatkan predikat lulus dalam penilaian kemampuan dan kepatutan yang dilaksanakan oleh Otoritas Jasa Keuangan tersebut.

Pedoman dan Tata Tertib Kerja Direksi

Dalam rangka penerapan Tata Kelola Perusahaan yang Baik, maka Direksi Bank Mantap telah menyusun Pedoman dan Tata Tertib Direksi yang telah disahkan dalam Surat Keputusan Direksi Bank Nomor KEP.DIR/038/IX/2021 tentang Pedoman dan Tata Tertib Direksi tanggal 27 September 2021. Adapun Pedoman dan Tata Tertib Direksi mengatur mengenai hal-hal sebagai berikut:

BAB I Ketentuan Umum
BAB II Direksi
BAB III Kewenangan Bertindak dan Memutus
BAB IV Etika dan Waktu Kerja
BAB V Rapat Direksi
BAB VI Komite-Komite
BAB VII Penutup

Companies, those who can be appointed as members of the Board of Directors are individuals who are capable of taking legal actions, except within 5 (five) years prior to their appointment:

1. Declared bankrupt.
2. Being a member of the Board of Directors or a member of the Board of Commissioners who was found guilty of causing a company to go bankrupt.
3. Convicted of committing a crime that caused losses to state finances and/or related to the financial sector.

A candidate for member of the Board of Directors must be an Indonesian citizen who meets the requirements stipulated in the prevailing laws and regulations. A person who will be appointed as a member of the Board of Directors must meet the requirements for integrity, competence and financial reputation. Having integrity means having good character and morals, having a good reputation as long as the person concerned has carried out his previous duties, commitment to comply with the provisions of the prevailing laws and regulations, having a commitment to the development of a healthy bank and never being declared as a party that does not pass.

While as a competency requirement, a person proposed as a Board of Directors must have competence and the majority of members of the Board of Directors have experience in banking as a Bank Executive Officer and have certification in the field of risk management, and have expertise in several other fields and have the ability to carry out strategic management in the framework of developing a sound bank. In terms of reputation, a member of the Board of Directors has never been declared bankrupt or bankrupt a company while serving as a Board of Directors or member of the Board of Commissioners/Directors in 5 (five) years before serving as a Bank Director and not included in the list of bad loans.

A person who is appointed as the Board of Directors of Bank Mandiri Taspen is required to undergo a fit and proper test conducted by the OJK as stipulated in the Financial Services Authority Circular Letter No. 39/SEOJK.03/2016 concerning the Fit and Proper Test for Candidates for Controlling Shareholders, Candidates for Members of the Board of Directors, and Candidates for Members of the Board of Commissioners. Thus, a Board of Directors must obtain a pass predicate in the fit and proper test conducted by the Financial Services Authority

Board of Directors Guidelines and Work Regulations

In the context of implementing Good Corporate Governance, the Board of Directors of Bank Mandiri Taspen compiled the Guidelines and Code of Conduct for the Board of Directors which had been ratified in the Decree of the Board of Directors of the Bank Number KEP.DIR/038/IX/2021 concerning Guidelines and Code of Conduct for the Board of Directors dated September 27, 2021. As for The Board of Directors' Guidelines and Code of Conduct regulates the following matters:

CHAPTER I General Provisions
CHAPTER II Directors
CHAPTER III Authority to Act and Decide
CHAPTER IV Ethics and Working Time
CHAPTER V Directors' Meetings
CHAPTER VI Committees
CHAPTER VII Closing

Pembidangan Tugas Direksi

Adapun pembidangan tugas Direksi adalah sebagai berikut.

Board of Directors' Duties

The duties of the Board of Directors are as follows.

Tabel Pembidangan Tugas Direksi
Table of Duties of the Board of Directors

Nama Name	Jabatan Position	Bidang Tugas Duties
Elmamber Petamu Sinaga*	Direktur Utama	Bertanggungjawab sebagai pimpinan untuk seluruh bidang tugas Direktur di bawahnya. Sebagai Direktur Bidang bertugas mensupervisi Divisi Human Capital, Divisi Internal Audit dan Unit Kerja Government & Retention
	President Director	Responsible as a leader for all areas of the Director's duties under him. As Field Director, he is in charge of supervising the Human Capital Division, Internal Audit Division and the Government & Retention Work Unit
Josephus K.Triprakoso**	Direktur Utama	Bertanggungjawab sebagai pimpinan untuk seluruh bidang tugas Direktur di bawahnya. Sebagai Direktur Bidang bertugas mensupervisi Divisi Human Capital, Divisi Internal Audit dan Disruption Office
	President Director	Responsible as a leader for all areas of the Director's duties under him. As Division Director, he is in charge of supervising the Human Capital Division, Internal Audit Division and the Disruption Office
Paulus Endra Suyatna***	Direktur Compliance & Control	Sebagai Direktur Bidang bertugas mensupervisi Divisi Compliance, Risk Business Control dan Divisi Corporate Secretary & Legal
	Director of Compliance & Control	As Division Director, he is in charge of supervising the Compliance Division, Risk Business Control and Corporate Secretary & Legal Division
Iwan Soeroto	Direktur IT & Network	Sebagai Direktur Bidang bertugas mensupervisi Divisi Information Tehcnology, Divisi Network Development dan Divisi Pension & Loyalty Management
	Director of IT & Network	As Field Director, he is in charge of supervising the Information Technology Division, Network Development Division and Pension & Loyalty Management Division
Agus Sanjaya***	Direktur Business & Syariah	Sebagai Direktur Bidang bertugas mensupervisi Divisi Distribution & Portofolio Management, Divisi Micro & Retail Business, Divisi Pension Business, dan Unit Usaha Syariah
	Director of Business & Sharia	As Field Director, he is in charge of supervising the Distribution & Portfolio Management Division, Micro & Retail Business Division, Pension Business Division, and Sharia Business Unit.
Atta Alva Wanggai	Direktur Finance, Risk & Operations	Sebagai Direktur Bidang bertugas mensupervisi Divisi Risk Management, Divisi Central Operation, Divisi Credit Operations, Divisi SPM & Accounting, Divisi Credit Recovery, dan Divisi Procurement
	Director of Finance, Risk & Operations	As Field Director, he is in charge of supervising the Risk Management Division, Central Operations Division, Credit Operations Division, SPM & Accounting Division, Credit Recovery Division, and Procurement Division.
Maswar Purnama****	Direktur Business	Sebagai Direktur Bidang bertugas mensupervisi Divisi Distribution & Portofolio Management, Divisi Micro & Retail Business, Divisi Pension Business, Divisi Funding & Investment Product, Divisi Retail & Digital Banking, dan Divisi Treasury
	Director of Business	As Field Director, he is in charge of supervising the Distribution & Portfolio Management Division, Micro & Retail Business Division, Pension Business Division, Funding & Investment Product Division, Retail & Digital Banking Division, and Treasury Division.
Judhi Budi Wirjanto****	Direktur Compliance & Control	Sebagai Direktur Bidang bertugas mensupervisi Divisi Compliance, Risk Business Control dan Divisi Corporate Secretary & Legal
	Director of Compliance & Control	As Division Director, he is in charge of supervising the Compliance Division, Risk Business Control and Corporate Secretary & Legal Division

* Diangkat dan efektif berdasarkan Keputusan Sirkuler Pemegang Saham 20 Januari 2021
** Berhenti menjabat berdasarkan Keputusan Sirkuler Pemegang Saham 20 Januari 2021
*** Berhenti menjabat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021
**** Diangkat berdasarkan tanggal 28 Juni 2021 dan efektif menjabat pada 11 November 2021

* Appointed and effective based on the Circular Decision of the Shareholders January 20, 2021
** Finished serving based on the Circular Decision of the Shareholders January 20, 2021
*** Finished serving based on the Circular Decision of the Shareholders June 28, 2021
**** Appointed on June 28, 2021 and effective on November 11, 2021

Kebijakan Rangkap Jabatan Direksi

Ketentuan rangkap jabatan bagi Direksi diatur dalam Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum. Seluruh anggota Direksi Bank Mandiri Taspen tidak ada yang memiliki jabatan rangkap pada perusahaan/instansi lainnya, hal tersebut dijelaskan pada tabel berikut.

Policies on the Board of Directors Concurrent Positions

Provision regarding concurrent provision for the Board of Directors in the Regulation of Financial Services Authority Number 55/POJK.03/2016 on Implementation of Governance for Commercial Banks. All Board of Directors members of Bank Mandiri Taspen does not have concurrent positions in other company/ institutions, it is explained in the following table.

Tabel Rangkap Jabatan Direksi
Concurrent Positions of the Board of Directors Table

Nama Name	**Jabatan** Position	**Jabatan pada Perusahaan / Instansi Lain** Position at Other Companies/ Agencies	**Nama Perusahaan / Instansi Lain** Company Name / Other Agencies
Elmamber Petamu Sinaga*	Direktur Utama President Director	-	-
Josephus K.Triprakoso**	Direktur Utama President Director	-	-
Paulus Endra Suyatna***	Direktur Compliance & Control Director of Compliance & Control	-	-
Iwan Soeroto	Direktur IT & Network Director of IT & Network	-	-
Agus Sanjaya***	Direktur Business & Syariah Director of Business & Sharia	-	-
Atta Alva Wanggai	Direktur Finance, Risk & Operation Director of Finance, Risk & Operation	-	-
Maswar Purnama****	Direktur Business Director of Business	-	-
Judhi Budi Wirjanto ****	Direktur Compliance & Control Director of Compliance & Control	-	-

* Diangkat dan efektif berdasarkan Keputusan Sirkuler Pemegang Saham 20 Januari 2021
** Berhenti menjabat berdasarkan Keputusan Sirkuler Pemegang Saham 20 Januari 2021
*** Berhenti menjabat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021
**** Diangkat berdasarkan tanggal 28 Juni 2021 dan efektif menjabat pada 11 November 2021

* Appointed and effective based on the Circular Decision of the Shareholders January 20, 2021
** Finished serving based on the Circular Decision of the Shareholders January 20, 2021
*** Finished serving based on the Circular Decision of the Shareholders June 28, 2021
**** Appointed on June 28, 2021 and effective on November 11, 2021

Pengelolaan Benturan Kepentingan Direksi

Benturan kepentingan adalah suatu kondisi Jajaran Bank dalam menjalankan tugas dan kewajibannya mempunyai kepentingan di luar kepentingan dinas, baik yang menyangkut kepentingan pribadi, keluarga maupun kepentingan pihakpihak lain sehingga Jajaran Bank tersebut dimungkinkan kehilangan obyektivitas dalam mengambil keputusan dan kebijakan sesuai kewenangan yang telah diberikan Bank kepadanya. Dalam Arsitektur Kebijakan Bank Mandiri Taspen pengelolaan benturan kepentingan dikelola sebagai berikut:

1. Direksi memiliki komitmen untuk menghindari segala bentuk benturan kepentingan (*conflict of interest*).
2. Dalam hal anggota Direksi secara pribadi mempunyai kepentingan dalam suatu transaksi, kontrak atau kontrak yang

Conflict of Interest Management Board of Directors

Conflict of interest is a condition where Bank Personnel have interests other than business interests in performing their duties and responsibilities. Such other interests range from personal, family, and other parties' interests which may cause the Bank Personnel to lose their objectivities in making decisions and developing policies pursuant to the authority granted to them. In Bank Mandiri Taspen Policy Architecture, conflict of interest is managed as follows:

1. Board of Directors is committed to avoiding all forms of conflict of interest.
2. In the event that BOD member personally has an interest in a transaction, contract, or proposed contract in which one

diusulkan dalam mana Bank menjadi salah satu pihak, maka harus dinyatakan sifat kepentingannya dalam Rapat Direksi dan anggota Direksi yang bersangkutan tidak berhak untuk mengambil suara.

3. Secara berkala sekurang-kurangnya 1 (satu) tahun sekali, setiap anggota Direksi wajib membuat pernyataan mengenai ada atau tidaknya conflict of interest dengan aktivitas Bank yang dilakukannya.
4. Anggota Direksi tidak boleh merangkap jabatan sebagaimana diatur dalam peraturan yang berlaku untuk melindungi kepentingan Pemegang Saham, Bank telah mengatur mengenai benturan kepentingan dalam kebijakan intern yaitu:
   a. Pengaturan mengenai penanganan benturan kepentingan yang mengikat setiap pengurus dan pengawai Bank Mandiri Taspen yang dituangkan dalam Ketentuan Arsitektur Kebijakan PT Bank Mandiri Taspen dan Standar Prosedur Tata Kelola Perusahaan PT Bank Mandiri Taspen Nomor SP/026/XII/2020 tanggal 14 Desember 2020.

   b. Pencatatan administrasi, dokumentasi dan pengungkapan benturan kepentingan dengan menuangkan dalam Surat Pernyataan Tahunan.

of the parties is the Bank, the nature of the interest must be declared in BOD meeting and the such member is not entitled to vote.

3. At least regularly 1 (one) time in a year, every BOD member must state whether or not he/she has a conflict of interest with Bank activity that he/she conducts.

4. Board of Directors shall not hold concurrent positions as regulated in the applicable regulation in order to protect the interest of shareholders, bank has regulated conflict of interest in an internal policy as follows:
   a. Regulations regarding the handling of conflicts of interest that bind every management and employee of Bank Mandiri Taspen as outlined in the Provisions for the Policy Architecture of PT Bank Mandiri Taspen and Standard Procedures for Corporate Governance of PT Bank Mandiri Taspen Number SP/026/XII/2020 dated December 14, 2020.
   b. Administrative recording, documentation, and disclosure of conflict of interest are re acted in meeting minutes.

Kepemilikan Saham Direksi

Sampai dengan 31 Desember 2021, tidak terdapat anggota Direksi Bank Mandiri Taspen yang memiliki saham Bank Mandiri Taspen mencapai 5% (lima Persen) atau lebih dari modal disetor Bank Mandiri Taspen , ataupun di bank lain maupun perusahaan lainnya yang berkedudukan di dalam maupun di luar negeri.

Board of Directors Share Ownership

As of December 31, 2021, there is no member of the Board of Directors of Bank Mandiri Taspen who owns shares of Bank Mandiri Taspen reaching 5% (five percent) or more of the paid-up capital of Bank Mandiri Taspen, or in other banks or other companies domiciled at home or abroad.

Tabel Kepemilikan Saham Direksi
Table of Board of Directors Share Ownership

Nama Name	Jabatan Position	Kepemilikan Saham Stock Ownership			
		Bank Mandiri Taspen	Bank Lain Other Banks	Lembaga Keuangan Non Bank Non-bank Financial Institutions	Perusahaan Lain Other Companies
Elmamber Petamu Sinaga*	Direktur Utama President Director	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Josephus Koernianto Triprakoso**	Direktur Utama President Director	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Paulus Endra Suyatna***	Direktur Compliance & Control Director of Compliance & Control	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Iwan Soeroto	Direktur IT & Network Director of IT & Network	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Agus Sanjaya***	Direktur Business & Syariah Director of Business & Sharia	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Atta Alva Wanggai	Direktur Finance, Risk & Operation Director of Finance, Risk & Operation	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Maswar Purnama****	Direktur Business Director of Business	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

Nama Name	Jabatan Position	Kepemilikan Saham Stock Ownership			
		Bank Mandiri Taspen	Bank Lain Other Banks	Lembaga Keuangan Non Bank Non-bank Financial Institutions	Perusahaan Lain Other Companies
Judhi Budi Wirjanto****	Direktur Compliance & Control Director of Compliance & Control	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

* Diangkat dan efektif berdasarkan Keputusan Sirkuler Pemegang Saham 20 Januari 2021
* Berhenti menjabat berdasarkan Keputusan Sirkuler Pemegang Saham 20 Januari 2021
*** Berhenti menjabat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021
**** Diangkat berdasarkan tanggal 28 Juni 2021 dan efektif menjabat pada 11 November 2021

* Appointed and effective based on the Circular Decision of the Shareholders January 20, 2021
** Finished serving based on the Circular Decision of the Shareholders January 20, 2021
*** Finished serving based on the Circular Decision of the Shareholders June 28, 2021
**** Appointed on June 28, 2021 and effective on November 11, 2021

Rapat Direksi

Kebijakan Direksi

Rapat Direksi adalah rapat yang dihadiri oleh Direksi, yang dapat diadakan setiap waktu bilamana dipandang perlu atas permintaan seorang atau lebih anggota Direksi, atau atas permintaan tertulis Dewan Komisaris, atau atas permintaan tertulis dari seorang atau lebih Pemegang Saham yang bersama-sama mewakili sekurang-kurangnya 1/10 (satu per sepuluh) bagian dari jumlah seluruh saham dengan hak suara yang sah yang telah dikeluarkan oleh Bank dengan menyebutkan hal-hal yang akan dibicarakan.

Sesuai tata tertib Direksi, rapat dilaksanakan minimal sebulan sekali dengan dipimpin oleh Direktur Utama. Dalam hal Direktur Utama tidak hadir atau berhalangan, Rapat Direksi dipimpin oleh Direktur Pengganti yang telah ditetapkan. Dalam hal Direktur Pengganti berhalangan, maka Rapat Direksi dipimpin oleh seorang Direktur yang ditetapkan dalam Rapat Direksi. Seorang anggota Direksi dapat diwakili dalam Rapat Direksi hanya oleh anggota Direksi lain dan seorang anggota Direksi hanya dapat mewakili seorang anggota Direksi lainnya.

Keputusan Rapat Direksi harus diambil berdasarkan musyawarah untuk mufakat dari anggota Direksi atau anggota Direksi yang mewakilinya, Direksi dapat juga mengambil keputusan yang sah tanpa mengadakan Rapat Direksi dengan ketentuan semua anggota Direksi telah diberitahu secara tertulis dan semua anggota Direksi memberikan persetujuan mengenai semua usul yang diajukan secara tertulis serta menandatangani. Dalam hal terjadi perbedaan pendapat (*dissenting opinions*), maka pendapat yang berbeda tersebut wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.

Agenda, Tanggal dan Peserta Rapat Direksi

Sepanjang tahun 2021, agenda, tanggal dan peserta Rapat Direksi adalah sebagai berikut.

Board of Directors Meeting

Board of Directors Policy

Board of Directors Meeting is the meeting attended by Board of Directors, which can be held at any time as necessary upon the request of one or more members of the Board of Directors, or upon the written request from the Board of Commissioners, or upon the written request from Shareholders who jointly represent at least 1/10 (one tenth) part of the total of all shares with valid voting right that has been granted by Bank by declaring matters about to be discussed.

Pursuant to the charter of the board, meeting is conducted at least once a month, directed by the President Director. In the event that President Director is absent, the Board of Directors Meeting is directed by the designated Substitute Director. In the event Substitute Director is absent, Board of Directors Meeting is directed by a Director designated in the Board of Directors Meeting. A member of the Board of Directors can be represented in the Board of Directors Meeting only by another member of the Board of Directors, and a member of the Board of Directors can only represent another member of the Board of Directors.

The decision of the Board of Directors Meeting must be taken pursuant to negotiation for consensus between Board of Directors members or representative Board of Directors members. Board of Directors can also make valid decision without conducting Board of Directors meeting provided that all Board of Directors members have been informed in writing, and all Board of Directors members provide their approval on all matters proposed in writing and sign it. In the event of dissenting opinions, it must be recorded clearly in the meeting minutes along with the reason behind it.

The Board of Directors Meeting Agendas, Dates and Participants

In 2020, the agendas, dates and participants of the Board of Directors meeting is as follows.

Tabel Rapat Direksi
Board of Directors Meeting Table

No	Tanggal Date	Agenda Agendas	Peserta Rapat - Hadir Meeting Participants - Attend	Peserta Rapat - Tidak Hadir Meeting Participants - Absence	Alasan Ketidakhadiran Reason for Absence
1	05-06 Januari 2021 January 05-06, 2021	1. Rapat ALCO (Usulan PUB I Tahap 2) 2. Usulan Struktur Organisasi Baru di Direktorat Risk & Operation 3. *Update* RPOJK 4. Usulan Kenaikan Premi Asuransi 1. ALCO Meeting (PUB Proposal I Phase 2) 2. Proposed New Organizational Structure at the Risk & Operations Directorate 3. RPOJK Update 4. Proposed Increase in Insurance Premium	1. Josephus Koernianto Triprakoso* 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
2	12 Januari 2021 January 12, 2021	1. *Update* Persiapan *Vicon Meeting* OJK Permbahasan RBB 2021-2023 2. a. *Update New* Mantap *Mobile* b. *Update* APMK c. *Update* Kajian KMK pada Kredit Pensiun 3. a. *Update* Mutasi Pegawai b. Usulan TPK 4. *Update* NPL Bank Mantap 5. *Update* Hasil Survey Tingkat Kepuasan Nasabah Bulan Januari 2021 1. Update on Preparations for the FSA Vicon Meeting for the 2021-2023 RBB Discussion 2. a. New Updates Mantap Mobile b. Update APMK c. KMK Study Update on Pension Loans 3. a. Employee Transfer Update b. TPK proposal 4. Update NPL Bank Mantap 5. Update on Customer Satisfaction Survey Results for January 2021	a. Josephus Koernianto Triprakoso* b. Paulus Endra Suyatna** c. Iwan Soeroto d. Agus Sanjaya** e. Atta Alva Wanggai		
3	20 Januari 2021 January 20, 2021	1. Usulan RKAP Internal 2021 2. a. Mutasi pegawai b. Usulan TPK 3. *Update* NPL Nasabah Bank Mantap 4. *Update* Hasil *Survey* Tingkat Kepuasan Nasabah 5. Rencana FMI 2021 6. Rapat ALCO (*Special Rate Deposito Action Plan*) 1. Proposed internal RKAP 2021 2. a. Employee transfer b. TPK proposal 3. Update NPL for Bank Mantap Customers 4. Update Customer Satisfaction Survey Results 5. FMI 2021 plan 6. ALCO Meeting (Special Rate Deposit Action Plan)	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
4	22 Januari 2021 January 22, 2021	1. *Update* Perayaan Ulang Tahun Bank Mantap 2. Rapat ALCO 1. Bank Mantap Anniversary Celebration Update 2. ALCO meeting	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		

No	Tanggal Date	Agenda Agendas	Peserta Rapat - Hadir Meeting Participants - Attend	Peserta Rapat - Tidak Hadir Meeting Participants - Absence	Alasan Ketidakhadiran Reason for Absence
5	27 Januari 2021 January 27, 2021	1. *Update* Tingkat Kesehatan Bank Tahun 2020 (Rapat Komite Manajemen Risiko) 2. a. Usulan Perpanjangan Kontrak Pegawai b. Usulan Struktur Organisasi 3. Lain-lain (FMI) 1. Bank Soundness Level Update 2020 (Risk Management Committee Meeting) 2. a. Employee Contract Extencion Proposal b. Organiational Structure Proosal 3. Others (FMI)	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
6	04 Februari 2021 February 04 2021	1. *Update* Persiapan Vicon dengan MA-WMS Project 2. Panel Penialaian 3. Usulan Penyelenggaraan FMI 2021 4. Usulan RFP *Corporate Plan* 5. *Update* Hasil Penyusunan ITSP Bank Mantap 2021-2025 1. Update Vicon Preparation with MA-WMS Project 2. Scoring Panel 3. Proposed Implementation of FMI 2021 4. Proposed RFP Corporate Plan 5. Update on the results of the preparation of Bank Mantap ITSP 2021-2025	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
7	08 Februari 2021 February 08, 2021	1. Panel Penilaian 2020 2. Lain-lain 1. 2020 Assessment Panel 2. Others	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
8	17 Februari 2021 February 17, 2021	1. *Update* Persiapan RUPST 2. Usulan Tambahan Anggaran BCM-Covid19 3. *Update Survey* Kepuasan Nasabah 1. AGMS Preparation Update 2. BCM-Covid19 Additional Budget Proposal 3. Customer Satisfaction Survey Update	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
9	24 Februari 2021 February 24, 2021	1. Usulan Rapat ALCO 2. Usulan Apresiasi Pegawai 3. *Update Pricing* Obligasi PUB I Tahap II 4. *Update* Jaringan Kantor 1. ALCO Meeting Proposal 2. Employee Appreciation Proposal 3. PUB I Bond Pricing Phase II Update 4. Office Network Update	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
10	03 Maret 2021 March 03, 2021	1. *Update* Jaringan Kantor 2. *Update Beauty Contest Corplan* 3. *Update* FMI 2021 4. Lain-lain 1. Office Network Update 2. Update Beauty Contest Corplan 3. FMI 2021 Update 4. Etc	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		

No	Tanggal Date	Agenda Agendas	Peserta Rapat - Hadir Meeting Participants - Attend	Peserta Rapat - Tidak Hadir Meeting Participants - Absence	Alasan Ketidakhadiran Reason for Absence
11	10 Maret 2021	1. *Update* IT a. Persiapan BI *Fast* b. Rencana Kerja Sinergi dengan CISO Bank Mandiri 2. *Update* RDB 3. *Update* IBWN: Evaluasi dan Program Kerja serta Tata Cara Pemenuhan untuk BRH/BRM/ARM termasuk Mutasi 4. *Update* HC a. *Update* Asuransi Inhealth, Pro & Cons Perubahan Secara Bertahap Skim Asuransi Kesehatan dan *Managed Core r Indemnity* Untuk BOD/Kadiv/DH/KC b. Evaluasi dan *Update* Mantap *Associate* c. Usulan Pengangkatan ODP 5 5. *Update* Micro & Retail a. Strategi *exit* untuk KSM *Non Payroll* dan NPL (inc. Strategi Penjualan KSM *Non Payroll* ke BPD) b. Strategi Peningkatan KSM Dapen 6. *Update Compliance* a. Kajian *Extended Teller* di Kantor Cabang Taspen yang saat ini hanya *Open Table* di *Convert* menjadi *Extended Teller* b. *Update* Jaringan UUS	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
	March 10, 2021	1. Update IT a. BI Fast Preparation b. Synergy Work Plan with Bank Mandiri CISO 2. RDB updates 3. IBWN Update: Evaluation and Work Programs and Compliance Procedures for BRH/BRM/ARM including Transfers 4. HC Update a. Inhealth Insurance Update, Pros & Cons Gradual Change of Health Insurance Scheme and Managed Core r Indemnity for BOD/Kadiv/DH/KC b. Steady Associate Evaluation and Update c. Proposal for Appointment of ODP 5 5. Micro & Retail Updates a. Exit strategy for Non Payroll and NPL KSM (inc. Non Payroll KSM Sales Strategy to BPD) b. Dapen KSM Improvement Strategy 6. Compliance Update a. Study on Extended Tellers at Taspen Branch Offices, which currently only have Open Tables converted to Extended Tellers b. UUS Network Update			

No	Tanggal Date	Agenda Agendas	Peserta Rapat - Hadir Meeting Participants - Attend	Peserta Rapat - Tidak Hadir Meeting Participants - Absence	Alasan Ketidakhadiran Reason for Absence
12	17 Maret 2021 March 17, 2021	1. *Update* Bisnis Micro & Retail a. Profitabilitas Kredit Amartha b. Strategi *Exit* untuk KSM *Non Payroll* Lancar dan NPL 2. *Update* Central Operation a. Inisiatif Perubahan Percepatan Administrasi Pembuatan Kartu Debit/ATM di Kantor Cabang b. Sinkronisasi Antrian manual & SBS secara integrasi 3. *Update* Pension Business a. Produk Kredit Pra Pensiun yang Menggunakan THT b. Produk Kredit Pra Pensiun *Short Term* 4. *Update* SPM Kajian Suku Bunga Kredit Pensiun Floating 1. Micro and Retail Business Update a. Amartha's Credit Profitability b. Exit Strategy for Current Non Payroll KSM and NPL 2. Update Central Operation a. Initiative for Changes in Administrative Acceleration in Making Debit/ATM Cards at Branch Offices b. Manual Queue Synchronization & SBS in integration 3. Update Pension Business a. Pre-Retirement Loan Products Using ENT b. Short Term Pre Retirement Loan Products 4. Update SPM Study of Floating Pension Loan Interest Rates	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
13	24 Maret 2021 March 24, 2021	1. *Update* KSM Dapen Combo dan Proyeksi Amartha 2. *Update* Percepatan Pertumbuhan Akuisisi BUP, Edapem, dan ASN Meninggal Dunia (Aktif) 3. Usulan Kredit Jangka Pendek Dalam Rangka Akuisisi Edapem 4. *Update* Restru Kredit di Bali 5. Usulan HC a. Tindaklanjut Penempatan ODP 5 b. Usulan TPK Kasuk Wonogiri 1. Update KSM Dapen Combo and Projection Amartha 2. Update on Accelerated Growth in Acquisition of BUP, Edapem, and ASN Passed away (Active) 3. Proposed Short-Term Loan for Acquisition of Edapem 4. Credit Restruct Update in Bali 5. HC proposal a. Follow-up of ODP Placement 5 b. Proposed TPK for Head of Wonogiri	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
14	31 Maret 2021 March 31, 2021	1. *Update* Percepatan Proses Kredit 2. Lain-lain 1. Loan Process Acceleration Update 2. Etc	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		

No	Tanggal Date	Agenda Agendas	Peserta Rapat - Hadir Meeting Participants - Attend	Peserta Rapat - Tidak Hadir Meeting Participants - Absence	Alasan Ketidakhadiran Reason for Absence
15	07 April 2021 April 07, 2021	1. Usulan Definitif Pagawai 2. a. *Update New Website Corporate* b. *Update* Media Monitoring PEL (*Public Effectiveness Level*) 2020 3. *Update* Jaringan Kantor 4. Proyeksi Kredit Retail & Mikro Bali Pasca Relaksasi 1. Employee's Definitive Proposal 2. a. Update New Corporate Website b. Update Media Monitoring PEL (Public Effectiveness Level) 2020 3. Office Network Update 4. Bali Retail & Micro Loan Projection Post Relaxation	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
16	09 April 2021 April 09, 2021	Radir Sirkuler Dengan Agenda: Usulan Mutasi Dept. Head Office of The Board Radir Circular With Agenda: Proposed Mutation of the Dept. Head Office of The Board	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
17	12 April 2021 April 12, 2021	Radir Sirkuler dengan Agenda: Usulan Pengisian Dept Head Office of The Board Director meeting Circular with Agenda: Proposal to Fill in the Dept. Head Office of The Board	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
18	14 April 2021 April 14, 2021	1. Usulan Profil Risiko Bank Mantap Q1 2021 (di *switch* ke rapat Komite Manajemen Risiko) 2. *Update* dan Evaluasi Layanan MMK 1. Proposed Risk Profile of Bank Mantap Q1 2021 (switched to the Risk Management Committee meeting) 2. MMK Service Update and Evaluation	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
19	15 April 2021 April 15, 2021	*Update* Unit Usaha Syariah Sharia Business Unit Update	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
20	21 April 2021 April 21, 2021	1. *Update* Pembahasan Tindak Lanjut UUS 2. Usulan Pelepasan Pj. KC & KCP 3. *Update* E-Otentifikasi Dapen 4. *Update* Tagihan Subsidi Bunga 5. *Update* Likuiditas Menghadapi Idul Fitri 6. Lain-lain: *Update* Design KC Surabaya 1. Update on UUS Follow-up Discussion 2. Proposed Release of Pj. KC & KCP 3. Dapen E-Authentication Update 4. Interest Subsidy Bill Update 5. Liquidity Update for Eid Al-Fitr 6. Others: Surabaya Branch Office Design Update	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
21	05 Mei 2021 May 05 2021	1. *Update* Pemberian Sanksi oleh Kepala Unit Kerja 2. *Update* Pengaduan Nasabah & Kasus Hukum 3. Penetapan Kolektabilitas Debitur Default 1. Update on the Provision of Sanctions by the Head of the Work Unit 2. Update on Customer Complaints & Legal Cases 3. Determination of Default Debtor Collectability	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		

No	Tanggal Date	Agenda Agendas	Peserta Rapat - Hadir Meeting Participants - Attend	Peserta Rapat - Tidak Hadir Meeting Participants - Absence	Alasan Ketidakhadiran Reason for Absence
22	19 Mei 2021 May 19, 2021	1. Mutasi/Rotasi Kepala Cabang & Pembukaan Kantor 2. Profil *Assessment* Kepala Cabang 3. *Salary Increase* Pegawai 4. Rencana Pindah KP Ke Graha Mantap Proklamasi 1. Branch Head Rotation & Office Opening 2. Branch Head Assessment Profile 3. Employee Salary Increase 4. Plans to Move KP to Graha Mantap Proclamation	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
23	25 Mei 2021 May 25, 2021	1. Asuransi Purna Kerja Pegawai 2. Usulan Kandidat Kepala Unit, Definitif & Pengangkatan Pegawai 3. Strategi Pencapaian Deposito Retail/ Wealth 4. Usulan Pelepasan SCU-LPS, Antasena, dan Apollo 5. Usulan Persetujuan Metodologi Perhitungan ECL Sesuai PSAK 71 1. Employee Retirement Insurance 2. Proposed Head of Unit Candidate, Definitive & Employee Appointment 3. Retail/Wealth Deposit Achievement Strategy 4. Proposed Release of SCU-LPS, Antasena, and Apollo 5. Proposed Approval of the ECL Calculation Methodology in accordance with PSAK 71	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
24	03 Juni 2021 June 03, 2021	1. Usulan Pembebasan Pinalty Deposito Break sebelum Jatuh Tempo (Rapat Komite ALCO) 2. *Update* Pelaporan SCU-LPS, Antasena, dan Apollo 3. Usulan Persetujuan Metodologi Perhitungan ECL Sesuai PSAK 71 4. *Update* Inovasi Bank Mantap 1. Proposed Exemption of Penalty Deposit Break before Maturity (ALCO Committee Meeting) 2. SCU-LPS, Antasena, and Apollo Reporting Update 3. Proposed Approval of the ECL Calculation Methodology in accordance with PSAK 71 4. Great Bank Innovation Update	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
25	09 Juni 2021 June 09, 2021	1. *Update* Program Inovasi Bank Mantap 2. Pengesahan Struktur Organisasi L3 3. Usulan Pengangkatan & Perpanjangan Pensiun Prohire 1. Bank Mantap Innovation Program Update 2. L3 Organizational Structure Approval 3. Prohire . Retirement Appointment & Extension Proposal	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		
26	16 Juni 2021 June 16, 2021	1. Usulan Revisi RBB, Revisi Anggaran, dan RKAP Internal 2021 2. *Update New Mantap Mobile & Caash Management System* 1. Proposed RBB Revision, Budget Revision, and 2021 Internal RKAP 2. New Update Mantap Mobile & Cash Management System	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai		

No	Tanggal Date	Agenda Agendas	Peserta Rapat - Hadir Meeting Participants - Attend	Peserta Rapat - Tidak Hadir Meeting Participants - Absence	Alasan Ketidakhadiran Reason for Absence
27	23 Juni 2021 June 23, 2021	1. *Update Progress* Penyelesaian Portfolio di Aceh 2. *Update* Debitur yang Meninggal Dunia kurang dari 3 Bulan Sejak Pencairan Kredit 3. *Existing Health Benefit Refreshment* & Pemikiran Awal *Health Benefit* 1. Update on Portfolio Completion Progress in Aceh 2. Update of Debtors who Died less than 3 Months Since Loan Disbursement 3. Existing Health Benefit Refreshment & Health Benefit Initial Thought	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Atta Alva Wanggai	Agus Sanjaya	Cuti
28	25 Juni 2021 June 25, 2021	1. Penyesuaian Penyebutan Nama (*Call Sign*) Bank Mandiri Taspen 2. a. *Update Progress Project* (*New Insert, Re-timeline, Dropped Out*) b. *Update* Laporan Perubahan Rencana Pengembangan TI Implementasi tahun 2021 ke OJK 1. Adjustment of the Call Sign of Bank Mandiri Taspen 2. a. Update Project Progress (New Insert, Re-timeline, Dropped Out) b. Update Report on Changes in IT Development Plan Implementation in 2021 to FSA	1. Elmamber Petamu Sinaga*** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Atta Alva Wanggai	Agus Sajaya	cuti
29	29 Juni 2021 June 29, 2021	1. Penyesuaian Pembidangan Direksi Pasca RUPS Tahunan tahun Buku 2020 2. Lain-lain 1. Adjustment of Divisions of the Board of Directors after the 2020 Annual GMS 2. Etc	1. Elmamber P. Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai		
30	30 Juni 2021 June 30, 2021	1. *Upgrade Progress E*-Claim 2. *Update Progress* Asuransi 3. *Update* Restrukturisasi Kredit pada masa Covid-19 4. *Update* Digital Banking 1. Upgrade Progress E-Claim 2. Insurance Progress Update 3. Loan Restructuring Update during Covid-19 4. Digital Banking Updates	1. Elmamber P. Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai		
31	01 Juli 2021 July 01, 2021	1. *Update* New Mantap Mobile 2. *Update* Asuransi dan UUS 3. *Update* Hasil Pemeriksanaan OJK Posisi 30/12/2020 1. New Updates Steady Mobile 2. Update Insurance and UUS 3. Update on FSA Examination Results for Position 30/12/2020	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
32	09 Juli 2021 July 09, 2021	1. Agenda Umum 2. Agenda Khusus: a. *Update* Skim Asuransi PLN b. *Update* Media Monitoring dan Konsep Kalender tahun 2022 c. *Update* CCTV 1. General Agenda 2. Special Agenda: a. PLN Insurance Scheme Update b. Update Media Monitoring and Calendar Concept for 2022 c. CCTV updates	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		

No	Tanggal Date	Agenda Agendas	Peserta Rapat - Hadir Meeting Participants - Attend	Peserta Rapat - Tidak Hadir Meeting Participants - Absence	Alasan Ketidakhadiran Reason for Absence
33	14 Juli 2021 July 14, 2021	1. a. Usulan *Design* Kalender tahun 2022 b. *Update* Media *Monitoring* 2. a. *Update* CCTV b. *Update* GPS *Tracking* 3. *Update* BI-FAST 4. a. Usulan *Overlay* CKPN b. Usulan *Cyber Security Maturity Assessment* 5. *Update* Tim BCM 6. Usulan Perubahan Seragam Kerja 1. a. Proposed Calendar Design for 2022 b. Update Media Monitoring 2. a. CCTV updates b. GPS Tracking Update 3. BI-FAST Update 4. a. CKPN Overlay Proposal b. Proposed Cyber Security Maturity Assessment 5. BCM Team Update 6. Proposed Change of Work Uniform	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
34	21 Juli 2021 July 21, 2021	1. *Update* Mobile Banking dan Digital Lending 2. *Update* Profil Risiko dan Tingkat Kesehatan Bank 3. a. *Update* Kredit Restrukturisasi di Bali b. Usulan Penyesuaian DPD Hapus Buku 4. *Update* Coreplan Bank Mandiri Taspen 5. *Update* KUR 1. Update Mobile Banking and Digital Lending 2. Update Risk Profile and Bank Soundness Level 3. a. Restructuring Credit Update in Bali b. Proposed Adjustment of DPD Delete Books 4. Bank Mandiri Taspen Coreplan Update 5. Update KUR	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
35	28 Juli 2021 July 28, 2021	1. *Update* Project Penjualan Portfolio Aceh 2. *Update* Jaringan kantor 3. *Update* PMK No. 138 4. *Update* Struktur Organisasi 5. Rapat Komite ALCO 6. *Update* DPD Hapus Buku 7. Usulan Produk KMPP *Grace Period* 1. Aceh Portfolio Sales Project Update 2. Office Network Update 3. PMK Update No. 138 4. Organizational Structure Update 5. ALCO Committee Meeting 6. Update DPD Delete Books 7. KMPP Grace Period Product Proposal	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		

No	Tanggal Date	Agenda Agendas	Peserta Rapat - Hadir Meeting Participants - Attend	Peserta Rapat - Tidak Hadir Meeting Participants - Absence	Alasan Ketidakhadiran Reason for Absence
36	30 Juli 2021 July 30, 2021	1. Rapat ALCO (Penerbitan PUB I Obligasi Tahap III) 2. *Update* DPD a. Usulan DPD Hapus Buku b. *Update* Debitur Menunggak Non Meninggal c. Usulan Penetapan Kolektibilitas Debitur Jatuh Tempo 3. Usulan Produk KMPP *grace Period* 1. ALCO Meeting (Issuance of PUB I Bonds Phase III) 2. DPD Update a. DPD's proposal to delete books b. Update of Non-Dead Debtors c. Proposed Determination of Due Debtor Collectibility 3. KMPP grace period product proposal	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
37	05 Agustus 2021 August 05, 2021	1. Persiapan Revisi RBB Tahun 2021 2. Usulan Persetujuan Prinsip Gugatan Sederhana 3. *Update* CCTV 4. ATM (Feedback dari Board Forum) 1. Preparation for the 2021 RBB Revision 2. Proposed Approval in Principle of a Simple Lawsuit 3. CCTV updates 4. ATM (Feedback from Board Forum)	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
38	12 Agustus 2021 August 12, 2021	1. a. Penetapan Keanggotaan Komite Manajemen Risiko b. Komite ALCO Program Special Top Up Merdeka 2. *Update* Digital Banking 3. Strategi Pencapaian Deposito Retail untuk Nilai 100 juta – 1 Milyar 4. Usulan Persetujuan Prinsip Gugatan Sederhana 5. *Update* CCTV (Agenda HER) 6. ATM (Feedback dari Board Forum) 7. Seragam Mantap 1. a. Determination of Membership of the Risk Management Committee b. Merdeka Special Top Up Program ALCO Committee 2. Digital Banking Updates 3. Retail Deposit Achievement Strategy for Value 100 million – 1 Billion 4. Proposed Approval in Principle of a Simple Lawsuit 5. CCTV Update (HER Agenda) 6. ATM (Feedback from Board Forum) 7. Great Uniform	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
39	18 Agustus 2021 August 18, 2021	1. a. *Update* Kajian Asuransi b. *Update* Perubahan Syarat dan Ketentuan PKS Askrindo 2. *Update Progress Review* Konsultan untuk *Core Banking* 3. Penyelesaian Temuan OJK untuk bulan Juli, Agustus, September 2021 1. a. Insurance Review Update b. Update Changes to the Terms and Conditions of PKS Askrindo 2. Update Progress Review Consultant for Core Banking 3. Completion of OJK Findings for July, August, September 2021	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		

No	Tanggal Date	Agenda Agendas	Peserta Rapat - Hadir Meeting Participants - Attend	Peserta Rapat - Tidak Hadir Meeting Participants - Absence	Alasan Ketidakhadiran Reason for Absence
40	20 Agustus 2021 August 20, 2021	1. Agenda Khusus (*Update* Tim BCM) 2. Agenda Umum 1. Special Agenda (BCM Team Update) 2. General Agenda	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
41	23 Agustus 2021 August 23, 2021	1. *Update* Peraturan OJK 1. FSA Regulation Update	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
42	25 Agustus 2021 August 25, 2021	1. *Update* Kasus *Fraud* Semester I Tahun 2021 dan *Action Plan* 2. Usulan Kebijakan Restrukturisasi Berulang dan Penanganan Debitur Restru Covid-19 3. *Update Digital Banking*, Deposito 36 Bulan 4. *Update* Regulasi Hapus Tagih Piutang Pokok 5. Usulan Pengangkatan dan Perpanjangan Kontrak Pegawai 1. Update on the First Semester of 2021 Fraud Cases and Action Plan 2. Proposed Restructuring Policy and Handling of Covid-19 Restru Debtors 3. Digital Banking Update, 36 Months Deposit 4. Regulatory Update Delete Principal Receivables 5. Proposed Appointment and Extension of Employee Contract	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
43	27 Agustus 2021 August 27, 2021	1. a. *Update* Digital Banking b. *Update* DMTL OJK 2. *Update* Regulasi Hapus Tagih Piutang Pokok 1. a. Digital Banking Updates b. FSA DMTL update 2. Regulatory Update Delete Principal Receivables	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
44	31 Agustus 2021 August 31, 2021	1. Produk KMPP dan Produk Kredit Pra Pensiun Grace Period 2. Kewenangan untuk Pembelian dan Penjualan SBN Kategori AFS 3. a. Program Deposito Retail b. Usulan Program Peningkatan Kapabilitas CS/Teller/RF untuk Mendapatkan Deposito Retail 4. *Update* CGPI 1. KMPP Products and Grace Period Pre-Retirement Credit Products 2. Authority to Purchase and Sell SBN Category AFS 3. a. Retail Deposit Program b. Proposed CS/Teller/RF Capability Improvement Program to Obtain Retail Deposits 4. GCPI Update	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		

No	Tanggal Date	Agenda Agendas	Peserta Rapat - Hadir Meeting Participants - Attend	Peserta Rapat - Tidak Hadir Meeting Participants - Absence	Alasan Ketidakhadiran Reason for Absence
45	08 September 2021 September 08 2021	1. a. Usulan Mutasi/Rotasi/Promosi Pegawai b. Usulan Prosedur Mutasi/Rotasi/ Promosi/Pengangkatan Pegawai c. Usulan Penetapan Pejabat Definitif d. Usulan Pemindahan Pengelolaan KCP Tangerang, KCP Serpong, dan Graha Balaraja dai KC Jakarta ke KC Serang 2. Persiapan Pengajuan Mantap *Mobile* dan *Cash Management* ke Bank Indonesia 3. *Review* Bank Bisnis International dan Bank Mestika Dharma (Model dan SWOT Analisis) 4. Kualitas Kredit Khususnya yang Meninggal Sebelum 6 Bulan Setelah Booking 5. *Update* Kesiapan Stagging 6. *Update* Revisi Desain Surabaya 1. a. Proposing Transfer/Rotation/ Promotion of Employees b. Proposed Procedure for Mutation/Rotation/Promotion/ Employment Appointment c. Proposed Appointment of Definitive Officials d. Proposed Transfer of Management of Tangerang Sub-branch Office, Serpong Sub-branch Office , and Graha Balaraja from Jakarta Branch Office to Serang Branch office 2. Preparation for Submission of Mantap Mobile and Cash Management to Bank Indonesia 3. Review of Bank Bisnis International and Bank Mestika Dharma (Model and SWOT Analysis) 4. Loan Quality Especially Those Who Died Before 6 Months After Booking 5. Stagging Readiness Update 6. Surabaya Design Revision Update	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
46	15 September 2021 September 15, 2021	1. a. Pembentukan Mantap Club b. Pemilihan Pialang Asuransi 2. KPI "*Zero Fraud*" di Direksi dan KC di Bawahnya serta Pembagian Direktur Supervisi untuk Distribution 3. Kajian Efektivitas German dan Kajian *Cost*/Biayanya 4. *Update* Tim TPK Atas Sanksi Hukum Buat Pelaku *Fraud* 5. *Update* Kasus Hukum dan E-Office 1. a. Mantap Club Formation b. Insurance Broker Selection 2. KPI "Zero Fraud" in the Board of Directors and Sub-KCs as well as Division of Supervision Director for Distribution 3. German Effectiveness Study and Cost Study 4. TPK Team Update on Legal Sanctions for Fraud Perpetrators 5. Update Legal Cases and E-Office	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
47	20 September 2021 September 20, 2021	Pemenang Kewenangan Pemutus Kredit Loan Breaker Authority Winner	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		

No	Tanggal Date	Agenda Agendas	Peserta Rapat - Hadir Meeting Participants - Attend	Peserta Rapat - Tidak Hadir Meeting Participants - Absence	Alasan Ketidakhadiran Reason for Absence
48	29 September 2021 September 29, 2021	1. Rapat ALCO 2. Hasil *Assessment*/Kajian *Cashflow* EAD PSAK 71 1. ALCO meeting 2. Result of Assessment/Review of Cashflow EAD PSAK 71	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
49	06 Oktober 2021 October 06, 2021	1. *Update Progress* DMTL OJK 2. a. Usulan *Review Limit Portfolio Management* (ALCO) b. Penyesuaian RAC Kredit Pensiunan c. Pembentukan CKPN Untuk Debitur *Fraud* 3. *Update Uniform* dan *Talent Update* 4. a. *Update Project Digital* b. Update Peralihan Pengelolaan Mesin ATM 1. FSA DMTL Progress Update 2. a. Proposed Review of Limit Portfolio Management (ALCO) b. Retirement Credit RAC Adjustment c. Establishment of CKPN for Fraud Debtors 3. Uniform Update and Talent Update 4. a. Digital Project Updates b. ATM Machine Management Switch Update	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
50	13 Oktober 2021 October 13, 2021	1. Rapat ALCO 2. *Update* Mengenai Verifikator 3. *Update* Asuransi 4. Usulan Finansial RKAP 2022 5. Komite Manajemen Risiko 6. Lain-lain 1. ALCO meeting 2. Update About Verifier 3. Insurance Update 4. 2022 RKAP Financial Proposal 5. Risk Management Committee 6. Etc	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
51	25 Oktober 2021 October 25, 2021	1. Pemindahan Aktivitas SDM di Divisi DPM ke Divisi HC 2. a. Target User New Mantap Mobile dan Program Akuisisi/Marketing Plan Tahun 2022 b. Penyesuaian kembali Batas Usia Pensiun Pada Pengajuan KMPP 3. Usulan Pelaksanaan Hapus Buku Periode Oktober s.d. Desember 2021 4. Usulan Penambahan *Plafond Write Off* 5. *Update* Pemenuhan Verifikator 6. Rencana Pengembangan Teknologi Informasi (RPTI) 7. *Update Progress* Pengembangan Jaringan Kantor 2021 1. Transfer of HR Activities in the DPM Division to the HC . Division 2. a. New User Target for Mantap Mobile and the Acquisition Program/Marketing Plan in 2022 b. Re-adjustment of Retirement Age Limit on KMPP Submission 3. Proposed Execution of Book Offs for the Period of October s.d. December 2021 4. Proposal for Adding a Write Off Ceiling 5. Verification Fulfillment Update 6. Information Technology Development Plan (RPTI) 7. Update Progress of Office Network Development 2021	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		

No	Tanggal Date	Agenda Agendas	Peserta Rapat - Hadir Meeting Participants - Attend	Peserta Rapat - Tidak Hadir Meeting Participants - Absence	Alasan Ketidakhadiran Reason for Absence
52	27 - 28 Oktober 2021 October 27 - 28, 2021	1. Usulan Hapus Buku 2. Profitabilitas Analisis Kredit Pensiun 3. Tanggapan Surat Askrindo 1. Suggestion Delete Book 2. Profitability Retirement Credit Analysis 3. Askrindo's Letter Response	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
53	29 Oktober 2021 October 29, 2021	1. Usulan *Review* Model CKPN Sesuai PSAK 71 1. Proposed CKPN Model Review in accordance with PSAK 71	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
54	19 November 2021 November 19, 2021	1. Persetujuan Perluasan Target *Market* KSM Payroll untuk Pegawai Pemerintah dengan Perjanjian Kerja (PPPK) 2. Kajian Pemberian Kredit Penerima Pensiun Janda 1. Approval of KSM Payroll Target Market Expansion for Government Employees with Work Agreements (PPPK) 2. Study on Loan Provision for Widows Retirement Recipients	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
55	29-30 November 2021 November 29-30, 2021	1. Asesmen Manajemen Risiko dan Standar Keamanan Sistem Informasi 2. Usulan Agenda Rapat Kerja (Raker) 2022 dan Mantap *Squad Award* (MSA) 2021 3. a. Talent (Usulan Promosi Pegawai Department Head) b. *Talent Movement* DPM 4. a. Naming Mantap Mobile b. Program Aktivasi 5. a. Usulan Tambahan *Overlay* CKPN Produk *Fronting* KS dan TAS b. Usulan Kewenangan Pembukuan *Actual Loss* Akibat Risiko Bisnis (Risiko Stratejik) 1. Risk Management Assessment and Information System Security Standards 2. Proposed Work Meeting Agenda (Raker) 2022 and Mantap Squad Award (MSA) 2021 3. a. Talent (Department Head Employee Promotion Proposal) b. DPM Talent Movement 4. a. Naming Steady Mobile b. Activation Program 5. a. Additional Proposed CKPN Overlays for KS and TAS Fronting Products b. Proposed Bookkeeping Authority for Actual Loss Due to Business Risk (Strategic Risk)	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
56	03 Desember 2021 December 03, 2021	Usulan Kandidat Mantap *Best Employee* 2021 Best Employee Candidate Proposal 2021	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		

No	Tanggal Date	Agenda Agendas	Peserta Rapat - Hadir Meeting Participants - Attend	Peserta Rapat - Tidak Hadir Meeting Participants - Absence	Alasan Ketidakhadiran Reason for Absence
57	07 Desember 2021	1. Usulan Kandidat Dept Head Performance & Development Divisi Human Capital 2. Kerja sama Penggunaan *Switching* ATM Bank Mandiri	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
	December 07 2021	1. Proposing Candidate Dept. Head of Performance & Development Human Capital Division 2. Cooperation in Using Bank Mandiri ATM Switching			
58	22 & 24 Desember 2021	1. *Update Talent* 2. Usulan *Budget* OPEX dan CAPEX RKAP Internal 2022 3. Health Insurance 4. *Update* Persiapan EoY 5. Usulan Produk KMPP THT Diskonto 6. Usulan evaluasi *rule rating* penilaian RBBR 2022 7. Usulan *Rate* untuk Tabungan Sub Account	1. Elmamber Petamu Sinaga*** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Judhi Budi Wirjanto**** 5. Maswar Purnama****		
	December 22 & 24, 2021	1. Talent Updates 2. Proposed Budget OPEX and CAPEX Internal RKAP 2022 3. Health Insurance 4. EoY Preparation Update 5. Proposed KMPP ENT Discounted Products 6. Proposed evaluation of the RBBR 2022 rating rating rule 7. Proposed Rate for Sub Account Savings			

* Berhenti menjabat berdasarkan Keputusan Sirkuler Pemegang Saham 19 Januari 2021.
** Berhenti menjabat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 28 Juni 2021.
*** Diangkat dan efektif menjabat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 19 Januari 2021.
**** Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021 dan efektif menjabat pada 11 November 2021.

* Stopped serving based on the Circular Decision of the Shareholders January 19, 2021.
** Ceases to serve based on the Circular Decision of the Shareholders dated June 28, 2021.
*** Appointed and effectively served based on the Circular Decision of the Shareholders dated January 19, 2021.
**** Appointed based on the Circular Decision of the Shareholders on June 28, 2021 and effective on November 11, 2021.

Agenda dan peserta rapat gabungan Dewan Komisaris dengan Direksi disajikan pada bagian Rapat Dewan Komisaris Bab Tata Kelola Perusahaan dalam Laporan tahunan ini.

The agenda and participants of the joint meeting of the Board of Commissioners and the Board of Directors are presented in the Board of Commissioners' Meeting section, Corporate Governance Chapter of this annual report.

Frekuensi dan Kehadiran Rapat Direksi

Selama tahun 2021, Direksi telah melaksanakan rapat internal sebanyak 58 (lima puluh delapan) kali dan rapat gabungan Dewan Komisaris bersama Direksi sebanyak 13 (tiga belas) kali. Adapun frekuensi dan kehadiran masing-masing anggota Direksi adalah sebagai berikut.

Frequency and Attendance of Board of Directors' Meetings

In 2021, the Board of directors held 58 (fifty-eight) internal meetings and 13 (thirteen) joint meetings between the Board of Commissioners and the Board of Directors. The frequency and attendance of each member of the Board of Directors is as follows.

Tabel Frekuensi dan Kehadiran Rapat Direksi
Table of Frequency and Attendance of Board of Directors' Meetings

Nama Name	Jabatan Position	Rapat Direksi Board of Directors Meeting			Rapat Gabungan Direksi dengan Dewan Komisaris Join Meeting of the Board of Directors and the Board of Commissioners		
		Jumlah dan Persentase Kehadiran Number and Percentage of Attedance			Jumlah dan Persentase Kehadiran Number and Percentage of Attedance		
		Jumlah Rapat Number of Meeting	Jumlah Kehadiran Number of Attedance	Persentase Percentage	Jumlah Rapat Number of Meeting	Jumlah Kehadiran Number of Attedance	Persentase Percentage
Elmamber Petamu Sinaga*	Direktur Utama President Director	56	56	100	13	13	100
Josephus Koernianto Triprakoso**	Direktur Utama President Director	2	2	100	0	0	0
Paulus Endra Suyatna***	Direktur Compliance & Control Director of Compliance & Control	28	28	100	8	8	100
Iwan Soeroto	Direktur IT & Network Director of IT & Network	58	58	100	13	13	100
Agus Sanjaya***	Direktur Business & Syariah Director of Business & Sharia	28	26	85	8	8	100
Atta Alva Wanggai	Direktur Finance, Risk & Operation Director of Finance, Risk & Operation	58	58	100	13	13	100
Maswar Purnama****	Direktur Business Director of Business	5	5	100	1	1	100
Judhi Budi Wirjanto****	Direktur Compliance & Control Director of Compliance & Control	5	5	100	1	1	100

* Diangkat dan efektif berdasarkan Keputusan Sirkuler Pemegang Saham 19 Januari 2021
** Berhenti menjabat berdasarkan Keputusan Sirkuler Pemegang Saham 19 Januari 2021
*** Berhenti menjabat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021
**** Diangkat berdasarkan tanggal 28 Juni 2021 dan efektif menjabat pada 11 November 2021

* Appointed and effective based on the Circular Decision of the Shareholders January 19, 2021
** Finished serving based on the Circular Decision of the Shareholders January 19, 2021
*** Finished serving based on the Circular Decision of the Shareholders June 28, 2021
**** Appointed on June 28, 2021 and effective on November 11, 2021

Selama tahun 2021, RUPS Tahunan dan RUPS Luar Biasa dilakukan secara sirkuler sehingga tidak terdapat kehadiran Direksi pada RUPS.

During 2021, the Annual GMS and Extraordinary GMS are conducted in a circular manner so that there is no presence of the Board of Directors at the GMS.

Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi

Anggota Direksi Bank Mandiri Taspen senantiasa meningkatkan kemampuannya melalui berbagai *training* dan pelatihan secara tatap muka maupun dilaksanakan melalui media *online*, termasuk Anggota Direksi yang baru diangkat oleh Rapat Umum Pemegang Saham juga diberikan pelatihan terkait tugas-tugas yang akan dijalani dan juga pengetahuan tentang perbankan pada umumnya. Secara khusus Bank Mandiri Taspen belum mengatur tentang pelatihan Direksi, namun demikian terkait kewajiban pelatihan yang harus dilaksanakan oleh Direksi berpedoman pada aturan eksternal diantaranya tentang kewajiban untuk

Training and/or Increasing the Competence of the Members of the Board of Directors

Members of the Board of Directors of Bank Mandiri Taspen continue to improve their abilities through various face-to-face trainings and trainings carried out through online media, including newly appointed members of the Board of Directors by the General Meeting of Shareholders who are also given training related to the tasks to be carried out as well as knowledge about banking in general. In particular, Bank Mandiri Taspen has not regulated the training for the Board of Directors, however regarding the training obligations that must be carried out by the Board of Directors based on external regulations including

memiliki sertifikasi Manajemen Risiko beserta refreshmentnya sebagaimana diatur dalam Peraturan Bank Indonesia Nomor 12/7/PBI/2010 tentang Perubahan Atas Peraturan Bank Indonesia Nomor 11/19/PBI/2009 Tentang Sertifikasi Manajemen Risiko Bagi Pengurus dan pejabat Bank Umum atau Peraturan Bank Indonesia Nomor 19/5/PBI/2017 tentang Sertifikasi Trasuri dan Penerapan Kode Etik Pasar serta ketentuan lainya terkait peningkatan kompetensi Direksi.

the obligation to have Risk Management certification and its refreshment as regulated in Bank Indonesia Regulation Number 12/7/PBI/2010 concerning Amendment to Bank Indonesia Regulation Number 11/19/PBI/2009 concerning Risk Management Certification for Managers and Officers of Commercial Banks or Bank Indonesia Regulation Number 19/5/PBI/2017 concerning Treasury Certification and Application of the Market Code of Ethics and other provisions related to improving the competence of the Board of Directors.

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
Elmamber P. Sinaga*	Direktur Utama President Director	Aturan bank BUKU menjadi KBMI BUKU bank rules to become KBMI	23 Agustus 2021 Webinar August 23, 2021 Webinar	OJK
		"Digital Risk Leadership" - Menyelaraskan Kebijakan dengan Lingkungan Bisnis "Digital Risk Leadership" - Aligning Policies with the Business Environment	23 Agustus 2021 Webinar August 23, 2021 Webinar	LPPI
		Pertemuan koordinasi PPATK PPATK coordination meeting	30 Agustus 2021 Webinar August 30, 2021 Webinar	PPATK
		Money Talks, pada Program *Power Lunch* CNBC Money Talks, on CNBC's Power Lunch Program	01 September 2021 Webinar September 01, 2021 Webinar	CNBC
		Update Industri Perbankan Banking Industry Update	17 September 2021 Webinar September 17, 2021 Webinar	Kepresidenan
		CEO Forum Bank CEO Forum Bank	30 September 2021 Webinar September 30, 2021 Webinar	PERBANAS
		Capital Market Summit & Ekspo 2021 Capital Market Summit & Expo 2021	13 Oktober 2021 Webinar October 13, 2021 Webinar	KSEI
		FGD terkait RPP Premi PRP FGD related to PRP Premium RPP	14 Oktober 2021 Webinar October 14, 2021 Webinar	Kementerian Keuangan
		Manfaat santunan risiko kematian khusus gugur Death risk compensation benefits specifically fall-Asabri	1 Oktober 2021 Webinar October 1, 2021 Webinar	ASABRI
		Training Harvard Business School Harvard Business School Training	7 November 2021 November 7, 2021	Harvard
Josephus Koernianto Triprakoso**	Direktur Utama President Director	-	-	-
Paulus Endra Suyatna***	Direktur Director	Manajemen Risiko Melalui Pengawasan Terpadu Institusi Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) Dengan Perbankan Terhadap Kegiatan Money Laundering di Era Pandemi Risk Management Through Integrated Supervision of Financial Transaction Reports and Analysis Center Institutions (PPATK) With Banking Against Money Laundering Activities in the Pandemic Era	31 Mei 2021 Webinar May 31, 2021 Webinar	Pastika Praveena Bina Mandiri & LSPP
Iwan Soeroto	Direktur Director	Aturan bank BUKU menjadi KBMI BUKU bank rules to become KBMI	23 Agustus 2021 Webinar August 23, 2021 Webinar	OJK

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
		Perkembangan teknologi di Indonesia Technological developments in Indonesia	27 Agustus 2021 Webinar August 27, 2021 Webinar	OJK
		Peraturan bank indonesia penyedia jasa pembayaran pbi penyelenggara infrastruktur sistem pembayaran dan PBI standar nasional sistem pembayaran Regulation of bank indonesia payment service provider pbi payment system infrastructure operator and national standard pbi payment system	1 September 2021 Webinar September 1, 2021 Webinar	BI
		Banking Outlook 2021: The Emerging Era of Digital Banking Banking Outlook 2021: The Emerging Era of Digital Banking	7 September 2021 Webinar September 7, 2021 Webinar	Bisnis Indonesia
		IT Summit 2021 IT Summit 2021	9 September 2021 Webinar September 9, 2021 Webinar	Bank Mandiri
		Penilaian Tingkat Kesehatan Bank Bersama OJK Assessment of Bank Soundness Level with OJK	9 September 2021 Webinar September 9, 2021 Webinar	OJK
		Mengelola Risiko Siber dalam Industri Digital Managing Cyber Risk in the Digital Industry	23 September 2021 Webinar September 23, 2021 Webinar	LPPI
		Webinar Masa Depan Bank Digital Di Indonesia Webinar Future of Digital Banks in Indonesia	14 Oktober 2021 Webinar October 14, 2021 Webinar	OJK
Agus Sanjaya***	Direktur Director	-	-	-
Atta Alva Wanggai	Direktur Director	Manajemen Risiko Melalui Pengawasan Terpadu Institusi Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) Dengan Perbankan Terhadap Kegiatan *Money Laundering* di Era Pandemi Risk Management Through Integrated Supervision of Financial Transaction Reports and Analysis Center Institutions (PPATK) With Banking Against Money Laundering Activities in the Pandemic Era	31 Mei 2021 Webinar May 31, 2021 Webinars	Pastika Praveena Bina Mandiri & LSPP
		ATMR Operasional (penyelenggara: LPPI) Operational RWA (organizer: LPPI)	9 Agustus 2021 Webinar August 9, 2021 Webinar	LPPI
		Peluncuran Naskah NRS TPPU/TPPT/PPSPM Holistik Tahun 2021 Kepada Pihak Pelapor dan Asosiasi Launching of the 2021 Holistic TPPU/TPPT/PPSPM NRS Manuscripts to Reporting Parties and Associations	9 Agustus 2021 Webinar August 9, 2021 Webinar	OJK
		Aturan bank BUKU menjadi KBMI BUKU bank rules to become KBMI	23 Agustus 2021 Webinar August 23, 2021 Webinars	OJK
		Pelaporan Lalu Lintas Devisa (penyelenggara: BI) Foreign Exchange Traffic Reporting (organizer: BI)	25 Agustus 2021 Webinar August 25, 2021 Webinar	BI
		Deteksi Kasus *Fraud* Perbankan Berbasis Teknologi dan Mekanisme Detection of Banking Fraud Cases Based on Technology and Mechanism	13 September 2021 Webinar September 13, 2021 Webinars	OJK

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
		Penilaian Tingkat Kesehatan Bank Bersama OJ OJ Joint Bank Soundness Assessment	9 September 2021 Webinar September 9, 2021 Webinars	OJK
		KKNI Manajemen Risiko Perbankan KKNI Banking Risk Management	24 September 2021 Webinar September 24, 2021 Webinars	OJK
		Perkembangan Inovasi Keuangan Digital dan Waspada Investasi Ilegal Di Indonesia The Development of Digital Financial Innovation and Beware of Illegal Investments in Indonesia	7 Oktober 2021 Webinar October 7, 2021 Webinar	OJK
		APU PPT Tahun 2021 APU PPT in 2021	20 November 2021 Webinar November 20, 2021 Webinars	APU PPT
		Capital Market Capital Markets	1 Desember 2021 Webinar December 1, 2021 Webinar	KSEI
Maswar Purnama****	Direktur Director	Pembekalan GCG GCG debriefing	22 Juli 2021 Webinar July 22, 2021 Webinars	Bank Mandiri
		Pembekalan *Risk Management* Risk Management Briefing	23 Juli 2021 Webinar July 23, 2021 Webinars	Bank Mandiri
		Fullday Pembekalan Manajemen Risiko Level 5 Full day Risk Management Briefing Level 5	2 & 5 Agustus 2021 Webinar August 2 & 5 2021 Webinar	Efektif Pro
		Ujian Manajemen Risiko Level 5 Level 5 Risk Management Exam	6 Agustus 2021 Webinar August 6, 2021 Webinar	LSPP
		Training harvard *business school* Training harvard business school	7 November 2021 November 7, 2021	Harvard
		APU PPT Tahun 2021 APU PPT in 2021	20 November 2021 Webinar November 20, 2021 Webinars	APU PPT
		Seminar Akhir Riset OJK Institute Sesi 1. OJK Institute Research Final Seminar Session 1.	30 November 2021 Webinar November 30, 2021 Webinar	OJK
		Fintech Research Symposium 2021 Fintech Research Symposium 2021	10 Desember 2021 Webinar December 10, 2021 Webinars	OJK
Judhi Budi Wirjanto****	Direktur Director	Pembekalan GCG GCG Debriefing	22 Juli 2021 Webinar July 22, 2021 Webinars	Bank Mandiri
		Pembekalan *Risk Management* Risk Management Briefing	23 Juli 2021 Webinar July 23, 2021 Webinars	Bank Mandiri
		Fullday Pembekalan Manajemen Risiko Level 4 Full day Risk Management Briefing Level 4	29 Juli 2021 Webinar July 29, 2021 Webinar	LPPI
		Ujian Manajemen Risiko Level 4 Level 4 Risk Management Exam	31 Juli 2021 Webinar July 31, 2021 Webinars	LSPP
		Executive Overview: *Bank Management* Executive Overview: Bank Management	30 Juli & 2 Agustus 2021 Webinar July 30 & August 2, 2021 Webinars	LPPI

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
		Fullday Pembekalan Manajemen Risiko Level 5 Full day Risk Management Briefing Level 5	9 & 13 Agustus 2021 Webinar August 9 & 13, 2021 Webinars	Efektif Pro
		Ujian Manajemen Risiko Level 5 Level 5 Risk Management Exam	14 Agustus 2021 Webinar August 14, 2021 Webinar	LSPP

* Diangkat dan efektif berdasarkan Keputusan Sirkuler Pemegang Saham 20 Januari 2021
** Berhenti menjabat berdasarkan Keputusan Sirkuler Pemegang Saham 20 Januari 2021
*** Berhenti menjabat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021
**** Diangkat berdasarkan tanggal 28 Juni 2021 dan efektif menjabat pada 11 November 2021

* Appointed and effective based on the Circular Decision of the Shareholders January 20, 2021
** Finished serving based on the Circular Decision of the Shareholders January 20, 2021
*** Finished serving based on the Circular Decision of the Shareholders June 28, 2021
**** Appointed on June 28, 2021 and effective on November 11, 2021

Program Orientasi Bagi Direksi Baru

Bank Mandiri Taspen telah memiliki ketentuan terkait program orientasi bagi anggota Direksi baru yang mengacu pada kebijakan induk. Berdasarkan kebijakan induk tersebut, program orientasi pengenalan bagi Direksi Baru Bank dilaksanakan melalui beberapa cara seperti:

1. Mempelajari dokumen perusahaan seperti antara lain: Anggaran Dasar Perusahaan, Rencana Kerja dan Anggaran Perusahaan (RKAP), Pedoman Tata Tertib Direksi, Laporan Tahunan serta peraturan perundang-undangan yang terkait dengan proses bisnis Bank Mandiri Taspen .
2. Interaksi dan komunikasi langsung dengan pejabat eksekutif dan karyawan khususnya yang berada di bawah supervisi Direksi yang bersangkutan.

Pada tahun 2021 terdapat program orientasi bagi Direksi Baru Bank Mandiri Taspen sebagai berikut:

Orientation Program for the New Board of Directors

Bank Mandiri Taspen already has provisions regarding orientation program for new members of the Board of Directors which refers to the Main policy. Pursuant to such policy, introduction orientation program for New Board of Directors is conducted through several methods, such as:

1. Study company documents such as, among others: the Company's Articles of Association, Work Plan and Company Budget (RKAP), Code of Conduct for the Board of Directors, Annual Reports and laws and regulations related to Bank Mandiri Taspen's business processes.
2. Direct interaction and communication with executive officers and employees, especially those under the supervision of the relevant Directors.

In 2021, there is an orientation program for the new Board of Directors of Bank Mandiri Taspen, which is as follows:

No	Tanggal Date	Topik Topics	Pemateri Speaker	Peserta Participant
1.	07 Juli 2021 July 07, 2021	*Overview* Kepatuhan Bank Bank Compliance Overview	Kepala Divisi Compliance Head of Compliance Division	Judhi Budi Wirjanto
2.	07 Juli 2021 July 07, 2021	*Overview Distribution Portofolio Management* Overview Distribution Portfolio Management	Kepala Divisi Distribution Portofolio Management Head of Distribution Portfolio Management	Maswar Purnama
3.	09 Juli 2021 July 09, 2021	*Overview Corporate Secretary & Legal* Overview of Corporate Secretary & Legal	Kepala Divisi Corporate Secretary & Legal Head of Corporate Secretary & Legal Division	Judhi Budi Wirjanto
4.	09 Juli 2021 July 09, 2021	*Overview Risk Business Control* Overview of Risk Business Control	Kepala Divisi Risk Business Control Head of Risk Business Control Divisi	Judhi Budi Wirjanto
5.	13 Juli 2021 July 13, 2021	*Overview Pension Business & Micro Business* Overview of Pension Business & Micro Business	Kepala Divisi Pension Busienss dan Kepala Divisi Micro & Retail Business Head of Pension Business Division and Head of Micro & Retail Business	Maswar Purnama

No	Tanggal Date	Topik Topics	Pemateri Speaker	Peserta Participant
6.	13 Juli 2021 July 13, 2021	*Overview Human Capital* Overview of Human Capital	Kepala Human Capital Head of Human Capital	Judhi Budi Wirjanto
7.	23 Juli 2021 July 23, 2021	Pembekalan *Risk Management* Risk Management Briefing	Mandiri University Mandiri University	• Judhi Budi Wirjanto • Maswar Purnama
8.	27 Juli 2021 July 27, 2021	Pembekalan GCG GCG debriefing	Mandiri University Mandiri University	• Judhi Budi Wirjanto • Maswar Purnama

Keputusan dan Pelaksanaan Tugas Direksi

Dalam kegiatan pengurusan perusahaan, Direksi menerbitkan Keputusan-keputusan sebagai pedoman dalam menjalankan kegiatan bisnis dan operasional perusahaan. Keputusan Direksi tersebut juga dapat didelegasikan kepada setiap anggota Direksi sesuai dengan pembidangan masing-masing anggota Direksi tersebut.

Direksi baik secara kolegial maupun sendiri-sendiri, dalam melakukan pemutusan wajib di dukung dengan data dan/atau analisa yang memadai sesuai dengan materi yang akan dimintakan keputusan termasuk namun tidak terbatas pada kajian/analisa kepatuhan dan ketentuan yang menjadi acuan serta diadministrasikan dengan baik untuk kepentingan audit *trail*.

Dalam pelaksanaan tugasnya, pembagian tugas dan wewenang setiap anggota Direksi ditetapkan oleh Rapat Umum Pemegang Saham, dalam hal Rapat Umum Pemegang Saham tidak menetapkan pembagian tugas dan wewenang tersebut, maka pembagian tugas dan wewenang di antara Direksi ditetapkan berdasarkan keputusan Direksi.

Adapun pelaksanaan tugas Direksi tahun 2021 secara umum adalah sebagai berikut:

1. Penyusunan Rencana Bisnis Bank 2021 - 2023 Perseroan.
2. Penyusunan Rencana Jangka Panjang Perusahaan tahun 2021-2025.
3. Pemenuhan target kinerja Perseroan dengan memaksimalkan pertumbuhan segmen Pensiunan sebagai *core* bisnis Bank Mantap serta Kredit Mikro dan Retail.
4. Penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB) 2022.
5. Pelaksanaan *monitoring* implementasi dari startegi korporasi yang dituangkan dalam *strategy hause* sebagai berikut:
   a. Visi (*goal*)
   b. Indikator utama (*Key Metrics*)
   c. Pilar Bisnis
   d. Pilar *Enablers*
6. Pengelolaan aset dan Keuangan.
7. Penyelenggaraan rapat Direksi. Selama tahun 2021 telah diadakan sebanyak 58 (lima puluh delapan) kali Rapat Direksi dan 13 (tiga belas) kali Rapat Gabungan (Direksi diundang oleh Dewan Komisaris).
8. Penyelenggaraan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2019 secara sirkuler tanggal 28 Juni 2021 dan Rapat Umum Pemegang Saham Luar Biasa yang dilaksanakan secara sirkuler tanggal 19 Januari 2021.

Decision and Implementation of the Duties of the Board of Directors

In company management activities, the Board of Directors issued decisions as guidelines in carrying out business activities and company operations. The decision of the Board of Directors could also be delegated to each member of the Board of Directors in accordance with the direction of each member of the Board of Directors.

The Board of Directors, both collegially and individually, in making decisions had to be supported by adequate data and/or analysis in accordance with the material for which a decision will be requested, including but not limited to compliance studies/analysis and provisions that served as references and were properly administered for the benefit of audit trails.

In carrying out their duties, the division of duties and authorities of each member of the Board of Directors was determined by the General Meeting of Shareholders, in the timen that the General Meeting of Shareholders did not determine the division of duties and authorities, the division of tasks and authority among the Board of Directors was determined based on a decision of the Board of Directors.

The general duties of the Board of Directors in 2021 were as follows:

1. Preparation of the Company's 2021 - 2023 Bank Business Plan.
2. Preparation of the Company's Long-Term Plan for 2021-2025.
3. Fulfillment of the Company's performance targets by maximizing the growth of the Pensioner segment as the core business of Bank Mantap as well as Micro and Retail Loans.
4. Preparation of the 2022 Sustainable Finance Action Plan (RAKB).
5. The implementation of monitoring the implementation of the corporate strategy as outlined in the strategy house, as follows:
   a. Vision (goals)
   b. Main indicators (Key Metrics)
   c. Business Pillar
   d. Pillar Enablers
6. Asset Management and Finance.
7. Organizing a meeting of the Board of Directors. During 2021, 58 (fifty-eight) Board of Directors Meetings and 13 (thirteen) Joint Meetings were held (Board of Directors were invited by the Board of Commissioners).
8. The holding of the 2019 Annual General Meeting of Shareholders in a circular manner on June 28, 2021 and the Extraordinary General Meeting of Shareholders which was held circularly on January 19, 2021.

9. Pengawasan dan perbaikan proses bisnis internal.
10. Peningkatan penerapan *Good Corporate Governance* dalam setiap kegiatan usaha.
11. Pengembangan bisnis baru dan pemanfaatan teknologi digital untuk mendorong pertumbuhan Bank
12. Penyaluran dana CSR untuk kegiatan sosial kemasyarakatan dan kesehatan, yaitu untuk program Wirausaha Mantap Sejahtera, Mantap Mencari Mentor, Mantap Berbagi dan Mantap Club, dan untuk apresiasi kepada para pensiunan dengan memberikan bantuan CSR bedah rumah yang dilakukan di 4 kota.
13. Pelaksanaan tugas lainnya terkait pengurusan Perseroan.

Selama tahun 2021, Direksi telah menerbitkan keputusan sebagai berikut:

9. Monitoring and improvement of internal business processes.
10. Increasing the implementation of Good Corporate Governance in every business activity.
11. New business development and use of digital technology to drive the Bank's growth
12. Distribution of CSR funds for social and health activities, namely for the Mantap Sejahtera Entrepreneurship program, Mantap Looking for Mentors, Mantap Sharing and Mantap Club, and for appreciation to retirees by providing CSR assistance for home renovations carried out in 4 cities.
13. Implementation of other duties related to the management of the Company.

During 2021, the Board of Directors has issued the following decisions:

No	No SK/SE Direksi Number of Decree/Circular Directors	Tanggal Date	Perihal Regarding
Surat Keputusan Direksi / Board of Directors Decree			
1	KEP.DIR/001/I/2021	07 Januari 2021 January 07, 2021	Keputusan Direksi Tentang Penetapan Pengangkatan Efektif Saudara Saudara Atta Alva Wanggai Sebagai Direktur Risk & Operations Decision of the Board of Directors regarding the Effective Appointment of Mr. Atta Alva Wanggai as Director of Risk & Operations
2	KEP.DIR/002/I/2021	12 Januari 2021 January 12, 2021	Perubahan Kedua Lampiran Keputusan Direksi Nomor KEP.DIR/049/VIII/2019 Tentang Benefit Pejabat Eksekutif (Senior Executve Vice President – SEVP) Second Amendment to the Attachment to the Decision of the Board of Directors Number KEP.DIR/049/VIII/2019 Regarding the Benefits of Executive Officers (Senior Executve Vice President – SEVP)
3	KEP.DIR/003/I/2021	21 Januari 2021 January 21, 2021	Keputusan Direksi Tentang Penetapan Pengangkatan Efektif Saudara Elmamber Petamu Sinaga Sebagai Direktur Utama PT Bank Mandiri Taspen Decision of the Board of Directors regarding the Effective Appointment of Elmamber Petamu Sinaga as President Director of PT Bank Mandiri Taspen
4	KEP.DIR/003.1/I/2020	21 Januari 2021 January 21, 2021	Keputusan Direksi Tentang Penetapan Pemberhentian Dan Pengangkatan Anggota Komite Pemantau Risiko Dibawah Dewan Komisaris Decision of the Board of Directors concerning the Dismissal and Appointment of Members of the Risk Monitoring Committee under the Board of Commissioners
5	KEP.DIR/004/I/2021	22 Januari 2021 January 22, 2021	Keputusan Direksi Tentang Penetapan Rencana Kerja Anggaran Perusahaan (RKAP) Tahun 2021 PT Bank Mandiri Taspen Decision of the Board of Directors concerning the Determination of the Company's Budget Work Plan (RKAP) for 2021 PT Bank Mandiri Taspen
6	KEP.DIR/005/I/2021	28 Januari 2021 January 28, 2021	Keputusan Direksi Tentang Pemberian Limit Kewenangan Memutus Kredit Pensiun PT Bank Mandiri Taspen Decision of the Board of Directors concerning the Granting of Authority Limits to Terminate Pension Loans of PT Bank Mandiri Taspen
7	KEP.DIR/006/II/2021	08 Februari 2021 February 08, 2021	Keputusan Direksi Tentang Pemberian Limit Kewenangan Approval Proses Kredit Pensiun Pada Sistem LOS PT Bank Mandiri Taspen (a.n. Willy Setia Ramdani) Decision of the Board of Directors concerning the Granting of Limits on Approval Authority for the Pension Credit Process in the LOS System of PT Bank Mandiri Taspen (a.n. Willy Setia Ramdani)
8	KEP.DIR/007/II/2021	08 Februari 2021 February 08, 2021	Keputusan Direksi Tentang Pemberian Limit Kewenangan Approval Proses Kredit Pensiun Pada Sistem LOS PT Bank Mandiri Taspen (a.n. Budi Wasito) Decision of the Board of Directors concerning the Granting of Limits on Approval Authority for the Pension Credit Process in the LOS System of PT Bank Mandiri Taspen (a.n. Budi Wasito)

No	No SK/SE Direksi Number of Decree/Circular Directors	Tanggal Date	Perihal Regarding
9	KEP.DIR/008/II/2021	19 Februari 2021 February 19, 2021	Keputusan Direksi Tentang Pemberian Limit Kewenangan Approval Proses Kredit Pensiun Pada Sistem LOS PT Bank Mandiri Decision of the Board of Directors regarding the Granting of Limits on Approval Authority for the Pension Credit Process in PT Bank Mandiri's LOS System
10	KEP.DIR/009/II/2021	26 Februari 2021 February 26, 2021	Keputusan Direksi (Direktur Utama) Tentang Pembentukan Komite-Komite Di Bawah Dewan Komisaris Decision of the Board of Directors (President Director) Regarding the Establishment of Committees Under the Board of Commissioners
11	KEP.DIR/010/II/2021	26 Februari 2021 February 26, 2021	Keputusan Direksi (Direktur Utama) Tentang Pengangkatan Anggota Komite Audit Dibawah Dewan Komisaris Decision of the Board of Directors (President Director) Regarding the Appointment of Members of the Audit Committee Under the Board of Commissioners
12	KEP.DIR/011/II/2021	26 Februari 2021 February 26, 2021	Keputusan Direksi (Direktur Utama) Tentang Pengangkatan dan Pengalihan Jabatan Ketua Komite Pemantau Risiko Dibawah Dewan Komisaris Decision of the Board of Directors (President Director) Regarding the Appointment and Transfer of Position of the Chairperson of the Risk Monitoring Committee Under the Board of Commissioners
13	KEP.DIR/012/II/2021	26 Februari 2021 February 26, 2021	Keputusan Direksi (Direktur Utama) Tentang Pengangkatan Anggota Komite Remunerasi & Nominasi Dibawah Dewan Komsaris Decision of the Board of Directors (President Director) Regarding the Appointment of Members of the Remuneration & Nomination Committee under the Board of Commissioners
14	KEP.DIR/013.1/III/2021	02 Maret 2021 March 02, 2021	Keputusan Direksi (Direktur Utama) Tentang Perubahan Struktur Organisasi Bank Mandiri Taspen Decision of the Board of Directors (President Director) Regarding Changes in the Organizational Structure of Bank Mandiri Taspen
16	KEP.DIR/013./III/2021	03 Maret 2021 March 03, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Pengangkatan atau Penempatan Wakil Perusahaan Efek dan/atau Wakil Agen Penjual Reksa Dana (WAPERD) Decision of the Board of Directors (Director of Business & Sharia) Regarding the Appointment or Placement of Securities Company Representatives and/or Mutual Fund Selling Agent Representatives (WAPERD)
17	KEP.DIR/014/III/2021	04 Maret 2021 March 04, 2021	Keputusan Direksi (Direktur Utama) Tentang Limit Kewenangan Transaksi Treasury Dan Otorisasi Dan/Atau Settlement Transaksi Treasury Decision of the Board of Directors (President Director) Regarding Limits of Authority for Treasury Transactions and Authorization and/or Settlement of Treasury Transactions
18	KEP.DIR/015/III/2021	31 Maret 2021 March 31, 2021	Keputusan Direksi PT Bank Mandiri Taspen Tentang Asset Liability Committee (ALCO) Tahun 2021 Decision of the Board of Directors of PT Bank Mandiri Taspen Regarding Asset Liability Committee (ALCO) 2021
19	KEP.DIR/015.1/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Yusi Mirawati – KCP Cimahi) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Yusi Mirawati – KCP Cimahi)
20	KEP.DIR/015.2/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Bambang Senoaji – KCP Jakarta Timur) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Bambang Senoaji – KCP East Jakarta)
21	KEP.DIR/015.3/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Zanwar Eki Susanto – KCP Jakarta Barat) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Terminate Pension Loans (a.n. Zanwar Eki Susanto – KCP West Jakarta)

No	No SK/SE Direksi Number of Decree/Circular Directors	Tanggal Date	Perihal Regarding
22	KEP.DIR/015.4/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Weldyansyah – KC Palembang) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Weldyansyah – KC Palembang)
23	KEP.DIR/015.5/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Yati Halsyawati – KCP Bima Soekarno Hatta) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Yati Halsyawati – KCP Bima Soekarno Hatta)
24	KEP.DIR/015.6/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. I Wayan Miasa – KCP Nusa Penida) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Terminate Pension Loans (a.n. I Wayan Miasa – KCP Nusa Penida)
25	KEP.DIR/015.7/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Suratman Simamora – KC Manado) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Suratman Simamora – KC Manado)
26	KEP.DIR/015.8/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Dhiana Nur Aulia Sari – KCP Tangerang) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Terminate Pension Loans (a.n. Dhiana Nur Aulia Sari – KCP Tangerang)
27	KEP.DIR/015.9/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Wibisono Suko Susilo – KCP Ngawi Sudirman) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Terminate Pension Loans (a.n. Wibisono Suko Susilo – KCP Ngawi Sudirman)
28	KEP.DIR/015.10/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Antan Ricky Utama – KCP Kuningan Veteran) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Terminate Pension Loans (a.n. Antan Ricky Utama – KCP Kuningan Veteran)
29	KEP.DIR/015.11/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Lia Juliah – KCP Medan Iskandar Muda) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Lia Juliah – KCP Medan Iskandar Muda)
30	KEP.DIR/015.12/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Sugiyanto– KCP Kampar Bangkinang) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Sugiyanto– KCP Kampar Bangkinang)
31	KEP.DIR/015.13/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Yusliadi – KCP Lhokseumawe Merdeka) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Yusliadi – KCP Lhokseumawe Merdeka)

No	No SK/SE Direksi Number of Decree/Circular Directors	Tanggal Date	Perihal Regarding
32	KEP.DIR/015.14/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Dino Triporda Sanjaya Sakti – KCP Gunung Sitoli) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Terminate Pension Loans (a.n. Dino Triporda Sanjaya Sakti – KCP Gunung Sitoli)
33	KEP.DIR/015.15/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Arie Hanggoro Putro – KCP Madiun) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Arie Hanggoro Putro – KCP Madiun)
34	KEP.DIR/015.16/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Edwin Nindya Perdana – KC Bekasi) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Terminate Pension Loans (a.n. Edwin Nindya Perdana – KC Bekasi)
35	KEP.DIR/015.17/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Jemmy Calter – KCP Depok) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Jemmy Calter – KCP Depok)
36	KEP.DIR/015.18/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n.Rudy Nurcahyo – KCP Ende Kelimutu) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Rudy Nurcahyo – KCP Ende Kelimutu)
37	KEP.DIR/015.19/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Felik Agung Romei Karyanto – KC Palu) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Felik Agung Romei Karyanto – KC Palu)
38	KEP.DIR/015.20/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Endri Mulyadi – KC Tanjung Pinang) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Endri Mulyadi – KC Tanjung Pinang)
39	KEP.DIR/015.21/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Mendy Rosaline Ouwpoly Kaihena – KC Kupang) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Terminate Pension Loans (a.n. Mendy Rosaline Ouwpoly Kaihena – KC Kupang)
40	KEP.DIR/015.22/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Ika Mustikawati – KC Makassar) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Ika Mustikawati – KC Makassar)
41	KEP.DIR/015.23/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Hilda Ria Cardinale Tampubolon – KC Surabaya) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Terminate Pension Loans (a.n. Hilda Ria Cardinale Tampubolon – KC Surabaya)

No	No SK/SE Direksi Number of Decree/Circular Directors	Tanggal Date	Perihal Regarding
42	KEP.DIR/015.24/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Kadek Lideriani – KC Melati) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Kadek Lideriani – KC Melati)
43	KEP.DIR/015.25/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Yossi Irawan – KCP Ternate Bastiong) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Terminate Pension Loans (a.n. Yossi Irawan – KCP Ternate Bastiong)
44	KEP.DIR/015.26/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Rudang Sulistono – KCP Palopo) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Rudang Sulistono – KCP Palopo)
45	KEP.DIR/015.27/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Komang Agus Antika – KCP Bone Ahmad Yani) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Terminate Pension Loans (a.n. Komang Agus Antika – KCP Bone Ahmad Yani)
46	KEP.DIR/015.28/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Wahyu Ridas Prada – KCP Metro Sudirman) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Wahyu Ridas Prada – KCP Metro Sudirman)
47	KEP.DIR/015.29/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Rachmat Kurniawan – KCP Deli Serdang Lubuk Pakam) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Rachmat Kurniawan – KCP Deli Serdang Lubuk Pakam)
48	KEP.DIR/015.30/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Hadi Cahyono – KCP Bukit Tinggi) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Hadi Cahyono – KCP Bukit Tinggi)
49	KEP.DIR/015.31/IV/2021	23 April 2021 April 23, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Irwansyah Hutabarat – KCP Lamongan) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Dispute Pension Loans (a.n. Irwansyah Hutabarat – KCP Lamongan)
50	KEP.DIR/016/V/2021	18 Mei 2021 May 18, 2021	Keputusan Direksi (Direktur Utama) Tentang Fasilitas Dan Tunjangan Bagi Dewan Komisaris Dan Direksi PT Bank Mandiri Taspen Decision of the Board of Directors (President Director) Regarding Facilities and Allowances for the Board of Commissioners and Directors of PT Bank Mandiri Taspen
51	KEP.DIR/016.1/V/2021	11 Mei 2021 May 11, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang Penetapan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun (a.n. Irza Rulyati– KCP Selong) Decision of the Board of Directors (Director of Business & Sharia) Regarding Determining Limits & Determining Definitive Limits on Authority to Decide on Pension Loans (a.n. Irza Rulyati– KCP Selong)

No	No SK/SE Direksi Number of Decree/Circular Directors	Tanggal Date	Perihal Regarding
52	KEP.DIR/017/V/2021	18 Mei 2021 May 18, 2021	Keputusan Direksi (Direktur Utama) Tentang Benefit Pejabat Eksekutif Senior Executive Vice President (SEVP) PT Bank Mandiri Taspen Decision of the Board of Directors (President Director) Regarding the Benefits of the Senior Executive Vice President (SEVP) of PT Bank Mandiri Taspen
53	KEP.DIR/018/V/2021	18 Mei 2021 May 18, 2021	Keputusan Direksi (Direktur Business & Syariah) Tentang *Counter Rate*, Special Rate Untuk Deposito, Penalty & Pembayaran Bunga untuk Deposito Break Decision of the Board of Directors (Director of Business & Sharia) Regarding Counter Rate, Special Rate for Time Deposits, Penalty & Interest Payment for Time Deposits
54	KEP.DIR/019/VI/2021	18 Mei 2021 May 18, 2021	Keputusan Direksi (Direktur Utama) Tentang Penetapan Revisi Rencana Kerja Anggaran Perusahaan (RKAP) Tahun 2021 PT Bank Mandiri Taspen Decision of the Board of Directors (President Director) Regarding the Determination of the 2021 Company Budget Work Plan Revision (RKAP) PT Bank Mandiri Taspen
55	KEP.DIR/020/VI/2021	18 Mei 2021 May 18, 2021	Keputusan Direksi (Direktur Utama) Tentang Penunjukkan Sementara Direktur Untuk Melaksanakan Tugas Direktur Yang Membawahkan Fungsi Kepatuhan Decision of the Board of Directors (President Director) Regarding the Temporary Appointment of the Director to Carry out the Duties of the Director in Charge of the Compliance Function
Surat Edaran Direksi / Board of Directors Circular			
1	SED/001/I/2021	18 Januari 2021 January 18, 2021	Skema Insentif Kredit Tahun 2021 Credit Incentive Scheme 2021
2	SED/002/III/2021	30 Januari 2020 January 30, 2020	Program Bedug Ramadhan 2021 PT Bank Mandiri Taspen PT Bank Mandiri Taspen's 2021 Ramadan Bedug Program

No	No SK/SE Direksi Number of Decree/Circular Directors	Tanggal Date	Perihal Regarding
Surat Keputusan Direksi / Board of Directors Decree			
1	KEP.DIR/021/VII/2021	07 Juli 2021 July 07, 2021	Keputusan Direksi (Alt. Direktur Business & Syariah) Tentang Pemberian Limit Kewenangan Memutus Kredit Pensiun PT Bank Mandiri Taspen a.n. Megy Maramis, NIK: 1785001134 (Kepala KCP Serpong) dengan Limit sampai dengan Rp. 100.000.000,- (Seratus Juta Rupiah) dengan Status Probation Decision of the Board of Directors (Alt. Director of Business & Sharia) Regarding the Granting of Authority Limits to Terminate Pension Loans PT Bank Mandiri Taspen a.n. Megy Maramis, NIK: 1785001134 (Head of KCP Serpong) with a limit of up to Rp. 100,000,000,- (One Hundred Million Rupiah) with Probation Status
2	KEP.DIR/022/VII/2021	07 Juli 2021 July 07, 2021	Keputusan Direksi (Alt. Direktur Business & Syariah) Tentang Pemberian Limit Kewenangan Memutus Kredit Pensiun PT Bank Mandiri Taspen a.n. Khairi Asmi, NIK: 1692000604 (Kepala KCP Manna) dengan Limit sampai dengan Rp. 100.000.000,- (Seratus Juta Rupiah) dengan Status Probation Decision of the Board of Directors (Alt. Director of Business & Sharia) Regarding the Granting of Authority Limits to Terminate Pension Loans PT Bank Mandiri Taspen a.n. Khairi Asmi, NIK: 169200604 (Head of KCP Manna) with a limit of up to Rp. 100,000,000,- (One Hundred Million Rupiah) with Probation Status
3	KEP.DIR/023/VII/2021	07 Juli 2021 July 07, 2021	Keputusan Direksi (Alt. Direktur Business & Syariah) Tentang Pemberian Limit Kewenangan Memutus Kredit Pensiun PT Bank Mandiri Taspen a.n. Sica Prawita Sari, NIK: 1781001095 (Kepala KCP Kudus) dengan Limit sampai dengan Rp. 100.000.000,- (Seratus Juta Rupiah) dengan Status Probation Decision of the Board of Directors (Alt. Director of Business & Sharia) Concerning the Granting of Authority Limits to Terminate Pension Loans PT Bank Mandiri Taspen a.n. Sica Prawita Sari, NIK: 1781001095 (Head of KCP Kudus) with a limit of up to Rp. 100,000,000,- (One Hundred Million Rupiah) with Probation Status

No	No SK/SE Direksi Number of Decree/Circular Directors	Tanggal Date	Perihal Regarding
4	KEP.DIR/024/VII/2021	07 Juli 2021	Keputusan Direksi (Alt. Direktur Business & Syariah) Tentang Pemberian Limit Kewenangan Memutus Kredit Pensiun PT Bank Mandiri Taspen a.n. Eddy Tunggul Antonius, NIK: 1676000336 (Kepala KCP Ketapang) dengan Limit sampai dengan Rp. 100.000.000,- (Seratus Juta Rupiah) dengan Status *Probation*
		July 07, 2021	Decision of the Board of Directors (Alt. Director of Business & Sharia) Concerning the Granting of Authority Limits to Terminate Pension Loans PT Bank Mandiri Taspen a.n. Eddy Tunggul Antonius, NIK: 1676000336 (Head of KCP Ketapang) with a limit of up to Rp. 100,000,000,- (One Hundred Million Rupiah) with Probation Status
5	KEP.DIR/025/VII/2021	07 Juli 2021	Keputusan Direksi (Alt. Direktur Business & Syariah) Tentang Pemberian Limit Kewenangan Memutus Kredit Pensiun PT Bank Mandiri Taspen a.n. Herdian Akbar, NIK: 1793000615 (Kepala KC Tulung Agung) dengan Limit sampai dengan Rp. 100.000.000,- (Seratus Juta Rupiah) dengan Status *Probation*
		July 07, 2021	Decision of the Board of Directors (Alt. Director of Business & Sharia) Regarding the Granting of Authority Limits to Terminate Pension Loans PT Bank Mandiri Taspen a.n. Herdian Akbar, NIK: 1793000615 (Head of KC Tulung Agung) with a limit of up to Rp. 100,000,000,- (One Hundred Million Rupiah) with Probation Status
6	KEP.DIR/026/VII/2021	07 Juli 2021	Keputusan Direksi (Alt. Direktur Business & Syariah) Tentang Pemberian Limit Kewenangan Memutus Kredit Pensiun PT Bank Mandiri Taspen a.n. Catur Rahmi, NIK: 1782000735 (Kepala KCP Magelang) dengan Limit sampai dengan Rp. 100.000.000,- (Seratus Juta Rupiah) dengan Status *Probation*
		July 07, 2021	Decision of the Board of Directors (Alt. Director of Business & Sharia) Concerning the Granting of Authority Limits to Terminate Pension Loans PT Bank Mandiri Taspen a.n. Catur Rahmi, NIK: 1782000735 (Head of KCP Magelang) with a limit of up to Rp. 100,000,000,- (One Hundred Million Rupiah) with Probation Status
7	KEP.DIR/027/VII/2021	07 Juli 2021	Keputusan Direksi (Alt. Direktur Business & Syariah) Tentang Pemberian Limit Kewenangan Memutus Kredit Pensiun PT Bank Mandiri Taspen a.n. Dedi Setia Ardi, NIK: 1694000607 (Kepala KCP Kampar Bangkinang) dengan Limit sampai dengan Rp. 100.000.000,- (Seratus Juta Rupiah) dengan Status *Probation*
		July 07, 2021	Decision of the Board of Directors (Alt. Director of Business & Sharia) Concerning the Granting of Authority Limits to Terminate Pension Loans PT Bank Mandiri Taspen a.n. Dedi Setia Ardi, NIK: 1694000607 (Head of KCP Kampar Bangkinang) with a limit of up to Rp. 100,000,000,- (One Hundred Million Rupiah) with Probation Status
8	KEP.DIR/027.1/VII/2021	21 Juli 2021	Keputusan Direksi (Direktur Utama) Tentang Pemberhentian Anggota Komite dan Remunerasi di bawah Dewan Komisaris
		July 21, 2021	Decision of the Board of Directors (President Director) Regarding Dismissal of Committee Members and Remuneration under the Board of Commissioners
9	KEP.DIR/028/VII/2021	29 Juli 2021	Keputusan Direksi (Direktur Utama) Tentang Penugasan Sebagai Pejabat Eksekutif Senior Excutive Vice President pada Direktorat Compliance & Control
		July 29, 2021	Decision of the Board of Directors (President Director) Regarding Assignment as Executive Senior Executive Vice President at the Compliance & Control Directorate
10	KEP.DIR/029/VII/2021	29 Juli 2021	Keputusan Direksi (Direktur Utama) Tentang Penugasan Sebagai Pejabat Eksekutif Senior Excutive Vice President pada Direktorat Business
		July 29, 2021	Decision of the Board of Directors (President Director) Regarding Assignment as Senior Executive Executive Vice President at the Directorate of Business
11	KEP.DIR/030/VII/2021	29 Juli 2021	Keputusan Direksi PT Bank Mandiri Taspen Tentang Perubahan Nomenklatur Divisi dan Penyesuaian Struktur Organisasi 3 (Tiga) Tingkat Dibawah Direksi
		July 29, 2021	Decision of the Board of Directors of PT Bank Mandiri Taspen Regarding Changes in Division Nomenclature and Adjustment of Organizational Structure 3 (Three) Levels Below the Board of Directors

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12	KEP.DIR/031/VII/2021	30 Juli 2021 July 30, 2021	Keputusan Direksi PT Bank Mandiri Taspen Tentang Perubahan Struktur Organisasi Decision of the Board of Directors of PT Bank Mandiri Taspen Regarding Changes in Organizational Structure
13	KEP.DIR/032/VIII/2021	02 Agustus 2021 August 02, 2021	Keputusan Direksi PT Bank Mandiri Taspen Tentang Pemberhentian & Pengangkatan Sekretaris Perusahaan (Corporate Secretary) PT Bank Mandiri Taspen Decision of the Board of Directors of PT Bank Mandiri Taspen Regarding the Dismissal & Appointment of the Corporate Secretary of PT Bank Mandiri Taspen
14	KEP.DIR/033/VIII/2021	19 Agustus 2021 August 19, 2021	Keputusan Direksi PT Bank Mandiri Taspen Tentang Pemberhentian & Pengangkatan Sekretaris Perusahaan (Corporate Secretary) PT Bank Mandiri Taspen Decision of the Board of Directors of PT Bank Mandiri Taspen Regarding the Dismissal & Appointment of the Corporate Secretary of PT Bank Mandiri Taspen
15	KEP.DIR/034/VIII/2021	25 Agustus 2021 August 25, 2021	Keputusan Direksi PT Bank Mandiri Taspen (Direktur IT & Network) Tentang Pengangkatan atau Penempatan Pejabat Penanggung Jawab Agen Penjual Reksa Dana (APERD) Decision of the Board of Directors of PT Bank Mandiri Taspen (Director of IT & Network) Regarding the Appointment or Placement of the Responsible Mutual Fund Selling Agent (APERD)
16	KEP.DIR/035/VIII/2021	31 Agustus 2021 August 31, 2021	Keputusan Direksi (Direktur Utama) PT Bank Mandiri Taspen Tentang Komite Manajemen Risiiko (KMR) PT Bank Mandiri Taspen Decision of the Board of Directors (President Director) of PT Bank Mandiri Taspen regarding the Risk Management Committee (KMR) of PT Bank Mandiri Taspen
17	KEP.DIR/036/VIII/2021	31 Agustus 2021 August 31, 2021	Keputusan Direksi (Direktur Utama) PT Bank Mandiri Taspen Tentang *ASSET LIABILITY COMMITTEE* (*ALCO*) PT Bank Mandiri Taspen Decision of the Board of Directors (President Director) of PT Bank Mandiri Taspen Regarding PT Bank Mandiri Taspen's ASSET LIABILITY COMMITTEE (ALCO)
18	KEP.DIR/037/IX/2021	23 September 2021 September 23, 2021	Keputusan Direksi (Direktur Utama) PT Bank Mandiri Taspen Tentang Kepala Divisi Pengganti *(Alternate)* PT Bank Mandiri Taspen Decision of the Board of Directors (President Director) of PT Bank Mandiri Taspen Regarding the Head of the Alternate Division of PT Bank Mandiri Taspen
19	KEP.DIR/037.1/IX/2021	06 September 2021 September 06, 2021	Keputusan Direksi (Direktur IT & Network) PT Bank Mandiri Taspen Tentang Peningkatan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun PT Bank Mandiri Taspen atas nama Bernanto Aryo Ginantoko, NIK: 1691000606 sampai dengan Rp. 250.000.000,- (Dua Ratus Lima Puluh Juta Rupiah) Decision of the Board of Directors (Director of IT & Network) PT Bank Mandiri Taspen Regarding Limit Increase & Definitive Determination of Authority Limits to Terminate Pension Loans of PT Bank Mandiri Taspen on behalf of Bernanto Aryo Ginantoko, NIK: 1691000606 up to Rp. 250,000,000,- (Two Hundred and Fifty Million Rupiah)
20	KEP.DIR/037.2/IX/2021	06 September 2021 September 06, 2021	Keputusan Direksi (Direktur IT & Network) PT Bank Mandiri Taspen Tentang Peningkatan Limit & Penetapan Definitif Limit Kewenangan Memutus Kredit Pensiun PT Bank Mandiri Taspen atas nama Firmansyah Aldi Laya, NIK: 1787001078 sampai dengan Rp. 250.000.000,- (Dua Ratus Lima Puluh Juta Rupiah) Decision of the Board of Directors (Director of IT & Network) PT Bank Mandiri Taspen Regarding Limit Increase & Definitive Determination of Authority Limits to Terminate Pension Loans of PT Bank Mandiri Taspen on behalf of Firmansyah Aldi Laya, NIK: 1787001078 up to Rp. 250,000,000,- (Two Hundred and Fifty Million Rupiah)
21	KEP.DIR/037.3/IX/2021	15 September 2021 September 15, 2021	Keputusan Direksi (Direktur IT & Utama) PT Bank Mandiri Taspen Tentang Pembentukan Mandiri Taspen Club (MANTAP CLUB) Decision of the Board of Directors (IT & Main Director) PT Bank Mandiri Taspen Regarding the Establishment of the Mandiri Taspen Club (MANTAP CLUB)
22	KEP.DIR/038/IX/2021	27 September 2021 September 27, 2021	Keputusan Direksi (Direktur Utama) PT Bank Mandiri Taspen Tentang Pedoman & Tata Tertib Kerja Direksi PT Bank Mandiri Taspen Decision of the Board of Directors (President Director) of PT Bank Mandiri Taspen Regarding Guidelines & Work Rules for the Board of Directors of PT Bank Mandiri Taspen

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23	KEP.DIR/038.1/IX/2021	22 September 2021 September 22, 2021	Keputusan Direksi (Direktur IT & Network) PT Bank Mandiri Taspen Tentang Pemberian Limit Kewenangan Memutus Kredit Pensiun atas nama Imam Perkasa, NIK: 1795000615 Decision of the Board of Directors (Director of IT & Network) PT Bank Mandiri Taspen Concerning the Granting of Authority Limits for Terminating Pension Loans on behalf of Imam Perkasa, NIK: 1795000615
24	KEP.DIR/038.2/IX/2021	22 September 2021 September 22, 2021	Keputusan Direksi (Direktur IT & Network) PT Bank Mandiri Taspen Tentang Pemberian Limit Kewenangan Memutus Kredit Pensiun atas nama Julianto Simanjuntak, NIK: 1692000599 Decision of the Board of Directors (Director of IT & Network) of PT Bank Mandiri Taspen Regarding the Granting of Authority Limits to Terminate Pension Loans on behalf of Julianto Simanjuntak, NIK: 1692000599
25	KEP.DIR/038.3/IX/2021	22 September 2021 September 22, 2021	Keputusan Direksi (Direktur IT & Network) PT Bank Mandiri Taspen Tentang Pemberian Limit Kewenangan Memutus Kredit Pensiun atas nama Kun Sri Rejeki, NIK: 0974000006 Decision of the Board of Directors (Director of IT & Network) PT Bank Mandiri Taspen Concerning the Granting of Authority Limits for Terminating Pension Loans on behalf of Kun Sri Rejeki, NIK: 0974000006
26	KEP.DIR/038.4/IX/2021	22 September 2021 September 22, 2021	Keputusan Direksi (Direktur IT & Network) PT Bank Mandiri Taspen Tentang Pemberian Limit Kewenangan Memutus Kredit Pensiun atas nama Ahmad Zaki NIK: 16583000127 Decision of the Board of Directors (Director of IT & Network) PT Bank Mandiri Taspen Concerning the Granting of Authority Limits to Terminate Pension Credit on behalf of Ahmad Zaki NIK: 16583000127
27	KEP.DIR/038.5/IX/2021	22 September 2021 September 22, 2021	Keputusan Direksi (Direktur IT & Network) PT Bank Mandiri Taspen Tentang Pemberian Limit Kewenangan Memutus Kredit Pensiun atas nama Lutfiansyah, NIK: 1786000841 Decision of the Board of Directors (Director of IT & Network) PT Bank Mandiri Taspen Concerning the Granting of Authority Limits to Terminate Pension Loans on behalf of Lutfiansyah, NIK: 1786000841
28	KEP.DIR/038.6/IX/2021	22 September 2021 September 22, 2021	Keputusan Direksi (Direktur IT & Network) PT Bank Mandiri Taspen Tentang Pemberian Limit Kewenangan Memutus Kredit Pensiun atas nama Ahmad Fathony, NIK: 1781001308 Decision of the Board of Directors (Director of IT & Network) of PT Bank Mandiri Taspen Regarding the Granting of Authority Limits to Terminate Pension Loans on behalf of Ahmad Fathony, NIK: 1781001308
29	KEP.DIR/038.7/IX/2021	22 September 2021 September 22, 2021	Keputusan Direksi (Direktur IT & Network) PT Bank Mandiri Taspen Tentang Pemberian Limit Kewenangan Memutus Kredit Pensiun atas nama Kemal Merdy Septyadi, NIK: 1980000364 Decision of the Board of Directors (Director of IT & Network) PT Bank Mandiri Taspen Concerning the Granting of Authority Limits to Terminate Pension Loans on behalf of Kemal Merdy Septyadi, NIK: 1980000364
30	KEP.DIR/039/X/2021	13 Oktober 2021 October 13, 2021	Keputusan Direksi (Direktur IT & Network) PT Bank Mandiri Taspen Tentang *Counter Rate* Untuk Deposito Decision of the Board of Directors (Director of IT & Network) PT Bank Mandiri Taspen Regarding Counter Rate for Deposits
31	KEP.DIR/040/X/2021	27 Oktober 2021 October 27, 2021	Keputusan Direksi (Direktur IT & Network) PT Bank Mandiri Taspen Tentang Pengangkatan atau Penempatan Pejabat Penanggung Jawab Agen Penjual Efek Reksa Dana (APERD) Decision of the Board of Directors (IT & Network Director) PT Bank Mandiri Taspen Regarding the Appointment or Placement of the Responsible Officer of Mutual Fund Selling Agent (APERD)
32	KEP.DIR/041/X/2021	29 Oktober 2021 October 29, 2021	Keputusan Direksi (Direktur Utama) PT Bank Mandiri Taspen Tentang Pembentukan Komite Kebijakan Perkreditan (KKP) Decision of the Board of Directors (President Director) of PT Bank Mandiri Taspen Regarding the Establishment of the Credit Policy Committee (KKP)

No	No SK/SE Direksi Number of Decree/Circular Directors	Tanggal Date	Perihal Regarding
33	KEP.DIR/042/XI/2021	03 November 2021 November 03, 2021	Keputusan Direksi Tentang Unit Anti Penyuapan dan Gratifikasi PT Bank Mandiri Taspen Decision of the Board of Directors regarding the Anti-Bribery and Gratification Unit of PT Bank Mandiri Taspen
34	KEP.DIR/043/XI/2021	15 November 2021 November 15, 2021	Keputusan Direksi (Direktur Utama) PT Bank Mandiri Taspen Tentang Penetapan Pengangkatan Efektif Sebagai Direktur Business Decision of the Board of Directors (President Director) of PT Bank Mandiri Taspen Regarding the Appointment of Effective Appointments as Business Director
35	KEP.DIR/044/XI/2021	15 November 2021 November 15, 2021	Keputusan Direksi (Direktur Utama) PT Bank Mandiri Taspen Tentang Penetapan Pengangkatan Efektif Sebagai Direktur Business Decision of the Board of Directors (President Director) of PT Bank Mandiri Taspen Regarding the Appointment of Effective Appointments as Business Director
36	KEP.DIR/045.1/XI/2021	22 November 2021 November 22, 2021	Keputusan Direksi (Direktur Utama) PT Bank Mandiri Taspen Tentang Pengangkatan Anggota Komite Remunerasi dan Nominasi di bawah Dewan Komisaris Decision of the Board of Directors (President Director) of PT Bank Mandiri Taspen Regarding the Appointment of Members of the Remuneration and Nomination Committee under the Board of Commissioners
37	KEP.DIR/045/XI/2021	29 November 2021 November 29, 2021	Keputusan Direksi (Direktur Business) PT Bank Mandiri Taspen Tentang Pemberian Limit Kewenangan Memutus Kredit Pensiunan dan Kredit KSM Kepada Pemegang Jabatan Sebagai Pengganti (*Alternate*) Decision of the Board of Directors (Business Director) of PT Bank Mandiri Taspen Regarding the Granting of Authority Limits to Terminate Retirement Loans and KSM Loans to Alternate Position Holders
38	KEP.DIR/046/XII/2021	24 Desember 2021 December 24, 2021	Keputusan Direksi (Direktur Utama) PT Bank Mandiri Taspen Tentang Penetapan Rencana Kerja Anggaran Perusahaan (RKAP) Tahun 2022 PT Bank Mandiri Taspen Decision of the Board of Directors (President Director) of PT Bank Mandiri Taspen regarding the Determination of the 2022 Company Budget Work Plan (RKAP) of PT Bank Mandiri Taspen

Penilaian Kinerja Komite di Bawah Direksi dan Dasar Penilaiannya

Untuk mengukur efektifitas kinerja komite di bawah Direksi dalam membantu Direksi menjalankan pengurusan perusahaan maka dilakukan penilaian terhadap di bawah Direksi. Prosedur penilaian kinerja komite di bawah Direksi dilakukan oleh Direksi secara periodik dengan kriteria penilaian atas kinerja Komite di bawah Direksi yaitu pemenuhan pelaksanaan rapat serta kehadiran dalam rapat selama tahun buku.

Direksi dibantu oleh 5 (lima) Komite yang semuanya bertugas memberikan opini obyektif kepada Direksi dan membantu meningkatkan efektivitas pelaksanaan tugas Direksi secara sistematis. Anggota Komite ditunjuk oleh Direksi dan dalam pelaksanaan rapat memberikan kontribusi sesuai dengan bidang keahliannya. Komite tersebut adalah sebagai berikut:

1. Komite Manajemen Risiko
2. Komite Aset Liability Commitee (ALCO)
3. Komite Teknologi Informasi
4. Komite Kredit
5. Komite Kebijakan Perkreditan

Performance Assessment of Committees Under the Board of Directors and Basis of Their Rating

To measure the effectiveness of the performance of the committees under the Board of Directors in assisting the Board of Directors in managing the company, an assessment was carried out on those under the Board of Directors. The procedure for evaluating the performance of the committees under the Board of Directors was carried out by the Board of Directors periodically with the criteria for evaluating the performance of the committees under the Board of Directors, namely the fulfillment of meetings and attendance at meetings during the financial year.

The Board of Directors is assisted by 5 (five) Committees, all of which are tasked with providing objective opinions to the Board of Directors and helping to improve the effectiveness of the Board of Directors' duties systematically. Committee members are appointed by the Board of Directors and, in conducting the meeting, contribute according to their field of expertise. The committees are as follows:

1. Risk Management Committee
2. Asset and Liability Committee (ALCO)
3. Information Technology Committee
4. Credit Committee
5. Credit Policy Committee

Direksi menilai bahwa selama 2021, komite-komite di bawah Direksi telah menjalankan tugas dan tanggungjawabnya dengan baik. Komite Manajemen Risiko (KMR) bertugas memberikan rekomendasi kepada Direktur Utama yang meliputi rekomendasi penyusunan kebijakan manajemen risiko, penetapan *risk appetite* dan *risk tolerance*, penilaian efektivitas penerapan kerangka manajemen risiko. Penyesuaian keanggotaan Komite dan Tata tertib Komite terakhir diubah dengan SK Direksi No. KEP.DIR/035/VII/2021 tanggal 31 Agustus 2021 perihal Komite Manajemen Risiko (KMR) PT Bank Mandiri Taspen. Selama tahun 2021, Komite Manajemen Risiko telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 6 (enam) kali.

Asset and Liability Commitee (ALCO) bertugas memberikan rekomendasi dalam menetapkan dan mengevaluasi kebijakan dan strategi pengelolaan likuiditas untuk menjaga likuiditas sesuai dengan ketentuan yang berlaku, mencukupi kebutuhan likuiditas dan meminimalisasi *idle fund*. Penyesuaian keanggotaan Komite dan Tata tertib Komite terakhir diubah dengan SK Direksi Nomor KEP.DIR/036/VIII/2021 tanggal 31 Agustus 2021 tentang Asset Liability Committee (ALCO) PT Bank Mandiri Taspen. Selama tahun 2021, ALCO telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 17 (tujuh belas) kali.

Komite Teknologi Informasi bertugas untuk membantu Direksi dalam menjalankan kebijakan dan strategi yang terkait dengan aktivitas pengembangan Teknologi Informasi. Penyesuaian keanggotaan Komite dan Tata tertib Komite terakhir diubah dengan SK Direksi No. KEP.DIR/132/VII/2020 tertanggal 10 Juli 2020 tentang Komite Teknologi Informasi (Komite TI). Selama tahun 2021, Komite Teknologi Informasi telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 2 (dua) kali.

Komite Kredit berwenang dan bertanggung jawab untuk merekomendasikan dan atau memutus kredit sesuai kewenangan yang melekat pada individu, dasar kerja Komite kredit tertuang dalam Standar prosedur Kredit Retail dan Standar Prosedur Kredit Mikro. Selama tahun 2021 Komite Kredit telah menghasilkan sebanyak 283 (dua ratus delapan puluh tiga) kali keputusan kredit.

Untuk melaksanakan amanat POJK Nomor42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank Bagi Bank Umum, Bank membentuk Komite Kebijakan Perkreditan melalui Surat Keputusan Direksi Nomor: KEP.DIR/041/X/2021 tanggal 29 Oktober 2021 tentang Pembentukan Komite Kebijakan Perkreditan (KKP) PT Bank Mandiri Taspen, karena Komite ini baru terbentuk di tahun 2021 belum terdapat kegiatan Rapat yang dilakukan oleh Komite Kebijakan Perkreditan.

Mekanisme Pengunduran Diri dan Pemberhentian Direksi

Mekanisme Pengunduran Diri

Sesuai dengan ketentuan Pasal 12 ayat 9 Anggaran Dasar Perseroan, anggota Direksi berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada Bank

The Board of Directors considered that during 2021, the committees under the Board of Directors had carried out their duties and responsibilities well. The Risk Management Committee (KMR) was tasked with providing recommendations to the President Director which included recommendations for developing risk management policies, determining risk appetite and risk tolerance, assessing the effectiveness of the risk management framework implementation. Adjustment of Committee membership and Committee Rules was last amended by Decree of the Board of Directors No. KEP.DIR/035/VII/2021 dated August 31, 2021 regarding the Risk Management Committee (KMR) of PT Bank Mandiri Taspen. During 2021, the Risk Management Committee carried out its duties by holding 6 (six) meetings.

The Asset and Liability Committee (ALCO) was tasked with providing recommendations in determining and evaluating liquidity management policies and strategies to maintain liquidity in accordance with applicable regulations, meet liquidity needs and minimize idle funds. The adjustment of Committee membership and Committee Rules was last amended by Decree of the Board of Directors Number KEP.DIR/036/VIII/2021 dated August 31, 2021 concerning Asset Liability Committee (ALCO) of PT Bank Mandiri Taspen. During 2021, ALCO carried out its duties by holding 17 (seventeen) meetings.

The Information Technology Committee was tasked with assisting the Board of Directors in carrying out policies and strategies related to Information Technology development activities. Adjustment of Committee membership and Committee Rules was last amended by Decree of the Board of Directors No. KEP.DIR/132/VII/2020 dated July 10, 2020 regarding the Information Technology Committee (IT Committee). During 2021, the Information Technology Committee carried out its duties by holding 2 (two) meetings.

The Credit Committee was authorized and responsible for recommending and or deciding credit according to the authority inherent in individuals, and the working basis of the credit committee was stated in the Standard Procedures for Retail Credit and Standard Procedures for Micro Credit. During 2021 the Credit Committee has made 283 (two hundred and eighty three) credit decisions.

To carry out the mandate of POJK Number 42/POJK.03/2017 concerning Obligations to Prepare and Implement Credit or Bank Financing Policies for Commercial Banks, the Bank established a Credit Policy Committee through the Decree of the Board of Directors Number: KEP.DIR/041/X/2021 dated October 29, 2021 concerning Establishment of the Credit Policy Committee (KKP) of PT Bank Mandiri Taspen, because this Committee was only formed in 2021, there had not been any meeting activities conducted by the Credit Policy Committee.

Resignation and Termination Mechanism of Directors

Resignation Mechanism

In accordance with the provisions of Article 12 paragraph 9 of the Company's Articles of Association, a member of the Board of Directors has the right to resign from his position by giving

paling kurang 30 hari sebelum tanggal pengunduran dirinya. Selanjutnya dalam jangka 90 hari sejak terjadinya lowongan harus diselenggarakan RUPS untuk mengisinya dengan memperhatikan peraturan perundang-undangan dan Anggaran Dasar.

Pengunduran diri dapat disampaikan kurang dari 30 hari dalam hal terdapat penugasan yang bersangkutan oleh pemerintah yang berwenang atau pemegang saham mayoritas dari Pemegang Saham Perseroan.

Mekanisme Pemberhentian

Berdasarkan ketentuan Pasal 105 UUPT, anggota Direksi dapat diberhentikan sewaktu waktu oleh RUPS dengan menyebutkan alasannya. Sebelum pemberhentian tersebut, anggota Direksi yang bersangkutan diberikan kesempatan untuk membela diri dalam RUPS. Pemberhentian anggota Direksi dapat pula dilakukan dengan keputusan di luar RUPS dengan mekanisme yang sama, yaitu Direksi diberikan kesempatan untuk membela diri sebelum diambil keputusan pemberhentian, apabila Direksi yang akan diberhentikan tidak tidak keberatan atas pemberhentian tersebut maka pembelaan diri tersebut tidak diperlukan. Pemberhentian akan berlaku efektif sejak ditutupnya RUPS atau tanggal keputusan pemberhentian di luar RUPS atau tanggal lain yang ditentukan.

Anggota Direksi juga dapat diberhentikan untuk sementara waktu oleh Dewan Komisaris sebagaiman diatur dalam Pasal 12 ayat 12 Anggaran Dasar, apabila mereka bertindak bertentangan dengan Anggaran Dasar atau terdapat indikasi melakukan pelanggaran yang mengakibatkan kerugian bagi perusahaan. Pemberhentian sementara anggota Direksi tersebut diberitahukan secara tertulis dengan menyampaikan alasannya.

Dalam jangka waktu paling lambat 90 (sembilan puluh) hari setelah tanggal pemberhentian sementara harus diselenggarakan RUPS. Dalam RUPS Direksi yang bersangkutan diberikan hak untuk membela diri. RUPS dapat mencabut ataupun menguatkan keputusan pemberhentian tersebut. Apabila keputusan RUPS menguatkan keputusan pemberhentian sementara, anggota Direksi yang bersangkutan di berhentikan untuk seterusnya.

Apabila tidak dilaksanakan RUPS dalam jangka waktu sebagaimana ditentukan sejak pemberhentian sementara tersebut, atapun RUPS tidak mengambil keputusan maka pemberhentian sementara tersebut menjadi batal dan anggota Direksi yang bersangkutan berhak dan berwenang kembali melakukan tugas dan kewajibannya.

Dewan Komisaris

Dewan Komisaris merupakan organ Perseroan yang bertugas untuk melakukan pengawasan atas tindakan pengurusan yang dilakukan oleh Direksi. Dewan Komisaris memberikan arahan kepada Direksi dalam menjalankan perusahaan dan menerapkan *Good Corporate Governance* (GCG). Dewan Komisaris bertugas dan bertanggung jawab secara kolektif kolegial.

Tugas Dewan Komisaris

Dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris, Dewan Komisaris bertugas:

written notification to the Bank at least 30 days before the date of his resignation. Furthermore, within 90 days of the occurrence of vacancies, a GMS must be held to fill them with due observance of the laws and regulations and the Articles of Association.

Resignation can be submitted in less than 30 days in the event that there is a relevant assignment by the competent government or the majority shareholder of the Company's Shareholders.

Termination Mechanism

Based on the provisions of Article 105 of the UUPT, members of the Board of Directors may be dismissed at any time by the GMS by stating the reason. Prior to the dismissal, the members of the Board of Directors concerned were given the opportunity to defend themselves in the GMS. The dismissal of members of the Board of Directors can also be done by decisions outside the GMS with the same mechanism, namely the Board of Directors is given the opportunity to defend themselves before a decision is taken dismissal, if the Board of Directors to be dismissed does not mind the dismissal then self-defense is not required. Termination shall be effective from the closing of the GMS or the date of termination decision outside the GMS or any other date specified.

The member of the Board of Directors can also be temporarily dismissed by the Board of Commissioners as regulated in Article 12 Paragraph 9 Articles of Association, if they act contrary to the Articles of Association or there are indications of committing a violation which results in a loss for the company. Temporary dismissal of the member of the Board of Directors is notified in writing by conveying the reason.

Within a maximum period of 30 days after the temporary termination date, a GMS should be held. In GMS, the Directors concerned are given the right to defend themselves. The GMS can revoke or strengthen the decision of termination. If the decision of the GMS confirms the decision of a temporary dismissal, the member of the Board of Directors concerned will be terminated for further.

If the GMS was not conducted within the period of time specified in the temporary dismissal, or the GMS did not take any decision, the temporary dimissal becomes null and void and the member of The Board Directors concerned has the rights and duties to carry out his duties and obligations.

Board of Commissioners

The Board of Commissioners is the organ of the Company whose duty is to supervise management actions carried out by the Board of Directors. The Board of Commissioners provides direction to the Board of Directors in running the company and implementing Good Corporate Governance (GCG). The Board of Commissioners has a collegial and collective responsibility.

Duties of the Board of Commissioners

In the Guidelines and Working Code of the Board of Commissioners, the Board of Commissioners is in charge of:

1. Melakukan pengawasan terhadap pengurusan operasional Bank yang dilakukan Direksi serta memberi nasihat kepada Direksi termasuk mengenai rencana kerja, pengembangan bisnis Bank, pelaksanaan ketentuan Anggaran Dasar dan keputusan RUPS serta peraturan perundangan yang berlaku.
2. Melaksanakan tugas, wewenang dan tanggung jawab sesuai dengan ketentuan dalam Anggaran Dasar dan Keputusan RUPS secara efektif dan efisien serta terpeliharanya efektivitas komunikasi antara Dewan Komisaris dengan Direksi, Auditor Eksternal dan Otoritas Pengawas Bank atau Otoritas lainnya.
3. Menjaga kepentingan Bank dengan memperhatikan kepentingan para pemegang saham dan bertanggung jawab kepada RUPS.
4. Meneliti dan menelaah laporan tahunan yang disiapkan Direksi serta menandatangani laporan tahunan tersebut.
5. Memberikan pendapat dan saran atas Rencana Kerja dan Anggaran tahunan yang diusulkan Direksi dan mengesahkannya sesuai ketentuan Anggaran Dasar.
6. Memonitor perkembangan kegiatan Bank.
7. Memberikan pendapat dan saran kepada pemegang saham mengenai masalah yang dianggap penting bagi kepengurusan Bank.
8. Segera mengadakan RUPS untuk melaporkan kepada Pemegang Saham apabila terjadi gejala menurunnya kinerja Bank dengan disertai saran mengenai langkah perbaikan yang harus ditempuh.
9. Memberitahukan kepada Otoritas Jasa Keuangan paling lambat 7 (tujuh) hari kerja sejak ditemukannya:
   a. Pelanggaran peraturan perundang-undangan dibidang keuangan dan perbankan.
   b. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
10. Mengusulkan kepada RUPS penunjukan Akuntan publik yang akan melakukan pemeriksaan atas pembukuan Bank.
11. Melakukan pengawasan penerapan Tata Kelola Terintegrasi dengan Entitas Utama (Group Perusahaan) dalam setiap aspek kegiatan usaha Bank dari seluruh jenjang organisasi Bank.

Agar supaya fungsi pengawasan dan fungsi pemberian nasihat sebagaimana dimaksud dapat dilaksanakan dengan efektif, maka Dewan Komisaris bertugas pula:

1. Memberikan pendapat dan nasihat kepada Direksi tentang penentuan visi, misi, budaya dan nilai-nilai Bank.
2. Melakukan kajian dan memberikan pendapat tentang strategi usaha yang diterapkan Bank.
3. Melakukan penilaian, memberikan pendapat dan nasihat atas sistem pengelolaan sumber daya manusia. Dalam melaksanakan tugas ini Dewan Komisaris dibantu oleh Komite Remunerasi dan Nominasi.
4. Melakukan penilaian, memberikan pendapat serta nasihat atas sistem pengendalian risiko. Dalam melaksanakan tugas ini Dewan Komisaris dibantu oleh Komite Pemantau Risiko.
5. Melakukan penilaian, memberikan pendapat serta nasihat atas Rancangan *Business Plan* dan penjabarannya kedalam Rencana Kerja dan Anggaran Tahunan Bank (RKAP).
6. Memberikan persetujuan atas rancangan keputusan-keputusan bisnis strategis atau kebijakan yang memenuhi perundang-undangan, Anggaran Dasar dan keputusan RUPS dan *prudential banking practice* termasuk komitmen untuk menghindari segala bentuk benturan kepentingan (*conflict of interest*).

1. Supervise the management of the Bank's operations carried out by the Board of Directors as well as provide advice to the Board of Directors including work plans, Bank business development, implementation of the provisions of the Articles of Association and GMS Decisions and applicable laws and regulations .
2. Carry out duties, authorities and responsibilities in accordance with the provisions in the Articles of Association and GMS Decisions effectively and efficiently and maintain effective communication between the Board of Commissioners and the Directors, External Auditors and the Bank Supervisory Authority or other Authorities .
3. Maintain the interests of the Bank by taking into account the interests of the Shareholders and being responsible to the GMS .
4. Investigate and review the annual reports prepared by the Board of Directors and sign the annual report .
5. Provide opinions and suggestions on the Annual Work Plan and Budget proposed by the Board of Directors and ratify them in accordance with the Articles of Association.
6. Monitor the progress of the Bank's activities .
7. Provide opinions and suggestions to the Shareholders regarding problems that are considered important for the management of the Bank .
8. Immediately hold a GMS to report to shareholders in case of symptoms of decreased performance of the Bank accompanied by suggestions on improvement measures to be taken .
9. Notify the Financial Services Authority no later than 7 (seven) working days from the finding of:
   a. Violations of laws and regulations in the field of finance and banking.
   b. Circumstances or estimates of circumstances that could endanger the sustainability of the Bank's business.
10. Propose to the GMS the appointment of a public accountant who will conduct an audit of the Bank's books.
11. Supervise the implementation of Integrated Governance with the Main Entity (Company Group) in every aspect of the Bank's business activities from all levels of the Bank's organization.

In order for the supervisory function and the function of advising as intended to be implemented effectively, the Board of Commissioners is also:

1. Provide opinions and advice to management about determining the Bank's vision, mission, culture and values.
2. Conduct studies and provide opinions on business strategies applied by the Bank.
3. Conduct assessments, give opinions and advice on human resource management systems. In carrying out this task the Board of Commissioners is assisted by the Remuneration and Nomination Committee.
4. Conduct an assessment, provide opinions and advice on the risk control system. In carrying out this task the Board of Commissioners is assisted by the Risk Monitoring Committee.
5. Conduct an assessment, give opinions and advice on the Business Plan Design and elaborate it into the Bank's Annual Work Plan and Budget (RKAP).
6. Approve the design of strategic business decisions or policies that meet legislation, the Articles of Association and GMS Decisions and prudential banking practices including a commitment to avoid any form of conflict of interest.

7. Melakukan penilaian atas laporan auditor internal maupun eksternal dan memberikan nasihat kepada Direksi atas hal-hal yang perlu ditindaklanjuti. Dalam melaksanakan tugasnya Dewan Komisaris dibantu oleh Komite Audit.
8. Melakukan pengawasan secara periodik atas pelaksanaan RKAP dan memberikan pendapat/persetujuan atas perubahan RKAP sesuai dengan ketentuan berlaku.
9. Menyampaikan laporan pengawasan kepada Otoritas dan Pemegang Saham.
10. Melakukan pengawasan atas mutu pelayanan Bank kepada nasabah dan memberikan nasihat yang diperlukan kepada Direksi.
11. Melakukan penilaian, memberikan pendapat serta nasihat atas penerapan manajemen risiko yang mencakup pula ha-hal yang terkait dengan pengendalian *fraud*.
12. Menyusun program kerja Dewan Komisaris yang di dalamnya termasuk program Komite-komite penunjang Dewan Komisaris.

Hak dan Wewenang Dewan Komisaris

Hak dan wewenang Dewan Komisaris telah ditur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris. Adapun hak dan wewenang Dewan Komisaris adalah sebagai berikut:

1. Dewan Komisaris berwenang memberikan persetujuan tertulis atas Keputusan Direksi untuk tindakan-tindakan sebagai berikut:
   a. Melepaskan atau menjual barang tidak bergerak milik Perseroan yang melebihi jumlah tertentu yang ditetapkan oleh Dewan Komisaris.
   b. Mengadakan kontrak manajemen yang berlaku untuk jangka waktu lebih dari 3 (tiga) tahun.
   c. Menetapkan struktur organisasi 1 (satu) tingkat di bawah Direksi.
   d. Perbuatan untuk mengalihkan termasuk menjual, melepaskan hak untuk menagih dan/atau tidak menagih lagi atas:
      - Piutang pokok yang telah hapus buku dalam rangka penyelesaian kredit, baik untuk sebagian maupun keseluruhan.
      - Selisih antara nilai pokok macet yang telah dihapus buku dengan nilai pengalihan termasuk penjualan atau dengan nilai pelepasan hak.

      Dilaksanakan berdasarkan kebijakan Direksi yang telah disetujui Dewan Komisaris dan dalam jumlah plafon (limit) hapus tagih yang telah ditetapkan RUPS yang akan tetap berlaku sampai dengan adanya penetapan plafon (limit) baru oleh RUPS.
   e. Persetujuan atas setiap Rencana Kerja dan Rencana Bisnis dan setiap perubahan terhadap Rencana Kerja dan Rencana Bisnis.
   f. Menerbitkan obligasi atau surat utang lainnya.
   g. Perbuatan hukum untuk menjadikan jaminan hutang sampai dengan nilai 50% (lima puluh persen) dari jumlah kekayaan bersih Perseroan, baik dalam satu transaksi atau lebih, baik yang berkaitan satu sama lain maupun tidak dalam satu tahun buku, diluar kegiatan usaha sehari-hari Perseroan.
   h. Mengikat Perseroan sebagai penjamin (*borg*).

7. Assess the internal and external auditor's reports and provide advice to the Board of Directors on matters that need to be followed up. In carrying out its duties the Board of Commissioners is assisted by the Audit Committee.
8. Periodically supervise the implementation of the RKAP and provide opinions/approvals for changes to the RKAP in accordance with applicable regulations.
9. Submit a supervisory report to the Authority and Shareholders .
10. Supervise the quality of Bank services to customers and provide necessary advice to the Directors.
11. Conduct an assessment, provide opinions and advice on the implementation of risk management which also includes matters relating to fraud control.
12. Compile the work program of the Board of Commissioners which includes the program of the supporting committees of the Board of Commissioners.

Rights and Authorities of the Board of Commissioners

The rights and authorities of the Board of Commissioners have been set out in the Guidelines and Working Code of the Board of Commissioners. The rights and authorities of the Board of Commissioners are as follows:

1. The Board of Commissioners has the authority to provide written approval for Decisions of Board of Directors for the following actions:
   a. Releasing or selling immovable property of the Company that exceeds a certain amount stipulated by the Board of Commissioners.
   b. Holding management contracts that are valid for more than 3 (three) years.
   c. Establishing the organizational structure 1 (one) level below the Board of Directors.
   d. Acts to transfer include selling, giving up the right to collect and/or to not collect:
      - Principal receivables which have been written off in the context of credit settlement, both in part and in whole.
      - The difference between the default value that has been deleted in the book and the value of the transfer including sales or the value of the disposal of rights.

      Implemented based on the policies of the Board of Directors that have been approved by the Board of Commissioners and in the amount of the write-off limit set by the GMS that will remain valid until the establishment of a new limit by the GMS.
   e. Approval of each Work Plan and Business Plan and any changes to the Work Plan and Business Plan.
   f. Issue bonds or other debt securities.
   g. Legal actions to make debt guarantees up to the value of 50% (fifty percent) of the total net assets of the Company, whether in one or more transactions, whether related to one another or not in one financial year, outside of daily business activities of the Company.
   h. Binding the Company as guarantor (borg).

i. Mengadakan perjanjian dengan pihak ketiga dengan nilai kontrak lebih dari 25% dari jumlah modal Perseroan.
j. Mengajukan gugatan perdata dan ikut serta dalam proses litigasi ataupun melakukan proses arbitrase.

2. Setiap Komisaris, baik secara bersama-sama maupun sendiri-sendiri dalam jam kerja kantor Bank berhak memasuki bangunan-bangunan dan halaman-halaman atau tempat lainnya yang dipergunakan atau yang dikuasai oleh Bank dan berhak memeriksa buku-buku, surat-surat bukti, persediaan barang-barang, memeriksa dan mencocokkan keadaan uang kas untuk keperluan verifikasi dan lain-lain surat berharga serta mengetahui segala tindakan yang telah dijalankan oleh Direksi.
3. Tindakan dalam hal sebagaimana disebutkan di atas harus dijalankan dalam kapasitas sebagai Dewan Komisaris dan wajib dilaporkan dalam rapat Dewan Komisaris tentang tindakan-tindakan tersebut.
4. Jika dianggap perlu, Dewan Komisaris berhak meminta bantuan tenaga ahli dalam melaksanakan tugasnya untuk jangka waktu terbatas dengan beban Bank.
5. Setiap Komisaris berhak meminta penjelasan tentang segala hal kepada Direksi maupun kepada seluruh jajaran di bawahnya dan Direksi wajib memberikan penjelasan.
6. Setiap Komisaris berhak untuk menghadiri rapat-rapat yang diselenggarakan oleh Direksi atau unit-unit di bawahnya tanpa ikut memberikan keputusan.
7. Dewan Komisaris dengan suara terbanyak setiap waktu berhak memberhentikan untuk sementara waktu seorang atau lebih anggota Direksi, apabila mereka terbukti bertindak bertentangan dengan Anggaran Dasar atau terbukti melalaikan kewajibannya atau terdapat alasan mendesak bagi Bank.
8. Pemberhentian sementara tersebut harus diberitahukan secara tertulis kepada yang bersangkutan disertai alasan yang menyebabkan tindakan itu.
9. Dalam waktu 30 (tiga puluh) hari setelah tanggal pemberhentian sementara itu, Dewan Komisaris diwajibkan untuk menyelenggarakan RUPS yang akan memutuskan apakah anggota Direksi yang bersangkutan akan diberhentikan seterusnya atau dikembalikan kepada kedudukannya, dimana yang bersangkutan diberi kesempatan untuk hadir membela diri.

Masa Jabatan Dewan Komisaris

Para anggota Dewan Komisaris diangkat untuk jangka waktu terhitung sejak ditutupnya RUPS yang mengangkatnya atau ditetapkan lain oleh RUPS dan berakhir pada penutupan RUPS Tahunan yang ke 3 (tiga) sejak pengangkatannya, dengan tidak mengurangi hak dari RUPS untuk sewaktu waktu dapat memberhentikan para anggota Dewan Komisaris sebelum masa jabatannya berakhir dengan menyebutkan alasannya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut, kecuali apabila ditentukan lain oleh RUPS. Setelah masa jabatannya berakhir anggota Dewan Komisaris tersebut dapat diangkat kembali untuk satu kali masa jabatan, kecuali apabila ditentukan lain oleh RUPS.

Keputusan yang Perlu Mendapatkan Persetujuan Dewan Komisaris

Perbuatan Direksi di bawah ini harus mendapat persetujuan tertulis dari Dewan Komisaris yaitu:

i. Establishing an agreement with a third party with a contract value of more than 25% of the total capital of the Company.
j. Submitting a civil suit and participating in the litigation process or conducting an arbitration process.

2. Each Commissioner, both jointly and individually in the working hours of the Bank office has the right to enter buildings and yards or other places that are used or controlled by the Bank and have the right to examine books, letters of evidence, inventory - goods, checking and matching the conditions of cash for verification purposes and other securities and knowing all actions taken by the Board of Directors.
3. Actions in the above matters must be carried out in the capacity of the Board of Commissioners and must be reported at the Board of Commissioners' meeting regarding these actions.
4. If deemed necessary, the Board of Commissioners has the right to request assistance from experts in carrying out their duties for a limited period of time with the Bank's expenses.
5. Each Commissioner has the right to ask for an explanation of all matters to the Board of Directors and to all the subordinates and the Board of Directors must provide an explanation.
6. Each Commissioner has the right to attend meetings held by the Board of Directors or the units below without participating in making a decision.
7. The Board of Commissioners with the most votes at any time has the right to temporarily dismiss one or more members of the Board of Directors, if they are proven to act in contravention of the Articles of Association or are proven to have neglected their obligations or there are urgent reasons for the Bank.
8. The temporary termination must be notified in writing to the person concerned along with the reason that causes the action.
9. Within 30 (thirty) days after the date of the temporary termination, the Board of Commissioners is obliged to hold a GMS which will decide whether the member of the Board of Directors concerned will be terminated onward or returned to his/her position, where the concerned is given the opportunity to present himself/herself in defense.

The Position of the Board of Commissioners

Members of the Board of Commissioners are appointed for the period of the GMS that appoints the members or otherwise determined by the GMS and ended at the closing of the 3rd (three) Annual GMS since their appointment, without reducing the right of the GMS to at any time be able to dismiss members of the Board of Commissioners before their term of office ends by stating the reason. Such termination is effective from the closing of the GMS, unless otherwise determined by the GMS. After the term of office has expired, the member of the Board of Commissioners can be reappointed for one term of office, unless otherwise determined by the GMS.

Decisions that Need Approval of the Board of Commissioners

The following actions of the Board of Directors must obtain written approval from the Board of Commissioners:

1. Melepaskan atau menjual barang tidak bergerak milik Perseroan yang melebihi jumlah tertentu yang ditetapkan oleh Dewan Komisaris.
2. Mengadakan kontrak manajemen yang berlaku untuk jangka waktu lebih dari 3 (tiga) tahun.
3. Menetapkan struktur organisasi 1 (satu) tingkat di bawah Direksi.
4. Perbuatan untuk mengalihkan termasuk menjual, melepaskan hak untuk menagih dan/atau tidak menagih lagi atas:
   a. Piutang pokok yang telah hapus buku dalam rangka penyelesaian kredit, baik untuk sebagian maupun keseluruhan.
   b. Selisih antara nilai pokok macet yang telah dihapus buku dengan nilai pengalihan termasuk penjualan atau dengan nilai pelepasan hak.

   dilaksanakan berdasarkan kebijakan Direksi yang telah disetujui Dewan Komisaris dan dalam jumlah plafon (limit) hapus tagih yang telah ditetapkan RUPS yang akan tetap berlaku sampai dengan adanya penetapan plafon (limit) baru oleh RUPS;
5. Persetujuan atas setiap Rencana Kerja dan Rencana Bisnis dan setiap perubahan terhadap Rencana Kerja dan Rencana Bisnis.
6. Menerbitkan obligasi atau surat utang lainnya.
7. Perbuatan hukum untuk menjadikan jaminan hutang sampai dengan nilai 50% (lima puluh persen) dari jumlah kekayaan bersih Perseroan, baik dalam satu transaksi atau lebih, baik yang berkaitan satu sama lain maupun tidak dalam satu tahun buku, di luar kegiatan usaha sehari-hari Perseroan.
8. Mengikat Perseroan sebagai penjamin (*borg*).
9. Mengadakan perjanjian dengan pihak ketiga dengan nilai kontrak lebih dari 25% dari jumlah modal Perseroan.
10. Mengajukan gugatan perdata dan ikut serta dalam proses litigasi ataupun melakukan proses arbitrase.

Kriteria Anggota Dewan Komisaris

Kriteria bagi anggota Dewan Komisaris Bank Mandiri Taspen mengacu pada beberapa regulasi yaitu Undang-Undang Perusahaan Terbatas No. 40 tahun 2007 tentang Perseroan Terbatas, POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum dan SEOJK No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 perihal Penerapan Tata Kelola bagi Bank Umum. Seorang yang akan diangkat menjadi anggota Dewan Komisaris berkewarganegaraan Indonesia serta harus telah mendapatkan predikat lulus tes kelayakan dan kepatutan dari OJK. Pengangkatan anggota Dewan Komisaris dengan memperhatikan rekomendasi Komite Remunerasi dan Nominasi dengan mempertimbangkan integritas, kompetensi, profesionalisme, dan reputasi keuangan.

Dalam rangka memenuhi integritas, seorang calon anggota Dewan Komisaris wajib memiliki:
1. Ahklak dan moral yang baik.
2. Komitmen untuk mematuhi peraturan perundangundangan yang berlaku.
3. Komitmen yang tinggi terhadap supervisi dan operasional Bank yang sehat.
4. Tidak termasuk dalam daftar yang tidak lulus.

1. Releasing or selling immovable property of the Company which exceeds a certain amount as stipulated by the Board of Commissioners;
2. Entering into a management contract that is valid for a period of more than 3 (three) years;
3. Determining the organizational structure 1 (one) level below the Board of Directors;
4. Actions to transfer include selling, releasing the right to collect and/or not collecting any more of:
   a. Principal accounts that have been written off for credit settlement, either partially or in whole;
   b. The difference between the amount of bad debt that has been written off and the transfer value, including sales or with the value of disposal of rights.

   implemented based on the policy of the Board of Directors which has been approved by the Board of Commissioners and in the amount of claim written off by the GMS which will remain in effect until a new limit is determined by the GMS;
5. Approval of every Work Plan and Business Plan and any changes to the Work Plan and Business Plan.
6. Issueing bonds or other debt securities.
7. Legal actions to guarantee a debt of up to a value of 50% (fifty percent) of the total net assets of the Company, either in one or more transactions, whether related to one another or not in a financial year, outside of daily business activities Company.
8. Binding the Company as guarantor (borg).
9. Entering into agreements with third parties with a contract value of more than 25% of the Company's total capital.
10. Filling a civil suit and participate in litigation or arbitration proceedings.

Criteria of the Board of Commissioners

Bank Mandiri Taspen has compiled criteria for members of the Board of Commissioners based on several regulations such as Limited Liability Company Law No. 40 of 2007 concerning Limited Liability Companies, POJK No. 55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks and Circular of the Financial Services Authority No. 13/SEOJK.03/2017 dated March 17, 2017 concerning Implementation of Governance for Commercial Banks. A person who will be appointed as a member of the Board of Commissioners of the Company is a citizen of the Republic of Indonesia and must have received the title of passing the fit and proper test from the Financial Services Authority. Appointment of members of the Board of Commissioners takes into account the recommendations of the Remuneration and Nomination Committee by considering integrity, competence, professionalism and financial reputation.

In order to fulfill integrity, a candidate member of the Board of Commissioners must have:
1. Good behavior and morals.
2. Commitment to comply with applicable laws and regulations.
3. High commitment to sound supervision and operations of the Bank, and
4. Not included in the list of non-graduates.

Dari segi kompetensi, seorang calon anggota Dewan Komisaris wajib memiliki:
1. Pengetahuan yang memadai di bidang perbankan dan relevan dengan jabatannya.
2. Pengalaman dan keahlian di bidang perbankan dan/atau bidang keuangan.
3. Kemampuan untuk melakukan pengelolaan stategis dalam rangka pengembangan Bank yang sehat.

Selain itu, seorang calon anggota Dewan Komisaris juga harus memenuhi persyaratan sebagai berikut:
1. Cakap melakukan perbuatan hukum.
2. Tidak pernah dinyatakan pailit dan tidak pernah menjadi Komisaris atau Direksi yang dinyatakan bersalah menyebabkan suatu Perseroan dinyatakan pailit berdasarkan ketetapan pengadilan dalam waktu 5 (lima) tahun terakhir sebelum tanggal pengajuan permohonan.
3. Tidak pernah melakukan tindakan tercela di bidang perbankan, keuangan, dan usaha lainnya, tidak pernah dihukum karena terbukti melakukan tindak pidana kejahatan, dan tidak sedang dalam masa pengenaan sanksi untuk dilarang menjadi pengurus Bank dan/atau BPR sebagaimana diatur dalam ketentuan penilaian kemampuan dan kepatutan (*fit and proper test*) yang ditetapkan oleh Otoritas Jasa Keuangan.
4. Tidak merangkap jabatan sebagai anggota Dewan Komisaris, Direksi atau Pejabat Eksekutif pada lembaga perbankan, perusahaan atau Lembaga lain melebihi yang diperkenankan dalam ketentuan yang berlaku.
5. Tidak memiliki saham melebihi 25% dari modal disetor pada suatu perusahaan lain secara sendiri-sendiri atau bersama-sama.

Pedoman dan Tata Tertib Kerja Dewan Komisaris

Dalam menjalankan tugas dan tanggung jawabnya Dewan Komisaris mengacu pada Pedoman dan Tata Tertib Dewan Komisaris berdasarkan Surat Keputusan Dewan Komisaris No. KEP.DEKOM/009/IX/2021 tentang Penyempurnaan Pedoman dan Tata Tertib Kerja Dewan Komisaris PT Bank Mandiri Taspen yang disahkan tanggal 16 September 2021. Adapun Pedoman dan Tata Tertib Kerja Dewan Komisaris mengatur mengenai hal-hal sebagai berikut:
BAB I Ketentuan Umum
BAB II Tugas, Kewajiban, Hak dan Wewenang Dewan Komisaris

BAB III Lembaga Penunjang
BAB IV Rapat Dewan Komisaris
BAB V Pembagian Tugas
BAB VI Perubahan
BAB VII Penutup

Pembidangan Tugas Pengawasan Dewan Komisaris

Adapun pembidangan tugas pengawasan Dewan Komisaris sebagai berikut.

In terms of competence, a candidate member of the Board of Commissioners must have:
1. Adequate knowledge in the banking sector and relevant to their position.
2. Experience and expertise in banking and/or finance, and
3. Ability to carry out strategic management in the framework of developing a sound Bank.

In addition, a candidate member of the Board of Commissioners must also meet the following requirements:
1. Able to do legal actions.
2. Never been declared bankrupt and have never been a Commissioner or Board of Directors who were found guilty of causing a Company to be declared bankrupt based on the provisions of the court within the last 5 (five) years prior to the date of filing the application.
3. Never commit disgraceful actions in the banking, financial, and other businesses, have never been convicted of a criminal offense, and are not in the period of imposition of sanctions to be prohibited from being a management of the Bank and/or BPR as stipulated in the provisions on ability assessment of fit and proper test determined by the Financial Services Authority .
4. Do not hold concurrent positions as a member of the Board of Commissioners, Directors or Executive Officers in other banking institutions, companies or institutions that exceed those permitted in the applicable provisions, and
5. Do not have shares in excess of 25% of paid up capital in another company individually or together.

Guidelines and Working Code of the Board of Commissioners

In carrying out its duties and responsibilities, the Board of Commissioners referred to the Board of Commissioners Guidelines and Code of Conduct based on the Decree of the Board of Commissioners No. KEP.DEKOM/009/IX/2021 concerning the Improvement of the Work Guidelines and Code of Conduct for the Board of Commissioners of PT Bank Mandiri Taspen which was ratified on September 16, 2021. The Charter of the Board of Commissioners regulated the following matters:
CHAPTER I General Provisions
CHAPTER II Duties, Obligations, Rights and Authorities of the Board of Commissioners
CHAPTER III Supporting Institutions
CHAPTER IV Meeting of Board of Commissioners
CHAPTER V Division of Tasks
CHAPTER VI Amendment
CHAPTER VII Closing

Board of Commissioners' Supervision Duties

The supervisory duties of the Board of Commissioners are as follows.

Tabel Pembidangan Tugas Dewan Komisaris
Table of Duties of the Board of Commissioners

Nama Name	Jabatan Position	Bidang Tugas Duties
Mustaslimah*	Komisaris Utama	- Melaksanakan tugas-tugas Komisaris sesuai dengan Undang-Undang dan Anggaran Dasar Perseroan - Bertanggung jawab untuk memimpin seluruh Komisaris dan Komisaris Independen. - Menjadi anggota Komite Remunerasi dan Nominasi
	President Commissioner	- Carry out the duties of the Commissioner in accordance with the Law and the Company's Articles of Association - Responsible for leading all Commissioners and Independent Commissioners. - Become a member of the Remuneration and Nomination Committee
Abdul Rachman**	Komisaris Utama	- Melaksanakan tugas-tugas Komisaris sesuai dengan Undang-Undang dan Anggaran Dasar Perseroan - Bertanggung jawab untuk memimpin seluruh Komisaris dan Komisaris Independen - Menjadi Anggota Komite Remunerasi dan Nominasi
	President Commissioner	- Carry out the duties of the Commissioner in accordance with the Law and the Company's Articles of Association - Responsible for leading all Commissioners and Independent Commissioners - Become a Member of the Remuneration and Nomination Committee
Iqbal Latanro***	Komisaris	- Melaksanakan tugas-tugas Komisaris sesuai dengan Undang-Undang dan Anggaran Dasar Perseroan - Menjadi Anggota Komite Remunerasi dan Nominasi
	Commissioner	- Carry out the duties of the Commissioner in accordance with the Law and the Company's Articles of Association - Become a Member of the Remuneration and Nomination Committee
Zudan Arif Fakrulloh	Komisaris Independen	- Melaksanakan tugas-tugas Komisaris sesuai dengan Undang-Undang dan Anggaran Dasar Perseroan - Mengawasi bidang remunerasi dan nominasi dengan menjadi Ketua Komite Remunerasi dan Nominasi serta menjadi Anggota Komite Audit dan Anggota Komite Pemantau Risiko - Terkait dengan induk perusahaan, menjadi anggota Komite Tata Kelola Terintegrasi
	Independent Commissioner	- Carry out the duties of the Commissioner in accordance with the Law and the Company's Articles of Association - Supervise the remuneration and nomination areas by becoming the Chairman of the Remuneration and Nomination Committee as well as becoming a Member of the Audit Committee and Member of the Risk Monitoring Committee - Associated with the parent company, become a member of the Integrated Governance Committee
Adie Soesetyantoro	Komisaris Independen	- Melaksanakan tugas-tugas Komisaris sesuai dengan Undang-Undang dan Anggaran Dasar Perseroan - Mengawasi bidang audit dengan menjadi Ketua Komite Audit serta menjadi Anggota Komite Pemantau Risiko dan Anggota Komite Remunerasi dan Nominasi
	Independent Commissioner	- Carry out the duties of the Commissioner in accordance with the Law and the Company's Articles of Association - Supervise the audit field by becoming the Chairman of the Audit Committee as well as a Member of the Risk Monitoring Committee and Member of the Remuneration and Nomination Committee
Andi Rivai****	Komisaris Independen	- Melaksanakan tugas-tugas Komisaris sesuai dengan Undang-Undang dan Anggaran Dasar Perseroan - Mengawasi bidang audit dengan menjadi Ketua Komite Audit serta menjadi Anggota Komite Pemantau Risiko dan Anggota Komite Remunerasi dan Nominasi
	Independent Commissioner	- Carry out the duties of the Commissioner in accordance with the Law and the Company's Articles of Association - Supervise the audit field by becoming the Chairman of the Audit Committee as well as a Member of the Risk Monitoring Committee and Member of the Remuneration and Nomination Committee
Chandra Arie Setiawan*****	Komisaris Independen	Dalam proses uji kemampuan dan kepatutan di OJK sehingga belum bisa bertindak dan memberikan keputusan dalam jabatan sebagai anggota Dewan Komisaris.
	Independent Commissioner	In the process of fit and proper test at OJK so that he cannot act and make decisions in his position as a member of the Board of Commissioners.

*) Efektif menjabat sejak 11 November 2021.
**) Berhenti menjabat sejak tanggal 28 Juni 2021.
***) Berhenti menjabat sejak tanggal 10 Maret 2021.
****) Efektif menjabat sejak 11 Februari 2021.
*****) Efektif menjabat sejak 25 Januari 2022.

*) Effective in office since November 11, 2021.
**) Finished serving since June 28, 2021.
***) Finished serving since March 10, 2021.
****) Effective in office since February 11, 2021.
*****) Effective in office since January 25, 2022.

Kebijakan Rangkap Jabatan Dewan Komisaris

Anggota Dewan Komisaris di Bank Mandiri Taspen diperkenankan untuk memiliki rangkap jabatan sepanjang memenuhi ketentuan yang berlaku. Kebijakan rangkap jabatan di Bank Mandiri Taspen mengacu pada aturan mengenai rangkap jabatan Dewan Komisaris sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 yang mensyaratkan anggota Dewan Komisaris hanya dapat merangkap jabatan sebagai anggota Dewan Komisaris, Direksi, atau pejabat eksekutif pada 1 (satu) lembaga/perusahaan bukan lembaga keuangan. Dewan Komisaris telah mengungkapkan jabatan rangkap yang dimilikinya, jabatan rangkap Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Policy of Board of Commissioners' Concurrent Positions

Members of the Board of Commissioners at Bank Mandiri Taspen are permitted to have concurrent positions as long as they meet the applicable provisions. The concurrent position policy at Bank Mandiri Taspen refers to the rules regarding multiple positions of the Board of Commissioners in accordance with the Financial Services Authority Regulation Number 55/POJK.03/2016 which requires members of the Board of Commissioners to only hold concurrent positions as members of the Board of Commissioners, Directors or executive officers at 1 (one) institution/company not a financial institution. The Board of Commissioners has disclosed their multiple positions; the multiple positions of the Board of Commissioners can be seen in the table below as follows.

Tabel Rangkap Jabatan Dewan Komisaris
Table of Concurrent positions of the Board of Commissioners

Nama Name	Jabatan Position	Jabatan pada Perusahaan/Instansi Lain Position in Other Companies Agencies	Nama Perusahaan/ Instansi Lain Other company/agency Names
Mustaslimah*	Komisaris Utama President Commissioner	-	-
Abdul Rachman**	Komisaris Utama President Commissioner	-	-
Iqbal Latanro***	Komisaris Commissioner	Komisaris Commissioner	PT Pemeringkat Efek Indonesia
Zudan Arif Fakrulloh	Komisaris Independen Independent Commissioner	Direktur Jenderal Kependudukan dan Pencatatan Sipil Director General of Population and Civil Registration	Kementerian Dalam Negeri Ministry of Internal Affairs
Adie Soesetyantoro	Komisaris Independen Independent Commissioner	-	-
Andi Rivai****	Komisaris Independen Independent Commissioner	-	-
Chandra Arie Setiawan*****	Komisaris Independen Independent Commissioner	-	-

*) Efektif menjabat sejak 11 November 2021.
**) Berhenti menjabat sejak tanggal 28 Juni 2021.
***) Berhenti menjabat sejak tanggal 10 Maret 2021.
****) Efektif menjabat sejak 11 Februari 2021.
*****) Efektif menjabat sejak 25 Januari 2022.

*) Effective in office since November 11, 2021.
**) Finished serving since June 28, 2021.
***) Finished serving since March 10, 2021.
****) Effective in office since February 11, 2021.
*****) Effective in office since January 25, 2022.

Pengelolaan Benturan Kepentingan Dewan Komisaris

1. Setiap Komisaris berkewajiban menjaga dan melindungi segala informasi yang menjadi kerahasiaan Bank dan tidak mengungkapkannya kepada pihak ketiga tanpa kuasa dari Dewan Komisaris, demikian pula hasil kebijakan/keputusan rapat internal Dewan Komisaris dan Komlte di bawah Dewan Komisaris dan hal-hal lain yang patut dirahasiakan berdasarkan peraturan perundang-undangan yang berlaku.
2. Selama belum ditetapkan sebagai informasi atau fakta yang terbuka atau selama belum diumumkan oleh Dewan Komisaris, semua pihak yang terlibat wajib untuk merahasiakan informasi tersebut.

Board of Commissioners Management Conflict of Interest

1. Each Commissioner is obliged to safeguard and protect all information that becomes the Bank's confidentiality and does not disclose it to third parties without authorization from the Board of Commissioners, as well as the results of the Board of Commissioners internal policy/decision and Committee under the Board of Commissioners and other matters that must be kept confidential under current regulation.
2. As long as it has not been determined as open information or facts or as long as it has not been announced by the Board of Commissioners, all parties involved were required to keep the information confidential.

3. Setiap anggota Dewan Komisaris berkewajiban:
   a. Mengungkapkan kepemilikan sahamnya yang mencapai 5% (lima perseratus) atau lebih, baik pada Bank yang bersangkutan maupun bank dan perusahaan lain yang berkedudukan di dalam dan di luar negeri, serta hubungan keuangan serta hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau Pemegang Saham Pengendali Bank.
   b. Tidak memanfaatkan Bank untuk kepentingan pribadinya, termasuk untuk kepentingan keluarga dan/atau pihak pihak lain yang merugikan atau mengurangi keuntungan Bank.
   c. Tidak mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lainnya yang ditetapkan RUPS sesuai dengan ketentuan yang berlaku.
   d. Mengungkapkan remunerasi dan fasilitas yang diterima dalam Laporan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*).
4. Setiap Komisaris dilarang menggunakan informasi Bank untuk kepentingan pribadi yang dapat menimbulkan benturan kepentingan baik secara langsung maupun tidak langsung.
5. Setiap Komisaris dilarang terlibat dalam pengambilan keputusan kegiatan operasional atau melakukan intervensi terhadap transaksi-transaksi operasional perbankan berdasarkan peraturan perundang-undangan dan ketentuan yang berlaku.
6. Setiap Komisaris dilarang menjadi sponsor rekanan Bank, calon nasabah atau nasabah Bank yang dapat menimbulkan benturan kepentingan.
7. Setiap Komisaris dilarang merekomendasikan seseorang untuk menjadi pejabat Bank, di luar ketentuan yang berlaku.
8. Setiap Dewan Komisaris dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga, perusahaan atau kelompok usahanya dengan cara yang bertentangan dengan peraturan perundang-undangan dan kewajaran dibidang perbankan.
9. Pencatatan administrasi, dokumentasi dan pengungkapan benturan kepentingan dengan menuangkan dalam Surat Pernyataan Tahunan.

Kepemilikan Saham Dewan Komisaris

Setiap Dewan Komisaris telah mengungkapkan kepemilikan sahamnya yang mencapai 5% (lima perseratus) atau lebih, baik pada Bank yang bersangkutan maupun bank dan perusahaan lain yang berkedudukan di dalam dan di luar negeri, serta hubungan keuangan serta hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau Pemegang Saham Pengendali Bank.

3. Each member of the Board of Commissioners is obliged:
   a. To disclose their share ownership reaching 5% (five percent) or more, both at the relevant Bank and other banks and companies domiciled at home and abroad, as well as financial relations and family relationships with other members of the Board of Commissioners, members of the Board of Directors and/or Bank Controlling Shareholders.
   b. Not to utilize the Bank for personal interests, including for the benefit of the family and/or other parties which harm or reduce the Bank's profits.
   c. Not to take and/or receive personal benefits from the Bank other than the remuneration and other facilities stipulated by the GMS in accordance with the applicable provisions.
   d. Disclose the remuneration and facilities received in the Good Corporate Governance Report.
4. Every Board of Commissioners is prohibited from using Bank information for personal interests which can cause conflicts of interest both directly and indirectly.
5. being involved in decision-making on operational activities or intervening in banking operational transactions based on current laws and regulations.
6. Each Board of Commissioners is prohibited from becoming a partner sponsor of the Bank, a prospective customer or a Bank customer that can cause a conflict of interest.
7. Each Commissioner is prohibited from recommending someone to become a Bank official, outside the applicable provisions.
8. Every Board of Commissioners is prohibited from utilizing the Bank for their personal, family, company or business group interests in a manner that is contrary to the laws and regulations and arm's length in the banking sector.
9. Administrative records, documentation and disclosure of conflicts of interest by stating in the Annual Statement Letter.

Share Ownership of the Board of Commissioners

Each Board of Commissioners disclosed the share ownership which reached 5% (five percent) or more, both at the Bank concerned and in other banks and companies domiciled at home and abroad, as well as financial and family relationships with other members of the Board of Commissioners, members Directors and/or Controlling Shareholders of the Bank.

Tabel Kepemilikan Saham Dewan Komisaris
The Board of Commissioners' Share Ownership Table

Nama Name	Jabatan Position	Kepemilikan Saham Shareholding			
		Bank Mandiri Taspen	**Bank Lain** Other Banks	**Lembaga Keuangan Non Bank** Non-Bank Financial Institutions	**Perusahaan Lain** Other Companies
Mustaslimah*	Komisaris Utama President Commissioner	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Abdul Rachman**	Komisaris Commissioner	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Iqbal Latanro***	Komisaris Commissioner	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Zudan Arif Fakrulloh	Komisaris Independen Independent Commissioner	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Adie Soesetyantoro	Komisaris Independen Independent Commissioner	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Andi Rivai****	Komisaris Independen Independent Commissioner	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Chandra Arie Setiawan*****	Komisaris Independen Independent Commissioner	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

*) Efektif menjabat sejak 11 November 2021.
**) Berhenti menjabat sejak tanggal 28 Juni 2021.
***) Berhenti menjabat sejak tanggal 10 Maret 2021.
****) Efektif menjabat sejak 11 Februari 2021.
*****) Efektif menjabat sejak 25 Januari 2022.

*) Effective in office since November 11, 2021.
**) Finished serving since June 28, 2021.
***) Finished serving since March 10, 2021.
****) Effective in office since February 11, 2021.
*****) Effective in office since January 25, 2022.

Komisaris Independen

Berdasarkan komposisi Dewan Komisaris per 31 Desember 2021, Bank Mandiri Taspen telah memiliki 4 (empat) orang Komisaris Independen dari total 5 (lima) orang anggota Dewan Komisaris yang ada. Dengan demikian komposisi anggota Dewan Komisaris Independen telah memenuhi ketentuan independensi Komisaris minimal 50% sebagaimana ditetapkan dalam ketentuan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

Kriteria Penentuan Komisaris Independen

Sebagaimana disebutkan dalam Pasal 1 angka 4 Peraturan OJK No. 33/POJK.04/2014, Komisaris Independen adalah anggota Dewan Komisaris yang berasal dari luar Emiten atau Perusahaan Publik dan memenuhi persyaratan sebagai Komisaris Independen sebagaimana dimaksud dalam Peraturan OJK. Dalam pengangkatan Komisaris Independen, Bank Mandiri Taspen telah mempertimbangkan hal-hal sebagai berikut:

Independent Commissioner

Based on the composition of the Board of Commissioners as of December 31, 2021, Bank Mandiri Taspen has had 4 (four) Independent Commissioners out of a total of 5 (five) existing members of the Board of Commissioners. Thus, the composition of members of the Independent Board of Commissioners has complied with the independence provisions of the Commissioner at least 50% as stipulated in the provisions of The Financial Services Authority Regulation Number 33/POJK.04/2014 dated December 8, 2014 concerning The Board of Directors and Board of Commissioners of Issuers or Public Companies.

Criteria for Determining an Independent Commissioner

As mentioned in Article 1 number 4 of OJK Regulation No. 33/ POJK.04/2014, Independent Commissioner is a member of the Board of Commissioners from outside the Issuer or Public Company and meets the requirements as an Independent Commissioner as referred to in the OJK Regulation. In the appointment of an Independent Commissioner, Bank Mandiri Taspen has considered the following:

1. Tidak memiliki hubungan keuangan, keluarga dengan sesama anggota Komisaris, anggota Direksi, pemegang saham dan atau hubungan lain yang dapat mempengaruhi kemampuannya untuk bertindak independen.
2. Dewan Komisaris tidak merangkap jabatan sebagai Komisaris, Direksi atau pejabat eksekutif pada Bank (Bank Umum, BPR) dan lembaga keuangan lainnya.
3. Telah lulus Penilaian Kemampuan dan Kepatutan (*Fit and Proper Test*) sesuai dengan ketentuan Bank Indonesia tentang Penilaian dan Kemampuan dan Kepatutan (*Fit and Proper Test*).
4. Dipilih dan diangkat dalam Rapat Umum Pemegang Saham melalui rekomendasi Komite Remunerasi dan Nominasi.
5. Dalam waktu 5 (lima) tahun sebelum pengangkatannya tidak pernah dinyatakan pailit, menjadi anggota Direksi atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan Perseroan dinyatakan pailit.

1. Has no financial, family relationships with fellow Commissioners, members of the Board of Directors, shareholders and or other relationships that may affect his or her ability to act independently.
2. The Board of Commissioners does not hold concurrent positions as Commissioners, Directors or executive officers of Banks (Commercial Banks, BPR) and other financial institutions.
3. Has passed the Fit and Proper Test in accordance with Bank Indonesia's fit and proper test.
4. Chosen and appointed at the General Meeting of Shareholders through the recommendations of the Remuneration and Nomination Committee.
5. Within 5 (five) years prior to his/her appointment, he/she was never declared bankrupt, becoming a member of the Board of Directors or the Board of Commissioners who was found guilty of causing the Company to be declared as bankrupt.

Pernyataan Komisaris Independen

SURAT PERNYATAAN

Yang bertanda tangan di bawah ini:

Nama : Andi Rizal

Tempat & Tgl. lahir : [illegible]

No. KTP : [illegible]

Alamat rumah : [illegible]

bertindak selaku calon Komisaris Independen PT Bank Mandiri Taspen, untuk dan atas nama diri sendiri, menyatakan bahwa:

1. Merupakan pihak yang independen dan bersedia bertindak independen terhadap pemilik Bank atau PSP;
2. Tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota dewan komisaris lainnya, anggota direksi dan/atau pemegang saham pengendali atau hubungan lain yang dapat mempengaruhi kemampuannya untuk bertindak independen;
3. Apabila di kemudian hari ditemukan bahwa saya memiliki hubungan-hubungan sebagaimana dimaksud pada butir 2 (dua) di atas, maka saya bersedia melepaskan jabatan Komisaris Independen saya dan bersedia untuk diganti.

Demikian Surat Pernyataan ini dibuat dengan sebenarnya untuk digunakan sesuai dengan keperluannya.

Jakarta, [illegible]

Andi Rizal

Mengetahui,
PT Bank Mandiri Taspen

Josephus K. Triprakoso
Direktur Utama

Statements of Independent Commissioners

SURAT PERNYATAAN

Yang bertanda tangan di bawah ini:

Nama : Zudan Arif Fakrulloh

Tempat & Tgl. lahir : [illegible]

Alamat rumah : [illegible]

Dengan ini menyatakan bahwa saya:

1. Merupakan pihak yang independen dan bersedia bertindak independen terhadap pemilik bank atau PSP;
2. Tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota dewan komisaris lainnya, anggota direksi dan/atau pemegang saham pengendali atau hubungan lain yang dapat mempengaruhi kemampuannya untuk bertindak independen;

Demikian Surat Pernyataan ini dibuat dengan sebenarnya untuk digunakan sesuai dengan keperluannya.

Denpasar, 6 Juli 2018

Zudan Arif Fakrulloh

Mengetahui,
PT Bank Mandiri Taspen

Josephus K. Triprakoso
Direktur Utama

SURAT PERNYATAAN

Yang bertanda tangan di bawah ini:

Nama : **Adie Soesetyantoro**

Tempat & Tgl. lahir : [redacted]

No. KTP : [redacted]

Alamat rumah : [redacted]

bertindak selaku calon Komisaris Independen PT Bank Mandiri Taspen, untuk dan atas nama diri sendiri, menyatakan bahwa:

1. Merupakan pihak yang independen dan bersedia bertindak independen terhadap pemilik bank atau PSP;
2. Tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota dewan komisaris lainnya, anggota direksi dan/atau pemegang saham pengendali atau hubungan lain yang dapat mempengaruhi kemampuannya untuk bertindak independen;
3. Apabila di kemudian hari ditemukan bahwa saya memiliki hubungan-hubungan sebagaimana dimaksud pada butir 2 (dua) di atas, maka saya bersedia melepaskan jabatan Komisaris Independen saya dan bersedia untuk diganti.

Demikian Surat Pernyataan ini dibuat dengan sebenarnya untuk digunakan sesuai dengan keperluannya.

Jakarta, 31 Agustus 2020

Adie Soesetyantoro

Mengetahui,
PT Bank Mandiri Taspen

Josephus K. Triprakoso
Direktur Utama

SURAT PERNYATAAN

Saya yang bertanda tangan di bawah ini:

Nama : **Chandra Arie Setiawan**

Tempat dan Tanggal Lahir : [redacted]

No. KTP : [redacted]

Alamat Rumah : [redacted]

Dengan ini menyatakan bahwa saya:

1. Merupakan pihak yang independen dan bersedia bertindak independen terhadap pemilik bank atau PSP;
2. Tidak memiliki hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan, dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lain, dan/atau pemegang saham pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuan saya untuk bertindak independen sebagaimana diatur dalam ketentuan Otoritas Jasa Keuangan yang mengatur mengenai Penerapan Tata Kelola Bagi Bank Umum;
3. Apabila kemudian hari ditemukan bahwa saya memiliki hubungan sebagaimana dimaksud pada angka 2 maka saya bersedia melepaskan jabatan Komisaris Independen saya dan bersedia untuk diganti.

Demikian pernyataan independensi saya, yang telah saya buat dengan sebenar-benarnya.

Jakarta, 30 September 2021

Mengetahui,
PT Bank Mandiri Taspen

Chandra Arie Setiawan

Elmember P. Sinaga
Direktur Utama

Rapat Dewan Komisaris

Kebijakan Rapat

Sesuai dengan ketentuan Pedoman dan Tata Tertib Kerja Dewan Komisaris, Rapat Dewan Komisaris terdiri dari 2 (dua) jenis, yaitu:

a. Rapat Dewan Komisaris yang diadakan sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan.
b. Rapat Gabungan Dewan Komisaris dan Direksi yang diadakan sekurang-kurangnya 1 (satu) kali dalam 3 (tiga) bulan.

Pelaksanaan Rapat Dewan Komisaris harus sejalan dengan Anggaran Dasar Bank dan peraturan perundang-undangan yang berlaku. Pemanggilan rapat dilakukan oleh Komisaris Utama. Dalam hal Komisaris Utama berhalangan, maka pemanggilan Rapat dapat dilakukan oleh anggota Dewan Komisaris lainnya yang ditunjuk oleh Komisaris Utama. Bahan rapat dikirim secara tertulis paling lambat 3 (tiga) hari kalender sebelum pelaksanaan Rapat, atau 1 (satu) hari kalender sebelum pelaksanaan Rapat bila penyelenggaraan Rapat bersifat mendesak yang ditetapkan oleh Komisaris Utama.

Rapat Dewan Komisaris sebagaimana tersebut di atas adalah sah dan berhak mengambil keputusan-keputusan yang mengikat apabila dihadiri oleh lebih dari 1/2 (satu per dua) bagian dari jumlah seluruh Komisaris, dengan catatan risalah rapat ditandatangani oleh seluruh Komisaris. Seorang Komisaris dapat diwakili dalam rapat hanya oleh seorang Komisaris lainnya berdasarkan kuasa tertulis yang diberikan khusus untuk keperluan itu. Kuasa tertulis Komisaris yang tidak hadir kepada Komisaris lainnya diperhitungkan sebagai kehadiran. Seorang Komisaris hanya boleh menerima kuasa dari 1 (satu) orang Komisaris lainnya.

Board of Commissioners Meeting

Meeting Policy

In accordance with the provisions of the Guidelines and Working Code of the Board of Commissioners, the Meeting of the Board of Commissioners consists of 2 (two) types, namely:

a. The Board of Commissioners' meeting which is held at least 1 (one) time in 1 (one) month.
b. Joint Meeting of the Board of Commissioners and Board of Directors held at least 1 (one) time in 3 (three) months.

The meeting of the Board of Commissioners had to be in line with the Articles of Association of the Bank and the prevailing laws and regulations. The invitation to the meeting was made by the President Commissioner. In the event that the President Commissioner was absent, the invitations for the Meeting might be made by another member of the Board of Commissioners who was appointed by the President Commissioner. Meeting materials were sent in writing no later than 3 (three) calendar days prior to the implementation of the Meeting, or 1 (one) calendar day before the implementation of the Meeting if the meeting was urgent as determined by the President Commissioner.

The Board of Commissioners' meeting as mentioned above is valid and entitled to make binding decisions if attended by more than 1/2 (one-half) of the total number of Commissioners asl long as the minutes of meeting signed by all Commissioners. A Commissioner may only be represented in a meeting by another Commissioner based on written authorization granted specifically for that purpose. The written outhorization of the Commissioner who is not present to another Commissioner shall be counted as attendance. A Commissioner may only receive authorization or power from 1 (one) other Commissioner.

Bahan rapat Dewan Komisaris dibuat secara tertulis dan ringkas oleh pejabat yang akan melakukan presentasi dan berisi data serta informasi sesuai dengan materi yang akan dibahas dalam rapat. Untuk hal yang bersifat sensitif dan/atau mendesak dimungkinkan bahan rapat tidak dapat dibuat secara tertulis. Bahan rapat Dewan Komisaris didistribusikan sebelumnya kepada seluruh peserta rapat, kecuali dalam keadaan mendesak bahan rapat disampaikan pada saat dilaksanakannya rapat.

Materials for the Board of Commissioners' meeting are made in writing and concise by officials who will make presentation and contain data and information in accordance with the materials to be discussed during the meeting. For sensitive and/or urgent matters, it is allowed to make meeting materials not in writing. Materials of the Board of Commissioners' meeting are distributed to all meeting participants before the meeting, except in the case of urgent conditions, meeting materials are distributed at the time of the meeting.

Keputusan rapat Dewan Komisaris diambil secara musyawarah dan mufakat dari para peserta yang hadir. Dalam hal musyawarah dan mufakat tidak dapat dilaksanakan, maka keputusan diambil dengan suara terbanyak (*voting*). Apabila jumlah suara yang setuju dan tidak setuju sama banyaknya, maka keputusan ditunda untuk dikaji masalahnya lebih mendalam.

Decisions of the meeting of the Board of Commissioners were taken by deliberation and consensus from the attendees. In the event that deliberation and consensus could not be implemented, a decision shall be made by means of a majority vote (voting). If the number of votes agreeing and disagreeing was the same, then the decision would be postponed to study the problem more deeply.

Rapat Internal Dewan Komisaris

Sepanjang tahun 2021, agenda, tanggal dan peserta Rapat Dewan Komisaris adalah sebagai berikut.

Internal Meeting of the Board of Commissioners

Throughout 2021, the agenda, date and participants of the Board of Commissioners Meeting are as follows.

Tabel Rapat Dewan Komisaris
Table of Board of Commissioners Meeting

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat - Hadir Meeting Participants - Attend
1	19-20 Januari 2021 January 19-20, 2021	1. Umum 2. Laporan Komite Audit 3. Laporan Komite Pemantau Risiko 4. Laporan Komite Audit Mengundang HC dan RBC 5. Laporan Komite Remunerasi dan Nominasi 6. Lain-lain 1. General 2. Audit Committee Report 3. Report of the Risk Monitoring Committee 4. Audit Committee Report Invites HC and RBC 5. Remuneration and Nomination Committee Report 6. Others	1. Abdul Rachman** 2. Iqbal Latanro*** 3. Zudan Arif Fakrulloh 4. Adie Soesetyantoro 5. Andi Rivai****
2	17-18 Februari 2021 February 17-18, 2021	1. Umum 2. Laporan Komite Audit 3. Laporan Komite Pemantau Risiko 4. Laporan Komite Pemantau Risiko Mengundang ULC 5. Laporan Komite Remunerasi dan Nominasi 6. Lain-lain 1. General 2. Audit Committee Report 3. Report of the Risk Monitoring Committee 4. Report of the Risk Monitoring Committee Inviting ULC 5. Remuneration and Nomination Committee Report 6. Others	1. Abdul Rachman** 2. Iqbal Latanro*** 3. Zudan Arif Fakrulloh 4. Adie Soesetyantoro 5. Andi Rivai****
3	01 Maret 2021 March 01, 2021	1. Laporan Komite Remunerasi dan Nominasi terkait Perubahan Struktur Organisasi 1. Report of the Remuneration and Nomination Committee regarding Changes in Organizational Structure	1. Abdul Rachman** 2. Iqbal Latanro*** 3. Zudan Arif Fakrulloh 4. Adie Soesetyantoro 5. Andi Rivai****
4	17-18 Maret 2021 March 17-18, 2021	1. Umum 2. Laporan Komite Audit 3. Laporan Komite Pemantau Risiko 4. Laporan Komite Pemantau Risiko Mengundang Compliance 5. Lain-lain 1. General 2. Audit Committee Report 3. Risk Monitoring Committee Report 4. Risk Monitoring Committee Report Invites Compliance 5. Others	1. Abdul Rachman** 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai****

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat - Hadir Meeting Participants - Attend
5	21-22 April 2021 April 21-22, 2021	1. Umum 2. Laporan Komite Audit 3. Laporan Komite Pemantau Risiko 4. Laporan Divisi IT 5. Laporan Komite Remunerasi dan Nominasi 6. Lain-lain 1. General 2. Audit Committee Report 3. Report of the Risk Monitoring Committee 4. IT Division Report 5. Remuneration and Nomination Committee Report 6. Others	1. Abdul Rachman** 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai****
6	24 Mei 2021 May 24, 2021	1. Umum 2. Laporan Komite Audit 3. Laporan Komite Pemantau Risiko 4. Lain-lain 1. General 2. Audit Committee Report 3. Report of the Risk Monitoring Committee 4. Others	1. Abdul Rachman** 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai****
7	21-22 Juni 2021 June 21-22, 2021	1. Umum 2. Laporan Komite Audit 3. Laporan Komite Pemantau Risiko 4. Laporan Komite Pemantau Risiko Mengundang Compliance 5. Lapporan Komite Audit Mengundang HC dan DPM 6. Lain-lain 1. General 2. Audit Committee Report 3. Risk Monitoring Committee Report 4. Risk Monitoring Committee Report Invites Compliance 5. Audit Committee Report Inviting HC and DPM 6. Others	1. Abdul Rachman** 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai****
8	16 & 19 Juli 2021 July 16 & 19, 2021	1. Umum 2. Laporan Komite Audit 3. Laporan Komite Pemantau Risiko 4. Laporan Divisi IT 5. Laporan Divisi Corporate Secretary & L 6. Lain-lain 1. General 2. Audit Committee Report 3. Risk Monitoring Committee Report 4. IT Division Report 5. Report of the Corporate Secretary & L Division 6. Others	1. Mustaslimah* 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai**** 5. Chandra Arie Setiawan*****
9	23-24 Agustus 2021 August 23-24, 2021	1. Umum 2. Laporan Komite Audit 3. Laporan Komite Pemantau Risiko 4. Laporan Divisi Micro & Retail Business 5. Lain-lain 1. General 2. Audit Committee Report 3. Risk Monitoring Committee Report 4. Micro & Retail Business Division Report 5. Others	1. Mustaslimah* 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai**** 5. Chandra Arie Setiawan*****
10	13-14 September 2021 September 13-14, 2021	1. Umum 2. Laporan Komite Audit 3. Laporan Komite Pemantau Risiko 4. Laporan Komite Pemantau Risiko Mengundang Compliance 5. Lain-lain 1. General 2. Audit Committee Report 3. Risk Monitoring Committee Report 4. Risk Monitoring Committee Report Invites Compliance 5. Others	1. Mustaslimah* 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai**** 5. Chandra Arie Setiawan*****
11	21 Oktober 2021 October 21, 2021	1. Umum 2. Laporan Komite Audit 3. Laporan Komite Pemantau Risiko 4. Lain-lain 1. General 2. Audit Committee Report 3. Report of the Risk Monitoring Committee 4. Others	1. Mustaslimah* 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai**** 5. Chandra Arie Setiawan*****

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat - Hadir Meeting Participants - Attend
12	19 November 2021 November 19, 2021	1. Umum 2. Laporan Remunerasi dan Nominasi 3. Laporan Komite Audit 4. Laporan Komite Pemantau Risiko 5. Lain-lain 1. General 2. Remuneration and Nomination Report 3. Audit Committee Report 4. Risk Monitoring Committee Report 5. Others	1. Mustaslimah* 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai**** 5. Chandra Arie Setiawan*****
13	20 Desember 2021 December 20, 2021	1. Umum 2. Laporan Komite Audit 3. Laporan Komite Audit Mengundang Div Procurement 4. Laporan Komite Pemantau Risiko 5. Lain-lain 1. General 2. Audit Committee Report 3. Audit Committee Report Invites Procurement Division 4. Risk Monitoring Committee Report 5. Others	1. Mustaslimah* 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai**** 5. Chandra Arie Setiawan*****

* Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021, efektif menjabat sejak 11 November 2021.
** Berhenti berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021.
*** Telah mengundurkan diri 10 Maret 2021 dan diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021
**** Efektif menjabat sejak 11 Februari 2021.
***** Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021, sedang dalam uji *fit & proper* dari OJK

* Appointed based on the Circular Decision of Shareholders June 28, 2021, effective in office since November 11, 2021.
** Terminated based on the Circular Decision of the Shareholders June 28, 2021.
*** Resigned on March 10, 2021 and dismissed based on the Circular Decision of the Shareholders June 28, 2021
**** Effective in office since February 11, 2021.
***** Appointed based on the Circular Decision of Shareholders June 28, 2021, currently under fit & proper test from FSA

Rapat Gabungan Dewan Komisaris dengan Direksi

Sepanjang tahun 2021, agenda, tanggal dan peserta Rapat Gabungan Dewan Komisaris dengan Direksi adalah sebagai berikut.

Joint Meeting of the Board of Commissioners with the Board of Directors

Throughout 2021, the agenda, date and participants of the Joint Meeting of the Board of Commissioners with the Board of Directors are as follows.

Tabel Rapat Gabungan Dewan Komisaris dengan Direksi
Table of Joint Meetings of the Board of Commissioners with the Board of Directors

No.	Tanggal Date	Agenda Agendas	Peserta Rapat – Dewan Komisaris yang hadir Meeting Participants - Board of Commissioners in attedance	Peserta Rapat – Direksi yang Hadir Meeting Participants - Board of Directors in attedance
1	26 Januari 2021 January 26, 2021	1 Laporan *Performance* Kinerja Per Desember 2020 2. Lain-lain 1. Performance Report As of December 2020 2. Others	1. Abdul Rachman** 2. Iqbal Latanro*** 3. Zudan Arif Fakrulloh 4. Adie Soesetyantoro 5. Andi Rivai****	1 Elmamber Petamu Sinaga****** 2 Paulus Endra Suyatna** 3 Iwan Soeroto 4 Agus Sanjaya** 5 Atta Alva Wanggai
2	23 Februari 2021 February 23, 2021	1. Laporan *Performance* Kinerja Per Januari 2021 2. Lain-lain 1. Performance Report As of January 2021 2. Others	1. Abdul Rachman** 2. Iqbal Latanro*** 3. Zudan Arif Fakrulloh 4. Adie Soesetyantoro 5. Andi Rivai****	1. Elmamber Petamu Sinaga****** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai
3	25 Maret 2021 March 25, 2021	1. Laporan *Performance* Kinerja Per Februari 2021 2. Lain-lain 1. Performance Report As of February 2021 2. Others	1. Abdul Rachman** 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai****	1. Elmamber Petamu Sinaga****** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai

No.	Tanggal Date	Agenda Agendas	Peserta Rapat – Dewan Komisaris yang hadir Meeting Participants - Board of Commissioners in attedance	Peserta Rapat – Direksi yang Hadir Meeting Participants - Board of Directors in attedance
4	19 April 2021 April 19, 2021	1. Laporan *Update* Perkembangan Bisnis Unit Usaha Syariah 2. Lain-lain 1. Sharia Business Unit Business Development Update Report 2. Others	1. Abdul Rachman** 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai****	1. Elmamber Petamu Sinaga****** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai
5	27 April 2021 April 27, 2021	1. Laporan *Performance* Kinerja Per Maret 2021 2. Lain-lain 1. Performance Report As of March 2021 2. Others	1. Abdul Rachman** 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai****	1. Elmamber Petamu Sinaga****** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai
6	10 Mei 2021 May 10, 2021	1. Persetujuan Revisi RKAP 2021 2. Lain-lain 1. Approval of Revised RKAP 2021 2. Others	1. Abdul Rachman** 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai****	1. Elmamber Petamu Sinaga****** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai
7	31 Mei 2021 May 31, 2021	1. Laporan *Performance* Kinerja Per April 2021 2. Lain-lain 1. Performance Report As of April 2021 2. Others	1. Abdul Rachman** 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai****	1. Elmamber Petamu Sinaga****** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai
8	24 Juni 2021 June 24, 2021	1. Laporan *Performance* Kinerja Per Mei 2021 2. Lain-lain 1. Performance Report As of May 2021 2. Others	1. Abdul Rachman** 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai****	1. Elmamber Petamu Sinaga****** 2. Paulus Endra Suyatna** 3. Iwan Soeroto 4. Agus Sanjaya** 5. Atta Alva Wanggai
9	28 Juli 2021 July 28, 2021	1. Pembahasan Arahan Dewan Komisaris 2. Pembahasan Materi Board forum 3. Pembahasan Usulan Struktur Organisasi 1. Discussion of the Board of Commissioners' Directions 2. Discussion of Board forum Materials 3. Discussion of the Organizational Structure Proposal	1. Mustaslimah* 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai**** 5. Chandra Arie Setiawan*****	1. Elmamber Petamu Sinaga****** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Maswar Purnama******* 5. Judhi Budi Wirjanto*******
10	27 Agustus 2021 August 27, 2021	1. Pembahasan *Corplan* bersama Konsultan 2. Persetujuan Pengajuan Gugatan Sederhana 3. Pembahasan Arahan Dewan Komisaris 1. Discussion of Corplan with Consultants 2. Approval of a simple lawsuit 3. Discussion of the Board of Commissioners' Directions	1. Mustaslimah* 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai**** 5. Chandra Arie Setiawan*****	1. Elmamber Petamu Sinaga****** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Maswar Purnama******* 5. Judhi Budi Wirjanto*******
11	22 September 2021 September 22, 2021	1. Persiapan CGPI 2021 2. Laporan *Performance* Kinerja Per Agustus 2021 1. Preparation for CGPI 2021 2. Performance Report As of August 2021	1. Mustaslimah* 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai**** 5. Chandra Arie Setiawan*****	1. Elmamber Petamu Sinaga****** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Maswar Purnama******* 5. Judhi Budi Wirjanto*******
12	22 Oktober 2021 October 22, 2021	1. Pembahasan Usulan RKAP Tahun 2022 2. Lain-lain 1. Discussion on the 2022 RKAP Proposal 2. Others	1. Mustaslimah* 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai**** 5. Chandra Arie Setiawan*****	1. Elmamber Petamu Sinaga****** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Maswar Purnama******* 5. Judhi Budi Wirjanto*******

No.	Tanggal Date	Agenda Agendas	Peserta Rapat – Dewan Komisaris yang hadir Meeting Participants - Board of Commissioners in attedance	Peserta Rapat – Direksi yang Hadir Meeting Participants - Board of Directors in attedance
13	22 November 2021 November 22, 2021	1. Persetujuan RBB dan RAKB 2. Persiapan Board forum 3. Persetujuan *Corplan* 4. Lain-lain 1. Approval of RBB and RAKB 2. Board forum Preparation 3. Corplan Approval 4. Others	1. Mustaslimah* 2. Zudan Arif Fakrulloh 3. Adie Soesetyantoro 4. Andi Rivai**** 5. Chandra Arie Setiawan*****	1. Elmamber Petamu Sinaga****** 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Maswar Purnama******* 5. Judhi Budi Wirjanto*******

*) Efektif menjabat sejak 11 November 2021. / Effectively served since November 11, 2021.
**) Berhenti menjabat sejak tanggal 28 Juni 2021. / Stopped serving since June 28, 2021.
***) Berhenti menjabat sejak tanggal 10 Maret 2021. / Stopped serving since March 10, 2021.
****) Efektif menjabat sejak 11 Februari 2021. / Effective in office since February 11, 2021.
*****) Efektif menjabat sejak 25 Januari 2022. / Effective January 25, 2022.
******) Efektif menjabat sejak 19 Januari 2021. / Effective since January 19, 2021
*******) Efektif menjabat sejak 11 November 2021. / Effective since November 11, 2021

Frekuensi dan Kehadiran Rapat Dewan Komisaris

Selama tahun 2021, Dewan Komisaris telah melaksanakan rapat internal sebanyak 13 (tiga belas) kali dan rapat gabungan Dewan Komisaris bersama Direksi sebanyak 13 (tiga belas) kali. Adapun frekuensi dan kehadiran masing-masing anggota Dewan Komisaris adalah sebagai berikut.

Frequency and Attendance of Board of Commissioners' Meetings

In 2021, the Board of commissioners held 13 (thirteen) internal meetings and 13 (thirteen) joint meetings between the Board of Commissioners and the Board of Directors. The frequency and attendance of each member of the Board of Commissioners is as follows.

Tabel Frekuensi dan Kehadiran Rapat Dewan Komisaris
Table of Frequency and Attendance of Board of Commissioners Meeting

Nama Name	Jabatan Position	Rapat Dewan Komisaris Board of Commissioners Meeting			Rapat Gabungan Dewan Komisaris dengan Direksi the Board of Commissioners and the Board of Directors		
		Jumlah dan Persentasi Kehadiran Number and Percentage of Attedance			Jumlah dan Persentasi Kehadiran Number and Percentage of Attedance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attedance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attedance	Persentase Percentage
Mustaslimah*	Komisaris Utama President Commissioner	6	6	100	5	5	100
Abdul Rachman**	Komisaris Utama President Commissioner	7	7	100	8	8	100
Iqbal Latanro***	Komisaris Commissioner	3	3	100	2	2	100
Zudan Arif Fakrulloh	Komisaris Independen Independent Commissioner	13	13	100	13	13	100
Adie Soesetyantoro	Komisaris Independen Independent Commissioner	13	13	100	13	13	100
Andi Rivai****	Komisaris Independen Independent Commissioner	13	13	100	13	13	100
Chandra Arie Setiawan*****	Komisaris Independen Independent Commissioner	6	6	100	5	5	100

* Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021, efektif menjabat sejak 11 November 2021.
** Berhenti berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021.
*** Telah mengundurkan diri 10 Maret 2021 dan diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021
**** Efektif menjabat sejak 11 Februari 2021.
***** Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021, sedang dalam uji fit & proper dari OJK

* Appointed based on the Circular Decision of Shareholders June 28, 2021, effective in office since November 11, 2021.
** Terminated based on the Circular Decision of the Shareholders June 28, 2021.
*** Resigned on March 10, 2021 and dismissed based on the Circular Decision of the Shareholders June 28, 2021
**** Effective in office since February 11, 2021.
***** Appointed based on the Circular Decision of Shareholders June 28, 2021, currently under fit & proper test from FSA

Selama tahun 2021, RUPS Tahunan dan RUPS Luar Biasa dilakukan secara sirkuler sehingga tidak terdapat kehadiran Dewan Komisaris pada RUPS.

During 2021, the Annual GMS and Extraordinary GMS are conducted in a circular manner so that there is no presence of the Board of Commissioners at the GMS.

Pelatihan dan/atau Peningkatan Kompetensi Anggota Dewan Komisaris

Untuk meningkatkan kapasitas anggota Dewan Komisaris, maka setiap anggota Dewan Komisaris berhak untuk mendapatkan pendidikan berkelanjutan. Adapun pendidikan berkelanjutan tersebut diatuangkan dalam Rencana Program Kerja Dewan Komisaris, dalam hal pendidikan berkelanjutan dilakukan di luar program kerja yang telah ditetapkan sebelumnya, maka disampaikan dalam Rapat Dewan Komisaris untuk mendapat persetujuan Rapat.

Pendidikan berkelanjutan tersebut di atas diatur dalam Keputusan Dewan Komisaris tentang Penyempurnaan Pedoman dan Tata Tertib Kerja Dewan Komisaris Nomor KEP.DEKOM/009/IX/2021 tanggal 16 September 2021.

Training and/or Development of Board of Commissioners' Competence

To increase the capacity of members of the Board of Commissioners, each member of the Board of Commissioners has the right to receive continuing education. The continuing education is stated in the Work Program Plan of the Board of Commissioners, in the event that continuing education is carried out outside the work program that has been previously determined, it will be submitted at the Board of Commissioners Meeting to obtain the approval of the Meeting.

The continuing education mentioned above is regulated in the Decree of the Board of Commissioners regarding the Completion of the Guidelines and Work Order of the Board of Commissioners Number KEP.DEKOM/009/IX/2021 dated September 16, 2021.

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/ Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
Mustaslimah*	Komisaris Utama President Commissioner	Pembekalan *Good Corporate Governance* Briefing on Good Corporate Governance	Webinar 22 Juli 2021 Webinar July 22, 2021	Bank Mandiri
		Pembekalan *Risk Management* Risk Management Briefing	Webinar 23 Juli 2021 Webinar July 23, 2021	Bank Mandiri
Abdul Rachman**	Komisaris Utama President Commissioner	Pengendalian Gratifikasi dan Anti Suap Perbankan Gratification Control and Anti-Bribery Banking	Webinar 22 Februari 2021 Webinar February 22, 2021	FKDKP
		Efektivitas Pengawasan Dewan Komisaris dalam Menjaga Kepatuhan Bank The Effectiveness of Board of Commissioners' Supervision in Maintaining Bank Compliance	Webinar 25 Maret 2021 Webinar March 25, 2021	FKDKP
		Manajemen Risiko melalui Pengawasan Terpadu Institusi Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) dengan Perbankan terhadap Kegiatan *Money Loundering* di Era Pandemi Risk Management through Integrated Supervision of Financial Transaction Reports and Analysis Center Institutions (PPATK) with Banking on Money Loundering Activities in the Pandemic Era	Webinar 31 Mei 2021 Webinar May 31, 2021	Pastika Praveena Bina Mandiri & LSPP
Iqbal Latanro***	Komisaris Commissioner	Pengendalian Gratifikasi dan Anti Suap Perbankan Gratification Control and Anti-Bribery Banking	Webinar 22 Februari 2021 Webinar February 22, 2021	FKDKP
Zudan Arif Fakrulloh	Komisaris Independen Independent Commissioner	Manajemen Risiko melalui Pengawasan Terpadu Institusi Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) dengan Perbankan terhadap Kegiatan *Money Loundering* di Era Pandemi Risk Management through Integrated Supervision of Financial Transaction Reports and Analysis Center Institutions (PPATK) with Banking on Money Loundering Activities in the Pandemic Era	Webinar 31 Mei 2021 Webinar May 31, 2021	Pastika Praveena Bina Mandiri & LSPP

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/ Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
Adie Soesetyantoro	Komisaris Independen Independent Commissioner	Efektivitas Pengawasan Dewan Komisaris dalam Menjaga Kepatuhan Bank The Effectiveness of Board of Commissioners' Supervision in Maintaining Bank Compliance	Webinar 25 Maret 2021 Webinar March 25, 2021	FKDKP
		Manajemen Risiko melalui Pengawasan Terpadu Institusi Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) dengan Perbankan terhadap Kegiatan *Money Loundering* di Era Pandemi Risk Management through Integrated Supervision of Financial Transaction Reports and Analysis Center Institutions (PPATK) with Banking on Money Loundering Activities in the Pandemic Era	Webinar 31 Mei 2021 Webinar May 31, 2021	Pastika Praveena Bina Mandiri & LSPP
Andi Rivai****	Komisaris Independen Independent Commissioner	Pengendalian Gratifikasi dan Anti Suap Perbankan Gratification Control and Banking Anti-Bribery	Webinar 22 Februari 2021 Webinar February 22, 2021	FKDKP
		Efektivitas Pengawasan Dewan Komisaris dalam Menjaga Kepatuhan Bank The Effectiveness of Board of Commissioners' Supervision in Maintaining Bank Compliance	Webinar 25 Maret 2021 Webinar March 25, 2021	FKDKP
		Manajemen Risiko melalui Pengawasan Terpadu Institusi Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) dengan Perbankan terhadap Kegiatan *Money Loundering* di Era Pandemi Risk Management through Integrated Supervision of Financial Transaction Reports and Analysis Center Institutions (PPATK) with Banking on Money Loundering Activities in the Pandemic Era	Webinar 31 Mei 2021 Webinar May 31, 2021	Pastika Praveena Bina Mandiri & LSPP
		Executive Overview: Bank Management Executive Overview: Bank Management	Webinar 30 Juli dan 02 Agustus 2021 Webinars July 30 and August 02 2021	LPPI
Chandra Arie Setiawan*****	Komisaris Independen Independent Commissioner	*Training* Analisis Laporan Keuangan dan *Risk Management* Financial Report Analysis and Risk Management Training	Webinar 21 Juli 2021 Webinar July 21, 2021	Bank Mandiri Taspen
		Pembekalan *Good Corporate Governance* Briefing on Good Corporate Governance	Webinar 22 Juli 2021 Webinar July 22, 2021	Bank Mandiri
		Pembekalan *Risk Management* Risk Management Briefing	Webinar 23 Juli 2021 Webinar July 23, 2021	Bank Mandiri
		Executive Overview: Bank Management Executive Overview: Bank Management	Webinar 30 Juli dan 02 Agustus 2021 Webinars July 30 and August 02, 2021	LPPI
		Full Day Pembekalan Manajemen Risiko Level 1 Komisaris Full Day Debriefing on Risk Management Level 1 Commissioner	Webinar 04-05 Agustus 2021 Webinar August 4-5, 2021	LPPI
		Ujian Manajemen Risiko Level 1 Komisaris Commissioner Level 1 Risk Management Exam	Webinar 07 Agustus 2021 Webinar August 07, 2021	BSMR

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
		Full Day Pembekalan Manajemen Risiko Level 2 Komisaris Full Day Debriefing on Risk Management Level 2 Commissioners	Webinar 20 Agustus 2021 Webinar August 20, 2021	Efektif Pro
		Ujian Manajemen Risiko Level 2 Komisaris Commissioner Level 2 Risk Management Exam	Webinar 21 Agustus 2021 Webinar August 21, 2021	BSMR

* Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021, efektif menjabat sejak 11 November 2021.
** Berhenti berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021.
*** Telah mengundurkan diri 10 Maret 2021 dan diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021
**** Efektif menjabat sejak 11 Februari 2021.
***** Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021, sedang dalam uji fit & proper dari OJK

* Appointed based on the Circular Decision of Shareholders June 28, 2021, effective in office since November 11, 2021.
** Terminated based on the Circular Decision of the Shareholders June 28, 2021.
*** Resigned on March 10, 2021 and dismissed based on the Circular Decision of the Shareholders June 28, 2021
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Program Orientasi Bagi Komisaris Baru

Bank Mantap telah memiliki ketentuan terkait program orientasi bagi Komisaris Baru yang mengacu pada kebijakan induk. Berdasarkan kebijakan induk tersebut, program orientasi pengenalan bagi Komisaris baru Bank dilaksanakan melalui beberapa cara seperti:

1. Program pengenalan dengan melakukan kegiatan *on site* (kunjungan) ke unit-unit baik di Kantor Pusat maupun Kantor Cabang untuk bertemu dan bertatap muka langsung dengan jajaran Bank Mantap di Kantor Pusat maupun Kantor Cabang.
2. Mempelajari dokumen perusahaan seperti antara lain Anggaran Dasar Perusahaan, Rencana Kerja dan Anggaran Perusahaan (RKAP), Pedoman dan Tata Tertib Kerja Dewan Komisaris, laporan tahunan serta peraturan perundang-undangan yang terkait dengan proses bisnis Bank Mantap.

Program orientasi bagi Dewan Komisaris baru dilaksanakan sebagai berikut:

Orientation Program for New Board of Commissioners

Bank Mantap already has provisions related to the orientation program for New Commissioners which refers to the parent policy. Based on the master policy, the orientation program for the introduction of new Commissioners of the Bank is carried out in several ways, such as:

1. An introduction program by conducting on site activities (visits) to units both at the Head Office and Branch Offices to meet and face to face with the ranks of Bank Mantap at the Head Office and Branch Offices.
2. Studying company documents such as the Company's Articles of Association, Work Plan and Company Budget (RKAP), Board of Commissioners' Guidelines and Work Orders, annual reports and laws and regulations related to Bank Mantap's business processes.

The orientation program for the new Board of Commissioners is carried out as follows:

No	Tanggal Date	Topik Topics	Pemateri Speaker	Peserta Participants
1.	05 Juli 2021 July 05, 2021	Perkenalan Struktur Organisasi dan Tugas Tanggungjawab Dewan Komisaris Bank Mandiri Taspen Introduction to the Organizational Structure and Responsibilities of the Board of Commissioners of Bank Mandiri Taspen	Kepala Divisi Corporate Secretary & Legal Head of Corporate Secretary & Legal Division	Mustaslimah Chandra Arie Setiawan
2.	07 Juli 2021 July 07, 2021	*Overview* Kinerja Bank Mandiri Taspen Overview of the Performance of Bank Mandiri Taspen	Direktur Utama President director	Mustaslimah Chandra Arie Setiawan
3.	16 Juli 2021 July 16, 2021	*Overview Risk Management* Overview of Risk Management	Kepala Divisi Risk Management Head of Risk Management Divisi	Mustaslimah Chandra Arie Setiawan
4.	19 Juli 2021 July 19, 2021	*Overview* Internal Audit dan IT Overview of Internal Audit and IT	Kepala Divisi Internal Audit dan Kepala Divisi IT Head of Internal Audit Division and Head of IT Division	Mustaslimah Chandra Arie Setiawan

No	Tanggal Date	Topik Topics	Pemateri Speaker	Peserta Participants
5.	21 Juli 2021 July 21, 2021	Membaca Laporan Keuangan Bank Reading Bank Financial Statements	Kepala Divisi SPM & Accounting Head of SPM & Accounting Division	Chandra Arie Setiawan
6.	23 Juli 2021 July 23, 2021	Pembekalan *Risk Management* Risk Management Briefing	Mandiri University Mandiri University	Mustaslimah Chandra Arie Setiawan
7.	27 Juli 2021 July 27, 2021	Pembekalan GCG GCG debriefing	Mandiri University Mandiri University	Mustaslimah Chandra Arie Setiawan

Tata Cara dan Frekuensi Pemberian Nasihat

Tata cara dan frekuensi pemberian nasihat oleh Dewan Komisaris dilaksanakan sebagai berikut:

1. Dewan Komisaris memberikan nasihat kepada Direksi yang dilaksanakan melalui Rapat mengundang Direksi yang dilaksanakan setiap 1 (satu) bulan sekali.
2. Pemberian nasihat juga dapat dilaksanakan sewaktu-waktu sesuai keperluan dengan mengundang Dewan Komisaris melalui suatu forum rapat maupun kegiatan lainnya yang dihadiri oleh Dewan Komisaris.

Procedures and Frequency of Giving Advice

The procedures and Frequency for providing advice by the Board of Commissioners were carried out as follows:

1. The Board of Commissioners provided advice to the Board of Directors which is carried out through a meeting inviting the Board of Directors which is held once a month.
2. Providing advice could also be carried out at any time as needed by inviting the Board of Commissioners through a meeting forum or other activities attended by the Board of Commissioners.

Rekomendasi, Pelaksanaan Tugas Dewan Komisaris, Serta Pengawasan Implementasi Strategi Perseroan

Segala sesuatu yang dibicarakan dan diputuskan dalam Rapat Dewan Komisaris dituangkan dalam risalah Rapat paling kurang berisi: waktu dan tempat, agenda, rekomendasi dan tindak lanjut, daftar hadir dan tanda tangan seluruh peserta Rapat yang hadir (berdasarkan jenis Rapat). Rekomendasi ini disampaikan kepada Direksi untuk ditindaklanjuti. Selama tahun 2021 dewan komisaris telah menyampaikan rekomendasi kepada Direksi sebanyak 17 (tujuh belas) kali.

Sesuai Pedoman dan Tata tertib Kerja Dewan Komisaris yang merupakan rangkuman beberapa ketentuan eksternal terkait tugas-tugas Dewan Komisaris, adapun salah satu tugas pokok Dewan Komisaris adalah melakukan pengawasan terhadap pengurusan operasional Bank yang dilakukan Direksi serta memberi nasihat kepada Direksi termasuk mengenai rencana kerja, pengembangan bisnis Bank, pelaksanaan ketentuan Anggaran Dasar dan keputusan RUPS serta peraturan perundangan yang berlaku.

Dalam pelaksanaan tugasnya melakukan pengawasan tersebut dilakukan melalui pembahasan dalam Rapat Dewan Komisaris yang membahas terkait Perseroan, baik terkait strategi, bisnis maupun operasionalnya, dengan bahan bersumber dari hasil rekomendasi Komite-komite, dari anggota Direksi secara langsung maupun dari unit kerja terkait yang diundang secara khusus dalam rapat Dewan Komisaris, Rapat Komite dan rapat Dewan Komisaris mengundang Direksi.

Untuk pengawasan implementasi strategi Perseroan dilakukan Dewan Komisaris dengan melakukan kajian dan memberikan pendapat tentang strategi usaha yang diterapkan Bank, melakukan penilaian, memberikan pendapat serta nasihat

Recommendations, Implementation of The Tasks of the Board of Commissioners, and Supervision of the Implementation of the Company's Strategy

Everything discussed and decided in the Meeting of the Board of Commissioners is stated in the minutes of the Meeting which at least contains: time and place, agenda, recommendations and follow-up, list of attendance and signatures of all meeting participants present (based on the type of meeting). This recommendation is submitted to the Board of Directors for follow-up. During 2021 the board of commissioners submitted recommendations to the Board of Directors 17 (seventeen) times.

In accordance with the Guidelines and Work Procedures of the Board of Commissioners which became a summary of several external provisions related to the duties of the Board of Commissioners, one of the main tasks of the Board of Commissioners was to supervise the operational management of the Bank carried out by the Board of Directors and provide advice to the Board of Directors including on work plans, business development Bank, implementation of the provisions of the Articles of Association and resolutions of the GMS as well as the applicable laws and regulations.

In carrying out its duties, supervision was carried out through discussions in the Board of Commissioners Meeting discussing related to the Company, both related to its strategy, business and operations, with material sourced from the recommendations of the Committees, from members of the Board of Directors directly or from related work units specially invited. In the Board of Commissioners meeting, Committee Meeting and Board of Commissioners meeting invited the Board of Directors.

To supervise the implementation of the Company's strategy, the Board of Commissioners conducted studies and provided opinions on the business strategies implemented by the Bank, conducted assessments, provided opinions and advice on the

atas Rancangan *Bussiness Plan* dan penjabarannya ke dalam Rencana Kerja dan Anggaran Tahunan Bank (RKAP), melakukan pengawasan secara periodik atas pelaksanaan RKAP dan memberikan pendapat atau persetujuan atas perubahan RKAP sesuai dengan ketentuan berlaku. Wujud dari pengawasan yang dilakukan oleh Dewan Komsairis atas implementasi Rencana Bisnis Bank, Dewan Komisaris akan menilai dan melaporkan implementasi pengawasan RBB setiap semester kepada Otortitas Jasa Keuangan. Pada tahun 2021 telah dilaksanakan pelaporan sebagai berikut:

- Laporan Semester I tahun 2021 disampaikan dengan Surat Nomor DEKOM/063/2021 tanggal 13 Agustus 2021
- Laporan Semester II tahun 2021 disampikan dengan Surat nomor DEKOM/013/2022 tanggal 16 februari 2022

Penilaian Kinerja Dewan Komisaris dan Direksi

Penilaian Kinerja Dewan Komisaris

Penilaian kinerja Dewan Komisaris dilakukan oleh Pemegang Saham dalam RUPS Tahunan pada saat penyampaian Laporan tugas pengawasan Dewan Komisaris tersebut kepada RUPS dalam Laporan tahunan Bank, berdasarkan laporan tersebut RUPS menyatakan serta memberikan pembebasan sepenuhnya (*acquit et de charge*) Kepada Dewan Komisaris atas tindakan pengawasan yang dilakukan dalam Tahun Buku yang berakhir pada akhir tahun. Kinerja Dewan Komisaris tercermin dari pencapaian realisasi Program Kerja/Rencana Kerja Tahunan Dewan Komisaris yang seluruhnya telah tercapai. Di samping itu, hasil evaluasi terhadap kinerja Dewan Komisaris secara keseluruhan dan kinerja masing-masing anggota Dewan Komisaris secara individu merupakan bagian tak terpisahkan dalam skema kompensasi/pemberian insentif bagi Dewan Komisaris dan dasar pertimbangan bagi pemegang saham untuk memberhentikan dan/atau menunjuk kembali Dewan Komisaris yang bersangkutan.

Dalam melaksanakan penilaian atas kinerja Dewan Komisaris, Bank Mandiri Taspen telah mengacu pada beberapa ketentuan seperti Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas. Sebagai media penilaian kinerja Dewan Komisaris, dilakukan *self assessment* atas kinerja fungsi pengawasan Dewan Komisaris dan Komite di bawah Dewan komisaris yang disampaikan dalam suatu laporan Dewan Komisaris yang dibuat setiap semester untuk dilaporkan kepada Otoritas Jasa Keuangan. Sedangkan penilaian kinerja Dewan Komisaris tahunan dilaksanakan setiap tahun sekali dalam forum RUPS untuk melaporkan fungsi pengawasan yang telah dilakukan. Pengukuran kinerja Dewan Komisaris merupakan hasil kerja kolegial dari seluruh Dewan Komisaris yang tercermin dalam satu kesatuan pada realisasi Rencana Kerja dan Anggaran Perusahaan (RKAP) secara tahunan.

PROSEDUR PELAKSANAAN PENILAIAN KINERJA DEWAN KOMISARIS

Prosedur penilaian kinerja Dewan Komisaris yang dilaksanakan oleh Pemegang Saham melalui RUPS adalah sebagai berikut:

1. Dewan Komisaris wajib menyampaikan laporan kinerja Dewan Komisaris dan Anggota Dewan Komisaris untuk dievaluasi oleh Pemegang Saham dalam RUPS.

Business Plan Draft and its elaboration into the Bank's Annual Work Plan and Budget (RKAP), conducted periodic supervision on the implementation of the RKAP and provide opinions or approvals on changes to the RKAP in accordance with applicable regulations. As a result of the supervision carried out by the Board of Commissioners on the implementation of the Bank's Business Plan, the Board of Commissioners assessed and reported the implementation of Bank Business Plan supervision every semester to the Financial Services Authority. In 2021, the following reports have been carried out:

- Semester I 2021 report submitted by Letter Number DEKOM/063/2021 dated August 13, 2021
- Semester II 2021 report is attached with Letter number DEKOM/013/2022 dated 16 February 2022

Performance Assessment the Board of Commissioners and Board of Directors

Performance Assessment the Board of Commissioners

The performance assessment of the Board of Commissioners was carried out by the Shareholders at the Annual GMS at the time the Board of Commissioners' supervisory duties report was submitted to the GMS in the Bank's Annual Report in the Fiscal Year ending at the end of the year. The performance of the Board of Commissioners was reflected in the realization of the Work Program/Annual Work Plan of the Board of Commissioners, which had all been achieved. In addition, the results of the evaluation of the overall performance of the Board of Commissioners and the performance of each member of the Board of Commissioners individually became an integral part of the compensation/incentive scheme for the Board of Commissioners and a basis for consideration for shareholders to dismiss and/or reappoint the Board of Commissioners concerned.

In assessing the performance of the Board of Commissioners, Bank Mandiri Taspen referred to several provisions such as Law No. 40 of 2007 concerning Limited Liability Companies. As a medium for evaluating the performance of the Board of Commissioners, a self-assessment was carried out on the performance of the supervisory function of the Board of Commissioners and Committees under the Board of Commissioners which was submitted in a Board of Commissioners report which was made every semester to be reported to the Financial Services Authority. Meanwhile, the annual performance assessment of the Board of Commissioners was carried out every year in the GMS forum to report the supervisory function that had been carried out. The measurement of the performance of the Board of Commissioners became the result of the collegial work of the entire Board of Commissioners, which was reflected in one unit in the realization of the Annual Work Plan and Budget (RKAP).

PROCEDURES FOR PERFORMANCE ASSESSMENT BOARD OF COMMISSIONERS

The procedures for assessing the performance of the Board of Commissioners carried out by the Shareholders through the GMS are as follows:

1. The Board of Commissioners shall submit a performance report of the Board of Commissioners and Members of the Board of Commissioners to be evaluated by the Shareholders in the GMS.

2. Kinerja Dewan Komisaris ditentukan berdasarkan tugas kewajiban yang tercantum dalam peraturan perundang-undangan yang berlaku dan Anggaran Dasar maupun amanat Pemegang Saham.
3. Hasil evaluasi kinerja masing-masing Anggota Dewan Komisaris secara individual merupakan salah satu dasar pertimbangan bagi Pemegang Saham untuk memberhentikan dan/atau menunjuk kembali Anggota Dewan Komisaris yang bersangkutan.
4. Hasil evaluasi kinerja tersebut merupakan sarana penilaian serta peningkatan efektivitas Dewan Komisaris.

KRITERIA PENILAIAN KINERJA DEWAN KOMISARIS

Kriteria evaluasi yang digunakan untuk menilai kinerja Dewan Komisaris dan individu Anggota Dewan Komisaris adalah pelaksanaan fungsi Dewan Komisaris dalam melakukan pengawasan dan memberikan nasihat kepada Direksi demi kepentingan Bank dan Pemegang Saham khususnya serta pihak yang berkepentingan pada umumnya.

Penilaian tersebut dilaksanakan secara tahunan dengan kriteria evaluasi sebagai berikut:
1. Pelaksanaan tugas dan fungsi pengawasan oleh Komisaris sesuai Anggaran Dasar.
2. Kepatuhan terhadap ketentuan yang berlaku.
3. Tingkat kesehatan bank.
4. Tingkat kehadirannya dalam rapat Dewan Komisaris maupun rapat dengan komite-komite Pendukungnya
5. Keterlibatan Dewan Komisaris dalam penugasan penugasan tertentu.

PIHAK YANG MELAKUKAN PENILAIAN

Pihak yang melakukan penilaian terhadap kinerja Dewan Komisaris adalah Pemegang Saham melalui RUPS berdasarkan kewajiban yang tercantum dalam Perundang-undangan yang berlaku dan Anggaran Dasar maupun amanat Pemegang Saham. Dewan Komisaris akan mempertanggungjawabkan kinerja mereka pada periode 2021 dalam RUPS yang diselenggarakan pada tahun 2022.

HASIL PENILAIAN KINERJA DEWAN KOMISARIS

Penilaian kinerja Dewan Komisaris dilakukan oleh Pemegang Saham dalam RUPS Tahunan pada saat penyampaian Laporan tugas pengawasan Dewan Komisaris tersebut kepada RUPS dalam Laporan tahunan Bank, berdasarkan laporan tersebut RUPS menyatakan serta memberikan pembebasan sepenuhnya (*acquit et de charge*) Kepada Dewan Komisaris atas tindakan pengawasan yang dilakukan dalam Tahun Buku yang berakhir pada akhir tahun. Kinerja Dewan Komisaris tercermin dari pencapaian realisasi Program Kerja/Rencana Kerja Tahunan Dewan Komisaris yang seluruhnya telah tercapai.

Di samping itu, hasil evaluasi terhadap kinerja Dewan Komisaris secara keseluruhan dan kinerja masing-masing anggota Dewan Komisaris secara individu merupakan bagian tak terpisahkan dalam skema kompensasi/pemberian insentif bagi Dewan Komisaris dan dasar pertimbangan bagi pemegang saham untuk memberhentikan dan/atau menunjuk kembali Dewan Komisaris yang bersangkutan.

2. The performance of the Board of Commissioners shall be determined based on the duties of obligations stated in the prevailing laws and regulations and the Articles of Association and mandate of the Shareholders.
3. The results of performance evaluation of each Member of the Board of Commissioners individually is one of the basis of consideration for shareholders to dismiss and/ or re-appoint members of the board of commissioners concerned.
4. The results of the performance evaluation are a means of assessment and improvement of the effectiveness of the Board of Commissioners.

BOARD OF COMMISSIONERS' PERFORMANCE ASSESSMENT CRITERIA

Evaluation criteria used to assess the performance of the Board of Commissioners and individual Members of the Board of Commissioners is the implementation of the functions of the Board of Commissioners in conducting supervision and providing advice to the Board of Directors for the benefit of the Bank and its shareholders in particular as well as interested parties in general.

The assessment is conducted on an annual basis with the following evaluation criteria:
1. Implementation of supervisory duties and functions by the Commissioner in accordance with the Articles of Association.
2. Compliance with applicable regulations.
3. Bank health level.
4. The level of attendance in meetings of the Board of Commissioners and meetings with supporting committees
5. Involvement of the Board of Commissioners in the assignment of certain assignments.

PARTIES CONDUCTING THE ASSESSMENT

The party that evaluates the performance of the Board of Commissioners is the Shareholders through the GMS based on the obligations contained in the applicable legislation and the Articles of Association as well as the mandate of the Shareholders. The Board of Commissioners will be responsible for their performance in the 2021 period at the GMS to be held in 2022.

BOARD OF COMMISSIONERS ' PERFORMANCE ASSESSMENT RESULTS

The performance of the Board of Commissioners is carried out by the Shareholders at the Annual GMS when submitting the Board of Commissioners' supervisory work report to the GMS in the Bank's annual report, based on the report the GMS states and provides full exemption (acquit et de charge) to the Board of Commissioners for supervisory actions taken in the Fiscal Year ending at the end of the year. The performance of the Board of Commissioners is reflected in the achievement of the Board of Commissioners' Annual Work Plan/Work Plan which has all been achieved.

In addition, the results of the evaluation of the Board of Commissioners' overall performance and the performance of each member of the Board of Commissioners individually are an integral part of the compensation/incentive scheme for the Board of Commissioners and are a basis for shareholders to dismiss and/ or reappoint the Board of Commissioners concerned.

Penilaian Kinerja Direksi

PROSEDUR PELAKSANAAN PENILAIAN KINERJA DIREKSI

Sebagai bentuk pengukuran atas pencapaian target kinerja yang telah dilaksanakan oleh Direksi, maka perlu dilakukan penilaian terhadap Direksi secara kolektif maupun masing-masing anggota Direksi. Penilaian Direksi dilakukan secara berkala dan saat pertanggung jawaban laporan tahunan pada RUPS Tahunan 2021. Pelaksanaan RUPS untuk pertanggungjawaban laporan tahunan tahun buku 2020, pada kesempatan tersebut pemegang saham menerima laporan tahunan perusahaan tahun buku 2020 mengenai keadaan jalannya perusahaan dan hasil yang telah dicapai, dan selanjutnya menyatakan memberikan pembebasan sepenuhnya pertanggungjawaban (*aquit et decharge*) Direksi Bank untuk operasional Bank selama tahun buku 2020.

Untuk Direksi secara individu, dinilai setiap tahun untuk melihat kinerja masing-masing anggota Direksi dalam pelaksanaan tugas dan tanggungjawabnya. Penilaian tersebut dilaksanakan berdasarkan target yang ditetapkan dalam *Key Performace Indicator* (KPI) yang telah disepakati bersama dari awal tahun sesuai pembidangannya masing-masing.

KRITERIA PENILAIAN KINERJA DIREKSI

Keberhasilan kinerja Direksi akan tercermin dalam satu kesatuan pada realisasi rencana kerja dan Anggaran Perusahaan (RKAP) secara tahunan, penilaian berdasarkan parameter kinerja kolegial dan kinerja individual/sektoral dengan mempertimbangkan faktor kuantitatif dan kulitatif. Penilaian Direksi akan mencakup Tingkat kesehatan bank yang mencakup aspek profl risiko, *Good Corporate Governance* (GCG) rentabilitas dan permodalan Bank.

Penilaian Direksi dilaksanakan secara berkala dan tahunan berdasarkan *Key Performace Indicator* (KPI), secara garis besarnya mengacu pada 4 (empat) kriteria penilaian berdasarkan perspektif keuangan, perspektif pelanggan, perspektif aliansi dan strategi, serta perspektif pengembangan.

1. Direktur Utama
   - Tercapainya target laba, kredit funding, NPL dan rasio *financial* sesuai target
   - Inisiatif jaringan kantor sesuai dengan target bank
   - Meningkatkan EDAPEM (Taspen & ASABRI)
   - Mendapatkan penilaian terhadap layanan Taspen di Cabang minimal 85
   - Mempertahankan hasil pemeringkatan penerapan Tata Kelola melalui CGPI dengan predikat " *most trusted*"
   - Penyelenggaraan *Service & Culture competition* dan Mantap *Best Employee* sebagai *event Culture*
2. Direktur Compliance & Control
   - Tercapainya target laba, kredit funding, NPL dan rasio financial sesuai target
   - Memberikan rekomendasi tindak lanjut minimal untuk seluruh temuan Auditor (Audit OJK dan Mandiri)
   - Menjaga Tingkat Kesehatan Bank Mandiri Taspen pada Peringkat komposit 2 (sehat)
   - Mendapatkan penilaian terhadap layanan Taspen di Cabang minimal 85

Board of Directors Performance Assessment

PERFORMANCE ASSESSMENT PROCEDURE OF THE BOARD OF DIRECTORS

As a form of measurement of the achievement of performance targets that have been implemented by the Board of Directors, it is necessary to evaluate the Board of Directors collectively and each member of the Board of Directors. The Board of Directors' assessment was carried out periodically and during the accountability of the annual report at the 2021 Annual GMS. Implementation of the GMS for accountability for the 2020 financial year annual report, on this occasion the shareholders received the company's annual report for the 2020 financial year regarding the state of the company's operations and the results that had been achieved, and furthermore declared to provide full release of responsibility (aquit et decharge) of the Bank's Directors for the Bank's operations during the 2020 financial year.

Individual Directors were assessed annually to see the performance of each member of the Board of Directors in carrying out their duties and responsibilities. The assessment was carried out based on the targets set in the Key Performance Indicators (KPI) that had been mutually agreed upon from the beginning of the year according to their respective fields.

BOARD OF DIRECTORS' PERFORMANCE ASSESSMENT CRITERIA

The successful performance of the Board of Directors was reflected in a single unit in the realization of the annual work plan and Company Budget (RKAP), an assessment based on collegial performance parameters and individual/sectoral performance by considering quantitative and qualitative factors. The Board of Directors' assessment covered the soundness of the bank which included aspects of risk profile, Good Corporate Governance (GCG) profitability and bank capital.

Directors' evaluations are carried out periodically and annually based on the Key Performace Indicator (KPI), broadly referring to 4 (four) assessment criteria based on financial perspective, customer perspective, alliance and strategy perspective, and development perspective.

1. President Director
   - The achievement of profit targets, credit funding, NPL and financial ratios according to the target
   - Office network initiatives according to the bank's target
   - Improve EDAPEM (Taspen & ASABRI)
   - Obtain an assessment of Taspen services in branches of at least 85
   - Maintain the results of the GCG implementation ranking through CGPI with the predicate "most trusted"
   - Organize Service & Culture competition and Best Employee as a event Culture
2. Director of Compliance & Control
   - The achievement of profit targets, credit funding, NPL and financial ratios according to the target
   - Provide minimum follow-up recommendations for all Auditor findings (OJK and Independent Audits)
   - Maintain a Bank Mandiri Taspen Soundness Level at composite rating 2 (healthy)
   - Obtain an assessment of Taspen services in branches of at least 85

- Mempertahankan hasil pemeringkatan penerapan Tata Kelola melalui CGPI dengan predikat " *most trusted*"
- Menyelenggarakan Sertifikasi AMLO sesuai dengan ketentuan

3. Direktur Business
   - Tercapainya target laba, kredit funding, NPL dan rasio *financial* sesuai target
   - Meningkatkan EDAPEM (Taspen & ASABRI)
   - Penyaluran KUR sesuai dengan plafond yang diberikan Pemerintah
   - Peningkatan komposisi akuisisi rekening aktif Cabang / DH Sebesar 70% (Miror RDB & DPM)
   - Peningkatan komposisi transaksi *Channel Non* cabang (ATM & Mobile) 3 juta transaksi
   - Mendapatkan penilaian terhadap layanan Taspen di Cabang minimal 85
   - Mempertahankan hasil pemeringkatan penerapan Tata Kelola melalui CGPI dengan predikat " *most trusted*"
   - Pengembangan Aplikasi MAc'S yang terintregasi dengan *Loan Originated System* (LOS) dan Optimalisasi penggunaan Mac's untuk meningkatkan produktivitas AOP di seluruh cabang Bank Mandiri Taspen
4. Direktur IT & Network
   - Mempertahankan hasil pemeringkatan penerapan Tata Kelola melalui CGPI dengan predikat "*most trusted*"
   - Tercapainya target laba, kredit funding, NPL dan rasio financial sesuai target
   - Meningkatkan EDAPEM (Taspen & ASABRI)
   - Inisiatif Jaringan Kantor sesuai dengan target Bank
   - Mendapatkan penilaian terhadap layanan Taspen di Cabang minimal 85
   - Memastikan 60% Pegawai di bidang IT memiliki sertifikat *training* sesuai core pekerjaan untuk meminimalisir Resiko Operasional
5. Direktur Finance, Risk & Operations
   - Tercapainya target laba, kredit funding, NPL dan rasio financial sesuai target
   - Mengembangjan sistem New LOS untuk memastikan SLA pengajuan kredit bisa lebih cepat dan tetap prudent
   - Memastikan pelaksanaan *Review* model PSAK 71
   - Mendapatkan penilaian terhadap layanan Taspen di Cabang minimal 85
   - Memastikan pengembangan pelaporan Apollo dan Antasena sesuai dengan *timeline*
   - Mempertahankan hasil pemeringkatan penerapan Tata Kelola melalui CGPI dengan predikat " *most trusted*"
   - Memastikan Sertifikasi Management Risiko sesuai dengan ketentuan

PIHAK YANG MELAKUKAN PENILAIAN KINERJA

Penilaian kinerja terhadap pelaksanaan tugas Direksi secara kolektif kolegial dilaksanakan dalam forum RUPS dievaluasi oleh Dewan Komisaris dan disampaikan kepada Pemegang Saham dalam RUPS, sedangkan *assessment* masing-masing Direksi dengan berdasarkan KPI masing-masing yang dinilai per semester oleh Dewan Komisaris.

HASIL PENILAIAN KINERJA DIREKSI

Pelaksanaan RUPS untuk pertanggungjawaban laporan tahunan 2020. Hasil penilaian pemegang saham menunjukkan bahwa

- Maintain the results of the GCG implementation ranking through CGPI with the predicate "most trusted"
- Carry out AMLO Certification in accordance with the provisions

3. Director of Business
   - Achievement of profit target, funding credit, NPL and financial ratio according to target
   - Increase EDAPEM (Taspen & ASABRI)
   - KUR distribution is in accordance with the ceiling provided by the Government
   - An increase in the composition of active Branch / DH account acquisitions by 70% (RDB Mirror & DPM)
   - Increase in the composition of Non-Branch Channel transactions (ATM & Mobile) by 3 million transactions
   - Get an assessment of Taspen services at the branch at least 85
   - Maintaining the results of the GCG implementation rating through CGPI with the "most trusted" predicate
   - MAC'S Application Development which is integrated with Loan Originated System (LOS) and Optimization of Mac's usage to increase AOP productivity in all Mandiri Taspen Bank branches
4. Director of IT & Network
   - Maintaining the results of the GCG implementation rating through CGPI with the "most trusted" predicate
   - The achievement of profit targets, credit funding, NPL and financial ratios according to the target
   - Improve EDAPEM (Taspen & ASABRI)
   - Office Network Initiative in accordance with the Bank's target
   - Obtain an assessment of Taspen services in branches of at least 85
   - Ensure that 60% of employees in the IT field had training certificates according to their core work to minimize operational risks
5. Director of Finance, Risk & Operations
   - Achievement of profit target, funding credit, NPL and financial ratio according to target
   - Develop the New LOS system to ensure that SLA credit applications can be faster and remain prudent
   - Ensure the implementation of PSAK 71 model review
   - Get an assessment of Taspen services at the branch at least 85
   - Ensure the development of Apollo and Antasena reporting according to the timeline
   - Maintaining the results of the GCG implementation rating through CGPI with the "most trusted" predicate
   - Ensuring Risk Management Certification complies with regulations

PARTIES CONDUCTING PERFORMANCE ASSESSMENT

Performance assessment of the implementation of the duties of the Board of Directors is collectively collegially carried out in the GMS forum evaluated by the Board of Commissioners and submitted to the Shareholders in the GMS, while the assessment of each Board of Directors based on their respective KPIs assessed per semester by the Board of Commissioners.

PERFORMANCE ASSESSMENT RESULTS OF DIRECTORS

Implementation of the GMS for the 2020 annual report accountability. The results of the shareholder assessment show

pemegang saham telah menerima laporan tahunan perusahaan tahun buku 2020 mengenai keadaan jalannya perusahaan dan hasil yang telah dicapai, selanjutnya menyatakan memberikan pembebasan sepenuhnya pertanggungjawaban (*aquit et decharge*) Direksi Bank untuk operasional Bank selama tahun 2020, pembebasan pertanggungjawaban (*aquit et decharge*) juga diberikan kepada Direksi yang sudah tidak menjabat lagi sebelum berakhir tahun Buku 2020.

Penilaian KPI individu oleh Dewan Komisaris menujukkan bahwa tiap-tiap Direksi telah melaksanakan tugas dan tanggung jawabnya dengan sangat baik. Hasil penilaian kinerja direksi berdasarkan KPI yang telah disepakati sebelumnya akan menjadi bahan pertimbangan dalam pelaksanaan remunerasi dan nominasi terhadap masing masing Direksi selanjutnya.

Penilaian Kinerja Komite di Bawah Dewan Komisaris dan Dasar Penilaiannya

Dalam rangka meningkatkan peran Dewan Komisaris dalam menjalankan fungsi pengawasan, Dewan Komisaris telah membentuk 3 (tiga) komite yaitu:
1. Komite Audit
2. Komite Remunerasi dan Nominasi
3. Komite Pemantau Risiko

Dewan Komisaris secara periodik (tahunan) melakukan penilaian atas efektivitas kinerja komite-komite di bawah Dewan Komisaris. Dewan Komisaris menilai bahwa selama tahun 2021 komite-komite telah menjalankan tugas dan tanggung jawabnya dengan cukup efektif dilihat dari pencapaian *Key Performance Indicator* (KPI) masing-masing komite.

Masing-masing komite dinilai berdasarkan rencana kerja serta *Charter* dari masing-masing Komite dengan indikator penilaian mencakup jumlah pelaksanaan rapat, kehadiran rapat, materi-materi yang dibahas dalam Rapat serta penugasan lainnya oleh Dewan Komisaris.

Komite Audit memiliki tugas dan tanggung jawab melakukan pengawasan atas hal-hal yang terkait dengan informasi keuangan, sistem pengendalian internal (*internal control system*), efektivitas pemeriksaan oleh auditor eksternal dan internal, efektivitas pelaksanaan manajemen risiko serta kepatuhan terhadap peraturan perundang-undangan yang berlaku. Selama tahun 2021, Komite Audit telah memantau dan mengevaluasi perencanaan dan pelaksanaan audit serta tindak lanjut hasil audit dalam rangka menilai kecukupun pengendalian internal.

Komite Remunerasi dan Nominasi memiliki tugas dan tanggung jawab membantu Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap anggota Direksi dan Dewan Komisaris. Selama tahun 2021, Komite Remunerasi dan Nominasi telah membantu Dewan Komisaris memperoleh dan menganalisis data bakal calon Direksi dan calon Dewan Komisaris yang memenuhi syarat untuk diusulkan dalam RUPS serta mengusulkan sistem remunerasi yang sesuai bagi Direksi dan Dewan Komisaris berupa sistem penggajian/honorarium, fasilitas/tunjangan, tantiem.

that the shareholders have received the company's annual report for the 2020 financial year regarding the state of the company's operations and the results that have been achieved, further stating that they have fully released the responsibility (aquit et decharge) of the Bank's Directors for the Bank's operations. During 2020, exemption from liability (aquit et decharge) was also granted to Directors who were no longer in office before the end of the 2020 Financial Year.

The individual KPI assessment by the Board of Commissioners shows that each of the Directors has carried out their duties and responsibilities very well. The results of directors' performance appraisal based on previously agreed KPIs will be taken into consideration in the implementation of the remuneration and nominations for each of the subsequent Directors.

Performance Assessment of Committees Under the Board of Commissioners and the Basis of Their Rating

In order to improve the role of the Board of Commissioners in carrying out its supervisory function, the Board of Commissioners formed 3 (three) committees, namely:
1. Audit Committee
2. Remuneration and Nomination Committee
3. Risk Monitoring Committee

The Board of Commissioners periodically (annually) evaluates the effectiveness of the performance of the committees under the Board of Commissioners. The Board of Commissioners considered that during 2021 the committees carried out their duties and responsibilities quite effectively, judging from the achievement of the Key Performance Indicators (KPI) of each committee.

Each committee is assessed based on the work plan and charter of each committee with assessment indicators including the number of meetings held, meeting attendance, materials discussed at the meeting and other assignments by the Board of Commissioners.

The Audit Committee has the duties and responsibilities of supervising matters related to financial information, the internal control system, the effectiveness of audits by external and internal auditors, the effectiveness of risk management implementation and compliance with applicable laws and regulations. During 2021, the Audit Committee monitored and evaluated the planning and implementation of the audit as well as the follow-up to the audit results in order to assess the adequacy of internal control.

The Remuneration and Nomination Committee has duties and responsibilities to assist the Board of Commissioners in carrying out its functions and duties in areas related to the nomination and remuneration of members of the Board of Directors and Board of Commissioners. During 2021, the Remuneration and Nomination Committee assisted the Board of Commissioners in obtaining and analyzing data on candidates for the Board of Directors and candidates for the Board of Commissioners who met the requirements to be proposed at the GMS as well as proposing an appropriate remuneration system for the Board of Directors and the Board of Commissioners in the form of a salary/honorarium system, facilities/allowances tantiem.

Komite Pemantau Risiko memiliki tugas dan tanggung jawab jawab dalam melakukan pengawasan atas penerapan manajemen risiko Perseroan tetap memenuhi unsur-unsur kecukupan prosedur dan metodologi pengelolaan risiko, sehingga kegiatan usaha Bank tetap dapat terkendali pada batas/limit yang dapat diterima dan menguntungkan. Selama tahun 2021, Komite Pemantau Risiko telah mengevaluasi tekait penyediaan kredit dan penyediaan dana kepada pihak terkait, *recovery plan* Bank Mandiri Taspen serta *review* atas pelaksanaan manajemen risiko di Bank Mandiri Taspen.

The Risk Monitoring Committee has duties and responsibilities in supervising the implementation of the Company's risk management while still meeting the elements of the adequacy of risk management procedures and methodologies, so that the Bank's business activities can be controlled at acceptable and profitable limits. During 2021, the Risk Monitoring Committee evaluated the provision of loans and the provision of funds to related parties, the recovery plan of Bank Mandiri Taspen and a review of the implementation of risk management at Bank Mandiri Taspen.

Mekanisme Pemberhentian dan Pengunduran Diri Dewan Komisaris

Sesuai ketentuan Anggaran Dasar Pasal 15 Ayat 8, anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada perusahaan paling kurang 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya. Selanjutnya dalam jangka 90 (sembilan puluh) hari sejak terjadinya lowongan harus diselenggarakan RUPS untuk mengisinya dengan memperhatikan peraturan perundang-undangan dan Anggaran Dasar.

Pengunduran diri dapat disampaikan kurang dari 30 (tiga puluh) hari dalam hal terdapat penugasan yang bersangkutan oleh pemerintah yang berwenang atau pemegang saham mayoritas dari Pemegang Saham Perseroan.

Jabatan anggota Dewan Komisaris berakhir apabila:

1. Kehilangan kewarganegaraan Indonesia.
2. Mengundurkan diri.
3. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku.
4. Meninggal dunia.
5. Diberhentikan berdasarkan keputusan RUPS.

Mechanism of Termination and Return of the Board of Commissioners

Following the Articles of Association Article 15 Paragraph 8, a member of the Board of Commissioners has the right to resign from his position by giving written notification to the company at least 30 (thirty) days before his resignation. Furthermore, within 90 (ninety) days after the vacancy occurs, a GMS must be held to fill it with due observance of the laws and regulations and the Articles of Association.

The resignation can be submitted by less than 30 (thirty) days if there is a relevant assignment by the competent government or the majority shareholder of the Company's Shareholders.

The position of a member of the Board of Commissioners ends when:

1. Loss of Indonesian citizenship.
2. Resign.
3. No longer fulfills the requirements of applicable laws and regulations.
4. Die.
5. Dismissed based on the decision of the GMS.

Kebijakan Keberagaman Dewan Komisaris dan Direksi

Kebijakan keberagaman komposisi Dewan Komisaris dan Direksi yang diterapkan oleh Bank Mandiri Taspen telah mengacu pada Kebijakan pengurusan perusahaan anak oleh induk serta pada Perjanjian Antar Pemegang Saham Nomor: DIR.PKS/093/2014, Nomor: JAN-18/DIR/2014, dan Nomor: PKS139/DIRUT/0814, tertanggal 21 Agustus 2014, sebagaimana telah diubah dengan Perubahan atas Perjanjian Pemegang Saham Nomor: CEO. PKS/016/2015, Nomor: JAN-99/DIR/2015, dan Nomor: PKS.67/ DIRUT/0415, tertanggal 30 April 2015.

Dalam penetapan anggota Dewan Komisaris dan Direksi, sesuai kebijakan Pemegang Saham, telah mempertimbangkan keberagaman komposisi menyesuaikan dengan kebutuhan dan kompleksitas Bank Mandiri Taspen sehingga diharapkan dalam pengembangan Bank Mandiri Taspen maupun dalam penyelesaian terhadap suatu permasalahan dapat dipertimbangkan dari berbagai persepektif pendidikan, kompetensi dan pengalaman yang dimiliki.

Diversity Policy of the Board of Commissioners and the Board of Directors

The policy on the diversity of the composition of the Board of Commissioners and the Board of Directors implemented by Bank Mandiri Taspen referred to the policies for managing subsidiary companies by the parent as well as in the Inter-Shareholder Agreement Number: DIR.PKS/093/2014, Number: JAN-18/ DIR/2014, and Number: PKS139/DIRUT/0814, dated August 21, 2014, as amended by the Amendment to the Shareholders Agreement Number: CEO.PKS/016/2015, Number: JAN-99/ DIR/2015, and Number: PKS.67/DIRUT/0415 , dated April 30, 2015.

In the appointment of members of the Board of Commissioners and Board of Directors, in accordance with Shareholders' policies, the diversity of composition had been considered according to the needs and complexity of Bank Mandiri Taspen so that it was expected that in the development of Bank Mandiri Taspen and in solving problems, it could be considered from various educational perspectives, competencies and experiences.

Pada periode 2021, keberagaman komposisi Dewan Komisaris yang tercermin dalam pendidikan, pengalaman kerja, usia dan jenis kelamin, dapat dilihat sebagaimana dalam tabel di bawah ini:

In the 2021 period, the diversity of the composition of the Board of Commissioners reflected in education, work experience, age and gender, can be seen as in the table below:

Tabel Keberagaman Komposisi Dewan Komisaris
Table of Diversity in the Composition of the Board of Commissioners

Nama Name	**Jabatan** Position	**Usia** Age	**Jenis Kelamin** Gender	**Pendidikan** Educatioxnal Background	**Pengalaman Kerja** Work Experience	**Keahlian** Experties
Mustaslimah*	Komisaris Utama	56 Tahun	Wanita	Sarjana teknologi pertanian	Memiliki pengalaman kerja di bidang perbankan	Bidang audit, Tata Kelola Perusahaan
	President Commissioner	56 years old	Female	Bachelor of agricultural technology	Have work experience in banking	Audit, Corporate Governance
Abdul Rachman**	Komisaris Utama	67 Tahun	Pria	- Sarjana Ekonomi/ Akuntansi. - *Master Business Administration* (MBA).	Memiliki pengalaman kerja di bidang perbankan	Akuntansi, *Business Administration*
	President Commissioner	67 years old	Male	- Bachelor of Economics/ Accounting. - Master Business Administration (MBA).	Have work experience in banking	Accounting, Business Administration
Iqbal Latanro***	Komisaris	63 Tahun	Pria	- Sarjana Ekonomi - Magister Manajemen Bisnis	Memiliki pengalaman kerja di bidang perbankan	Manajemen
	Commissioner	63 years old	Male	- Bachelor of Economics - Master in Business Management	Have work experience in banking	Management
Zudan Arif Fakrulloh	Komisaris Independen	52 Tahun	Pria	- Sarjana di bidang Hukum - Magister Ilmu Hukum - Doktor Ilmu Hukum	Memiliki pengalaman kerja di bidang pemerintahan	Hukum
	Independent Commissioner	52 years old	Male	- Bachelor in Law - Master in Law - Doctor of Laws	Have work experience in banking	Law
Adie Soesetyantoro	Komisaris Independen	62 Tahun	Pria	Sarjana Ekonomi Manajemen	Memiliki pengalaman kerja di bidang pengawasan perbankan	Manajemen
	Independent Commissioner	62 years old	Male	Bachelor of Management Economics	Have work experience in the field of banking supervision	Management
Andi Rivai****	Komisaris Independen	60 Tahun	Pria	Sarjana Ekonomi Akuntansi *Master Business Administration*	Memiliki pengalaman kerja di bidang penerbangan	Akuntansi, Business Administration
	Independent Commissioner	60 years old	Male	Bachelor of Economics in Accounting Master of Business Administration	Have work experience in the aviation sector	Accounting, Business Administration

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Educatioxnal Background	Pengalaman Kerja Work Experience	Keahlian Experties
Chandra Arie Setiawan*****	Komisaris Independen	51 tahun	Pria	- Sarjana Manajemen - Magister Manajemen	Memiliki pengalaman bidang telekomunikasi	Bisnis, Audit
	Independent Commissioner	51 years old	Male	- Bachelor of Management - Master in Management	Have experience in telecommunications	Business, audit

* Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021, efektif menjabat sejak 11 November 2021.
** Berhenti berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021.
*** Telah mengundurkan diri 10 Maret 2021 dan diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021
**** Efektif menjabat sejak 11 Februari 2021.
***** Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021, sedang dalam uji fit & proper dari OJK

* Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021, efektif menjabat sejak 11 November 2021.
** Berhenti berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021.
*** Telah mengundurkan diri 10 Maret 2021 dan diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021
**** Efektif menjabat sejak 11 Februari 2021.
***** Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021, sedang dalam uji fit & proper dari OJK

Pada periode 2021, keberagaman komposisi Direksi yang tercermin dalam pendidikan, pengalaman kerja, usia dan jenis kelamin, dapat dilihat sebagaimana dalam tabel di bawah ini:

In the 2021 period, the diversity of the composition of the Board of Directors as reflected in education, work experience, age and gender, can be seen in the table below:

Tabel Keberagaman Komposisi Direksi
Table of Diversity in the Composition of the Board of Director

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Educatioxnal Background	Pengalaman Kerja Work Experience	Keahlian Experties
Elmamber Petamu Sinaga*	Direktur Utama	51 tahun	Pria	- MBA (Finance) - Magister Ekonomi Akuntansi	Memiliki pengalaman kerja di bidang perbankan	Akuntansi dan Perbankan
	President Director	51 years old	Male	- MBA (Finance) - Master in Accounting Economics	Have work experience in the banking sector	Accounting and Banking
Josephus K.Triprakoso**	Direktur Utama	54 Tahun	Pria	- Sarjana Akuntansi - Manajemen Akuntansi	Memiliki pengalaman kerja di bidang perbankan	Akuntansi dan Perbankan
	President Director	54 years old	Male	- Bachelor of Accounting - Accounting Management	Have work experience in the banking sector	Accounting and Banking
Agus Sanjaya***	Direktur Business & Syariah	50 Tahun	Pria	Sarjana Ekonomi Studi Pembangunan	Memiliki pengalaman kerja di bidang perbankan	Ekonomi
	Director of Business & Sharia	50 years old	Male	Bachelor of Economics in Development Studies	Have work experience in the banking sector	Economy
Paulus Endra Suyatna***	Direktur Compliance & Control	56 Tahun	Pria	- Sarjana Hukum - Magister Ekonomi Manajemen	Memiliki pengalaman kerja di bidang perbankan	Hukum dan Manajemen
	Director of Compliance & Control	56 years old	Male	- Bachelor of Law - Master in Management Economics	Have work experience in the banking sector	Law and Management
Iwan Soeroto	Direktur IT & Network	55 Tahun	Pria	- Sarjana Manajemen Informatika - Magister Manajemen	Memiliki pengalaman kerja di bidang perbankan	Manajemen
	IT & Network Director	55 years old	Male	- Bachelor of Information Management - Master in Management	Have work experience in the banking sector	Management

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Educatioxnal Background	Pengalaman Kerja Work Experience	Keahlian Experties
Atta Alva Wanggai	Direktur Finance, Risk & Operations	42 Tahun	Pria	- Sarjana Teknik Informatika dan Komputer - Magister Manajemen Bisnis	Memiliki pengalaman kerja di bidang perbankan	Manajemen
	Director of Finance, Risk & Operations	42 years old	Male	- Bachelor of Informatics and Computer Engineering - Master in Business Management	Have work experience in the banking sector	Management
Maswar Purnama****	Direktur Business	54 tahun	pria	- Sarjana ekonomi Manajemen - Magister Business Finance - Doktor Ilmu Administrasi Bisnis	Memiliki pengalaman kerja di bidang perbankan	Administrasi Bisnis
	Business Director	54 years old	Male	- Bachelor of Management economics - Master in Business Finance - Doctor of Business Administration Ilmu	Have work experience in the banking sector	Business Administration
Judhi Budi Wirjanto****	Direktur Compliance & Control	53 tahun	pria	Sarjana Ekonomi Akuntansi	Memiliki pengalaman sebagai kepala Cabang dan SDM	Akuntansi dan SDM
	Director of Compliance & Control	53 years old	Male	Bachelor of Economics in Accounting	Have experience as Branch and HR head	Accounting and HR

* Diangkat dan efektif menjabat berdasarkan Keputusan Sirkuler Pemegang Saham 19 Januari 2021
** Berhenti menjabat berdasarkan Keputusan Sirkuler Pemegang Saham 19 Januari 2021
*** Berhenti menjabat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021
**** Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021 dan efektif menjabat pada 11 November 2021

* Appointed and effectively served based on the Circular Decision of the Shareholders 19 January 2021
** Cease to serve based on the Circular Decision of the Shareholders 19 January 2021
*** Terminated based on the Circular Decision of Shareholders 28 June 2021
**** Appointed based on the Circular Decision of Shareholders 28 June 2021 and effective on 11 November 2021

Nominasi dan Remunerasi Dewan Komisaris dan Direksi

Prosedur Nominasi Dewan Komisaris dan Direksi

Kebijakan Nominasi Dewan Komisaris dan Direksi pada ketentuan internal mengacu pada Anggaran Dasar Bank Mandiri Taspen, Standar prosedur Tata Kelola Perusahaan dan *Charter* Komite Remunerasi dan Nominasi.

Calon Dewan Komisaris dan Direksi yang dinominasikan harus memenuhi persyaratan yang ditentukan dalam anggaran dasar Bank dan peraturan perundangan-undangan yang berlaku dengan melakukan seleksi sesuai dengan yang dipersyaratkan oleh peraturan tersebut.
Prosedur nominasi Dewan Komisaris dan Direksi dilakukan sebagai berikut:

1. Komite remunerasi dan Nominasi mengidentifikasi calon yang memenuhi kriteria;
2. Dewan Komisaris atas dasar saran dari Komite Remunerasi dan Nominasi menyampaikan usulan calon kepada Pemegang Saham;

Nomination and Remuneration of the Board of Commissioners and Board of Directors

Board of Commissioners and Board of Directors Nomination Procedures

The nomination policy of the Board of Commissioners and the Board of Directors in internal regulations refers to the Articles of Association of Bank Mandiri Taspen, the Standards of Corporate Governance and the Charter of the Remuneration and Nomination Committee.

The nominated candidates for the Board of Commissioners and the Board of Directors had to meet the requirements specified in the Bank's articles of association and the prevailing laws and regulations by conducting a selection in accordance with those required by these regulations.
The nomination procedure for the Board of Commissioners and the Board of Directors was carried out as follows:

1. The Remuneration and Nomination Committee identified candidates who meet the criteria;
2. The Board of Commissioners on the basis of advice from the Remuneration and Nomination Committee submited candidate proposals to Shareholders;

3. Pelaksanaan seleksi dilaksanakan sebelum masa jabatan berakhir atau diminta Dewan Komisaris;
4. Calon yang direkomendasikan oleh Komite Remunerasi & Nominasi kepada Dewan Komisaris setelah ditelaah kemudian diusulkan kepada pemegang saham untuk diangkat atau ditetepkan dalam RUPS.

Prosedur Penetapan Remunerasi

Penetapan remunerasi Dewan Komisaris dan Direksi dilakukan dengan tata cara sebagai berikut:

1. Komite Remunerasi dan Nominasi melakukan kajian remunerasi bagi anggota Dewan Komisaris dan Direksi.
2. Komite Remunerasi dan Nominasi melakukan koordinasi dengan Direktur dan Pejabat yang membidangi Human Capital serta unit kerja terkait dalam rangka menyusun usulan Remunerasi.
3. Dalam menetapkan kebijakan remunerasi paling kurang memperhatikan:
   a. Kinerja keuangan dan pemenuhan cadangan;
   b. Prestasi kerja individual;
   c. Kewajaran dengan *peer division*;
   d. Pertimbagan sasaran dan strategi jangka panjang bank
4. Komite Remunerasi dan Nominasi berdasarkan kajian menyusun rekomendasi remunerasi dan kemudian disampaikan kepada Dewan Komisaris dan Direksi.
5. Dewan Komisaris menyampaikan usulan dan rekomendasi atas dasar kajian Komite Remunerasi dan Nominasi kepada RUPS untuk memperoleh persetujuan.
6. Usulan dan rekomendasi Dewan Komisaris kepada RUPS dapat berupa:
   a. Persetujuan mengenai bentuk dan besaran Remunerasi; atau
   b. Persetujuan untuk diberikan kewenangan kepada Dewan Komisaris dalam menetapkan bentuk dan besaran remunerasi.

Indikator Penetapan Remunerasi Dewan Komisaris dan Direksi

Indikator penetapan remunerasi Dewan Komisaris dan Direksi Bank Mandiri Taspen mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum serta Peraturan Peraturan Menteri Badan Usaha Milik Negara Republik Indonesia Nomor PER-12/MBU/11/2020 Tentang Perubahan Kelima Atas Peraturan Menteri Badan Usaha Milik Negara Nomor PER-04/MBU/2014 Tentang Pedoman Penetapan Penghasilan Direksi, Dewan Komisaris, dan Dewan Pengawas Badan Usaha Milik Negara yang juga diberlakukan untuk perusahaan anak BUMN.

Bank Mandiri Taspen telah memiliki Kebijakan Remunerasi yang telah beberapa kali di revisi dengan revisi terakhir tanggal 19 Maret 2020. Kebijakan remunerasi yang telah ditetapkan saat ini mengatur terkait remunerasi Dewan Komisaris, Direksi dan juga pegawai di level tertentu untuk ditetapkan sebagai *material risk taker*. Penetapan *material risk taker* dilakukan dengan menggunakan pendekatan kualitatif dan kuantitatif.

3. The selection was carried out before the end of the term of office or requested by the Board of Commissioners;
4. Candidates recommended by the Remuneration & Nomination Committee to the Board of Commissioners after being reviewed were then proposed to shareholders to be appointed or appointed in the GMS.

Remuneration Determination Procedure

The remuneration of the Board of Commissioners and the Board of Directors was determined in the following manner:

1. The Remuneration and Nomination Committee reviewed the remuneration for members of the Board of Commissioners and the Board of Directors.
2. The Remuneration and Nomination Committee coordinated with the Director and Officer in charge of Human Capital and related work units in order to prepare the Remuneration proposal.
3. In setting the remuneration policy, at least pay attention to:
   a. Financial performance and reserve fulfillment;
   b. Individual work performance;
   c. Fairness with peer division;
   d. Consideration of the bank's long-term goals and strategies
4. The Remuneration and Nomination Committee, based on the study, prepared remuneration recommendations and then submited them to the Board of Commissioners and the Board of Directors.
5. The Board of Commissioners submited proposals and recommendations based on the review of the Remuneration and Nomination Committee to the GMS for approval.
6. The proposals and recommendations of the Board of Commissioners to the GMS could be in the form of:
   a. Approval on the form and amount of Remuneration; or
   b. Approval to be given authority to the Board of Commissioners in determining the form and amount of remuneration.

Indicators for Determining the Remuneration of the Board of Commissioners and Board of Directors

The indicators for determining remuneration for the Board of Commissioners and Board of Directors of Bank Mandiri Taspen referred to the Financial Services Authority Regulation Number 45/POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks and the Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia Number PER-12/MBU /11/2020 Regarding the Fifth Amendment to the Regulation of the Minister of State-Owned Enterprises Number PER-04/MBU/2014 concerning Guidelines for Determining the Income of Directors, Board of Commissioners, and Supervisory Board of State-Owned Enterprises which also applied to SOE subsidiaries.

Bank Mandiri Taspen had a Remuneration Policy revised several times with the latest revision on March 19, 2020. The current remuneration policy regulated the remuneration of the Board of Commissioners, Directors and employees at certain levels to be determined as material risk takers. Determination of material risk takers was carried out using a qualitative and quantitative approach.

Dalam penetapan remunerasi karyawan, Pejabat Eksekutif, Direksi dan Dewan Komisaris, Komite Remunerasi dan Nominasi mempertimbangkan beberapa hal, antara lain:

1. Hasil *benchmarking* remunerasi karyawan, pejabat eksekutif, aggota Direksi dan anggota Dewan Komisaris dengan industri sejenis (*peer group*).
2. Kompleksitas dari operasi perusahaan.
3. Remunerasi terdiri dari gaji/honorarium dan benefit yang bisa distandarisasi yaitu Tunjangan Hari Raya (THR), Cuti Tahunan, Rumah Dinas, Kendaraan Dinas, Fasilitas Kesehatan dan Utilities serta benefit lainnya. Sedangkan remunerasi yang berdasarkan kinerja adalah bonus/insentif untuk karyawan dan tantiem untuk Direksi dan Dewan Komisaris.

In determining the remuneration of employees, Executive Officers, Directors and Board of Commissioners, the Remuneration and Nomination Committee considers several things, including:

1. The results of benchmarking the remuneration of employees, executive officers, members of the Board of Directors and members of the Board of Commissioners with similar industries (peer group).
2. The complexity of the company's operations.
3. Remuneration consisted of salary/honorarium and benefits that could be standardized, namely Annual Leave Holiday Allowance (THR), Official House, Official Vehicle, Health Facilities and Utilities and other benefits. Meanwhile, remuneration based on performance is bonuses/incentives for employees and bonuses for the Board of Directors and the Board of Commissioners.

Struktur dan Jumlah Nominal/Komponen Remunerasi Dewan Komisaris dan Direksi

Remunerasi Dewan Komisaris dan Direksi diberikan dengan memperhatikan pada ketentuan remunerasi yang berlaku, yaitu dalam bentuk:

1. Remunerasi yang bersifat tetap, yaitu remunerasi yang tidak dikaitkan dengan kinerja dan risiko, antara lain gaji/ honorarium, fasilitas, tunjangan perumahan, tunjangan kesehatan, tunjangan pendidikan, tunjangan hari raya dan santunan purna jabatan. Remunerasi yang berupa Gaji/Honorarium, Fasilitas, Tunjangan dan santunan purnajabatan diberikan dalam bentuk tunai.
2. Remunerasi yang bersifat variabel, yaitu remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain Bonus, Tantiem/ Insentif Kinerja atau bentuk lainnya yang dipersamakan dengan itu. Remunerasi yang berupa Bonus, Tantiem, Insentif dapat diberikan dalam bentuk tunai, saham, atau instrument yang berbasis saham yang diterbitkan oleh Perseroan dengan ketentuan khusus untuk Dewan Komisaris diberikan dalam bentuk tunai untuk menghindari unsur benturan kepentingan dalam menjalankan pengawasan.

Struktur penetapan remunerasi Dewan Komisaris dan Direksi adalah sebagai berikut:

Structure and Amount of Remuneration of the Board of Commissioners and Board of Directors

The remuneration of the Board of Commissioners and the Board of Directors was given by considering the applicable remuneration provisions, namely in the form of:

1. Fixed remuneration, namely remuneration that was not related to performance and risk, including salary/honorarium, facilities, housing allowance, health allowance, education allowance, holiday allowance and post-service benefits. Remuneration in the form of Salary/Honorarium, Facilities, Allowances and post-service benefits was given in cash.
2. Variable remuneration, namely remuneration related to performance and risk, including bonuses, bonuses/ performance incentives or other equivalent forms. Remuneration in the form of Bonuses, Bonuses, Incentives could be given in the form of cash, shares, or share-based instruments issued by the Company with special provisions for the Board of Commissioners given in cash to avoid elements of conflict of interest in carrying out supervision.

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

Tabel Struktur Remunerasi Dewan Komisaris dan Direksi
Table of Remuneration structure for the Board of Commissioners and the Board of Directors

No	Jenis Pengasilan Type of Income	Ketentuan Provision	
		Dewan Komisaris Board of Commissioners	Direksi Board of Directors
1	Honorarium/Gaji Honorarium/Salary	Besarnya faktor jabatan Komisaris Utama 43% dari Direktur Utama Komisaris 90% dari Komisaris Utama The size of the job factor President Commissioner 43% of President Director Commissioner 90% of President Commissioner	Anggota Direksi 85% dari Direktur Utama Members of the Board of Directors 85% of the President Director
2	Tunjangan Allowances		
	Tunjangan Hari Raya Keagamaan Religious holiday allowance	1 (satu) kali honorarium 1 (one) time honorarium	1 (satu) kali gaji 1 (one) time salary
	Tunjangan tansportasi Transportation allowance	Sebesar 20% dari honorarium 20% of the honorarium	Tidak diberikan Not given

No	Jenis Pengasilan Type of Income	Ketentuan Provision	
		Dewan Komisaris Board of Commissioners	Direksi Board of Directors
	Tunjangan Cuti Tahunan Annual Leave Allowance	Tdak diberikan Not given	Tidak diberikan Not given
	Santunan Purna Jabatan Compensation after Jabaran	Premi asuransi maksimal 20% dari honorarium/tahun Maximum insurance premium of 20% of	Premi asuransi maksimal 20% dari gaji/tahun Maximum insurance premium 20% of salary/ year
	Tunjangan Perumahan Housing Allowance	Tidak diberikan Not given	Diberikan secara bulanan sebesar maksimal 40% dari gaji Given monthly for a maximum of 40% of salary
	Tunjangan Pakaian Dinas Service Dress Allowance	Tidak diberikan Not given	Tidak diberikan Not given
3	Fasilitas Facilities		
	Fasilitas Kendaraan Dinas Official Vehicle Facilities	Diberikan dalam bentuk tunjangan transportasi sebesar 20% dari honorarium Given in the form of a transportation allowance of 20% of the honorarium	Diberikan 1 (satu) kendaraan dinas yang diberikan dalam bentuk sewa sesuai kriteria yang telah ditetapkan 1 (one) official vehicle is given in the form of rental according to predetermined criteria
	Fasilitas Kesehatan Medical facility	Diberikan dalam bentuk asuransi kesehatan Provided in the form of health insurance	Diberikan dalam bentuk asuransi kesehatan Provided in the form of health insurance
	Fasilitas Perkumpulan Profesi Professional Association Facilities	Tidak diberikan Not given	Maksimum 2 (dua) keanggotaan Maximum 2 (two) membership
	Fasilitas Bantuan Hukum Legal Aid Facilities	Diberikan merujuk pada ketentuan tentang bantuan hukum bagi perusahaan BUMN sebagaimana diatur dalam Peraturan menteri BUMN Given referring to the provisions regarding legal assistance for BUMN companies as regulated in the Minister of BUMN Regulations	Diberikan merujuk pada ketentuan tentang bantuan hukum bagi perusahaan BUMN sebagaimana diatur dalam Peraturan menteri BUMN Given referring to the provisions regarding legal assistance for BUMN companies as regulated in the Minister of BUMN Regulations
	Fasilitas Komunikasi Communication Facilities	At Cost At Cost	At Cost At Cost

Organ dan Komite di Bawah Dewan Komisaris

Dalam melaksanakan tugasnya, Dewan Komisaris dibantu oleh Sekretaris Dewan Komisaris dan Komite Penunjang, yaitu Komite Audit, Komite Remunerasi dan Nominasi serta Komite Pemantau Risiko. Semua komite tersebut, diketuai oleh Komisaris Independen. Adapun uraiannya sebagai berikut.

Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris memiliki peran yang strategis untuk melaksanakan tugas kesekretariatan dari Dewan Komisaris, mengadministrasikan dokumen Dewan Komisaris dan sebagai penghubung bagi Dewan Komisaris baik dengan pihak-pihak terkait di lingkungan perusahaan maupun di luar perusahaan.

Tugas dan Tanggung Jawab Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris berkewajiban untuk:

1. Membantu Dewan Komisaris dalam menjaga agar pelaksanaan tata tertib Dewan Komisaris secara teknis dapat dilakukan secara tertib.

Organs and Committees Under the Board of Commissioners

In carrying out its duties, the Board of Commissioners is assisted by the Secretary to the Board of Commissioners and the Supporting Committees, namely the Audit Committee, Remuneration and Nomination Committee and the Risk Monitoring Committee. All of these committees are chaired by an Independent Commissioner. The description is as follows.

Secretary of Board of Commissioners

The Secretary of Commissioners Board has a strategic role to carry out the tasks from the Board of Commissioners, to administer the documents of the Board of Commissioners, and to act as a liason for the Board of Commissioners for both internal and external parties.

Duties and Responsibilities of the Secretary of the Board of Commissioners

The Secretary of the Board of Commissioners is obliged to:

1. Assist the Board of Commissioners in maintaining that the technical conduct of the Board of Commissioners can be done technically in an orderly manner.

2. Menyiapkan risalah rapat untuk disahkan dalam rapat berikutnya serta menyimpan salinannya.
3. Menyiapkan laporan tentang pelaksanaan keputusan rapat untuk dikaji dalam rapat berikutnya.

Sekretaris Dewan Komisaris bertanggung jawab atas pengaturan terselenggaranya rapat Dewan Komisaris, termasuk di dalamnya hal-hal sebagai berikut:

1. Menyiapkan undangan rapat kepada seluruh peserta untuk ditandatangani oleh Komisaris Utama atau salah seorang Komisaris lainnya.
2. Menyiapkan sarana dan prasarana yang dibutuhkan dalam dalam rapat.
3. Mendistribusikan bahan rapat kepada seluruh peserta rapat.
4. Mencatat dan mengadministrasikan keputusan rapat.
5. Menyimpan konsep risalah rapat.
6. Menjaga kerahasiaan keputusan rapat sampai dengan keputusan diumumkan.
7. Menyampaikan risalah rapat kepada seluruh anggota rapat dan pejabat lain yang ditetapkan dalam rapat Dewan Komisaris.
8. Membuat catatan dan memonitor tindak lanjut perkembangan pelaksanaan keputusan-keputusan rapat serta melaporkan tindak lanjut tersebut kepada Dewan Komisaris.

Sekretaris Dewan Komisaris berkewajiban menjaga keamanan seluruh dokumen rapat, terutama yang bersifat rahasia.

Profil Sekretaris Dewan Komisaris

Tugas dan Fungsi Sekretaris Dewan Komisaris Bank Mandiri Taspen secara struktural berada di bawah supervisi Sekretaris Perusahaan.

Pelaksanaan Tugas Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris didukung dengan Staf dan Sekretariat Dewan Komisaris telah menyusun pokok-pokok program kerja tahun 2021 dengan realisasi antara lain sebagai berikut:

1. Menyiapkan bahan rapat, menyusun risalah rapat, dan mengadministrasikan dengan tertib penyelenggaraan Rapat Dewan Komisaris, Rapat Komite-komite di Bawah Dewan Komisaris, dan Rapat Dewan Komisaris mengundang Direksi

2 Memberikan masukan dan informasi kepada Dewan Komisaris atas hal-hal yang menjadi perhatian Dewan Komisaris, antara lain terkait kebijakan dan strategi Direksi dalam rangka mencapai sasaran strategis dalam RKAP tahun 2021, penyaluran kredit pada sektor-sektor pensiunan, retail dan mikro, proses restrukturisasi kredit, kehandalan infrastruktur TI, GCG, APU – PPT, pengembangan SDM, manajemen risiko, dan Sistem Pengendalian Internal.
3. Bekerjasama dengan Komite-komite di bawah Dewan Komisaris dalam pemenuhan kewajiban-kewajiban Dewan Komisaris, termasuk laporan Dewan Komisaris kepada Regulator.

4. Mengoordinasikan penyelenggaraan Kunjungan Kerja Dewan Komisaris dan Komite-komite di bawah Dewan Komisaris, termasuk menyusun Laporan Hasil Kunjungan.

2. Prepare the minutes of the meeting to be ratified at the next meeting and keep the copy.
3. Prepare a report on the implementation of decisions to be reviewed in the next meeting.

The Secretary of the Board of Commissioners is responsible for regulating the Board of Commissioners meetings, including the following:

1. Prepare meeting invitations to all participants to be signed by the President Commissioner or by one of the other Commisioners.
2. Prepare facilities needed in the meeting.

3. Distribute the meeting material to all meeting participants.
4. Record and administer meeting decision.
5. Keep the minutes of meeting concept.
6. Maintain the confidentiality of the meeting decision until the decision is announced.
7. Submit minutes of meeting to all meeting participants and other officials determined at the Board of Commissioners meeting.
8. Make notes and monitor the follow-up of developments of the meeting implementation and report the follow-up to the Board of Commissioners.

Secretary of the Board of Commissioners is obliged to maintain the security of all meeting documents, especially confidential.

Profile of Secretary of the Board of Commissioners

Duties and Functions of the Secretary of the Board of Commissioners of Bank Mandiri Taspen are structurally under the supervision of the Corporate Secretary.

Implementation of Duties of the Secretary of the Board of Commissioners

The Secretary of the Board of Commissioners supported by the Staff and Secretariat of the Board of Commissioners has compiled the main points of the 2021 work program with the following realization:

1. Prepare meeting materials, compile minutes of meetings, and administer the Board of Commissioners Meetings in an orderly manner, Meetings of Committees under the Board of Commissioners, and Meetings of the Board of Commissioners inviting the Board of Directors
2. Provide input and information to the Board of Commissioners on matters of concern to the Board of Commissioners, including, among others, the policies and strategies of the Board of Directors in order to achieve strategic goals in the 2020 RKAP, lending to the retired, retail and micro sectors, the credit restructuring process, IT infrastructure reliability, GCG, APU - PPT, HR development, risk management, and the Internal Control System.
3. Cooperate with the Committees under the Board of Commissioners in fulfilling the obligations of the Board of Commissioners, including reports from the Board of Commissioners to the Regulator.
4. Coordinate the implementation of Work Visits for the Board of Commissioners and the Committees under the Board of Commissioners, including preparing a Visit Report.

5. Mengadministrasikan korespondensi Dewan Komisaris dan Komite-komite di Bawah Dewan Komisaris, termasuk menyusun persetujuan Dewan Komisaris atas hal-hal yang diusulkan Direksi untuk dimintakan persetujuan Dewan Komisaris, antara lain, usulan KAP untuk audit tahun 2021, usulan pengurus Bank Mantap, usulan perubahan struktur organisasi satu tingkat di bawah Direksi, usulan Pejabat eksekutif satu tingkat di bawah Direksi, usulan RKAP/revisi RKAP tahun 2021 dan RBB 2021-2023, usulan RKAP tahun 2022 dan RBB tahun 2022-2024, usulan Rencana Aksi Keuangan Berkelanjutan tahun 2021-2024, usulan Rencana Jangka Panjang Perusahaan (RJPP) 2021-2025, serta tindakan-tindakan Direksi lainnya yang wajib mendapatkan persetujuan tertulis dari Dewan Komisaris.
6. Mengkoordinasikan keikutsertaan Dewan Komisaris dan Komite-komite di Bawah Dewan Komisaris dalam pelatihan/seminar/kegiatan pengembangan kompetensi lainnya sesuai dengan bidang pengawasan masing-masing Komisaris/Komite.
7. Menyiapkan program orientasi Komisaris baru.
8. Melaksanakan tugas lain untuk mendukung kelancaran tugas pengawasan dan pemberian nasihat yang dilakukan oleh Dewan Komisaris.

Komite Audit

Audit dibentuk dengan tujuan untuk membantu dan memfasilitasi Dewan Komisaris dalam menjalankan tugas dan fungsi pengawasan. Lingkup pengawasan Komite Audit meliputi hal-hal yang terkait dengan informasi keuangan, sistem pengendalian intern (*intemal control system*), efektivitas pemeriksaan oleh Auditor Ekstern dan Intern, efektivitas pelaksanaan manajemen risiko (bersama dengan pemantau risiko) serta kepatuhan terhadap peraturan perundang-undangan yang berlaku.

Dasar Pembentukan Komite Audit

Komite Audit Bank dibentuk oleh Dewan Komisaris dan menjalankan tugasnya sesuai dengan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum. Komite Audit Bank dibentuk oleh Dewan Komisaris dan menjalankan tugasnya sesuai dengan peraturan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum.
2. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit
3. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum
4. Anggaran Dasar Bank Mantap beserta dengan perubahannya.
5. Keputusan Dewan Komisaris Nomor KOM/002/II/2021 tanggal 24 Februari 2021 tentang Penetapan Anggota Komite-Komite di Bawah Dewan Komisaris.
6. Keputusan Direksi Nomor KEP.DIR/009/II/2021 tanggal 26 Februari 2021 Tentang Pembentukan Komite-Komite di Bawah Dewan Komisaris.

5. Administering correspondence between the Board of Commissioners and the Committees under the Board of Commissioners, including drawing up the approval of the Board of Commissioners on matters proposed by the Board of Directors for the approval of the Board of Commissioners, including, among others, KAP proposals for the 2021 audit, proposals from Bank Mantap management, proposals for changes to the organizational structure one level below the Board of Directors, proposals for executive officers one level below the Board of Directors, proposed RKAP/revised RKAP 2021 and RBB 2021-2023, proposed RKAP 2022 and RBB 2022-2024, proposed Sustainable Finance Action Plans for 2021-2024, proposals The Company's Long-Term Plan (RJPP) 2021-2025, as well as other actions of the Board of Directors that must obtain written approval from the Board of Commissioners.
6. Coordinate the participation of the Board of Commissioners and Committees under the Board of Commissioners in training/seminars/other competency development activities in accordance with the respective areas of supervision of each Commissioner/Committee.
7. Prepare a new commissioner orientation program.
8. Carry out other duties to support the smoothness of the supervisory and advisory duties carried out by the Board of Commissioners.

Audit Committee

The Audit Committee is established with the aim to assist and facilitate the Board of Commissioners in carrying out the task and function of supervision. The Audit Committee's supervision scope covers matters relating to financial information, internal control system, effectiveness of audits by External and Internal Auditors, effectiveness of risk management implementation (together with risk monitoring) and compliance with applicable laws and regulations.

Basis of Establishment of the Audit Committee

The Bank Audit Committee is formed by the Board of Commissioners and is carrying out their duties in accordance with the Financial Services Authority Regulation No. 55/ POJK.03/2016 dated on December 7 2016 concerning Implementation of Governance for Commercial Banks. The Bank's Audit Committee was formed by the Board of Commissioners and carried out its duties in accordance with the following regulations:

1. Financial Services Authority Regulation No. 55/POJK.03/2016 dated December 7, 2016 concerning Implementation of Governance for Commercial Banks.
2. Financial Services Authority Regulation No. 55/POJK.04/2015 concerning the Establishment and Guidelines for the Work Implementation of the Audit Committee
3. Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks
4. Bank Mantap's Articles of Association and its amendments.
5. Decision of the Board of Commissioners Number KOM/002/II/2021 dated February 24, 2021 concerning the Appointment of Members of the Committees Under the Board of Commissioners.
6. Decision of the Board of Directors Number KEP.DIR/009/II/2021 dated February 26, 2021 concerning the Establishment of Committees Under the Board of Commissioners.

Pengangkatan Komite Audit terakhir sesuai Surat Keputusan Dewan Komisaris Nomor KEP.DEKOM/003/II/2021 tanggal 24 Februari 2021 tentang Pengangkatan Anggota Komite Audit di bawah Dewan Komisaris dan selanjutnya diangkat oleh direksi dengan Keputusan Direksi Nomor KEP.DIR/010/II/2021 tanggal 26 Februari 2021 tentang Pengangkatan Anggota Komite Audit di bawah Dewan Komisaris.

The latest appointment of the Audit Committee was in accordance with the Decree of the Board of Commissioners Number KEP. DEKOM/003/II/2021 dated February 24, 2021 concerning the Appointment of Members of the Audit Committee under the Board of Commissioners and subsequently appointed by the Board of Directors by Decree of the Board of Directors Number KEP.DIR/010/II/2021 dated February 26, 2021 regarding the Appointment of Members of the Audit Committee under the Board of Commissioners.

Tugas dan Tanggung Jawab Komite Audit

Komite Audit mempunyai tugas dan tanggung jawab untuk melaksanakan hal-hal sebagai berikut:

1. Ketua Komite bertugas dan bertanggung jawab untuk melakukan koordinasi atas seluruh kegiatan Komite Audit untuk memenuhi tujuan komite sesuai dengan pembentukannya, diantaranya bertanggung jawab untuk hal-hal sebagai berikut:
   a. Menentukan rencana kerja tahunan.
   b. Menentukan jadwal rapat tahunan.
   c. Membuat laporan berkala mengenai kegiatan Komite Audit serta hal-hal yang dirasakan perlu untuk menjadi perhatian Dewan Komisaris.
   d. Membuat *Self assessment* mengenai efektivitas dari kegiatan Komite Audit.
2. Anggota Komite bertugas dan bertanggung jawab di antaranya untuk:
   a. Menyelenggarakan rapat secara teratur.
   b. Mempelajari materi rapat terlebih dahulu.
   c. Menghadiri rapat.
   d. Berperan aktif dan memberikan kontribusinya dalam setiap kegiatan.
   e. Membuat risalah rapat.
   f. Melakukan kunjungan kerja ke lapangan.
3. Ketua dan anggota Komite Audit bertugas dan bertanggung jawab untuk melakukan pemantauan atas kecukupan pengendalian internal, kecukupan dan kebenaran atas proses dalam pembuatan laporan keuangan, efekivitas kerja dari internal dan eksternal auditor, mengidentifikasi hal-hal yang memerlukan perhatian Dewan Komisaris, menyusun konsep dan analisa yang berhubungan dengan fungsi Komite Audit dan melaksanakan tugas-tugas lain yang diberikan Dewan Komisaris.

Duties and Responsibilities of the Audit Committee

The Audit Committee has the duties and responsibilities to carry out the following:

1. The Head of the Committee has the duty on and is responsible for conducting coordination for all the activities of Audit Committee to fulfill the objectives of the Board in accordance with its formation, and it should be responsible for the following:
   a. Determine the annual work plan.
   b. Determine the schedule for the annual meeting.
   c. Make periodic reports regarding the activities of the Audit committee as well as matters that are felt to be of concern to the Board of Commissioners.
   d. Make a Self Assessment on effectiveness from the activities of the Audit Committee.
2. The Committee members agree and are responsible for the approval to:
   a. Conduct the meeting regularly.
   b. Study previous meeting material.
   c. Attend a meeting.
   d. Take an active role and contribute to every activity.
   e. Make minutes of meetings.
   f. Make work visits to the field.
2. The Head and members of the Audit Committee have the duty on and and are responsible for implementing the adequacy of internal supervision, adequacy and fairness of the financial reporting process, the effectiveness of the work of internal and external auditors, handling matters that require the attention of the Board of Commissioners, drafting concepts and reviews related with the Audit Committee and carrying out other tasks assigned by the Board of Commissioners.

Charter Komite Audit

Charter Komite Audit disusun sebagai pedoman bagi anggota Komite Audit dalam melaksanakan tugas dan tanggung jawabnya agar efisien, efektif, transparan, kompeten, independen, dan dapat dipertanggungjawabkan, sehingga dapat diterima oleh semua pihak yang berkepentingan dan sesuai dengan peraturan perundang-undangan yang berlaku. *Charter* Komite Audit disusun dengan tujuan untuk membantu Dewan Komisaris dalam menjalankan peran pengawasan terhadap Bank. *Charter* Komite Audit telah disahkan dan ditandatangani oleh seluruh anggota Dewan Komisaris pada 22 Februari 2019. Adapun isi dari *Charter* Komite Audit, memuat dan mengatur hal-hal sebagai berikut:

1. Tujuan Umum.
2. Kewenangan.
3. Keanggotaan.
4. Persyaratan Keanggotaan.

Audit Committee Charter

The Audit Committee Charter is prepared as a guideline for members of the Audit Committee to carry out their duties and responsibilities so that they are efficient, effective, transparent, competent, independent and accountable, acceptable to all interested parties and in accordance with the applicable laws and regulations. The Audit Committee Charter was made with the aim of assisting the Board of Commissioners in carrying out the supervisory role of the Bank. The Audit Committee Charter has been ratified and signed by all members of the Board of Commissioners on February 22, 2019. The content of The Audit Committee Charter has included and regulated the following:

1. General Purpose.
2. Authority.
3. Membership.
4. Membership Requirements.

5. Tugas dan Tanggung Jawab.
6. Hubungan Kerja.
7. Rapat Komite.
8. Pelaporan.
9. Masa Tugas dan Kompensasi.
10. Kerahasiaan.
11. Penutup.

Wewenang Komite Audit

Komite Audit mempunyai kewenangan untuk melaksanakan hal-hal sebagai berikut:

1. Memberikan pendapat kepada Dewan Komisaris mengenai laporan keuangan dan/atau hal-hal lain yang disampaikan Direksi.
2. Melakukan komunikasi dengan Kepala Unit Kerja dan pihak-pihak lain di Bank Mandiri Taspen serta Akuntan Publik yang memeriksa Bank Mandiri Taspen untuk memperoleh informasi, klarifikasi serta meminta dokumen dan laporan yang diperlukan.
3. Meminta laporan hasil pemeriksaan Auditor Internal dan Auditor Eksternal serta institusi pengawas atau pemeriksa lainnya.
4. Meminta Auditor Internal atau Auditor Eksternal untuk melakukan pemeriksaan atau investigasi khusus, apabila terdapat dugaan kuat telah terjadi kecurangan, pelanggaran hukum dan pelanggaran terhadap peraturan perundang-undangan yang berlaku.
5. Mengakses catatan atau informasi tentang karyawan, dana, aset serta sumber daya perusahaan lainnya yang berkaitan dengan pelaksanaan tugasnya.

Masa Jabatan Komite Audit

Masa jabatan anggota Komite Audit diatur dalam *Charter* Komite Audit dan Keputusan Dewan Komisaris PT Bank Mandiri Taspen Nomor KEP.DEKOM.002/II/2021 tanggal 24 Februari 2021 Juncto Keputusan Direksi PT Bank Mandiri Taspen Nomor KEP.DIR/009/II/2021 tanggal 26 Februari 2021 tentang Pembentukan Komite-komite Di Bawah Dewan Komisaris yang menentukan masa jabatan sebagai berikut:

a. Masa tugas anggota Komite Audit yang berasal dari anggota Dewan Komisaris tidak boleh lama daripada masa jabatan Komisaris dan dapat diangkat kembali hanya untuk 1 (satu) periode berikutnya;
b. Masa kerja anggota Komite ditetapkan sama dengan masa jabatan Dewan Komisaris dengan ketentuan anggota Komite sewaktu-waktu dapat diberhentikan berdasarkan keputusan Dewan Komisaris;
c. Pemberhentian tersebut akan dituangkan dalam suatu Keputusan Direksi.

Struktur, Keanggotaan dan Keahlian Komite Audit

Anggota Komite Audit Bank Mandiri Taspen telah memenuhi syarat independensi sebagai Komite Audit sebagaimana disyaratkan dalam Peraturan OK No. 55/POJK.03/2016 tentang Tata Kelola bagi Bank Umum, dengan memenuhi syarat sebagai berikut:

5. Duties and Responsibilities.
6. Work Relationship.
7. Committee Meeting.
8. Reporting.
9. Period of Duty and Compensation.
10. Confidentiality.
11. Closing.

Authority of the Audit Committee

The Audit Committee has the authority to carry out the following:

1. Provide opinions to the Board of Commissioners regarding financial statements and/or other matters submitted by the Board of Directors.
2. Communicate with the Head of Work Unit and other parties at Bank Mandiri Taspen and Public Accountants who accept Bank Mandiri Taspen to obtain information, clarification and to request the required documents and reports.
3. Request a report on the results of audits from Internal Auditors and External Auditors and from other supervisory or examining institutions.
4. Requesting the Internal Auditor or External Auditor to carry out special examinations or investigations, questioning whether there is a strong suspicion of fraud, breaking the law and violating the law and denying the applicable laws and regulations.
5. Access records or information about employees, funds, assets and other company resources related to the implementation of their duties.

The Service of The Audit Committee

The term of office of the members of the Audit Committee is regulated in the Audit Committee Charter and the Decision of the Board of Commissioners of PT Bank Mandiri Taspen Number KEP.DEKOM.002/II/2021 dated February 24, 2021 Juncto Decree of the Directors of PT Bank Mandiri Taspen Number KEP.DIR/009/II/2021 dated 26 February 2021 regarding the Establishment of Committees Under the Board of Commissioners which determine the following terms of office:

a. The term of office of members of the Audit Committee who come from members of the Board of Commissioners may not be longer than the term of office of the Commissioner and can be reappointed only for the next 1 (one) period;
b. The term of office of the members of the Committee is determined to be the same as the term of office of the Board of Commissioners provided that the members of the Committee can be dismissed at any time based on the decision of the Board of Commissioners;
b. The dismissal will be stated in a Board of Directors Decree.

Structure, Membership and Expertise of the Audit Committee

Members of the Audit Committee of Bank Mandiri Taspen have qualified for independence as the Audit Committee as required in OK Regulation No. 55/POJK.03/2016 on Governance for Commercial Banks, by fulfilling the following requirements:

1. Anggota Komite Audit dari Pihak Independen berasal dari pihak di luar Perseroan yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Perseroan.
2. Mantan anggota Direksi atau Pejabat Eksekutif Perseroan atau pihak-pihak lain yang mempunyai hubungan Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, telah menjalani masa tunggu (*cooling off)* selama 6 (enam) bulan untuk menjadi anggota Komite Audit.
3. Memiliki integritas yang tinggi, akhlak dan moral yang baik.
4. Memiliki kemampuan yang cukup untuk membaca dan memahami laporan keuangan.
5. Memiliki kemampuan yang memadai tentang peraturan perundang-undangan yang terkait.

Struktur, keanggotaan dan keahlian Komite Audit dapat dilihat pada tabel di bawah ini.

1. Audit Committee Members from Independent Parties Members of Outside Companies who do not have financial, management, share ownership and/or family relations with the Board of Commissioners, Directors and/or Controlling Shareholders or relations with the Company.
2. Former members of the Executive Board or Executive Officers of other parties who have a relationship that can influence their ability to act independently, have gone through cooling off period for 6 (six) months to become members of the Audit Committee.
3. Have high integrity, good character and morals.
4. Have sufficient ability to read and understand financial statements.
5. Have sufficient ability regarding relevant laws and regulations.

The structure, membership and expertise of the Audit Committee can be seen in the table below.

Tabel Struktur, Keanggotaan dan Keahlian Komite Audit
Table of Structure, Membership and Expertise of Audit Committee

Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
Adie Soesetyantoro	Ketua Chief	Komisaris Independen Indepedent Commissioner	Manajemen Management
Zudan Arif Fakrulloh	Anggota Member	Komisaris Independen Indepedent Commissioner	Hukum Law
Andi Rivai*	Anggota Member	Komisaris Independen Indepedent Commissioner	Ekonomi Akuntansi Economic Accounting
Efendi Sitompul	Anggota Member	Komite Audit Pihak Independen Indepedent Party Audit Committee	Akuntansi Accountancy
Jani Arjanto	Anggota Member	Komite Audit Pihak Independen Indepedent Party Audit Committee	Hukum Law

* Diangkat sebagai anggota Komite Audit pada 26 Februari 2021
* Appointed as a member of the Audit Committee February 26, 2021

Profil Komite Audit

Profile of Audit Committee

Adie Soesetyantoro
Ketua Komite Audit / Head of Audit Committee

Profil dapat dilihat pada bagian Profil Dewan Komisaris / Profile can be seen in the Profile of the Board of Commissioners in this Annual Report

Zudan Arif Fakrulloh
Anggota Komite Audit / Member of Audit Committee

Profil dapat dilihat pada bagian Profil Dewan Komisaris / Profile can be seen in the Profile of the Board of Commissioners in this Annual Report

Andi Rivai
Anggota Komite Audit / Member of Audit Committee

Profil dapat dilihat pada bagian Profil Dewan Komisaris / Profile can be seen in the Profile of the Board of Commissioners in this Annual Report

Efendi Sitompul

Anggota Komite Audit / Member of Audit Committee

Indonesia / Indonesian

Jakarta / Jakarta

Usia 60 tahun Per Desember 2021.
Age 60 as of December 2021.

Riwayat Pendidikan

- S1 – Ekonomi Akuntansi (1987)
- S2 – International Business (1998)

Educational Background

- S1 – Accounting Economics (1987)
- S2 – International Business (1998)

Pengalaman Kerja

- Operation Manager Cabang Jakarta Daan Mogot PT Bank Mandiri (Persero) Tbk (2003)
- Senior Investigator Special Audit Department PT Bank Mandiri (Persero) Tbk (2004)
- Team Leader (Investigator) Special Audit Department PT Bank Mandiri (Persero) Tbk (2007)
- Vice President Treasury, Financial Institution & Risk Management Audit Departement PT Bank Mandiri (Persero) Tbk (2010)
- Vice President Special Audit Departement PT Bank Mandiri (Persero) Tbk (2011-2017)

Work Experience

- Operation Manager Jakarta Branch Daan Mogot PT Bank Mandiri (Persero) Tbk (2003)
- Senior Investigator Special Audit Department PT Bank Mandiri (Persero) Tbk (2004)
- Team Leader (Investigator) Special Audit Department PT Bank Mandiri (Persero) Tbk (2007)
- Vice President Treasury, Financial Institution & Risk Management Audit Department PT Bank Mandiri (Persero) Tbk (2010)
- Vice President Special Audit Department PT Bank Mandiri (Persero) Tbk (2011-2017)

Sertifikasi

- Manajemen Risiko Level 2
- Certification in Audit Committee Practices

Certification

- Risk Management Level 2
- Certification in Audit Committee Practices

Dasar Hukum Pengangkatan

Keputusan Direksi No. KEP.DIR/031/II/2019

Legal Basis of Appointment

The decision of the Board of Directors No. KEP.DIR/031/II/2019

Periode Menjabat

2019-sekarang

Serving Period

2019-present

Jabatan Rangkap

Tidak memiliki jabatan lain di perusahaan atau lembaga manapun.

Dual position

Do not have other positions in any company or institution.

Jani Arjanto

Anggota Komite Audit / Member of Audit Committee

Indonesia / Indonesian

Jakarta / Jakarta

Usia 49 tahun Per Desember 2021.
Age 49 as of December 2021.

Riwayat Pendidikan

- S1 – Ilmu Hukum (1995)
- S2 – Manajemen (2006)
- S2 – Ilmu Hukum (2006)
- S3 – Ilmu Hukum (2010)

Educational Background

- S1 – Law (1995)
- S2 – Management (2006)
- S2 – Legal Studies (2006)
- S3 – Legal Studies (2010)

Pengalaman Kerja

- Kepala Sub Seksi pada Subdit Data dan Dukungan Teknis Dit Anggaran II Direktorat Jenderal Anggaran (2004 - 2007)
- Kepala Seksi Data Dukungan Teknis Direktorat Anggaran II Direktorat Jenderal Anggaran (2007 - 2009)
- Kepala Seksi Anggaran IID-4 Direktorat Anggaran II Direktorat Jenderal Anggaran (2009-2012)
- Kasubdit Harmonisasi Peraturan Jaminan Sosial Direktorat Jenderal Anggaran (2012)

Work Experience

- Head of Sub-Section at Sub-Directorate of Data and Technical Support of Directorate General of Budget II Directorate General of Budget (2004 - 2007)
- Head of Technical Support Data Section, Directorate of Budget II, Directorate General of Budget (2007 - 2009)
- Head of Budget Section IID-4 Directorate of Budget II Directorate General of Budget (2009-2012)
- Head of Sub-Directorate for Harmonization of Social Security Regulations, Directorate General of Budget (2012)

Sertifikasi

Manajemen Risiko Level 2

Certification

Risk Management Level 2

Dasar Hukum Pengangkatan

Keputusan Direksi No. KEP.DIR/031/II/2019

Legal Basis of Appointment

The decision of the Board of Directors No. KEP.DIR/031/II/2019

Periode Menjabat

2019-sekarang

Serving Period

2019-present

Jabatan Rangkap

Kepala Sub Direktorat Harmonisasi Peraturan Jaminan Sosial Direktorat Jenderal Anggaran (2012 - sekarang)

Dual position

Head of Sub-Directorate of Harmonization of Social Security Regulations Directorate General of Budget (2012 - present)

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Audit

Audit Committee's Educational Qualifications and Work Experience

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Audit
Table of Audit Committee's Educational Qualifications and Work Experience

Nama Name	Jabatan Position	Pendidikan Educational Background	Pengalaman Kerja Work Experience
Adie Soesetyantoro	Ketua	S1 – Ekonomi Manajemen	- Deputi Komisioner/Advisor Senior Komite Strategis dan Pusat Riset Otoritas Jasa Keuangan - Deputi Komisioner Manajemen Strategis II-C Otoritas Jasa Keuangan - Kepala Regional I DKI Jaya dan Provinsi Banten Otoritas Jasa Keuangan - Kepala Regional IV Jawa Timur, Bali, dan Nusa Tenggara Otoritas Jasa Keuangan - Kepala Departemen Pengawasan Bank 1 Bank Indonesia
	Chief	S1 – Management Economics	- Deputy Commissioner/Senior Advisor of the Strategic Committee and Research Center of the Financial Services Authority - Deputy Commissioner for Strategic Management II-C of the Financial Services Authority - Head of Regional I DKI Jaya and Banten Province Financial Services Authority - Head of Regional IV East Java, Bali, and Nusa Tenggara Financial Services Authority - Head of Bank Supervision Department 1 Bank Indonesia
Zudan Arif Fakrulloh	Anggota	S3 – Ilmu Hukum S2 – Ilmu Hukum S1 – Ilmu Hukum	- Direktur Jenderal Kependudukan dan Pencatatan Sipil Kementerian Dalam Negeri - Pejabat Gubernur Gorontalo (2016 - 2017). - Staf Ahli Menteri Dalam Negeri Bidang Hukum, Politik dan HAM - Kepala Biro Hukum Sekretariat Jenderal Kementerian Dalam Negeri - Plt. Kepala Biro Hukum Sekretariat Jenderal Kementerian Dalam Negeri - Kepala Bagian Perundang-undangan Biro Hukum Sekretariat Jenderal Kementerian Dalam Negeri - Kepala Sub Direktorat Kader Bagian Diklat di Kementerian Dalam Negeri
	Member	S3 – Law Studies S2 – Law Studies S1 – Law Studies	- Director General of Population and Civil Registration of the Ministry of Home Affairs - Acting Governor of Gorontalo (2016 - 2017). - Expert Staff to the Minister of Home Affairs in the Field of Law, Politics and Human Rights - Head of the Legal Bureau of the Secretariat General of the Ministry of Home Affairs - Plt. Head of the Legal Bureau of the Secretariat General of the Ministry of Home Affairs - Head of Legislation Section of the Legal Bureau of the Secretariat General of the Ministry of Home Affairs - Head of Sub-Directorate of Cadre of Education and Training Division at the Ministry of Home Affairs
Andi Rivai*	Anggota	S2 – Master of Business Administration S1 – Ekonomi Akuntansi	- Komisaris PT Angkasa Pura Support - Executive Project Manager Proyek Dedicated Terminal PT Garuda Indonesia (Persero) Tbk - Service Expert PT Garuda Indonesia (Persero) Tbk - Executive Project Manager Pemanfaatan Asset Tanah Duri Kosambi PT Garuda Indonesia (Persero) Tbk - Finance Expert PT Garuda Indoensia (Persero) Tbk - Chief Finance Officer PT Garuda Indonesia (Persero) Tbk
	Member	S2 – Master of Business Administration S1 – Accounting Economics	- Commissioner of PT Angkasa Pura Support - Executive Project Manager Dedicated Terminal Project PT Garuda Indonesia (Persero) Tbk - Service Expert PT Garuda Indonesia (Persero) Tbk - Executive Project Manager Utilization of Tanah Duri Kosambi Assets PT Garuda Indonesia (Persero) Tbk - Finance Expert PT Garuda Indonesia (Persero) Tbk - Chief Finance Officer of PT Garuda Indonesia (Persero) Tbk

Nama Name	Jabatan Position	Pendidikan Educational Background	Pengalaman Kerja Work Experience
Efendi Sitompul	Anggota	S2 – International Business S1 – Ekonomi Akuntansi	- Vice President Special Audit Department PT Bank Mandiri (Persero) Tbk - Vice President Treasury PT Bank Mandiri (Persero) Tbk - Team Leader (Investigator) Special Audit Department PT Bank Mandiri (Persero) Tbk - Senior Investigator Special Audit Deparment PT Bank Mandiri (Persero) Tbk - Operational Management Cabang Jakarta Daan Mogot PT Bank Mandiri (Persero) Tbk
	Member	Master's Degree – International Business S1 – Accounting Economics	- Vice President Special Audit Department of PT Bank Mandiri (Persero) Tbk - Vice President Treasury PT Bank Mandiri (Persero) Tbk - Team Leader (Investigator) Special Audit Department PT Bank Mandiri (Persero) Tbk - Senior Investigator Special Audit Department of PT Bank Mandiri (Persero) Tbk - Operational Management Jakarta Daan Mogot Branch PT Bank Mandiri (Persero) Tbk
Jani Arjanto	Anggota	S3 – Ilmu Hukum S2 – Ilmu Hukum S2 – Manajemen S1 – Ilmu Hukum	- Kepala Sub Direktorat Harmonisasi Peraturan Jaminan Sosial Direktorat Jenderal Anggaran - Kepala Seksi Anggaran IID-4 Direktorat Anggaran II Direktoran Jenderal Anggaran - Kepala Seksi Data Dukungan Teknis Direktorat Anggaran II Direktorat Jenderal Anggaran
	Member	S3 – Law Studies S2 – Law Studies S2 – Management S1 – Law Studies	- Head of Sub-Directorate of Harmonization of Social Security Regulations, Directorate General of Budget - Head of Budget Section IID-4 Directorate of Budget II Director General of Budget - Head of the Technical Support Data Section of the Directorate of Budget II, Directorate General of Budget - Head of Sub-Section at Sub-Directorate of Data and Technical Support of Directorate of Budget II, Directorate General of Budget

* Diangkat sebagai anggota Komite Audit pada 26 Februari 2021
* Appointed as a member of the Audit Committee February 26, 2021

Independensi Komite Audit

Seluruh Anggota Komite Audit yang berasal dari Pihak Independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuannya bertindak independen.

Independency of the Audit Committee

All Audit Committee Members who are coming from Independent Parties should not have financial, management, share ownership and/or family relations with the Board of Commissioners, Directors and/or Controlling Shareholders or relations with the Bank, or any other parties that could disrupt their capabilities to act independently.

Tabel Independensi Komite Audit
Table of Independency of The Audit Committee

Aspek Independensi Aspect of Independency	Adie Soesetyantoro	Zudan Arif Fakrulloh	Andi Rivai	Efendi	Jani Arjanto
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and the Board of Directors	√	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Does not have a management relationship in the company, subsidiary, or affiliated company	√	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di perusahaan Does not have a share ownership relationship in the company	√	√	√	√	√

Aspek Independensi Aspect of Independency	Adie Soesetyantoro	Zudan Arif Fakrulloh	Andi Rivai	Efendi	Jani Arjanto
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Audit Does not have a family relationship with the Board of Commissioners, Board of Directors, and/or fellow members of the Audit Committee	√	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Do not serve as administrators of political parties, officials and government	√	√	√	√	√

Rapat Komite Audit

KEBIJAKAN RAPAT

Persyaratan, mekanisme dan tata cara rapat Komite audit diatur dalam *Charter* Komite Audit yang disahkan oleh Dewan Komisaris tanggal 22 Februari 2019.

a. Rapat Komite Audit diselenggarakan sekurang-kurangnya sekali dalam 1 (satu) kali dalam 3 (tiga) bulan.
b. Rapat Komite Audit dianggap sah apabila dihadiri paling kurang 51% dari jumlah anggota termasuk seorang Komisaris dan Pihak Independen.
c. Rapat dipimpin oleh Ketua Komite Audit atau anggota yang ditunjuk secara tertulis, apabila Ketua Komite Audit berhalangan hadir.
d. Keputusan Rapat Komite Audit diambil berdasarkan musyawarah mufakat, Dalam hal tidak terjadi musyawarah mufakat pengambilan keputusan dilakukan berdasarkan suara terbanyak,
e. Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat komite wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
f. Rapat Komite Audit harus dituangkan dalam risalah rapat yang ditanda tangani oleh seluruh anggota yang hadir serta didokumentasi dengan baik

Audit Committee Meeting

MEETING POLICY

The requirements, mechanisms and procedures for the audit Committee meeting are regulated in the Audit Committee Charter which was approved by the Board of Commissioners on February 22, 2019.

a. The Audit Committee meeting is held at least once in 1 (one) time in 3 (three) months.
b. Audit Committee meetings are considered valid if attended by at least 51% of the total members including a Commissioner and an Independent Party.
c. The meeting is chaired by the Chairman of the Audit Committee or a member appointed in writing, if the Chairman of the Audit Committee is unable to attend.
d. The decisions of the Audit Committee Meetings are taken based on deliberation to reach consensus. In the event that there is no consensus, the decision is made based on the majority of votes.
e. Dissenting opinions that occur in committee meetings must be clearly stated in the minutes of the meeting along with the reasons for the differences of opinion.
f. The Audit Committee meeting must be stated in the minutes of the meeting which is signed by all members present and well documented

AGENDA RAPAT KOMITE AUDIT

Sepanjang tahun 2021, tanggal pelaksanaan, Agenda rapat dan Peserta rapat Komite Audit, sebagai berikut.

AUDIT COMMITTEE MEETING AGENDA

Throughout 2021, the implementation date, meeting agenda and Audit Committee meeting participants, are as follows.

Tabel Agenda Rapat Komite Audit
Table of Audit Committee Meeting Agenda

No.	Tanggal Rapat Date	Agenda Rapat Meeting Agendas	Peserta Rapat Meeting Participants
1.	20 Januari 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan & Perkembangan Perkara Hukum oleh Anggota Komite Audit. 2. Menyampaikan Tindak Lanjut *Quality Assurance Review* (QAR), laporan kinerja asuransi, laporan hasil audit pengadaan TI, laporan hasil audit KC Mataram, Daftar *Monitoring* Tindak Lanjut (DMTL) OJK & Internal, Progress Kinerja Divisi Internal Audit dan Pengembangan Kompetensi Pegawai. 3. Laporan Komite Audit terkait Usulan Kantor Akuntan Publik (KAP) 2021. 4. Laporan *Closing Meeting* KAP Audit atas Laporan Keuangan per 31 Desember 2020 5. Laporan Komite Audit Mengundang Divisi HC dan RBC	1. Adie Soesetyantoro 2. Zudan Arif Fakrulloh 3. Efendi 4. Jani Arjanto

No.	Tanggal Rapat Date	Agenda Rapat Meeting Agendas	Peserta Rapat Meeting Participants
	January 20, 2021	1. Submission of Bank Performance Materials and Problems & Legal Case Developments by Members of the Audit Committee. 2. Submitting Follow-up Quality Assurance Review (QAR), insurance performance report, IT procurement audit report, Mataram branch office audit report, OJK & Internal Follow-up Monitoring List (DMTL), Internal Audit Division Performance Progress and Employee Competency Development. 3. Report of the Audit Committee regarding the Proposed Public Accounting Firm (KAP) 2021. 4. KAP Audit Closing Meeting Report on Financial Statements as of December 31, 2020 5. Audit Committee Report Invites HC and RBC Division	
2.	17 Februari 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan & Perkembangan Perkara Hukum oleh Anggota Komite Audit. 2. Menyampaikan Tindak Lanjut Hasil *Quality Assurance Review* (QAR), *update* data debitur belum berkantor bayar di Bank Mantap, laporan hasil audit fintech amartha, Daftar *Monitoring* Tindak Lanjut (DMTL) OJK & Internal, Tindak Lanjut atas Temuan Pemeriksaan BPK Th 2019, *Progress* Kinerja Divisi Internal Audit dan Rencana Jangka Waktu 2 Tahun Internal Audit (RJ2-IA)	1. Adie Soesetyantoro 2. Zudan Arif Fakrulloh 3. Efendi 4. Jani Arjanto
	February 17, 2021	1. Submission of Bank Performance Materials and Problems & Legal Case Developments by Members of the Audit Committee. 2. Submitting Follow-up on Quality Assurance Review (QAR) results, data updates on debtors who have not yet paid office at Bank Mantap, reports on Amartha fintech audit results, OJK & Internal Follow-Up Monitoring List (DMTL), Follow-up on 2019 BPK Audit Findings, Division Performance Progress Internal Audit and 2-Year Period Plan Internal Audit (RJ2-IA)	
3.	17 Maret 2021 March 17, 2021	Penunjukan Kantor Akuntan Publik (KAP) dan Akuntan Publik (AP) Tahun 2021 Appointment of Public Accounting Firm (KAP) and Public Accountant (AP) in 2021	1. Adie Soesetyantoro 2. Zudan Arif Fakrulloh 3. Andi Rivai* 4. Efendi 5. Jani Arjanto
4.	17 Maret 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan & Perkembangan Perkara Hukum oleh Anggota Komite Audit 2. Menyampaikan Tindak Lanjut Hasil *Quality Assurance Review* (QAR), Pemeriksaan OJK Tahun 2021, *Progress* Kinerja Divisi Internal Audit, Laporan Hasil Audit Penyaluran Kredit Melalui Fintech Amartha, Laporan Hasil Audit KC Jember, Daftar *Monitoring* Tindak Lanjut (DMTL) Audit Internal, Kajian Pengembangan Aplikasi IAMS	1. Adie Soesetyantoro 2. Zudan Arif Fakrulloh 3. Andi Rivai* 4. Efendi 5. Jani Arjanto
	March 17, 2021	1. Submission of Bank Performance Materials and Problems & Legal Case Developments by Audit Committee Members 2. Submitting Follow-up on Quality Assurance Review (QAR) results, 2021 OJK Examination, Internal Audit Division Performance Progress, Audit Results Report on Credit Distribution through Fintech Amartha, jember branch office Audit Results Report, Internal Audit Follow-Up Monitoring List (DMTL), Application Development Studies IAMS	
5.	21 April 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan & Perkembangan Perkara Hukum oleh Anggota Komite Audit. 2. Menyampaikan Tindak Lanjut Hasil *Quality Assurance Review* (QAR), Pemeriksaan OJK Tahun 2021, *Progress* Kinerja Divisi Internal Audit, Daftar Monitoring Tindak Lanjut (DMTL) Audit Internal	1. Adie Soesetyantoro 2. Zudan Arif Fakrulloh 3. Andi Rivai* 4. Efendi 5. Jani Arjanto
	April 21, 2021	1. Submission of Bank Performance Materials and Problems & Legal Case Developments by Members of the Audit Committee. 2. Submitting Follow-up on Quality Assurance Review (QAR) results, 2021 OJK Examination, Internal Audit Division Performance Progress, Internal Audit Follow-up Monitoring List (DMTL)	
6.	24 Mei 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan & Perkembangan Perkara Hukum oleh Anggota Komite Audit. 2. Tindaklanjut Arahan Rapat Komite Audit periode April 2021, Pemeriksaan OJK, DMTL OJK, Laporan Hasil Audit Operasional, Laporan Hasil Audit KC Cirebon, DMTL Audit Internal dan *Progress* Kinerja Divisi Internal Audit	1. Adie Soesetyantoro 2. Zudan Arif Fakrulloh 3. Andi Rivai* 4. Efendi 5. Jani Arjanto
	May 24, 2021	1. Submission of Bank Performance Materials and Problems & Legal Case Developments by Members of the Audit Committee. 2. Follow-up to the Audit Committee Meeting Directions for the April 2021 period, OJK Examination, FSA DMTL, Operational Audit Results Report, Cirebon Branch Office Audit Results Report, Internal Audit DMTL and Performance Progress of the Internal Audit Division	

No.	Tanggal Rapat Date	Agenda Rapat Meeting Agendas	Peserta Rapat Meeting Participants
7.	22 Juni 2021 June 22, 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan & Perkembangan Perkara Hukum oleh Anggota Komite Audit. 2. Tindaklanjut Arahan Rapat Komite Audit periode Mei 2021, Pemeriksaan OJK, DMTL OJK, DMTL Audit Internal dan *Progress* Kinerja Divisi Internal Audit 3. Laporan Komite Audit Mengundang HC dan DPM 1. Submission of Bank Performance Materials and Problems & Legal Case Developments by Members of the Audit Committee. 2. Follow-up to the Audit Committee Meeting Directions for the May 2021 period, FSA Examination, FSA DMTL, Internal Audit DMTL and Performance Progress of the Internal Audit Division 3. Audit Committee Report Invites HC and DPM	1. Adie Soesetyantoro 2. Zudan Arif Fakrulloh 3. Andi Rivai* 4. Efendi 5. Jani Arjanto
8.	16 Juli 2021 July 16, 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan & Perkembangan Perkara Hukum oleh Anggota Komite Audit. 2. Tindaklanjut Arahan Rapat Komite Audit periode Juni 2021, Pemeriksaan OJK, DMTL OJK, DMTL Audit Internal dan *Progress* Kinerja Divisi Internal Audit. 1. Submission of Bank Performance Materials and Problems & Legal Case Developments by Members of the Audit Committee. 2. Following up on Audit Committee Meeting Directions for the period of June 2021, FSA Audit, FSA DMTL, Internal Audit DMTL and Internal Audit Division Performance Progress.	1. Adie Soesetyantoro 2. Zudan Arif Fakrulloh 3. Andi Rivai* 4. Efendi 5. Jani Arjanto
9.	23 Agustus 2021 August 23, 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan & Perkembangan Perkara Hukum oleh Anggota Komite Audit. 2. Tindaklanjut Arahan Rapat Komite Audit periode Juli 2021, Usulan Revisi AAP 2021, Pelaksanaan *Monitoring* Penyelesaian DMTL OJK, *Update* DMTL Audit Internal, *Progress* Kinerja Divisi Internal Audit, *Trend* & Modus *Fraud* Tahun 2016 – 2020 *Base on* Pelaporan SAF 1. Submission of Bank Performance Materials and Problems & Legal Case Developments by Members of the Audit Committee. 2. Following-up on Audit Committee Meeting Directions for the July 2021 period, Proposed Revision of AAP 2021, Monitoring Implementation of FSA DMTL Settlement, Internal Audit DMTL Update, Internal Audit Division Performance Progress, Trends & Fraud Modes for 2016 – 2020 Base on SAF Reporting	1. Adie Soesetyantoro 2. Zudan Arif Fakrulloh 3. Andi Rivai* 4. Efendi 5. Jani Arjanto
10.	14 September 2021 September 14, 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan & Perkembangan Perkara Hukum oleh Anggota Komite Audit. 2. Tindaklanjut Arahan Rapat Komite Audit periode Agustus 2021, Revisi Akurasi Pembebanan GL KRO atas Insiden *Fraud* KC Serang, KC Jaktim dan KCP Mojokerto, Audit Tindaklanjut Laporan Ltc Kepada Divisi RDB, *Update* DMTL OJK, *Update* DMTL Audit Internal dan *Progress* Kinerja Divisi Internal Audit 1. Submission of Bank Performance Materials and Problems & Legal Case Developments by Members of the Audit Committee. 2. Follow up on Audit Committee Meeting Directions for August 2021, Revised Accuracy of GL KRO Charges for Fraud Incidents at Serang branch office, East Jakarta branch office and Mojokerto Sub-branch Office, Follow-up Audit Ltc Report to RDB Division, Update DMTL FSA, Update DMTL Internal Audit and Performance Progress of Internal Audit Division	1. Adie Soesetyantoro 2. Zudan Arif Fakrulloh 3. Andi Rivai* 4. Efendi 5. Jani Arjanto
11.	15 Oktober 2021 October 15, 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan & Perkembangan Perkara Hukum oleh Anggota Komite Audit. 2. Tindaklanjut Arahan Rapat Komite Audit periode September 2021, *Update Monitoring* Daftar *Monitoring* Tindaklanjut (DMTL) Per Oktober 2021, *Update* Hasil *Quality Assurance Review* (QAR) 2021 oleh KPMG, *Update* DMTL Audit Internal dan *Progress* Kinerja Divisi Internal Audit, *Update* Pelaksanaan Hapus Buku & Keringanan BDO per September 2021, Oleh Divisi Internal Audit. 1. Submission of Bank Performance Materials and Problems & Legal Case Developments by Members of the Audit Committee. 2. Follow up on Audit Committee Meeting Directions for September 2021, Monitoring Update on Follow-up Monitoring List (DMTL) as of October 2021, Update on Quality Assurance Review (QAR) 2021 by KPMG, Update on Internal Audit DMTL and Performance Progress of Internal Audit Division, Update on Eradication & Relief BDO as of September 2021, By the Internal Audit Division.	1. Adie Soesetyantoro 2. Zudan Arif Fakrulloh 3. Andi Rivai* 4. Efendi 5. Jani Arjanto

No.	Tanggal Rapat Date	Agenda Rapat Meeting Agendas	Peserta Rapat Meeting Participants
12.	16 November 2021	1. Laporan Divisi DPM terkait Bisnis *Fronting* 2. Laporan Divisi IT terkait Tata Kelola dan Organisasi IT; Kinerja IT; Pengembangan *Product / Services* IT; Penguatan IT *Infrastructure & Security*; Prioritisasi Inisiatif IT tahun 2022; *Strategy New Core Banking System* (NCBS) 3. Laporan Komite Audit terkait Rencana Kerja Komite Audit, Tindaklanjut arahan Rapat Komite Audit per Oktober 2021, *Update Monitoring* Daftar *Monitoring* Tindak Lanjut (DMTL) Per Oktober 2021, Update Hasil Audit Internal dan Kinerja Divisi Internal Audit, dan *Update* Usulan AAP & Anggaran DIA Tahun 2022, oleh Divisi Internal Audit. Laporan Pengaduan Nasabah, Laporan Keuangan Bank bulan Oktober 2021, *Progress* Pembayaran Asuransi dan Realisasi Kinerja Kantor Cabang Oktober 2021 oleh Komite Audit pihak Independen.	1. Adie Soesetyantoro 2. Zudan Arif Fakrulloh 3. Andi Rivai* 4. Efendi 5. Jani Arjanto
	November 16, 2021	1. DPM Division Report related to Fronting Business 2. IT Division reports related to IT Governance and Organization; IT Performance; IT Product / Services Development; Strengthening IT Infrastructure & Security; Prioritization of IT Initiatives for 2022; Strategy New Core Banking System (NCBS) 3. Audit Committee Report related to the Audit Committee's Work Plan, Follow-up on Audit Committee Meeting directions as of October 2021, Update Monitoring of Follow-up Monitoring List (DMTL) as of October 2021, Update on Internal Audit Results and Performance of the Internal Audit Division, and Update on AAP Proposals & DIA Budget 2022 , by the Internal Audit Division. Customer Complaint Reports, Bank Financial Statements for October 2021, Progress of Insurance Payments and Realization of Performance of Branch Offices in October 2021 by Independent Audit Committee.	
13.	15 Desember 2021	1. Tindaklanjut Arahan Rapat Komite Audit periode November 2021, *Update* Monitoring Daftar *Monitoring* Tindaklanjut (DMTL) Per Desember 2021, *Update* DMTL Audit Internal dan *Progress* Kinerja Divisi Internal Audit, *Update* Pelaksanaan Hapus Buku & Keringanan BDO per Oktober 2021, Oleh Divisi Internal Audit. 2. Laporan Keuangan dan Kinerja Kantor Cabang November 2021; 3. Laporan Divisi Procurement.	1. Adie Soesetyantoro 2. Zudan Arif Fakrulloh 3. Andi Rivai* 4. Efendi 5. Jani Arjanto
	December 15, 2021	1. Following up on Audit Committee Meeting Directions for November 2021, Monitoring Update on Follow-up Monitoring List (DMTL) as of December 2021, Update on Internal Audit DMTL and Performance Progress of the Internal Audit Division, Update on the Implementation of Write Off & BDO Relief as of October 2021, by the Internal Audit Division. 2. Financial Report and Branch Office Performance November 2021; 3. Procurement Division Report.	

* Diangkat sebagai anggota Komite Audit pada 26 Februari 2021
* Appointed as a member of the Audit Committee February 26, 2021

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE AUDIT

FREQUENCY AND LEVEL OF ATTENDANCE OF THE AUDIT COMMITTEE

Tabel Tingkat Kehadiran Rapat Komite Audit
Table on Level of Attendance of The Audit Committee

Nama Name	Jabatan Position	Rapat Komite Audit Audit Committee Meetings		
		Jumlah dan Persentase Kehadiran Attedance Count and Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attedance	Persentase Percentage
Adie Soesetyantoro	Ketua Chief	13	13	100%
Zudan Arif Fakrulloh	Anggota Member	13	13	100%
Andi Rivai*	Anggota Member	11	11	100%
Efendi Sitompul	Anggota Member	13	13	100%
Jani Arjanto	Anggota Member	13	13	100%

* Diangkat sebagai anggota Komite Audit pada 26 Februari 2021
* Appointed as a member of the Audit Committee February 26, 2021

Program Peningkatan Kompetensi Komite Audit

Audit Committee Competency Improvement Program

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/ Trainig Materials	Waktu dan Tempat Pelaksanaan Imolementation Time and Place	Penyelenggara Organizer
Adie Soesetyantoro	Ketua Chief	Peningkatan Kompetensi dapat dilihat pada Pelatihan/Pengembangan Kompetensi Dewan Komisaris Competency improvement can be seen in the Board of Commissioners' Competency Training/Development		
Zudan Arif Fakrulloh	Anggota Member	Peningkatan Kompetensi dapat dilihat pada Pelatihan/Pengembangan Kompetensi Dewan Komisaris Competency improvement can be seen in the Board of Commissioners' Competency Training/Development		
Andi Rivai*	Anggota Member	Peningkatan Kompetensi dapat dilihat pada Pelatihan/Pengembangan Kompetensi Dewan Komisaris Competency improvement can be seen in the Board of Commissioners' Competency Training/Development		
Efendi Sitompul	Anggota Member	Audit Investigator: Implementasi Kertas Kerja Audit Berbasis Risiko Audit Investigator: Implementation of Risk Based Audit Working Paper	Webinar 16-17 Desember 2021 Webinar December 16-17, 2021	Infobank Institute Infobank Institute
Jani Arjanto	Anggota Member	Sertifikasi Komite Audit Audit Committee Certification	Webinar 05 – 06 & 11 Oktober 2021 Webinar October 05 – 06 & 11, 2021	IKAI (Indonesian Institute of Audit Commitee) IKAI (Indonesian Institute of Audit Commitee)

* Diangkat sebagai anggota Komite Audit pada 26 Februari 2021
* Appointed as a member of the Audit Committee February 26, 2021

Laporan Singkat Pelaksanaan Kegiatan Komite Audit Tahun 2021

Bahwa Komite Audit di bawah Dewan Komisaris pada tahun 2021 telah melakukan Rapat Komite Audit sejumlah 13 (tiga belas) kali. Komite Audit selain melaporkan terkait penyampaian materi rutin *Performance* Bank juga telah melaksanakan penunjukan Kantor Akuntan Publik, melakukan evaluasi atas pelaksanaan pemberian jasa audit laporan keuangan tahun buku 2020, memantau tindaklanjut hasil pemeriksaan Otoritas Jasa Keuangan tahun 2021, memantau tindak lanjut hasil pemeriksaan audit internal.

Brief Report of the Activities of the Audit Committee In 2021

That the Audit Committee under the Board of Commissioners in 2021 conducted Audit Committee Meetings a total of 13 (thirteen) times. The Audit Committee, in addition to reporting on the submission of routine material on Performance, the Bank also appointed a Public Accounting Firm, evaluated the implementation of financial statement audit services for the financial year 2020, monitored the follow-up to the results of the Financial Services Authority examination in 2021, monitored the follow-up to the results of the internal audit examination.

Komite Remunerasi dan Nominasi

The Remuneration and Nomination Committee

Dasar Pembentukan Komite Remunerasi dan Nominasi

Dalam rangka mewujudkan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) dengan mengacu pada Anggaran Dasar PT Bank Mandiri Taspen dan perubahannya serta ketentuan POJK Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik yang menyatakan bahwa Dewan Komisaris wajib membentuk Komite Remunerasi dan Nominasi dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya. Dalam rangka mewujudkan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) dengan mengacu pada:

1. Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.
2. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum.
3. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.

Basis of Establishment of the Remuneration and Nomination Committee

Several steps were taken in order to realize Good Corporate Governance by referring to the Articles of Association of PT Bank Mandiri Taspen and its amendments as well as the provisions of POJK Number 34 / POJK.04 / 2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies which stated that the Board of Commissioners was obliged forming a Remuneration and Nomination Committee in order to support the effectiveness of the implementation of its duties and responsibilities. In order to realize Good Corporate Governance with reference to:

1. Financial Services Authority Regulation Number 34 / POJK.04 / 2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.
2. Financial Services Authority Regulation No. 55 / POJK.03 / 2016 dated December 7, 2016 concerning Implementation of Governance for Commercial Banks.
3. Financial Services Authority Circular Letter No. 13 / SEOJK.03 / 2017 concerning Implementation of Governance for Commercial Banks.

4. Anggaran Dasar Bank Mantap beserta dengan perubahannya.
5. Keputusan Dewan Komisaris Nomor KOM/002/II/2021 tanggal 24 Februari 2021 tentang Penetapan Anggota Komite-Komite Di Bawah Dewan Komisaris
6. Keputusan Direksi Nomor KEP.DIR/009/II/2021 tanggal 26 Februari 2021 Tentang Pembentukan Komite-Komite Di Bawah Dewan Komisaris

Pengangkatan Komite Remunerasi dan Nominasi terakhir sesuai Surat Keputusan Dewan Komisaris Nomor KEP.DEKOM/009/XI/2021 tanggal 19 November 2021 tentang Pengangkatan Anggota Komite Remunerasi dan Nominasi di bawah Dewan Komisaris dan selanjutnya diangkat oleh Direksi dengan Keputusan No.KEP.DIR/045.1/XI/2021 tanggal 24 November 2021 tentang Pengangkatan Anngota Komite Remunerasi dan Nominasi Di Bawah Dewan Komisaris.

CHARTER KOMITE REMUNERASI DAN NOMINASI

Charter Komite Remunerasi dan Nominasi disusun sebagai pedoman bagi anggota Komite dalam melaksanakan tugas dan tanggung jawabnya agar efisien, efektif, transparan, kompeten, independen, dan dapat dipertanggungjawabkan, sehingga dapat diterima oleh semua pihak yang berkepentingan dan sesuai dengan peraturan perundang-undangan yang berlaku. *Charter* Komite Remunerasi dan Nominasi disusun dengan tujuan untuk membantu Dewan Komisaris dalam menjalankan peran pengawasan terhadap Bank. *Charter* Komite Remunerasi dan Nominasi telah disahkan dan ditandatangani oleh seluruh anggota Dewan Komisaris pada tanggal 22 Februari 2019. Adapun isi dari *Charter* Komite Remunerasi dan Nominasi, memuat dan mengatur hal-hal sebagai berikut:

1. Tujuan Umum
2. Kewenangan
3. Keanggotaan
4. Persyaratan Keanggotaan
5. Tugas dan Tanggung Jawab
6. Sistem Nominasi dan Remunerasi
7. Hubungan Kerja
8. Rapat Komite
9. Pelaporan
10. Masa Tugas dan Kompensasi
11. Kerahasiaan
12. Penutup

Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi memiliki tugas dan tanggung jawab antara lain:

1. Ketua Komite bertugas dan bertanggung jawab dalam mengkoordinasikan pelaksanaan rapat Komite dan mengusulkan agenda serta materi rapat.
2. Menyusun atau membuat sistem remunerasi dan nominasi bagi anggota Direksi dan Dewan Komisaris yang akan menjadi pedoman bagi Dewan Komisaris dan Rapat Umum Pemegang Saham (RUPS) dalam menetapkan remunerasi dan nominasi anggota Direksi dan Dewan Komisaris.
3. Komite bertugas dan bertanggung jawab dalam melaksanakan hal-hal sebagai berikut:

4. Bank Mantap's Articles of Association and its amendments.
5. Decision of the Board of Commissioners Number KOM/002/II/2021 dated February 24, 2021 concerning the Appointment of Members of the Committees Under the Board of Commissioners
6. Decision of the Board of Directors Number KEP.DIR/009/II/2021 dated February 26, 2021 concerning the Establishment of Committees Under the Board of Commissioners

Appointment of the latest Remuneration and Nomination Committee in accordance with the Decree of the Board of Commissioners Number KEP.DEKOM/009/XI/2021 dated November 19, 2021 concerning Appointment of Members of the Remuneration and Nomination Committee under the Board of Commissioners and subsequently appointed by the Board of Directors with Decree No.KEP.DIR/045.1 /XI/2021 dated November 24, 2021 concerning Appointment of Remuneration and Nomination Committee Members under the Board of Commissioners.

CHARTER KOMITE REMUNERASI AND NOMINASI

The Charter of the Remuneration and Nomination Committee is prepared as a guideline for members of the Committee in carrying out their duties and responsibilities in order to be efficient, effective, transparent, competent, independent, and accountable, so that it can be accepted by all interested parties and in accordance with applicable laws and regulations. The Charter of the Remuneration and Nomination Committee was prepared with the aim of assisting the Board of Commissioners in carrying out the supervisory role of the Bank. The Charter of the Remuneration and Nomination Committee has been ratified and signed by all members of the Board of Commissioners on February 22, 2019. The contents of the Charter of the Remuneration and Nomination Committee, containing and regulating the following:

1. General Purpose
2. Authority
3. Membership
4. Membership Requirements
5. Duties and Responsibilites
6. Nomination and Remuneration System
7. Employment Relations
8. Committee Meeting
9. Reporting
10. Period of Duty and Compensation
11. Confidentiality
12. Closing

Duties and Responsibilities of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee has duties and responsibilities, among others:

1. The Head of the Committee is in charge and responsible for coordinating the conduct of Committee meetings and proposing agendas and meeting materials.
2. Arrange or create a remuneration and nomination system for members of the Board of Directors and Board of Commissioners that will serve as guidelines for the Board of Commissioners and the General Meeting of Shareholders (GMS) in determining the remuneration and nominations of members of the Board of Directors and Board of Commissioners.
3. The committee has the duty and responsibility in carrying out the following matters:

a. Menyusun konsep dan analisa yang berhubungan dengan fungsi Komite Remunerasi dan Nominasi.
b. Membantu Dewan Komisaris untuk memberikan rekomendasi tentang jumlah anggota Dewan Komisaris dan Direksi.
c. Membantu Dewan Komisaris dalam penetapan kebijakan umum Sumber Daya Manusia.
d. Merekomendasikan persetujuan perubahan struktur organisasi sampai dengan satu tingkat di bawah Direksi.
e. Membantu Dewan Komisaris memperoleh dan menganalisa data bakal calon Direksi dan *talent pool* pejabat satu tingkat di bawah Direksi.
f. Memberikan usulan tentang opsi saham serta pengawasan pelaksanaannya kepada Dewan Komisaris, Direksi dan pegawai.
g. Memiliki *database* dan *talent pool* calon-calon anggota Direksi dan Dewan Komisaris.
h. Melakukan evaluasi terhadap kebijakan remunerasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai:
   1) Kebijaksanaan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada Rapat Umum Pemegang Saham, dan
   2) Kebijaksanaan remunerasi bagi Pejabat Eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi.
i. Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan atau penggantian anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham.
j. Memberikan rekomendasi mengenai calon anggota Dewan Komisaris dan/atau Direksi kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham dan atau regulator.
k. Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi anggota Komite Audit dan Komite Pemantau Risiko.

4. Anggota Komite bertugas dan bertanggung jawab dalam menyelenggarakan rapat secara teratur, mempelajari materi rapat terlebih dahulu, menghadiri rapat, memberikan kontribusi dan berperan aktif, serta membuat risalah rapat.
5. Membantu Dewan Komisaris untuk dapat mengajukan saran-saran kepada Pemegang Saham dalam hal:
   a. Menyusun, melaksanakan dan menganalisa kriteria dan prosedur nominasi bagi calon Dewan Komisaris dan Direksi.
   b. Mengidentifikasikan calon-calon Direksi baik dari dalam maupun dari luar dan calon Dewan Komisaris yang memenuhi syarat untuk diajukan atau diangkat menjadi Direktur atau Dewan Komisaris.
   c. Menyusun kriteria penilaian kerja Direksi.
   d. Menyusun, melaksanaakan dan menganalisa kriteria dan prosedur pemberhentian Dewan Komisaris dan/atau Direksi.
   e. Membantu Dewan Komisaris dalam mengusulkan suatu sistem remunerasi yang sesuai bagi Dewan Komisaris dan Direksi berupa sistem penggajian dan pemberian fasilitas dan tunjangan, penilaian terhadap sistem tersebut dan opsi yang diberikan dan sistem pensiun.

a. Develop concepts and analyses related to the functions of the Remuneration and Nomination Committee.
b. Assist the Board of Commissioners to provide recommendations on the number of members of the Board of Commissioners and Directors.
c. Assist the Board of Commissioners in the determination of general human resources policies.
d. Recommend approval of changes in organizational structure up to one level below the Board of Directors.
e. Assisting the Board of Commissioners in obtaining and analyzing data of prospective Board of Directors and talent pool of officials one level below the Board of Directors .
f. Provide proposals about stock options and monitor their implementation to the Board of Commissioners, Directors and employees.
g. a database and talent pool candidates for members of the Board of Directors and Board of Commissioners.
h. Evaluate the remuneration policy and provide recommendations to the Board of Commissioners regarding:
   1) Remuneration policy for the Board of Commissioners and Directors to be submitted to the General Meeting of Shareholders, and
   2) Remuneration policy for Executive Officers and employees as a whole to be submitted to the Directors.
i. Prepare and provide recommendations on the system and procedures for selecting and or replacing members of the Board of Commissioners and Directors to the Board of Commissioners to be submitted to the General Meeting of Shareholders.
j. Provide recommendation about the prospective member of the Board of Commissioners and / or Director to the Board of Commissioners to be delivered to General Meeting of Shareholders and or regulator.
k. Provide recommendations on Independent Parties who will be members of the Audit Committee and Risk Monitoring Committee.

4. Members of the Committee are in charge and responsible for holding meetings regularly, learning meeting materials first, attending meetings, contributing and playing an active role, and making minutes of meetings.
5. Assist the Board of Commissioners to be able to propose suggestions to the Shareholders in terms of:
   a. Compile, implement and analyze nomination criteria and procedures for candidates for the Board of Commissioners and Directors.
   b. Identify candidates for Directors from both inside and outside and candidates for the Board of Commissioners who are eligible to be submitted or appointed as Director or the Board of Commissioners.
   c. Develop the criteria for assessment of the work of the Board of Directors.
   d. Arrange, carry out, and analyze the criteria and procedures of termination of the Board of Commissioners and/or Director.
   e. Assist the Board of Commissioners in proposing an appropriate remuneration system for the Board of Commissioners and Directors in the form of a payroll system and provision of facilities and benefits, an assessment of the system and the options provided and the pension system.

Wewenang Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi memiliki wewenang untuk:
1. Meminta Bank Mandiri Taspen untuk melakukan *survey* sesuai kebutuhan Komite Remunerasi dan Nominasi.
2. Meminta informasi hal-hal yang diperlukan dari berbagai pihak baik intemal maupun ekstemal Bank Mandiri Taspen.

Masa Jabatan Komite Remunerasi dan Nominasi

Masa jabatan anggota Komite Remunerasi dan Nominasi diatur dalam *Charter* Komite Remunerasi dan Nominasi dan Keputusan Dewan Komisaris PT Bank Mandiri Taspen Nomor KEP. DEKOM.002/II/2021 tanggal 24 Februari 2021 Juncto Keputusan Direksi PT Bank Mandiri Taspen Nomor KEP.DIR/009/II/2021 tanggal 26 Februari 2021 tentang Pembentukan Komite-komite Di Bawah Dewan Komisaris yang menentukan masa jabatan sebagai berikut:

a. Masa tugas anggota Komite Remunerasi dan Nominasi yang berasal dari anggota Dewan Komisaris tidak boleh lama daripada masa jabatan Komisaris dan dapat diangkat kembali hanya untuk 1 (satu) periode berikutnya;

b. Masa kerja anggota Komite ditetapkan sama dengan masa jabatan Dewan Komisaris dengan ketentuan anggota Komite sewaktu-waktu dapat diberhentikan berdasarkan keputusan Dewan Komisaris;

c. Pemberhentian tersebut akan dituangkan dalam suatu Keputusan Direksi.

Struktur, Keanggotaan dan Keahlian Komite Remunerasi dan Nominasi

Authority of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee has the authority to:
1. Asking PT Bank Mandiri Taspen to conduct surveys according to the needs of the Remuneration and Nomination Committee.
2. Request information on things needed from various parties, both internal and external, Bank Mandiri Taspen.

Term of Service of The Remuneration and Nomination Committee

The term of office of the members of the Remuneration and Nomination Committee is regulated in the Charter of the Remuneration and Nomination Committee and the Decree of the Board of Commissioners of PT Bank Mandiri Taspen Number KEP. DEKOM.002/II/2021 dated February 24, 2021 Juncto Decree of the Directors of PT Bank Mandiri Taspen Number KEP.DIR/009/II/2021 dated February 26, 2021 regarding the Establishment of Committees Under the Board of Commissioners which determines the terms of office as follows:
a. The term of office for members of the Remuneration and Nomination Committee from members of the Board of Commissioners may not be longer than the term of office of the Commissioner and may be reappointed only for the next 1 (one) period;
b. The term of office of the members of the Committee is determined to be the same as the term of office of the Board of Commissioners provided that the members of the Committee can be dismissed at any time based on the decision of the Board of Commissioners;
c. The dismissal will be stated in a Board of Directors Decree.

Structure, Membership and Expertise of the Remuneration and Nomination Committee

Tabel Struktur, Keanggotaan dan Keahlian Komite Remunerasi dan Nominasi
Table of Structure, Membership and Expertise of the Remuneration and Nomination Committee

Nama Name	Jabatan Position	Keterangan Description	Keahlian Expertise
Zudan Arif Fakrulloh	Ketua Chief	Komisaris Independen Independent Commissioner	Hukum Law
Mustaslimah*	Anggota Member	Komisaris Utama President Commissioner	Ekonomi Economy
Abdul Rachman**	Anggota Member	Komisaris Utama President Commissioner	Akuntansi, *Business Administration* Accounting, Business, Administration
Iqbal Latanro***	Anggota Member	Komisaris Commissioner	Manajemen Management
Adie Soesetyantoro	Anggota Member	Komisaris Independen Independent Commissioner	Manajemen Management
Andi Rivai****	Anggota Member	Komisaris Independen Independent Commissioner	Ekonomi Akuntansi, *Business Administration* Economics Accounting, Business Administration
Yacinta Eka Damayanti*****	Anggota/Sekretaris Member/Secretary	Head of Human Capital Head of Human Capital	Sumber Daya Manusia Human Resources

Nama Name	Jabatan Position	Keterangan Description	Keahlian Expertise
Oktaria Ineztianty******	Anggota/Sekretaris Member/Secretary	Head of Human Capital Head of Human Capital	Sumber Daya Manusia Human Resources

* Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021, efektif menjabat sejak 11 November 2021 dan diangkat sebagai anggota Komite Remunerasi dan Nominasi 22 November 2021
** Berhenti berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021.
*** Telah mengundurkan diri 10 Maret 2021 dan diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021
**** Efektif menjabat sejak 11 Februari 2021.
***** Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021, sedang dalam uji *fit & proper* dari OJK
***** Berhenti menjabat 02 Juni 2021
****** Efektif menjabat 02 Juni 2021

* Appointed based on the Circular Decision of Shareholders June 28, 2021, effective since November 11, 2021 and appointed as a member of the Remuneration and Nomination Committee November 22, 2021
** Terminated based on the Circular Decision of the Shareholders June 28, 2021.
*** Resigned on March 10, 2021 and dismissed based on the Circular Decision of the Shareholders June 28, 2021
**** Effective in office since February 11, 2021.
***** Appointed based on the Circular Decision of Shareholders June 28, 2021, currently under fit & proper test from FSA
***** Finished in office June 02, 2021
****** Effective June 02, 2021

Profil Komite Remunerasi dan Nominasi

Profile of Remuneration and Nomination Comittee

Zudan Arif Fakrulloh

Ketua merangkap Anggota Komite Remunerasi dan Nominasi / Chairman Concurrently Member of Remuneration and Nomination Comittee

Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini. / Profile can be seen in the Profile of the Board of Commissioners in this Annual Report.

Mustaslimah

Anggota Komite Remunerasi dan Nominasi / Member of Remuneration and Nomination Comittee

Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini. / Profile can be seen in the Profile of the Board of Commissioners in this Annual Report.

Adie Soesetyantoro

Anggota Komite Remunerasi dan Nominasi / Member of Remuneration and Nomination Comittee

Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini. / Profile can be seen in the Profile of the Board of Commissioners in this Annual Report.

Andi Rivai

Anggota Komite Remunerasi dan Nominasi / Member of Remuneration and Nomination Comittee

Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini. / Profile can be seen in the Profile of the Board of Commissioners in this Annual Report.

Oktaria Ineztianty

Anggota Komite Remunerasi dan Nominasi / Member of Remuneration and Nomination Comittee

Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini. / Profile can be seen in the Profile of the Board of Commissioners in this Annual Report.

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Remunerasi dan Nominasi

Educational Qualification and Work Experience of Remuneration and Nomination Comittee

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Remunerasi dan Nominasi
Table of Educational Qualification and Work Experience of Remuneration and Nomination Comittee

Nama Name	**Jabatan** Position	**Pendidikan** Educational Background	**Pengalaman Kerja** Work Experience
Zudan Arif Fakrulloh	Ketua Chief	- Sarjana di bidang Hukum - Magister Ilmu Hukum - Doktor Ilmu Hukum - Bachelor in Law - Masters in Law - Doctor of Laws	- Direktur Jenderal Kependudukan dan Pencatatan Sipil Kemendagri - Gubernur Gorontalo - Staf Ahli Mendagri Bid. Hukum, Politik dan HAL - Kepala Biro Hukum Setjen Kemendagri - Plt. Kepala Biro Hukum Sekjen Kemendagri (Pejabat Eksekutif) - Kepala Bagian Perundang – undangan Biro Hukum Sekjen Kementerian Dalam Negeri - Director General of Population and Civil Registration, Ministry of Home Affairs - Governor of Gorontalo - Expert Staff of the Minister of Home Affairs Bid. Law, Politics and HAL - Head of the Legal Bureau of the Secretariat General of the Ministry of Home Affairs - Plt. Head of Legal Bureau Secretary General of the Ministry of Home Affairs (Executive Officer) - Head of the Legislation Section - the invitation of the Legal Bureau, the Secretary General of the Ministry of Home Affairs
Mustaslimah*	Anggota Member	- Sarjana Pertanian - Bachelor of Agriculture	- SEVP Internal Audit PT Bank Mandiri (Persero) Tbk - Group Head HC Service PT Bank Mandiri (Persero) Tbk - Group Head Procurement & Fixed Assets PT Bank Mandiri (Persero) Tbk - Group Head Compliance PT Bank Mandiri (Persero) Tbk - SEVP Internal Audit PT Bank Mandiri (Persero) Tbk - Group Head HC Service PT Bank Mandiri (Persero) Tbk - Group Head Procurement & Fixed Assets PT Bank Mandiri (Persero) Tbk - Group Head Compliance PT Bank Mandiri (Persero) Tbk
Abdul Rachman**	Anggota Member	- Sarjana Ekonomi/Akuntansi - *Master Business Administration* (MBA). - Bachelor of Economics/ Accounting - Master of Business Administration (MBA).	- Direktur Consumer Banking PT Bank Mandiri (Persero) Tbk. - Direktur Institutional Banking PT Bank Mandiri Persero Tbk. - Direktur Special Asset Management PT Bank Mandiri Persero Tbk. - Direktur Consumer Finance PT Bank Mandiri Persero Tbk. - Direktur Corporate Banking PT Bank Mandiri Persero Tbk. - Komisaris PT Bank Syariah Mandiri PT Bank Mandiri Persero Tbk. - Komisaris Mandiri Sekuritas PT Bank Mandiri Persero Tbk. - Director of Consumer Banking PT Bank Mandiri (Persero) Tbk. - Director of Institutional Banking PT Bank Mandiri Persero Tbk. - Director of Special Asset Management PT Bank Mandiri Persero Tbk. - Director of Consumer Finance of PT Bank Mandiri Persero Tbk. - Director of Corporate Banking PT Bank Mandiri Persero Tbk. - Commissioner of PT Bank Syariah Mandiri PT Bank Mandiri Persero Tbk. - Commissioner of Mandiri Sekuritas PT Bank Mandiri Persero Tbk.
Iqbal Latanro***	Anggota	- Sarjana Ekonomi - Magister Manajemen Bisnis	- Komisaris PT Pemeringkat Efek Indonesia - Direktur Utama PT TASPEN (Persero) - Direktur Utama PT Bank Tabungan Negara Tbk - Direktur PT Bank Tabungan Negara Tbk - Kepala Divisi Pengelolaan dan Kebijakan Kredit PT Bank Tabungan Negara Tbk - Kepala PT Bank Tabungan Negara Tbk Cabang Bekasi - Kepala PT Bank Tabungan Negara Tbk Cabang Makassar
	Member	- Bachelor of Economics - Master in Business Management	- Commissioner of PT Pemeringkat Efek Indonesia - President Director of PT TASPEN (Persero) - President Director of PT Bank Tabungan Negara Tbk - Director of PT Bank Tabungan Negara Tbk - Head of Credit Management and Policy Division of PT Bank Tabungan Negara Tbk - Head of PT Bank Tabungan Negara Tbk Bekasi Branch - Head of PT Bank Tabungan Negara Tbk Makassar Branch

Nama Name	**Jabatan** Position	**Pendidikan** Educational Background	**Pengalaman Kerja** Work Experience
Adie Soesetyantoro	Anggota	Sarjana Ekonomi Manajemen	- Deputi Komisioner/ Advisor Senior Komite Strategis dan Pusat Riset Otoritas Jasa Keuangan Otoritas Jasa Keuangan - Deputi Komisioner Manajemen Strategis II-C Otoritas Jasa Keuangan - Kepala Regional I DKI Jaya dan Provinsi Banten Otoritas Jasa Keuangan - Kepala Regional IV Jawa Timur, Bali dan Nusa Tenggara Otoritas Jasa Keuangan - Kepala Departemen Pengawasan Bank 1 Bank Indonesia
	Member	Bachelor of Management Economics	- Deputy Commissioner/Senior Advisor of the Strategic Committee and Research Center of the Financial Services Authority of the Financial Services Authority - Deputy Commissioner for Strategic Management II-C of the Financial Services Authority - Head of Regional I DKI Jaya and Banten Province Financial Services Authority - Head of Regional IV East Java, Bali and Nusa Tenggara Financial Services Authority - Head of Bank Supervision Department 1 Bank Indonesia
Andi Rivai****	Anggota	S2 – Master of Business Administration S1 – Ekonomi Akuntansi	- Komisaris PT Angkasa Pura Support - Executive Project Manager Proyek Dedicated Terminal PT Garuda Indonesia (Persero) Tbk - Service Expert PT Garuda Indonesia (Persero) Tbk - Executive Project Manager Pemanfaatan Asset Tanah Duri Kosambi PT Garuda Indonesia (Persero) Tbk - Finance Expert PT Garuda Indoensia (Persero) Tbk - Chief Finance Officer PT Garuda Indonesia (Persero) Tbk
	Member	S2 – Master of Business Administration S1 – Accounting Economics	- Commissioner of PT Angkasa Pura Support - Executive Project Manager Dedicated Terminal Project PT Garuda Indonesia (Persero) Tbk - Service Expert PT Garuda Indonesia (Persero) Tbk - Executive Project Manager Utilization of Tanah Duri Kosambi Assets PT Garuda Indonesia (Persero) Tbk - Finance Expert PT Garuda Indonesia (Persero) Tbk - Chief Finance Officer of PT Garuda Indonesia (Persero) Tbk
Yacinta Eka Damayanti*****	Anggota Merangkap Sekretaris	S2 - Sumber Daya Manusia S1 - Filsafat	- Division Head Human Capital di Bank Mandiri Taspen (2015-Sekarang) - Department Head di Bank Mandiri (2005-2015) - Parasahabat Group (2002-2013) - PT Gesuri LLOYD (1993-2002)
	Member Concurrently Secretary	Masters in Human Resources S1 - Philosophy	- Division Head Human Capital at Bank Mandiri Taspen (2015-Present) - Department Head at Bank Mandiri (2005-2015) - Parasahabat Group (2002-2013) - PT Gesuri LLOYD (1993-2002)
Oktaria Ineztianty******	Anggota Merangkap Sekretaris	S2 – Magister Manajemen Pertahanan S1 – Teknik Dirgantara	- HR Strategic Business Partner – Indonesia, Papua New Guinea & Manufacturing Site PT Coca Cola Indonesia - HR Senior Manager – HR Head for Indonesia and Australia PT Firmenich Indonesia - HR Senior Manager – HR Head for Indoensia PT Firmenich Indonesia - HR Business Partner PT Bank Permata Tbk
	Member Concurrently Secretary	S2 – Master in Defense Management S1 – Aerospace Engineering	- HR Strategic Business Partner – Indonesia, Papua New Guinea & Manufacturing Site PT Coca Cola Indonesia - HR Senior Manager – HR Head for Indonesia and Australia PT Firmenich Indonesia - HR Senior Manager – HR Head for Indonesia PT Firmenich Indonesia - HR Business Partner PT Bank Permata Tbk

* Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021, efektif menjabat sejak 11 November 2021 dan diangkat sebagai anggota Komite Remunerasi dan Nominasi 19 November 2021
** Berhenti berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021.
*** Telah mengundurkan diri 10 Maret 2021 dan diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021
**** Efektif menjabat sejak 11 Februari 2021.
***** Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021, sedang dalam uji fit & proper dari OJK
***** Berhenti menjabat 02 Juni 2021
****** Efektif menjabat 02 Juni 2021

* Appointed based on the Circular Decision of Shareholders June 28, 2021, effective since November 11, 2021 and appointed as a member of the Remuneration and Nomination Committee November 19, 2021
** Terminated based on the Circular Decision of the Shareholders June 28, 2021.
*** Resigned on March 10, 2021 and dismissed based on the Circular Decision of the Shareholders June 28, 2021
**** Effective in office since February 11, 2021.
***** Appointed based on the Circular Decision of Shareholders June 28, 2021, currently under fit & proper test from FSA
***** Finished in office June 02, 2021
****** Effective June 02, 2021

Independensi Komite Remunerasi dan Nominasi

Independence of Remuneration and Nomination Committee

Tabel Independensi Komite Remunerasi dan Nominasi
Table of Independence of Remuneration and Nomination Committee

Aspek Independensi Aspect of Independency	Zudan Arif Fakrulloh	Mustalimah*	Abdul Rachman **	Adie Soesetyantoro	Iqbal Latanro ***	Andi Rivai ****	Yacinta Eka Damayanti *****	Oktoria Ineztianty ******
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and the Board of Directors	v	v	v	v	v	v	v	v
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Does not have a management relationship in the company, subsidiary, or affiliated company	v	v	v	v	v	v	v	v
Tidak memiliki hubungan kepemilikan saham di perusahaan Does not have a share ownership relationship in the company	v	v	v	v	v	v	v	v
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Remunerasi dan Nominasi Does not have a family relationship with the Board of Commissioners, Board of Directors, and/or fellow members of the Remuneration and Nomination Committee	v	v	v	v	v	v	v	v
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Do not serve as administrators of political parties, officials and government	v	v	v	v	v	v	v	v

* Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021, efektif menjabat sejak 11 November 2021.
** Berhenti berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021.
*** Telah mengundurkan diri 10 Maret 2021 dan diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021
**** Efektif menjabat sejak 11 Februari 2021.
***** Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021, sedang dalam uji fit & proper dari OJK
***** Berhenti menjabat 02 Juni 2021
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***** Finished in office June 02, 2021
****** Effective June 02, 2021

Rapat Komite Remunerasi dan Nominasi

KEBIJAKAN RAPAT

Persyaratan, mekanisme dan tata cara rapat Komite audit diatur dalam *Charter* Komite Remunerasi dan Nomiasi yang disahkan oleh Dewan Komisaris tanggal 22 Februari 2019

a. Rapat Komite Remunerasi dan Nominasi diselenggarakan sekurang-kurangnya 1 (satu) kali dalam 3 (tiga) bulan,
b. Rapat hanya dapat dilaksanakan apabila dihadiri oleh paling kurang 51% (lima puluh satu per seratus) dari jumlah anggota termasuk seorang Komisaris Independen dan Pejabat Eksekutif Human Capital,
c. Rapat Komite Nominasi dan Remunerasi dipimpin oleh Ketua Komite Nominasi dan Remunerasi atau anggota yang ditunjuk secara tertulis, apabila Ketua Komite Remunerasi dan Nominasi berhalangan hadir
d. Keputusan rapat Komite dilakukan berdasarkan musyawarah mufakat. Namun dalam hal tidak terjadi musyawarah mufakat, maka pengambilan keputusan dilakukan secara *voting* berdasarkan suara terbanyak.
e. Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat Komite wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
f. Hasil rapat Komite wajib dituangkan dalam risalah rapat oleh sekretaris Komite, ditanda tangani oleh Ketua Komite dan sekretaris mendokumentasikan secara baik.

Remuneration and Nomination Committee Meeting

MEETING POLICY

Requirements, mechanism and procedures for audit Committee meetings are regulated in the Remuneration and Nomination Committee Charter which was approved by the Board of Commissioners on February 22, 2019

a. Remuneration and Nomination Committee meetings are held at least 1 (one) time in 3 (three) months,
b. Meetings can only be held if attended by at least 51% (fifty one percent) of the total members including an Independent Commissioner and Human Capital Executive Officer,
c. The Nomination and Remuneration Committee meeting is chaired by the Chairperson of the Nomination and Remuneration Committee or a member appointed in writing, if the Chairperson of the Remuneration and Nomination Committee is unable to attend
d. Committee meeting decisions are made based on deliberation and consensus. However, in the event that consensus deliberation does not occur, the decision is made by voting based on the majority of votes.
e. Dissenting opinions that occur in Committee meetings must be clearly stated in the minutes of the meeting along with the reasons for the differences of opinion.
f. The results of the Committee meeting must be stated in the minutes of the meeting by the Committee secretary, signed by the Committee Chair and the secretary properly documented.

AGENDA RAPAT KOMITE REMUNERASI DAN NOMINASI

REMUNERATION AND NOMINATION COMMITTEE MEETING AGENDA

Tabel Agenda Rapat Komite Remunerasi dan Nominasi
Table of Remuneration and Nomination Committee Meeting Agenda

No.	Tanggal Rapat Date	Agenda Rapat Meeting Agendas	Peserta Rapat Meeting Participants
1.	19 Januari 2021 January 19, 2021	Usulan Pemberhentian dan Pencalonan Anggota Komite Pemantau Risiko Pihak Independen di bawah Dewan Komisaris Proposed Dismissal and Nomination of Members of the Risk Monitoring Committee of Independent Parties under the Board of Commissioners	1. Zudan Arif Fakrulloh 2. Abdul Rachman* 3. Iqbal Latanro** 4. Adie Soesetyantoro 5. Yacinta Eka Damayanti****
2.	21 Januari 2021 January 21, 2021	Usulan Calon Kepala Divisi Risk Business Control PT Bank Mandiri Taspen Proposal for Head of Risk Business Control Division of PT Bank Mandiri Taspen	1. Zudan Arif Fakrulloh 2. Abdul Rachman* 3. Iqbal Latanro** 4. Adie Soesetyantoro 5. Yacinta Eka Damayanti****
3.	17 Februari 2021 February 17, 2021	Usulan Perubahan Struktur Organisasi Proposed Changes in Organizational Structure	1. Zudan Arif Fakrulloh 2. Abdul Rachman* 3. Iqbal Latanro** 4. Adie Soesetyantoro 5. Yacinta Eka Damayanti****
4.	20 April 2021 April 20, 2021	Usulan Penyesuaian Fasilitas dan Tunjangan Bagi Anggota Direksi PT Bank Mandiri Taspen Proposed Adjustment of Facilities and Allowances for Members of the Board of Directors of PT Bank Mandiri Taspen	1. Zudan Arif Fakrulloh 2. Abdul Rachman* 3. Andi Rivai*** 4. Adie Soesetyantoro 5. Yacinta Eka Damayanti****
5.	31 Mei 2021 May 31, 2021	Usulan Kandidat Kepala Divisi Pension & Loyalty Management, Kepala Divisi Corporate Secretary & Legal dan Kepala Divisi Human Capital PT Bank Mandiri Taspen Proposed Candidate Head of Pension & Loyalty Management Division, Head of Corporate Secretary & Legal Division and Head of Human Capital Division of PT Bank Mandiri Taspen	1. Zudan Arif Fakrulloh 2. Abdul Rachman* 3. Adie Soesetyantoro 4. Andi Rivai*** 5. Yacinta Eka Damayanti****

No.	Tanggal Rapat Date	Agenda Rapat Meeting Agendas	Peserta Rapat Meeting Participants
6.	18 Juni 2021 June 18, 2021	Usulan Calon Anggota Dewan Komisaris dan Anggota Direksi PT Bank Mandiri Taspen Proposed Candidates for Members of the Board of Commissioners and Members of the Board of Directors of PT Bank Mandiri Taspen	1. Zudan Arif Fakrulloh 2. Abdul Rachman* 3. Adie Soesetyantoro 4. Andi Rivai*** 5. Oktaria Ineztianty*****
7.	1 Juli 2021 July 1, 2021	Usulan Persetujuan Pemegang Saham terkait Remunerasi Pengurus dan Usulan Tambahan Tantiem Bonus dan Kenaikan Gaji SEVP tahun 2021 Proposed Shareholder Approval regarding Management Remuneration and Proposed Additional Bonus Tantiem and SEVP Salary Increase in 2021	1. Zudan Arif Fakrulloh 2. Adie Soesetyantoro 3. Andi Rivai*** 4. Oktaria Ineztianty*****
8.	28 Juli 2021 July 28, 2021	Usulan Perubahan Struktur Organisasi Proposed Changes in Organizational Structure	1. Zudan Arif Fakrulloh 2. Adie Soesetyantoro 3. Andi Rivai*** 4. Oktaria Ineztianty*****
9.	15 November 2021 November 15, 2021	1. Pemenuhan SDM 2. Pemenuhan Kompetensi 3. Pengelolaan Talent 4. Remunerasi 5. Culture 1. HR Fulfillment 2. Fulfillment of Competence 3. Talent Management 4. Remuneration 5. Culture	1. Zudan Arif Fakrulloh 2. Adie Soesetyantoro 3. Andi Rivai*** 4. Oktaria Ineztianty*****

* Berhenti berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021.
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*** Efektif menjabat sejak 11 Februari 2021.
**** Berhenti menjabat 02 Juni 2021
***** Efektif menjabat 02 Juni 2021
* Terminated based on the Circular Decision of the Shareholders June 28, 2021.
** Resigned March 10, 2021 and dismissed based on the Circular Decision of the Shareholders June 28, 2021
*** Effectively served since February 11, 2021.
**** Quitted June 02 2021
***** Effective June 02 2021

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE REMUNERASI DAN NOMINASI

FREQUENCY AND ATTENDANCE RATE OF REMUNERATION AND NOMINATION COMMITTEE MEETING

Tabel Tingkat Kehadiran Rapat Komite Remunerasi dan Nominasi
Table of Attendance Rate of Remuneration and Nomination Committee Meeting

Nama Name	Jabatan Position	Remunerasi dan Nominasi Remuneration and Nomination		
		Jumlah dan Persentasi Kehadiran Attendance Count and Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentasi Percentage
Zudan Arif Fakrulloh	Ketua Chief	9	9	100
Mustalimah*	Anggota Member	0	0	0
Abdul Rachman**	Anggota Member	6	6	100
Iqbal Latanro***	Anggota Member	3	3	100
Adie Soesetyantoro	Anggota Member	9	9	100
Andi Rivai****	Anggota Member	6	6	100
Yacinta Eka Damayanti*****	Anggota/Sekretaris Member/Secretary	5	5	100

Nama Name	Jabatan Position	Remunerasi dan Nominasi Remuneration and Nomination		
		Jumlah dan Persentasi Kehadiran Attendance Count and Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentasi Percentage
Oktaria Ineztianty******	Anggota/Sekretaris Member/Secretary	4	4	100

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** Berhenti berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021.
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****** Effective June 02, 2021.

Program Peningkatan Kompetensi Komite Remunerasi dan Nominasi

Program for Enhancing the Competency of the Remuneration and Nomination Committee

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Zudan Arif Fakrulloh	Ketua Chief	Peningkatan Kompetensi dapat dilihat pada Pelatihan/Pengembangan Kompetensi Dewan Komisaris Competency improvement can be seen in the Board of Commissioners' Competency Training/ Development		
Mustalimah*	Anggota Member	Peningkatan Kompetensi dapat dilihat pada Pelatihan/Pengembangan Kompetensi Dewan Komisaris Competency improvement can be seen in the Board of Commissioners' Competency Training/ Development		
Abdul Rachman**	Anggota Member	Peningkatan Kompetensi dapat dilihat pada Pelatihan/Pengembangan Kompetensi Dewan Komisaris Competency improvement can be seen in the Board of Commissioners' Competency Training/ Development		
Iqbal Latanro***	Anggota Member	Peningkatan Kompetensi dapat dilihat pada Pelatihan/Pengembangan Kompetensi Dewan Komisaris Competency improvement can be seen in the Board of Commissioners' Competency Training/ Development		
Adie Soesetyantoro	Anggota Member	Peningkatan Kompetensi dapat dilihat pada Pelatihan/Pengembangan Kompetensi Dewan Komisaris Competency improvement can be seen in the Board of Commissioners' Competency Training/ Development		
Andi Rivai****	Anggota Member	Peningkatan Kompetensi dapat dilihat pada Pelatihan/Pengembangan Kompetensi Dewan Komisaris Competency improvement can be seen in the Board of Commissioners' Competency Training/ Development		

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/ Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
Yacinta Eka Damayanti*****	Anggota/Sekretaris Member/Secretary	*Virtual Training* Serta *Refreshment Design Delivery* dan *Train the Trainer* Virtual Training and Refreshment Design Delivery and Train the Trainer	20-21 Februari 2021 February 20-21, 2021	Bank Mandiri Taspen
		Master Class vol 5 Talentship: Building Capability to Unleash the Potential of Others Master Class vol 5 Talentship: Building Capability to Unleash the Potential of Others	25 Februari 2021 February 25, 2021	Bank Mandiri
		Master Class vol 7 Purposeful: Becoming A Purposeful Leader in Contributing to Society Master Class vol 7 Purposeful: Becoming A Purposeful Leader in Contributing to Society	05 Mei 2021 May 05, 2021	Bank Mandiri
		Webinar *CO Creating Future* Mandirian 2021: *Developing Mandirian as Strategic Business & People Leaders* Webinar CO Creating Future Mandirian 2021: Developing Mandirian as Strategic Business & People Leaders	08 Juni 2021 June 08, 2021	Bank Mandiri
Oktaria Ineztianty******	Anggota/Sekretaris Member/Secretary	Training the Skill to Virtually Persuade People Training the Skill to Virtually Persuade People	05-06 November 2021 November 05-06, 2021	Impact Factory (PT Indonesia Lebih Baik)
		Webinar Meningkatkan Produktivitas dengan Digital *Monitoring* Webinars Increase Productivity with Digital Monitoring	29 November 2021 November 29, 2021	Bank Mandiri Taspen

* Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021, efektif menjabat sejak 11 November 2021 dan diangkat sebagai anggota Komite Remunerasi dan Nominasi 19 November 2021
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*** Telah mengundurkan diri 10 Maret 2021 dan diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham 28 Juni 2021
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****** Effective June 02, 2021.

Penghasilan Komite Remunerasi dan Nominasi

Remunerasi Komite Remunerasi dan Nominasi yang berasal dari pihak Independen Non Komisaris diatur dalam Surat Keputusan Dewan Komisaris Nomor KEP.DEKOM/002/II/2021 tanggal 24 Februari 2021 Tentang Pembentkan Komite-Komite Di Bawah Dewan Komisaris *juncto* Keputusan Direksi Nomor KEP.DIR/009/II/2021 tanggal 26 Februari 2021 tentang Pembentukan Komite-Komite Di Bawah Dewan Komisaris yang menetapkan Imbal jasa anggota Komite sebagai berikut:

Remuneration and Nomination Committee Income

The remuneration of the Remuneration and Nomination Committee from Independent Non-Commissioners was regulated in the Decree of the Board of Commissioners Number KEP.DEKOM/002/II/2021 dated February 24, 2021 concerning the Establishment of Committees Under the Board of Commissioners in conjunction with the Decision of the Board of Directors Number KEP.DIR/009/II/2021 dated February 26, 2021 regarding the Establishment of Committees Under the Board of Commissioners which stipulated the remuneration of Committee members as follows:

1. Anggota Komite yang berasal dari Pihak Independen sebagaimana yang di maksud dalam *Charter* Komite, berhak mendapat imbal jasa selama menjadi anggota Komite.
2. Besarnya imbal jasa di putuskan dalam oleh Dewan Komisaris.
3. Anggota Komite yang berasal dari anggota Komisaris atau pegawai Bank Mandiri Taspen tidak memperoleh imbal jasa sebagai anggota Komite.

Laporan Singkat Pelaksanaan Kegiatan Komite Remunerasi dan Nominasi Tahun 2021

Sesuai dengan tugasnya dalam bidang Remunerasi dan Nominasi, selama tahun 2021 Komite Remunerasi dan Nominasi telah melaksanakan tugasnya melakukan kajian dan memberikan rekomendasi kepada Dewan Komisaris sebanyak 9 (sembilan) kali dengan hal-hal yang telah dikaji sebagai berikut:

1. Usulan Calon Anggota Dewan Komisaris dan Direksi untuk diusulkan dalam RUPS;
2. Usulan Remunerasi Anggota Dewan Komisaris dan Direksi untuk diusulkan dalam RUPS;
3. Usulan penyesuaian fasilitas dan Benefit Anggota Dewan Komisaris dan Direksi;
4. Usulan Pejabat Eksekutif;
5. Usulan perubah Struktur Organisasi;
6. *Review* kebijakan remunerasi, dan kebijakan human capital secara umum.

Kebijakan Suksesi Direksi

Mengacu pada *Charter* Komite Remunerasi dan Nominasi Bank Mantap yang dilaksanakan sebagai berikut.

1. Komite Remunerasi dan Nominasi mengidentifikasi calon yang memenuhi kriteria.
2. Dewan Komisaris atas dasar saran dari Komite Remunerasi dan Nominasi menyampaikan usulan calon kepada Pemegang Saham.
3. Dalam RUPS dilakukan pengangkatan dan penetapan suksesi Direksi.
4. Calon yang telah disetujui diajukan ke OJK untuk *fit and proper test* dan memberikan persetujuan calon pengurus Bank.

Komite Pemantau Risiko

Dasar Pembentukan Komite Pemantau Risiko

Komite Pemantau Risiko Bank Mantap dibentuk berdasarkan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapapn Tata Kelola bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 13/ SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum. Komite Pemantau Risiko Bank Mantap dibentuk berdasarkan:

1. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum.
2. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.

1. Committee members who were independent parties as defined in the Committee Charter, were entitled to receive fees while being a member of the Committee.
2. The amount of fees was decided by the Board of Commissioners.
3. Committee members who came from members of the Commissioner or Bank Mandiri Taspen employees did not receive compensation as a member of the Committee.

Brief Report of Activity Implementation of Remuneration and Nomination Committee in 2021

In accordance with its duties in the field of Remuneration and Nomination, during 2021 the Remuneration and Nomination Committee carried out its duties of conducting studies and providing recommendations to the Board of Commissioners 9 (nine) times with the following matters reviewed:

1. Proposing Candidates for Members of the Board of Commissioners and Board of Directors to be proposed at the GMS;
2. Proposing Remuneration for Members of the Board of Commissioners and Board of Directors to be proposed at the GMS;
3. Proposing adjustments to the facilities and benefits of members of the Board of Commissioners and the Board of Directors;
4. Proposing Executive Officer;
5. Proposing changes to the Organizational Structure;
6. Reviewing remuneration policies, and human capital policies in general.

Board of Directors Succession Policy

Referring to the Charter of Remuneration and Nomination Committee of Bank Mantap the following are conducted.

1. Remuneration and Nomination Committee identifies qualified candidates.
2. The Board of Commissioners based on the advices from the Remuneration and Nomination Committee deliver the proposed candidates to the Shareholders.
3. In GMS, the Board of Directors succession appointment and establishment are conducted, and
4. Submitting approved candidates to OJK for fit and proper test and dan giving approval for Bank management.

Risk Monitoring Committee

Basis for Risk Monitoring Committee Establishment

Risk Monitoring Committee of Bank Mantap is established based on the Regulation of Financial Service Authority No. 55/ POJK.03/2016 dated 7 December 2016 on Implementation of Governance for Public Bank and the Financial Service Authority's Circular No. 13/ SEOJK.03/2017 on Implementation of Management for Public Bank:

1. Financial Services Authority Regulation No. 55/ POJK.03/2016 dated December 7, 2016 concerning Implementation of Governance for Commercial Banks.
2. Financial Services Authority Circular Letter No. 13/ SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks.

3. Anggaran Dasar Bank Mandiri Taspen beserta dengan perubahannya.
4. Keputusan Dewan Komisaris Nomor KOM/002/II/2021 tanggal 24 Februari 2021 tentang Penetapan Anggota Komite-Komite Di Bawah Dewan Komisaris
5. Keputusan Direksi Nomor KEP.DIR/009/II/2021 tanggal 26 Februari 2021 Tentang Pembentukan Komite-Komite Di Bawah Dewan Komisaris

Pengangkatan Komite Pemantau Risiko terakhir sesuai Surat Keputusan Dewan Komisaris Nomor KEP.DEKOM/004/II/2021 tanggal 25 Februari 2021 tentang Pengangkatan Anggota Komite Pemantau Risiko di bawah Dewan Komisaris dan selanjutnya diangkat oleh Direksi dengan Keputusan No.KEP.DIR/011/II/2021 tanggal 26 Februari 2021 tentang Pengangkatan Anggota Komite Pemantau Risiko di bawah Dewan Komisaris.

Piagam Komite Pemantau Risiko

Charter Komite Pemantau Risiko disusun sebagai pedoman bagi anggota Komite dalam melaksanakan tugas dan tanggung jawabnya agar efisien, efektif, transparan, kompeten, independen, dan dapat dipertanggungjawabkan, sehingga dapat diterima oleh semua pihak yang berkepentingan dan sesuai dengan peraturan perundang-undangan yang berlaku. *Charter* Komite Pemantau Risiko disusun dengan tujuan untuk membantu Dewan Komisaris dalam menjalankan peran pengawasan terhadap Bank. *Charter* Komite Pemantau Risiko telah disahkan dan ditandatangani oleh seluruh anggota Dewan Komisaris pada tanggal 25 November 2020. Adapun isi dari *Charter* Komite Pemantau Risiko, memuat dan mengatur hal-hal sebagai berikut:

1. Tujuan Umum.
2. Kewenangan.
3. Keanggotaan.
4. Persyaratan Keanggotaan.
5. Tugas dan Tanggung Jawab.
6. Hubungan Kerja.
7. Rapat Komite.
8. Pelaporan.
9. Masa Tugas dan Kompensasi.
10. Kerahasiaan.
11. Penutup.

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Berdasarkan *charter*, Komite Pemantau Risiko memiliki tugas dan tanggung jawab untuk membantu dan menfasilitasi Komisaris dalam menjalankan tugas dan fungsi pengawasan atas hal-hal yang terkait dengan pemantauan risiko antara lain:

1. Memberikan masukan kepada Komisaris dalam penyusunan dan perbaikan manajemen risiko yang berkaitan dengan pengendalian risiko dibidang pengelolaan *asset and liability*, likuiditas, perkreditan serta operasional sebelum mendapat persetujuan Komisaris.
2. Melakukan diskusi dengan Direksi atau unit kerja yang terkait dengan masalah yang manajemen risikonya perlu dibahas.
3. Mengevaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan dalam kegiatan Bank.
4. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.

3. Bank Mandiri Taspen Articles of Association and its amendments.
4. Decision of the Board of Commissioners Number KOM/002/II/2021 dated February 24, 2021 concerning the Appointment of Members of the Committees Under the Board of Commissioners
5. Decision of the Board of Directors Number KEP.DIR/009/II/2021 dated February 26, 2021 concerning the Establishment of Committees Under the Board of Commissioners

The latest appointment of the Risk Monitoring Committee was in accordance with the Decree of the Board of Commissioners Number KEP.DEKOM/004/II/2021 dated February 25, 2021 concerning the Appointment of Members of the Risk Monitoring Committee under the Board of Commissioners and subsequently appointed by the Board of Directors with Decree No.KEP.DIR/011/II /2021 dated February 26, 2021 regarding the Appointment of Members of the Risk Monitoring Committee under the Board of Commissioners.

Charter of Risk Monitoring Committee

The Risk Monitoring Committee Charter is prepared as a guideline for Committee members in carrying out their duties and responsibilities so that they are efficient, effective, transparent, competent, independent, and accountable to be accepted by all interested parties and following the applicable laws and regulations. The Charter of the Risk Monitoring Committee was prepared to assist the Board of Commissioners in carrying out its supervisory role over the Bank. The Risk Monitoring Committee Charter was approved and signed by all members of the Board of Commissioners on November 25, 2020. The contents of the Risk Monitoring Committee Charter contain and regulate the following matters:

1. General Purpose.
2. Authority.
3. Membership.
4. Membership Requirements.
5. Duty and Responsibility.
6. Work Relation.
7. Committee Meeting.
8. Reporting.
9. Work Period and Compensation.
10. Confidentiality, and
11. Closing.

Duty and Responsibility of Risk Monitoring Committee

Based on the charter, the Risk Monitoring Committee has the duty and responsibility to assist and facilitate Commissioners in performing their duties and monitoring function of matters related to risk monitoring, including:

1. Giving input to the Commissioners in preparing and improving risk management related to risk control in asset and liability management, liquidity, credit and operation before gaining the Commissioners' approval.
2. Having discussion with the Board of Directors or work units related to problems whose risk management should be discusses.
3. Evaluating the consistency of risk management policy with implementation in Bank activities.
4. Monitoring and evaluating the performance of the duties of the Risk Management Committee and Risk Management Work Unit.

5. Mempelajari, mengkaji ulang kebijakan dan peraturan-peraturan internal tentang kebijakan manajemen risiko yang dibuat Direksi.
6. Memastikan telah dipertimbangkannya segala risiko yang penting dalam produk-produk Bank Mandiri Taspen yang baru dan segala dampak adanya perubahan atau kejadian yang signifikan baik yang berasal dari internal maupun eksternal Bank Mandiri Taspen .
7. Mengkaji ulang secara berkala terhadap kebijakan manajemen risiko beserta pedoman pelaksanaannya dan semua perubahan serta penyesuaian kebijakan manajemen risiko.
8. Melakukan evaluasi terhadap akurasi model dan validitas data yang digunakan untuk mengukur risiko.
9. Mengikuti dan mempelajari keputusan-keputusan Komite Manajemen Risiko.
10. Melakukan kajian *draft* laporan triwulan profil risiko Bank Mandiri Taspen secara individual maupun konsolidasi bersama Komisaris, sehingga laporan triwulan profil risiko Bank Mandiri Taspen secara individual maupun konsolidasi ke Otoritas Jasa Keuangan telah dibahas dengan Komisaris.
11. Menyampaikan rekomendasi atau masukan kepada Komisaris atas hal-hal yang perlu mendapat perhatian dan yang perlu dibicarakan dengan Direksi, agar Direksi melakukan tindak lanjut dari hasil evaluasi manajemen risiko oleh Komite.
12. Secara proaktif menyelenggarakan rapat dengan Direksi Bank Mandiri Taspen apabila Komite mengantisipasi akan adanya risiko, khususnya apabila ada peristiwa penting, peraturan eksternal yang mempengaruhi dibidang usaha Bank Mandiri Taspen .
13. Melakukan evaluasi secara berkala terhadap perkembangan atas perubahan struktur organisasi yang sedang dijalankan oleh Bank Mandiri Taspen .
14. *Monitoring* adanya informasi negatif terhadap nasabah-nasabah Bank Mandiri Taspen yang dapat menyebabkan meningkatnya risiko kredit.

Wewenang Komite Pemantau Risiko

Adapun kewenangan yang dimiliki oleh Komite Pemantau Risiko adalah sebagai berikut:

1. Ketua dan anggota Komite dapat menghadiri rapat *Risk Management* sebagai undangan.
2. Ketua dan anggota Komite dapat meminta laporan-laporan internal yang berkaitan dengan
   pengendalian risiko dibidang pengelolaan *asset and liability*, perkreditan, *treasury*, operasional serta penerapan GCG antara lain menyangkut:
   a. Eksposure risiko.
   b. Repaluhan terhadap kebijakan dan prosedur serta penetapan *limit-limit*.
   c. Realisasi pelaksanaan pengendalian risiko dibandingkan dengan target yang telah ditetapkan.
   d. Laporan berkala profil risiko Bank secara individual maupun secara konsolidasi kepada Otoritas Jasa Keuangan.
   e. Laporan penerapan GCG
   f. Laporan realisasi Rencana Bisnis Bank.
3. Bekerjasama dengan Komite Audit secara umum dan secara khusus untuk meminta Internal Audit untuk melakukan pemeriksaan terhadap bidang-bidang tertentu yang eksposur risikonya memburuk.

5. Studying, reviewing internal policies and regulations on risk management policy made the Board of Directors.
6. Ensuring the consideration of all important risks in new products of Bank Mandiri Taspen and all impacts of internal and external changes or significant events on Bank Mandiri Taspen.
7. Regularly reviewing risk management policy and guideline of the implementation and all changes and adjustments of risk management policies.
8. Evaluating the accuracy of model and validity of data used to measure risk.
9. Following and studying the decisions of the Risk Management Committee.
10. Reviewing draft of quarterly individual and consolidated risk profile reports of Bank Mandiri Taspen with the Commissioners, so that the quarterly individual and consolidated risk profile reports of Bank Mandiri Taspen for the Financial Service Authority have been discussed with the Commissioners.
11. Giving recommendation or input for the Commissioners on matters which are considered important to pay attention to and discuss with the Board of Directors, so that the Board of Directors follow up the result of risk management evaluation by the Committee.
12. Proactively holding meetings with the Board of Directors of Bank Mandiri Taspen if the committee anticipates risk, especially in case of significant event, external regulation which affect the business of Bank Mandiri Taspen.
13. Regularly evaluating the development on the change of organizational structure being conducted by Bank Mandiri Taspen.
14. Monitoring negative information on customers of Bank Mandiri Taspen which may increase credit risk.

Authority of Risk Monitoring Committee

The authority of the Risk Monitoring Committee is as follows:

1. The chairman and members of the Committee may attend Risk Management meetings as guests.
2. The chairman and members of the Committee may request internal reports related to risk control in asset and liability management, credit, treasury, operation and GCG implementation, including related to:
   a. Risk exposure.
   b. Compliance to policies and procedures and implementation of limits.
   c. Realization of risk control implementation compared with established target.
   d. Regular individual and consolidated Bank risk profile reports for the Financial Service Authority.
   e. GCG implementation report
   f. Report of realization of Bank Business Plans.
3. Working with the Audit Committee generally and specifically to request Internal Audit to examine certain fields with worsening risk exposures.

4. Mensosialisasikan dan memberikan konseling bagi Direksi dan jajarannya dalam rangka implementasi GCG.
5. Melaksanakan komunikasi dengan pihak-pihak atau lembaga eksternal terkait dengan permasalahan GCG dengan terlebih dahulu mendapat persetujuan Dewan Komisaris.

Masa Jabatan Komite Pemantau Risiko

Masa jabatan anggota Komite Pemantau Risiko diatur dalam *Charter* Komite Pemantau Risiko dan Keputusan Dewan Komisaris PT Bank Mandiri Taspen Nomor KEP.DEKOM.002/II/2021 tanggal 24 Februari 2021 Juncto Keputusan Direksi PT Bank Mandiri Taspen Nomor KEP.DIR/009/II/2021 tanggal 26 Februari 2021 tentang Pembentukan Komite-komite Di Bawah Dewan Komisaris yang menentukan masa jabatan sebagai berikut:

a. Masa tugas anggota Komite Pemantau Risiko yang berasal dari anggota Dewan Komisaris tidak boleh lebih lama daripada masa jabatan Komisaris dan dapat diangkat kembali hanya untuk 1 (satu) periode berikutnya;

b. Masa kerja anggota Komite ditetapkan sama dengan masa jabatan Dewan Komisaris dengan ketentuan anggota Komite sewaktu-waktu dapat diberhentikan berdasarkan keputusan Dewan Komisaris;

c. Pemberhentian tersebut akan dituangkan dalam suatu Keputusan Direksi.

4. Socializing and providing counseling to the Board of Directors and its ranks to implement GCG.
5. Holding communication with external parties or institutions on GCG issues by first gaining the approval of the Board of Commissioners.

Term of Service of The Risk Monitoring Committee

The term of office of members of the Risk Monitoring Committee is regulated in the Charter of the Risk Monitoring Committee and Decision of the Board of Commissioners of PT Bank Mandiri Taspen Number KEP.DEKOM.002/II/2021 dated February 24, 2021 Juncto Decree of the Board of Directors of PT Bank Mandiri Taspen Number KEP.DIR/009/II/ 2021 dated February 26, 2021 regarding the Establishment of Committees Under the Board of Commissioners which determines the terms of office as follows:

a. The term of office of members of the Risk Monitoring Committee who come from members of the Board of Commissioners may not be longer than the term of office of the Commissioner and can be reappointed only for the next 1 (one) period;
b. The term of office of the members of the Committee is determined to be the same as the term of office of the Board of Commissioners provided that the members of the Committee can be dismissed at any time based on the decision of the Board of Commissioners;
c. The dismissal will be stated in a Board of Directors Decree.

Struktur, Keanggotaan dan Keahlian Komite Pemantau Risiko

Structure, Membership and Expertise of Risk Monitoring Committee

Nama Name	**Jabatan** Position	**Keterangan** Description	**Keahlian** Expertise
Andi Rivai*	Ketua Chief	Komisaris Independen Independent Commissioner	Ekonomi Akuntansi, *Business Administration* Economics Accounting, Business Administration
Zudan Arif Fakrulloh**	Anggota Member	Komisaris Independen Independent Commissioner	Hukum Law
Adie Soesetyantoro	Anggota Member	Komisaris Independen Independent Commissioner	Manajemen Management
Khairul Rasidi	Anggota Member	Pihak Independen Independent Party	Keuangan Finance
Wignyo M. Mulyono***	Anggota Member	Pihak Independen Independent Party	Manajemen Risiko Risk Management
Didin Rasyidin****	Anggota Member	Pihak Independen Independent Party	Manajemen Risiko Risk Management

* Diangkat sebagai Ketua Komite Pemantau Risiko 26 Februari 2021
** Dialihkan sebagai anggota Komite Pemantau Risiko 26 Februari 2021
*** Diangkat sebagai anggota Komite Pemantau Risiko pihak Independen 01 Februari 2021
**** Berhenti menjabat sebagai anggota Komite Pemantau Risiko pihak Independen 31 Januari 2021
* Appointed as Chairman of the Risk Monitoring Committee February 26, 2021
** Transferred as a member of the Risk Monitoring Committee February 26, 2021
*** Appointed as a member of the Independent Risk Monitoring Committee February 01, 2021
**** Finished serving as a member of the Independent Risk Monitoring Committee January 31, 2021

Profil Komite Pemantau Risiko

Profil Komite Pemantau Risiko per 31 Desember 2021 adalah sebagai berikut.

Risk Monitoring Committee Profile

The profile of the Risk Monitoring Committee as of 31 December 2021 is as follows.

Andi Rivai

Ketua Komite Pemantau Risiko / Chairman of the Risk Monitoring Committee

Profil dapat dilihat pada bagian Profil Dewan Komisaris / Profile can be seen in the Profile of the Board of Commissioners in this Annual Report

Zudan Arif Fakrulloh

Anggota Komite Pemantau Risiko / Member of Risk Monitoring Committee

Profil dapat dilihat pada bagian Profil Dewan Komisaris / Profile can be seen in the Profile of the Board of Commissioners in this Annual Report

Adie Soesetyantoro

Anggota Komite Pemantau Risiko / Member of Risk Monitoring Committee

Profil dapat dilihat pada bagian Profil Dewan Komisaris / Profile can be seen in the Profile of the Board of Commissioners in this Annual Report

Khairul Rasidi

Anggota Komite Pemantau Risiko / Member of Risk Monitoring Committee

Indonesia / Indonesian

Bogor / Bogor

Lahir di Belitung pada 27 September 1963. Usia 57 tahun Per Desember 2021.
Born in Belitung in September 27, 1963. Age 57 as of December 2021.

Riwayat Pendidikan

D3 Akuntansi (2016)

Educational Background

Diploma in Accounting (2016)

Pengalaman Kerja

- Kepala Kantor Cabang Utama Surabaya PT TASPEN (Persero) (2018-2019)
- Kepala Kantor Cabang Utama Makassar PT TASPEN (Persero) (2017-2018)
- Kepala Desk Manajemen Risiko PT TASPEN (Persero) (2015-2017)
- Wakil Kepala Kantor Cabang Utama Semarang PT TASPEN (Persero) (2014-2015)
- Kepala Cabang Palembang PT TASPEN (Persero) (2012-2014)
- Kepala Cabang Kupang PT TASPEN (Persero) (2010-2012)
- Manager Anggaran Kantor Pusat PT TASPEN (Persero) (2006-2010)

Work Experience

- Head of Surabaya Main Branch Office PT Taspen Persero (2018-2019)
- Head of Makassar Main Branch Office PT Taspen Persero (2017-2018)
- Head of the Risk Management Desk at PT Taspen Persero (2015-2017)
- Deputy Head of Semarang Main Branch Office PT Taspen Persero (2014-2015)
- Head of Palembang Branch of PT Taspen Persero (2012-2014)
- Head of Kupang Branch PT Taspen Persero (2010-2012)
- Budget Manager for PT Taspen Persero Head Office (2006-2010)

Dasar Hukum Pengangkatan

Keputusan Direksi No. KEP.DIR/149/XI/2019

Legal Basis of Appointment

Decision of the Board of Directors No. KEP.DIR/149/XI/2019

Periode Menjabat

2020 – Sekarang

Serving Period

2020-present

Jabatan Rangkap

-

Dual position

-

Wignyo M. Mulyono

Anggota Komite Pemantau Risiko / Member of Risk Monitoring Committee

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Temanggung pada 17 Juni 1964. Usia 57 tahun Per Desember 2021.
Born in Temanggung in June 17, 1964. Age 57 as of December 2021.

Riwayat Pendidikan • Sarjana Akuntansi dari Universitas Gadjah Mada • Master of Business and Administration (finance) dari University of Arkansas	**Educational Background** • Bachelor of Accounting from Gadjah Mada University • Master of Business and Administration (finance) from the University of Arkansas
Pengalaman Kerja • Liquidity Risk & MIS Manager PT Bank Mandiri (Persero) Tbk (2015-2020) • Assets & Liability Manager PT Bank Mandiri (Persero) Tbk (2008-2015) • Deputy General Manager Hongkong Branch PT Bank Mandiri (Persero) Tbk (2005-2008) • Interest Rate Risk Manager PT Bank Mandiri (Persero) Tbk (1998-2004)	**Work Experience** • Liquidity Risk & MIS Manager PT Bank Mandiri (Persero) Tbk (2015-2020) • Assets & Liability Manager PT Bank Mandiri (Persero) Tbk (2008-2015) • Deputy General Manager Hongkong Branch of PT Bank Mandiri (Persero) Tbk (2005-2008) • Interest Rate Risk Manager PT Bank Mandiri (Persero) Tbk (1998-2004)
Dasar Hukum Pengangkatan Keputusan Direksi No. KEP.DIR/003.1/I/2021 tanggal 21 Januari 2021	**Legal Basis of Appointment** Decision of the Board of Directors No. KEP.DIR/003.1/I/2021 dated January 21, 2021
Periode Menjabat 2021 – Sekarang	**Serving Period** 2021-present
Jabatan Rangkap -	**Dual position** -

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Pemantau Risiko

Per 31 Desember 2021, kualifikasi pendidikan dan pengalaman kerja Ketua dan anggota Komite Pemantau Risiko adalah sebagai berikut.

Educational Qualification and Work Experience of Risk Monitoring Committee

Per 31 December 2021, the educational qualification and work experience of the Chairman and members of the Risk monitoring Committee are as follows.

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Pemantau Risiko
Table of Educational Qualification and Work Experience of Risk Monitoring Committee

Nama Name	Jabatan Position	Pendidikan Educational Background	Pengalaman Kerja Work Experience
Andi Rivai*	Ketua	Sarjana Ekonomi Akuntansi Master of Business Administration	- Komisaris PT Angkasa Pura Support - Executive Project Manager Proyek Dedicated Terminal PT Garuda Indonesia (Persero) Tbk - Service Expert PT Garuda Indonesia (Persero) Tbk - Executive Project Manager Pemanfaatan Asset Tanah Duri Kosambi PT Garuda Indonesia (Persero) Tbk - Finance Expert PT Garuda Indoensia (Persero) Tbk - Chief Finance Officer PT Garuda Indonesia (Persero) Tbk

Nama Name	Jabatan Position	Pendidikan Educational Background	Pengalaman Kerja Work Experience
	Chief	Bachelor of Economics in Accounting Master of Business Administration	- Commissioner of PT Angkasa Pura Support - Executive Project Manager Dedicated Terminal Project PT Garuda Indonesia (Persero) Tbk - Service Expert PT Garuda Indonesia (Persero) Tbk - Executive Project Manager Utilization of Tanah Duri Kosambi Assets PT Garuda Indonesia (Persero) Tbk - Finance Expert PT Garuda Indonesia (Persero) Tbk - Chief Finance Officer of PT Garuda Indonesia (Persero) Tbk
Zudan Arif Fakrulloh**	Anggota	- Sarjana di bidang Hukum - Magister Ilmu Hukum - Doktor Ilmu Hukum	- Direktur Jenderal Kependudukan dan Pencatatan Sipil Kemendagri - Gubernur Gorontalo - Staf Ahli Mendagri Bid. Hukum, Politik dan HAL - Kepala Biro Hukum Setjen Kemendagri - Plt. Kepala Biro Hukum Sekjen Kemendagri (Pejabat Eksekutif) - Kepala Bagian Perundang – undangan Biro Hukum Sekjen Kementerian Dalam Negeri
	Member	- Bachelor in Law - Masters in Law - Doctor of Laws	- Director General of Population and Civil Registration, Ministry of Home Affairs - Governor of Gorontalo - Expert Staff of the Minister of Home Affairs Bid. Law, Politics and HAL - Head of the Legal Bureau of the Secretariat General of the Ministry of Home Affairs - Plt. Head of Legal Bureau Secretary General of the Ministry of Home Affairs (Executive Officer) - Head of the Legislation Section - the invitation of the Legal Bureau, the Secretary General of the Ministry of Home Affairs
Adie Soesetyantoro	Anggota	Sarjana Ekonomi Manajemen	- Deputi Komisioner/ Advisor Senior Komite Strategis dan Pusat Riset Otoritas Jasa Keuangan Otoritas Jasa Keuangan - Deputi Komisioner Manajemen Strategis II-C Otoritas Jasa Keuangan - Kepala Regional I DKI Jaya dan Provinsi Banten Otoritas Jasa Keuangan - Kepala Regional IV Jawa Timur, Bali dan Nusa Tenggara Otoritas Jasa Keuangan - Kepala Departemen Pengawasan Bank 1 Bank Indonesia
	Member	Bachelor of Management Economics	- Deputy Commissioner/Senior Advisor of the Strategic Committee and Research Center of the Financial Services Authority of the Financial Services Authority - Deputy Commissioner for Strategic Management II-C of the Financial Services Authority - Head of Regional I DKI Jaya and Banten Province Financial Services Authority - Head of Regional IV East Java, Bali and Nusa Tenggara Financial Services Authority - Head of Bank Supervision Department 1 Bank Indonesia

Nama Name	Jabatan Position	Pendidikan Educational Background	Pengalaman Kerja Work Experience
Khairul Rasidi	Anggota	D3 Akuntansi	- Kepala Kantor Cabang Utama Surabaya PT Taspen Persero - Kepala Kantor Cabang Utama Makassar PT Taspen Persero - Kepala Desk Manajemen Risiko PT Taspen Persero - Wakil Kepala Kantor Cabang Utama Semarang PT Taspen Persero - Kepala Cabang Palembang PT Taspen Persero - Kepala Cabang Kupang PT Taspen Persero - Manager Anggaran Kantor Pusat PT Taspen Persero
	Member	Diploma in Accounting	- Head of Surabaya Main Branch Office PT Taspen Persero - Head of Makassar Main Branch Office PT Taspen Persero - Head of the Risk Management Desk of PT Taspen Persero - Deputy Head of Semarang Main Branch Office PT Taspen Persero - Head of Palembang Branch PT Taspen Persero - Head of Kupang Branch PT Taspen Persero - Budget Manager of PT Taspen Persero Head Office
Wignyo M. Mulyono***	Anggota	Sarjana Akuntansi Master of Business Administration	- Liquidity Risk & MIS Manager PT Bank Mandiri (Persero) Tbk (2015-2020) - Assets & Liability Manager PT Bank Mandiri (Persero) Tbk (2008-2015) - Deputy General Manager Hongkong Branch PT Bank Mandiri (Persero) Tbk (2005-2008) - Interest Rate Risk Manager PT Bank Mandiri (Persero) Tbk (1998-2004)
	Member	Bachelor of Accounting Master of Business Administration	- Liquidity Risk & MIS Manager PT Bank Mandiri (Persero) Tbk (2015-2020) - Assets & Liability Manager PT Bank Mandiri (Persero) Tbk (2008-2015) - Deputy General Manager Hongkong Branch of PT Bank Mandiri (Persero) Tbk (2005-2008) - Interest Rate Risk Manager PT Bank Mandiri (Persero) Tbk (1998-2004)
Didin Rasyidin****	Anggota	Sarjana Ekonomi Manajemen	- TL Compliance Group PT Bank Mandiri (Persero) Tbk (- Senior Manager Compliance Group PT Bank Mandiri (Persero) Tbk
	Member	Bachelor of Management Economics	- TL Compliance Group PT Bank Mandiri (Persero) Tbk (- Senior Manager Compliance Group PT Bank Mandiri (Persero) Tbk

* Diangkat sebagai Ketua Komite Pemantau Risiko 26 Februari 2021
** Dialihkan sebagai anggota Komite Pemantau Risiko 26 Februari 2021
*** Diangkat sebagai anggota Komite Pemantau Risiko pihak Independen 01 Februari 2021
**** Berhenti menjabat sebagai anggota Komite Pemantau Risiko pihak Independen 31 Januari 2021

* Appointed as Chairman of the Risk Monitoring Committee February 26, 2021
** Transferred as a member of the Risk Monitoring Committee 26 February 2021
*** Appointed as a member of the Independent Risk Monitoring Committee 01 February 2021
**** Stoped serving as a member of the Independent Risk Monitoring Committee January 31 2021

Independensi Komite Pemantau Risiko

Seluruh anggota Komite Pemantau Risiko yang berasal dari Pihak Independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuannya bertindak independen.

Independence of Risk Monitoring Committee

All members of Risk Monitoring Committee from Independent Parties didn't have any financial, management, stock ownership and/or family relations with the Board of Commissioners, Board of Directors and/or Controlling Shareholder or relation with the Bank, which may affect their ability to act independently.

Tabel Independensi Komite Pemantau Risiko
Table of Independence of Risk Monitoring Committee

Aspek Independensi Independence spect	Andi Rivai*	Zudan Arif Fakrulloh**	Adie Soesetyantoro	Khairul Rasidi	Wignyo M. Mulyono***	Didin Rasyidin****
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and the Board of Directors	v	v	v	v	v	v
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Does not have a management relationship in the company, subsidiary, or affiliated company	v	v	v	v	v	v
Tidak memiliki hubungan kepemilikan saham di perusahaan Does not have a share ownership relationship in the company	v	v	v	v	v	v
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Pemantau Risiko Does not have a family relationship with the Board of Commissioners, Board of Directors, and/or fellow members of the Risk Monitoring Committee	v	v	v	v	v	v
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Do not serve as administrators of political parties, officials and government	v	v	v	v	v	v

* Diangkat sebagai Ketua Komite Pemantau Risiko 26 Februari 2021
** Dialihkan sebagai anggota Komite Pemantau Risiko 26 Februari 2021
*** Diangkat sebagai anggota Komite Pemantau Risiko pihak Independen 01 Februari 2021
**** Berhenti menjabat sebagai anggota Komite Pemantau Risiko pihak Independen 31 Januari 2021

* Appointed as Chairman of the Risk Monitoring Committee February 26, 2021
** Transferred as a member of the Risk Monitoring Committee February 26, 2021
*** Appointed as a member of the Independent Risk Monitoring Committee February 01, 2021
**** Stoped serving as a member of the Independent Risk Monitoring Committee January 31, 2021

Program Peningkatan Kompetensi Komite Pemantau Risiko

Risk Monitoring Committee Competence Improvement Program

Nama Name	Jabatan Positio	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Andi Rivai*	Ketua Chief	Peningkatan Kompetensi dapat dilihat pada Pelatihan/Pengembangan Kompetensi Dewan Komisaris Competency improvement can be seen in the Board of Commissioners' Competency Training/ Development		
Zudan Arif Fakrulloh**	Anggota Member	Peningkatan Kompetensi dapat dilihat pada Pelatihan/Pengembangan Kompetensi Dewan Komisaris Competency improvement can be seen in the Board of Commissioners' Competency Training/ Development		
Adie Soesetyantoro	Anggota Member	Peningkatan Kompetensi dapat dilihat pada Pelatihan/Pengembangan Kompetensi Dewan Komisaris Competency improvement can be seen in the Board of Commissioners' Competency Training/ Development		

Nama Name	Jabatan Positio	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Khairul Rasidi	Anggota Member	Audit Investigator: Implementasi Kertas Kerja Audit Berbasis Risiko Audit Investigator: Implementation of Risk Based Audit Working Paper	Webinar 16-17 Desember 2021 Webinar December 16-17, 2021	Infobank Institute
Wignyo M. Mulyono***	Anggota Member	Jurus Baru Manajemen Risiko Kredit Semasa Pandemi New Credit Risk Management Techniques During a Pandemic	7 Oktober 2021 October 7, 2021	Asta Consulting
Didin Rasyidin****	Anggota Member	-	-	-

* Diangkat sebagai Ketua Komite Pemantau Risiko 26 Februari 2021
** Dialihkan sebagai anggota Komite Pemantau Risiko 26 Februari 2021
*** Diangkat sebagai anggota Komite Pemantau Risiko pihak Independen 01 Februari 2021
**** Berhenti menjabat sebagai anggota Komite Pemantau Risiko pihak Independen 31 januari 2021

* Appointed as Chairman of the Risk Monitoring Committee February 26, 2021
** Transferred as a member of the Risk Monitoring Committee February 26, 2021
*** Appointed as a member of the Independent Risk Monitoring Committee February 01, 2021
**** Stoped serving as a member of the Independent Risk Monitoring Committee january 31, 2021

Rapat Komite Pemantau Risiko

KEBIJAKAN RAPAT

Persyaratan, mekanisme dan tata cara rapat Komite audit diatur dalam *Charter* Komite Pemantau Risiko yang disahkan oleh Dewan Komisaris tanggal 22 Februari 2019.

a. Rapat Komite Pemantau Risiko diselenggarakan sekurang-kurangnya sekali dalam 1 (satu) bulan.
b. Rapat Komite Pemantau Risiko dianggap sah apabila dihadiri paling kurang 51% dari jumlah anggota termasuk seorang Komisaris dan Pihak Independen.
c. Rapat dipimpin oleh Ketua Komite Pemantau Risiko atau anggota yang ditunjuk secara tertulis, apabila Ketua Komite Pemantau Risiko berhalangan hadir.

d. Keputusan Rapat Komite Pemantau Risiko diambil berdasarkan musyawarah mufakat, Dalam hal tidak terjadi musyawarah mufakat pengambilan keputusan dilakukan berdasarkan suara terbanyak.
e. Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat komite wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
f. Rapat Komite Pemantau Risiko harus dituangkan dalam risalah rapat yang ditanda tangani oleh seluruh anggota yang hadir serta didokumentasi dengan baik.

Risk Monitoring Committee Meeting

MEETING POLICY

The requirements, mechanism and procedures for the audit Committee meeting are regulated in the Risk Monitoring Committee Charter which was approved by the Board of Commissioners on February 22, 2019

a. The Risk Monitoring Committee meeting is held at least once in 1 (one) month.
b. The Risk Monitoring Committee meeting is considered valid if attended by at least 51% of the total members including a Commissioner and an Independent Party.
c. The meeting is chaired by the Chairperson of the Risk Monitoring Committee or a member appointed in writing, if the Chairperson of the Risk Monitoring Committee is unable to attend.
d. The decisions of the Risk Monitoring Committee Meetings are taken based on deliberation to reach consensus. In the event that there is no consensus, the decision is made based on the majority of votes.
e. Dissenting opinions that occur in committee meetings must be clearly stated in the minutes of the meeting along with the reasons for the differences of opinion.
f. The meeting of the Risk Monitoring Committee must be stated in the minutes of the meeting signed by all members present and well documented.

AGENDA RAPAT KOMITE PEMANTAU RISIKO

RISK MONITORING COMMITTEE MEETING AGENDA

Tabel Agenda Rapat Komite Pemantau Risiko
Table of Risk Monitoring Committee Meeting Agenda

No.	Tanggal Rapat Date	Agenda Rapat Meeting Agendas	Peserta Rapat Meeting Participants
1.	20 Januari 2021	1. Pembahasan Perkembangan Portofolio 2. Pembahasan Penyebab Keterlambatan Kredit Pensiun 3. Pembahasan Likuiditas 4. Pembahasan Risk Operasional 5. Pembahasan Identifikasi Risiko Dapem dan Ketentuan OJK 6. Laporan Komite Pemantau Risiko Mengundang ULC	1. Zudan Arif Fakrulloh** 2. Adie Soesetyantoro 3. Didin Rasyidin**** 4. Khairul Rasidi
	January 20, 2021	1. Discussion on Portfolio Development 2. Discussion on the Causes of Delay in Retirement Credit 3. Liquidity Discussion 4. Operational Risk Discussion 5. Discussion on Dapem Risk Identification and OJK Provisions 6. Risk Monitoring Committee Report Inviting ULC	
2.	18 Februari 2021	1. Pembahasan Perkembangan Portofolio 2. Pembahasan Penyebab Keterlambatan Kredit Pensiun 3. Pembahasan Likuiditas dan *Overview* Risiko Likuiditas 4. Pembahasan Risk Operasional 5. Pembahasan Pertumbuhan Dapem Pensiun	1. Zudan Arif Fakrulloh** 2. Adie Soesetyantoro 3. Khairul Rasidi 4. Wignyo M. Mulyono***
	February 18, 2021	1. Discussion on Portfolio Development 2. Discussion on the Causes of Delay in Retirement Credit 3. Discussion on Liquidity and Overview of Liquidity Risk 4. Operational Risk Discussion 5. Discussion on the Growth of the Pension Fund	
3.	18 Maret 2021	1. Pembahasan Perkembangan Portofolio 2. Pembahasan Penyebab Keterlambatan Kredit Pensiun 3. Pembahasan Likuiditas dan *Overview* Risiko Likuiditas 4. Pembahasan Risk Operasional 5. *Checklist & Monitoring* Penerapan Manajemen Risiko 6. Mitigasi Keterlambatan Penerbitan SKEP 7. Laporan Komite Pemantau Risiko Mengundang Divisi Compliance	1. Andi Rivai* 2. Zudan Arif Fakrulloh** 3. Adie Soesetyantoro 4. Khairul Rasidi 5. Wignyo M. Mulyono***
	March 18, 2021	1. Discussion on Portfolio Development 2. Discussion on the Causes of Delay in Retirement Credit 3. Discussion on Liquidity and Overview of Liquidity Risk 4. Operational Risk Discussion 5. Checklist & Monitoring of Risk Management Implementation 6. Mitigation of SKEP Issuance Delays 7. Risk Monitoring Committee Report Invites Compliance Division	
4.	22 April 2021	1. Pembahasan Perkembangan Portofolio 2. Pembahasan Penyebab Keterlambatan Kredit Pensiun 3. Pembahasan Likuiditas dan *Overview* Risiko Likuiditas 4. Pembahasan *Risk* Operasional 5. Analisa Pertumbuhan Pembayaran Pensiun s/d April 2021 6. Penerapan Limit Manajemen Risiko 7. Lain-lain	1. Andi Rivai* 2. Zudan Arif Fakrulloh** 3. Adie Soesetyantoro 4. Khairul Rasidi 5. Wignyo M. Mulyono***
	April 22, 2021	1. Discussion on Portfolio Development 2. Discussion on the Causes of Delay in Retirement Credit 3. Discussion on Liquidity and Overview of Liquidity Risk 4. Operational Risk Discussion 5. Analysis of Pension Payment Growth up to April 2021 6. Implementation of Risk Management Limits 7. Miscellaneous	
5.	24 Mei 2021	1. Pembahasan Perkembangan Portofolio 2. Pembahasan Penyebab Keterlambatan Kredit Pensiun 3. Pembahasan Likuiditas dan *Overview* Risiko Likuiditas 4. Pembahasan *Risk* Operasional 5. Lain-lain	1. Andi Rivai* 2. Zudan Arif Fakrulloh** 3. Adie Soesetyantoro 4. Khairul Rasidi 5. Wignyo M. Mulyono***
	May 24, 2021	1. Discussion on Portfolio Development 2. Discussion on the Causes of Delay in Retirement Credit 3. Liquidity Discussion and Liquidity Risk Overview 4. Operational Risk Discussion 5. Others	

No.	Tanggal Rapat Date	Agenda Rapat Meeting Agendas	Peserta Rapat Meeting Participants
6.	22 Juni 2021 June 22, 2021	1. Pembahasan Perkembangan Portofolio 2. Pembahasan Penyebab Keterlambatan Kredit Pensiun 3. Pembahasan Likuiditas dan *Overview* Risiko Likuiditas 4. Pembahasan *Risk* Operasional 5. Perkembangan E-Dapem 6. Laporan Komite Pemantau Risiko Mengundang Divisi Compliance 1. Discussion on Portfolio Development 2. Discussion on the Causes of Delay in Retirement Credit 3. Liquidity Discussion and Liquidity Risk Overview 4. Operational Risk Discussion 5. Development of E-Dapem 6. Risk Monitoring Committee Report Invites Compliance Division	1. Andi Rivai* 2. Zudan Arif Fakrulloh** 3. Adie Soesetyantoro 4. Khairul Rasidi 5. Wignyo M. Mulyono***
7.	16 Juli 2021 July 16, 2021	1. Pembahasan Perkembangan Portofolio 2. Pembahasan Penyebab Keterlambatan Kredit Pensiun 3. *Update Market* dan Likuiditas 4. Pembahasan *Risk* Operasional 5. Pembahasan Pengelolaan Risiko Konsentrasi Kredit 1. Discussion on Portfolio Development 2. Discussion on the Causes of Delay in Retirement Credit 3. Market and Liquidity Update 4. Operational Risk Discussion 5. Discussion of Credit Concentration Risk Management	1. Andi Rivai* 2. Zudan Arif Fakrulloh** 3. Adie Soesetyantoro 4. Khairul Rasidi 5. Wignyo M. Mulyono***
8.	24 Agustus 2021 August 24, 2021	1. Pembahasan Perkembangan Portofolio Risiko 2. *Update* Market dan Likuiditas 3. Pembahasan *Risk* Operasional 4. Pembahasan *Card Skimming* 5. Pembahasan Layanan Nasabah dan Risiko 1. Discussion on Risk Portfolio Development 2. Market and Liquidity Update 3. Operational Risk Discussion 4. Discussion of Card Skimming 5. Discussion of Customer Service and Risk	1. Andi Rivai* 2. Zudan Arif Fakrulloh** 3. Adie Soesetyantoro 4. Khairul Rasidi 5. Wignyo M. Mulyono***
9.	13 September 2021 September 13, 2021	Pembahasan Kajian Skema Asuransi Discussion of the Insurance Scheme Study	1. Andi Rivai* 2. Zudan Arif Fakrulloh** 3. Adie Soesetyantoro 4. Khairul Rasidi 5. Wignyo M. Mulyono***
10.	18 Oktober 2021 October 18, 2021	1. Tindaklanjut arahan KPR September 2021 2. *Dashboard* Risiko Kredit & Penguatan Proses Akuisisi 3. *Dashboard* Risiko Operasional 4. Usulan Agenda KPR 2022 5. Lain-lain 1. Follow-up on KPR directives September 2021 2. Credit Risk Dashboard & Strengthening of Acquisition Process 3. Operational Risk Dashboard 4. Proposed KPR 2022 Agenda 5. Others	1. Andi Rivai* 2. Zudan Arif Fakrulloh** 3. Adie Soesetyantoro 4. Khairul Rasidi 5. Wignyo M. Mulyono***
11.	18 November 2021 November 18, 2021	1. *Update* Laporan Asuradur Divisi Credit Operation 2. *Update* Laporan Hasil Internal Control Divisi *Risk Business Control* 1. Update the Credit Operation Division Insurer Report 2. Update the Internal Control Report of the Risk Business Control Division	1. Andi Rivai* 2. Zudan Arif Fakrulloh** 3. Adie Soesetyantoro 4. Khairul Rasidi 5. Wignyo M. Mulyono***
12.	15 Desember 2021 December 15, 2021	1. Tindaklanjut arahan KPR November 2021 2. *Dashboard* Risiko Kredit & Penguatan Proses Akuisisi 3. Dashboard Risiko Operasional 4. Laporan Retail *Product Delivery & Fraud Risk* 5. Laporan Pertumbuhan E-Dapem 1. Follow up on KPR directions November 2021 2. Credit Risk Dashboard & Strengthening of Acquisition Process 3. Operational Risk Dashboard 4. Retail Product Delivery & Fraud Risk Report 5. E-Dapem Growth Report	1. Andi Rivai* 2. Zudan Arif Fakrulloh** 3. Adie Soesetyantoro 4. Khairul Rasidi 5. Wignyo M. Mulyono***

* Diangkat sebagai Ketua Komite Pemantau Risiko 26 Februari 2021
** Dialihkan sebagai anggota Komite Pemantau Risiko 26 Februari 2021
*** Diangkat sebagai anggota Komite Pemantau Risiko pihak Independen 01 Februari 2021
**** Berhenti menjabat sebagai anggota Komite Pemantau Risiko pihak Independen 31 Januari 2021
* Appointed as Chairman of the Risk Monitoring Committee February 26, 2021
** Transferred as a member of the Risk Monitoring Committee February 26, 2021
*** Appointed as a member of the Independent Risk Monitoring Committee February 1, 2021
**** Stoped serving as a member of the Independent Risk Monitoring Committee January 31, 2021

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE PEMANTAU RISIKO

FREQUENCY AND ATTENDANCE LEVEL OF RISK MONITORING COMMITTEE MEETING

Tabel Tingkat Kehadiran Rapat Komite Pemantau Risiko
Table of Risk Monitoring Committee Meeting Attendance Level

Nama Name	Jabatan Position	Komite Pemantau Risiko Risk Monitoring Committee		
		Jumlah dan Persentasi Kehadiran Attendance Count and Percentage		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentasi Percentage
Andi Rivai*	Ketua Komite Committee	10	10	100%
Zudan Arif Fakrulloh**	Anggota Komite Committee Member	12	12	100%
Adie Soesetyantoro	Anggota Komite Committee Member	12	12	100%
Didin Rasyidin****	Anggota Komite Committee Member	1	1	100%
Khairul Rasidi	Anggota Komite Committee Member	12	12	100%
Wignyo M. Mulyono***	Anggota Komite Committee Member	11	11	100%

* Diangkat sebagai Ketua Komite Pemantau Risiko 26 Februari 2021
** Dialihkan sebagai anggota Komite Pemantau Risiko 26 Februari 2021
*** Diangkat sebagai anggota Komite Pemantau Risiko pihak Independen 02 Februari 2021
**** Berhenti menjabat sebagai anggota Komite Pemantau Risiko pihak Independen 02 Februari 2021
* Appointed as Chairman of the Risk Monitoring Committee February 26, 2021
** Transferred as a member of the Risk Monitoring Committee February 26, 2021
*** Appointed as a member of the Independent Risk Monitoring Committee February 2, 2021
**** Stoped serving as a member of the Independent Risk Monitoring Committee February 2, 2021

Laporan Singkat Pelaksanaan Kegiatan Komite Pemantau Risiko Tahun 2021

Pada tahun 2021, Komite Pemantau Risiko telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 13 (tiga belas) kali. Dalam Agenda Rapat terdapat hal-hal sebagai berikut:

1. Pembahasan Perkembangan Portofolio.
2. Pembahasan *Performance* Kinerja Bank.
3. Laporan Penilaian *Risk Based Bank Rating*.
4. Pembahasan *Update* Likuiditas.
5. Identifikasi Risiko terhadap RBB 2021.
6. Laporan Profil Risiko.

Brief Report of Activity Implementation of Risk Monitoring Committee in 2021

In 2021, the Risk Monitoring Committee has carried out its duties by holding 13 (thirteen) meetings.
In the Meeting Agenda, there are the following:

1. Discussion on Portfolio Development.
2. Discussion on the Bank's Performance Performance.
3. Risk Based Bank Rating Assessment Report.
4. Discussion on Liquidity Update.
5. Risk Identification of RBB 2021.
6. Risk Profile Report.

Organ dan Komite di Bawah Direksi

Dalam menjalankan tugasnya, Direksi dibantu oleh Sekretaris Perusahaan, Unit lainnya serta Komite-komite yang bertugas untuk memberikan saran dan rekomendasi yang berhubungan dengan kebijakan-kebijakan dan arahan-arahan Direksi.

Sekretaris Perusahaan

Sekretaris Perusahaan bertugas dan bertanggung jawab atas kegiatan publikasi mengenai aktivitas Bank dan memelihara kewajaran, konsistensi dan transparansi mengenai hal-hal terkait tata kelola perusahaan dan tindakan korporasi. Sekretaris Perusahaan juga bertanggung jawab memonitor kepatuhan Bank terhadap peraturan serta sebagai penghubung antara Bank Mandiri Taspen dengan *stakeholders*.

Organ and Committee Under the Board of Directors

In implementing its duties, the Board of Directors is assisted by the Corporate Secretary and Committees which serve to provide suggestions and recommendations related to the policies and directions of the Board of Directors.

Corporate Secretary

Corporate Secretary serves and is responsible for publication activities on Bank activities and maintaining fairness, consistency and transparency on matters related to corporate governance and corporate actions. Corporate Secretary is also responsible for monitoring the Bank's compliance to regulations and become the liaisons between Bank Mandiri Taspen and the stakeholders.

Dasar Pengangkatan Sekretaris Perusahaan

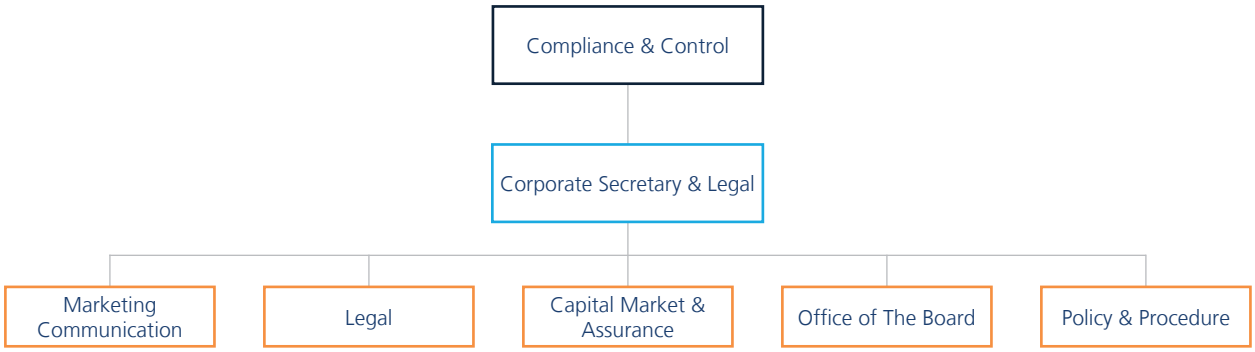
Errinto Sahat Pahala Pardede diangkat sebagai Sekretaris Perusahaan pada tanggal 2 Agustus 2021 berdasarkan Surat Keputusan Direksi No. KEP.DIR/032/VIII/. Penunjukan Sekretaris Perusahaan juga telah memenuhi persyaratan sebagaimana diatur dalam Peraturan OJK No. 35/POJK.04/2014.

Basis for Corporate Secretary Appointment

Errinto Sahat Pahala Pardede was appointed as Corporate Secretary on August 2, 2021, based on the Decree of the Board of Directors No. KEP.DIR/032/VIII/2021. The appointment of the Corporate Secretary has also met the requirements as stipulated in OJK Regulation No. 35/POJK.04/2014.

Struktur Sekretaris Perusahaan

Structure of Corporate Secretary



Fungsi ,Tugas dan Tanggung Jawab Sekretaris Perusahaan

Dalam sebuah perusahaan, Sekretaris Perusahaan memiliki peran penting untuk mengelola komunikasi antara perusahaan dengan pihak internal maupun eksternal, menjalin *relationship* secara berkesinambungan dengan mendukung dan menjaga citra perusahaan selalu positif.

Secara garis besarnya tugas dan tanggung jawab Sekretaris Perusahaan adalah sebagai berikut:

a. Dalam Bidang *Marketing and Communication*:
   1. *Corporate communication*, membangun komunikasi yang baik dengan *stakeholder,* menjaga konsistensi pesan dan citra yang ingin disampaikan kepada masyarakat seraya menjaga agar informasi yang disampaikan tidak melanggar hukum.
   2. Komunikasi Internal, untuk menjembatani komunikasi antara manajemen/perusahaan dengan karyawan, secara timbal balik sehingga setiap kebijakan perusahaan dapat diterima dengan baik oleh seluruh karyawan.
   3. Komunikasi Eksternal, untuk memperkenalkan perusahaan kepada seluruh masyarakat beserta produk-produknya dengan menggunakan media komunikasi *above and below the line*.
   4. *Media Relation*, menjalin komunikasi yang baik dengan media sebagai bagian dari stategi komunikasi dalam penyampaian publikasi maupun kegiatan perusahaan melalui media massa.
   5. *Corporate Social Responsibility*, sebagai bentuk pertanggungjawaban perusahaan terhadap lingkungan sekitarnya dengan menyisihkan sebagian keuntungan bagi pemeliharaan lingkungan hidup maupun untuk kegiatan sosial kemasyarakatan.

Functions, Duties and Responsibilities of the Corporate Secretary

In a company, Corporate Secretary has an important role to manage the communication between the company and internal and external parties, continuously develop relationship with supporting and keeping positive corporate image.

Generally, the duties and responsibilities of Corporate Secretary are below:

a. In Marketing and Communication:
   1. Corporate communication, developing good communication with stakeholders, maintaining the consistency of the message and image to be presented to the society while ensuring the delivered information doesn't violate any law.
   2. Internal Communication, bridging communication between management/corporate and employees mutually so that every corporate policy may be accepted well by all employees.
   3. External Communication, introducing the company to the society along with the products using above and below the line communication.
   4. Media Relation, developing good communication with the media as a part of communication strategy in delivering publication and corporate activities via mass media.
   5. Corporate Social Responsibility, as a form of corporate responsibility to the environment by setting aside some of the profit for environmental conservation and community social activities.

6. Donasi dan *Sponsorship*, merupakan kegiatan untuk memperkenalkan perusahaan melalui kegiatan yang berefek timbal balik saling menguntungkan diantara para pihak maupun yang kegiatan yang bersifat *social* berupa bantuan.
7. Secara eksternal mengembangkan kerja sama dengan pihak ketiga dan instansi terkait, dan secara internal mengembangkan sinergi dengan seluruh jajaran unit kerja dalam kerangka *Good Corporate Governance*, etika bisnis dan etika kerja.

b. Dalam Bidang Kebijakan dan Strategi:
Meyakini dan memastikan bahwa penyusunan kebijakan dan strategi Kesekretariatan Korporasi serta telah disusun dan dipelihara secara akurat, berkesinambungan dan tepat waktu, termasuk tetapi tidak terbatas pada:
1. Menciptakan *policy* dan prosedur internal yang berasal dari ketentuan eksternal.
2. Memberikan dukungan dan memastikan bahwa dokumentasi korporasi Perseroan telah disusun dan dipelihara secara secara akurat, berkesinambungan dan tepat waktu.
3. Bertindak sebagai *liassons officer* antara Perseroan dengan institusi/regulator ketentuan perundang-undangan, instansi terkait lainnya dan masyarakat.
4. Memastikan bahwa kebijaksanaan Direksi telah sejalan dengan ketentuan-ketentuan yang berlaku, sesuai dengan Ketentuan perundang-undangan dan mendokumentasikan serta mengkomunikasikannya ke unit kerja yang berwenang, dan
5. Memonitor perubahan-perubahan yang terjadi pada setiap kebijakan-kebijakan Perseroan sehingga dampak risiko (bisnis dan teknis) dapat teridentifikasi dan diselesaikan dalam waktu singkat.

c. Dalam Bidang Aksi Korporasi:
Meyakini dan memastikan bahwa pelaksanaan aksi korporasi telah dilaksanakan dengan akurat dan tepat waktu, termasuk tetapi tidak terbatas pada:
1. Berkoordinasi dengan unit kerja *Compliance, Strategi & Performance Management* dan/atau unit kerja terkait lainnya di Kantor Pusat terkait dengan rencana aksi korporasi Perseroan.
2. Memberikan input atas kegiatan aksi korporasi Perseroan dan memastikan bahwa aksi korporasi Perseroan telah sesuai dengan aturan/hukum yang berlaku.
3. Bertindak sebagai *supporting* data dalam menyiapkan serta menyajikan materi pelaksanaan aksi korporasi Perseroan.
4. Mengamankan kebijakan-kebijakan manejemen dan memastikan bahwa kebijakan tersebut telah sesuai dengan ketentuan perundang-undangan dan ketentuan internal yang berlaku.
5. Memformulasikan kebijakan-kebijakan Perseroan untuk mengatasi hal-hal yang secara potensial dapat berdampak pada reputasi Perseroan (*early warning system*).

d. Dalam Bidang Kerumahtanggaan dan Kesekretariatan Korporasi:
Memastikan pengelolaan *kerumahtanggaan perusahaan* telah dikelola dengan baik untuk memberikan dukungan kepada Pengurus dalam melaksanakan tugas-tuganya, termasuk tetapi tidak terbatas pada:

6. Donation and Sponsorship, were activities to introduce the company through mutually beneficial activities Between all parties and social activities in the form of aids.
7. Externally developing cooperation with third party and related agencies, and internally developing synergy with all work units in the framework of Good Corporate Governance, business ethics and work ethics.

b. In Policy and Strategy:
Believing and ensuring that Corporate Secretariat policy and strategy have been prepared and maintained accurately, continuously and on time, including but not limited to:
1. Creating internal policy and procedure from external provision.
2. Giving support and ensuring that corporate documentation of the Company has been prepared and maintained accurately, continuously and on time.
3. Acting as a liaisons officer between the Company and institution/regulator of legislations, other related agencies and the society.
4. Ensuring that Board of Directors policies are in line with the provisions in effect, consistent with legislations and documenting as well as communicating them to authorized work units, and
5. Monitoring changes on every Corporate policy, so that risk impacts (business and technical) can be identified and resolved shortly.

c. In Corporate Action:
Believing and ensuring that the implementation of corporate action is accurate and timely, including but not limited to:
1. Coordinating with Compliance work unit and/or other related work units at the Head Office related to corporate action plan of the Company.
2. Giving input for the Company's corporate action activities and ensuring that the Company's corporate actions are consistent with the regulations/laws in effect.
3. Acting as supporting data in preparing and delivering the material of corporate action plan of the Company.
4. Securing management policies and ensuring that the policies are consistent with the legislations and internal provisions in effect.
5. Formulating company policies to solve things which potentially could impact the Company's reputation (early warning system).

d. In Corporate Housekeeping and Secretariat:
Ensuring that the company's household management has been managed properly to provide support to the Management in carrying out their duties, including but not limited to:

1. Menatalaksanakan *Office of The Board* yang mencakup memastikan ketersediaan informasi dalam pengambilan keputusan bagi Dewan Komisaris dan Direksi, termasuk memastikan kehadiran peserta Rapat Direksi agar kuorum dapat tercapai sehingga keputusan yang dihasilkan *legitimate* dan kredibel.
2. Melaksanakan Protokoler terhadap Pengurus maupun tamu Pengurus Perseroan.
3. Menatalaksanakan *House Hold* Perseroan.
4. Menatalaksanakan administrasi Perseroan dan administrasi Pengurus Perseroan, dan
5. Melaksanakan *Corporate Event* secara berkala maupun insidentil.

e. Dalam Bidang Keterbukaan Informasi terkait sebagai Perusahaan Emiten
1. Mengikuti perkembangan Pasar Modal khususnya peraturan-peraturan yang berlaku di bidang Pasar Modal.
2. Memberikan masukan kepada Direksi dan Dewan komisaris Emiten atau Perusahaan Publik untuk mematuhi ketentuan peraturan perundangan-undangan di bidang Pasar Modal.
3. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan Tata Kelola Perusahaan yang meliputi:
   a. Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada situs Web Bank.
   b. Penyampaian laporan kepada Otoritas Jasa Keuangan tepat waktu.
   c. Penyelenggaraan dan dokumentasi Rapat Umum Pemegang Saham.
   d. Penyelenggaraan dan dokumentasi rapat Direksi dan/atau Dewan Komisaris, dan
   e. Pelaksanaan program orientasi terhadap perusahaan bagi Direksi dan/atau Dewan Komisaris.
4. Sebagai penghubung antara Emiten atau Perusahaan Publik dengan Pemegang Saham Emiten atau Perusahaan Publik, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya.
5. Menyiapkan Daftar Khusus Pemegang Saham yang berkaitan dengan Direksi, Komisaris dan keluarganya baik dalam Perusahaan Tercatat maupun Afiliasinya, dan Membuat Daftar Pemegang Saham termasuk kepemilikan 5% (lima perseratus) atau lebih (jika diperlukan).

1. Implementing Office of The Board which covers ensuring information availability in decision making for the Board of Commissioners and Board of Directors, including ensuring the attendance of the Board of Directors Meeting participants so that quorum can be achieved so that the decision made are legitimate and credible.
2. Implementing Protocols on Administrators and guests of the Company.
3. Managing the household of the Company
4. Managing the administration of the Company and administration of the Company's Administrators, and
5. Holding regular and incidental Corporate Events.

e. In Information Openness related to being an Issuer Company
1. Following the Capital Market development, especially regulations in effect on Capital Market.
2. Giving inputs to the Board of Directors and Issuer Board of Commissioners or Public Company to comply with the legislations on Capital Market .
3. Assisting the Board of Directors and Board of Commissioners in Implementing Corporate Governance which includes:
   a. Openness of information for the public, including provision of information on Issuer or Public Company Website.
   b. Delivering report to Financial Service Authority on time.
   c. Organizing and documenting General Meeting of Shareholders .
   d. Organizing and documenting Board of Directors and/or Board of Commissioners meetings, and
   e. Implementing orientation program on the company for the Board of Directors and/or Board of Commissioners.
4. Being liaisons between Issuer or Public Company with Issuer Shareholders or Public Companies, Financial Service Authority, and other stakeholders.
5. Preparing Special List on the Board of Directors, Commissioners and their families in Registered Companies and Affiliations, and Making a List of Shareholders, including 5% or more ownership (if required).

Profil Sekretaris Perusahaan

Corporate Secretary Profile

Errinto Sahat Pahala Pardede

Sekretaris Perusahaan / Corporate Secretary

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Jakarta pada 16 Juli 1973. Usia 48 tahun Per Desember 2021.
Born in Jakarta in July 16, 1973. Age 48 as of December 2021.

Riwayat Pendidikan

- Undergraduate Program, Management and Marketing Northeastern University (1995)
- Graduate Program, Management and Business Communication Northeastern University (1998)

Educational Background

- Undergraduate Program, Management and Marketing Northeastern University (1995)
- Graduate Program, Management and Business Communication Northeastern University (1998)

Pengalaman Kerja

- Sebelum menjabat sebagai Sekretaris Perusahaan di Bank Mandiri Taspen, memulai karir profesional sebagai Senior Manager Divisi Komunikasi Badan Penyehatan Perbankan Nasional (2002-2004), kemudian menjabat sebagai Kepala Departemen Investor Komunikasi PT. Bank Mandiri (Persero) Tbk. (2005-2011), selanjutnya sebagai Kepala Divisi Investor Relation PT ABM Investama (2011-2013), sebagai Direktur Corporate Affairs PT Delta Dunia Makmur Tbk. (2013-2017) dan terakhir sebagai Sekretaris Perusahaan PT Permodalan Nasional Madani Persero (2017-2021)

Work Experience

- Before serving as Corporate Secretary at Bank Mandiri Taspen, he started his professional career as Senior Manager of the Communications Division of the Indonesian Bank Restructuring Agency (2002-2004), then served as Head of the Investor Communications Department of PT. Bank Mandiri (Persero) Tbk. (2005-2011), then as Head of Investor Relations Division of PT ABM Investama (2011-2013), as Director of Corporate Affairs at PT Delta Dunia Makmur Tbk. (2013-2017) and most recently as Corporate Secretary of PT Permodalan Nasional Madani Persero (2017-2021)

Dasar Hukum Pengangkatan

Diangkat sebagai Sekretaris Perusahaan sejak 02 Agustus 2021 berdasarkan Surat Keputusan No. KEP.DIR/032/VIII/2021 tanggal 02 Agustus 2021.

Legal Basis of Appointment

He was appointed as Corporate Secretary on August 02, 2021, based on Decree No. KEP.DIR/032/VIII/2021 dated August 02, 2021.

Program Peningkatan Kompetensi Sekretaris Perusahaan

Corporate Secretary Competency Improvement Program

Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Pelatihan *Executive Overview Banking Management* Executive Overview Banking Management Training	*Online*, 30 Juli & 02 Agustus 2021 Online, July 30 & August 02, 2021	LPPI
Refreshment Manajemen Risiko level 1 Refreshment Risk Management level 1	*Online*, 23 Oktober 2021 Online, October 23, 2021	Efektif Pro
Ujian Sertifikasi Manajemen Risiko Level 1 Level 1 Risk Management Certification Exam	*Online*, 24 Oktober 2021 Online, October 24, 2021	Lembaga Sertifikasi Profesi Perbankan (LSPP)
Penguatan Keuangan Hijau Dalam Menjawab Tantangan dan Peluang Perubahan Iklim Bagi Stabilitas Sistem Keuangan Strengthening Green Finance in Responding to Climate Change Challenges and Opportunities for Financial System Stability	*Online*, 8 Desember 2021 Online, December 8, 2021	Infobank Institute dan Bank Indonesia

Pelaksanaan Tugas Sekretaris Perusahaan Tahun 2021

Selama tahun 2021, Sekretaris Perusahaan telah melaksanakan kegiatan antara lain:

1. Pelaksanaan Rapat Umum Pemegang Saham Tahunan yang dilaksanakan secara sirkuler tanggal 28 Juni 2021.
2. Pelaksanaan Rapat Umum Pemegang Saham Luar Biasa secara Sirkuler tanggal 19 Januari 2021.
3. Pelaksanaan Peringatan Ulang Tahun Bank Mandiri Taspen tahun 2021 di Kantor Pusat dan di 3 kota yaitu Makassar, Palembang dan Surabaya.
4. Penyusunan *Annual Report* dan *Sustainability Report* tahun Buku 2020 di tahun 2021.
5. Pelaksanaan keterbukaan informasi kepada publik melalui publik ekspose, publikasi media dan Laporan kepada PT Bursa Efek Indonesia, OJK, LPS dan Regulator terkait lainnya.
6. Mengatur pelaksanaan Penandatangan Perjanjian Kerjasama dengan Mitra Bank.
7. Mengatur pelaksanaan Rapat Direksi, Rapat Dewan Komisaris Mengundang Direksi, Rapat Direktur Bidang dan Rapat Pengurus dengan relasi beserta dengan administrasi rapat.
8. Pelaksanaan Kegiatan CSR termasuk bantuan bedah rumah untuk para Nasabah pensiunan di Kabupaten Lahat, Kabupaten Pangandaran, Kota Surabaha dan Kabupaten Atambua.
9. Penyusunan Rencana Aksi Keuangan Berkelanjutan tahun 2021.

Internal Audit

Internal Audit merupakan bagian dari struktur pengendalian intern (sebagai *Third Line of Defense*). Ruang lingkup pekerjaan internal audit mencakup pemeriksaan dan penilaian atas kecukupan dan efektivitas struktur pengendalian intern bank serta penilaian kualitas kinerja yang bertujuan memberikan keyakinan bahwa pengendalian telah berjalan seperti yang ditetapkan.

Aktivitas utama Internal Audit terdiri dari *Assurance, Consulting, Investigation* dan *Quality Assurance & Development*. Aktivitas Assurance bertujuan untuk mengevaluasi kecukupan dan efektivitas *Internal Control*, *Risk Management* dan *Governance Process*. Aktivitas *Consulting* dilakukan melalui *review draft* Kebijakan, Standar Pedoman, Manual Produk dan Petunjuk Teknis. *Investigation* merupakan proses pengumpulan bukti-bukti terhadap indikasi *fraud* dan/atau non *fraud* yang terjadi dilingkungan Bank. Dalam rangka memastikan kualitas kinerja Internal Audit telah sesuai dengan fungsinya dan melakukan pengembangan terhadap metodologi/pendekatan termasuk pengkinian Kebijakan/Pedoman Internal Audit, maka dibentuk fungsi *Quality Assurance & Development*.

Implementation of Corporate Secretary's Duties in 2021

In 2021, the Corporate Secretary performed the following activities:

1. Implementation of the Annual General Meeting of Shareholders which will be held in a circular manner on 28 June 2021.
2. Implementation of the Extraordinary General Meeting of Shareholders in a Circular manner on January 19, 2021.
3. Implementation of the 2021 Taspen Bank Mandiri Anniversary at the Head Office and in 3 cities, namely Makassar, Palembang and Surabaya.
4. Preparation of the Annual Report and Sustainability Report for the 2020 Fiscal Year in 2021.
5. Implementation of information disclosure to the public through public exposure, media publications and reports to the Indonesia Stock Exchange, OJK, LPS and other relevant regulators.
6. Arrange for the signing of the Cooperation Agreement with Bank Partners.
7. Arrange the implementation of Board of Directors Meetings, Board of Commissioners Meetings Inviting Directors, Field Director Meetings and Management Meetings with relations along with meeting administration.
8. Implementation of CSR activities including house renovation assistance for retired customers in Lahat Regency, Pangandaran Regency, Surabaya City and Atambua Regency.
9. Preparation of the 2021 Sustainable Finance Action Plan.

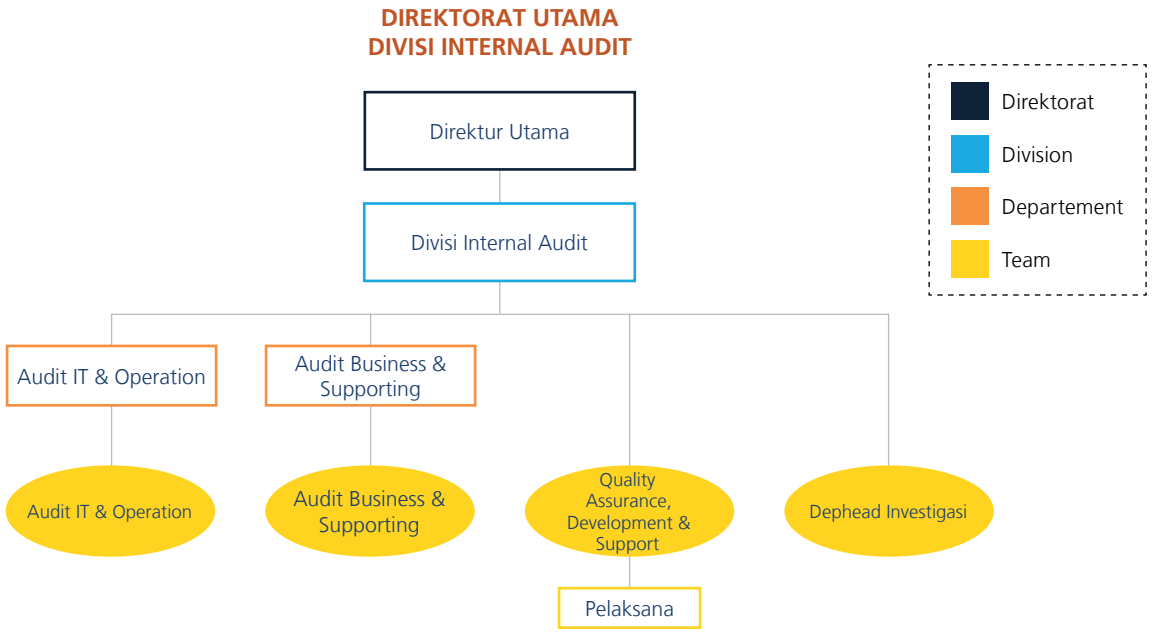
Internal Audit

Internal Audit is part of the internal control structure (as the Third Line of Defense). The scope of the internal audit work includes examining and evaluating the adequacy and effectiveness of the bank's internal control structure as well as evaluating the quality of performance that aims to provide assurance that control has proceeded as stipulated.

The main activities of Internal Audit consist of Assurance, Consulting, Investigation dan Quality Assurance & Development. Assurance activities aim to evaluate adequacy and the effectiveness of Internal Control, Risk Management and Governance Process. Consulting activities are conducted through review of draft policies, standard guidelines, product manuals and technical instructions. investigation is the process of collecting evidence against indications of fraud and/or non-fraud that occurred within the Bank. In order to ensure the quality of Internal Audit performance is in accordance with its functions and to develop the methodology/approach including updating Internal Audit Policies/Guidelines, a Quality Assurance & Development function is formed.

Struktur Organisasi dan Ketua Internal Audit

Organization Structure and Head of Internal Audit



Kedudukan Internal Audit Dalam Struktur Organisasi

Internal Audit adalah satuan kerja dalam organisasi Bank Mandiri Taspen yang membantu Direktur Utama dan Dewan Komisaris melalui Komite Audit dalam menjalankan fungsi pengawasan untuk mewujudkan visi dan misi Bank.

Kedudukan *Division Head* Internal Audit dalam organisasi langsung di bawah dan bertanggungjawab kepada Direktur Utama dan dapat melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris dan Komite Audit untuk menginformasikan berbagai hal yang berhubungan dengan Aktivitas Internal Audit. Internal Auditor bertanggungjawab secara langsung kepada *Division Head* Internal Audit.

Internal Audit Position in Organizational Structure

Internal Audit is a work unit in the PT Bank Mandiri Taspen organization that assists the President Director and the Board of Commissioners through the Audit Committee in carrying out its supervisory functions to actualize the Bank's vision and mission.

The position of the Division Head of Internal Audit in the organization is directly under and responsible to the President Director, but can communicate directly with the Board of Commissioners through the Audit Committee to inform various matters relating to Internal Audit Activities. The Internal Auditor is directly responsible to the Division Head of Internal Audit.

Profil Kepala Internal Audit

Profile of Division Head of Internal Audit

M. Jacobie Henry W.

Kepala Internal Audit / Head of Internal Audit

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Ponorogo pada 9 Agustus 1970. Usia 51 tahun Per Desember 2021.
Born in Ponorogo in August 9, 1970. Age 51 as of December 2021.

Riwayat Pendidikan

- Sarjana Ekonomi Akuntansi – UGM (1994)
- Master Business Administration – UGM (2014)

Educational Background

- Bachelor of Economics in Accounting – UGM (1994)
- Master of Business Administration – UGM (2014)

Sertifikasi

- Chartered Accountant
- Qualified Internal Auditor
- Sertifikat Kompetensi Audit Supervisor
- Sertifikat Kompetensi Manajemen Risiko Perbankan
- Sertifikat Kompetensi Kepatuhan Perbankan

Certification

- Chartered Accountant
- Qualified Internal Auditor
- Audit Supervisor Competency Certificate
- Certificate of Competency in Banking Risk Management
- Banking Compliance Competency Certificate

Pengalaman Kerja

- Auditor – Bank Dagang Negara (1997)
- Auditor - Bank Mandiri (1999)
- Team Leader Accounting Policy - Bank Mandiri (2007)
- Tax Management Department Head - Bank Mandiri (2009)
- Decentralized Compliance & Operational Risk Head - Bank Mandiri (2014)
- Audit Manager - Bank Mandiri (2015)
- Kepala Divisi Internal Audit - Bank Mandiri Taspen (2020)

Work Experience

- Auditor – Bank Dagang Negara (1997)
- Auditor - Bank Mandiri (1999)
- Team Leader Accounting Policy - Bank Mandiri (2007)
- Tax Management Department Head - Bank Mandiri (2009)
- Decentralized Compliance & Operational Risk Head - Bank Mandiri (2014)
- Audit Manager - Bank Mandiri (2015)
- Kepala Divisi Internal Audit - Bank Mandiri Taspen (2020)

Dasar Hukum Pengangkatan

Surat Keputusan Direksi PT Bank Mandiri (Persero) Tbk No.KEP.DIR/HC.611/2020 Tentang Penugasan Pegawai di PT Bank Mandiri Taspen tanggal 17 Juli 2020.

Legal Basis of Appointment

Decree of the Board of Directors of PT Bank Mandiri (Persero) Tbk No.KEP.DIR/HC.611/2020 Regarding Employee Assignments at PT Bank Mandiri Taspen dated July 17, 2020.

Program Peningkatan Kompetensi Internal Audit

Internal Audit Competency Improvement Program

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Sertifikasi / Certification				
M. Jacobie Henry W.	Division Head	Manajemen Risiko level IV Level IV Risk Management	Online, April 2021 Online, April 2021	Lembaga Sertifikasi Profesi Perbankan (LSPP)
R. Ambar Soenarno	Dept Head	Manajemen Risiko level II Level II Risk Management	Online, Juli 2021 Online, July 2021	Lembaga Sertifikasi Profesi Perbankan (LSPP)
Tomdoly Tobing	Dept Head	Manajemen Risiko level I Level I Risk Management	Online, Juli 2021 Online, July 2021	Lembaga Sertifikasi Profesi Perbankan (LSPP)
Sangkot Parangin Angin	Dept Head	Manajemen Risiko level II Level II Risk Management	Online, Mar 2021 Online, Mar 2021	Lembaga Sertifikasi Profesi Perbankan (LSPP)
		Investigasi Investigation	Online, Feb 2021 Online, Feb 2021	Asia Anti Fraud (AAF)
I Komang Duaja Sandiyasa	Team Leader	Manajemen Risiko level II Level II Risk Management	Online, Maret 2021 Online, March 2021	Lembaga Sertifikasi Profesi Perbankan (LSPP)

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/ Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
Ajeng Rahayu Cahyani	SPS	Manajemen Risiko level II Level II Risk Management	Online, Maret 2021 Online, March 2021	Lembaga Sertifikasi Profesi Perbankan (LSPP)
Iqbal	SPS	Manajemen Risiko level I & II Level I & II Risk Management	Online, Maret 2021 Online, March 2021	Lembaga Sertifikasi Profesi Perbankan (LSPP)
Binu Nuryadi	PS	*Certified Information Systems Security Professional* (CISSP) Certified Information Systems Security Professional (CISSP)	Online, Juli 2021 Online, July 2021	SGI Asia dan (ISC)²
		Sertifikasi Kompetensi Audit Intern Level Auditor Auditor Level Internal Audit Competency Certification	Online, Des 2021 Online, Dec 2021	Lembaga Sertifikasi Profesi Perbankan (LSPP)
		Certified Leadership Succession Planner (CLSP) Certified Leadership Succession Planner (CLSP)	Online, Des 2021 Online, Dec 2021	*Indonesia Excellent Education for Excellent Life* (**IEEEL Institute**)
Hendy Prasetya	PS	Manajemen Risiko level I Level I Risk Management	Online, Maret 2021 Online, March 2021	Lembaga Sertifikasi Profesi Perbankan (LSPP)
M. Adli Mubaroka	PS	Manajemen Risiko level I Level I Risk Management	Online, Maret 2021 Online, March 2021	Lembaga Sertifikasi Profesi Perbankan (LSPP)
Abyan Kurniawan	PS	Manajemen Risiko level I Level I Risk Management	Online, Maret 2021 Online, March 2021	Lembaga Sertifikasi Profesi Perbankan (LSPP)
Amastra Wisdo Hardian	Team Leader	Investigasi Investigation	Online, Feb 2021 Online, Feb 2021	Asia Anti Fraud (AAF)
Seminar/Webiner/Workshop *Training*				
M. Jacobie Henry W.	Division Head	Webinar Strategi Pelaksanaan Audit Berbasis IT Menuju Audit Berkelanjutan Webinar on IT-Based Audit Implementation Strategy Towards Sustainable Audit	Online, Sept 2021 Online, Sept 2021	Forum Komunikasi Satuan Pengawasan Intern (FKSPI)
		National Conference IIA: Internal Audit Back To The Future - Emerging From The Crisis National Conference IIA: Internal Audit Back To The Future - Emerging From The Crisis	Online, Nov 2021 Online, Nov 2021	*Institute of Internal Auditors* (IIA)
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen
R. Ambar Soenarno	Dept Head	Webinar Mandiri Finansial Menuju Masa Depan Cerah Financial Independent Webinar Towards a Bright Future	Online, Okt 2021 Online, Oct 2021	Bank Mandiri
		National Conference IIA: Internal Audit Back To The Future - Emerging From The Crisis National Conference IIA: Internal Audit Back To The Future - Emerging From The Crisis	Online, Nov 2021 Online, Nov 2021	*Institute of Internal Auditors* (IIA)
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/ Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
Tomdoly Tobing	Dept Head	Webinar Mandiri Finansial Menuju Masa Depan Cerah Financial Independent Webinar Towards a Bright Future	Online, Okt 2021 Online, Oct 2021	Bank Mandiri
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen
Sangkot Parangin Angin	Dept Head	Webinar Mandiri Finansial Menuju Masa Depan Cerah Financial Independent Webinar Towards a Bright Future	Online, Okt 2021 Online, Oct 2021	Bank Mandiri
		Fundamental *Leadership* Fundamental Leadership	Online, Maret 2021 Online, March 2021	Bank Mandiri Taspen
		Akuntansi forensik masa depan melindungi badai tantangan dunia baru Forensic accounting of the future shields the storm of new world challenges	Online, Sept 2021 Online, Sept 2021	Ikatan Akuntansi Indonesia (IAI)
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen
		AudiTalks Vol.3 AudiTalks Vol.3	Online, Sept 2021 Online, Sept 2021	Bank Mandiri
		Strategi pelaksanaan audit berbasis Teknologi Informasi menuju audit berkelanjutan Information Technology-based audit implementation strategy towards continuous audit	Online, Sept 2021 Online, Sept 2021	Forum Komunikasi Satuan Pengawasan Intern (FKSPI)
		Hubungan Kerja SPI Terhadap Komisaris dan Direksi SPI Working Relationship to Commissioners and Directors	Online, Nov 2021 Online, Nov 2021	Forum Komunikasi Satuan Pengawasan Intern (FKSPI)
I Komang Duaja Sandiyasa	Team Leader	Webinar Mandiri Finansial Menuju Masa Depan Cerah Financial Independent Webinar Towards a Bright Future	Online, Okt 2021 Online, Oct 2021	Bank Mandiri
		Webinar *"Auditor Working Group Discussion: "External Quality Assurance* Terkait Penerapan Fungsi Audit Intern Pada Bank Umum Berdasarkan POJK No.1/2019" Webinar "Auditor Working Group Discussion: "External Quality Assurance Regarding the Implementation of the Internal Audit Function in Commercial Banks Based on POJK No.1/2019"	Online, Sept 2021 Online, Sept 2021	Auditor Indonesia
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/ Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
Dewi Nur Utami	PS	Webinar Mandiri Finansial Menuju Masa Depan Cerah Financial Independent Webinar Towards a Bright Future	Online, Okt 2021 Online, Oct 2021	Bank Mandiri
		Webinar *"Auditor Working Group Discussion: "External Quality Assurance* Terkait Penerapan Fungsi Audit Intern Pada Bank Umum Berdasarkan POJK No.1/2019" Webinar "Auditor Working Group Discussion: "External Quality Assurance Regarding the Implementation of the Internal Audit Function in Commercial Banks Based on POJK No.1/2019"	Online, Sept 2021 Online, Sept 2021	Auditor Indonesia
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen
		Bank Mandiri Audit Course (BMAC)	Online, Okt 2021 Online, Oct 2021	Bank Mandiri
Binu Nuryadi	PS	*Digital Banking: The Basic, Envoronment And Challenges*	Online, Apr 2021 Online, Apr 2021	Ikatan Auditor Intern Bank (IAIB)
		Webinar Mandiri Finansial Menuju Masa Depan Cerah Financial Independent Webinar Towards a Bright Future	Online, Okt 2021 Online, Oct 2021	Bank Mandiri
		Strategi pelaksanaan audit berbasis Teknologi Informasi menuju audit berkelanjutan Information Technology-based audit implementation strategy towards continuous audit	Online, Sept 2021 Online, Sept 2021	Forum Komunikasi Satuan Pengawasan Intern (FKSPI)
		AudiTalks Vol.1	Online, Agust 2021 Online, Aug 2021	Bank Mandiri
		AudiTalks Vol.2	Online, Sept 2021 Online, Sept 2021	Bank Mandiri
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen
		Hubungan Kerja SPI Terhadap Komisaris dan Direksi SPI Working Relationship to Commissioners and Directors	Online, Nov 2021 Online, Nov 2021	Forum Komunikasi Satuan Pengawasan Intern (FKSPI)
		Berbincang Sistem Pembayaran Digital Terkini Talking about the latest digital payment system	Online, Des 2021 Online, Dec 2021	Perwakilan BI Prov. SumSel

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/ Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
Hendy Prasetya	PS	Communication Skill	Online, Mei 2021 Online, May 2021	Bank Mandiri Taspen
		Webinar Mandiri Finansial Menuju Masa Depan Cerah Financial Independent Webinar Towards a Bright Future	Online, Okt 2021 Online, Oct 2021	Bank Mandiri
		Strategi Pelaksanaan Audit Berbasis Teknologi Informasi Menuju Audit Berkelanjutan Information Technology-Based Audit Implementation Strategy Towards Sustainable Audit	Online, Sept 2021 Online, Sept 2021	Forum Komunikasi Satuan Pengawasan Intern (FKSPI)
		AudiTalks Vol.1	Online, Agust 2021 Online, Aug 2021	Bank Mandiri
		AudiTalks Vol.2	Online, Sept 2021 Online, Sept 2021	Bank Mandiri
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen
I Gede Widira Yasa	Pelaksana	Communication Skill	Online, Mei 2021 Online, May 2021	Bank Mandiri Taspen
		Webinar *"Auditor Working Group Discussion: "External Quality Assurance* Terkait Penerapan Fungsi Audit Intern Pada Bank Umum Berdasarkan POJK No.1/2019" Webinar "Auditor Working Group Discussion: "External Quality Assurance Regarding the Implementation of the Internal Audit Function in Commercial Banks Based on Pojk No.1/2019"	Online, Sept 2021 Online, Sept 2021	Auditor Indonesia
		Strategi pelaksanaan audit berbasis teknologi informasi menuju audit berkelanjutan Information technology-based audit implementation strategy towards continuous audit	Online, Sept 2021 Online, Sept 2021	Forum Komunikasi Satuan Pengawasan Intern (FKSPI)
		AudiTalks Vol.1	Online, Agust 2021 Online, Aug 2021	Bank Mandiri
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen
Fitri Dwiyan Triaspuri	Pelaksana	Webinar *"Auditor Working Group Discussion: "External Quality Assurance* Terkait Penerapan Fungsi Audit Intern Pada Bank Umum Berdasarkan POJK No.1/2019" Webinar "Auditor Working Group Discussion: "External Quality Assurance Regarding the Implementation of the Internal Audit Function in Commercial Banks Based on POJK No.1/2019"	Online, Sept 2021 Online, Sept 2021	Auditor Indonesia
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan** Types of Training and Competency Development/ Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
M. Adli Mubaroka	PS	Communication Skill	Online, Mei 2021 Online, May 2021	Bank Mandiri Taspen
		Strategi pelaksanaan audit berbasis Teknologi Informasi menuju audit berkelanjutan Information Technology-based audit implementation strategy towards continuous audit	Online, Sept 2021 Online, Sept 2021	Forum Komunikasi Satuan Pengawasan Intern (FKSPI)
		AudiTalks Vol.1	Online, Agust 2021 Online, Aug 2021	Bank Mandiri
		AudiTalks Vol.2	Online, Sept 2021 Online, Sept 2021	Bank Mandiri
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen
Abyan Kurniawan	PS	Negotiation Skill Negotiation Skill	Online, Mei 2021 Online, May 2021	Bank Mandiri Taspen
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen
Ajeng Rahayu Cahyani	SPS	Fundamental Leadership	Online, Maret 2021 Online, March 2021	Bank Mandiri Taspen
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen
Iqbal	SPS	Fundamental Leadership	Online, Maret 2021 Online, March 2021	Bank Mandiri Taspen
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen
Amelia Handayani	PS	Fundamental Leadership	Online, Maret 2021 Online, March 2021	Bank Mandiri Taspen
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen
Amastra Wisdo Hardian	TL	Bank Mandiri Audit Course (BMAC)	Online, Okt 2021 Online, Oct 2021	Bank Mandiri
		Fundamental Leadership	Online, Maret 2021 Online, March 2021	Bank Mandiri Taspen
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen
Ernita Rizki Simanullang	PS	Bank Mandiri Audit Course (BMAC)	Online, Okt 2021 Online, Oct 2021	Bank Mandiri
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen
Raden Aria Wibisana Sastranegara	PS	Bank Mandiri Audit Course (BMAC)	Online, Okt 2021 Online, Oct 2021	Bank Mandiri
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen
Alfa Redo Napitupulu	PS	Bank Mandiri Audit Course (BMAC)	Online, Okt 2021 Online, Oct 2021	Bank Mandiri
		APU & PPT	Online, Nov 2021 Online, Nov 2021	Bank Mandiri Taspen

Pihak yang Mengangkat dan Memberhentikan Kepala Internal Audit

Internal Audit dipimpin oleh *Division Head* Internal Audit yang diangkat dan diberhentikan oleh Direktur Utama Bank dengan persetujuan dari Dewan Komisaris dan rekomendasi Komite Audit serta dilaporkan kepada OJK.

Internal Audit *Charter*

Internal Audit telah memiliki Piagam Internal Audit (*Internal Audit Charter*) yang ditetapkan oleh Komisaris Utama dan Direktur Utama tanggal 7 Desember 2020. Internal Audit Charter disusun berdasarkan Peraturan OJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern Pada Bank Umum. Internal Audit Charter memuat tentang Visi, Misi, Fungsi, Kedudukan dalam Organisasi, Ruang Lingkup Pekerjaan, Kewenangan dan Tanggung Jawab, Kode Etik Profesi, Aktivitas Internal Audit, *Quality Assurance, Audit Development* dan Tata Kelola Terintegrasi.

Kewenangan dan Tanggung Jawab Internal Audit

Dalam menjalankan fungsinya, Internal Audit diberikan kewenangan dan tanggung jawab sebagai berikut.

Kewenangan:
Dalam pelaksanaan fungsinya, Internal Audit dilarang memiliki kewenangan untuk melaksanakan kegiatan-kegiatan operasional dari *auditee*. Kewenangan Internal Audit yaitu sebagai berikut:

1. Mengakses seluruh informasi yang relevan tentang Bank terkait dengan tugas dan fungsi SKAI.
2. Melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris dan Komite Audit.
3. Menyelenggarakan rapat secara berkala dan insidentil dengan Direksi, Dewan Komisaris dan Komite Audit.
4. Melakukan koordinasi kegiatan dengan auditor ekstern dan unit kerja yang melakukan fungsi pengendalian lain pada Bank tanpa menyebabkan pengalihan tanggung jawab masing-masing unit kerja dalam fungsi pengendalian.
5. Mengikuti rapat yang bersifat strategis.

Tanggung jawab:
Tanggung jawab Internal Audit adalah sebagai berikut:

1. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan Bank dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit.
2. Membuat analisis dan penilaian di bidang keuangan, akuntansi, operasional dan kegiatan lain melalui audit.
3. Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana.
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen.
5. Merencanakan dan melaksanakan aktivitas Internal Audit dengan penekanan pada bidang/aktivitas yang mempunyai risiko tinggi serta mengevaluasi prosedur/*control system* yang ada untuk memperoleh keyakinan bahwa tujuan dan sasaran Bank dapat dicapai secara optimal.

Parties Who Appoint and Dismiss the Head of Internal Audit

Internal Audit was led by the Head of Internal Audit appointed and dismissed by the President Director of the Bank with the approval of the Board of Commissioners and recommendation from the Audit Committee and reported to the OJK.

Internal Audit Charter

Internal Audit had an Internal Audit Charter which was established by the President Commissioner and President Director on December 7, 2020. The Internal Audit Charter was prepared based on FSA Regulation No. 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks. The Internal Audit Charter contained the Vision, Mission, Function, Position in the Organization, Scope of Work, Authority and Responsibility, Professional Code of Ethics, Internal Audit Activities, Quality Assurance, Audit Development and Integrated Governance.

Authorities and Responsibilities of Internal Audit

In carrying out its functions, Internal Audit is provided with Authorities and responsibilities as follows.

Authorities:
In carrying out its functions, Internal Audit is prohibited from having the authority to carry out operational activities of the auditee. The authority of Internal Audit is as follows:

1. Access all relevant information about the Bank related to the duties and functions of SKAI.
2. Communicating directly with the Board of Directors, Board of Commissioners and the Audit Committee.
3. Holding regular and incidental meetings with the Board of Directors, Board of Commissioners and Audit Committee.
4. Coordinate activities with external auditors and work units that perform other control functions at the Bank without causing a transfer of responsibility for each work unit in the control function.
5. Participate in strategic meetings.

Responsibilities:
Internal Audit responsibilities are as follows:

1. Assisting the duties of the President Director and the Board of Commissioners in supervising the Bank by explaining operationally the planning, implementation, and monitoring of audit results.
2. Make analysis and assessment in the field of finance, accounting, operations and other activities through audits.
3. Identify all possibilities to improve and increase the efficiency of the use of resources and funds.
4. Provide suggestions for improvement and objective information about the activities examined at all levels of management.
5. Plan and carry out Internal Audit activities with an emphasis on areas/activities that have high risk and evaluate existing procedures/control systems to gain confidence that the Bank's goals and objectives can be achieved optimally.

Komposisi Personil Internal Audit

Composition Internal Audit Personnel

No	Jabatan Position	Jumlah Total
1	Division Head	1
2	Departemend Head	3
3	TL/SPS	4
4	PS	10
5	Pelaksana Executor	2
	Total	**20**

Sertifikasi Profesi Personil Internal Audit

Professional Individual Certification of Internal Audit

Nama Name	Jabatan Position	Nama Sertifikasi Name of Certification
M. Jacobie Henry W.	Division Head	Manajemen Risiko level IV Level IV Risk Management
		Chartered Accountant (CA) Chartered Accountant (CA)
		Qualified Internal Auditor (QIA) Qualified Internal Auditor (QIA)
R. Ambar Soenarno	Dept Head	Manajemen Risiko level II Level II Risk Management
Tomdoly Tobing	Dept Head	Manajemen Risiko level I Level I Risk Management
		Qualified Internal Auditor (QIA) Qualified Internal Auditor (QIA)
		Governance, Risk Management and Compliance Profesional (GRCP) Governance, Risk Management and Compliance Profesional (GRCP)
Sangkot Parangin Angin	Dept Head	Manajemen Risiko level II Level II Risk Management
		Investigasi Investigation
		Qualified Internal Auditor (QIA) Level Dasar Qualified Internal Auditor (QIA) Basic Level
I Komang Duaja Sandiyasa	Team Leader	Manajemen Risiko level II Level II Risk Management
		Qualified Internal Auditor (QIA) Level Dasar Qualified Internal Auditor (QIA) Basic Level
Ajeng Rahayu Cahyani	SPS	Manajemen Risiko level II Level II Risk Management
Iqbal	SPS	Manajemen Risiko level I & II Level I & II Risk Management
		Qualified Internal Auditor (QIA) Level Dasar Qualified Internal Auditor (QIA) Basic Level
Binu Nuryadi	PS	CISSP *(Certified Information Systems Security Professional)* CISSP (Certified Information Systems Security Professional)
		Sertifikasi Kompetensi Audit Intern Level Auditor Auditor Level Internal Audit Competency Certification
		Qualified Internal Auditor (QIA) Level Dasar Qualified Internal Auditor (QIA) Basic Level
		Certified Leadership Succession Planner (CLSP) Certified Leadership Succession Planner (CLSP)

Nama Name	Jabatan Position	Nama Sertifikasi Name of Certification
Hendy Prasetya	PS	Manajemen Risiko level I Level I Risk Management
		Qualified Internal Auditor (QIA) Level Dasar Qualified Internal Auditor (QIA) Basic Level
Dewi Nur Utami	PS	Manajemen Risiko level I Level I Risk Management
		Qualified Internal Auditor (QIA) Level Dasar Qualified Internal Auditor (QIA) Basic Level
Amelia Handayani	PS	Manajemen Risiko level I Level I Risk Management
		Qualified Internal Auditor (QIA) Level Dasar Qualified Internal Auditor (QIA) Basic Level
M. Adli Mubaroka	PS	Manajemen Risiko level I Level I Risk Management
Abyan Kurniawan	PS	Manajemen Risiko level I Level I Risk Management
Amastra Wisdo Hardian	Team Leader	Investigasi Investigation
		Manajemen Risiko level II Level II Risk Management
		Sertifikasi Kompetensi Audit Intern Level Auditor Auditor Level Internal Audit Competency Certification

Kode Etik Auditor

Kode Etik Auditor mencakup kode etik profesi dan kode etik Internal Audit yang wajib dimiliki dan diterapkan oleh setiap insan auditor di Divisi Internal Audit.

1. **Kode Etik Profesi**
   Internal Audit harus memiliki etika kerja dalam melaksanakan tugasnya sehingga mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari pihak lain dengan dukungan dari Direktur Utama dan pengawasan dari Komite Audit.

2. **Kode Etik Internal Audit**
   Internal Audit harus memiliki integritas, objektivitas, kerahasiaan dan kompetensi dalam melaksanakan tugasnya sesuai dengan profesinya dan standar yang berlaku.
   a. **Integritas**
      Internal Audit harus memiliki integritas dalam melakukan Aktivitas Internal Audit, mengemukakan pandangan serta pemikiran sesuai dengan profesinya dan standar yang berlaku.
      Integritas dicerminkan dalam perilaku:
      1) dapat diandalkan, tegas, jujur dan terpercaya
      2) mematuhi hukum dan mengungkapkan informasi sesuai ketentuan yang berlaku
      3) tidak terlibat dalam kegiatan ilegal atau kegiatan apapun yang dapat mencemarkan profesi Internal Audit atau Bank
      4) ikut berperan dalam pencapaian tujuan perusahaan yang etis dan sesuai dengan hukum *(legitimate)*

Auditor Code of Conduct

The Auditor Code of Ethics included a professional code of ethics and an internal audit code of ethics that had to be owned and implemented by every individual auditor in the Internal Audit Division.

1. **Professional Code of Ethics**
   Internal Audit had to have a work ethic in carrying out its duties so that it was able to express its views and thoughts without influence or pressure from other parties with the support of the President Director and supervision from the Audit Committee.

2. **Internal Audit Code of Ethics**
   Internal Audit had to have integrity, objectivity, confidentiality and competence in carrying out its duties according to its profession and applicable standards.
   a. **Integrity**
      Internal Audit had to have integrity in conducting internal audit activities, expressing views and thoughts in accordance with their profession and applicable standards.
      Integrity can be reflected in behavior:
      1) reliable, firm, honest and trustworthy
      2) comply with the law and disclose information in accordance with applicable regulations
      3) not involved in illegal activities or any activities that can defame the Internal Audit profession or the Bank
      4) take part in the achievement of ethical and legal company goals (legitimate)

b. Objektivitas

Dalam melaksanakan tanggung jawab profesionalnya, Internal Auditor harus mempertahankan objektivitas dan bebas dari konflik kepentingan. Internal Auditor harus independen dalam melihat fakta *(in fact)* dan memperhatikan penampilan *(in appearance)* ketika melaksanakan audit.

Objektivitas dan independensi Internal Auditor dicerminkan dalam perilaku sebagai berikut:

1) Internal Auditor harus memiliki sikap mental independen dalam melaksanakan aktivitas Internal Audit. Sikap mental tersebut tercermin dari laporan yang lengkap, objektif serta berdasarkan analisis yang cermat dan tidak memihak.
2) Internal Auditor tidak melakukan perangkapan tugas dan jabatan pada kegiatan operasional perusahaan.
3) Memiliki kebebasan dalam menetapkan metode, *scope*, teknik dan pendekatan audit yang akan dilakukan.
4) Menolak pemberian apapun yang dapat mengganggu objektivitas dan independensinya.
5) Internal Auditor harus bebas dari benturan kepentingan *(conflict of interest)* atas objek atau kegiatan yang diperiksa. Apabila Internal Auditor mempunyai benturan kepentingan, maka yang bersangkutan harus menyatakan keterkaitannya dan tidak ditugaskan untuk melaksanakan audit terhadap objek atau kegiatan dimaksud. Terkait dengan hal tersebut, Internal Auditor harus memperhatikan aspek independensi sebagai berikut:
   a) Terdapat pemisahan antara Internal Auditor yang memberikan jasa konsultasi *(consulting)* terhadap kebijakan dan prosedur dengan Internal Auditor yang melakukan audit terhadap kebijakan dan prosedur dimaksud.
   b) Terdapat pengungkapan *(disclosure)* bahwa hasil *consulting* tidak mempengaruhi objektivitas Internal Audit.
   c) Internal Auditor dapat melakukan audit terhadap objek yang sama maksimal 2 (dua) kali secara berturut-turut dan dapat melakukan audit kembali atas objek tersebut setelah melewati masa tunggu *(cooling-off period)* selama 1 (satu) kali penugasan.
   d) Internal Auditor yang baru direkrut dari unit kerja lain dapat melakukan penugasan audit terhadap unit kerja asal setelah melewati masa tunggu *(cooling-off period)* selama 1 (satu) kali penugasan atau 1 (satu) tahun sejak ditempatkan di Internal Audit.
6) Dalam hal terdapat kondisi/situasi dimana Internal Auditor mendapat kendala/hambatan untuk menerapkan independensi dan objektivitasnya (termasuk adanya campur tangan dalam penetapan ruang lingkup) maka Kepala Divisi Internal Audit di wajibkan:
   a) Mengungkapkan kondisi/situasi tersebut dan melaporkannya kepada Direktur Utama dan Komite Audit.

b. Objectivity

In carrying out their professional responsibilities, the Internal Auditor had to maintain objectivity and be free from conflicts of interest. The Internal Auditor had to be independent in seeing the facts (in fact) and pay attention to appearance (in appearance) when carrying out the audit.

The objectivity and independence of the Internal Auditor can be reflected in the following behavior:

1) Internal Auditors must have an independent mental attitude in carrying out Internal Audit activities. This mental attitude is reflected in a complete, objective report based on a careful and impartial analysis.
2) The Internal Auditor does not carry out concurrent duties and positions in the company's operational activities.
3) Having the freedom to determine the method, scope, technique and approach of the audit to be carried out.
4) Refusing any gift that could interfere with his/her objectivity and independence.
5) The Internal Auditor must be free from any conflict of interest on the object or activity being audited. If the Internal Auditor has a conflict of interest, then the person concerned must state the relationship and is not assigned to carry out an audit of the object or activity in question. In this regard, the Internal Auditor must pay attention to the independence aspects as follows:
   a) There is a separation between the Internal Auditor who provides consulting services (consulting) on policies and procedures and the Internal Auditor who audits the said policies and procedures.
   b) There is a disclosure that the results of consulting do not affect the objectivity of the Internal Audit.
   c) The Internal Auditor may audit the same object a maximum of 2 (two) times in a row and may re-audit the object after passing the cooling-off period for 1 (one) assignment.
   d) Internal Auditors who have just been recruited from other work units can carry out audit assignments to the original work unit after passing a cooling-off period of 1 (one) assignment or 1 (one) year from being placed in Internal Audit.
6) In the event that there are conditions/situations where the Internal Auditor encounters obstacles in implementing its independence and objectivity (including interference in determining the scope), the Head of the Internal Audit Division is required to:
   a) Disclose the condition/situation and report it to the President Director and the Audit Committee.

b) Pengungkapan kondisi/situasi tersebut dilakukan 1 kali dalam setahun. Pengungkapan tersebut termasuk dilakukan jika tidak terdapat kondisi/situasi yang menghambat independensi/objektivitas Internal Auditor.

c. Kerahasiaan

Internal Auditor memiliki kewajiban untuk:

1) Menjaga kerahasiaan informasi dan/atau data perusahaan terkait dengan pelaksanaan tugas dan tanggung jawab Internal Auditor kecuali diwajibkan berdasarkan peraturan perundang-undangan atau penetapan/putusan pengadilan.
2) Menghindari penyalahgunaan informasi dan/atau data perusahaan yang diperolehnya untuk kepentingan pribadi atau hal-hal lain yang dapat menimbulkan kerugian bagi Bank.

d. Kompetensi

Internal Auditor harus berusaha terus menerus untuk meningkatkan kompetensi dan profesionalismenya dalam melaksanakan aktivitas Internal Audit. Terkait dengan hal tersebut, Internal Auditor secara individu atau bersama-sama harus memperhatikan hal-hal sebagai berikut:

1) Memiliki kompetensi sesuai dengan *competency profile* yang dibutuhkan.
2) Bertanggung jawab untuk menilai kompetensi, mengevaluasi kecukupan pendidikan, pengalaman, dan kemampuan telah memadai untuk tanggung jawab yang dipikulnya.
3) Memiliki kecakapan dalam berinteraksi dan berkomunikasi secara efektif baik lisan maupun tertulis.
4) Memberikan layanan sepanjang memiliki pengetahuan, keterampilan dan pengalaman yang diperlukan. Apabila Internal Auditor secara individu maupun bersama-sama tidak memilliki pengetahuan, keterampilan dan pengalaman dalam melakukan audit atas objek tertentu, maka Internal Audit dapat menggunakan jasa pihak eksternal dengan memperhatikan hal-hal sebagai berikut:
   a) Pihak eksternal tidak boleh menjadi ketua tim dalam pelaksanaan audit intern.
   b) Tidak memiliki hubungan keterkaitan sebagaimana dimaksud dalam peraturan perundang-undangan yang mengatur mengenai batas maksimum pemberian kredit atau batas maksimum penyediaan dana.
   c) Tidak terlibat dalam pemberian jasa konsultasi *(consulting)* yang mengandung benturan kepentingan.
   d) Pihak eksternal dapat melakukan audit terhadap objek yang sama maksimal 2 kali secara berturut-turut dan dapat melakukan audit kembali atas objek tersebut setelah melewati masa tunggu *(cooling-off period)* selama 1 kali penugasan

Laporan Singkat Pelaksanaan Kegiatan Internal Audit Tahun 2021

Pada tahun 2021 Internal Audit telah berhasil merealisasikan seluruh target penugasan kepada Internal Audit sebagai berikut:

b) Disclosure of the condition/situation is carried out once a year. This disclosure is included if there are no conditions/situations that hinder the independence/objectivity of the Internal Auditor.

c. Confidentiality

Internal Auditor is obliged to:

1) Maintain the confidentiality of information obtained when carrying out duties.
2) Avoid misuse of information obtained for personal/group benefits or use information in ways that are unlawful or that harm institutional goals and ethics.

d. Competency

Internal Auditors must strive continuously to improve their competence and professionalism in carrying out Internal Audit activities. In this regard, the Internal Auditors individually or collectively had to pay attention to the following matters:

1) Having competence in accordance with the required competency profile.
2) Responsible for assessing competence, evaluating the adequacy of education, experience, and ability to be adequate for the responsibilities he bears.
3) Having skills in interacting and communicating effectively both orally and in writing.
4) Providing services as long as they have the necessary knowledge, skills and experience. If the Internal Auditors individually or collectively do not have the knowledge, skills and experience in conducting audits of certain objects, the Internal Audit may use the services of an external party by taking into account the following matters:
   a) External parties may not be team leaders in the implementation of internal audits.
   b) Does not have a related relationship as referred to in the laws and regulations governing the maximum limit for granting credit or the maximum limit for providing funds.
   c) Not involved in providing consulting services that contain a conflict of interest.
   d) External parties can audit the same object a maximum of 2 times in a row and can re-audit the object after passing the cooling-off period for 1 assignment.

Brief Report of Internal Audit Activities in 2021

In 2021 Internal Audit succeeded in realizing all of the targets assigned to Internal Audit as follows:

1. Melakukan pemantauan terhadap tindak lanjut hasil audit internal dan eksternal berdasarkan DMTL.
2. Melakukan pengembangan *New Letter to* CEO/ *Whistleblowing System* (WBS) Bank Mandiri Taspen .
3. Melakukan *survey* penerapan Strategi Anti *Fraud (Self Assessment SAF).*
4. Melakukan *enhancement* Internal Audit Management System (IAMS)
5. Melakukan *enhancements* Audit Tools IDEA.
6. Melakukan penyempurnaan Kebijakan/Prosedur Internal Audit.
7. Melaksanakan aktivitas audit sebagai berikut:
   a. 100% Audit sesuai *Annual Audit Plan* (AAP)
   b. Aktivitas *adhoc* audit dan audit non AAP
   c. Aktivitas *review*/kajian audit
   d. Audit Investigasi
8. Melaksanakan aktivitas Non Audit sebagai berikut:
   a. *Review*er ketentuan internal Bank
   b. *Review*er *testing system*.
9. Menyusun dan melaporkan Laporan-laporan kepada Regulator & SKAIT.
10. Melaksanakan aktivitas *Quality Assurance & Development*
11. Melaksanakan sosialisasi Strategi Anti *Fraud*
12. Melakukan pengembangan kompetensi pegawai melalui program sertifikasi, *Training /workshop*/webinar
13. Menindaklanjuti atas area berpotensi risiko secara *bankwide* sesuai temuan dan rekomendasi audit OJK dan SKAI

1. Monitoring the follow-up to the results of internal and external audits based on the DMTL.
2. Developing a New Letter to CEO/Whistleblowing System (WBS) for Bank Mandiri Taspen.
3. Conducting a survey on the implementation of the Anti Fraud Strategy (Self Assessment SAF).
4. Enhancing the Internal Audit Management System (IAMS)
5. Performing IDEA Audit Tools enhancements.
6. Making improvements to the Internal Audit Policies/ Procedures.
7. Carrying out audit activities as follows:
   a. 100% Audit according to Annual Audit Plan (AAP)
   b. Adhoc audit and non AAP audit activities
   c. Reviewing activities/audit studies
   d. Investigation Audit
8. Carrying out non-audit activities as follows:
   a. Bank's internal regulation reviewer
   b. Reviewer testing system.
9. Preparing and reporting Reports to Regulator & SKAIT.
10. Carrying out Quality Assurance & Development activities
11. Implementing Anti-Fraud Strategy socialization
12. Conducting employee competency development through certification programs, training / workshops / webinars
13. Following up on potential risk areas bankwide according to the findings and recommendations of the OJK and SKAI audits

RAPAT INTERNAL AUDIT

Dalam menjaga independensi dan objektivitas agar mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari manajemen atau pihak lain, maka Internal Audit bertanggung jawab langsung kepada Direktur Utama dan dapat melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris dan Komite Audit.

Dalam menjalankan fungsinya, Internal Audit dapat melakukan komunikasi dengan Direksi, Dewan Komisaris dan Komite Audit sebagai berikut:

1. Sesuai Kebijakan Internal Audit disebutkan dalam pelaksanaan fungsi, Divisi Internal Audit melakukan rapat secara berkala dan insidentil dengan Direksi, Dewan Komisaris dan Rapat Komite Audit serta mengikuti rapat yang bersifat strategis lainnya.
2. Dalam *Charter* Komite Audit disebutkan bahwa Rapat Komite Audit diselenggarakan sekurang-kurangnya 1 (satu) kali dalam 3 (tiga) bulan.
3. Dalam Pedoman Tata Tertib Kerja Direksi Bank Mandiri Taspen disebutkan bahwa Rapat Bidang adalah rapat yang dipimpin oleh Direktur Bidang dengan Kepala Divisi, Kepala Departemen, Kepala Cabang dan/atau Pejabat lainnya, yang pelaksanaannya ditentukan oleh Direktur Bidang.

INTERNAL AUDIT MEETING

In maintaining independence and objectivity in order to be able to express views and thoughts without influence or pressure from management or other parties, Internal Audit is directly responsible to the President Director and can communicate directly with the Board of Directors, Board of Commissioners and the Audit Committee.

In carrying out its functions, Internal Audit can communicate with the Board of Directors, Board of Commissioners and the Audit Committee as follows:

1. In accordance with the Internal Audit Policy stated in the implementation of functions, the Internal Audit Division conducts periodic and incidental meetings with the Board of Directors, Board of Commissioners and Audit Committee Meetings as well as attends other strategic meetings.
2. The Audit Committee Charter states that the Audit Committee Meeting should be held at least 1 (one) time in 3 (three) months.
3. In the Code of Conduct for the Board of Directors of Bank Mandiri Taspen it is stated that the Field Meeting is a meeting chaired by the Division Director with the Division Head, Department Head, Branch Head and/or other Officials, the implementation of which is determined by the Division Director.

Pelaksanaan Rapat Internal Audit
Agenda Rapat bersama Komite Audit

Implementation of Internal Audit Meeting
Meeting Agenda with the Audit Committee

No	Tanggal Date	Agenda Rapat Meeting Agendas
1.	20 Januari 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan dan Perkembangan Perkara Hukum oleh Anggota Komite Audit. 2. Menyampaikan Tindak Lanjut *Quality Assurance Review* (QAR), laporan kinerja asuransi, laporan hasil audit pengadaan TI, laporan hasil audit KC Mataram, Daftar *Monitoring* Tindak Lanjut (DMTL) OJK & Internal, *Progress* Kinerja Divisi Internal Audit dan Pengembangan Kompetensi Pegawai. 3. Laporan Komite Audit terkait Usulan Kantor Akuntan Publik (KAP) 2021. 4. Laporan *Closing Meeting* KAP Audit atas Laporan Keuangan per 31 Desember 2020 5. Laporan Komite Audit Mengundang Divisi HC dan RBC
	January 20, 2021	1. Submission of Bank Performance Materials and Problems and Legal Case Developments by Members of the Audit Committee. 2. Submit a follow-up on Quality Assurance Review (QAR), insurance performance report, IT procurement audit report, Mataram branch office audit report, OJK & Internal Follow-up Monitoring List (DMTL), Internal Audit Division Performance Progress and Employee Competency Development. 3. Report of the Audit Committee regarding the Proposed Public Accounting Firm (KAP) 2021. 4. KAP Audit Closing Meeting Report on Financial Statements as of December 31, 2020 5. Audit Committee Report Inviting HC and RBC Division
2.	17 Februari 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan dan Perkembangan Perkara Hukum oleh Anggota Komite Audit. 2. Menyampaikan Tindak Lanjut Hasil *Quality Assurance Review* (QAR), *update* data debitur belum berkantor bayar di Bank Mandiri Taspen, laporan hasil audit fintech amartha, Daftar *Monitoring* Tindak Lanjut (DMTL) OJK & Internal, Tindak Lanjut atas Temuan Pemeriksaan BPK Tahun 2019, *Progress* Kinerja Divisi Internal Audit dan Rencana Jangka Waktu 2 Tahun Internal Audit (RJ2-IA)
	February 17, 2021	1. Submission of Bank Performance Materials and Problems and Legal Case Developments by Members of the Audit Committee. 2. Submitting a follow-up to the results of the Quality Assurance Review (QAR), data updates on debtors who have not yet paid office at Bank Mandiri Taspen, reports on the results of the Amartha fintech audit, OJK & Internal Follow-Up Monitoring List (DMTL), Follow-up on the 2019 BPK Audit Findings Internal Audit Division Performance Progress and Internal Audit 2 Year Period Plan (RJ2-IA)
3.	17 Maret 2021	Penunjukan Kantor Akuntan Publik (KAP) dan Akuntan Publik (AP) Tahun 2021
	March 17, 2021	Appointment of Public Accounting Firm (KAP) and Public Accountant (AP) in 2021
4.	17 Maret 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan dan Perkembangan Perkara Hukum oleh Anggota Komite Audit 2. Menyampaikan Tindak Lanjut Hasil *Quality Assurance Review* (QAR), Pemeriksaan OJK Tahun 2021, *Progress* Kinerja Divisi Internal Audit, Laporan Hasil Audit Penyaluran Kredit Melalui Fintech Amartha, Laporan Hasil Audit KC Jember, Daftar Monitoring Tindak Lanjut (DMTL) Audit Internal, Kajian Pengembangan Aplikasi IAMS
	March 17, 2021	1. Submission of Bank Performance Materials and Problems and Legal Case Developments by Members of the Audit Committee 2. Submitting Follow-up on Quality Assurance Review (QAR), OJK Examination 2021, Internal Audit Division Performance Progress, Audit Report on Credit Distribution Through Fintech Amartha, Jember Branch Office Audit Report, Internal Audit Follow-Up Monitoring List (DMTL), Study IAMS Application Development
5.	21 April 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan & Perkembangan Perkara Hukum oleh Anggota Komite Audit. 2. Menyampaikan Tindak Lanjut Hasil *Quality Assurance Review* (QAR), Pemeriksaan OJK Tahun 2021, *Progress* Kinerja Divisi Internal Audit, Daftar *Monitoring* Tindak Lanjut (DMTL) Audit Internal
	April 21, 2021	1. Submission of Bank Performance Materials and Problems & Legal Case Developments by Members of the Audit Committee. 2. Submitting Follow-up on Quality Assurance Review (QAR) results, 2021 OJK Examination, Internal Audit Division Performance Progress, Internal Audit Follow-up Monitoring List (DMTL)
6.	24 Mei 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan dan Perkembangan Perkara Hukum oleh Anggota Komite Audit. 2. Tindaklanjut Arahan Rapat Komite Audit periode April 2021, Pemeriksaan OJK, DMTL OJK, Laporan Hasil Audit Operasional, Laporan Hasil Audit KC Cirebon, DMTL Audit Internal dan *Progress* Kinerja Divisi Internal Audit
	May 24, 2021	1. Submission of Bank Performance Materials and Problems and Legal Case Developments by Members of the Audit Committee. 2. Follow-up on the Audit Committee Meeting Directions for the April 2021 period, OJK Examination, OJK DMTL, Operational Audit Results Report, Cirebon KC Audit Results Report, Internal Audit DMTL and Performance Progress of the Internal Audit Division

No	Tanggal Date	Agenda Rapat Meeting Agendas
7.	22 Juni 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan & Perkembangan Perkara Hukum oleh Anggota Komite Audit. 2. Tindaklanjut Arahan Rapat Komite Audit periode Mei 2021, Pemeriksaan OJK, DMTL OJK, DMTL Audit Internal dan *Progress* Kinerja Divisi Internal Audit 3. Laporan Komite Audit Mengundang HC dan DPM
	June 22, 2021	1. Submission of Bank Performance Materials and Problems & Legal Case Developments by Members of the Audit Committee. 2. Follow up on Audit Committee Meeting Directions for the period of May 2021, OJK Examination, OJK DMTL, Internal Audit DMTL and Internal Audit Division Performance Progress 3. Audit Committee Report Inviting HC and DPM
8.	16 Juli 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan dan Perkembangan Perkara Hukum oleh Anggota Komite Audit. 2. Tindaklanjut Arahan Rapat Komite Audit periode Juni 2021, Pemeriksaan OJK, DMTL OJK, DMTL Audit Internal dan *Progress* Kinerja Divisi Internal Audit.
	July 16, 2021	1. Submission of Bank Performance Materials and Problems and Legal Case Developments by Members of the Audit Committee. 2. Follow-up on Audit Committee Meeting Directions for the period of June 2021, OJK Examination, OJK DMTL, Internal Audit DMTL and Internal Audit Division Performance Progress.
9.	23 Agustus 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan dan Perkembangan Perkara Hukum oleh Anggota Komite Audit. 2. Tindaklanjut Arahan Rapat Komite Audit periode Juli 2021, Usulan Revisi AAP 2021, Pelaksanaan *Monitoring* Penyelesaian DMTL OJK, *Update* DMTL Audit Internal, *Progress* Kinerja Divisi Internal Audit, Trend & Modus *Fraud* Tahun 2016 – 2020 *Base on* Pelaporan SAF
	August 23, 2021	1. Submission of Bank Performance Materials and Problems and Legal Case Developments by Members of the Audit Committee. 2. Follow-up on Audit Committee Meeting Directions for the July 2021 period, Proposed Revision of AAP 2021, Monitoring Implementation of OJK DMTL Completion, Update on Internal Audit DMTL, Internal Audit Division Performance Progress, Trends & Fraud Modes for 2016 – 2020 Base on SAF Reporting
10.	14 September 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan dan Perkembangan Perkara Hukum oleh Anggota Komite Audit. 2. Tindaklanjut Arahan Rapat Komite Audit periode Agustus 2021, Revisi Akurasi Pembebanan GL KRO atas Insiden *Fraud* KC Serang, KC Jaktim dan KCP Mojokerto, Audit Tindaklanjut Laporan Ltc Kepada Divisi RDB, *Update* DMTL OJK, *Update* DMTL Audit Internal dan *Progress* Kinerja Divisi Internal Audit
	September 14, 2021	1. Submission of Bank Performance Materials and Problems and Legal Case Developments by Members of the Audit Committee. 2. Follow up on Audit Committee Meeting Directions for August 2021, Revised Accuracy of GL KRO Charges for Fraud Incidents at KC Serang, KC East Jakarta and KCP Mojokerto, Follow-up Audit Ltc Report to RDB Division, Update DMTL OJK, Update DMTL Internal Audit and Performance Progress of Internal Audit Division
11.	15 Oktober 2021	1. Penyampaian Materi *Performance* Bank dan Permasalahan dan Perkembangan Perkara Hukum oleh Anggota Komite Audit. 2. Tindaklanjut Arahan Rapat Komite Audit periode September 2021, *Update Monitoring* Daftar *Monitoring* Tindaklanjut (DMTL) Per Oktober 2021, *Update* Hasil *Quality Assurance Review* (QAR) 2021 oleh KPMG, *Update* DMTL Audit Internal dan *Progress* Kinerja Divisi Internal Audit, *Update* Pelaksanaan Hapus Buku dan Keringanan BDO per September 2021, Oleh Divisi Internal Audit.
	October 15, 2021	1. Submission of Bank Performance Materials and Problems and Legal Case Developments by Members of the Audit Committee. 2. Follow-up on Audit Committee Meeting Directions for September 2021, Monitoring Update on Follow-up Monitoring List (DMTL) as of October 2021, Update on Quality Assurance Review (QAR) 2021 by KPMG, Update on Internal Audit DMTL and Internal Audit Division Performance Progress, Update on Delete Book Implementation and BDO Relief as of September 2021, By the Internal Audit Division.
12.	16 November 2021	1. Laporan Divisi DPM terkait Bisnis Fronting 2. Laporan Divisi IT terkait Tata Kelola dan Organisasi IT; Kinerja IT; Pengembangan *Product/Services* IT; Penguatan IT *Infrastructure & Security*; Prioritisasi Inisiatif IT tahun 2022; *Strategy New Core Banking System* (NCBS) 3. Laporan Komite Audit terkait Rencana Kerja Komite Audit, Tindaklanjut arahan Rapat Komite Audit per Oktober 2021, *Update Monitoring* Daftar *Monitoring* Tindak Lanjut (DMTL) Per Oktober 2021, *Update* Hasil Audit Internal dan Kinerja Divisi Internal Audit, dan *Update* Usulan AAP & Anggaran DIA Tahun 2022, oleh Divisi Internal Audit. Laporan Pengaduan Nasabah, Laporan Keuangan Bank bulan Oktober 2021, *Progress* Pembayaran Asuransi dan Realisasi Kinerja Kantor Cabang Oktober 2021 oleh Komite Audit pihak Independen.
	November 16, 2021	1. DPM Division Report related to Fronting Business 2. IT Division reports related to IT Governance and Organization; IT Performance; IT Product/Service Development; Strengthening IT Infrastructure & Security; Prioritization of IT Initiatives for 2022; Strategy New Core Banking System (NCBS) 3. Audit Committee Report related to the Audit Committee Work Plan, Follow-up on Audit Committee Meeting directions as of October 2021, Update Monitoring of Follow-up Monitoring List (DMTL) as of October 2021, Update Internal Audit Results and Performance of the Internal Audit Division, and Update AAP Proposals & DIA Budget 2022, by the Internal Audit Division. Customer Complaint Reports, Bank Financial Statements for October 2021, Progress of Insurance Payments and Realization of Performance of Branch Offices in October 2021 by Independent Audit Committee.

No	Tanggal Date	Agenda Rapat Meeting Agendas
13.	15 Desember 2021	1. Tindaklanjut Arahan Rapat Komite Audit periode November 2021, *Update Monitoring* Daftar *Monitoring* Tindaklanjut (DMTL) Per Desember 2021, *Update* DMTL Audit Internal dan *Progress* Kinerja Divisi Internal Audit, *Update* Pelaksanaan Hapus Buku & Keringanan BDO per Oktober 2021, Oleh Divisi Internal Audit. 2. Laporan Keuangan dan Kinerja Kantor Cabang November 2021. 3. Laporan Divisi *Procurement*.
	December 15, 2021	1. Follow-up on Audit Committee Meeting Directions for the November 2021 period, Monitoring Update on Follow-up Monitoring List (DMTL) as of December 2021, Update on Internal Audit DMTL and Internal Audit Division Performance Progress, Update on the Implementation of Write Off & BDO Relief as of October 2021, by the Internal Audit Division. 2. Financial Report and Branch Office Performance November 2021. 3. Procurement Division Report.

Agenda Rapat/*Updating* dengan Direksi (khususnya Direktur Utama)

Meeting Agenda/Updating with the Board of Directors (especially the President Director)

No	Tanggal Rapat/ *Updating* Meeting/Updating Date	Agenda Rapat/*Updating* Meeting Agenda/Updating	Peserta Rapat Meeting Participants
1	Setiap Bulan	*Update* materi Rapat Komite Audit kepada Direktur Utama	1. Direktur Utama 2. Kepada Divisi Internal Audit
	Every Month	Update the Audit Committee Meeting material to the President Director	1. President Director 2. Head of Internal Audit
2	Setiap 3 Bulan	Rapat Komite Manajemen Risiko	1. Seluruh Direksi 2. Kepada Divisi Risk 3. Kepada Divisi Internal Audit 4. Kepada Divisi lain terkait
	Every 3 months	Risk Management Committee Meeting	1. All Directors 2. Head of Risk Division 3. Head of Internal Audit 4. Other related division heads
3	04 Februari 2021	Rapat Direksi: - Persiapan audit OJK Th 2021	Seluruh Direksi
	February 04, 2021	Board of Directors Meeting: - Preparation for 2021 OJK audit	All Directors
4	22 Februari 2021	Rapat Bidang Direktur Utama: 1. Penyampaian hasil rapat Komite Audit 2. Peraturan yang sudah terbit terkait Omnibus Law 3. *Update* tentang pelaksanaan *Training* dan *update* tentang rencana SMR	1. Direktur Utama 2. Kepada Divisi & Department Head Internal Audit 3. Kepada Divisi & Dept. Head HC & ULC
	February 22, 2021	President Director Field Meetings: 1. Submission of the results of the Audit Committee meeting 2. Regulations that have been issued regarding the Omnibus Law 3. Update on the implementation of the Training and update on the SMR plan	1. President Director 2. Head of Division & Dept. Head of Internal Audit 3. Head of Division & Dept. Head HC & ULC
5	01 Maret 2021	Rapat Bidang Direktur Utama: 1. *Update* pemeriksaan OJK 2. *Update* progress ODP & Inhealth 3. *Update* dari ULC: - *Training* SMR mulai bulan Maret - *Training* WAPERD untuk Dept Head *supporting* penjualan Reksa Dana - *draft* buku *Culture* sebagai sarana sosialisasi *Culture* - *Training* untuk para KC sebagai tindak lanjut arahan Dewan Komisaris dan Direksi	1. Direktur Utama 2. Kepada Divisi & Department Head Internal Audit 3. Kepada Divisi & Dept. Head HC & ULC
	March 01, 2021	President Director Field Meetings: 1. Update OJK inspection 2. ODP & Inhealth progress updates 3. Updates from ULC: - SMR training starting in March - WAPERD training for the Dept. Head supporting Mutual Fund sales - Culture book draft as a means of socializing Culture - Training for KCs as a follow-up to the direction of the Board of Commissioners and Directors	1. President Director 2. Head of Division & Dept. Head of Internal Audit 3. Head of Division & Dept. Head HC & ULC

No	Tanggal Rapat/ *Updating* Meeting/Updating Date	Agenda Rapat/*Updating* Meeting Agenda/Updating	Peserta Rapat Meeting Participants
6	22 April 2021	Rapat Bidang Direktur Utama. *Update* dari Internal Audit: - Hasil Pemeriksaan OJK ***Update* dari ULC:** 1. *Update* tentang pelaksanaan ujian SMR level 4 yang akan dilaksanakan 26-27 April 2. *Update* peserta ODP yang sedang positif covid 3. Survey ex nasabah yang pindah Dapem sudah terisi 4 dari 10 yang sudah dikirim *merchandise* Mantap 4. Seluruh rangkaian *Cross Tracking* di *hold* sampai setelah Lebaran 5. *Assessment* dan *Training soft skill* kepala cabang sebagai tindak lanjut *mapping* sebelumnya. **Update dari HC:** 1. GCU untuk KC, Dist Head & OH kami siapkan surat dan materi sosialisasi. 2. Hasil pembahasan reklasifikasi jaringan kantor dengan SPM & DPM dan persiapan revisi RBB. 3. *Project productivity analysis* dalam tahap data *gathering*, paralel jalan dengan proses di *procurement*. 4. Hasil 1 *on* 1 *mapping* MPP vs *new* SO.	1. Direktur Utama 2. Kepada Divisi & Department Head Internal Audit 3. Kepada Divisi & Dept. Head HC & ULC
	22 April 22, 2021	President Director Field Meeting. Updates from Internal Audit: - OJK Examination Results **Updates from ULC:** 1. Update on the implementation of the SMR level 4 exam which will be held April 26-27 2. Update ODP participants who are positive for covid 3. Survey of ex-customers who have moved to Dapem has been filled in 4 out of 10 that have been sent by Mantap merchandise 4. The entire series of Cross Tracking is held until after Eid 5. Assessment and soft skill training for branch heads as a follow-up to the previous mapping. **Updates from HC:** 1. GCU for KC, Dist Head & OH we prepare letters and socialization materials. 2. Results of discussion of office network reclassification with SPM & DPM and preparation of RBB revision. 3. Project productivity analysis in the data gathering stage, paralleling the process in procurement. 4. Results of 1 on 1 mapping MPP vs new SO.	1. President Director 2. Head of Division & Dept. Head of Internal Audit 3. Head of Division & Dept. Head HC & ULC
7	12 Juli 2021	Rapat Bidang Direktur Utama. - *Update* KHP OJK	1. Direktur Utama 2. Kepada Divisi & Department Head Internal Audit 3. Kepada Divisi & Dept. Head HC & ULC
	July 12, 2021	President Director Field Meeting. - Update KHP OJK	1. President Director 2. Head of Division & Dept. Head of Internal Audit 3. Head of Division & Dept. Head HC & ULC
8	26 Juli 2021	Rapat Bidang Direktur Utama. - Usulan Penambahan Jabatan dan *Manning* pada Struktur Organisasi Internal Audit, *Update* Kelanjutan Pemeriksaan OJK terkait DMTL Internal Audit dan DMTL HC	1. Direktur Utama 2. Kepada Divisi & Department Head Internal Audit 3. Kepada Divisi & Dept. Head HC & ULC
	July 26, 2021	President Director Field Meeting. - Proposed Additional Positions and Manning in the Internal Audit Organizational Structure, Follow-up Update on OJK Audits related to DMTL Internal Audit and DMTL HC	1. President Director 2. Head of Division & Dept. Head of Internal Audit 3. Head of Division & Dept. Head HC & ULC

No	Tanggal Rapat/ *Updating* Meeting/Updating Date	Agenda Rapat/*Updating* Meeting Agenda/Updating	Peserta Rapat Meeting Participants
9	10 Agustus 2021	Rapat dengan Direktur Utama. a. Usulan Revisi *Annual Audit Plan* (AAP) Tahun 2021 b. *Progress* DMTL Pemeriksaan OJK 2021 c. *Trend* & modus *fraud* tahun 2016-2020 *base on Pelaporan* SAF d. Nota-nota/Surat dari DIA ke Direktur Utama periode Juli – 9 Agustus 2021 e. Indikasi *fraud* cabang Cirebon – KK Indramayu f. Daftar *Fraud* yang belum dilaporkan dalam laporan SAF	1. Direktur Utama 2. Kepada Divisi Internal Audit 3. Department Head 4. Team Leader
	August 10, 2021	Meeting with the President Director. a. Proposed Revised Annual Audit Plan (AAP) 2021 b. DMTL OJK Inspection Progress 2021 c. Trends & fraud modes in 2016-2020 base on SAF Reporting d. Notes/Letters from DIA to the President Director for the period July – August 9, 2021 e. Indication of fraud Cirebon branch – KK Indramayu f. List of Frauds that have not been reported in the SAF report	1. President Director 2. Head of Internal Audit 3. Dept. Head 4. Team Leader
10	18 Agustus 2021 August 18, 2021	Rapat Direksi dengan salah satu agenda: - Penyelesaian Temuan OJK Untuk Bulan Juli, Agustus, September 2021 Board of Directors meeting with one of the following agendas: - Completion of OJK Findings for July, August, September 2021	1. Seluruh Direksi/SEVP 2. Kepada Divisi Internal Audit 1. All Directors/SEVP 2. Head of Internal Audit
11	25 Agustus 2021 August 25, 2021	Rapat Direksi dengan salah satu agenda: - *Update* Kasus *Fraud* Semester I Tahun 2021 dan *Action Plan* Board of Directors meeting with one of the following agendas: - Update on the First Semester of 2021 Fraud Cases and Action Plan	1. Seluruh Direksi 2. Kepada Divisi Internal Audit 1. All Directors 2. Head of Internal Audit
12	15 September 2021 September 15, 2021	Rapat Direksi dengan salah satu agenda: - *Update* Tim TPK Atas Sanksi Hukuman Buat Pelaku *Fraud* Board of Directors meeting with one of the following agendas: - Update the TPK Team on Punishment Sanctions for Fraud Perpetrators	1. Seluruh Direksi 2. Kepada Divisi Internal Audit 1. All Directors 2. Head of Internal Audit
13	06 Oktober 2021 October 06, 2021	Rapat Direksi dengan salah satu agenda: - *Update* Progress DMTL OJK Board of Directors meeting with one of the following agendas: - Update OJK DMTL Progress	1. Seluruh Direksi 2. Kepada Divisi Internal Audit 1. All Directors 2. Head of Internal Audit
14	13 Oktober 2021 October 13, 2021	Rapat Direksi dengan salah satu agenda: - Komite Manajemen Risiko Board of Directors meeting with one of the following agendas: - Risk Management Committee	1. Seluruh Direksi 2. Kepada Divisi Internal Audit 1. All Directors 2. Head of Internal Audit

Temuan dan Tindak Lanjut Hasil Audit

Temuan dan tindak lanjut hasil pemerilksaan OJK tahun 2021 telah ditindaklanjuti seluruhnya. Begitu juga untuk temuan dan tindaklanjut hasil pemeriksaan internal telah ditindaklanjuti seluruhnya.

Findings and Follow-Up on Audit Results

The findings and follow-up on the results of the 2021 OJK examination have been fully followed up. Meanwhile, the findings and follow-up on the results of the internal audit had been followed up entirely.

Satuan Kerja Manajemen Risiko

Risk Management Work Unit

Tugas dan Tanggung Jawab Satuan Kerja Manajemen Risiko

Adapun tugas dan tanggungjawab Satuan Kerja Manajemen Risiko berdasarkan Kebijakan Manajemen Risiko meliputi:

1. Pemantauan terhadap implementasi manajemen risiko yang telah disetujui oleh Direksi.
2. Pemantauan posisi/eksposur risiko secara keseluruhan, per jenis risiko maupun per aktivitas fungsional.
3. Penerapan *stress testing* guna mengetahui dampak dari implementasi kebijakan manajemen risiko terhadap hasil kerja *(performance)*.

Duty and Responsibility of Risk Monitoring Committee Work Unit

The duties and responsibilities of the Risk Management Work Unit are based on the Risk Management Policy which include:

1. Monitoring the implementation of risk management that has been approved by the Board of Directors.
2. Monitoring the overall risk position/exposure, per type of risk or per functional activity.
3. Applying the stress testing to determine the impact of the implementation of risk management policies on work outcomes (performance).

4. Pengkajian terhadap usulan aktivitas dan/atau produk baru yang diajukan oleh unit pengembangan bisnis termasuk sistem dan prosedur yang digunakan serta dampaknya terhadap eksposur risiko.
5. Memberikan rekomendasi mengenai maksimum eksposur risiko yang wajib dipelihara Unit Kerja Bisnis sesuai dengan kewenangan yang dimiliki Unit Manajemen Risiko.
6. Melakukan evaluasi terhadap akurasi dan validitas data yang digunakan untuk mengukur risiko, dan
7. Menyusun dan menyampaikan laporan penerapan manajemen risiko kepada Direksi, Dewan Komisaris dan/atau Regulator secara berkala sesuai dengan ketentuannya.

4. Assessing proposed activities and/or new products submitted by business development units including the systems and procedures used and their impact on risk exposures.
5. Providing recommendations regarding the maximum risk exposure that the Business Work Unit must maintain in accordance with the authority possessed by the Risk Management Unit.
6. Evaluating the accuracy and validity of the data used to measure risk, and
7. Arranging and submitting reports on the implementation of risk management to the Board of Directors, Board of Commissioners and/or Regulators periodically in accordance with the provisions.

Profil Kepala Satuan Kerja Manajemen Risiko

Profile of the Head of Risk Management Division

Roni Girsang

Kepala Divisi Manajemen Risiko / Division Head of Risk Management

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Pematang Siantar pada 02 September 1986. Usia 35 tahun Per Desember 2021.
Born in Pematang Siantar in September 02, 1986. Age 35 as of December 2021.

Riwayat Pendidikan

- Sarjana Akuntansi dari President University (2008)
- Magister Management Engineering Politecnico di Milano (2017)

Educational Background

- Bachelor of Accounting from President University (2008)
- Master in Management Engineering Politecnico di Milano (2017)

Pengalaman Kerja

- Auditor Cabang Konvensional, PT Bank Danamon Indonesia, Tbk. (2008).
- Team Leader Microfinance Audit, PT Bank Danamon Indonesia, Tbk (2010).
- Team Leader Treasury, Financial Institution & Risk Management, PT Bank Mandiri (Persero) Tbk. (2012).
- Team Leader Group Audit & Risk Advisory (PT Astra Internasional, Tbk. (2018).
- Wholesale, Treasury & Centralized Operation Audit Head – PT Maybank Indonesia, Tbk (2019).
- Division Head Risk Management di Bank Mandiri Taspen (2020-Sekarang).

Work Experience

- Conventional Branch Auditor, PT Bank Danamon Indonesia, Tbk. (2008).
- Team Leader Microfinance Audit, PT Bank Danamon Indonesia, Tbk (2010).
- Team Leader Treasury, Financial Institution & Risk Management, PT Bank Mandiri (Persero) Tbk. (2012).
- Team Leader Group Audit & Risk Advisory (PT Astra Internasional, Tbk. (2018).
- Wholesale, Trasury & Centralized Operation Audit Head – PT Maybank Indonesia, Tbk (2019).
- Division Head Risk Management at Bank Mandiri Taspen (2020-present).

Sertifikasi

- *Certified Internal Audit Preparation* – Tahun 2015
- *Internal Capital Adequacy Assessment Process* (ICAAP) & *Risk Based Bank Rating* (RBBR) – Tahun 2013
- Sertifikasi Manajemen Risiko Lv. 4 - tahun 2021
- Sertifikasi Governance Risk & Compliance Professional (GRCP) - tahun 2021
- Training Cyber Security - tahun 2021

Certification

- Certified Internal Audit Preparation –2015
- Internal Capital Adequacy Assessment Process (ICAAP) & Risk Based Bank Rating (RBBR) –2013
- Manajemen Risiko Certification Level. 4 - 2021
- Governance Risk & Compliance Professional (GRCP) Certification - 2021
- Cyber Security Training - 2021

Dasar Hukum Pengangkatan

Menjabat sebagai Kepala Divisi Risk Management sejak 06 November 2020 berdasarkan Surat Keputusan No. DIR.UTM/084/XI/2020 tanggal 06 November 2020.

Legal Basis of Appointment

Has served as Head of the Risk Management Division since November 6, 2020 based on Decree No. DIR.UTM/084/XI/2020 dated November 6, 2020.

Pengembangan Kompetensi Bidang Manajemen Risiko

Competency Development in the Field of Risk Management

No	Nama Training Name of Training	Tanggal Date	Jabatan Peserta Participants Position	Jumlah Peserta Number of Participants	Penyelenggara Provider	Lokasi Location
1	Pembekalan dan Sertifikasi Manajemen Risiko Level 1	06 - 07 Maret 2021	Department Head, Kepala Kantor Cabang, Kepala Kantor Kas, Project Manager, Professional Staff, Risk Business Control, Senior Professional Staff dan Team Leader	30	Unit Learning & Culture bekerja sama dengan Efektifpro dan LSPP	Virtual Class Zoom
	Risk Management Preparation and Certification - Level 1	06 - 07 March 2021	Department Head, Branch Manager, Head of Cash Office, Project Manager, Professional Staff, Risk Business Control, Senior Professional Staff and Team Leader		Learning & Culture Units Cooperate with Efektifpro and LSPP	Virtual Class Zoom
2	Pembekalan dan Sertifikasi Manajemen Risiko Level 2	06 - 07 Maret 2021	Department Head, Pejabat Setingkat Department Head, Project Manager, Risk Business Control, Senior Professional Staff dan Team Leader	44	Unit Learning & Culture bekerja sama dengan Efektifpro dan LSPP	Virtual Class Zoom
	Risk Management Preparation and Certification - Level 2	06 - 07 March 2021	Department Head, Department Head Officer Levels, Project Manager, Risk Business Control, Senior Professional Staff and Team Leader		Learning & Culture Units Cooperate with Efektifpro and LSPP	Virtual Class Zoom
3	Pembekalan dan Sertifikasi Manajemen Risiko Level 2	20 - 21 Maret 2021	Department Head, Distribution Head, Division Head, Kepala Kantor Cabang, Operation Head, Risk Business Control, Senior Professional Staff Dan Team Leader	56	Unit Learning & Culture bekerja sama dengan Efektifpro dan LSPP	Virtual Class Zoom
	Risk Management Preparation and Certification - Level 2	20 - 21 March 2021	Department Head, Distribution Head, Division Head, Branch Manager, Operation Head, Risk Business Control, Senior Professional Staff and Team Leader		Learning & Culture Units Cooperate with Efektifpro and LSPP	Virtual Class Zoom
4	Pembekalan dan Sertifikasi Manajemen Risiko Level 3	20 - 21 Maret 2021	Department Head, Distribution Head, Division Head, Pejabat Setingkat Department Head dan Project Manager	20	Unit Learning & Culture bekerja sama dengan Efektifpro dan LSPP	Virtual Class Zoom
	Risk Management Preparation and Certification - Level 3	20 - 21 March 2021	Department Head, Distribution Head, Division Head, Department Head Level Officers and Project Manager		Learning & Culture Units Cooperate with Efektifpro and LSPP	Virtual Class Zoom
5	Pembekalan dan Sertifikasi Manajemen Risiko Level 3	27 - 28 Maret 2021	Department Head, Distribution Head dan Division Head	23	Unit Learning & Culture bekerja sama dengan Efektifpro dan LSPP	Virtual Class Zoom
	Risk Management Preparation and Certification - Level 3	27 - 28 March 2021	Department Head, Distribution Head and Division Head		Learning & Culture Units Cooperate with Efektifpro and LSPP	Virtual Class Zoom
6	*Refreshment Risk Management Suistanable Finance*, Risiko dan Regulasi Terkait	22 Januari 2021	Division Head dan Department Head	3	PT. Garda Multi Talenta	Virtual Class Zoom
	Refreshment Risk Management Suistanable Finance, Risk and Related Regulations	January 22, 2021	Division Head and Department Head			Virtual Class Zoom
7	Pembekalan dan Sertifikasi Manajemen Risiko Level 4	10 - 11 April 2021	Division Head	13	Unit Learning & Culture bekerja sama dengan Efektifpro dan LSPP	Virtual Class Zoom
	Risk Management Preparation and Certification - Level 4	10 - 11 April 2021	Division Head		Learning & Culture Units Cooperate with Efektifpro and LSPP	Virtual Class Zoom
8	*Refreshment* Sertifikasi Manajemen Risiko Level 1	19 Juni 2021	Kepala Kantor Cabang Pembantu, Kepala Kantor Kas, Operation Manager, Relationship Manager Retail dan Team Leader	22	Unit Learning & Culture bekerja sama dengan Efektifpro dan LSPP	Virtual Class Zoom
	Risk Management Certification Refreshment Level 1	June 19, 2021	Sub Branch Manager, Head of Cash Office, Operation Manager, Relationship Manager Retail and Team Leader		Learning & Culture Units Cooperate with Efektifpro and LSPP	Virtual Class Zoom

No	Nama Training Name of Training	Tanggal Date	Jabatan Peserta Participants Position	Jumlah Peserta Number of Participants	Penyelenggara Provider	Lokasi Location
9	*Refreshment* Sertifikasi Manajemen Risiko Level 2	19 Juni 2021	Departement Head	3	Unit Learning & Culture bekerja sama dengan Efektifpro dan LSPP	Virtual Class Zoom
	Risk Management Certification Refreshment Level 2	June 19, 2021	Departement Head		Learning & Culture Units Cooperate with Efektifpro and LSPP	Virtual Class Zoom
10	*Refreshment Public* "Strategi Cerdas Pengelolaan Risiko Kredit dan Risiko Operasional di Masa Pandemi Covid 19"	07 April 2021	Direktur Compliance & Control dan SEVP Finance, Retail & Digital Banking	2	Ikatan Bankir Indonesia	Virtual Class Zoom
	Refreshment Public "Intelligent Strategies for Credit Risk Management And Operational Risk During The Covid 19 Pandemic"	07 April 2021	Director of Compliance & Control And Sevp Finance, Retail & Digital Banking		Ikatan Bankir Indonesia	Virtual Class Zoom
11	Webinar *Refreshment* Manajemen Risiko "Risiko Pasar Selama Masa Pandemi dan Economic Outlook Q2 - Q4 2021"	12 April 2021	SEPV Finance, Retail & Digital Banking	1	PT. Pastika Praveena Bina Mandiri	Virtual Class Zoom
	Risk Management Refreshment Webinar "Market Risk During Pandemic and Economic Outlook Q2 - Q4 2021"	12 April 2021	SEPVFinance, Retail & Digital Banking			Virtual Class Zoom
12	*Refreshment Public* "Pengawasan Terpadu Institusi Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) dengan Perbankan Terhadap Kegiatan Money Laundering di Era Pandemi"	31 Mei 2021	Komisaris Utama, Komisaris Independen, Direktur Compliance & Control dan Direktur Risk & Operations	6	PT. Pastika Praveena Bina Mandiri	Virtual Class Zoom
	Refreshment Public "Integrated Supervision Of The Institution Of Financial Transaction Reporting And Analysis Of Financial Transactions (Ppatk) With Banking On Money Laundering Activities In The Pandemic Era"	31 May 2021	President Commissioner, Independent Commissioner, Director of Compliance & Control And Director of Risk & Operations			Virtual Class Zoom
13	Pembekalan Manajemen Risiko Level 4	29 Juli 2021	SEPV Compliance & Control	1	Lembaga Pengembangan Perbankan Indonesia	Virtual Class Zoom
	Risk Management Deliveries - Level 4	29 July 2021			Lembaga Pengembangan Perbankan Indonesia	Virtual Class Zoom
14	Pembekalan Manajemen Risiko Level 5	02 & 05 Agustus 2021 & 06 Agustus 2021	SEPV Business & Syariah	1	PT. Efektifpro Knowledge Source & Lembaga Sertifikasi Profesi Perbankan	Virtual Class Zoom
	Risk Management Deliveries - Level 4	02 & 05 Aug 2021 & 06 Aug 2021	SEVP Business & Sharia		PT. Efektifpro Knowledge Source & Professional Banking Certification Institutions	Virtual Class Zoom
15	Pembekalan & Sertifikasi Manajemen Risiko Komisaris Level 1	04 - 05 Agustus 2021 & 07 Agustus 2021	Komisaris Independen	1	PT. Efektifpro Knowledge Source & Badan Sertifikasi Manajemen Risiko	Virtual Class Zoom
	Preparation & Certification of Risk Management Commissioners Level 1	04 - 05 Aug 2021 & 07 Aug 2021	Independent Commissioner		PT. Efektifpro Knowledge Source & Risk Management Certification Agency	Virtual Class Zoom
16	Pembekalan & Sertifikasi Manajemen Risiko Level 5	09 - 10 Agustus 2021 & 14 Agustus 2021	SEVP Compliance & Control	1	PT. Efektifpro Knowledge Source & Lembaga Sertifikasi Profesi Perbankan	Virtual Class Zoom
	Risk Management Preparation & Certification - Level 5	09 - 10 Aug 2021 & 14 Aug 2021	SEVP Compliance & Control		PT. Efektifpro Knowledge Source & Professional Banking Certification Institutions	Virtual Class Zoom
17	Pembekalan & Sertifikasi Manajemen Risiko Komisaris Level 2	20 & 21 Agustus 2021	Komisaris Independen	1	PT. Efektifpro Knowledge Source & Badan Sertifikasi Manajemen Risiko	Virtual Class Zoom
	Preparation & Certification of Risk Management Commissioners Level 2	20 & 21 Aug 2021	Independent Commissioner		PT. Efektifpro Knowledge Source & Risk Management Certification Agency	Virtual Class Zoom

No	Nama Training Name of Training	Tanggal Date	Jabatan Peserta Participants Position	Jumlah Peserta Number of Participants	Penyelenggara Provider	Lokasi Location
18	Refreshment Sertifikasi Manajemen Risiko	22 Oktober 2021	Department Head, Professional Staff, Kepala Kantor Cabang Pembantu, Operation Manager, Kepala Kantor Kas, Business Institutional Manager, dan Relationship Officer Pensiunan	14	HC Performance & Development Bekerjasama dengan Efektifpro dan LSPP	Virtual Class Zoom
	Risk Management Certification Refreshment	22 October 2021	Department Head, Professional Staff, Kepala Kantor Cabang Pembantu, Operation Manager, Kepala Kantor Kas, Business Institutional Manager, dan Relationship Officer Pensiunan		HC Performance & Development Cooperates with Effectivepro and LSPP	Virtual Class Zoom
19	Pembekalan & Sertifikasi Manajemen Risiko Level 1	23 – 24 Oktober 2021	Operation Manager, Kepala Kantor Kas, Spoke Manager, Kepala Kantor Cabang Pembantu Dan Division Head	28	HC Performance & Development Bekerjasama dengan Efektifpro dan LSPP	Virtual Class Zoom
	Risk Management Preparation and Certification Level 1	23 – 24 October 2021	Operation Manager, Head of Cash Office, Spoke Manager, Sub Branch Manager and Division Head		HC Performance & Development Cooperates with Effectivepro and LSPP	Virtual Class Zoom
20	Pembekalan & Sertifikasi Manajemen Risiko Level 1	27 - 28 November 2021	Kepala Kantor Kas, Operation Manager, Division Head dan Pejabat Setingkat Department Head	31	HC Performance & Development Bekerjasama dengan Efektifpro dan LSPP	Virtual Class Zoom
	Risk Management Preparation and Certification Level 1	27 - 28 Nov 2021	Head of Cash Office, Operation Manager, Division Head and Department Head Officers Levels		HC Performance & Development Bekerjasama dengan Efektifpro dan LSPP	Virtual Class Zoom
21	Pembekalan & Sertifikasi Manajemen Risiko Level 1	11 - 12 Desember 2021	Kepala Kantor Kas, Operation Manager, Team Leader, Spoke Manager, Senior Professional Staff, Professional Staff dan Risk Business Control	82	HC Performance & Development Bekerjasama dengan Efektifpro dan LSPP	Virtual Class Zoom
	Risk Management Preparation and Certification Level 1	11 - 12 December 2021	Head of Cash Office, Operation Manager, Team Leader, Spoke Manager, Senior Professional Staff, Professional Staff and Risk Business Control		HC Performance & Development Bekerjasama dengan Efektifpro dan LSPP	Virtual Class Zoom
22	Webinar "Jurus Baru Manajemen Risiko Kredit Semasa Pandemi"	07 Oktober 2021	Komite Pemantau Risiko	1	PT Asta Konsultan Indonesia	Virtual Class Zoom
	Webinar "New Steps of Credit Risk Management During Pandemic"	07 October 2021	Risk Monitoring Committee			Virtual Class Zoom
23	Pembekalan & Sertifikasi Manajemen Risiko Level 2	27 - 28 Oktober 2021 & 30 Oktober 2021	Team Leader	3	PT. Efektifpro Knowledge Source & Lembaga Sertifikasi Profesi Perbankan	Virtual Class Zoom
	Risk Management Preparation and Certification Level 2	27 - 28 October 2021 & 30 October 2021	Team Leader		PT. Efektifpro Knowledge Source & Professional Banking Certification Institutions	Virtual Class Zoom
24	Pembekalan & Sertifikasi Manajemen Risiko Level 3	28 - 29 Oktober 2021 & 30 Oktober 2021	Department Head dan Pejabat Setingkat Department Head	3	PT. Efektifpro Knowledge Source & Lembaga Sertifikasi Profesi Perbankan	Virtual Class Zoom
	Risk Management Preparation and Certification Level 3	28 - 29 October 2021 & 30 October 2021	Department Head and Officers At Department Head Level		PT. Efektifpro Knowledge Source & Professional Banking Certification Institutions	Virtual Class Zoom
		TOTAL		**390**		

Sertifikasi Manajemen Risiko — Risk Management Certification

Jabatan Position	Level I	Level II	Level III	Level IV	Level V
Distribution Head (DH)	-	-	5	-	-
Operational Head (OH)	-	4	-	-	-
Kepala Cabang (KC) Branch Manager (BM)	4	36	-	-	-
Kepala Cabang Pembantu (KCP) Sub-Branch Manager (SBM)	82	1	-	-	-

Jabatan Position	Level I	Level II	Level III	Level IV	Level V
Spoke	23	-	-	-	-
Operational Manager (OM)	37	4	-	-	-
Kepala Kas (KK) Head of Cash Office (KK)	154	1	-	-	-
Kepala Divisi Division Head	5	-	1	12	-
Kepala Departemen Departement Head	16	11	32	-	-

Pemenuhan Sertifikasi Manajemen Risiko bagi pegawai Bank Mandiri Taspen pada Q4 Tahun 2021 telah mencapai 99,50%.

Pelaksanaan Tugas Divisi Manajemen Risiko Tahun 2021

1. Implementasi Re Model untuk perhitungan CKPN berdasarkan PSAK 71
2. Bank memberlakukan kebijakan untuk memperkuat mitigasi risiko dalam proses akuisisi kredit pensiun diantaranya: Pembatasan usia maks 68 thn, *Stop & Go sales*, dan penambahan *stagging* video verifikasi kesehatan.
3. Melakukan evaluasi atas *tools monitoring* pasca restrukturisasi kredit melalui layanan kunjungan nasabah (LKN) sebagai dasar pembentukan *overlay* CKPN debitur yang memperoleh relaksasi kredit
4. Pengembangan aplikasi Operational Risk Focus (ORCUS)
5. Melakukan *assessment* dan strategi pengelolaan risiko atas potensi risiko *cyber* ataupun risiko dalam aktivitas e-channel dengan membentuk unit retail, product & delivery risk.
6. Melakukan evaluasi atas indikator dan risiko yang dapat diterima Bank, serta melakukan pemantauan secara berkala untuk menghindari adanya risiko yang bersifat *surprise*.

Komite di Bawah Direksi

Direksi dibantu oleh 4 (empat) Komite yang semuanya bertugas memberikan opini objektif kepada Direksi dan membantu meningkatkan efektivitas pelaksanaan tugas Direksi secara sistematis. Anggota Komite ditunjuk oleh Direksi dan dalam pelaksanaan rapat memberikan kontribusi sesuai dengan bidang keahliannya.

Komite Manajemen Risiko

Komite Manajemen Risiko (KMR) bertugas memberikan rekomendasi kepada Direktur Utama yang meliputi rekomendasi penyusunan kebijakan manajemen risiko, penetapan *risk appetite* dan *risk tolerance*, penilaian efektivitas penerapan kerangka manajemen risiko sesuai SK Direksi No. KEP.DIR/035/VII/2021 tanggal 31 Agustus 2021 perihal Pembentukan Komite Manajemen Risiko (KMR) Bank.

Fulfillment of Risk Management Certification for employees of Bank Mandiri Taspen in Q4 2021 has reached 99.50%.

Implementation of The Tasks of The Risk Management Division in 2021

1. Implementation of Re Model for CKPN calculation based on PSAK 71
2. The Bank enforces policies to strengthen risk mitigation in the process of acquiring pension loans, including: Maximum age limit of 68 years, Stop & Go sales, and the addition of health verification video stagging.
3. Evaluating post-restructuring monitoring tools through customer visit services (LKN) as the basis for establishing CKPN overlays for debtors who receive credit relaxation
4. Development of Operational Risk Focus (ORCUS) application
5. Conduct risk assessment and management strategies for potential cyber risks or risks in e-channel activities by establishing a retail, product & delivery risk unit.
6. Evaluate the indicators and risks that are acceptable to the Bank, as well as conduct regular monitoring to avoid any surprise risks.

Committees Under the Board of Director

The Board of Directors was assisted by 4 (four) Committees all of whom are tasked with providing objective opinions to the Board of Directors and helping to increase the effectiveness of the implementation of the Board of Directors tasks systematically. The members of the Committee are appointed by the Board of Directors and in the implementation of the meetings contribute according to their field of expertise.

Risk Management Committee

Risk Management Committee served to give recommendation to the President Director, including recommendation for preparation of risk management policy, establishment of risk appetite and risk tolerance, assessment of framework implementation effectiveness consistent with the Decree of the Board of Directors No. KEP. DIR/035/VII/2021 dated August, 31 2021 on the Establishment of Bank Risk Management Committee.

STRUKTUR DAN KEANGGOTAAN KOMITE MANAJEMEN RISIKO

Struktur dan keanggotaan Komite Manajemen Risiko berdasarkan SK Direksi No SK KEP.DIR/035/VII/2021 tanggal 31 Agustus 2021 perihal Pembentukan Komite Manajemen Risiko (KMR) Bank adalah sebagai berikut.

STRUCTURE AND MEMBERSHIP RISK MANAGEMENT COMMITTEE

The structure and membership of the Risk Management Committee based on the Decree of the Board of Directors No. SK KEP.DIR/035/VII/2021 dated August 31, 2021 regarding the Establishment of the Bank's Risk Management Committee is as follows.

Ketua Chairman	Direktur Yang Membawahkan Fungsi Manajemen Risiko Director in Charge of Risk Management Function
Wakil Ketua Vise Chairman	Direktur Yang membawahkan Fungsi kepatuhan Director in charge of compliance function
Sekretaris Secretary	Kepala Divisi Risk Management Head of Risk Management Divisi
Anggota tetap yang memiliki hak suara *(Permanent voting members)* Permanent voting members	1. Direktur Yang Membawahkan Fungsi Bisnis 2. Direktur Yang membawahkan Fungsi IT & Network 1. Director in Charge of Business Functions 2. Director in charge of IT & Network Functions
Anggota tetap yang tidak memiliki hak suara *(Permanent Non-voting Members)* Permanent Non-voting Members	1. Kepala Divisi Internal Audit 2. Kepala Divisi Compliance 3. Kepala Divisi RBC 4. Kepala Divisi Corporate Secretary & Legal 1. Head of Internal Audit Division 2. Head of Compliance Division 3. Head of RBC Division 4. Head of Corporate Secretary & Legal Division
Anggota Tidak Tetap yang tidak memiliki hak suara *(Contributing Non-voting Members)* Contributing Non-voting Members	Kepala Divisi lainnya yang diundang sesuai dengan permasalahan yang dibahas dan kebutuhan Bank Other Heads of Divisions who are invited according to the problems discussed and the needs of the Bank

URAIAN TUGAS DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko bertugas menentukan strategi, kebijakan dan prosedur Manajemen Risiko, mengawasi pelaksanaanya, mengembangkan budaya manajemen risiko serta memastikan adanya sumber daya yang memadai untuk pelaksanaan manajemen risiko di seluruh Bank Mandiri Taspen .

DESCRIPTIONS OF RISK MANAGEMENT COMMITTEE'S DUTIES AND RESPONSIBILITIES

Risk Management Committee is in charge of determining Risk Management strategy, policy and procedure, supervising the implementation, developing risk management culture and ensuring sufficient resources for the implementation of risk management across Bank Mandiri Taspen.

PROFIL ANGGOTA KOMITE MANAJEMEN RISIKO

RISK MANAGEMENT COMMITTEE MEMBER PROFILE

Nama Name	Jabatan Position	Keterangan Description	Profil Profile
Atta Alva Wanggai	Ketua Chairman	Direktur Finance, Risk & Operation Director of Finance, Risk & Operation	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Profile of the Board of Directors in this Annual Report.
Judhi Budi Wirjanto	Wakil Ketua Vice Chairman	Direktur Compliance & Control Director of Compliance & Control	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Profile of the Board of Directors in this Annual Report.
Roni Girsang	Sekretaris Secretary	Kepala Divisi Risk Management Head of Risk Management Divisi	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Iwan Soeroto	Anggota tetap yang memiliki hak suara Permanent members with voting rights	Direktur IT & Network IT & Network Director	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Profile of the Board of Directors in this Annual Report.

Nama Name	Jabatan Position	Keterangan Description	Profil Profile
Maswar Purnama	Anggota tetap yang memiliki hak suara Permanent members with voting rights	Direktur Business Business Director	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Profile of the Board of Directors in this Annual Report.
M. Jacobie Henry Widojono	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Kepala Divisi Internal Audit Head of Internal Audit Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Syahramudin	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Kepala Divisi Compliance Head of Compliance Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Tulus Parulian Hutabarat	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Pj. Kepala Divisi Risk Business Control Head of Risk Business Control Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Errinto Sahat Pahala Pardede	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Kepala Divisi Corporate Secretary & Legal Head of Corporate Secretary & Legal Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.

INDEPENDENSI KOMITE MANAJEMEN RISIKO

Seluruh anggota Komite tidak memiliki afiliasi dengan Direktur lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perusahaan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Bank.

RISK MANAGEMENT COMMITTEE INDEPENDENCE

All members of the Committee are not affiliated with other Directors, Commissioners or Controlling Shareholders, are not shareholders of the Company which may affect their ability to act independently, Commissioners, Directors or employees of companies that have affiliation or business with the Bank.

RAPAT DAN PELAKSANAAN TUGAS KOMITE MANAJEMEN RISIKO

Manajemen Risiko mengadakan rapat minimal 4 kali dalam 1 (satu) tahun atau sewaktu-waktu sesuai dengan kebutuhan. Selama tahun 2021 beberapa agenda penting yang dilakukan melalui rapat antara lain:

MEETINGS AND IMPLEMENTATION OF RISK MANAGEMENT COMMITTEE TASKS

Risk Management holds meetings at least 4 times in 1 (one) year or at any time as needed. During 2021 several important agendas were carried out through meetings, including:

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agendas	Peserta Participants
1	27 Januari 2021 January 27, 2021	• Penetapan Hasil Penilaian Tingkat Kesehatan Bank Semester II tahun 2020 • Penyampaian Hasil Survey serta Penetapan *Risk Appetite Statement* (RAS) tahun 2021 • Determination of the Results of the Second Semester of 2020 Bank Soundness Assessment • Submission of Survey Results and Determination of Risk Appetite Statement (RAS) in 2021	1. Dir. Risk &Operaton 2. Dir. Compliance& Control 3. Dir.Utama 4. Dir Business 5. SEVP Finance,Retail & DigitalBanking Roni Girsang (RM) Peserta lain Div. terkait
2	14 April 2021 April 14, 2021	• Penetapan *Rule Rating* Penilaian RBBR tahun 2021 • Penetapan Hasil Penilaian Profil Risiko Triwulan I tahun 2021 • Determination of Rule Rating for RBBR Assessment in 2021 • Determination of the Results of the First Quarter 2021 Risk Profile Assessment	1. Dir. Risk &Operaton 2. Dir. Compliance& Control 3. Dir.Utama 4. Dir. IT & Network 5. Dir Business 6. SEVP Finance,Retail & Digital Banking Roni Girsang (RM) Peserta lain Div. terkait

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agendas	Peserta Participants
3	25 Juli 2021 July 25, 2021	Persetujuan penilaian profil risiko triwulan II (Juni) 2021 Persetujuan penilaian TKB Semester I (Juni) 2021 Approval of the second quarter (June) 2021 risk profile assessment Approval for TKB Semester I (June) 2021 assessment	1. Dir. Risk & Operaton 2. Dir. Compliance & Control 3. Dir.Utama 4. Dir. IT & Network 5. Dir Business 6. SEVP Finance, Retail & Digital Banking 7. Div Head Risk Management 8. Div Head Internal Audit 9. Div Head Risk Business Control 10. Div Head Corsec & Legal
4	25 Agustus 2021 August 25, 2021	Pembahasan Insiden *Fraud* 2021 & Pembahasan kasus *Skimming* Discussion of the 2021 Fraud Incident & Discussion of the Skimming case	1. Dir. Finance, Risk & Operation 2. Dir. Compliance & Control 3. Dir. IT & Network 4. Dir. Business 5. Div Head Risk Management 6. Div Head Internal Audit 7. Div Head Risk Business Control 8. Div Head Corsec & Legal
5	13 Oktober 2021 October 13, 2021	Penilaian Profil Risiko Triwulan III tahun 2021 Risk Profile Assessment Quarter III 2021	1. Dir. Finance, Risk & Operation 2. Dir. Compliance & Control 3. Dir. IT & Network 4. Dir. Business 5. Div. Head Risk Management 6. Div Head Internal Audit 7. Div Head Risk Business Control 8. Div Head Corsec & Legal
6	22 Desember 2021 December 22, 2021	Pembahasan bobot risiko untuk profil risiko Discussion of risk weights for risk profile	1. Dir. Finance, Risk & Operation 2. Dir. Compliance & Control 3. Dir. IT & Network 4. Dir. Business 5. Div. Head Compliance 6. Div. Head Internal Audit 7. Div. Head Risk Business Control 8. Div. Head Corsec & Legal

Komite Kredit

Komite Kredit adalah adalah suatu komite yang terdiri dari minimal 2 (dua) orang anggota yang mewakili fungsi Bisnis dan *Credit Risk Approval*, yang berwenang dan bertanggung jawab untuk merekomendasikan dan/atau memutus kredit sesuai kewenangan yang melekat pada individu, dasar kerja Komite Kredit tertuang dalam Standar Prosedur Kredit *Retail* dan Standar Prosedur Kredit Mikro.

STRUKTUR DAN KEANGGOTAAN KOMITE KREDIT

Keanggotaan dalam Komite Kredit dikelompokan dalam beberapa katagori sesuai dengan limit kewenangan yang diberikan kepada individu dengan memenuhi syarat tertentu sebagai berikut:

Credit Committee

Credit Committee is a committee which consists of at least 2 (two) members representing Business and Credit Risk Approval functions who are in charge and responsible to recommend and/or determine credit according to authority attached to the individual, The basis of the Credit Committee's works is stated on the Retail Credit Procedure Standard and Micro Credit Procedure Standard.

STRUCTURE AND MEMBERSHIP OF CREDIT COMMITTEE

The membership of the Credit Committee is grouped into several categories according to the limit of authority given to the individuals by fulfilling the following requirements:

No.	Kategori Category	Limit Limit
1.	A (Direksi) / A (Directors)	s/d BMPK / Up to BMPK
2.	B	s/d 5 Milyar / up to 5 billion
3.	C	s/d 2 Milyar / up to 2 billion
4.	D	s/d 1 Milyar / up to 1 billion
5.	E	s/d 500 Juta / up to 500 million
6.	F	s/d 350 Juta / up to 350 million
7.	G	s/d 200 Juta / up to 200 million
8.	H	s/d 100 Juta / up to 100 million

URAIAN TUGAS DAN TANGGUNG JAWAB KOMITE KREDIT

A. Kewenangan Komite Kredit
Komite Kredit berwenang untuk merekomendasikan dan/atau memutus pemberian kredit (baru, tambahan, penurunan, perpanjangan dan/atau restrukturisasi) yang dikelola bisnis unit sesuai *limit* kewenangan, termasuk penetapan/ perubahan struktur kredit. Struktur kredit termasuk namun tidak terbatas pada *limit* kredit, tujuan/obyek pembiayaan, jenis kredit, sifat kredit, jangka waktu kredit, *grace period*, porsi pembiayaan, syarat kredit/*covenant*, dan agunan kredit.
B. Penanganan restrukturisasi kredit didasarkan pada penilaian kelayakan kredit dengan memperhatikan risiko dan pendapatan kredit yang akan diterima melalui upaya penyelamatan tersebut. Upaya ini dimaksudkan untuk:
   1. Meminimalkan kemungkinan timbulnya kerugian bagi Bank.
   2. Menyelamatkan kembali kredit yang ada agar menjadi lancar kembali, serta
   3. Memperbaiki kualitas usaha nasabah.
C. Momentum restrukturisasi kredit hendaknya digunakan oleh Bank untuk memperkuat posisi tawar *(bargaining position)* Bank, diantaranya melalui:
   1. Meninjau kembali *(review)* ketentuan dan syarat-syarat kredit.
   2. *Review* kondisi agunan, diantaranya:
      a. Menyempurnakan pengikatan agunan.
      b. Meningkatkan nilai pengikatan agunan, atau
      c. Menambah agunan kebendaan atau non kebendaan.

PELAKSANAAN TUGAS KOMITE KREDIT

Dalam pelaksanaan tugasnya selama tahun 2021, Komite Kredit telah menghasilkan keputusan kredit sebanyak 283 keputusan, dengan keputusan terbanyak untuk melakukan pemutusan kredit Restrukturisasi yang sejalan dengan program dari pemerintah dalam masa pandemi COVID-19.

Asset and Liability Management Committee (ALCO)

Asset and Liability Management Commitee (ALCO) bertugas membantu DIrkesi menciptakan tingkat profitabilitas yang optimal serta risiko likuiditas dan risiko suku bunga yang terkendali, melalui penetapan kebijakan dan strategi asset dan liabilitas Bank sesuai SK Direksi No. KEP.DIR/036/VIII/2021 tanggal 31 Agustus 2021 perihal *Asset Liability Committee* (ALCO).

STRUKTUR DAN KEANGGOTAAN ALCO

Struktur dan keanggotaan ALCO berdasarkan SK Direksi No. KEP.DIR/036/VIII/2021 tanggal 31 Agustus 2021 adalah sebagai berikut

DESCRIPTION OF LOAN COMMITTEE'S DUTIES AND RESPONSIBILITIES

A. The Authority of Loan Committee
The Loan Committee has the authority to recommend and/or cut off the credit (new, additional, decrease, extension and/or restructuring) that is managed by the business unit according to the authority limit, including the stipulation/ change of credit structure. Credit structure is included but is not limited to credit limits, destination/financing object, type of credit, credit property, credit period, grace period, portion of financing, credit requirements/ covenant, and credit collateral.
B. The handling of credit restructuring is based on an assessment of credit worthiness by concerning about the risks and credit revenues that will be received through these rescue efforts. This effort is intended to:
   1. Minimizing the possibility of loss for the Bank.
   2. Saving back the existing credit to be normal, and
   3. Improving the quality of the customer's business.
C. The momentum of credit restructuring should be used by the Bank to strengthen the Bank's bargaining position, including by:
   1. Reviewing the terms and conditions of credit.
   2. Reviewing of collateral conditions, including:
      a. Improving bond collateral.
      b. Increasing the value of bond collateral or
      c. Adding material or non-material collateral.

IMPLEMENTATION OF LOAN COMMITTEE'S DUTIES

In carrying out its duties during 2021, the credit committee held produced 283 credit decisions, with the most decisions being to terminate Restructuring loans in line with the program from the government during the COVID-19 pandemic.

Asset and Liability Management Committee (ALCO)

The Asset and Liability Management Committee (ALCO) was tasked with assisting the Board of Directors in creating an optimal level of profitability and controlled liquidity risk and interest rate risk, through the establishment of policies and strategies for the Bank's assets and liabilities in accordance with the Decree of the Board of Directors No. KEP.DIR/036/VIII/2021 dated August 31, 2021 regarding the Asset Liability Committee (ALCO).

STRUCTURE AND MEMBERSHIP OF ALCO

The structure and membership of ALCO is based on the Decree of the Board of Directors No. KEP.DIR/036/VIII/2021 dated 31 August 2021 are as follows

Ketua Chairman	Direktur Utama President director
Sekretaris Secretary	Kepala Divisi *Risk Management* Head of Risk Management Divisi
Sekretaris Pengganti (*Alternate*) I Alternate Secretary I	Kepala Divisi Treasury Head of Treasury Division

Sekretaris Pengganti (*Alternate*) II Alternate Secretary II	Kepala Divisi SPM & Accounting Head of SPM & Accounting Division
Anggota tetap yang memiliki hak suara *(Permanent Voting Members)* Permanent Voting Members	1. Direktur Utama 2. Direktur IT & Network 3. Direktur Finance, Risk & Operations 4. Direktur Business 1. President Director 2. IT & Network Director 3. Director of Finance, Risk & Operations 4. Business Director
Anggota Tidak Tetap yang tidak memiliki hak suara *(Contributing Non-voting Members)* Contributing Non-voting Members	1. Direktur Compliance & Control 2. Kepala Divisi Funding & Investment Product 3. Kepala Divisi Treasury 4. Kepala Divisi SPM & Accounting 5. Kepala Divisi Risk Management 6. Kepala Divisi Retail & Digital Banking 7. Kepala Divisi Pension Business 8. Kepala Divisi Micro & Retail Business 9. Kepala Divisi Distribution & Portofolio Management 1. Director of Compliance & Control 2. Head of Funding & Investment Product Division 3. Head of Treasury Division 4. Head of SPM & Accounting Division 5. Head of Risk Management Division 6. Head of Retail & Digital Banking Division 7. Head of Pension Business Division 8. Head of Micro & Retail Business Division 9. Head of Distribution & Portfolio Management Division
Anggota Pemberi Kontribusi Tanpa hak Suara (*Contributing Non Permanent Non - Voting Members*)*) Contributing Non Permanent Non - Voting Member	Kepala Divisi Lainnya yang diundang sesuai dengan permasalah yang dibahas dan kebutuhan Bank. Other Division Heads who are invited according to the issues discussed and the needs of the Bank.

URAIAN TUGAS DAN TANGGUNG JAWAB ALCO

Adapun tugas dan tanggung jawab *Asset and Liability Committee* (ALCO) yaitu:

1. Menetapkan, mengembangkan dan mengkaji ulang strategi pengelolaan *assets and liabilities.*
2. Mengevaluasi posisi *assets and liabilities* Bank sesuai dengan pengelolaan risiko likuiditas dan suku bunga.
3. Mengevaluasi posisi Bank dan strategi *Assets And Liabilities Management* (ALM) guna memastikan hasil *risk taking position* Bank telah konsisten dengan tujuan pengelolaan risiko suka bunga dan likuiditas.
4. Melakukan evaluasi/kajian ulang *pricing* aktiva dan pasiva untuk memastikan pricing tersebut dapat mengoptimalkan hasil penanaman dana, minimalkan biaya dana dan memelihara struktur neraca Bank sesuai dengan strategi ALM Bank.
5. Membahas dan menetapkan batasan *liquidity management*, *gap management* dan *pricing management.*
6. Menetapkan metodologi *fund transfer pricing.*
7. Melakukan evaluasi kondisi pasar dan pengaruhnya terhadap kondisi likuiditas Bank dan permodalan.
8. Melakukan evaluasi komposisi pendanaan dan menyetujui setiap perubahan dalam strategi dan alternatif pendanaan termasuk institusi/strukturan pendanaan baru.
9. Melakukan *review* tentang strategis likuiditas, suku bunga dan permodalan yang diajukan dalam Komite dan sekaligus *monitoring* implementasinya.

DESCRIPTION OF ALCO'S DUTIES AND RESPONSIBILITY

The duties and responsibilities of the Asset and Liability Committee (ALCO) are:

1. Establishing, developing and reviewing the strategy for managing assets and liabilities.
2. Evaluating the position of the assets and liabilities of the Bank in accordance with the management of liquidity risk and interest rates.
3. Evaluating the position of the Bank and the strategy of Assets and Liabilities Management (ALM) to ensure that the results of the Bank's risk taking position were consistent with the objectives of managing interest-like risk and liquidity.
4. Evaluating/ reviewing the pricing of assets and liabilities to ensure that pricing could optimize investment returns, minimize cost of funds and maintain the Bank's balance sheet structure in accordance with the Bank's ALM strategy.
5. Discussing and determining the limits of liquidity management, gap management and pricing management.
6. Establishing a fund transfer pricing methodology.
7. Evaluating market conditions and their effects on the condition of the Bank's liquidity and capital.
8. Evaluating the composition of funding and approve any changes in strategy and alternative funding including new funding institutions/structures.
9. Conducting a review on the strategic liquidity, interest rate and capital proposed in the Committee and simultaneously monitoring its implementation.

PROFIL ANGGOTA ALCO

ALCO MEMBER PROFILE

Nama Name	Jabatan Position	Keterangan Description	Profil Profile
Elmamber Petamu Sinaga	Ketua Chairman	Direktur Utama President director	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Profile of the Board of Directors in this Annual Report.
Roni Girsang	Sekretaris Secretary	Kepala Divisi Risk Management Head of Risk Management Divisi	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Mugihadi Usman	Sekretaris Pengganti (*Alternate*) I Alternate Secretary I	Kepala Divisi Treasury Head of Treasury Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Aditya Subiyanto	Sekretaris Pengganti (*Alternate*) II Alternate Secretary I	Kepala Divisi SPM & Accounting Head of SPM & Accounting Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Iwan Soeroto	Anggota tetap yang memiliki hak suara Permanent members with voting rights	Direktur IT & Network IT & Network Director	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Profile of the Board of Directors in this Annual Report.
Maswar Purnama	Anggota tetap yang memiliki hak suara Permanent members with voting rights	Direktur Business Business Director	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Profile of the Board of Directors in this Annual Report.
Atta Alva Wanggai	Anggota tetap yang memiliki hak suara Permanent members with voting rights	Direktur Finance, Risk & Operation Director of Finance, Risk & Operation	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Profile of the Board of Directors in this Annual Report.
Judhi Budi Wirjanto	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Direktur Compliance & Control Director of Compliance & Control	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Profile of the Board of Directors in this Annual Report.
Sahala Amos	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Kepala Divisi Funding & Investment Product Head of Funding & Investment Product Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Syahramudin	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Kepala Divisi Compliance Head of Compliance Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Fitri Wahyu Adihartati	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Kepala Divisi Retail & Digital Banking Head of Retail & Digital Banking Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Mochammad Azis Yusup	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Kepala Divisi Business Pension Head of Pension Business Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Fahlewi Husin Nasution	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Kepala Divisi Micro & Retail Business Head of Pension Business Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Erlinda Rusda	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Kepala Divisi Distribution & Portofolio Management Head of Distribution & Portfolio Management Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.

INDEPENDENSI ALCO

Seluruh anggota Komite tidak memiliki afiliasi dengan Direktur lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perusahaan yang dapat

ALCO INDEPENDENCE

All members of the Committee are not affiliated with other Directors, Commissioners or Controlling Shareholders, are not shareholders of the Company which can affect their ability to

mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Bank.

act independently, Commissioners, Directors or employees of companies that have affiliation or business with the Bank.

RAPAT DAN PELAKSANAAN TUGAS ALCO

ALCO mengadakan rapat secara berkala minimal 4 (empat) kali dalam 1 (satu) tahun, atau setiap waktu bilamana dipandang perlu atas permintaan seorang atau lebih anggota Komite, atau atas permintaan Direksi, atau atas usulan tertulis dari bidang terkait yang menyampaikan hal-hal yang akan dibahas dan diputuskan melalui koordinasi dengan Sekretaris Komite.

Selama tahun 2021 beberapa agenda penting yang dilakukan melalui rapat antara lain:

ALCO MEETINGS AND TASKS IMPLEMENTATION

The ALCO holds regular meetings at least 4 (four) times in 1 (one) year, or at any time if deemed necessary at the request of one or more members of the Committee, or the request of the Board of Directors, or upon written proposals from related fields that convey matters which will be discussed and decided in coordination with the Committee Secretary.

During 2021 several important agendas carried out through meetings including:

No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Participants
1	05 Januari 2021 January 05, 2021	Usulan Penerbitan PUB I Tahap 2 Bank Mandiri Taspen Proposed Issuance of PUB I Phase 2 Bank Mandiri Taspen	1. Iwan Soeroto 2. Agus Sanjaya 3. Atta Alva Wanggai 4. Fajar Ari Setiawan 5. Elmamber P. Sinaga 6. Josephus K. T (hadir dengan kuasa) 7. Paulus Endra Suyatna 8. Roni Girsang 9. Mugihadi Usman 10. Aditya Subiyanto 11. Moch. Azis Yusup 12. Sahala Amos 13. Fitri Wahyu A.
2	22 Januari 2021 January 22, 2021	• *Update* Kondisi Likuiditas Bank • Usulan Program Pemberian *Special Rate* Suku Bunga Kredit Pensiun • Update on Bank's Liquidity Condition • Proposed Program for Providing Special Rates for Pension Loans	1. Elmamber P. Sinaga 2. Iwan Soeroto 3. Agus Sanjaya 4. Atta Alva Wanggai 5. Fajar Ari Setiawan 6. Paulus Endra Suyatna 7. Roni Girsang 8. Mugihadi Usman 9. Aditya Subiyanto 10. Moch. Azis Yusup 11. Fahlewi Husein N. 12. Bambang T. Pramusinto
3	24 Februari 2021 February 24, 2021	• Usulan *rate* khusus kredit • Usulan Penetapan Limit Market & Liquidity • Proposed special credit rate • Proposed Determination of Market & Liquidity Limit	1. Elmamber P. Sinaga 2. Iwan Soeroto 3. Agus Sanjaya 4. Atta Alva Wanggai 5. Fajar Ari Setiawan 6. Paulus Endra Suyatna 7. Roni Girsang 8. Mugihadi Usman 9. Aditya Subiyanto 10. Moch. Azis Yusup 11. Fahlewi Husein N.
4	10 Maret 2021 March 10, 2021	• Market & Liquidity *Update* • Usulan Suku Bunga Deposito • Market & Liquidity Update • Proposed Deposit Interest Rate	1. Elmamber P. Sinaga 2. Iwan Soeroto) 3. Agus Sanjaya 4. Atta Alva Wanggai 5. Fajar Ari Setiawan 6. Paulus Endra Suyatna 7. Roni Girsang 8. Mugihadi Usman 9. Aditya Subiyanto 10. Sahala Amos 11. Fahlewi Husein N.

No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Participants
5	15 April 2021 April 15, 2021	• *Update* Pendanaan • Usulan Perubahan Kewenangan Memutus *Special Rate* Deposito • Funding Update • Proposed Changes in Authority to Decide Special Rate Deposits	1. Elmamber P. Sinaga 2. Iwan Soeroto 3. Agus Sanjaya 4. Atta Alva Wanggai 5. Fajar Ari Setiawan 6. Paulus Endra Suyatna 7. Roni Girsang 8. Mugihadi Usman 9. Aditya Subiyanto 10. Sahala Amos
6	25 Mei 2021 May 25, 2021	• Persetujuan Permohonan Perpanjangan Program Suku Bunga Kredit Pensiun & KSM • Approval of Application for Extension of Interest Rate Program for Pension Loans & KSM	1. Elmamber P. Sinaga 2. Iwan Soeroto 3. Agus Sanjaya 4. Atta Alva Wanggai 5. Fajar Ari Setiawan 6. Paulus Endra Suyatnda Roni Girsang 7. Aditya Subiyanto 8. Moch. Azis Yusup
7	03 Juni 2021 June 03, 2021	• Usulan Perubahan Suku Bunga Deposito • Usulan Kewenangan *Penalty* Deposito Cair Sebelum Jatuh Tempo • Proposed Changes in Deposit Interest Rates • Proposed Penalty Authority for Liquid Deposits Before Maturity	1. Elmamber P. Sinaga 2. Iwan Soeroto 3. Agus Sanjaya 4. Atta Alva Wanggai 5. Fajar Ari Setiawan 6. Paulus Endra Suyatna 7. Roni Girsang 8. Mugihadi Usman 9. Aditya Subiyanto 10. Sahala Amos 11. Fitri Wahyu A.
8	30 Juli 2021 July 30, 2021	Usulan Pembatalan Penerbitan Obligasi PUB 1 Tahap 3 Tahun 2021 Proposal to Cancel the Issuance of PUB Bonds 1 Phase 3 Year 2021	1. Elmamber P. Sinaga 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Fajar Ari Setiawan 5. Maswar Purnama 6. Judhi Budhi Wirjanto 7. Roni Girsang 8. Mugihadi Usman 9. Aditya Subiyanto 10. Anna Heri Septiyanti
9	12 Agustus 2021 August 12, 2021	Usulan Program *Special Top Up* Merdeka Proposed Free Top Up Special Program	1. Elmamber P. Sinaga 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Maswar Purnama 5. Judhi Budhi Wirjanto 6. Roni Girsang 7. Mugihadi Usman 8. Aditya Subiyanto 9. Fahlewi Husin Nasution 10. A. A. Ngurah Dimas Baskara
10	31 Agustus 2021 August 31, 2021	Usulan *Review* Kewenangan Transaksi Surat Berharga Proposed Review of Authority for Securities Transactions	1. Elmamber P. Sinaga 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Maswar Purnama 5. Judhi Budhi Wirjanto 6. Roni Girsang 7. Mugihadi Usman
11	29 September 2021 September 29, 2021	Usulan *Wholesale Funding* Tahun 2022 Proposed Wholesale Funding for 2022	1. Elmamber P. Sinaga 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Maswar Purnama 5. Judhi Budhi Wirjanto 6. Roni Girsang 7. Mugihadi Usman 8. I Gusti Putu Wira Kusuma 9. I Putu Mandala Ardha Kusuma 10. Aditya Subiyanto

No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Participants
12	6 Oktober 2021 October 6, 2021	Evaluasi Limit Portofolio Management Evaluation of Portfolio Management Limit	1. Elmamber P. Sinaga 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Maswar Purnama 5. Judhi Budhi Wirjanto 6. Roni Girsang 7. Mugihadi Usman 8. I Putu Mandala Ardha Kusuma 9. Oktris Novali Gusti
13	13 Oktober 2021 October 13, 2021	Usulan Perubahan Suku Bunga Deposito *Counter Rate* Proposed Change of Counter Rate Deposit Interest	1. Elmamber P. Sinaga 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Maswar Purnama 5. Judhi Budhi Wirjanto 6. Roni Girsang 7. Sahala Amos 8. Fitri Wahyu Adihartati 9. Sunu Ridho Raditya
14	21 Oktober 2021 October 21, 2021	Usulan Perubahan Suku Bunga Deposito Special Proposed Changes in Interest Rates for Special Deposits	1. Elmamber P. Sinaga 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Maswar Purnama 5. Judhi Budhi Wirjanto 6. Roni Girsang 7. Sahala Amos 8. Fitri Wahyu Adihartati
15	25 Oktober 2021 October 25, 2021	Usulan Penyesuaian Suku Bunga Tabungan Produk KMPP KMPP Product Savings Interest Rate Adjustment Proposal	1. Elmamber P. Sinaga 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Maswar Purnama 5. Judhi Budhi Wirjanto 6. Roni Girsang 7. Fitri Wahyu Adihartati 8. Fahlewi Husin Nasution 9. Aditya Subiyanto
16	16 November 2021 November 16, 2021	Usulan Penyesuaian Suku Bunga Kredit Pensiun dan KSM Proposed Adjustment of Interest Rates for Pension Loans and KSM	1. Elmamber P. Sinaga 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Maswar Purnama 5. Judhi Budhi Wirjanto 6. Roni Girsang
17	24 Desember 2021 December 24, 2021	Tindak Lanjut Pemberian *Rate* Khusus Pada Suku Bunga Tabungan Debitur KMPP Follow-up to the Provision of Special Rates on Interest Rates for KMPP Debtor Savings	1. Elmamber P. Sinaga 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Maswar Purnama 5. Judhi Budhi Wirjanto 6. Mugihadi Usman 7. Fitri Wahyu Adihartati 8. Ahmad Bagus Irawanto

Komite Teknologi Informasi

Komite Teknologi Informasi bertugas untuk membantu Direksi dalam menjalankan kebijakan dan strategi yang terkait dengan aktivitas pengembangan Teknologi Informasi. Penyesuaian keanggotaan Komite dan tata tertib Komite terakhir diubah dengan Surat Keputusan Direksi No. KEP.DIR/132/VII/2020 tertanggal 10 Juli 2020 tentang Komite Teknologi Informasi (Komite TI).

Information Technology Committee

The Information Technology Committee is tasked with assisting the Board of Directors in implementing policies and strategies related to Information Technology development activities. The adjustment of Committee membership and Committee Rules of Conduct was last amended by Decree of the Board of Directors No. KEP.DIR/132/VII/2020 dated 10 July 2020 concerning the Information Technology Committee (IT Committee).

STRUKTUR DAN KEANGGOTAAN KOMITE TEKNOLOGI INFORMASI

STRUCTURE AND MEMBERSHIPS OF INFORMATION TECHNOLOGY COMMITTEE

Ketua Chairman	Direktur yang membawahkan satuan kerja Teknologi Informasi Director in charge of Information Technology work unit
Sekretaris 1 Secretary 1	Kepala Divisi Teknologi Informasi Head of Information Technology Division
Sekretaris 2 Secretary 2	2 (dua) Kepala Departemen di Divisi Teknologi Informasi 2 (two) Department Heads in Information Technology Division
Anggota yang Memiliki Hak Suara (*Voting Members*) / Voting Member	
Anggota Tetap yang Memiliki Hak Suara *(Permanent Voting Members)* Permanent Voting Member	1. Direktur yang membawahkan satuan kerja Teknologi Informasi 2. Direktur yang membawahkan satuan kerja Manajemen Risiko*) 3. Direktur Business & Syariah 4. SEVP Finance, Retail & Digital Banking 1. Director in charge of Information Technology work unit 2. Director in charge of the Risk Management work unit*) 3. Business & Sharia Director 4. SEVP Finance, Retail & Digital Banking
Anggota Tidak Tetap yang Memiliki Hak Suara *(Non - Permanent Voting Members)*	1. Direktur Utama 2. SEVP Treasury & Recovery 1. President Director 2. SEVP Treasury & Recovery
Anggota Pemberi Kontribusi yang Tidak Memiliki Hak Suara (*Contributing Non - Voting Members*): **Contributing Non-Voting Members**	
Anggota Tetap Yang Tidak Memiliki Hak Suara (*Permanent Non-Voting Members*)	1. Direktur yang membawahkan fungsi Compliance; dan/atau 2. Kepala Divisi/Department Head Compliance**). 1. Director in charge of Compliance function; and/or 2. Head of Division/Department Head Compliance**).
Anggota Pemberi Kontribusi Yang Tidak Memiliki Suara (*Contributing Non-Voting Members*): **Contributing Non-Voting Members**	
Anggota Tetap (Contributing Permanent Non-Voting Members**)**	1. Divisi SPM & Accounting; 2. Divisi Procurement & Asset Management; 3. Divisi Risk Management; dan 4. Project Management Office. 1. SPM & Accounting Division; 2. Procurement & Asset Management Division; 3. Risk Management Division; and 4. Project Management Office.
Anggota Tidak Tetap (*Contributing Non Permanent Non-Voting Members*)	Divisi lainnya yang diundang terkait dengan isu/kendala/pengusul inisiatif yang menjadi agenda Komite. Other divisions invited are related to issues/obstacles/initiative proposers that are on the Committee's agenda.

*) Pelaksanaan tugas harian dilaksanakan oleh SEVP Risk & Operations
**) Dalam pelaksanaan rapat Komite TI, Direktur Yang membawahkan Fungsi Compliance dapat mendelegasikan kepada Kepala Divisi Compliance atau Department Head Compliance sebagai Satuan Kerja Kepatuhan (SKK).

*) Daily tasks are carried out by SEVP Risk & Operations
**) During the IT Committee meeting, the Director in charge of the Compliance Function may delegate to the Head of the Compliance Division or the Compliance Department Head as the Compliance Unit (SKK).

URAIAN TUGAS DAN TANGGUNG JAWAB KOMITE TEKNOLOGI INFORMASI

Tugas dan Tanggung Jawab Komite Teknologi Informasi antara lain:

1. Menyusun Teknologi Informasi (TI) *Strategic Plan* (*Master Plan*) dan memastikan bahwa TI *Strategic Plan* tersebut konsisten dan mendukung strategi bisnis Bank secara *bankwide* untuk selanjutnya diajukan kepada Rapat Direksi guna memperoleh persetujuan.

DESCRIPTION OF INFORMATION TECHNOLOGY COMMITTEE'S DUTIES AND RESPONSIBILITIES

The Duties and Responsibilities of the Information Technology Committee include:

1. Develop an Information Technology (IT) Strategic Plan (Master Plan) and ensure that the IT Strategic Plan is consistent and supports the Bank's business strategy on a bank-wide basis for further submission to the Board of Directors Meeting for approval.

2. Menyusun dan memastikan prioritas TI proyek sesuai dengan TI *Strategic Plan* dengan penekanan pada efisiensi dan efektivitas.
3. Memastikan kebijakan, standar, dan prosedur TI yang utama, misalnya kebijakan TI yang utama yaitu kebijakan pengamanan TI dan manajemen risiko terkait penggunaan TI di Bank.
4. Memastikan bahwa proyek TI dilaksanakan sesuai dengan *Project Charter* yang ditetapkan.
5. Menyusun dan memastikan bahwa mekanisme pemenuhan infrastruktur TI sudah tersedia dan pelaksanaannya sesuai ketentuan yang berlaku.
6. Mengevaluasi proyek-proyek TI mengambil tindakan korektif dalam hal hasil evaluasi proyek mengindikasi diperlukan tindakan korektif.

2. Develop and ensure IT project priorities are in accordance with the IT Strategic Plan with an emphasis on efficiency and effectiveness.
3. Ensure the main IT policies, standards and procedures, for example the main IT policies, namely IT security policies and risk management related to the use of IT in the Bank.
4. Ensure that IT projects are implemented in accordance with the established Project Charter.
5. Develop and ensure that the IT infrastructure compliance mechanism is in place and its implementation is in accordance with applicable regulations.
6. Evaluate IT projects take corrective action in the event that the project evaluation results indicate corrective action is required.

PROFIL ANGGOTA KOMITE TEKNOLOGI INFORMASI

PROFILE OF MEMBERS OF THE INFORMATION TECHNOLOGY COMMITTEE

Nama Name	Jabatan Position	Keterangan Description	Profil Profile
Iwan Soeroto	Ketua Chairman	Direktur IT & Network IT & Network Director	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Profile of the Board of Directors in this Annual Report.
Aries Fajar Kurnia	Sekretaris Secretary	Kepala Divisi Teknologi Informasi Head of Information Technology Division	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Profile of the Board of Directors in this Annual Report.
Atta Alva Wanggai	Anggota tetap yang memiliki hak suara Permanent members with voting rights	Direktur Finance, Risk & Operation Director of Finance, Risk & Operation	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Profile of the Board of Directors in this Annual Report.
Maswar Purnama	Anggota tetap yang memiliki hak suara Permanent members with voting rights	Direktur Business Business Director	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Profile of the Board of Directors in this Annual Report.
Elmamber Petamu Sinaga	Anggota tetap yang memiliki hak suara Permanent members with voting rights	Direktur Utama President Director	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Profile of the Board of Directors in this Annual Report.

INDEPENDENSI KOMITE TEKNOLOGI INFORMASI

Seluruh anggota Komite tidak memiliki afiliasi dengan Direktur lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perusahaan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Bank.

INDEPENDENCE OF INFORMATION TECHNOLOGY COMMITTEE

All members of the Committee are not affiliated with other Directors, Commissioners or Controlling Shareholders, are not shareholders of the Company which can affect their ability to act independently, Commissioners, Directors or employees of companies that have affiliation or business with the Bank.

RAPAT DAN PELAKSANAAN TUGAS KOMITE TEKNOLOGI INFORMASI

Komite Teknologi Informasi mengadakan rapat sekurang-kurangnya 2 (dua) kali dalam 1 (satu) tahun, atau setiap waktu bilamana dipandang perlu atas permintaan seorang atau lebih anggota Komite, atau atas permintaan Direksi, atau atas usulan tertulis dari bidang terkait yang menyampaikan hal-hal yang akan dibahas dan diputuskan melalui koordinasi dengan Sekretaris Komite.

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE INFORMATION TECHNOLOGY COMMITTEE

The Information Technology Committee held meetings at least 2 (two) times in 1 (one) year, or at any time if deemed necessary at the request of one or more members of the Committee, or at the request of the Board of Directors, or on a written proposal from the related field that conveyed the following: matters to be discussed and decided in coordination with the Committee Secretary.

Selama tahun 2021 beberapa agenda penting yang dilakukan melalui rapat antara lain

During 2021 several important agendas were carried out through meetings, including

No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Participants
1	24 Juni 2021 June 24, 2021	1. *Update Progress Project & Timeline:* - *Re-Timeline* - *Dropped Project* - *New Insert* 2. *Update* Laporan Perubahan RPTI Implementasi Tahun 2021 ke OJK 1. Update Project Progress & Timeline: - Re-Timeline - Dropped Project - New Insert 2. Update Report on Changes in RPTI Implementation in 2021 to OJK	1. Elmamber P. Sinaga 2. Iwan Soeroto 3. Atta Alva Wanggai 4. Fajar Ari Setiawan 5. Ito Suroyo 6. Aries Fajar Kurnia 7. Fitri Wahyu Adihartati 8. Joko Suseno 9. Roni Girsang 10. Aditya Subiyanto 11. Fahlewi Husin N. 12. Siti Nur Muslikah 13. Ida Bagus Putu Astawa 14. Andi Setyawan 15. Dewa Teja 16. Pangrukti Kisbandini 17. Firman Subagio 18. Jojor Putri Marito Tobing 19. Ahmad Dary
2	25 Oktober 2021 October 25, 2021	a. Perubahan Susunan Keanggotaan Komite IT b. Rencana Pengembangan Teknologi Informasi (RPTI) 2022 c. Hasil Prioritisasi Pengembangan TI 2022 d. Rekomendasi Komite IT a. IT Committee Membership Changes b. Information Technology Development Plan (RPTI) 2022 c. 2022 IT Development Prioritization Results d. IT Committee Recommendations	1. Iwan Soeroto 2. Aries Fajar Kurnia 3. Elmamber P. Sinaga 4. Atta Alva Wanggai 5. Judhi Budi Wirjanto 6. Maswar Purnama 7. Andi Setyawan 8. Roni Girsang 9. Boedi Soerjantoro 10. Aditya Subianto 11. Syahramudin 12. Ahmad Dary 13. Nurma Gupitasari

Komite Kebijakan Perkreditan (KKP)

Dalam rangka melaksanakan amanat POJK No.42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank Bagi Bank Umum, Bank membentuk Komite Kebijakan Perkreditan melalui Surat Keputusan Direksi Nomor: KEP.DIR/041/X/2021 tanggal 29 Oktober 2021 tentang Pembentukan Komite Kebijakan Perkreditan (KKP) PT Bank Mandiri Taspen. Komite ini bertugas untuk memberikan masukan kepada direksi dalam penyusunan Kebijakan Perkreditan Bank (KPB) serta Mengawasi agar KPB dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten.

Susunan keanggotaan KKP adalah sebagai berikut:

STRUKTUR DAN KEANGGOTAAN KOMITE KEBIJAKAN PERKREDITAN

Credit Policy Committee (KKP)

In order to carry out the mandate of POJK No.42/POJK.03/2017 concerning Obligations to Prepare and Implement Credit or Bank Financing Policies for Commercial Banks, the Bank established a Credit Policy Committee through the Decree of the Board of Directors Number: KEP.DIR/041/X/2021 dated October 29, 2021 regarding the Establishment of the Credit Policy Committee of PT Bank Mandiri Taspen. This committee was tasked with providing input to the board of directors in the preparation of Bank Credit Policy as well as supervising that Bank Credit Policy could be implemented and implemented consistently.

The composition of KKP membership is as follows:

STRUCTURE AND MEMBERSHIP CREDIT POLICY COMMITTEE

Ketua Chairman	Direktur Utama President director
Wakil Ketua Vice Chairman	Direktur Business Business Director
Sekretaris Secretary	Kepala Divisi Risk Management Head of Risk Management Divisi
Sekretaris Pengganti 1 Alternate Secretary 1	Kepala Divisi Micro & Retail Business Head of Micro & Retail Business Divisi

Sekretaris Pengganti 2 Alternate Secretary 2	Kepala Divisi Pension Business Head of Pension Business . Division
Anggota Tetap yang Memiliki Hak Suara *(Permanent Voting Members)*	Seluruh Direktur kecuali Direktur Yang Membawahkan Fungsi Kepatuhan All Directors except the Director in Charge of the Compliance Function
Anggota Tidak Tetap Yang Tidak Memiliki Hak Suara *(Permanent Non - Voting Members)*	1. Direktur Yang Membawahkan Fungsi Kepatuhan 2. Kepala Divisi Internal Audit 3. Kepala Divisi Micro & retail Business 4. Kepala Divisi Distribution & Portofolio Management 5. Kepala Divisi Pension Business 6. Kepala Divisi Credit Recovery 7. Kepala Divisi Credit Operation 8. Kepala Divisi Retail & Digital Banking 9. Kepala Divisi Risk Management 10. Kepala Divisi Compliance 11. Kepala Divisi RBC 12. Kepala Divisi Corporate Secretary & Legal 13. Kepala Divisi Risk Approval*) 1. Director in Charge of Compliance Function 2. Head of Internal Audit Division 3. Head of Micro & retail Business 4. Head of Distribution & Portfolio Management Division 5. Head of Pension Business . Division 6. Head of Credit Recovery Division 7. Head of Credit Operations Division 8. Head of Retail & Digital Banking Division 9. Head of Risk Management Division 10. Head of Compliance Division 11. Head of RBC Division 12. Head of Corporate Secretary & Legal Division 13. Head of Risk Approval Division*)
Anggota Tidak Tetap Yang Tidak Memiliki Hak Suara *(Permanent Non - Voting Members)*	Kepala Divisi lainnya yang diundang sesuai dengan permasalahan yang dibahas dan kebutuhan Bank Other Heads of Divisions who are invited according to the problems discussed and the needs of the Bank

**) pelaksanaan tugas sementara dilaksanakan oleh Kepala Divisi yang membawahkan Unit Risk Approval*
*) the implementation of temporary duties is carried out by the Division Head in charge of the Risk Approval Unit

URAIAN TUGAS DAN TANGGUNG JAWAB KOMITE KEBIJAKAN PERKREDITAN

Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan antara lain:

1. Memberikan masukan kepada direksi dalam penyusunan Kebijakan Perkreditan Bank (KPB), terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan yang paling sedikit harus meliputi kebijakan pokok dalam perkreditan atau pembiayaan, tata cara penilaian kualitas Kredit atau Pembiayaan, dan profesionalisme serta integritas pejabat perkreditan atau pembiayaan.
2. Mengawasi agar KPB dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten serta merumuskan pemecahan dalam hal terdapat hambatan atau kendala dalam penerapan KPB. Selanjutnya KKP juga melakukan kajian berkala terhadap KPB dan memberikan saran kepada direksi dalam hal diperlukan perubahan atau perbaikan KPB; dan
3. Memantau dan mengevaluasi:
   a. perkembangan dan kualitas portofolio perkreditan atau pembiayaan secara keseluruhan;
   b. kebenaran pelaksanaan kewenangan memutus Kredit atau Pembiayaan;
   c. kebenaran proses pemberian, perkembangan, dan kualitas Kredit atau Pembiayaan yang diberikan kepada pihak terkait dengan Bank dan debitur besar tertentu;

DESCRIPTION OF DUTIES AND RESPONSIBILITIES OF THE CREDIT POLICY COMMITTEE

Duties and Responsibilities of the Credit Policy Committee include:

1. Providing input to the board of directors in the preparation of Bank Credit Policies (KPB), especially those relating to the formulation of the principle of prudence in credit which must at least include basic policies in credit or financing, procedures for assessing the quality of Credit or Financing, and the professionalism and integrity of credit officers or financing.
2. Supervising that KPB can be implemented and implemented consistently and formulating solutions in the event that there are obstacles or obstacles in the implementation of KPB. Furthermore, the KKP also conducted periodic reviews of the KPB and provided advice to the board of directors in the event that changes or improvements to the KPB were required; and
3. Monitoring and evaluating:
   a. development and quality of the overall credit or financing portfolio;
   b. the truth of the implementation of the authority to decide on Credit or Financing;
   c. the correctness of the process of granting, development, and quality of Credit or Financing granted to parties related to the Bank and certain large debtors;

d. kebenaran pelaksanaan ketentuan BMPK;

e. ketaatan terhadap ketentuan peraturan perundang-undangan dan peraturan lain dalam pelaksanaan pemberian Kredit atau Pembiayaan;
f. penyelesaian Kredit atau Pembiayaan bermasalah sesuai dengan yang ditetapkan dalam KPB; dan
g. upaya Bank dalam memenuhi kecukupan jumlah penyisihan penghapusan Kredit atau Pembiayaan.

d. the correctness of the implementation of the LLL provisions;
e. compliance with the provisions of laws and regulations and other regulations in the implementation of the provision of Credit or Financing;
f. settlement of non-performing Credit or Financing as stipulated in the KPB; and
g. the Bank's efforts to meet the adequacy of the allowance for credit or financing losses.

PROFIL ANGGOTA KOMITE KEBIJAKAN PERKREDITAN

PROFILE OF MEMBERS OF THE CREDIT POLICY COMMITTEE

Nama Name	Jabatan Position	Keterangan Description	Profil Profile
Elmamber Petamu Sinaga	Ketua Chairman	Direktur Utama President director	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini. Profiles can be seen in the Profile of the Board of Directors in this Annual Report.
Maswar Purnama	Wakil Ketua Vice Chairman	Direktur Business Business Director	
Roni Girsang	Sekretaris Secretary	Kepala Divisi Risk Management Head of Risk Management Divisi	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Fahlewi Husin Nasution	Sekretaris Pengganti 1 Substitute Secretary 1	Kepala Divisi Micro & Retail Business Head of Micro & Retail Business Divisi	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Mochammad Azis Yusup	Sekretaris Pengganti 2 Substitute Secretary 2	Kepala Divisi Pension Business Head of Pension Business Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Atta Alva Wanggai	Anggota tetap yang memiliki hak suara Permanent members with voting rights	Direktur Finance, Risk & Operation Director of Finance, Risk & Operation	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Maswar Purnama	Anggota tetap yang memiliki hak suara Permanent members with voting rights	Direktur Business Business Director	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Iwan Soeroto	Anggota tetap yang memiliki hak suara Permanent members with voting rights	Direktur IT & Network Direktur IT & Network	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Judhi Budhi Wirjanto	Anggota tetap yang memiliki hak suara Permanent members with voting rights	xxx	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
M. Jacobie Henry Widojono	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Kepala Divisi Internal Audit Head of Internal Audit Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Erlinda Rusda	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Kepala Divisi Distribution & Portofolio Management Kepala Divisi Distribution & Portofolio Management	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Mochammad Azis Yusup	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Kepala Divisi Pension Business Head of Pension Business Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Edwindo Denis Morton Pardede	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Kepala Divisi Credit Recovery Head of Credit Recovery Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.

Nama Name	Jabatan Position	Keterangan Description	Profil Profile
Sang Ketut Miasa	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Kepala Divisi Credit Operation Head of Credit Operations Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Fitri Wahyu Adihartati	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Kepala Divisi Retail & Digital Banking Head of Retail & Digital Banking Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Roni Girsang	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Kepala Divisi Risk Management Head of Risk Management Divisi	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Syahramudin	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Kepala Divisi Compliance Head of Compliance Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Tulus Parulian Hutabarat	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Pj. Kepala Divisi RBC Head of RBC Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.
Errinto Sahat Pahala Pardede	Anggota tetap yang tidak memiliki hak suara Permanent members who do not have voting rights	Kepala Divisi Corporate Secretary & Legal Head of Corporate Secretary & Legal Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini. Profiles can be seen in the Profile of Executive Officers in this Annual Report.

INDEPENDENSI KOMITE KEBIJAKAN PERKREDITAN

Seluruh anggota Komite tidak memiliki afiliasi dengan Direktur lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perusahaan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Bank.

RAPAT DAN PELAKSANAAN TUGAS KOMITE KEBIJAKAN PERKREDITAN

Sehubungan Komite Kebijakan Perkerditan baru terbentuk pada triwulan IV tahun 2021, maka belum terdapat pelaksanaan tugas dari Komite Kebijakan Perkreditan, dan pelaksanaan tugas dari Komite Kebijakan Perkreditan untuk me*review* KPB dilaksanakan pada tahun 2022 bersamaan dengan pelaksanaan *review* tahunan untuk seluruh kebijakan yang berlaku pada Bank Mandiri Taspen.

INDEPENDENCE OF THE CREDIT POLICY COMMITTEE

All members of the Committee are not affiliated with other Directors, Commissioners or Controlling Shareholders, are not shareholders of the Company which may affect their ability to act independently, Commissioners, Directors or employees of companies that have affiliation or business with the Bank.

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE CREDIT POLICY COMMITTEE

Since the Credit Policy Committee was only formed in the fourth quarter of 2021, there was no implementation of the duties of the Credit Policy Committee, and the implementation of the tasks of the Credit Policy Committee to review KPB would be carried out in 2022 along with the implementation of an annual review of all policies applicable to Bank Mandiri Taspen.

Akuntan Publik

Fungsi pengawasan independen terhadap aspek keuangan Bank dilakukan dengan melaksanakan pemeriksaan Audit Eksternal yang dilakukan oleh Kantor Akuntan Publik (KAP). Auditor Eksternal yang memeriksa laporan keuangan Bank Mandiri Taspen tahun buku 2021 ditetapkan melalui RUPS Tahunan berdasarkan rekomendasi dari Dewan Komisaris dan Komite Audit. Proses pemilihannya dilakukan sesuai dengan mekanisme pengadaan barang dan jasa yang berlaku. Untuk menjamin independensi dan kualitas hasil pemeriksaan, Auditor Eksternal yang ditunjuk tidak boleh memiliki benturan kepentingan dengan Bank.

Public Accountant

The independent supervisory function of the Bank's financial aspects is carried out by carrying out an External Audit examination conducted by the Public Accounting Firm (KAP). The External Auditor who examines the financial statements of Bank Mandiri Taspen for the 2021 financial year is appointed through the Annual GMS based on recommendations from the Board of Commissioners and the Audit Committee. The selection process is carried out following the applicable goods and services procurement mechanism. To ensure the independence and quality of the audit results, the appointed External Auditor must not have a conflict of interest with the Bank.

Kantor Akuntan Publik, Nama Akuntan, *Fee* dan Izin Kap

Public Accountant Office, Accountant Name, Fee and Kap License

Tabel Kantor Akuntan Publik, Nama Akuntan, Fee dan Izin KAP
Table of Public Accountant Firm, Accountant Name, Fee and KAP License

Tahun Years	Kantor Akuntan Publik Public Accounting Firm	NamaAkuntan (Partner PenanggungJawab) Name of Accountant (Partner in Charge)	Periode KAP KAP period	Periode AP AP Period	*Fee*	Izin KAP KAP Permission
2021	KAP Purwantono, Sungkoro & Surja	Muhammad Dudi Kurniawan	Ketujuh Seventh	Kedua Secound	Rp1.390.000.000	603/KM.1/2015
2020	KAP Purwantono, Sungkoro & Surja	Muhammad Dudi Kurniawan	Keenam Sixth	Pertama First	Rp1.265.000.000	603/KM.1/2015
2019	KAP Purwantono, Sungkoro & Surja	Danil Setiadi Handaja	Kelima Fifth	Ketiga Third	Rp1.100.000.000	603/KM.1/2015
2018	KAP Purwantono, Sungkoro & Surja	Danil Setiadi Handaja	Keempat Fourth	Kedua Secound	Rp660.000.000	603/KM.1/2015
2017	KAP Purwantono, Sungkoro & Surja	Danil Setiadi Handaja	Ketiga Third	Pertama First	Rp490.000.000	603/KM.1/2015
2016	KAP Purwantono, Sungkoro & Surja	Yasir	Kedua Second	Pertama First	Rp360.000.000	603/KM.1/2015
2015	KAP Purwantono, Sungkoro & Surja	Sinarta	Pertama First	Pertama First	Rp285.000.000	603/KM.1/2015
2014	KAP Johan Malonda Mustika & Rekan	Drs. I Wayan Dhana, Ak, MM, CPA	Pertama First	Pertama First	Rp175.000.000	951/KM.1/2010
2013	KAP Aryanto, Amir Jusuf, Mawar & Saptoto	Dudi Hadi Santoso	Pertama First	Pertama First	Rp225.000.000	477/KM.1/2015
2012	Drs. Ketut Muliartha RM & Rekan	Drs. Ketut Muliartha RM, MM, Ak, CPA	Pertama First	Pertama First	Rp140.000.000	KEP-283/KM.17/1999

Jasa Lain yang Diberikan Akuntan

Tidak terdapat jasa lain yang diberikan oleh akuntan selama tahun buku 2021.

Other Services Provided by Accountants

There are no other services provided by accountants during the 2021 financial year.

Sistem Pengendalian Internal

Sistem Pengendalian Intern Bank Mandiri Taspen mengacu kepada Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tanggal 7 Juli 2017 tentang Pedoman Standar Sistem Pengendalian Intern Bagi Bank Umum, dimana pengendalian intern merupakan suatu mekanisme pengawasan yang ditetapkan oleh manajemen Bank secara berkesinambungan (*on going basis*) yang bertujuan untuk menjamin:

Internal Control System

The Internal Control System of Bank Mandiri Taspen refers to the Circular Letter of the Financial Services Authority No. 35/SEOJK.03/2017 dated 7 July 2017 concerning Guidelines for Internal Control System Standards for Commercial Banks, where internal control is a supervisory mechanism established by the Bank's management on an ongoing basis (on going basis) which aims to ensure:

1. **Kepatuhan terhadap peraturan dan perundang-undangan yang berlaku**
   Untuk menjamin semua kegiatan usaha Bank telah dilaksanakan sesuai ketentuan dan peraturan perundang-undangan yang berlaku, baik ketentuan yang dikeluarkan pemerintah, otoritas pengawas Bank maupun kebijakan, ketentuan dan prosedur intern yang ditetapkan Bank.

2. **Tersedianya informasi keuangan dan manajemen yang benar, lengkap dan tepat waktu**
   Untuk menyediakan laporan yang benar, lengkap, tepat waktu dan relevan yang diperlukan dalam rangka pengambilan keputusan yang tepat dan dapat dipertanggungjawabkan.

3. **Efisiensi dan efektivitas dari kegiatan usaha Bank**
   Untuk meningkatkan efektivitas dan efisiensi dalam menggunakan aset dan sumber daya lainnya dalam rangka melindungi Bank dari kerugian.

4. **Meningkatkan efektivitas budaya risiko (*risk culture*) pada organisasi secara menyeluruh**
   Untuk mengidentifikasi kelemahan dan menilai penyimpangan secara dini.

Sistem Pengendalian Internal Perseroan

Internal Audit merupakan Satuan Kerja dalam organisasi Bank Mandiri Taspen yang membantu Direktur Utama, Dewan Komisaris dan Komite Audit dalam menjalankan fungsi pengawasan untuk mewujudkan Visi dan Misi Bank. Kedudukan *Division Head* Internal Audit dalam organisasi berada langsung di bawah dan bertanggungjawab kepada Direktur Utama, namun dapat berkomunikasi langsung dengan Dewan Komisaris melalui Komite Audit untuk menginformasikan berbagai hal yang berhubungan dengan Aktivitas Internal Audit.

Dalam Arsitektur Kebijakan Bank Mandiri Taspen, telah diatur suatu Kebijakan Pengendalian yang terdiri dari 3 (tiga) kebijakan, yaitu:

1. **Kebijakan Internal Audit**
   Kebijakan Internal Audit mengacu pada regulasi dan referensi yang diterbitkan organisasi profesi Internal Audit. Fungsi Internal Audit dibentuk untuk memastikan efektivitas *Internal Control*, *Risk Management* dan *Good Corporate Governance* (GCG) sehingga visi dan misi Bank dapat tercapai dengan efektif dan efisien.

2. **Kebijakan Kepatuhan dan Hukum**
   Kebijakan Kepatuhan dan Hukum merupakan dasar penerapan prinsip kehati-hatian (*prudential practices*) yang menjadi tanggung jawab seluruh jajaran Bank dalam menjalankan kegiatannya, dimana keputusan proses bisnis diambil dalam koridor ketentuan perundang-undangan yang berlaku dan *global industry practices*.

3. **Kebijakan Manajemen Risiko**
   Kebijakan Manajemen Risiko merupakan kebijakan yang disusun untuk mengelola risiko kegiatan usaha Bank Mandiri Taspen. Kebijakan ini menjadi acuan dari kebijakan-kebijakan terkait dengan pengelolaan risiko yang dibuat pada masing-masing unit kerja.

1. **Compliance with applicable laws and regulations**
   To guarantee all bank business activities have been carried out in accordance with the applicable laws and regulations, both the provisions issued by the government, the bank supervisory authority and internal policies, provisions and procedures determined by the bank.

2. **Availability of correct, complete and timely financial and management information**
   To provide correct, complete, timely and relevant reports needed for appropriate and accountable decision making.

3. **Efficiency and effectiveness of bank business activities**
   To increase the effectiveness and efficiency in using assets and other resources in order to protect banks from losses.

4. **Increasing the effectiveness of risk culture in the organization as a whole**
   To identify weaknesses and assess irregularities early.

The Company's Internal Control System

Internal Audit is a work unit within PT Bank Mandiri Taspen organization which assists the President Director, Board of Commissioner and the Audit Committee in implementing supervisory functions to realize Bank's vision and mission. The position of Internal Audit Division Head in organization is directly under and accountable to the President Director. Nevertheless, Internal Audit may communicate directly with the Board of Commissioner through the Audit Commitee to inform various things related to Internal Audit activities.

In the Policy Architecture of Bank Mandiri Taspen, it has been stipulated a set of Control Policy consists of 3 (three) policies, they are:

1. **Internal Audit Policy**
   Internal Audit Policy refers to the regulation and reference issued by Internal Audit professional organization. The function of Internal Audit made to ensure the effectiveness of Internal Control, Risk, Management and Good Corporate Governance (GCG). Therefore, the Bank's vision and mission may be effectively and efficiently accomplished.

2. **Compliance and Legal Policy**
   Compliance and Legal policies are the basis for the application of prudential practices which becomes all levels of Bank's responsibility in implementing their activities, at which business process decision taken from corridor of applicable regulations and global industry practices.

3. **Risk Management Policy**
   Risk management policy is a policy arranged to manage Bank's business activities. This policy becomes the reference of risk-related policies that is made in each work unit.

Identifikasi dan Penilaian Risiko

Pelaksanaan manajemen risiko dilakukan dalam suatu rangkaian yang terdiri dari:

1. **Identifikasi Risiko**
   Identifikasi risiko bertujuan untuk mengetahui seluruh jenis risiko yang melekat pada setiap aktivitas fungsional yang berpotensi merugikan Bank. Identifikasi risiko bersifat *anticipative* dan bukan reaktif; mencakup seluruh aktivitas fungsional (kegiatan operasional; menggabungkan dan menganalisa informasi risiko dari seluruh sumber informasi yang tersedia; menganalisa probabilitas timbulnya risiko serta konsekuensinya).

2. **Pengukuran Risiko**
   a. Pengukuran risiko bertujuan untuk mengetahui besaran risiko yang melekat pada aktivitas Bank untuk dibandingkan dengan *risk appetite* Bank sehingga Bank dapat mengambil tindakan mitigasi risiko dan menentukan modal untuk meng*cover* risiko;
   b. Pengukuran dilakukan secara individual maupun secara keseluruhan;
   c. Metode pengukuran risiko dapat dilakukan secara kualitatif dan/atau kuantitatif;
   d. Model yang digunakan dalam pengukuran risiko dapat dipahami dan diketahui kekuatan, kelemahan, serta limitasinya.

3. **Pemantauan Risiko**
   Pemantauan dilakukan dengan membandingkan limit risiko yang telah ditetapkan dengan besaran risiko yang sedang dikelola.

4. **Pengendalian Risiko**
   Pengendalian risiko dilakukan terhadap potensi terjadinya pelampauan atas limit risiko yang telah ditetapkan dan dapat ditolerir oleh Bank Mandiri Taspen.

Kegiatan Pengendalian dan Pemisahan Fungsi - Pengendalian Keuangan dan Operasional

Sistem Pengendalian Intern Bank diimplementasikan melalui penerapan *Three Lines of Defense*, sebagai berikut:

1. ***First Line of Defense***
   Merupakan *internal control* yang dilakukan oleh *business unit* yang meliputi:
   a. Tersedianya organisasi yang memadai dan telah mempertimbangkan pemisahan tugas (*segregation of duties*).
   b. Tersedianya SDM yang memadai baik jumlah maupun kompetensi yang sesuai dengan proses bisnis.
   c. Ditetapkannya sistem limit/kewenangan masing-masing SDM.
   d. Sistem *dual control/dual custody.*
   e. Mekanisme *check and recheck*.
   f. Tersedianya Kebijakan, Standar Prosedur, Petunjuk Teknis, dan lainnya.

2. ***Second Line of Defense***
   Merupakan *internal control* yang terdiri dari fungsi *risk management*, *compliance*, RBC termasuk verifikator di

Risk Identificationand Assessment

The implementation of risk management is conducted through a series consisting of:

1. **Risk Identification**
   Risk identification aims to identify all types of inherent risk on every functional activity that potentially harm the Bank. Risk identification is anticipative rather than reactive. It covers all functional activities (operational activities, combining and analyzing risk information from all information available sources, analyzing the probability of risk occurences and its consequences).

2. **Risk Measurement**
   a. Measurement of risk aims to identify the amount of risk attached to the Bank's activities to be compared with Bank's risk appetite. Thus, the Bank may take risk mitigation actions and determine capital to cover the risks;
   b. Measurements are made individually or as a whole;
   c. Risk measurement method may be conducted qualitatively and/or quantitatively.
   d. The used model in measuring the risk may be understood, known its strength, weakness, and limitation.

3. **Risk Monitoring**
   Monitoring can be done by comparing the predetermined risk limits with the amount of risk which is being managed.

4. **Risk Control**
   Risk control is conducted against the potential of exceedance of predetermined risk limit and can be tolerated by Bank Mandiri Taspen.

Activity of Control and Segregation Function - Financial and Operational Control

The Bank's Internal Control System is implemented through the implementation of Three Lines of Defense, as follows:

1. **First Line of Defense**
   Internal control performed by the business unit that includes:
   a. Availability of adequate organization and has considered segregation of duties.
   b. Availability of adequate human resources both in number and competence which in line with business process.
   c. The establishment of a limit system/authority of each human resources.
   d. Dual control/dual custody system.
   e. Check and recheck mechanism.
   f. Availability of Policies, Standard Procedures, Techical Guideline, and more.

2. **Second Line of Defense**
   It is an internal control consisting of risk management, compliance, RBC functions, including branch verifiers and

cabang, dan unit pembina sistem lainnya. Sebagai contoh pada *Risk Management* ditetapkan mekanisme *Risk Threshold Trigger Acceptance* (RTTA), *Risk & Control Self assessment* (RCSA), *risk profile*, *monitoring* kolektibilitas dan *Day Past Due* (DPD).

3. ***Third Line of Defense***
   Internal Audit menjalankan fungsi *third line of defense* dengan memberikan *independent assurance* atas efektivitas *internal control*, *risk management* dan *governance process* serta memastikan *first line* dan *second line of defense* telah menjalankan fungsinya dengan baik. Untuk menjaga independensi, Internal Audit bertanggungjawab langsung kepada Direktur Utama dan dapat berkomunikasi dengan Dewan Komisaris dan Komite Audit.

Kaji Ulang Manajemen *(Top Level Reviews)*

Direksi Bank secara berkala meminta penjelasan (informasi) dan laporan kinerja operasional dari pejabat dan pegawai yang berwenang sehingga memungkinkan untuk mengkaji ulang pencapaian realisasi dibandingkan target yang akan dicapai, antara lain laporan keuangan dibandingkan dengan rencana anggaran yang ditetapkan. Berdasarkan kaji ulang tersebut, Direksi segera mendeteksi permasalahan seperti kelemahan pengendalian, kesalahan laporan keuangan atau penyimpangan lainnya untuk menghindari terjadinya *fraud* maupun kekeliruan pelaporan ke Otoritas.

Kaji Ulang Kinerja Operasional *(Functional Review)*

Kaji ulang atas kinerja operasional dilakukan baik oleh *First Line, Second Line* dan *Third Line* (Internal Audit) sebagai berikut:

1. ***First Line***
   Kepala Cabang secara tertib melakukan *briefing* setiap pagi untuk meningkatkan perbaikan administrasi, kontrol dan pelayanan kepada *customer.*

2. ***Second Line***
   Dilakukan oleh *Risk Business Control* (RBC), baik secara harian yang dilakukan oleh Verifikator dan secara periodik yang dilakukan oleh RBC Cabang untuk memastikan pelaksanaan operasional cabang telah sesuai ketentuan yang berlaku.

3. ***Third Line***
   Dilakukan oleh Internal Audit untuk memastikan bahwa kegiatan yang dilakukan oleh *First Line* dan *Second Line* telah memadai. Pelaksanaan kaji ulang oleh Internal Audit sesuai dengan *Annual Audit Plan* yang telah disetujui manajemen.

KEPATUHAN TERHADAP PERATURAN PERUNDANG-UNDANGAN LAINNYA

Penerapan sistem pengendalian intern secara efektif dapat membantu pengurus menjaga asset Bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan terhadap ketentuan dan peraturan perundang-undangan yang berlaku, serta mengurangi risiko terjadinya kerugian, penyimpangan dan pelanggaran aspek kehati-hatian.

other system builder units. For example, Risk Management is defined as Risk Threshold Trigger Acceptance (RTTA), Risk & Control Self Assesment (RCSA), risk profile, collectibility monitoring and Day Past Due (DPD).

3. **Third Line of Defense**
   Internal Audit performs the function of third line of defense by giving independent assurance of internal control, risk management, and governance process effectiveness. As well as ensuring the first line and second line of defense have performed its function well. In order to maintain independence, Internal Audit is directly responsible to the President Director and able to communicate with the Board of Commissioner and Audit Committee.

Management Review (Top Level Reviews)

The Board of Directors of the Bank periodically asks for explanation (information) and operational performance reports from authorized officers, so that it enables to review realization progress compared to targets to be achieved such as financial statement which compared to the established budget plans. Based on the reviews, the Board of Directors immediately detects issues such as control weaknesses, financial report errors or other irregularities to avoid fraud or error in reporting to the authorities.

Operational Performance Review (Functional Review)

A review of operational performance is carried out by the First Line, Second Line and Third Line (Internal Audit) as follows:

1. **First Line**
   Head of Branch regularly conducts daily briefings every morning to improve administative revision, control and service to customer.

2. **Second Line**
   Performed by Risk Business Control (RBC), either daily by Verifier and periodically performed by RBC Branch to ensure that branch operations are compliance with the applicable regulations.

3. **Third Line**
   Performed by Internal Audit to ensure that the activities performed by the First Line and the Second Line are adequate. Implementation of the review by Internal Audit in line with approved Annual Audit Plan management.

COMPLIANCE WITH OTHER LAW REGULATIONS

The implementation of an effective internal control system can help the management maintain the Bank's assets, ensure the availability of reliable financial and managerial reporting, improve compliance with the applicable laws and regulations, and reduce the risk of losses, deviations and violations of prudential aspects.

Hal ini tercermin antara lain dari hal-hal sebagai berikut:
1. Penetapan wewenang dan tanggung jawab untuk pemantauan kepatuhan atas kebijakan, prosedur dan limit.
2. Penetapan jalur pelaporan dan pemisahan fungsi yang jelas dari satuan kerja operasional kepada satuan kerja yang melaksanakan fungsi pengendalian.
3. Pelaporan keuangan dan kegiatan operasional yang akurat dan tepat waktu.
4. Kecukupan prosedur untuk memastikan kepatuhan terhadap ketentuan perundang-undangan yang berlaku.
5. Dokumentasi secara lengkap dan memadai terhadap cakupan, prosedur-prosedur operasional, temuan audit serta tanggapan pengurus berdasarkan hasil audit.

Kesesuaian dengan The Committee of Sponsoring Organization of The Treadway Commission (COSO)

Sistem pengendalian intern Bank telah sesuai dengan *Internal Control Integrated Framework* yang dikembangkan oleh *The Committee of Sponsoring Organization of the Treadway Commission* (COSO) tahun 2013. Tujuan pengendalian internal meliputi tujuan operasional, tujuan pelaporan dan tujuan kepatuhan. Tujuan operasional berkaitan dengan efektivitas dan efisiensi operasi. Tujuan pelaporan berkaitan dengan kepentingan pelaporan keuangan yang memenuhi kriteria andal, tepat waktu, transparan dan persyaratan lain yang ditetapkan oleh Regulator maupun Bank. Sedangkan tujuan kepatuhan berkaitan dengan kepatuhan Bank terhadap hukum dan peraturan perundang-undangan. Unsur-unsur pengendalian intern meliputi komponen-komponen sebagai berikut:
1. Lingkungan Pengendalian
2. Penilaian Risiko
3. Aktivitas Pengendalian
4. Informasi dan Komunikasi
5. Aktivitas Pemonitoran

Kelima unsur pengendalian internal menurut COSO sejalan dengan Elemen Sistem Pengendalian Internal Bank menurut Surat Edaran Otoritas Jasa Keuangan No 35/SEOJK.03/2017 tanggal 7 Juli 2017 tentang Pedoman Standar Sistem Pengendalian Intern Bagi Bank Umum. Adapun Implementasi pengendalian internal di Bank Mandiri Taspen yang mencakup elemen-elemen utama di atas telah sesuai dengan *Internal Control Integrated Framework* yang dikembangkan oleh *The Committee of Sponsoring Organization of the Treadway Commission* (COSO) sebagai berikut:

1. **Lingkungan Pengendalian**
   Elemen lingkungan pengendalian di Bank Mandiri Taspen diwujudkan dalam bentuk pengawasan manajemen dan budaya pengendalian, dimana ruang lingkup pengendalian dilakukan baik di seluruh tingkatan, yaitu pengendalian tingkat aktivitas maupun pengendalian tingkat entitas.

2. **Identifikasi dan Penilaian Risiko**
   Risiko-risiko yang material dan memberi pengaruh yang tidak menguntungkan terhadap pencapaian tujuan Bank telah diidentifikasi dan diukur secara berkelanjutan oleh seluruh unit.

This is reflected in the following:
1. Determination of authority and responsibility for monitoring compliance with policies, procedures and limits.
2. Determination of reporting lines and clear separation of functions from operational work units to work units that carry out control functions.
3. Accurate and timely financial reporting and operational activities.
4. Adequacy of procedures to ensure compliance with applicable laws and regulations.
5. Complete and adequate documentation of the scope, operational procedures, audit findings and management responses based on audit results.

Compatibility with The Committee of Sponsoring Organization of The Treadway Commission (COSO)

Bank Internal control system has already suited to Internal Control Integrated Framework developed by The Committee of Sponsoring Organization of the Tradeway Commission (COSO) in 2013. The objectives of internal control include operational, reporting, and compliance. Operational objective is related to the operational effectiveness and efficiency. Reporting objective is associated with the importance of financial reporting which fulfills the criteria of being reliable, timely, transparent, and other requirements determined by regulator and bank. In addition, compliance objective is related to the bank compliace towards laws and regulations. Internal control elements include the following components:

1. Control environment
2. Risk assessment
3. Control activities
4. Information and communication
5. Monitoring activities

The five internal control elements according to COSO are in line with the Internal Control System Elements of Banks according to the Circular of the Financial Service Authority No 35/SEOJK.03/2017 on July 7, 2017 about Implementation of Governance for Commercial Banks. The implementation of the main elements above has already suited with Internal Control Integrated Framework developed by The Committee of Sponsoring Organization of the Treadway Commission (COSO) as follows:

1. **Control Environment**
   Control environment element in Bank Mandiri Taspen manifested in the forms of management monitoring and control culture in which the control scope is carried out in all levels namely the activity level control and entity level control.

2. **Risiko Risk Identification and Assesment**
   Material risks and give unfavorable effects on achievement of the Bank's objectives have been identified and measured continuously by all units.

Proses identifikasi risiko dilakukan untuk mengidentifikasi 8 (delapan) risiko, yaitu:

a. Risiko Kredit
b. Risiko Pasar
c. Risiko Operasional
d. Risiko Likuiditas
e. Risiko Reputasi
f. Risiko Stratejik
g. Risiko Kepatuhan
h. Risiko Hukum

Penilaian risiko merupakan proses untuk menentukan bagaimana risiko harus dikelola dan dilaksanakan pada seluruh tingkatan unit operasional, termasuk didalamnya proses identifikasi, analisis dan penilaian risiko yang dihadapi dalam mencapai tujuan Bank.

3. Aktivitas Pengendalian

Aktivitas pengendalian secara umum telah melibatkan seluruh pegawai termasuk Direksi yang disusun untuk memastikan arahan manajemen telah dilaksanakan dan tindakan untuk mengatasi risiko yang teridentifikasi telah dilakukan. Kegiatan pengendalian sesuai fungsi organisasi sekurang-kurangnya meliputi Kaji Ulang Manajemen (*Top Management Reviews*), Kaji Ulang Kinerja Operasional (*Functional Reviews*), Pengendalian Sistem Informasi, Pengendalian Aset Fisik dan Dokumentasi.

Aktivitas pengendalian telah dituangkan dalam dokumen kebijakan dan prosedur untuk mengidentifikasi risiko-risiko (dhi. Risiko pasar, likuiditas, kredit, operasional, kepatuhan, reputasi, stratejik dan hukum).

4. Informasi dan Komunikasi

Sistem akuntansi, informasi dan komunikasi bertujuan untuk mengidentifikasi masalah yang mungkin timbul dan digunakan sebagai sarana tukar menukar informasi dalam rangka pelaksanaan tugas sesuai dengan tanggung jawab masing-masing, meliputi:

a. Sistem Akuntansi
   Mencakup metode, catatan dan proses rekonsiliasi data *accounting* dengan sistem informasi.
b. Sistem Informasi
   Bank Mandiri Taspen telah melakukan pengendalian risiko-risiko yang berhubungan dengan penggunaan teknologi informasi untuk mencegah terjadinya gangguan pada usaha dan kerugian potensial, meliputi:
   1) Pengendalian yang berhubungan dengan komputer seperti *mainframe*, *client server*, *workstation* yang memastikan operasional berjalan dengan semestinya meliputi prosedur *back up* dan penyelamatan data (*data recovery*), kebijakan perolehan dan pengembangan perangkat lunak, prosedur pemeliharaan dan pengendalian keamanan akses (*physical/logical*).
   2) Pengendalian atas aplikasi termasuk kesesuaian pada ketentuan dan ketepatan data yang diproses, prosedur validasi untuk pencatatan data, prosedur pengendalian dan otorisasi akses serta pengamanan hal-hal yang dikecualikan atau menyimpang.

The risk identification process is conducted to identify 8 (eight) risks, namely:

a. Credit risk
b. Market risk
c. Operational risk
d. Liquidity risk
e. Reputation risk
f. Startegic risk
g. Compliance risk
h. Legal risk

Risk assesment is a process to determine how the risks should be managed and done in all operational unit levels including the identification process, analysis, and risk assesment faced to achieve Bank's objectives.

3. Control Activities

Control activity in general has involved all employees including Board of Directors and organized to ensure the management directions and actions to handle risks identified have been done. Control activities in line with organizational function include Top Management Reviews, Functional Reviews, information system control, physical assets and documentation controls.

Control activity has been writen in document of policy and procedure to identfy risks (market, liquidity, credit, operational, compliance, reputation, strategic, and legal risks).

4. Information and Communication

Accounting, information, and communication systems aim to identify problems that may happen and used as a tool of exchanging information in order to implement the duties on each responsibility, including:

a. Accounting system
   Includes methods, records, and accounting data reconciliation process with information system.
b. Information system
   Bank Mandiri Taspen has risks control related to the use of information technology to prevent business disturbance and potential loss that include:
   1) Control related to computer such as mainframe, client server, workstation which make sure that operations work as expected involving back up procedure and data recovery, policy on gaining and developing software, maintenance and security access control procedures (physical/logical).
   2) Control on application including the suitability on provisions and data processing accuracy, validation procedure for data recording, control procedure and access authority, as well as security on exceptional and deviant things.

c. Bank Mandiri Taspen telah memiliki mekanisme *Whistleblowing System* sebagai sarana pelaporan adanya indikasi *fraud* melalui Letter to CEO.

5. Aktivitas Pemantauan

Kegiatan pemantauan dilakukan untuk memantau efektivitas pelaksanaan pengendalian intern yang berupa:

1. Kegiatan pemantauan dan tindakan koreksi penyimpangan oleh Audit Internal.
   Aktivitas pemantauan (evaluasi) terhadap kecukupan Sistem Pengendalian Intern dilakukan berkaitan dengan adanya perubahan kondisi intern maupun ekstern sehingga dapat meningkatkan kapasitas sistem pengendalian intern dan efektivitasnya. Aktivitas pemantauan (evaluasi) terhadap Sistem Pengendalian Intern dilakukan secara berkala atau insidentil oleh Divisi Internal Audit. Fungsi Divisi Internal Audit telah independen terhadap fungsi yang menjalankan aktivitas harian dan memiliki akses terhadap semua kegiatan operasional. Sebagai bagian dari Sistem Pengendalian Intern, Divisi Internal Audit melakukan penilaian yang independen mengenai kecukupan dan kepatuhan Bank terhadap kebijakan dan prosedur yang ditetapkan dan melaporkan hasilnya secara langsung ke Direktur Utama, Direktur Kepatuhan dan Dewan Komisaris melalui Komite Audit.
2. Pengawasan dari eksternal (OJK, BPK dan Akuntan Publik)
   Tingkat pengawasan terhadap operasional dilakukan secara berjenjang termasuk pengawasan oleh pihak ekstern yang terdiri dari Otoritas Jasa Keuangan, Bank Indonesia sebagai Regulator dan Auditor Eksternal (Kantor Akuntan Publik dan BPK). Bank Indonesia/ Otoritas Jasa Keuangan menjalankan fungsinya sebagai otoritas pengawas, mencakup:
   a. Kewenangan dalam mengatur perizinan (*power to license*)
   b. Kewenangan dalam membuat peraturan (*power to regulate*)
   c. Kewenangan dalam mengawasi (*power to control*)
   d. Kewenangan dalam menetapkan dan mengenakan sanksi (*power to impose sanction*)

   Disisi lain, Bank Mandiri Taspen juga wajib menyampaikan laporan keuangan yang telah diaudit oleh Kantor Akuntan Publik secara periodik dan menyampaikan ke OJK. Efektivitas pelaksanaan audit dari auditor eksternal dievaluasi oleh Komite Audit. Komite Audit juga menelaah independensi dan objektivitas auditor eksternal serta menelaah kecukupan pemeriksaan yang dilakukan untuk memastikan semua risiko yang signifikan telah dipertimbangkan.

Evaluasi Pelaksanaan Sistem Pengendalian Internal

Sejalan dengan POJK No. 18/POJK.03/2014 tanggal 18 November 2014 Perihal Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan, Internal Audit Bank Mandiri sebagai Satuan Kerja Audit Intern Terintegrasi mempunyai kewajiban memantau pelaksanaan audit intern pada masing-masing Lembaga Jasa

c. Bank Mandiri Taspen has whistleblowing system mechanism as reporting means of fraud through letter to the CEO.

5. Monitoring Activity

Monitoring activity is done to monitor the effectiveness of the internal control implementation which in form of:

1. Monitoring activity and deviation correction by the internal audit.
   Monitoring activity (evaluation) on adequacy of internal control system is done related to the internal and external condition changes. Thus, it can improve the internal control system capacity and effectiveness. Monitoring activity (evaluation) towards Internal Control System is conducted periodically or incidentally by Internal Audit Division. The function of Internal Audit Division has been independent towards daily activity function and has an access to all operational activities. As a part of Internal Control System, Internal Audit Division conducts an independent assessment on bank adequacy and compliance towards policies and procedures which are established and reported the result directly to the President Director, Compliance Director and Board of Commissioner through Audit Committee.
2. External monitoring (Financial Services Authority, State Audit Agency, and Public Accountant)
   The level of monitoring on operational is done step by step, including monitoring by external parties that consist of Financial Services, Bank Indonesia as the Regulator, and External Auditors (Public Accountant Office and State Audit Agency). Bank Indonesia/ Financial Services Authority does the functions as Authority supervisor, including:
   a. Authority to manage license (power to license)
   b. Authority to make regulations (power to regulate)
   c. Authority to control (power to control)
   d. Authority to decide and to impose sanction (power to impose sanction)

   On the other hand, Bank Mandiri Taspen also required for presenting the financial report which has been audited by Public Accountanct Office periodically and reporting it to Financial Services Authority. The effectiveness of external audit is evaluated by Audit Committee. Audit committee also studies the independence and objectivity of external auditor as well as the adequacy of the investigation performed to ensure all the signficant risks have been considered.

Evaluation of The Implementation of The Internal Control System

In line with POJK No. 18/POJK.03/2014 Dated November 18, 2014 Regarding the Implementation of Integrated Governance for Financial Conglomerates, Bank Mandiri's Internal Audit as the Integrated Internal Audit Unit had the obligation to monitor the implementation of internal audits at each Financial Service

Keuangan (Perusahaan Anak) dalam Konglomerasi Keuangan dan memastikan bahwa Perusahaan Anak telah dikelola dengan baik. Informasi mengenai efektivitas *internal control* secara independen dapat diberikan oleh fungsi Internal Audit. Untuk memastikan adanya standarisasi dalam penilaian efektivitas *internal control* Perusahaan Anak, maka Internal Audit Bank Mandiri telah mengembangkan suatu *tools* yang dapat digunakan oleh Internal Audit Perusahaan Anak yaitu "*Control Rating* Perusahaan Anak (CRPA)". Nilai CRPA Bank Mandiri Taspen tahun 2021 sebesar 84,394 *(satisfactory)*. Dengan predikat *satisfactory* ini berarti secara umum *internal control* telah memadai pada aspek material dalam hal kecukupan (*adequacy*), efektivitas (*effectiveness*) dan keberlanjutan (*sustainability*), namun masih dibutuhkan beberapa perbaikan spesifik dalam jumlah terbatas (*limited)*.

Pernyataan Direksi dan/atau Dewan Komisaris Atas Kecukupan Sistem Pengendalian Internal

Dewan Komisaris berpandangan bahwa penerapan sistem pengendalian intern sudah berjalan dengan baik. Dalam pengawasan terhadap penerapan sistem pengendalian internal, Dewan Komisaris dibantu oleh Internal Audit yang merupakan Satuan Kerja dalam organisasi Bank. Dalam menjalankan tugasnya, Internal Audit berkomunikasi langsung dengan Dewan Komisaris melalui Komite Audit untuk menginformasikan berbagai hal yang berhubungan dengan Aktivitas Internal Audit

Manajemen Risiko

Manajemen risiko adalah serangkaian metodologi dan prosedur yang digunakan untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko yang timbul dari seluruh kegiatan usaha Bank, termasuk upaya untuk memitigasi dan atau meminimalkan kerugian finansial maupun non finansial yang mungkin timbul dari produk atau aktivitas bank, hubungan antara bank dengan nasabah maupun dalam internal Bank.

Dasar Penerapan Manajemen Risiko

Penerapan Manajemen Risiko Bank Mandiri Taspen mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) tentang Penerapan Manajemen Risiko Bagi Bank Umum No. 18/POJK.03/2016 tanggal 16 Maret 2016 dan Surat Edaran Otoritas Jasa Keuangan (OJK) No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.

Penerapan Manajemen Risiko Secara Umum

Penerapan manajemen risiko dilaksanakan di setiap aktivitas Bank yang berperan dalam mendorong pertumbuhan bisnis secara *prudent* yang mengimbangi perkembangan jenis, cakupan dan pertumbuhan bisnis yang sangat pesat dalam industri perbankan yang ditandai dengan semakin kompleksnya risiko kegiatan Bank. Untuk menjawab tantangan tersebut, maka Bank Mandiri Taspen selalu melakukan penyempurnaan atas kebijakan, infrastruktur dan kualitas sumber daya manusia secara periodik dengan tetap mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) tentang Penerapan Manajemen Risiko Bagi Bank Umum No. 18/POJK.03/2016 tanggal 16 Maret 2016.

Institution (Subsidiary) in the Finance Conglomeration and ensure that the Subsidiary was well managed. Information regarding the effectiveness of internal control could be independently provided by the Internal Audit function. To ensure standardization in assessing the effectiveness of the internal control of Subsidiaries, Bank Mandiri Internal Audit developed a tool that could be used by the Subsidiary's Internal Audit, namely "Control Rating of Subsidiary Companies (CRPA)". The CRPA value of Bank Mandiri Taspen in 2020 was 83,800 (satisfactory). With the satisfactory predicate, it means that in general internal control is adequate in the material aspect in terms of adequacy, effectiveness and sustainability, but a limited number of specific improvements are still needed.

Statement of The Board of Directors and/or The Board of Commissioners on The Adequacy of The Internal Control System

The Board of Commissioners was of the view that the implementation of the internal control system had been running well. In supervising the implementation of the internal control system, the Board of Commissioners was assisted by the Internal Audit, a work unit within the Bank's organization. In carrying out its duties, Internal Audit communicated directly with the Board of Commissioners through the Audit Committee to inform various matters relating to Internal Audit Activities

Risk Management

Risk management is a set of methodologies and procedures used to identify, measure, monitor, and control risks arising from all of the Bank's business activities, including efforts to mitigate and or minimize financial and non-financial losses that may arise from bank products or activities, the relationship between bank with customers as well as within the Bank.

Basis for The Implementation of Risk Management

The implementation of Risk Management of Bank Mandiri Taspen is based on Bank Indonesia Regulation (PBI) Number 5/8/ PBI/2003 which was amended into PBI No.11/25/ PBI/2009 and Circular Letter of Bank Indonesia No.13/23/ DPNP concerning the Amendment of Circular Letter of Bank Indonesia No.5/21/ DPNP on the Implementation of Risk Management for Commercial Banks.

Implementation of Risk Management In General

Risk management is implemented in every activity of the Bank to prudently drive business growth which balances the growth of types, scopes, and fast business growth in banking industry as characterized by the increasingly complex risks of Bank's activities. To address the challenge, Bank Mandiri Taspen constantly refines its policies, infrastructure, and human capital quality periodically by referring to the Regulation of Financial Services Authority (POJK) concerning the Implementation of Risk Management for Commercial Bank No. 18/POJK.03/2016 dated 16 March 2016.

Proses manajemen risiko secara aktif dilakukan oleh manajemen bank melalui Komite Manajemen Risiko yang meliputi *Asset and Liability Committee*, *Risk Management Committee* dan *Credit Policy Committee*.

Selain itu, untuk melakukan pengelolaan risiko yang menyeluruh, terpadu, terukur dan terkendali, bank memiliki Satuan Kerja Manajemen Risiko yang secara struktural berada di bawah Direktur *Compliance and Risk Management* dan sekaligus menjadi anggota tanpa hak suara (*non voting member*) pada Komite Manajemen Risiko. Dalam melaksanakan aktivitas operasionalnya, unit manajemen risiko dibagi menjadi 3 (tiga), yaitu:

1. *Risk Management* yang menyusun rambu-rambu operasional dan bisnis Bank dan *operasional risk* yang terkait dengan operasional.
2. *Credit Risk Analyst* yang berfungsi sebagai *partner* dari unit bisnis dalam *system four-eyes principle*.
3. *Risk Business Control* yang berfungsi menjalankan *internal control* sebagai mitigasi risiko operasional di seluruh unit kerja kantor pusat maupun seluruh kantor cabang Bank Mandiri Taspen .

Dari sisi kebijakan, Bank memiliki Kebijakan Manajemen Risiko Bank Mandiri Taspen yang menjadi acuan bagi kebijakan yang lebih detail.

Untuk memperoleh gambaran risiko secara menyeluruh dan kontinyu, Bank menyusun profil risiko setiap triwulan dan *Risk Based Bank Rating* (RBBR) setiap 6 (enam) bulan yang dilaporkan kepada Bank Indonesia.

Laporan profil risiko ini menggambarkan risiko yang melekat dalam kegiatan bisnis bank (*inherent risk*) dan sistem pengendalian risiko (*risk control system*) untuk 8 (delapan) jenis risiko (risiko kredit, pasar, likuiditas, operasional, hukum, strategik, reputasi dan kepatuhan). Selain profil risiko, bank melakukan penilaian *good corporate governance* (GCG), rentabilitas, dan permodalan dengan mengacu kepada parameter yang tercantum dalam Surat Bank Indonesia No. 13/24/DPNP tanggal 25 Oktober 2011 penilaian Tingkat Kesehatan Bank Umum dan Peraturan Otoritas Jasa Keuangan (POJK) No. 4/POJK.03/2016 tanggal 26 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum.

Melihat model bisnis Bank Mandiri Taspen yang menjadi prioritas risiko bank adalah terkait dengan risiko kredit, risiko pasar, risiko likuiditas dan risiko operasional.

Ada banyak risiko yang dihadapi Bank di market dalam beroperasi. Berbagai faktor diantaranya ada yang dalam kendali Bank dan ada yang diluar kendali Bank. Faktor-faktor tersebut dapat berpengaruh terhadap kinerja Bank, *direct* atau *indirect*. Pada sebagian besar bisnisnya, Bank Mandiri Taspen mengambil risiko keuangan dengan penuh perhitungan, terkendali dan tetap berpegang pada prinsip *prudent*. Proses pengelolaan risiko harus bersifat proaktif, sistematik dan berdisiplin, yang mencakup semua risiko di semua aktivitas yang mencakupinya - Risiko Kredit, Risiko Pasar, Risiko Likuiditas dan Risiko Operasional. Untuk Risiko seperti Risiko Reputasi, Risiko Hukum, Risiko Kepatuhan dikelola sebagai bagian dari Risiko Operasional.

The risk management process is performed actively by Bank's management through Risk Management Committee which comprises of Asset and Liability Committee, Risk Management Committee and Credit Policy Committee.

In addition, for a comprehensive, integrated, measurable and manageable risk management, Bank assigns a Risk Management Unit (SKMR) that is structurally responsible to the Director of Compliance and Risk Management and acts as nonvoting member in Risk Management Committee. In performing its operational activities, the Risk Management Unit is divided into 3 (three), including:

1. Risk Management that formulates rules on operational and Banks's business as well as operational-related risks.
2. Loan Risk Analyst that functions as partner of business unit in the system of four-eyes principle.
3. Risk Business Control, which functions to carry out internal control as operational risk mitigation in all work units at the head office and all Bank Mandiri Taspen branch offices.

From the policy side, the Bank owns Risk management policies of Bank Mandiri Taspen for more detailed policy reference.

For obtaining comprehensive and continuous risk overview, the Bank formulates a risk profile every quarter and Risk-Based Bank Rating (RBBR) every six months and reported them to Bank Indonesia.

The risk profile report describes the Bank's inherent risk on its business activities and risk control system for its eight risk types (loan risk, market, liquidity, operations, legal, strategy, reputation, and compliance). In addition to the risk profile, the Bank performs a Good Corporate Governance (GCG), rentability, and capital referring to the parameters listed in the Letter of Bank Indonesia No. 13/24/DPNP dated 25 October 2011 on the Assessment of Commercial Bank's Soundness Level of and the Service Authority Rules Finance (POJK) No.4/POJK.03 /2016 dated January 26, 2016 on the Rating of Commercial Bank Soundness Level.

Referring to Bank Mandiri Taspen's business model, its risk priorities lie on loan risk, liquidity risk, and operational risk.

In its operations in the market, there are many risks the Bank may face. Some factors are under Bank's control but some others are out of control. The aformentioned factors have potential direct or indirect influences on Bank's performance. In most of its businesses, Bank Mandiri Taspen takes the risks carefully, under control, and under prudent principle. The risk management process shall be proactive, systematic, and discipline, covering all risks in all over its activities including Loan Risk, Market Risk, Liquidity Risk, and Operational Risk. For risk such as Reputation Risk, Legal Risk, and Compliance Risk are managed under the Operational Risk.

Manajemen menggunakan pendekatan pengelolaan risiko menyeluruh berdasarkan prinsip-prinsip dan nilai-nilai yang baik, meliputi strategi risiko yang terdefinisi dengan baik, struktur dewan yang tepat dan komite kerja yang aktif dengan peran, tanggung jawab, wewenang dan jenjang pendelegasian yang jelas. Manajemen risiko ditelaah berdasarkan indikator kinerja utama yang disebarluaskan melalui manual dan dokumentasi kebijakan serta dinilai dan diaudit secara independen.

Bank Mandiri Taspen menerapkan manajemen risiko dan sistem pengendalian internal secara efektif yang disesuaikan dengan tujuan dan kebijakan usaha, ukuran dan kompleksitas yang disesuaikan dengan kegiatan usaha Bank Mandiri Taspen dengan berpedoman pada persyaratan dan tata cara sebagaimana ditetapkan dalam Peraturan Bank Indonesia (PBI), Peraturan Otoritas Jasa Keuangan (POJK), maupun dengan mengacu pada tindakan-tindakan sebagai berikut.

1. Melakukan identifikasi dan pengendalian seluruh risiko termasuk yang berasal dari produk baru dan aktivitas baru.
2. Dalam pengendalian risiko, Bank Mandiri Taspen telah mengimplementasikan suatu kerangka Dasar Manajemen Risiko (*Risk Management Framework*) secara terpadu. Agar penerapan manajemen risiko dapat berjalan dengan efektif dan optimal, Bank Mandiri Taspen telah memiliki Komite Manajemen Risiko yang berfungsi untuk membahas permasalahan risiko yang dihadapi Bank Mandiri Taspen secara keseluruhan dan merekomendasikan kebijakan manajemen risiko kepada Direksi.
3. Memiliki Satuan Kerja Manajemen Risiko (SKMR) yang bertujuan untuk meyakinkan bahwa risiko yang dihadapi Bank Mandiri Taspen dapat diidentifikasi, diukur, dipantau, dikendalikan, dan dilaporkan dengan benar melalui penerapan kerangka kerja manajemen risiko yang sesuai.
4. Bank Mandiri Taspen telah membentuk beberapa Komite lain yang bertugas untuk menangani risiko secara lebih spesifik antara lain: Komite Kebijakan Perkreditan, Komite Kredit serta Komite Aset dan Pasiva (*Asset and Liabilities Committee* – ALCO).
5. Memastikan bahwa penyusunan sIstem dan prosedur kerja yang ada telah memperhatikan sisi operasional maupun bisnis serta tingkat risiko yang mungkin terjadi dalam suatu unit kerja.
6. Memastikan sistem pengendalian internal telah diterapkan sesuai ketentuan.
7. Memantau kepatuhan Bank Mandiri Taspen dengan prinsip pengelolaan bank yang sehat sesuai dengan ketentuan yang berlaku melalui unit kerja Satuan Kerja Kepatuhan.
8. Membuat Laporan Profil Risiko Bank Mandiri Taspen dan Laporan Profil Risiko Konsolidasi setiap triwulan dan menyampaikannya kepada OJK secara tepat waktu.

Pengawasan Aktif Direksi dan Dewan Komisaris

Dewan Komisaris dan Direksi bertanggung jawab atas penerapan manajemen risiko dan sistem pengendalian internal di Bank Mandiri Taspen. Pengawasan Aktif Dewan Komisaris Bank Mandiri Taspen tercermin dari persetujuan atas Kebijakan Manajemen Risiko yang disusun oleh Direksi, serta evaluasi pelaksanaan kebijakan manajemen risiko melalui forum rapat Direksi dan

The management adopts comprehensive risk management approach based on good principles and values covering well-defined risk strategy, fit Board structure, and working committee with active role, responsibility, and authority, as well as clear hierarchical delegation. The risk management is examined based on main performance indicators spread through manuals and policy documentation and is independently assessed and audited.

Bank Mandiri Taspen implements risk management and internal control system effectively adjusted to business goals and policies, size and complexity that is adjusted to Bank Mandiri Taspen's business activities based on requirement and procedure set by the Regulations of Bank Indonesia (PBI), the Regulations of Financial Services Authority (POJK), as well as the following acts.

1. Identifying and controlling all risks including the risks from new products and activities.
2. In its risk control practices, Bank Mandiri Taspen has implemented an integrated Risk Management Framework. As for effective and optimal implementation of risk management, the Bank has formed a Risk Management Committee to discuss the overall risks encountered by the Bank and to provide recommendation related to risk management policies to the Board of Directors.
3. Assigning Risk Management Unit to ensure that the Bank encounters risks which can be properly identified, measured, observed, controlled, and reported through the implementation of appropriate risk management framework.
4. Bank Mandiri Taspen has assigned other Committees to handle risks more specifically including: Loan Committee, and Asset and Liabilities Committee (ALCO).
5. Ensuring that prevailing arrangement of system and working procedure has focused on both business and operational sides as well as risk level in a working unit.
6. Ensuring that the internal control system has been implemented in compliance with the regulations.
7. Monitoring Bank Mandiri Taspen's compliance with the principles of healthy Bank management according to prevailing regulations through the working unit of Compliance Unit.
8. Creating Risk Profile Report and Consolidated Risk Profile Report of Bank Mandiri Taspen every quarter and submitting the reports to the FSA in timely manner.

Active Supervision of The Board of Directors and Board of Commissioners

The Board of Commissioners and Board of Directors are responsible for the implementation of risk management and internal control system at Bank Mandiri Taspen. Active supervision of Bank Mandiri Taspen's BOCs is indicated by their approval on Risk management policies prepared by the BODs as well as by the evaluation of risk management policies implementation

Komisaris secara berkala, dalam pelaksanaannya pengawasan aktif Dewan Komisaris didukung oleh Komite Pemantau Risiko.

Pengawasan aktif Direksi Bank Mandiri Taspen antara lain dilaksanakan melalui penyusunan, penerapan dan evaluasi atas kebijakan dan prosedur manajemen risiko. Pelaksanaan pengawasan aktif juga dilakukan melalui forum rapat Direksi dan Komite Manajemen Risiko (KMR), Bidang Kebijakan Kredit dan Bidang *Asset and Liability*. Sebagai bagian pengawasan aktif Dewan Komisaris dan Direksi, kualitas Sumber Daya Manusia (SDM) yang memadai merupakan salah satu aspek penting dalam penerapan manajemen risiko. Pemenuhan kualitas SDM tersebut antara lain dilakukan melalui pengembangan program pendidikan dan pelatihan pegawai seperti program Sertifikasi Manajemen Risiko serta program pelatihan atau sosialisasi internal dengan materi Manajemen Risiko.

Penerapan manajemen risiko dan sistem pengendalian internal Bank Mandiri Taspen mencakup:

1. **Pengawasan yang dilakukan oleh Dewan Komisaris**
   Pengawasan yang dilakukan oleh Dewan Komisaris adalah sebagai berikut.
   - Mengevaluasi kebijakan manajemen risiko dalam hal terdapat perubahan faktor-faktor yang mempengaruhi kegiatan Bank.
   - Mengevaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan manajemen risiko.
   - Mengevaluasi dan memutuskan permohonan atau usulan Direksi yang berkaitan dengan transaksi atau kegiatan usaha yang melampaui kewenangan Direksi untuk memutuskannya sehingga memerlukan persetujuan Dewan Komisaris.
   - Mengevaluasi kecukupan kebijakan, prosedur, penetapan limit dan kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi manajemen risiko.

2. **Pengawasan yang Dilakukan Direksi**
   Pengawasan Direksi dengan wewenang dan tanggung jawab adalah sebagai berikut.
   - Bertanggung jawab atas pelaksanaan kebijakan manajemen risiko termasuk mengevaluasi dan memberikan arahan strategi manajemen risiko berdasarkan laporan yang disampaikan oleh Satuan Manajemen Risiko dan menyampaikan laporan pertanggungjawaban kepada Dewan Komisaris.
   - Mengevaluasi dan memutuskan transaksi yang melampaui kewenangan pejabat satu tingkat di bawah Direksi atau transaksi yang memerlukan persetujuan sesuai dengan kebijakan dan prosedur yang berlaku.
   - Mengembangkan budaya manajemen risiko antara lain meliputi komunikasi yang memadai kepada seluruh jenjang organisasi tentang pentingnya pengendalian intern yang efektif.
   - Memastikan peningkatan kompetensi sumber daya manusia yang terkait dengan penerapan manajemen risiko antara lain dengan cara program pendidikan dan latihan yang berkesinambungan terutama yang berkaitan dengan sistem dan proses manajemen risiko.
   - Memastikan bahwa fungsi manajemen risiko dilaksanakan secara independen yang dicerminkan

through periodic meetings of the BODs and BOCs, while in its implementation, BOCs' active supervision is supported by the Risk Monitoring Committee.

Active supervision of Bank Mandiri Taspen's BODs involves such as the arrangement, implementation, and evaluation of risk management policies and procedure. Active supervision is also performed through BODs' meetings with Risk Management Committee, Loan Policy Division, and Asset and Liabilities Division. As part of BODs and BOCs' active supervision, the quality of human capital becomes one of critical aspects in risk management implementation. To meet the intended quality of human capital, various education and training development programs for employees such as Certified Risk Management program and training or internal dissemination program on Risk Management are conducted.

The implementation of Bank Mandiri Taspen's risk management and internal control system include:

1. **Supervision by the Board of Commissioners**
   Supervision conducted by the BOCs includes the following.
   - Evaluating risk management policies in case of changes in factors that may influence Bank's activities.
   - Evaluating the BODs accountability for the implementation of risk management policies.
   - Evaluating and making decision on demand and proposal of the BODs related to transactions or business activities beyond the authority of BODs to decide, thus the approval from the BOCs is required.
   - Evaluating adequacy of policy, procedure, limit determination, identification process, measurement, risk monitoring and control, as well as risk management information system.

2. **Supervision by the Board of Directors**
   To perform its supervisory function, the BODs carries out the following authorities and responsibilities.
   - Having responsibility for the implementation risk management policies that includes evaluating and providing direction related to risk management strategy based on reports of Risk Management Unit as well as the presentation of accountability reports to the Board of Commissioners.
   - Evaluating and determining transactions beyond the authority of officials on a level under the Board of Directors or transactions requiring approval compliant with prevailing policies and procedures.
   - Developing risk management culture which includes good communication about the importance of effective internal control among all organizational tiers.
   - Ensuring the improvement of human capital competence related to risk management implementation through, for example, continuous education and training program particularly in risk management system and process.
   - Ensuring the independent implementation of risk management function reflected from segregation of

antara lain adanya pemisahan fungsi antara Satuan Kerja Manajemen Risiko yang melakukan identifikasi, pengukuran, pemantauan dan pengendalian risiko dengan satuan kerja yang melakukan dan menyelesaikan transaksi.

- Melakukan identifikasi untuk memastikan bahwa risiko dari produk dan aktivitas yang baru telah melalui proses pengendalian manajemen risiko yang layak sebelum diperkenalkan atau dijalankan dan harus disetujui oleh Direksi dan direkomendasikan oleh Komite Manajemen Risiko terlebih dahulu.
- Melakukan pengendalian internal dengan cara melakukan penilaian secara berkala, menerapkan pedoman dan praktek-praktek yang sehat untuk mengendalikan dan mengatasi risiko melalui serangkaian tindakan korektif.

Kecukupan Kebijakan, Prosedur, dan Penetapan Limit

Penerapan Manajemen Risiko di Bank Mantap didukung dengan kebijakan dan prosedur manajemen risiko yang komprehensif.

Kebijakan Manajemen Risiko Bank Mandiri Taspen terdiri dari:

a. Pedoman Penerapan Manajemen Risiko Secara Umum
   Proses manajemen risiko dilaksanakan di seluruh unit kerja Bank merupakan proses yang dinamis dan secara rutin dibandingkan dengan *best practices* industri, ketentuan yang berlaku untuk disesuaikan dan diperbaharui apabila diperlukan. Pelaksanaan manajemen risiko dilakukan dalam suatu rangkaian yang terdiri dari:
   1. Identifikasi Risiko Identifikasi Risiko bertujuan untuk mengetahui seluruh jenis risiko yang melekat pada setiap aktifitas fungsional yang berpotensi merugikan Bank. Identifkasi risiko bersifat proaktif (*anticipative*) dan bukan reaktif, mencakup seluruh aktivitas fungsional (kegiatan operasional, menggabungkan dan menganalisa informasi risiko dari seluruh sumber informasi yang tersedia, menganalisa probabilitas timbulnya risiko serta konsekuensinya.
   2. Pengukuran risiko
      1) Pengukuran risiko bertujuan untuk mengetahui besaran risiko yang melekat pada aktivitas Bank untuk dibandingkan dengan *risk appetite* Bank sehingga Bank dapat mengambil tindakan mitigasi risiko dan menentukan modal untuk meng-*cover* risiko
      2) Pengukuran dilakukan secara individual maupun secara keseluruhan.
      3) Metode pengukuran risiko dapat dilakukan secara kualitatif dan atau kuantitatif
      4) Model yang digunakan dalam pengukuran risiko dapat dipahami dan diketahui kekuatan, kelemahan, serta limitasinya.
   3. Pemantauan risiko, Pemantauan dapat dilakukan dengan membandingkan limit risiko yang telah ditetapkan dengan besaran risiko yang sedang dikelola.
   4. Pengendalian risiko Pengendalian risiko Pengendalian risiko harus dilakukan terhadap potensi terjadinya pelampauan atas limit risiko yang telah ditetapkan dan dapat ditolerir oleh Bank Mandiri Taspen.

functions between Risk Management Unit performing risk identification, measurement, monitoring, and risk management with the units performing and dealing with transaction.

- Performing identification to ensure that risks from new products and activities have undergone proper risk management control process before being launched or executed with prior approval from the BODs and prior recommendation from Risk Management Committee.
- Conducting internal control by performing periodic assessment, implementing guidelines and healthy practices to control and overcome risks through series of corrective actions.

Adequacy of Policies, Procedures and Determination of Limit

The implementation of Risk Management in Bank Mantap is supported by comprehensive risk management policies and procedures.

Risk Management Policies of Bank Mandiri Taspen comprise of:

a. Guidelines for General Implementation of Risk Management
   The risk management process implemented in all work units of the Bank became a dynamic process and was routinely compared to industry best practices, with applicable regulations to be adjusted and updated if necessary. The implementation of risk management was carried out in a series consisting of:
   1. Risk Identification Risk identification aimed to identify all types of risks inherent in any functional activity that could potentially harm the Bank. Risk identification was proactive (anticipative) and not reactive including all functional activities (operational activities, combining and analyzing risk information from all available information sources, analyzing the probability of risk arising and its consequences.
   2. Risk measurement
      1) Risk measurement aims to determine the amount of risk inherent in the Bank's activities to be compared with the Bank's risk appetite so that the Bank can take risk mitigation actions and determine capital to cover risks
      2) Measurements are carried out individually or as a whole.
      3) The risk measurement method can be done qualitatively and or quantitatively
      4) The model used in risk measurement can be understood and its strengths, weaknesses, and limitations are known.
   3. Risk monitoring, Monitoring can be done by comparing the risk limit that had been set with the amount of risk that is being managed.
   4. Risk control Risk control had to be carried out against the potential for a risk limit that had been set and could be tolerated by Bank Mandiri Taspen.

b. Pedoman Penilaian Tingkat Kesehatan Bank
Penilaian kesehatan Bank mengacu pada:
   a. Peraturan Otoritas Jasa Keuangan No.04/POJK.03/2016 tanggal 27 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
   b. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
   c. Surat Edaran Otoritas Jasa Keuangan No.34/SEOJK.03/26 tanggal 01 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
   d. Surat Edaran Otoritas Jasa Keuangan No.14/SEOJK/03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum.
   e. Kebijakan Manajemen Risiko Bank Mandiri Taspen.

Dalam melaksanakan kegiatan berdasarkan prinsip kehati-hatian, Bank harus mampu mengidentifikasi permasalahan secara lebih dini, melakukan tindak lanjut perbaikan yang sesuai dan lebih cepat, menerapkan *Good Corporate Governance* (GCG) dan manajemen risiko yang lebih baik sehingga Bank siap dan lebih tahan dalam menghadapi krisis. Perubahan kondisi makro ekonomi baik domestik maupun internasional juga mengharuskan Bank melakukan evaluasi posisi modal dan finansial Bank dalam suatu skenario bersifat luar biasa (*stress*).

Penilaian Tingkat Kesehatan Bank Umum (*Risk Based Bank Rating*/RBBR) sebagai pelaksanaan ketentuan Regulator untuk menilai kesehatan Bank diharapkan mampu mendeteksi secara lebih dini permasalahan Bank serta mengambil langkah-langkah pencegahan, perbaikan, pengelolaan modal secara efektif dan efisien.

Pedoman tentang penilaian kesehatan bank mengatur hal-hal yang harus dilaksanakan oleh unit kerja terkait, mencakup hal-hal sebagai berikut:
1. Penilaian Tingkat Kesehatan Bank Berdasarkan Risiko (RBBR), yaitu penilaian Tingkat Kesehatan Bank yang telah ditentukan oleh Regulator, dengan menggunakan pendekatan risiko (RBBR).
2. Aktivitas penilaian Tingkat Kesehatan Bank berdasarkan risiko mencakup penilaian atas faktor-faktor profil risiko (*risk profile*), *Good Corporate Governance* (GCG), rentabilitas (*earnings*), dan permodalan (capital) untuk menghasilkan Peringkat Komposit Tingkat Kesehatan Bank.

Penilaian tingkat kesehatan Bank dengan pendekatan RBBR dilakukan sebagai berikut:
a. Unit kerja koordinator berkoordinasi dengan unit kerja terkait menyusun laporan profil risiko yang menjadi tugas dan tanggung jawabnya.
b. Unit kerja terkait menyampaikan laporan profil risiko kepada unit kerja koordinator.
c. Unit kerja koordinator melakukan proses konsolidasi profil risiko untuk selanjutnya disampaikan kepada regulator.
d. Unit kerja koordinator melakukan koordinasi dengan unit kerja terkait melakukan hal-hal sebagai berikut:
   1) menilai *Good Corporate Governance* (GCG).
   2) menilai rentabilitas (*Earnings*).
   3) menilai permodalan (*Capital*).

b. Guidelines for Assessment of Bank's Soundness Level
The bank's health assessment leads to:
   a. Financial Services Authority Regulation No. 04 / POJK.03 / 2016 dated January 27, 2016 concerning Assessment of the Soundness of Commercial Banks;
   b. Financial Services Authority Regulation No. 18 / POJK.03 / 2016 dated March 22, 2016 concerning the Implementation of Risk Management for Commercial Banks;
   c. Financial Services Authority Circular Letter No.34 / SEOJK.03 / 26 dated September 01, 2016 concerning Implementation of Risk Management for Commercial Banks;
   d. Financial Services Authority Circular Letter No.14 / SEOJK / 03/2017 dated March 17, 2017 concerning Assessment of the Soundness of Commercial Banks;
   e. Bank Mandiri Taspen Risk Management Policy.

In carrying out activities based on the principle of prudence, the Bank had to be able to identify problems early, take appropriate and faster follow-up improvements, implement Good Corporate Governance (GCG) and better risk management so that the Bank was ready and more resilient in facing crises. Changes in macroeconomic conditions, both domestic and international, also required the Bank to evaluate the Bank's capital and financial position in an extraordinary (stress) scenario.

The Risk Based Bank Rating (RBBR) as the implementation of the Regulator's provisions for assessing the health of a Bank was expected to be able to detect problems early in the Bank and to take preventive, corrective, effective and efficient capital management steps.

Guidelines on bank soundness assessments regulated the things that had to be carried out by the related work unit, including the following:
1. Risk Based Bank Soundness Rating (RBBR), which was an assessment of the Bank Soundness Level determined by the Regulator, using a risk approach (RBBR).
2. Bank Soundness Level assessment activities based on risk included an assessment of risk profile factors, Good Corporate Governance (GCG), profitability (earnings), and capital to produce a Composite Rating for the Bank Soundness Level.

Assessment of the soundness level of the Bank using the RBBR approach was carried out as follows:
a. The coordinating work unit coordinated with related work units to prepare risk profile reports which became their duties and responsibilities.
b. The related work unit submited a risk profile report to the coordinating work unit.
c. The coordinating work unit carried out a risk profile consolidation process to be submitted to the regulator.
d. The coordinating work unit coordinated with related work units to do the following:
   1) Assessing Good Corporate Governance (GCG).
   2) Assessing Profitability (Earnings).
   3) Assessing Capital (Capital).

e. Unit Kerja Koordinator melakukan penilaian komposit RBBR.

f. Hasil Penilaian RBBR disetujui oleh Direksi dan dilaporkan kepada Regulator dan Dewan Komisaris.

Kebijakan Manajemen Risiko tersebut lebih rinci dijabarkan dalam Ketentuan Internal Bank Mandiri Taspen .

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, Serta Sistem Informasi Manajemen Risiko

Proses manajemen risiko Bank Mandiri Taspen meliputi identifikasi, pengukuran, pemantauan dan pengendalian terhadap 8 (delapan) jenis risiko serta Sistem Informasi Manajemen Risiko. Bank Mandiri Taspen mengidentifikasi risiko dengan menganalisis sumber risiko yang terdapat pada bisnis (produk/ portofolio/aktivitas) dan kemudian mengukur secara kuantitatif dan/atau kualitatif sesuai metode pengukuran yang ditetapkan oleh Regulator. Sistem pengukuran risiko juga dilengkapi dengan metode *stress testing* untuk risiko kredit dan risiko Likuiditas. Selanjutnya proses pemantauan dan pemantauan risiko dilakukan oleh *Risk Owner Unit* dan *Risk Control Unit* yang disajikan dalam bentuk laporan portofolio, laporan profil risiko, dan laporan Tingkat Kesehatan Bank. Sistem Informasi Manajemen Risiko Bank Mandiri Taspen digunakan untuk mendukung pelaksanaan proses indentifikasi, pengukuran, pemantauan serta pengendalian risiko. Bank Mandiri Taspen telah mengembangkan beberapa aplikasi manajemen risiko, antara lain *mode scoring yang diimplementasikan pada Loan Origination System* (LOS) *Risk Management, Treasury System* dan Mantap *Operational Risk Integrated System* (MORIS).

SISTEM INFORMASI MANAJEMEN RISIKO

1. Sistem informasi Manajemen Risiko merupakan bagian dari sistem informasi manajemen yang dimiliki dan dikembangkan sesuai dengan kebutuhan dalam rangka penerapan Manajemen Risiko.
2. Sebagai bagian dari proses Manajemen Risiko, sistem informasi Manajemen Risiko digunakan untuk mendukung pelaksanaan proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko.
3. Sistem informasi Manajemen Risiko dapat memastikan:
   a. Tersedianya informasi yang akurat, lengkap, informatif, tepat waktu, dan dapat diandalkan agar dapat digunakan Dewan Komisaris, Direksi, dan Satuan Kerja yang terkait dalam penerapan Manajemen Risiko untuk menilai, memantau, dan memitigasi Risiko yang dihadapi baik Risiko keseluruhan/komposit maupun per Risiko dan/ atau dalam rangka proses pengambilan keputusan oleh Direksi.
   b. Efektivitas penerapan Manajemen Risiko mencakup kebijakan, prosedur, dan penetapan limit Risiko.
   c. Tersedianya informasi tentang hasil (realisasi) penerapan Manajemen Risiko dibandingkan dengan target yang ditetapkan sesuai dengan kebijakan dan strategi penerapan Manajemen Risiko.

e. The Coordinating Work Unit conducted an RBBR composite assessment.

f. The results of the RBBR Assessment were approved by the Board of Directors and reported to the Regulator and the Board of Commissioners.

The aforementioned risk management policies are comprehensively described in internal provision of Bank Mandiri Taspen.

Adequacy of Process of Identification, Measurement, Monitoring and Control of Risks, As Well As Risk Management Information System

Risk management process of Bank Mandiri Taspen includes identification, measurement, monitoring, and control of 8 (eight) kinds of risks as well as Risk Management Information System. Bank Mandiri Taspen identifies risks by analyzing source of risks in its businesses (products/ portfolios/activities) and then performs measurements quantitatively and qualitatively in accordance with measurements set by the Regulator. Risk measurement system is accompanied with stress testing method for Liquidity risk. Furthermore, the risk monitoring process carried out by the Risk Owner Unit and Risk Control Unit are presented in the form of portfolio reports, risk profile reports, and Bank Health Level reports. Risk Management Information System of Bank Mandiri Taspen is used to support the implementation of process of identification, measurement, monitoring, and control of risks. Bank Mandiri Taspen has developed several risk management applications, including the scorring model implemented in the Loan Origination System (LOS) and Treasury System. Meanwhile, for operational risk management, the Mantap Operational Risk Integrated System (MORIS) is currently being developed.

RISK MANAGEMENT INFORMATION SYSTEM

1. The Risk Management information system is a part of the management information system owned and developed in accordance with the needs for the implementation of Risk Management.
2. As a part of Risk Management process, Risk Management Information System is used to support the implementation of process of identification, measurement, monitoring, and control of risks.
3. The Risk Management Information System is able to ensure:
   a. The availability of accurate, complete, informative, timely and reliable information, in order to be used by the Board of Commissioners, Board of Directors and relevant Working Units in the implementation of Risk Management to assess, monitor and mitigate Risks that are faced both entire/composite Risk and per Risk and/ or in the process of decision making by the Board of Directors;
   b. The effectiveness of Risk Management implementation including policies, procedures, and Risk limit setting;
   c. The availability of information on the result (realization) of Risk Management implementation compared with target established in accordance with the policy and strategy of Risk Management implementation.

d. Sistem informasi Manajemen Risiko dan informasi yang dihasilkan disesuaikan dengan karakteristik dan kompleksitas kegiatan usaha Bank serta adaptif terhadap perubahan.
e. Kecukupan cakupan informasi yang dihasilkan dari sistem informasi Manajemen Risiko di*review* secara berkala untuk memastikan bahwa cakupan tersebut telah memadai sesuai perkembangan tingkat kompleksitas kegiatan usaha.
f. Sebagai bagian dari sistem informasi Manajemen Risiko, laporan profil Risiko disusun secara berkala oleh Satuan Kerja Manajemen Risiko yang independen terhadap unit kerja yang melakukan kegiatan bisnis. Frekuensi penyampaian laporan kepada Direksi terkait dan Komite Manajemen Risiko ditingkatkan sesuai kebutuhan.
g. Sistem informasi Manajemen Risiko mendukung pelaksanaan pelaporan kepada Otoritas Jasa Keuangan dan regulator terkait lainnya.

Saat Bank Mandiri Taspen telah mengembangkan sistem pengendalian risiko operasional yaitu *Operational Risk and Control Focus* (ORCUS). Sistem ini terdiri dari beberapa tools (modul) yang terdiri dari:
1. *Modul Risk and Control Self Assessment* (RCSA)
2. *Modul Key Indicator* (KI) dan *Early Warning Signal* (EWS)
3. *Modul Loss Event Database* (LED)
4. *Modul Issues and Action Management* (IAM)

Sistem Pengendalian Intern yang Menyeluruh

Proses penerapan Manajemen Risiko yang efektif dilengkapi dengan sistem pengendalian intern yang handal. Penerapan sistem pengendalian intern secara efektif dapat membantu pengurus menjaga aset Bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan terhadap ketentuan dan peraturan perundang-undangan yang berlaku, serta mengurangi Risiko terjadinya kerugian, penyimpangan dan pelanggaran aspek kehati-hatian. Terselenggaranya sistem pengendalian intern yang handal dan efektif menjadi tanggung jawab dari seluruh Satuan Kerja Operasional dan Satuan Kerja pendukung serta Satuan Kerja Audit Intern.

Hal-hal yang diperhatikan dalam pelaksanaan sistem pengendalian intern antara lain:
1. Melaksanakan sistem pengendalian intern secara efektif dalam penerapan Manajemen Risiko dengan mengacu pada kebijakan dan prosedur yang telah ditetapkan. Penerapan prinsip pemisahan fungsi (*four eyes principle)* yang memadai dan dilaksanakan secara konsisten.
2. Sistem pengendalian intern dalam penerapan Manajemen Risiko mencakup:
   a. Kesesuaian antara sistem pengendalian intern dengan jenis dan tingkat Risiko yang melekat pada kegiatan usaha Bank.
   b. Penetapan wewenang dan tanggung jawab untuk pemantauan kepatuhan kebijakan, prosedur, dan limit.
   c. Penetapan jalur pelaporan dan pemisahan fungsi yang jelas dari satuan kerja operasional kepada satuan kerja yang melaksanakan fungsi pengendalian.
   d. Struktur organisasi yang menggambarkan secara jelas tugas dan tanggung jawab masing-masing unit dan individu.

d. Risk Management Information System and the information produced are adjusted with the characteristics and complexity of business activities of the Bank and are adaptable to change.
e. The adequacy of the scope of information generated from the Risk Management information system is reviewed periodically to ensure that the scope is adequate in accordance with the development of business activities complexity.
f. As a part of Risk Management Information System, Risk Profile Report is prepared periodically by Risk Management Unit independent from working units conducting business activities. The frequency of report submission towards the relevant Board of Directors and the Risk Management Committee are upgraded as needed.
g. The Risk Management information system supports the implementation of reporting towards the Financial Services Authority and other related regulators.

In terms of operational risk management, Bank Mantap has developed an operational risk control system, namely ORCUS (Operational Risk & Control Focus). This system consists of several tools (modules) consisting of:
1. Risk & Control Self Assessment (RCSA) Module
2. Key Indicator (KI) and Early Warning Signal (EWS) Modules
3. Loss Event Database (LED) Module
4. Problem & Action Management (IAM) Module

Comprehensive Internal Control

The process of effective Risk Management implementation is accompanied with reliable internal control system. The implementation of effective internal control system is able to help securing Bank's assets, assuring the availability of trustworthy financial and managerial reports, improving compliance with applicable laws and regulations, and reducing the risks of loss, deviation, and violation to prudential aspect. The implementation of effective and reliable internal control system is the responsibility of all Operational Unit and Supporting Unit as well as Internal Audit Unit.

Matters to be considered in the implementation of internal control system include:
1. The application of effective internal control system in the implementation of Risk Management is referring to the policies and procedures that has been set. The adequate implementation and consistent application of functions separation principles (the four eyes principle).
2. Internal control system in the implementation of Risk Management includes:
   a. Conformity between the internal control system and the Risk type and level attached to the Bank's business activities;
   b. Setting the authorities and responsibilities for compliance monitoring of policies, procedures and limits;
   c. Establishment of clear reporting line and function separation of operational unit to the unit performing control function;
   d. Organizational structure that clearly describes the duties and responsibilities of each unit and individual;

e. Pelaporan keuangan dan kegiatan operasional yang akurat dan tepat waktu.
f. Kecukupan prosedur untuk memastikan kepatuhan terhadap ketentuan dan perundang-undangan yang berlaku.
g. Kaji ulang yang efektif, independen, dan obyektif terhadap kebijakan, kerangka dan prosedur operasional Bank.
h. Pengujian dan kaji ulang yang memadai terhadap sistem informasi manajemen.
i. Dokumentasi secara lengkap dan memadai terhadap cakupan, prosedur-prosedur operasional, temuan audit, serta tanggapan pengurus berdasarkan hasil audit.
j. Verifikasi dan kaji ulang secara berkala dan berkesinambungan terhadap penanganan kelemahan-kelemahan yang bersifat material dan tindakan pengurus untuk memperbaiki penyimpangan-penyimpangan yang terjadi.

3. Pelaksanaan kaji ulang terhadap penerapan Manajemen Risiko sebagai berikut:
   a. Kaji ulang dan evaluasi dilakukan secara berkala, setiap tahun oleh Satuan Kerja Manajemen Risiko (SKMR) dan Satuan Kerja Audit Intern (SKAI).
   b. Cakupan kaji ulang dan evaluasi dapat ditingkatkan frekuensi/intensitasnya, berdasarkan perkembangan eksposur Risiko, metode pengukuran, dan pengelolaan Risiko.
   c. Khusus untuk kaji ulang dan evaluasi terhadap pengukuran Risiko oleh SKMR, mencakup:
      1) Kesesuaian kerangka Manajemen Risiko, yang meliputi kebijakan, struktur organisasi, alokasi sumber daya, desain proses Manajemen Risiko, sistem informasi, dan pelaporan Risiko dengan kebutuhan bisnis Bank, serta perkembangan peraturan dan praktek terbaik (*best practice*) terkait Manajemen Risiko.
      2) Metode, asumsi, dan variabel yang digunakan untuk mengukur Risiko dan menetapkan limit eksposur Risiko.
      3) Perbandingan antara hasil dari metode pengukuran Risiko yang menggunakan simulasi atau proyeksi di masa datang dengan hasil actual.
      4) Perbandingan antara asumsi yang digunakan dalam metode dimaksud dengan kondisi yang sebenarnya/aktual.
      5) Perbandingan antara limit yang ditetapkan dengan eksposur yang sebenarnya/aktual.
      6) Penentuan kesesuaian antara pengukuran dan limit eksposur Risiko dengan kinerja di masa lalu dan posisi permodalan saat ini.
   d. Kaji ulang oleh pihak independen maupun SKAI antara lain mencakup:
      1) Keandalan kerangka Manajemen Risiko, yang mencakup kebijakan, struktur organisasi, alokasi sumber daya, desain proses Manajemen Risiko, sistem informasi, dan pelaporan Risiko.
      2) Penerapan Manajemen Risiko oleh unit bisnis/aktivitas pendukung, termasuk kaji ulang terhadap pelaksanaan pemantauan oleh SKMR.
4. Hasil penilaian kaji ulang oleh SKMR disampaikan kepada Dewan Komisaris, Satuan Kerja Audit Intern (SKAI), Direktur Kepatuhan, Komite Audit, dan Direksi terkait lainnya sebagai masukan dalam rangka penyempurnaan kerangka dan proses Manajemen Risiko.

e. Accurate and timely financial reporting and operational activity;
f. Adequacy of procedure to ensure compliance with applicable laws and regulations;
g. Effective, independent, and objective review on policy, framework and operational procedure of the Bank;
h. Adequate testing and review towards the management information system;
i. Comprehensive and adequate documentation on the scope, operational procedures, audit findings, as well as management's remarks on audit result;
j. Periodic and continuous verification and review on overcoming material disadvantages and management's actions to repair deviations happen.

3. The conduct of review on the implementation of Risk Management are as follows:
   a. Review and evaluation are conducted periodically, annually by Risk Management Unit (SKMR) and Internal Audit Unit (SKAI);
   b. Scope of review and evaluation can be increased in its frequency/intensity, based on the development of Risk exposure, measurement method, and Risk management;
   c. Review and evaluation specifically for Risk measures by SKMR, include:
      1) Conformity between Risk Management framework, covering policy, organizational structure, resource allocation, design of Risk Management process, information system, and Risk reporting and business needs of the Bank and development of regulations and best practice on Risk Management;
      2) Method, assumption, and variable used to measure Risk and Risk exposure limit setting.
      3) Comparison between the result of Risk measurement method using simulation or projection in the future and the actual result;
      4) Comparison between assumption used in the aforementioned method and the actual condition;
      5) Comparison between specified limit and actual exposure;
      6) Determination of conformity between past measurement and Risk exposure limit and current capital position.
   d. Review by independent party or SKAI include:
      1) Reliability of Risk Management framework covering policy, organizational structure, resource allocation, design of Risk Management process, information system, and Risk reporting;
      2) Risk Management implementation by business units / supporting activities including review on the on monitoring conducted by SKMR.
4. The assessment results of review conducted by SKMR is presented to the Board of Commissioners, Internal Audit Unit (SKAI), Director of Compliance, and other related Directors as inputs in refining Risk Management framework and process.

5. Perbaikan atas hasil temuan audit intern maupun ekstern dipantau oleh SKAI. Temuan audit yang belum ditindaklanjuti diinformasikan oleh SKAI kepada Direksi untuk diambil langkah-langkah yang diperlukan.
6. Tingkat responsif terhadap kelemahan dan/atau penyimpangan yang terjadi terhadap ketentuan internal dan eksternal yang berlaku.

Profil Risiko dan Pengelolaannya

Penjelasan mengenai jenis risiko yang dihadapi oleh Bank Mandiri Taspen dan cara pengelolaannya dijabarkan sebagai berikut.

Risiko Kredit

Risiko kredit merupakan risiko yang terjadi akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajibannya kepada Bank. Untuk mengelola risikonya, Bank mengukur risiko kredit dari portofolio yang ada baik secara kuantitatif maupun kualitatif. Hal ini untuk memastikan kemungkinan kerugian dari tidak dibayarnya, kredit yang diberikan menjadi seminimal mungkin, baik untuk debitur individual maupun secara keseluruhan.

Dalam melakukan pengelolaan risiko kredit, Bank berfokus pada beberapa unsur utama yang meliputi sumber daya risiko yang sadar risiko, kebijakan dan prosedur perkreditan yang mengutamakan prinsip kehati-hatian, proses persetujuan kredit yang transparan dan berjenjang oleh Komite Kredit, kriteria dan alat ukur risiko yang jelas, penyebaran risiko yang merata, administrasi dan dokumentasi yang lengkap serta pengawasan kredit secara berkesinambungan untuk menjaga kualitas kredit yang diberikan.

Bank melakukan pengawasan berkesinambungan untuk mengidentifikasi secara dini potensi risiko kredit yang mungkin timbul sehingga dapat dilakukan langkah-langkah penyelamatan maupun penyelesaian yang efisien dan efektif.

Beberapa aktivitas *monitoring* dan evaluasi secara periodik sangat penting dilakukan untuk mewujudkan manajemen portofolio yang sejalan dengan perkembangan bisnis Bank secara tepat dan akurat. Aktivitas yang diperlukan antara lain, sebagai berikut:
1. Menyusun *Risk Threshold Triger and Action Plan* (RTTA), merupakan *report* bulanan dari unit portofolio *risk* yang ditujukan kepada Direksi hingga level Cabang. RTTA berisikan *summary performance portofolio* kredit Bank pada posisi *End of Month* serta membahas aspek – aspek terkait *credit risk, operational risk,* market & *liquidity risk*.
2. Mengimplementasikan Kebijakan evaluasi *Booking,* diberlakukan untuk produk yang mengalami pemburukan *performance* dibandingkan bulan sebelumnya.
3. Mengimplementasikan Kebijakan Restrukturisasi Kredit, diberlakukan untuk debitur yang sudah kesulitan untuk memenuhi kewajiban setiap bulannya.

Risiko Likuiditas

Risiko likuiditas merupakan risiko akibat ketidakmampuan Bank untuk memenuhi liabilitas yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi

5. Refinements on internal audit findings result or external audit result monitored by SKAI. Audit findings that have not been followed up are informed by SKAI to the Board of Directors as to undergo such measurements.
6. The level of responsiveness towards disadvantages and/or deviations occurred against the applicable internal and external provisions.

Risk Profile and its Management

An explanation of the types of risks faced by Bank Mandiri Taspen and how to manage them are described as follows.

Loan Risk

Loan risk is a risk occurred due to the failure of debtor and/or other parties in fulfilling their responsibility to the Bank. In managing its risks, the Bank measure loan risk from existing portfolios quantitatively or qualitatively. This is to make sure that the possibility of losses from non-paid loan granted to a minimum, for debtors both individual and as a whole.

In managing credit risk, the Bank focused on several main elements including risk-aware risk resources, credit policies and procedures that prioritized the prudential principle, a transparent and tiered loans approval process by the Credit Committee, clear criteria and risk measurement tools. , equitable risk distribution, complete administration and documentation as well as continuous loans supervision to maintain the quality of loans.

The Bank carried out continuous monitoring to identify potential credit risks that may arise early so that efficient and effective rescue and settlement measures can be taken.

Several monitoring and evaluation activities periodically were very important to carry out in order to realize portfolio management that was in line with the Bank's business development in a precise and accurate manner. The required activities include the following:
1. Preparing the Risk Threshold Triger and Action Plan (RTTA), a monthly report from the risk portfolio unit addressed to the Board of Directors to the Branch level. The RTTA contained a summary of the Bank's credit portfolio performance at the End of Month position and discusses aspects related to credit risk, operational risk, market & liquidity risk.
2. Implementing the Booking evaluation policy, applied to products that experienced poor performance compared to the previous month.
3. Implementing the Credit Restructuring Policy, applied to debtors who have difficulty meeting their monthly obligations.

Liquidity Risk

Liquidity risk is a risk due to the inability of the Bank to meet the matured liabilities of sources of cash flow and/or of high quality liquid assets that can be pledged, without disrupting the Bank's

yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank. Pengelolaan risiko likuiditas antara lain dilakukan melalui upaya peningkatan pelayanan kepada nasabah penyimpan dalam rangka menjaga stabilitas dan kontinuitas jumlah simpanan, kebijakan penempatan dana pada instrumen yang aman dan likuid, kebijakan *contingency funding plan*, dan pemantauan posisi likuiditas secara harian serta evaluasi posisi likuiditas melalui rapat *Asset Liability Committee* (ALCO) secara rutin.

Bank Mandiri Taspen melakukan pengelolaan risiko likuiditas agar dapat memenuhi setiap kewajiban *financial* yang sudah diperjanjikan secara tepat waktu dan senantiasa dapat memelihara tingkat likuiditas yang seimbang antara biaya dan risiko. Untuk mencapai tujuan tersebut Bank menetapkan kebijakan pengelolaan risiko likuiditas, yang mencakup antara lain pemeliharaan cadangan likuiditas yang optimal.

Tingkat likuiditas bank diukur melalui *primary reserve* dan *secondary reserve*. Bank memelihara *primary reserve* dan *secondary reserve* untuk memenuhi kebutuhan operasional harian dan sebagai cadangan untuk memenuhi kebutuhan likuiditas dan penarikan dana tidak terjadwal maupun ekspansi kredit.

Bank menggunakan metodelogi *liquidity gap* untuk mengestimasi potensi risiko likuiditas yang akan dihadapi bank dimasa mendatang. Di samping *primary reserve* dan *secondary reserve*, bank memelihara rasio *Loan to Funding Ratio* (LFR) untuk memelihara seberapa besar sumber dana masyarakat (umumnya jangka pendek) digunakan untuk membiayai aset jangka panjang yang tidak likuid. LFR merupakan rasio kredit yang diberikan terhadap dana pihak ketiga.

Risiko Pasar

Komponen utama kewajiban Bank Mandiri Taspen yang sensitif terhadap pergerakan tingkat sukubunga adalah simpanan nasabah serta surat berharga yang diterbitkan, sedangkan aset Bank Mandiri Taspen yang sensitif adalah surat berharga yang dimiliki, penempatan Bank Lain dan kredit yang diberikan.

ALCO secara berkala memantau perkembangan pasar dan menyesuaikan tingkat suku bunga simpanan dan kredit yang diberikan. Bank Mandiri Taspen menentukan tingkat suku bunga simpanan berdasarkan kondisi pasar dan persaingan dengan memantau pergerakan tingkat suku bunga acuan dan suku bunga yang ditawarkan oleh Bank pesaing dalam rangka mendukung target bisnis dengan tetap memperhatikan prinsip kehatian-hatian. Bank Mandiri Taspen telah memiliki Pedoman Kebijakan dan prosedur *Treasury*. Selain itu agar pengelolaan risiko pasar berjalan efektif, Bank Mandiri Taspen berpedoman pada Kebijakan dan Prosedur internal.

Risiko Operasional

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, atau adanya problem eksternal yang mempengaruhi operasional Bank.

financial activity and condition. Liquidity risk management, among others, is carried out through efforts to improve services to customers in order to maintain stability and continuity of the amount of deposits, fund placement policies on safe and liquid instruments, contingency funding plan policy, and daily monitoring of liquidity position and evaluation of liquidity position through Asset Liability Committee ("ALCO") meetings on a regular basis.

Bank Mandiri Taspen conducts liquidity risk management in order to fulfill every financial obligation that has been agreed upon in a timely manner and can always maintain a balanced level of liquidity between costs and risks. To achieve this objective, the bank establishes a liquidity risk management policy, including among others the maintenance of optimum liquidity reserves.

The liquidity level of a bank is measured through primary reserve and secondary reserve.The Bank maintains primary reserve and secondary reserve to meet daily operational needs and as reserves to meet liquidity needs and unscheduled funds withdrawal and loan expansion.

The bank applied the liquidity gap methodology to estimate the potential liquidity risk that the bank would face in the future. In addition to primary and secondary reserves, banks maintained a Loan to Funding Ratio (LFR) ratio to maintain how much public funds (usually short-term) were used to finance long-term illiquid assets. LFR was the ratio of loans to third party funds.

Market Risk

The main element of Bank Mandiri Taspen's liabilities which are sensitive to the interest rate movement are customer deposits, while its sensitive assets are Government Bonds, securities, and loans.

ALCO regularly monitors market developments and adjusts the interest rates on deposits and loans. Bank Mandiri Taspen determines the deposit interest rate based on the market conditions and competition by monitoring the movement of the benchmark interest rate and the interest rate offered by competing Banks in order to support business targets with due regard to the principle of prudence. Bank Mandiri Taspen has already had the Policy Guidelines and Treasury procedures. In addition, in order to make the market risk management effective, Bank Mandiri Taspen is guided by its internal policies and procedures.

Operational Risk

Operational risks are risks due to inadequacy and/or malfunction of internal processes, human error, system failure, or any external problems affecting the Bank's operations.

Untuk meminimalisasi risiko operasional yang timbul, Bank telah meningkatkan fungsi kontrol dalam pemrosesan transaksi yang dilakukan dengan cara antara lain dengan menerapkan prosedur yang menjamin ketepatan waktu penyelesaian transaksi, melakukan penyesuaian metode akuntansi sesuai standar yang berlaku, memelihara dokumen dan arsip secara tertib, mengamankan akses terhadap aset dan data. Selain itu Bank juga meningkatkan fungsi dari Satuan Kerja Audit Intern yang secara regular akan melakukan pemeriksaan terhadap kegiatan operasional perbankan.

Pada saat ini bank memiliki Kebijakan Operasional Bank Mandiri Taspen, Standar Prosedur Operasional pada proses bisnis bank dan Standar Pedoman *Business Continuity Plan* (BCP) yang mengatur mengenai prosedur jika unit kerja bank mengalami suatu keadaan darurat di luar kendali bank yang didukung *Disaster Recovery Plan* (DRP) untuk mengatur mengenai ketersediaan teknologi.

Saat ini Bank dalam pengembangan *tools* penerapan manajemen risiko operasional yaitu:

a. *Risk and Control Self assessment* (RCSA) melalui Mantap *Operational Risk Integrated System* (MORIS), dipergunakan untuk mengidentifikasi dan menilai risiko yang melekat pada aktivitas dan menilai kualitas kontrol. Melalui penggunaan RCSA, unit kerja dapat mengidentifikasi serta menilai risiko dan kontrol yang ada dan membuat rencana untuk mitigasi risiko.
b. *Risk Library*, database risiko potensial dan risiko yang pernah terjadi di Bank Mandiri Taspen lengkap dengan data frekuensi kejadian serta dampaknya terhadap bank.

Risiko Hukum

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Pengelolaan risiko hukum antara lain dilakukan dengan mendokumentasi, mengelola kelengkapan dan keabsahan dokumen, meminimalisir kerugian/biaya yang terkait dengan kasus hukum dan menghindari pelanggaran terhadap regulasi perbankan dan ketentuan hukum.

Risiko hukum inheren dinilai berdasarkan potensial kerugian atas kasus-kasus yang terjadi di Bank Mandiri Taspen yang sedang dalam proses di pengadilan dibagi dengan modal Bank Mandiri Taspen. Parameter yang digunakan untuk menghitung potensial kerugian atas kasus yang sedang dalam proses di pengadilan adalah dasar gugatan (kasus posisi), nilai perkara, dan dokumentasi hukum.

Risiko Stratejik

Risiko stratejik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Pengelolaan risiko stratejik antara lain dilakukan dengan mengoptimalkan sumber daya yang ada dan melakukan pengawasan terhadap realisasi Rencana Bisnis Bank (RBB), dan melakukan penyesuaian kebijakan dan prosedur terhadap perubahan eksternal.

To minimize operational risks to arise, the Bank has enhanced its control function in the transaction processing among others by implementing procedures that guarantee the timeliness of transaction settlement, adjusting accounting methods according to the applicable standards, maintaining documents and archives in an orderly manner, and securing access to assets and data. In addition, the Bank is also improving the function of its Internal Audit Unit which will regularly conduct checks on banking operations.

Currently, the Bank is carrying out the Operational Policy of Bank Mandiri Taspen, the Standard Operating Procedure on banking business processes, and the Business Continuity Plan (BCP) Standard Guideline which regulate the procedures when a bank's working unit experiences an emergency situation out of the control of the bank supported with the Disaster Recovery Plan (DRP) to manage the availability of technology.

At present, the bank is implementing the operational risk management tools, namely:

a. The Risk and Control Self Assessment (RCSA) through the Mantap Operational Risk Integrated System (MORIS), used to identify and to assess any risks inherent in activities as well as to evaluate the quality of controls. By using RCSA, a working unit can identify and assess any existing risks and controls as well as develop plans for risk mitigation.

b. Risk Library, database of potential risks and risks that have occurred at Bank Mandiri Taspen complete with data on the frequency of events and their impact on the bank.

Legal Risk

Legal risks are risks due to lawsuits and /or weaknesses in juridical aspects. Legal risk management is performed among others by documenting, managing the completeness and validity of documents, minimizing losses/costs associated with legal cases, and avoiding violations of banking regulations and legal provisions.

The inherent legal risk is assessed based on the potential losses on cases occurring in Bank Mandiri Taspen which are in litigation divided by Bank Mandiri Taspen's capital. The parameters used to calculate potential losses on cases that are in court are the basis of lawsuits (case positions), case values, and legal documentation.

Strategic Risk

Strategic risks are risks due to inaccuracy in the taking and/or execution of a strategic decision as well as failure in anticipating changes in the business environment. Strategic risk management, among others, is made by optimizing existing resources and monitoring the realization of Bank Business Plan (RBB), and adjusting policies and procedures to external changes.

Pengelolaan risiko strategik dilakukan oleh unit perencanaan di bawah pengawasan aktif Direktur *Finance, Risk & Operations.* Manajemen Risiko Strategik dilakukan melalui serangkaian proses perencanaan strategis (*planning and bugeting*) yang mencangkup penyelarasan strategi perusahaan dengan strategi unit serta target *bankwide.* Dokumen perencanaan strategis meliputi:

1. *Corporate Plan*, disusun 5 (lima) tahun sekali.
2. *Business Plan*, disusun 1 (satu) tahun sekali.

Risiko Kepatuhan

Risiko kepatuhan adalah risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang undangan dan ketentuan yang berlaku. Risiko kepatuhan melekat pada risiko Bank yang terkait pada peraturan perundang-undangan dan ketentuan lainnya yang berlaku seperti Batas Maksimum Pemberian Kredit (BMPK), restrukturisasi kredit, *Know Your Customers* (KYC) dan komitmen terhadap ketentuan tertentu.

Manajemen risiko kepatuhan dilakukan oleh Unit Kepatuhan *(compliance*) di bawah pengawasan aktif Direktur *Compliance & Control.* Implementasi manajemen risiko kepatuhan mengacu pada Pedoman Manajemen Risiko dan Kebijakan Kepatuhan Bank Mandiri Taspen (KKBS).

Dalam rangka efektivitas pelaksanaan fungsi kepatuhan dalam mendukung pertumbuhan bisnis yang sehat dan berkelanjutan, unit Kepatuhan melakukan proses manajemen risiko kepatuhan berupa:

1. Memberikan pendapat/analisis kepatuhan terhadap penyusunan kebijakan dan prosedur apakan sudah sesuai dengan ketentuan atau peraturan perundang-undangan yang berlaku.
2. Memberikan analisis dampak peraturan eksternal.
3. Melakukan analisa kepatuhan terhadap rencana produk dan aktivitas baru.

Risiko Reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemegang saham yang bersumber dari persepsi negatif terhadap Bank. Bank akan merespon secara aktif apabila timbul publikasi negatif sehingga hal-hal yang mungkin berpotensi merugikan Bank dapat dideteksi lebih awal.

Manajemen risiko reputasi dilakukan oleh unit *Corporate Secretary and Legal.* Beberapa hal yang dilakukan dalam mengelola risiko reputasi unit kesekretariatan melakukan manajemen pemberitaan, melakukan pengelolaan dalam *monitoring* opini/komentar di media masa dan melakukan pengelolaan komplain/keluhan nasabah.

Implementasi manajemen risiko reputasi mengacu pada Pedoman Penerapan Manajemen risiko serta kebijakan dan prosedur lainnya. Proses yang dilakukan dalam mengelola risiko reputasi antara lain melakukan *monitoring* dan evaluasi terhadap keluhan, komentar dan masukan yang berkembang dimedia masa dan pemilihan strategi dalam merespon opini yang berkembang.

Strategic risk management is undertaken by the planning unit under the active supervision of Director of Finance, Risk & Operations. Strategic Risk Management is carried out through a series of strategic planning processes (planning and budgeting) that include the adjustment of corporate strategy to a unit strategy and bankwide targets. Strategic planning documents includ:

1. Corporate Plan, compiled every 5 (five) years.
2. Business Plan, compiled once a year.

Compliance Risk

Compliance risks are risks due to the Bank's failure to comply with and/or not to enforce the applicable laws and regulations. The compliance risks are attached to the Bank's risks related to legislation and other applicable provisions such as the Legal Lending Limit (BMPK), loan restructuring, Know Your Customers (KYC), and a commitment to certain provisions.

Compliance risk management was carried out by the Compliance Unit under the active supervision of the Director of Compliance & Control. Implementation of compliance risk management referred to the Risk Management Guidelines and Compliance Policy of Bank Mandiri Taspen (KKBS).

In order to effectively implement the compliance function to support a healthy and sustainable business growth, the Compliance Unit performs a compliance risk management process in the form of:

1. Giving a compliance opinion/analysis to the formulation of policies and procedures whether it is in accordance with the applicable laws or regulations.
2. Providing an impact analysis of external regulations.
3. Conducting an analysis of the impact of compliance on potential products and activity plans.

Reputation Risk

Reputation risks are risks due to the decrease of shareholder confidence stemming from negative perceptions of the Bank. The Bank will respond actively in the event of a negative publication so that any matters that may potentially harm the Bank can be detected earlier.

The reputation risk management is performed by the Corporate Secretary and Legal unit. In carrying out the reputation risk management, the secretarial unit is managing news coverage, managing in monitoring opinions/comments in mass media, and managing complaints of customers.

The implementation of reputation risk management refers to the Risk Management Implementation Guidelines as well as other policies and procedures. The processes undertaken in managing reputational risks include monitoring and evaluation of complaints, comments, and inputs developed in the mass media and the selection of strategies in responding to developing opinions.

Penilaian Risiko

Untuk mendapatkan gambaran kondisi profil risiko komposit Bank secara *bankwide* dan sesuai dengan ketentuan regulator telah disusun Laporan Profil Risiko secara individu Bank Mandiri Taspen yang menggambarkan risiko yang melekat dalam kegiatan bisnis dan fungsional bank *(inherent risk)* termasuk kualitas penerapan manajemen risiko (KPMR) untuk risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko legal, risiko stratejik, risiko reputasi dan risiko kepatuhan.

Adapun penilaian profil risiko per 31 Desember 2021 adalah sebagai berikut.

Risk Assesment

In order to obtain bank's composite risk profil condition in bankwide manner and in line with regulator provision, Individual position of Risk Profil Report of Bank Mandiri Taspen has been arranged. The report depicts the inherent risk on business activities and bank functional (inherent risk), including quality of risk management implementation (KMPR) for credit, market, liquidity, operational, legal, strategic, reputation, and compliance risks.

The risk profile assessment as of December 31, 2021 is as follows.

Jenis Risiko Type of Risk	**Penilaian Per Posisi** Rate Per position			**Penilaian Posisi Sebelumnya** Previous Position Rate		
	Peringkat Risiko Inheren Inhere Risk Rate	**Peringkat KPMR** KPMR Rate	**Peringkat Tingkat Risiko** Risk Level Rate	**Peringkat Risiko Inheren** Inhere Risk Rate	**Peringkat KPMR** KPMR Rate	**Peringkat Tingkat Risiko** Risk Level Rate
Risiko Kredit Credit Risk	2	2	2	2	2	2
Risiko Pasar Market Risk	2	2	2	1	2	1
Risiko Likuiditas Liquidity Risk	1	2	1	1	2	1
Risiko Operasional Operational Risk	2	2	2	3	2	2
Risiko Hukum Legal Risk	1	2	1	1	2	1
Risiko Reputasi Reputational Risk	1	2	1	1	2	1
Risiko Stratejik Strategic Risk	1	2	1	1	2	1
Risiko Kepatuhan Compliance Risk	1	2	1	2	2	2
Peringkat Profil Risiko Risk Profile Rating	**2**	**2**	**2**	**2**	**2**	**2**

Profil Risiko Bank Mandiri Taspen secara Individu (*self assesment*) posisi 31 Desember 2021 menunjukkan peringkat risiko "2". Penilaian tersebut mencerminkan bahwa risiko-risiko yang dihadapi Bank Mandiri Taspen secara individu dikelola dengan baik sehingga dapat mendukung pengembangan bisnis lebih lanjut. Peringkat risiko Inheren dan KPMR stabil dibandingkan periode sebelumnya, sehingga secara keseluruhan peringkat komposit profil Bank juga masih stabil jika dibandingkan dengan posisi 30 Juni 2021.

Bank Mandiri Taspen's Individual Risk Profile (self-assessment) position December 31, 2021 showed a risk rating of "2". This assessment reflectsed that the risks faced by Bank Mandiri Taspen individually were well managed so that they could support further business development. The Inherent risk rating and KPMR were stable compared to the previous period, so that the overall composite rating of the Bank's profile was also stable when compared to the position of June 30, 2021.

Evaluasi Pelaksanaan Manajemen Risiko

Bank Mandiri Taspen senantiasa melakukan evaluasi atas efektivitas sistem manajemen risiko. Evaluasi meliputi penyesuaian strategi dan kerangka risiko sebagai bagian dari manajamen risiko, kecukupan sistem informasi manajemen risiko serta kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko.

Evaluation of Risk Management Implementation

Bank Mandiri Taspen always evaluates the effectiveness of risk management system. The evaluation includes strategy adjustment and risk framework as the part of risk management, addequate risk management system information, addequate identification process, measurement, monitoring, and risk control.

Bank melakukan evaluasi tahunan terhadap sistem manajemen risiko yang telah dijalan. Selama tahun 2021, Hasil evaluasi atas pelaksanaan manajemen risiko di Bank Mandiri Taspen telah telah memadai.

Pernyataan Direksi dan/atau Dewan Komisaris atau Komite Audit Atas Kecukupan Sistem Manajemen Risiko

Dewan Komisaris dan Direksi bertanggung jawab atas penerapan manajemen risiko di Bank Mandiri Taspen. Pengawasan Aktif Dewan Komisaris Bank Mandiri Taspen tercermin dari persetujuan atas Kebijakan Manajemen Risiko yang disusun oleh Direksi, serta evaluasi pelaksanaan kebijakan manajemen risiko melalui forum rapat Direksi dan Komisaris secara berkala, dalam pelaksanaannya pengawasan aktif Dewan Komisaris didukung oleh Komite Pemantau Risiko.

Pengawasan aktif Direksi Bank Mandiri Taspen antara lain dilaksanakan melalui penyusunan, penerapan dan evaluasi atas kebijakan dan prosedur manajemen risiko. Pelaksanaan pengawasan aktif juga dilakukan melalui forum rapat Direksi dan Komite Manajemen Risiko (KMR), Bidang Kebijakan Kredit dan Bidang *Asset and Liability.*

Berdasarkan hasil evaluasi yang telah dilakukan, Dewan Komisaris dan Direksi menilai bahwa kecukupan sistem manajemen risiko telah berjalan memadai.

Manajemen Risiko Terintegrasi

Sesuai dengan POJK No. 17/POJK.03/2014 Tentang Manajemen Risiko Terintegrasi Bagi Konglomerasi Keuangan, maka Mandiri Group telah memiliki Manajemen Rsiko Terintegrasi. Mandiri Group telah menerapkan serangkaian metodologi dan prosedur yang digunakan untuk mengidentifikasi, mengukur, memantau, dan mengendalikan Risiko yang timbul dari seluruh kegiatan usaha Lembaga Jasa Keuangan (LJK) yang tergabung dalam suatu Konglomerasi Keuangan secara terintegrasi.

Penerapan Manajemen Risiko Terintegrasi sebagaimana dimaksud telah mencakup:

a. pengawasan Direksi dan Dewan Komisaris Entitas Utama;
b. kecukupan kebijakan, prosedur, dan penetapan limit Manajemen Risiko Terintegrasi;
c. kecukupan proses identifikasi, pengukuran, pemantauan, pengendalian Risiko secara terintegrasi, dan sistem informasi Manajemen Risiko Terintegrasi; dan
d. sistem pengendalian intern yang menyeluruh terhadap penerapan Manajemen Risiko Terintegrasi.

Penerapan Manajemen Risiko Terintegrasi Mandiri Group telah disesuaikan dengan karakteristik dan kompleksitas usaha Konglomerasi Keuangan. Dalam menerapkan Manajemen Risiko Terintegrasi, Mandiri Group telah memiliki Integrated Risk Management Committee (IRC) dan melakukan telaah risiko

The Bank performs annual evaluation on applicable risk management system. During 2021, the result of evaluation on risk management implementation in Bank Mandiri Taspen has sufficient enough.

Statement of The Board of Directors and/ or The Board of Commissioners or Audit Committee on The Adequacy of The Risk Management System

The Board of Commissioners and the Board of Directors were responsible for the implementation of risk management at Bank Mandiri Taspen. Active Supervision of the Board of Commissioners of Bank Mandiri Taspen was reflected in the approval of the Risk Management Policy drawn up by the Board of Directors, as well as evaluation of the implementation of risk management policies through periodic Board of Directors and Commissioners meeting forums, in which the active supervision of the Board of Commissioners was supported by the Risk Monitoring Committee.

The active supervision of the Board of Directors of Bank Mandiri Taspen was carried out through the preparation, implementation and evaluation of risk management policies and procedures. Active supervision was also carried out through the Board of Directors and Risk Management Committee (KMR) meeting forums, Credit Policy Division and Asset and Liability Division.

Based on the evaluation results that hadbeen carried out, the Board of Commissioners and the Board of Directors considered that the adequacy of the risk management system had been running adequately.

Integrated Risk Management

In accordance with POJK No. 17/POJK.03/2014 Regarding Integrated Risk Management for Financial Conglomerates, the Mandiri Group already has Integrated Risk Management. Mandiri Group has implemented a series of methodologies and procedures used to identify, measure, monitor, and control risks arising from all business activities of Financial Services Institutions incorporated in an integrated Financial Conglomerate.

The implementation of Integrated Risk Management as referred to has included:

a. Supervision of the Main Entity's Board of Directors and Board of Commissioners;
b. Adequacy of Integrated Risk Management policies, procedures and limits;
c. Adequacy of the process of identification, measurement, monitoring, integrated Risk control, and Integrated Risk Management information system; and
d. A comprehensive internal control system for the implementation of Integrated Risk Management.

The implementation of the Mandiri Group's Integrated Risk Management has been adapted to the characteristics and complexity of the Financial Conglomerate's business. In implementing Integrated Risk Management, the Mandiri Group has an Integrated Risk Management Committee (IRC) and

konglomerasi Mandiri Group termasuk penetapan Profil Risiko & Tingkat Kesehatan Bank secara konsolidasi Triwulanan secara rutin untuk Mandiri Group, membahas terkait pengelolaan risiko.

Dengan demikian, Mandiri Group secara keseluruhan telah mengelola risiko dalam manajemen Risiko Terintegrasi yang mencakup:

a. Risiko kredit;
b. Risiko pasar;
c. Risiko likuiditas;
d. Risiko operasional;
e. Risiko hukum;
f. Risiko reputasi;
g. Risiko stratejik;
h. Risiko kepatuhan;
i. Risiko transaksi intra-grup;

conducts a risk assessment of the conglomeration of the Mandiri Group, including the determination of the Risk Profile & Bank Soundness Level on a regular Quarterly consolidated basis for the Mandiri Group, discussing risk management.

Thus, the Mandiri Group as a whole has managed risk in Integrated Risk management which includes:

a. Credit risk;
b. Market risk;
c. Liquidity risk;
d. Operational risk;
e. Legal risk;
f. Reputational risk;
g. Strategic risk;
h. Compliance risk;
i. Intra-group transaction risk.

Perkara Hukum

Legal Cases

Semester I

Semester I

No.	Perkara Hukum Legal Cases	Jumlah Number of		
		Perdata Civil	Pidana Criminal	Hubungan Industrial Industrial Relations
1.	Perkara/Permasalahan Hukum yang masih dalam proses penyelesaian di pengadilan (belum ada putusan) Cases/Legal Issues that are still in the process of being resolved in court (no decision yet)	7	-	-
2.	Perkara/Permasalahan Hukum yang masih dalam proses penyelesaian di kepolisian Cases/Legal Issues that are still in the process of being resolved by the police	-	3	-
3.	Perkara/Permasalahan Hukum yang telah selesai (telah mempunyai kekuatan hukum tetap) Legal cases/issues that have been completed (have permanent legal force)	2	-	-
4	Perkara/Permasalahan Hukum dicabut oleh penggugat The plaintiff revokes case/Legal Issue	1	-	-
Total		10	3	-

Semester II

Semester II

No.	Perkara Hukum Legal Cases	Jumlah Number of		
		Perdata Civil	Pidana Criminal	Hubungan Industrial Industrial Relations
1.	Perkara/Permasalahan Hukum yang masih dalam proses penyelesaian di pengadilan (belum ada putusan) Cases/Legal Issues that are still in the process of being resolved in court (no decision yet)	4	-	-
2.	Perkara/Permasalahan Hukum yang masih dalam proses penyelesaian di kepolisian Cases/Legal Issues that are still in the process of being resolved by the police	-	3	-
3.	Perkara/Permasalahan Hukum yang telah selesai (telah mempunyai kekuatan hukum tetap) Legal cases/issues that have been completed (have permanent legal force)	5	-	-
4	Perkara/Permasalahan Hukum dicabut oleh penggugat The plaintiff revokes case/Legal Issue	2	-	-
Total		11	3	-

Perkara Hukum yang Dihadapi Perusahaan

No	Pokok Perkara/Gugatan Principal Case/Lawsuit	Status Penyelesaian Settlement Status	Pengaruh Terhadap Kondisi Perusahaan (Risiko) Influence on Company Conditions	Nilai Nominal Gugatan Face Value of the Lawsuit	Sanksi yang dikenakan Sanctions Imposed
1.	Ni Wayan Mudiasni a. Para Pihak **Penggugat:** 1. I Putu Agus Putra Sumardana, SH (kuasa hukum) 2. Ni Wayan Mudiasni (debitur) **Tergugat:** 1. PT Bank Mandiri Taspen (d/h PT Bank Mandiri Taspen Pos) 2. Balai Lelang Bali b. Objek Perkara Tanah dan bangunan yang dijadikan jaminan c. Pokok Gugatan - Penggugat keberatan dengan pencantuman klausula baku dalam perjanjian kredit yang mengikat. - Penggugat merasa tidak pernah menyetujui adanya proses pelelangan barang jaminan, sedangkan proses lelang tetap berlangsung. - Penggugat merasa bahwa kreditnya belum bisa dikatakan macet karena belum jatuh tempo, walaupun kolektibilitas kredit sudah 5	- Perkara sudah diputus pada tingkat Pengadilan Negeri (Bank Mandiri Taspen menang) - Perkara sudah diputus pada tingkat Pengadilan Tinggi (Bank Mandiri Taspen menang) - Perkara masih dalam proses di Mahkamah Agung.	Tidak berpengaruh signifikan terhadap kondisi perusahaan	• Penggugat tidak melakukan tuntutan materiil. • Tuntutan yang adalah sebagai berikut: a. Tergugat agar melakukan restrukturisasi atas kredit penggugat. b. Menyatakan sah dan berharga penyitaan terlebih dahulu terhadap tanah dan bangunan yang menjadi agunan Menyatakan surat yang terbit dari akibat hukum antara Bank dengan balai lelang atau dengan pihak ketiga lainnya terkait agunan kredit penggugat adalah tidak sah dan tidak memiliki kekuatan hukum mengikat	Putusan terakhir tidak memberikan sanksi kepada Bank Mandiri Taspen
	d. Pokok Jawaban - Penggugat tidak menunjukkan secara jelas klausula perjanjian mana yang mana yang dimaksud sebagai klausula baku yang dilarang dan klausula mana yang dinyatakan batal demi hukum. - Perkara mengenai pelaksanaan perjanjian kredit menurut yurisprudensi MA merupakan perkara perdata murni dan bukan sengketa konsumen - Dalam keadaan debitur wanprestasi, Tergugat 1 sebagai pemegang Hak Tanggungan mempunyai hak untuk menjual objek Hak Tanggungan atas kekuasaan sendiri melalui pelelangan umum serta mengambil pelunasan piutangnya dari hasil penjualan tersebut. - Adanya tunggakan yang telah melebihi 180 hari menyebabkan kolektibilitas kredit Penggugat sudah tergolong kredit macet, dan sesuai Perjanjian Kredit maka Penggugat telah telah berada dalam keadaan wanprestasi dan pemberian kredit dapat diakhiri sebelum berakhirnya jangka waktu pemberian kredit				

Legal Cases Faced by The Company

No	Pokok Perkara/Gugatan Principal Case/Lawsuit	Status Penyelesaian Settlement Status	Pengaruh Terhadap Kondisi Perusahaan (Risiko) Influence on Company Conditions	Nilai Nominal Gugatan Face Value of the Lawsuit	Sanksi yang dikenakan Sanctions Imposed
	Ni Wayan Mudiasni a. The parties **Plaintiff:** 1. I Putu Agus Putra Sumardana, SH (attorney) 2. Ni Wayan Mudiasni (debtor) **Defendant:** 1. PT Bank Mandiri Taspen (formerly PT Bank Mandiri Taspen Pos) 2. Bali Auction Hall b. Case Object Land and buildings used as collateral c. Lawsuit Subject - The plaintiff objected to the inclusion of standard clauses in the binding credit agreement. - The Plaintiff felt that she had never agreed to the auction process for collateral goods, while the auction process was still ongoing. - The plaintiff felt that the loan cannot be said to be bad because it has not yet matured, even though the collectibility of the loan had reached 5 d. Answer Points - The plaintiff did not clearly indicate which clause of the agreement was meant as the prohibited standard clause and which clause was declared null and void. - the case regarding the implementation of the credit agreement according to the Supreme Court's jurisprudence was a pure civil case and not a consumer dispute - in a state of default of the debtor, Defendant 1 as the holder of the Mortgage Rights had the right to sell the object of the Mortgage on her own power through a public auction and to take the settlement of his receivables from the proceeds of the sale. - the existence of arrears that had exceeded 180 days causes the Plaintiff's credit collectibility to be classified as bad credit, and according to the Credit Agreement, the Plaintiff was in a state of default and the granting of loan can be terminated before the end of the loan period.	- The case had been decided at the District Court level (Bank Mandiri Taspen won) - The case had been decided at the High Court level (Bank Mandiri Taspen won) - The case was still in process at the Supreme Court.	No significant effect on the condition of the company	• Plaintiffs did not make material claims. • The demands were as follows: a. The Defendant had to restructure the plaintiff's loan. b. Declaring that the confiscation was legal and valuable in advance of the land and buildings used as collateral To declare that the letter issued from legal consequences between the Bank and the auction hall or with other third parties related to the plaintiff's credit collateral was invalid and had no binding legal force	The final decision did not impose sanctions on Bank Mandiri Taspen

No	Pokok Perkara/Gugatan Principal Case/Lawsuit	Status Penyelesaian Settlement Status	Pengaruh Terhadap Kondisi Perusahaan (Risiko) Influence on Company Conditions	Nilai Nominal Gugatan Face Value of the Lawsuit	Sanksi yang dikenakan Sanctions Imposed
2.	Murni La Ani a. Para Pihak **Penggugat:** Murni La Ani (Debitur) yang memberi kuasa kepada: 1. Edy Julianur Tende, SH., MH 2. Ian Parma Saputra, SH., MH 3. Andy Sugianto, SH **Tergugat:** 1. PT. Bank Mandiri Taspen Kantor Cabang Kendari b. Objek Perkara • 2 angsuran pinjaman yang harus dibayarkan oleh debitur karena Bank Mandiri Taspen terlambat melakukan pemindahan kantor bayar manfaat pensiun. c. Pokok Gugatan • Debitur merasa dirugikan dengan adanya 2 jenis angsuran yang dibebankan untuk angsuran di Bank CIMB Niaga dan Bank Mantap dari bulan April 2019 sd Februari 2020, dikarenakan kredit di Bank Mantap telah cair sejak bulan April 2019 namun proses pelunasan di Bank CIMB Niaga baru terealisasi bulan Maret 2020. d. Pokok Jawaban - Gugatan Penggugat kurang pihak yang seharusnya menarik Bank CIMB Niaga dan PT Taspen sebagai turut tergugat dan tergugat. - Salah seorang penerima kuasa Pengggat tidak memiliki legal standing untuk mewakili penggugat - Adanya perbedaan kebijakan antara Bank Niaga Cabang Kendari dengan Bank Niaga Pusat yang mengharuskan jumlah penyetoran pelunasan harus sesuai dengan nilai hutang kredit penggugat	- Perkara sudah diputus di tingkat Pengadilan Negeri dan Pengadilan Tinggi dengan amar putusan antara lain menghukum Bank Mandiri Taspen untuk membayar ganti kerugian materiil sebesar Rp 40.791.407,98 - Perkara masih dalam proses di tingkat Mahkamah Agung yg diajukan oleh Bank Mandiri Taspen.	Tidak berpengaruh signifikan terhadap kondisi perusahaan	• nilai kerugian materiil dan inmateriil yaitu Rp 60.791.407,98	Nilai kerugian berdasarkan putusan terakhir adalah sebesar Rp 40.791.407,98

No	Pokok Perkara/Gugatan Principal Case/Lawsuit	Status Penyelesaian Settlement Status	Pengaruh Terhadap Kondisi Perusahaan (Risiko) Influence on Company Conditions	Nilai Nominal Gugatan Face Value of the Lawsuit	Sanksi yang dikenakan Sanctions Imposed
	Murni La Ani a. The parties **Plaintiff:** Murni La Ani (Debtor) which authorizes: 1. Edy Julianur Tende, SH., MH 2. Ian Parma Saputra, SH., MH 3. Andy Sugianto, SH **Defendant:** 1. PT. Bank Mandiri Taspen Kendari Branch Office b. Case Object • 2 loan installments that had to be paid by the debtor because Bank Mandiri Taspen was late in moving the office to pay pension benefits. c. Lawsuit Subject • the Debtor felt disadvantaged by the existence of 2 types of installments charged for installments at Bank CIMB Niaga and Bank Mantap from April 2019 to February 2020, because loan at Bank Mantap had been disbursed since April 2019 but the repayment process at Bank CIMB Niaga had only been realized in March 2020 . d. Answer Points - The Plaintiff's lawsuit lacked the parties that should withdraw Bank CIMB Niaga and PT Taspen as co-defendants and defendants. - One of the Plaintiffs' attorneys did not have legal standing to represent the Plaintiffs - There was a difference in policy between Bank Niaga Kendari Branch and Central Niaga Bank which required the amount of payment for payment to be in accordance with the value of the plaintiff's debt	- The case had been decided at the District Court and High Court level with the verdicts among others punishing Bank Mandiri Taspen to pay material compensation of IDR 40,791,407.98 - The case was still being processed at the Supreme Court level, which was submitted by Bank Mandiri Taspen.	No significant effect on the condition of the company	• the value of material and immaterial losses was IDR 60,791,407.98	on the last decision was IDR 40,791,407.98

No	Pokok Perkara/Gugatan Principal Case/Lawsuit	Status Penyelesaian Settlement Status	Pengaruh Terhadap Kondisi Perusahaan (Risiko) Influence on Company Conditions	Nilai Nominal Gugatan Face Value of the Lawsuit	Sanksi yang dikenakan Sanctions Imposed
3.	Reni Marsovia a. Para Pihak **Penggugat:** Dra.Reni Marsovia (debitur) **Tergugat:** PT. Bank Mandiri Taspen Pos Cabang Jambi b. Objek Perkara Dana blokir untuk angsuran kredit selama ybs menjadi pegawai aktif sebesar 98.820.000 c. Pokok Gugatan • Debitur merasa dirugikan karena harus membayar angsuran dengan plafond Rp270.000.000,- namun dalam kenyatannya yang diterima oleh debitur hanya Rp190.000.000,- • Debitur merasa ditipu atas penjelasan marketing (AOP) karna tidak dijelaskan terkait dengan blokiran yang tidak dapat diambil kembali dan adanya angsuran setelah ybs pensiun. d. Pokok Jawaban - Penggugat tidak menjelaskan secara sah dan menyakinkan tentang Perbuatan Hukum apa yang telah Tergugat lakukan sehingga layak untuk dimintakan pertanggungjawab oleh Tergugat - Gugatan penggugat tidak menjelaskan secara benar rincian kerugian yang dideritanya serta rincian perhitungannya Penggugat telah menyetujui semua perjanjian kredit yang ada, dan telah menandatangani dan memparaf dokumen Perjanjian kredit berikut assesoirnya	• Saat ini masih dalam proses di Pengadilan Negeri	Tidak berpengaruh signifikan terhadap kondisi perusahaan	• Tergugat agar menerima pembayaran sisa pokok hutang penggugat sebesar Rp 61.900.000,-	Perkara belum diputus

No	Pokok Perkara/Gugatan Principal Case/Lawsuit	Status Penyelesaian Settlement Status	Pengaruh Terhadap Kondisi Perusahaan (Risiko) Influence on Company Conditions	Nilai Nominal Gugatan Face Value of the Lawsuit	Sanksi yang dikenakan Sanctions Imposed
	Reni Marsovia a. The parties **Plaintiff:** Dra.Reni Marsovia (debtor) **Defendant:** PT. Bank Mandiri Taspen Pos Jambi Branch b. Case Object Blocking funds for loan installments as long as she was an active employee of 98,820,000 c. Lawsuit Subject • The debtor felt aggrieved because she had to pay installments with a ceiling of IDR 270,000,000, - but in reality what was received by the debtor is only IDR 190,000,000. • The debtor felt cheated by the marketing explanation (AOP) because there was no explanation regarding the block that could not be taken back and there were installments after she retired. d. Answer Points - The Plaintiff did not explain legally and convincingly about what legal actions the Defendant had done so that it deserved to be held accountable by the Defendant. - The plaintiff's lawsuit did not properly explain the details of the losses she suffered and the details of the calculation The Plaintiff agreed to all existing loan agreements, and signed and initialed the credit agreement document and its accessories	• Currently still in the process in the District Court	No significant effect on the condition of the company	• Defendant to receive payment of the remaining principal of the plaintiff's debt of IDR 61.900.000,-	The value of the loss based on the last decision was IDR 40,791,407.98 The matter had not been decided

No	Pokok Perkara/Gugatan Principal Case/Lawsuit	Status Penyelesaian Settlement Status	Pengaruh Terhadap Kondisi Perusahaan (Risiko) Influence on Company Conditions	Nilai Nominal Gugatan Face Value of the Lawsuit	Sanksi yang dikenakan Sanctions Imposed
4.	Ni Made Siti Amiwati a. Para Pihak **Penggugat:** - Dra.Reni Marsovia (debitur) (Penggugat I) - I Putu Leo Sanjaya **Tergugat:** PT. Bank Mandiri Taspen **Turut Tergugat I:** KPKNL Singaraja **Turut Tergugat II:** I Nyoman Arya Astawa b. Objek Perkara Keabsahan pelaksanaan lelang Hak Tanggungan atas SHM No.00598/Desa Banjar Asem ditanggal 3 November 2021. c. Pokok Gugatan • Debitur merasa bahwa Perjanjian Kredit bertentangan dengan UU Perlindungan Konsumen • SHM 00598 masih menjadi jaminan atas sisa kredit Penggugat I yang ada pada Tergugat dan kredit Penggugat I yang dibebani hak tanggungan dengan jaminan berupa SHM 00598 jatuh tempo sampai dengan 21 Juni 2026. d. Pokok Jawaban Per 5 Januari 2022, belum masuk dalam tahapan pemberian jawaban di PN Singaraja oleh Tergugat	Saat ini masih dalam proses di Pengadilan Negeri	Tidak berpengaruh signifikan terhadap kondisi perusahaan	• Tergugat agar mengembalikan SHM 00598 kepada Penggugat I dan Penggugat II • Menyatakan pelelangan atas SHM 00598 yang dilakukan Turut Tergugat I adalah batal demi hukum dan menyatakan tidak dan batal demi hukum Turut Tergugat II sebagai pembeli lelang (pemenang)	Perkara belum diputus

No	Pokok Perkara/Gugatan Principal Case/Lawsuit	Status Penyelesaian Settlement Status	Pengaruh Terhadap Kondisi Perusahaan (Risiko) Influence on Company Conditions	Nilai Nominal Gugatan Face Value of the Lawsuit	Sanksi yang dikenakan Sanctions Imposed
	Ni Made Siti Amiwati a. The parties **Plaintiff:** - Dra.Reni Marsovia (debtor) (Plaintiff I) - I Putu Leo Sanjaya **Defendant:** PT. Bank Mandiri Taspen **Also Defendant I:** KPKNL Singaraja **Also Defendant II:** I Nyoman Arya Astawa b. Case Object The validity of the auction of Mortgage Rights on SHM No. 00598/Desa Banjar Asem on November 3, 2021. c. Lawsuit Subject • The Debtor felt that the Loan Agreement was against the Consumer Protection Act • SHM 00598 was still collateral for the remaining credit of Plaintiff I that was with the Defendant and Plaintiff I's credit which was encumbered with mortgage with collateral in the form of SHM 00598 was due until June 21, 2026. d. Answer Points As of January 5, 2022, the Defendant had not yet entered the stage of giving answers at the Singaraja District Court	Currently still in the process in the District Court	No significant effect on the condition of the company	• Defendant to return SHM 00598 to Plaintiff I and Plaintiff II • To declare that the auction for SHM 00598 conducted by Co-Defendant I was null and void and declares no and was null and void by law Co-Defendant II was the buyer of the auction (winner)	The matter had not been decided

Permasalahan Hukum yang Sedang Dihadapi Dewan Komisaris dan Direksi yang Sedang Menjabat

Selama periode tahun 2021, tidak ada anggota Dewan Komisaris dan Direksi Bank Mandiri Taspen yang sedang menjabat memiliki permasalahan hukum, baik perdata maupun pidana.

Legal Cases Currently Faced by The Board of Commissioners and Directors In Office

During the period of 2021, there are no in office members of the Board of Commissioners and Board of Directors of Bank Mandiri Taspen who have legal problems, both civil and criminal.

Permasalahan Hukum yang Sedang Dihadapi Anak Perusahaan

Selama tahun 2021, Bank Mandiri Taspen belum memiliki Entitas Anak, sehingga tidak terdapat informasi permasalahan hukum yang yang sedang dihadapi oleh Entitas Anak.

Legal Cases Currently Faced by The Subsidiary

Throughout 2021, Bank Mandiri Taspen does not have a Subsidiary yet, so there is no information on legal issues being faced by the Subsidiary.

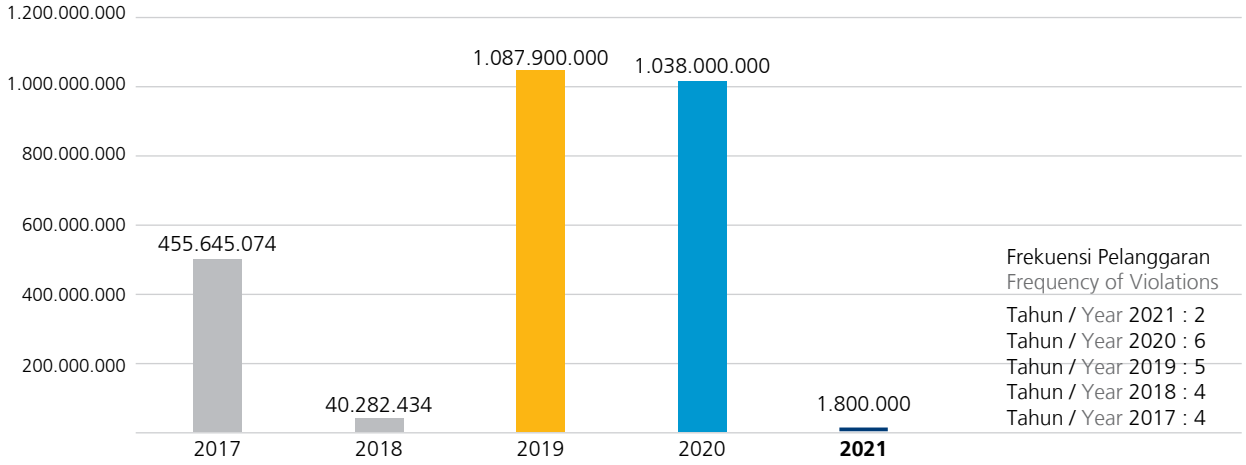
Sanksi Administratif yang Dikenakan Kepada Perusahaan, Anggota Dewan Komisaris dan Direksi Oleh Otoritas Pasar Modal dan Otoritas Lainnya

Administrative Sanctions Imposed To Companies, Members of The Board of Commissioners and The Board of Directors by Capital Market Authorities and other Authorities

Sanksi Administratif yang Dikenakan Kepada Perusahaan oleh Otoritas Pasar Modal dan Otoritas Lainya

Administrative Sanctions Imposed on Companies by Capital Markets Authorities and Other Authorities

Tahun Berdasarkan Pelanggaran (1/2) / Year Based on Violation (1/2)



Root Cause Analysis Denda

Root Cause Analysis Fines

No	Sanksi / Denda Sanctions / Fines	Ketentuan yang Dilanggar Violated Terms	Penyebab Reason	Mitigasi / *Action Plan* Mitigation / Action Plan
1	600.000.000	SEOJK No.33/SEOJK.03/2016 tentang Penerapan Manajemen Risiko Pada Bank Yang Melakukan Aktivitas Kerjasama Pemasaran Dengan Perusahaan Asuransi SEOJK No.33/SEOJK.03/2016 concerning Implementation of Risk Management in Banks Conducting Marketing Cooperation Activities with Insurance Companies	Pelaksanaan kerjasama Bancassurance dengan 6 perusahaan asuransi yang belum mendapat persetujuan OJK Implementation of Bancassurance cooperation with 6 insurance companies that have not received OJK approval	Terdapat 4 asuransi yang sudah tidak melakukan kerjasama dengan Bank Mantap yaitu Asuransi Bumi Putera, AXA Mandiri, Jiwasraya dan Askrindo, sedangkan untuk Askrida dan PLN Insurance dilakukan proses pengajuan ijin melalui SPRINT dan saat ini dalam tahap pemenuhan dokumen There are 4 insurance companies that have not collaborated with Bank Mantap, namely Bumi Putera Insurance, AXA Mandiri, Jiwasraya and Askrindo, while for Askrida and PLN Insurance the permit application process is carried out through SPRINT and is currently in the document fulfillment stage.
2	375.000.000	POJK No.9/POJK.03/2016 tentang Prinsip Kehati-hatian Bagi Bank Umum Yang Melakukan Penyerahan Sebagian Pelaksanaan Pekerjaan Kepada Pihak Lain POJK No.9/POJK.03/2016 concerning Prudential Principles for Commercial Banks that Transfer Part of the Implementation of Work to Other Parties	Belum dilaporkannya rencana penggunaan Alih Daya untuk tahun 2017 dan 2019 There are no reports on the use of Outsourcing plans for 2017 and 2019	Laporan Rencana Alih Daya tahun 2021 dan Laporan Perubahan Rencana Alih Daya tahun 2021 telah dilaporkan tepat waktu sesuai dengan ketentuan yang berlaku. Pemantauan laporan melalui CMRS The 2021 Outsourcing Plan Report and the 2021 Outsourcing Plan Change Report have been reported on time in accordance with applicable regulations. Monitoring reports via CMRS

No	Sanksi / Denda Sanctions / Fines	Ketentuan yang Dilanggar Violated Terms	Penyebab Reason	Mitigasi / *Action Plan* Mitigation / Action Plan
3	50.000.000	POJK No.18/POJK.03/2017 tentang Pelaporan dan Permintaan Informasi Debitur Melalui Sistem Layanan Informasi Keuangan POJK No.18/POJK.03/2017 concerning Reporting and Requesting Debtor Information Through the Financial Information Service System	Kesalahan pelaporan segmen D01- Debitur Perseorangan Error reporting segment D01- Individual Debtor	Bank telah menambahkan validasi pada tools pelaporan untuk pengisian data NPWP nasabah dan melakukan Working Groups Discussion secara rutin (semester) dengan Kantor Cabang The Bank has added validation to reporting tools for filling in customer NPWP data and conducting regular Working Groups Discussions (semesters) with Branch Offices
4	SPM & Accounting 900.000	PBI No.12/2/PBI/2010 tentang Laporan Bulanan Bank Umum BI Regulation No.12/2/PBI/2010 concerning Commercial Bank Monthly Report	Kesalahan pelaporan LBU • Form 01 (neraca) • Form 04 (penempatan pada BI) • Form 09 (reverse repo) LBU reporting error • Form 01 (balance sheet) • Form 04 (placement with BI) • Form 09 (reverse repo)	• Melakukan perbaikan pada CoA penempatan pada Bank Indonesia • Melakukan perbaikan untuk perjunalan penerimaan bunga (amortisasi) term deposit • Melakukan perbaikan nilai first leg diisi sesuai dengan nilai *second leg* (nilai saat jatuh tempo) • Make improvements to the CoA placement with Bank Indonesia • Make improvements to the sale of interest receipts (amortization) term deposits • Correcting the value of the first leg to be filled in accordance with the value of the second leg (value at maturity)
5	100.000	POJK No.39/POJK.03/2019 tentang Penerapan Strategi Anti *Fraud* Bagi Bank Umum POJK No.39/POJK.03/2019 concerning the Implementation of Anti-Fraud Strategy for Commercial Banks	Kesalahan nominal *fraud* yang dicantumkan dalam Laporan SAF Nominal fraud error listed in the SAF Report	Bank telah melakukan pengkinian data/informasi atas nominal potensi kerugian Bank KC Purwokerto (PT.TAS) Untuk kedepannya, apabila terdapat kejadian *fraud* yang melibatkan PT. TAS atau pihak lain yang dalam PKS nya menjadi tanggungjawab pihak tersebut, maka pencantuman / pengakuan nominal potensi kerugian Bank disesuaikan dengan nominal yang teridentifikasi pada saat dilakukan pemeriksaan investigasi. The Bank has updated the data/information on the nominal potential loss of Bank KC Purwokerto (PT.TAS) In the future, if there is a fraud incident involving PT. BAG or party otherwise the PKS is the responsibility of the party, the inclusion/recognition of the nominal potential loss of the Bank is adjusted to the nominal identified at the time of investigation.
6	1.200.000	POJK No.31/POJK.07/2020 tentang Penyelenggaraan Layanan Konsumen dan Masyarakat di Sektor Jasa Keuangan POJK No.31/POJK.07/2020 concerning the Implementation of Consumer and Community Services in the Financial Services Sector	Keterlambatan 12 hari penyampaian pelaporan pengaduan 12 days delay in submitting the complaint report	Melakukan sosialisasi kepada Kantor Cabang terkait penanganan pengaduan nasabah Conducting socialization to Branch Offices regarding the handling of customer complaints
7	600.000	POJK No.63/POJK.03/2020 tentang Pelaporan Bank Umum Melalui Sistem Pelaporan OJK POJK No.63/POJK.03/2020 concerning Commercial Bank Reporting Through the OJK Reporting System	Koreksi laporan jaringan kantor Bank Umum periode Januari s.d Juni 2021 melalui APOLO Correction of Commercial Bank office network reports for the period January to June 2021 through APOLO	Memastikan data telah tersubmit didalam server APOLO Make sure the data has been submitted on the APOLLO server

Sanksi Administratif yang Dikenakan Kepada Anggota Dewan Komisaris dan Direksi oleh Otoritas Pasar Modal dan Otoritas Lainya

Selama tahun 2021, tidak terdapat sanksi administratif yang dikenakan kepada anggota Dewan Komisaris dan Direksi oleh otoritas pasar modal dan otoritas lainya.

Administrative Sanctions Imposed to Members of The Board of Commissioners and Board of Directors by Capital Market Authorities and Other Authorities

During 2021, there will be no administrative sanctions imposed on members of the Board of Commissioners and Board of Directors by the capital market authorities and other authorities.

Kode Etik

Kode Etik (*Code of Conduct*) merupakan pedoman perilaku Jajaran Bank Mandiri Taspen dalam menjalankan tugas dan kedinasan sehari-hari serta dalam melakukan hubungan bisnis dengan para nasabah, rekanan maupun rekan sekerja. Kode Etik Bank terdapat dalam Arsitektur Kebijakan Bank Mandiri Taspen No. KEB/010/2019 tanggal 16 September 2019.

Kode Etik Bank Mandiri Taspen mengatur tentang pedoman perilaku yang berkaitan dengan Benturan Kepentingan, Kerahasiaan, Penyalahgunaan Jabatan, Perilaku *Insiders*, Integritas dan Akurasi Data Bank serta Integritas Sistem Perbankan, dijelaskan sebagai berikut.

BENTURAN KEPENTINGAN

Benturan kepentingan adalah suatu kondisi dimana Jajaran Bank dalam menjalankan tugas dan kewajibannya mempunyai kepentingan di luar kepentingan dinas, baik yang menyangkut kepentingan pribadi, keluarga maupun kepentingan pihak-pihak lain sehingga Jajaran Bank tersebut dimungkinkan kehilangan obyektivitas dalam mengambil keputusan dan kebijakan sesuai kewenangan yang telah diberikan Bank kepadanya.

KERAHASIAAN

Seluruh Jajaran Bank wajib memahami dan menjaga kerahasiaan setiap informasi, baik informasi mengenai nasabah maupun informasi lainnya sesuai ketentuan yang berlaku. Informasi mengenai kegiatan bisnis Bank tidak dapat disebarluaskan kepada pihak lain diluar Bank oleh pihak manapun kecuali oleh pihak yang berwenang untuk mewakili Bank serta diharuskan oleh ketentuan perundang-undangan.

PENYALAHGUNAAN JABATAN DAN GRATIFIKASI

Seluruh Jajaran Bank dilarang menyalahgunakan wewenang dan mengambil keuntungan baik langsung maupun tidak langsung, dari informasi yang diperoleh dari kegiatan bisnis Bank. Seluruh Jajaran Bank dilarang meminta atau menerima, mengizinkan atau menyetujui untuk menerima gratifikasi yang berhubungan dengan jabatannya dan berlawanan dengan kewajibannya sesuai peraturan perundang-undangan yang berlaku

PERILAKU INSIDERS

Jajaran Bank yang memiliki informasi rahasia tidak diperkenankan menggunakan informasi tersebut untuk mengambil keuntungan bagi dirinya sendiri, keluarganya atau pihak ketiga lainnya.

INTEGRITAS DAN AKURASI DATA BANK

Seluruh Jajaran Bank harus menyajikan data yang akurat dan dapat dipertanggungjawabkan. Seluruh Jajaran Bank, tidak diperkenankan membukukan dan/atau mengubah dan/atau menghapus pembukuan, dengan maksud untuk mengaburkan transaksi.

Code of Conduct

The code of conduct for the Bank's Excellent Staff in carrying out their daily duties and services and in conducting business relations with customers, partners and co-workers. The Bank's Code of Ethics is contained in the Architecture of Bank Mandiri Taspen Policy No. DIR/122A/2016 dated September 16, 2019.

The Bank Mandiri Taspen Code of conduct regulates behavioral guidelines relating to Conflict of Interest, Confidentiality, Position Abuse, Insiders' Behavior, Integrity and Accuracy of Bank Data and Banking System Integrity, described as follows.

CONFLICT OF INTEREST

Conflict of interest is a condition in which Bank employees in carrying out their duties and obligations have interests outside of service interests, both involving personal interests family interests, and other parties so that the Bank can lose objectivity in making decisions and policies in accordance with the authority given by the Bank to him/her.

CONFIDENTIALITY

All Bank Officers are prohibited from misusing their authority and taking profits, directly or indirectly.They are also prohibited from misusing information obtained from the Bank's business activities. All Bank Officers are prohibited from requesting or accepting, permitting or agreeing to receive gratuities related to their position and contrary to their obligations in accordance with applicable laws and regulations.

POSITION ABUSE AND GRATIFICATION

All employees of the Bank are prohibited from abusing their authority and taking advantage, either directly or indirectly, of information obtained from the Bank's business activities. All employees of the Bank are prohibited from requesting or accepting, permitting, or agreeing to receive gratuities related to their positions and contrary to their obligations following the prevailing laws and regulations.

BEHAVIOR OF INSIDERS

Bank employees who have confidential information are not permitted to use the information to take advantage of themselves, their families or other third parties.

BANK DATA INTEGRITY AND ACCURACY

All levels of the Bank must present accurate data and can be accounted for. All of the Bank's employees are not permitted to book and/or change and/or delete books, with the aim of obscuring the transaction.

INTEGRITAS SISTEM PERBANKAN

Seluruh Jajaran Bank harus senantiasa mawas diri dan menghindarkan keterlibatan Bank dalam kegiatan kriminal di bidang keuangan dan perbankan. Jajaran Bank wajib mencurigai adanya transaksi yang tidak biasa dan wajib melakukan tindakan preventif dalam mendeteksi rekening-rekening yang dicurigai telah digunakan untuk kegiatan seperti *money laundering, terrorism financing*, korupsi dan tindak kejahatan lainnya

Kepatuhan Terhadap Kode Etik

Kepatuhan terhadap *Code of Conduct* merupakan standar perusahaan dalam menjalankan aktivitas bisnisnya. Memahami hukum dan peraturan yang berlaku di segala aktivitas harus dihayati oleh Jajaran Bank dalam setiap kegiatan bisnis melalui komitmen sebagai berikut:

1. Seluruh Jajaran Bank berkewajiban untuk memahami, mematuhi dan melaksanakan kebijakan/peraturan yang diterbitkan oleh perusahaan dan peraturan perundang-undangan secara konsisten.
2. Setiap Jajaran Bank harus menghindari setiap tindakan dan perilaku yang dapat menimbulkan pelanggaran terhadap hukum dan perundang-undangan.
3. Segala bentuk ketidakpatuhan yang dilakukan Jajaran Bank terhadap hukum dan perundang-undangan tidak dapat ditolerir dan akan dikenakan sanksi sesuai dengan tingkat ketidakpatuhannya.
4. Setiap Jajaran Bank tidak melakukan tindakan yang melawan hukum dengan pihak lain yang merugikan perusahaan, baik secara sendiri-sendiri maupun bekerjasama dengan pihak lain
5. Mengedepankan penyelesaian dengan jalur musyawarah mufakat dalam setiap permasalahan dan apabila tidak tercapai kesepakatan maka digunakan jalur hukum dan menghormati proses hukum dan keputusan yang dihasilkan.

Penyebarluasan Kode Etik

Setiap Jajaran Bank harus memiliki komitmen untuk dapat menyelaraskan diri dengan sistem nilai dan budaya kerja di Bank Mandiri Taspen. Oleh karena itu, seluruh Jajaran Bank wajib menempa diri untuk menyamakan dan menyatukan keyakinan dan tekad agar dapat menerapkan sikap dan perilaku kerja yang sesuai dengan sistem nilai dan budaya kerja yang dianut Bank Mandiri Taspen, yang dikodifikasikan dalam *Code of Conduct* Bank Mandiri Taspen .

Seluruh Kepala Unit Kerja bertanggung jawab dalam memberikan pemahaman penerapan *Code of Conduct* di lingkungan unit kerja masing-masing untuk keberhasilan penerapannya. Sebagai bagian dalam upaya pemberian pemahaman Karyawan dalam penerapan *Code of Conduct* maka:

1. *Code of Conduct* disosialisasikan kepada seluruh Jajaran Bank melalui Kepala Unit Kerja masing-masing sehingga dapat dipahami dan diterapkan dengan tepat, baik dan benar.
2. Setiap Kepala Unit Kerja mendapat satu salinan *Code of Conduct* dan menandatangani formulir pernyataan bahwa telah menerima, memahami, dan setuju untuk mematuhi *Code of Conduct*.

BANKING SYSTEM INTEGRITY

All levels of the Bank must always be introspective and avoid involvement of the Bank in criminal activities in finance and banking. The Bank's employees are required to suspect unusual transactions and must take preventive actions in detecting accounts suspected of being used for activities such as money laundering, terrorist financing, corruption, and other crimes

Compliance With The Code of Conduct

Compliance with the Code of Conduct is the company's standard in carrying out its business activities. Understanding applicable laws and regulations in all activities must be executed by the Bank's staff in every business activity through the following commitments:

1. All Board of Directors are obliged to understand, comply with and implement policies/regulations issued by the company and legislation consistently
2. All level in the Bank should avoid being involved from any act and behaviour which could violate the law and regulation.
3. All forms of non-compliance made by the Bank towards law and legislation cannot be tolerated and will be sanctioned based on the level of the disobedience.
4. All the rank in the Bank should not, together with other parties, do activities that violate the law which harms the company, irrespective the violation is committed individually by the staff or by involving other parties.
5. Prioritizing the settlement with the deliberation point of consensus on each issue and if no agreement is reached then legal channels are used to respect the legal process and the decisions that are made.

Dissemination of The Code of Conduct

All Bank officers should have commitment to be relevant with the value and work ethics of Bank Mandiri Taspen. Therefore, all Bank officers is obliged to forge themselves to equalize and be united in a determination in order to be able to apply work attitudes and behaviors that are in accordance with the system of values and work culture adopted by Bank- which is codified in Bank Mandiri Taspen Code of Conduct.

All Heads of Work Units are responsible for providing an understanding of the application of the Code of Conduct within their respective work units for successful implementation of the conduct. As part of efforts to provide employee understanding in the implementation of the Code of Conduct, therefore:

1. Code of Conduct is socialized to all Bank Staff through their respective Head of Work Unit so that can be understood and applied correctly, well and correctly.
2. Each Head of Work Unit receives a copy of the Code of Conduct and signs a statement form that has accepted, understood and agreed to comply with the Code of Conduct.

3. *Code of Conduct* merupakan bagian yang tidak terpisahkan dari perjanjian kerja setiap Insan Perusahaan sehingga setiap Karyawan Perusahaan harus mengetahui bahwa ketidakpatuhan terhadap *Code of Conduct* dapat mempengaruhi hasil penilaian kinerja dan jenjang karir Karyawan.
4. Formulir pernyataan harus diperbaharui dan ditandatangani kembali setiap tahun oleh setiap Jajaran Bank.

Upaya Penerapan dan Penegakan Kode Etik

Setiap jajaran Bank wajib untuk menyusun dan menandatangani Pernyataan Tahunan (*Annual Disclosure*) sebagaimana terlampir dalam Surat Keputusan ini yang isinya adalah pernyataan penundukan diri pada hal-hal berikut ini:

a. Kode Etik Bankir Indonesia.
b. Ketentuan Perilaku Bank.
c. Sumpah Jabatan.
d. Semua peraturan yang berlaku di Bank, baik yang sudah ada maupun peraturan yang akan ada dikemudian hari termasuk sistem penilaian kinerja pegawai dengan segala konsekuensinya.
e. Semua peraturan perundangan yang berlaku, baik yang berlaku umum maupun yang berhubungan dengan kegiatan perbankan.

Surat Pernyataan Tahunan (*Annual Disclosure*) ditandatangani satu kali dalam satu tahun dan disampaikan kepada Bank paling lambat pada akhir bulan pertama dalam setiap tahunnya atau setiap saat pada tahun pertama yang bersangkutan bergabung dengan Bank, dimana berlaku ketentuan sebagai berikut:

a. Surat Pernyataan Tahunan (*Annual Disclosure*) Anggota Direksi dan Anggota Dewan Komisaris disampaikan kepada Direktur yang membawahkan Fungsi Kepatuhan Bank
b. Surat Pernyataan Tahunan (*Annual Disclosure*) Pegawai disampaikan kepada Unit Kerja Human Capital melalui Kepala Unit Kerjanya masing-masing.

Jenis Sanksi Pelanggaran Kode Etik

Apabila terjadi pelanggaran atau ketidakpatuhan terhadap ketentuan yang ditetapkan dalam Surat Keputusan ini, maka setiap pelanggaran akan dikenai sanksi sesuai dengan tingkat pelanggarannya. Keputusan yang akan diambil oleh Bank sehubungan dengan hal ini akan disesuaikan dengan jenis dan keseriusan pelanggaran yang teriadi serta evaluasi menyeluruh atas individu yang melakukan pelanggaran. Sanksi atas pelanggaran tersebut dapat berupa:

3. Code of Conduct is an inseparable part of the work agreement of each Company Person so that every Employee of the Company must know that noncompliance with the Code of Conduct can affect the results of the employee's performance assessment and career path.
4. The statement form must be renewed and re-signed every year by each Bank Board.

The Efforts of Application and Enforcement of The Code of Conduct

Each Bank's staff is obliged to prepare and sign the Annual Disclosure as attached in this Decree which contains a statement of submission to the following matters:

a. Indonesian Bankers Code of Ethics.
b. Bank Code of Conduct.
c. Position Oath.
d. All applicable regulations in the Bank, both existing and future regulations, include an employee performance appraisal system with all the consequences.
e. All applicable laws and regulations, both general and banking related activities.

The Annual Disclosure is signed once in a year and submitted to the Bank no later than the end of the first month of each year or at any time in the first year concerned joins the Bank, where the following provisions apply:

a. (Annual Disclosure) Members of the Board of Directors and Members of the Board of Commissioners are conveyed to the Director in charge of the Bank's Compliance Function
b. (Annual Disclosure) Employee Annual Disclosure is submitted to the Human Capital Work Unit through their respective Head of Work Unit.

Types of Sanctions for Violation of The Code of Conducts

If there is a violation or non-compliance with the provisions stipulated in this Decree, every violation will be sanctioned according to their levels. The decisions, in connection with this matter, will be taken by the Bank and will also be adjusted to the level of severity of the violations. It will also involve a thorough evaluation of the individuals who commit the violations. Sanctions for violations can be in the form of:

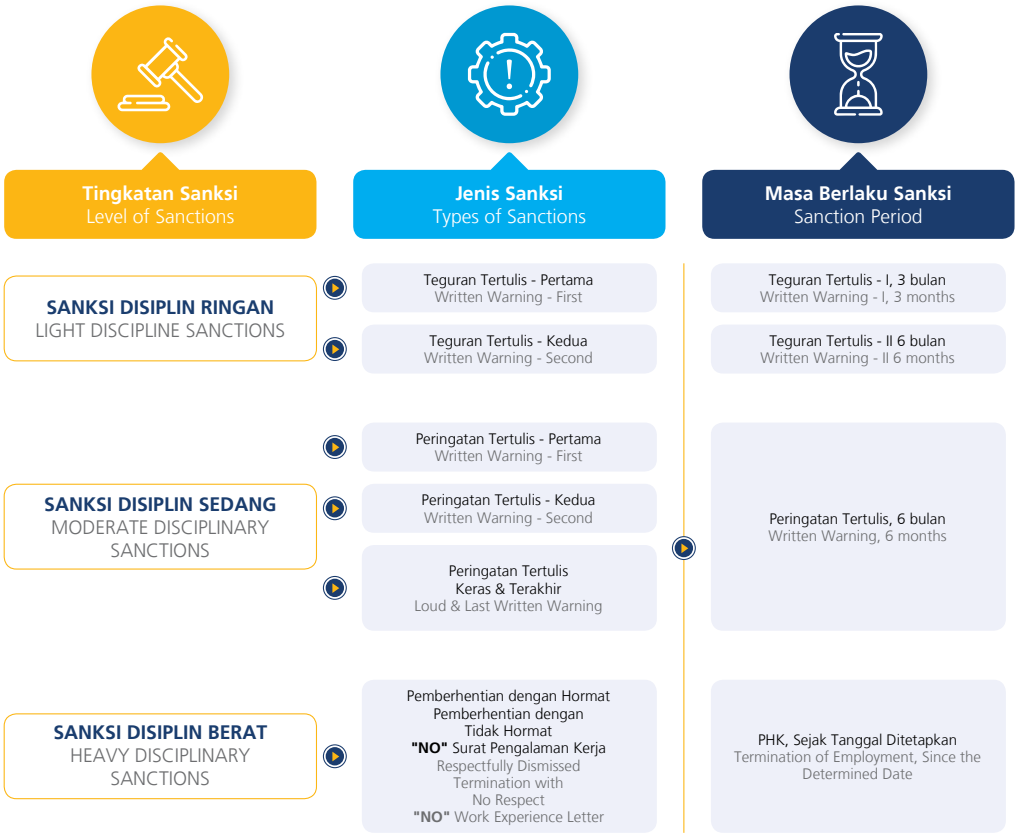
Tabel Jenis Sanksi Pelanggaran *Code of Conduct*
Table of Types of Sanctions in Violation of Code of Conduct

Jenis Sanksi/ Types of Sanction
Teguran lisan/ Verbal Warning
Teguran tertulis/ Written Warning
Skorsing/ Suspension
Penurunan Pangkat /Jabatan/ Demotion/Position

Jenis Sanksi/ Types of Sanction
Pemutusan Hubungan Keria/ Work termination
Ganti rugi/ Compensation
Dilaporkan kepada pihak yang berwajib/ Reported to the authorities

Skema Tingkatan dan Jenis Sanksi

Level Schemes and Types of Sanctions



Jumlah Pelanggaran dan Sanksi yang Diberikan

Total Violations and Sanctions Given

Jenis Sanksi Types of Sanctions	**Jumlah** Total
Teguran Tertulis Pertama / First Written Warning	1
Teguran Tertulis Kedua / Second Written Warning	-
Peringatan Tertulis Pertama / First Written Warning	1
Peringatan Tertulis Kedua / First Written Warning	4
Peringatan Tertulis Keras & Terakhir / Strict & Final Written Warning	2
PHK / Work Termination	-
Jumlah / Total	**8**

Penerapan Tata Kelola Dalam Pemberian Remunerasi bagi Bank Umum Sesuai POJK 45/POJK.03/2015

Pengungkapan Paket/Kebijakan Remunerasi dan Fasilitas Lain Bagi Anggota Komite Remunerasi

Bank telah membentuk Komite Remunerasi dan Nominasi dengan susunan keanggotaan sesuai peraturan yang berlaku, selama tahun 2021 remunerasi yang diterima anggota Komite Remunerasi dan Nominasi sebesar Rp. 11.259.395.575,-.

Proses Penyusunan Kebijakan Remunerasi

Mengacu pada Peraturan OJK No. 45/POJK.03/2015 dan Surat Edaran OJK No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, Bank Mandiri Taspen telah menerapkan kebijakan remunerasi yang tertuang dalam Standar Prosedur Remunerasi No. SP/001.B/2017 tanggal 10 Maret 2017 dan telah disesuaikan dengan penerapan Standar Prosedur edisi kedua No. SP/008/IX/2019 tanggal 16 September 2019. Remunerasi merupakan imbalan yang ditetapkan dan diberikan kepada Dewan Komisaris, Direksi dan/atau pegawai baik yang bersifat tetap maupun variabel dalam bentuk tunai maupun tidak tunai sesuai dengan tugas, wewenang, dan tanggung jawabnya. Penerapan tata kelola dalam pemberian remunerasi bertujuan untuk mendorong dilakukannya *prudent risk taking* sehingga dapat menjaga kelangsungan usaha Bank Mandiri Taspen.

Cakupan Kebijakan Remunerasi dan Implementasinya

Kebijakan Remunerasi adalah imbalan yang ditetapkan dan diberikan kepada Direksi, Anggota Dewan Komisaris, dan/atau Pegawai baik yang bersifat tetap maupun variabel dalam bentuk tunai maupun tidak tunai sesuai dengan tugas, wewenang, dan tanggung jawabnya

Penetapan Remunerasi terdiri dari:

1. Remunerasi yang bersifat tetap
   Remunerasi yang tidak dikaitkan dengan kinerja dan risiko, antara lain gaji pokok, fasilitas, tunjangan perumahan, tunjangan kesehatan, tunjangan pendidikan, tunjangan hari raya dan pensiun.

   Dalam implementasinya Bank memberikan gaji pokok kepada pegawai sesuai dengan standar rentang imbal jasa yang ditetapkan oleh Direksi dan ditetapkan melalui Rapat Direksi dan dituangkan dalam suatu Surat Keputusan Direksi. Pemberian berbagai tunjangan dan/atau fasilitas untuk pegawai diatur lebih jauh dalam Standar Prosedur Sumber Daya Manusia (SPSDM) dan Petunjuk Teknis Sumber Daya Manusia (PTSDM), yang digunakan sebagai acuan unit kerja dan/atau pegawai yang mengelola kepegawaian. Implementasi kebijakan remunerasi yang tertuang dalam SPSDM/PTSDM di antaranya mengatur tentang:

Implementation of Good Corporate Governance in Providing Remuneration for Commercial Banks in accordance with POJK 45/POJK.03/2015

Disclosure of Package/Remuneration Policy and other Facilities for Remuneration Committee Members

The Bank has formed a Remuneration and Nomination Committee with membership composition following applicable regulations; during 2021, the remuneration received by members of the Remuneration and Nomination Committee is Rp. 11,259,395,575,-

Remuneration Policy Formulation Process

Referring to OJK Regulation No. 45/POJK.03/2015 and FSA Circular No. 40/SEOJK.03/2016 concerning Implementation of Governance in Providing Remuneration for Commercial Banks, Bank Mandiri Taspen implemented a remuneration policy set forth in Standard Remuneration Procedure No. SP/001.B/2017 dated March 10, 2017 and had been adjusted to the implementation of the second edition of Standard Procedure No. SP/008/IX/2019 dated September 16, 2019. Remuneration was a reward that was determined and given to the Board of Commissioners, Directors and/or employees both permanent and variable in cash or in cash in accordance with their duties, powers and responsibilities. The implementation of governance in providing remuneration aimed to encourage prudent risk taking so as to maintain the continuity of Bank Mandiri Taspen business.

Scope of Remuneration Policy and its Implementation

Remuneration Policy is a reward that is determined and given to the Board of Directors, Members of the Board of Commissioners, and/or Employees both fixed and variable in the form of cash or non-cash in accordance with their duties, authorities, and responsibilities

Remuneration Determination consists of:

1. Permanent remuneration
   Remuneration associated with performance and risk, including basic salary, facilities, housing allowance, health allowance, education allowance, holiday and pension allowances.

   In its implementation, the Bank provides basic salaries to employees in accordance with the standard range of remuneration set by the Board of Directors and determined through a Board of Directors Meeting and set forth in a Board of Directors Decree. The provision of various allowances and/or facilities for employees is further regulated in the Standard Procedure for Human Resources (SPSDM) and the Technical Guidelines for Human Resources (PTSDM), which are used as a reference for work units and/ or employees managing personnel. The implementation of the remuneration policy contained in SPSDM/PTSDM, among other things, regulates:

- Tunjangan apa saja yang menjadi hak pegawai.
- Kapan tunjangan tersebut diberikan dan/atau tidak diberikan.
- Jabatan apa saja yang berhak atas berbagai tunjangan.
- Besaran/nilai nominal tunjangan sesuai dengan level jabatan.
- Kriteria penerima tunjangan/fasilitas sesuai level jabatan, masa kerja, status pegawai.

2. Remunerasi yang bersifat Variabel
   Remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain bonus atau bentuk lainnya yang dipersamakan dengan itu. Kebijakan Remunerasi yang bersifat Variabel diberikan dalam bentuk tunai.

   Bank memberikan remunerasi yang bersifat variabel berupa penghargaan Bank atas pencapaian kinerja pegawai pada periode tertentu. Bonus diberikan secara tunai dengan tetap memperhatikan strategi bisnis dan kemampuan Bank. Pemberiannya dikelompokkan sebagai berikut:
   1) *Short term reward*
      a. Bonus kinerja, besaran bonus ditetapkan berdasarkan hasil kinerja individu pegawai, kinerja unit dan kinerja Bank secara keseluruhan.
      b. Program–program bonus lainnya dengan bentuk, jumlah dan syarat pemberian yang ditetapkan oleh Direksi
      c. *Sales incentive*, diberikan atas pencapaian target yang bersifat sales/transactional atau berdampak langsung pada pendapatan Bank
   2) *Long term reward*
      Bank dapat memberikan *retention* program untuk menarik, mempertahankan dan memotivasi *top talent* dan pegawai pemegang jabatan–jabatan tertentu. Syarat pemberian *retention program* ditetapkan oleh Direksi.

Implementasi kebijakan remunerasi yang dijelaskan di atas berlaku untuk seluruh unit kerja dan seluruh pegawai baik di kantor pusat maupun di jaringan kantor.

Bank menentukan metode pengukuran kinerja dan jenis risiko dalam menetapkan pemberian Remunerasi yang Bersifat Variabel bagi Direksi, Dewan Komisaris, dan Pegawai Bank berdasarkan:

1. Kinerja, yang mencakup:
   a. Kinerja Direksi, Dewan Komisaris dan Pegawai.
   b. Kinerja Unit Bisnis.
   c. Kinerja Bank.
2. Risiko
   Merupakan Pengukuran Kinerja dan Risiko dalam penetapan besaran Remunerasi yang diberikan, pengaturan Remunerasi diatur lebih lanjut dalam Standar Prosedur Remunerasi Bank.

   Kebijakan remunerasi baik yang bersifat tetap maupun variabel untuk Dewan Komisaris dan Direksi diajukan dan/atau ditetapkan oleh Rapat Umum Pemegang Saham.

- What benefits are the rights of employees.
- When the benefits were given and/or not given.
- What positions are entitled to various benefits.
- Amount/nominal value of allowances according to position level.
- The criteria for receiving allowances/facilities are according to position level, years of service, and employee status.

2. Variable remuneration
   Remuneration was associated with performance and risk, including bonuses or other forms of equivalent. Variable Remuneration Policy was given in cash.

   The Bank provides variable remuneration in the form of a Bank award for the achievement of employee performance in a certain period. Bonuses are given in cash with due observance of the Bank's business strategy and capabilities. The gifts are grouped as follows:
   1) Short term reward
      a. Performance bonus, the amount of the bonus is determined based on the results of individual employee performance, unit performance and overall Bank performance.
      b. Other bonus programs with the form, amount and terms of provision as determined by the Board of Directors
      c. Sales incentives, are given for the achievement of sales/transactional targets or have a direct impact on the Bank's revenue
   2) Long term reward
      Banks can provide retention programs to attract, retain and motivate top talents and employees who hold certain positions. The requirements for granting retention programs are set by the Board of Directors.

The implementation of the remuneration policy described above applies to all work units and all employees both at the head office and in office networks.

The Bank determines the performance measurement method and types of risk in determining the provision of Variable Remuneration for Directors, Board of Commissioners, and Bank Employees based on:

1. Performance, which includes:
   a. Performance of the Board of Directors, Board of Commissioners and Employees.
   b. Business Unit Performance.
   c. Bank Performance.
2. Risk
   is a performance and risk measurement in determining the amount of remuneration given, remuneration arrangements are further stipulated in the Bank's Standard Remuneration Procedure.

   Fixed and variable remuneration policies for the Board of Commissioners and Directors are proposed and/or determined by the General Meeting of Shareholders.

Penetapan keputusan remunerasi didasarkan atas pertimbangan risiko dan kinerja, keselarasan dengan kinerja finansial, maupun hasil penilaian kinerja serta kesetaraan dengan bank lain yang sejenis juga strategi dan sasaran jangka panjang bank. Dewan Komisaris dan Direksi dan pegawai level tertentu selanjutnya ditetapkan sebagai *Material Risk Taker (MRT),* penetapan *MRT* dilakukan dengan menggunakan pendekatan kualitatif dan kuantitatif.

Determination of remuneration decisions is based on risk and performance considerations, alignment with financial performance, as well as performance assessment results as well as equality with other similar banks as well as the bank's long-term strategy and goals. The Board of Commissioners and Directors and certain level employees are subsequently designated as Material Risk Taker (MRT), the determination of the MRT is carried out using qualitative and quantitative approaches.

Remunerasi yang Dikaitkan dengan Risiko

Dalam memberikan remunerasi Bank Mandiri Taspen memperhatikan prinsip-prinsip kehati-hatian yang bertujuan untuk mendorong dilakukannya *Prudent Risk Taking*, dalam rangka menjaga kelangsungan usaha Bank Mandiri Taspen. Penentuan metode pengukuran kinerja dan jenis risiko dalam menetapkan pemberian remunerasi yang bersifat variabel disesuaikan dengan skala dan kompleksitas kegiatan usaha Bank Mandiri Taspen. Dalam menetapkan kebijakan remunerasi, Bank Mandiri Taspen memperhatikan jenis, kriteria, dampak serta perubahan penentuan jenis risiko utama yang disesuaikan dengan kondisi saat ini dan yang akan datang.

Risk-Associated Remuneration

In providing remuneration, Bank Mandiri Taspen observes prudential principles aimed at encouraging Prudent Risk Taking, in order to maintain Bank Mandiri Taspen's business continuity. The determination of the performance measurement method and type of risk in determining the remuneration that is variable in nature is adjusted to the scale and complexity of Bank Mandiri Taspen's business activities. In determining the remuneration policy, Bank Mandiri Taspen takes into account the types, criteria, impacts and changes in determining the main types of risk that are adjusted to current and future conditions.

Pengukuran Kinerja Dikaitkan dengan Remunerasi

Dalam pemberian remunerasi, Bank Mandiri Taspen melakukan pengukuran kinerja yang dikaitkan dengan remunerasi, sebagai berikut:

1. Tinjauan mengenai kebijakan remunerasi yang dikaitkan dengan penilaian kinerja.
2. Metode dalam mengaitkan remunerasi individu dengan kinerja unit kerja.
3. Metode dalam mengaitkan remunerasi individu dengan kinerja unit kerja dan kinerja Bank Mandiri Taspen.

Performance Measurement Associated With Remuneration

In providing remuneration, Bank Mandiri Taspen measures performance related to remuneration, as follows:

1. Review of remuneration policies related to performance appraisal.
2. Methods of linking individual remuneration with work unit performance.
3. Methods of linking individual remuneration with work unit performance and Bank Mandiri Taspen performance.

Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko

Dalam hal metode yang digunakan Bank Mandiri Taspen untuk menyatakan bahwa kinerja (*key performance indicator*) yang disepakati tidak dapat tercapai, sehingga perlu dilakukan penyesuaian atas indikator dan/atau besaran penyesuaian remunerasi.

Penerapan strategi remunerasi dilaksanakan dengan memperhatikan kinerja dari tiap-tiap individu pegawai (*based on performance*), kinerja unit kerja dan kinerja Bank Mandiri Taspen secara keseluruhan, dan tetap di dalam anggaran yang ditetapkan.

Remuneration Adjustment Linked to Performance and Risk

In the case of the method used by Bank Mandiri Taspen to state that the agreed performance (key performance indicator) cannot be achieved, it is necessary to make adjustments to the indicators and/or the amount of remuneration adjustments.

The remuneration strategy is implemented by taking into account the performance of each individual employee (based on performance), work unit performance and overall Bank Mandiri Taspen performance, and within the stipulated budget.

Konsultan Ekstern

Dalam menyusun kebijakan remunerasi, Bank Mandiri Taspen menyusun secara internal dan tidak menggunakan konsultan ekstern.

External Consultant

In preparing the remuneration policy, Bank Mandiri Taspen prepares it internally and does not use external consultants.

Paket/Kebijakan Remunerasi dan Fasilitas Lain Bagi Dewan Komisaris dan Direksi

a. Paket/kebijakan remunerasi dan jenis fasilitas lain bagi anggota Dewan Komisaris dan Direksi, antara lain meliputi:

   1) Remunerasi dalam bentuk *non natura*, termasuk gaji dan penghasilan tetap lainnya, antara lain tunjangan (*benefit*), tantiem dan bentuk remunerasi lainnya; dan

   2) Fasilitas lain dalam bentuk *natura/non natura* yakni penghasilan tidak tetap lainnya, termasuk tunjangan untuk perumahan, transportasi, asuransi kesehatan dan fasilitas lainnya, yang dapat dimiliki maupun tidak dapat dimiliki.

b. Pengungkapan paket/kebijakan remunerasi dan fasilitas lain bagi anggota Dewan Komisaris dan Direksi pada tahun 2021.

   1) Paket/Kebijakan remunerasi dan fasilitas lain bagi anggota Dewan Komisaris dan Direksi Bank Mandiri Taspen:

Remuneration Package/ Policy and other Facilities For The Board of Commissioners and The Board of Directors

a. Remuneration package/policy and other types of facilities for members of the Board of Commissioners and Board of Directors, including among others:
   1) Non-in-kind remuneration, including salary and other fixed income, including benefits, sharebased compensation, bonuses and other forms of remuneration; and
   2) Other facilities in the form of in-kind/non-natura are other non-permanent income, including allowances for housing, transportation, health insurance and other facilities, which can be owned or cannot be owned.

b. Disclosure of remuneration packages/policies and other facilities for members of the Board of Commissioners and Directors in 2021.
   1) Remuneration package/policy and other facilities for members of the Board of Commissioners and Board of Directors of Bank Mandiri Taspen:

Jenis Remunerasi dan Fasilitas lain Types of Remuneration and other facilities	**Jumlah Diterima dalam 1 Tahun** Amount Received in 1 Year			
	Direksi Directors		**Dewan Komisaris** Board of Commissioners	
	Orang Person	**Juta (Rp)** Milion (IDR)	**Orang** Person	**Juta (Rp)** Milion (IDR)
1. Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura Salary, bonus, routine allowance, tantiem, and other facilities in non-natura form	5	27.248	5	9.155
2. Fasilitas lain dalam bentuk natura (perumahan,transportasi, asuransi kesehatan dan sebagainya) yang *): Other facilities in the form of in-kind (housing, transportation, health insurance, etc.) which*): a. dapat dimiliki/ can be owned b. tidak dapat dimiliki/ cannot be owned		2.871		432
Total	5	30.119	5	9.587

*) Dinilai dalam ekuivalen rupiah.
*) Assessed in rupiah equivalent

Jumlah anggota Dewan Komisaris dan Direksi yang menerima paket Remunerasi dalam 1 (satu) tahun yang dikelompokkan sesuai tingkat penghasilan sebagai berikut:

The number of members of the Board of Commissioners and Board of Directors who received the Remuneration package in 1 (one) year, grouped according to income levels as follows:

(satuan orang)/ (person unit)

Jumlah Remunerasi per Orang dalam 1 tahun *) Amount of Remuneration per Person in 1 year*)	**Jumlah Direksi** Total Directors	**Jumlah Dewan Komisaris** Total Board of Commissioners
di atas Rp 2 miliar/ above IDR 2 billion	3	1
di atas Rp 1 miliar s.d. Rp 2 miliar/ above IDR 1 billion s.d. IDR 2 billion	2	2
di atas Rp 500 juta s.d. Rp 1 miliar/ above Rp 500 million s.d. IDR 1 billion	0	2
Rp 500 juta ke bawah/ IDR 500 million and below	0	0

*) yang diterima secara tunai
*) received in cash

Remunerasi yang Bersifat Variabel

Remunerasi yang bersifat variable adalah remunerasi yang dikaitkan dengan kinerja dan risiko antara lain insentif, bonus atau bentuk lainnya yang dipersamakan dengan itu.

Variable Remuneration

Variable remuneration is remuneration that is related to performance and risks, including incentives, bonuses or other equivalent forms.

Jumlah anggota Dewan Komisaris, Direksi, Pegawai yang menerima Remunerasi yang bersifat variabel selama 1 (satu) tahun

The number of members of the Board of Commissioners, Directors, Employees who received variable remuneration for 1 (one) year

Remunerasi yang Bersifat Variabel Variable Remuneration		
Jumlah Remunerasi per Orang dalam 1 tahun *) Amount of Remuneration per Person in 1 year *)	**Jumlah Orang** Amount Person	**Jumlah Juta (Rp)** Amount Million (IDR)
Direksi/ Board of Directors	5	10.977
Dewan Komisaris/ Board of Commissioners	5	2.973
Pegawai/ Employee	2.873	104.286

Jabatan dan Jumlah Pihak yang Menjadi *Material Risk Taker* (MRT)

Seluruh anggota Dewan Komisaris, Direksi Bank dan SEVP Bank Mandiri Taspen karena tugas dan tanggung jawabnya berdampak signifikan terhadap profil risiko Bank dan menerima remunerasi yang bersifat variabel dengan nilai besar maka ditetapkan sebagai *Material Risk Taker*. Demikian pula pegawai yang menerima remunerasi bersifat variabel dengan nilai besar juga termasuk sebagai *Material Risk Taker*. Nilai besar yang dimaksud adalah besaran remunerasi variabel yang diterima lebih dari 10 (sepuluh) kali gaji. Anggota Dewan Komisaris & Direksi Bank Bank Mandiri Taspen periode 31 Desember 2021 berjumlah 10 (sepuluh) orang.

Penetapan pihak yang menjadi *Material Risk Taker (MRT),* dikarenakan tugas dan tanggung jawabnya berdampak signifikan terhadap tingkat profil risiko Bank juga berdasarkan nilai remunerasi variable yang diterima bernilai besar.

Position and Number of Parties to be Material Risk Taker (MRT)

All members of the Board of Commissioners, Directors of the Bank, and SEVP of Bank Mandiri Taspen because their duties and responsibilities significantly impact the Bank's risk profile and receive variable remuneration with a significant value they are designated as Material Risk-Takers. Likewise, employees who receive variable remuneration with large values are also included as Material Risk-Takers. The significant value in question is the amount of variable remuneration received more than 10 (ten) times the salary. There are 10 (ten) members of the Board of Commissioners & Directors of Bank Mandiri Taspen for the period of December 31, 2021.

Determination of the party to be a Material Risk Taker (MRT), because their duties and responsibilities have a significant impact on the level of the Bank's risk profile also based on the value of the variable remuneration received, which is large.

Shares Option yang Dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif.

Bank tidak memiliki program *share option* baik kepada Direksi, Dewan Komisaris maupun Pejabat Eksekutif.

Shares Option of the Board of Directors, Board of Commissioners and Executive Officers.

The Bank does not have a share option program for the Board of Directors, Board of Commissioners or Executive Officers.

Rasio Gaji Tertinggi dan Terendah

Rasio gaji tertinggi dan terendah, dalam skala perbandingan adalah sebagai berikut:

Highest and Lowest Salary Ratio

The ratios of the highest and lowest salaries, on a scale of comparison, are as follows:

a.	Rasio gaji pegawai*) yang tertinggi dan terendah The highest and lowest employee salary ratio*)	:	1 : 25,71
b.	Rasio gaji Direksi yang tertinggi dan terendah The ratio of the highest and lowest salaries of the Board of Directors	:	1 : 1,18
c.	Rasio gaji Komisaris yang tertinggi dan terendah The ratio of the highest and lowest commissioner salaries	:	1 : 1,11
d.	Rasio gaji Direksi tertinggi dan pegawai tertinggi The ratio of the highest salary of the Board of Directors and the highest employee	:	1 : 2,92

*) Yang dimaksud dengan pegawai adalah pegawai tetap Bank sampai batas pelaksana.
*) Employees were defined as permanent employees of the Bank up to the executive level.

Jumlah Penerima dan Jumlah Total Remunerasi yang Bersifat Variabel yang Dijamin Tanpa Syarat

Tidak terdapat penerima remunerasi yang bersifat variabel yang dijamin tanpa syarat kepada calon Direksi, calon Dewan Komisaris dan/atau calon pegawai.

Number of Beneficiaries and Total Amount of Remuneration that are Unconditionally Guaranteed Variable

There are no recipients of variable remuneration that are unconditionally guaranteed to candidates for the Board of Directors, candidates for the Board of Commissioners and/or prospective employees.

Jumlah Pegawai yang terkena Pemutusan Hubungan Kerja dan Total Nominal Pesangon yang dibayarkan

The number of employees terminated and the total nominal value of severance pay

Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 (Satu) Tahun The nominal amount of severance pay per person in 1 (one) year	Jumlah Pegawai Number of Employees
Di atas Rp1 miliar/ Above IDR 1 billion	0
Di atas Rp500 juta s.d Rp1 miliar/ Above IDR 500 million to IDR 1 billion	0
Rp500 juta ke bawah/ IDR 500 million and below	32

Remunerasi yang diberikan dalam 1 (satu) tahun

Rincian jumlah Remunerasi yang diberikan dalam 1 (satu) tahun meliputi:

a) Remunerasi yang Bersifat Tetap maupun Remunerasi yang Bersifat Variabel.
b) Remunerasi yang Ditangguhkan dan Tidak Ditangguhkan.
c) Bentuk Remunerasi yang diberikan secara tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank, sebagaimana dalam tabel di bawah ini:

Remuneration given in 1 (one) year

Details of the amount of remuneration given in 1 (one) year include:

a) Remuneration that is Fixed and Variable.
b) Deferred and Non-Deferred Remuneration.
c) The form of remuneration given in cash and/or shares or share-based instruments issued by the Bank, as in the table below:

A. Remunerasi yang Bersifat Tetap *)/ Fixed Remuneration*)		
1. Tunai Cash		Rp. 22.453.626.950,-
2. Saham/instrumen yang berbasis saham yang diterbitkan Bank Stock/instrument based shares issued by the Bank		Rp. 0,-
B. Remunerasi yang Bersifat Variabel *)/ Variable Remuneration*)		
	Tidak Ditangguhkan Not Suspended	Ditangguhkan Suspended
1. Tunai Cash	Rp. 13.950.615.008,-	Rp. 4.797.077.285,-
2. Saham/instrumen yang berbasis saham yang diterbitkan Bank Stock/instrument based shares issued by the Bank	Rp. 0,-	Rp. 0,-

Informasi kuantitatif

Informasi kuantitatif mengenai:

a) Total sisa Remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit.
b) Total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan.
c) Total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan. Sebagaimana dalam tabel di bawah ini:

Quantitative information

Quantitative information regarding:

a) Total remaining deferred Remuneration, whether exposed to implicit or explicit adjustments.
b) Total reduction in remuneration due to explicit adjustments during the reporting period.
c) Total reduction in remuneration due to implicit adjustments during the reporting period. As in the table below:

Jenis Remunerasi yang Bersifat Variabel *) Variable Types of Remuneration *)	Sisa yang Masih Ditangguhkan Remaining Still Deferred	Total Pengurangan Selama Periode Laporan Total Deductions During the Reporting Period		
		Disebabkan Penyesuaian Eksplisit (A) Caused an Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit (B) Caused an Implicit Adjustment (B)	Total (A)+(B) Total (A)+(B)
Tunai (dalam juta rupiah) Cash (in million rupiah)	4.797.077.285,-	0	0	0
Saham / Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut) Shares/share-based instruments issued by the Bank (in shares and a nominal value of million rupiah which is a conversion of the said shares)	0	0	0	0

Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja

Bank Mandiri Taspen merupakan Perseroan Terbatas yang tertutup sehingga tidak memiliki program kepemilikan saham oleh Pegawai dan/atau Manajemen (ESOP/MSOP)

Performance-Based Long-Term Compensation Policy

Bank Mandiri Taspen is a closed limited liability company so it did not have a share ownership program by employees and/or management (ESOP/MSOP)

Kebijakan Pengungkapan Informasi Kepemilikan Saham Dewan Komisaris dan Direksi Serta Pelaksanaannya

Bank Mandiri Taspen merupakan Perseroan Terbatas yang tertutup sehingga tidak terdapat informasi kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Bank.

Disclosure Policy of Share Ownership Information of Board of Commissioners and Board of Directors and The Implementation

Bank Mandiri Taspen is a closed limited liability company so that there was no information on share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after ownership or any change in ownership of Bank shares occurs.

Fungsi Kepatuhan

Bank Mandiri Taspen merupakan lembaga keuangan yang melakukan aktivitas berdasarkan prinsip kepercayaan, agar mampu tumbuh secara sehat dan berkelanjutan diperlukan landasan *good corporate governance* yang kuat serta penerapan prinsip-prinsip prudential banking yang konsisten, salah satunya melalui pelaksanaan kepatuhan Bank.

Berdasarkan hal tersebut, pelaksanaan kepatuhan tidak hanya untuk memenuhi kepatuhan terhadap regulasi tetapi juga suatu kebutuhan organisasi. Dengan demikian kepatuhan harus dibangun menjadi sebuah budaya (*culture*) yang terinternalisasi dan terorganisasi.

Pandemi COVID-19 merupakan sebuah krisis kesehatan global. Dampak pandemi ini bagi ekonomi global terus bertambah secara eksponensial yang berdampak pada bisnis jangka pendek dan jangka panjang. Bank perlu menanggapi krisis ini secara tepat. Saat ini semua transaksi yang dilakukan berbasis teknologi, hal ini menuntut bank bergerak cepat dan maju berkolaborasi untuk meningkatkan sistem dan strategi sehingga dapat memenuhi kebutuhan masyarakat. Pesatnya kemajuan teknologi dan pengembangan usaha Bank tentunya akan

Compliance Function

Bank Mandiri Taspen is a financial institution that carries out activities based on the principle of trust, in order to be able to grow in a healthy and sustainable manner, it requires a strong foundation of good corporate governance and consistent application of prudential banking principles, one of which is through the implementation of Bank compliance.

Based on this, the implementation of compliance was not only to fulfill regulatory compliance but was also an organizational need. Thus, compliance had to be built into an internalized and organized culture.

The COVID-19 pandemic caused a global health crisis. The impact of this pandemic on the global economy continued to grow exponentially, affecting both short-term and long-term business. Banks needed to respond to this crisis appropriately. Currently, all transactions were based on technology, this required banks to move quickly and collaborate to improve systems and strategies so that they could meet the needs of the community. The rapid advancement of technology and the Bank's business development certainly increased the risk exposure faced by the Company,

meningkatkan eksposur risiko yang dihadapi Perseroan, termasuk risiko kepatuhan. Untuk menghadapi eksposur risiko tersebut, diperlukan penerapan fungsi kepatuhan untuk meminimalisir terjadinya pelanggaran yang dapat menyebabkan kerugian bagi Perseroan.

Dalam menerapkan fungsi kepatuhan, Bank Mandiri Taspen mengacu pada Peraturan OJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum. Saat ini, Bank telah memiliki kebijakan dan standar prosedur kepatuhan yang menjabarkan tugas dan tanggung jawab Satuan Kerja Kepatuhan (SKK) dalam menjalankan fungsi kepatuhan.

Struktur Organisasi

Organisasi yang menjalankan Fungsi Kepatuhan diatur dalam Kebijakan Kepatuhan Bank yang lebih lanjut dijabarkan secara detail dalam Standar Prosedur Kepatuhan. Organisasi tersebut terdiri atas:

1. Direktur yang membawahkan Fungsi Kepatuhan
2. Satuan Kerja Kepatuhan

including compliance risk. To deal with this risk exposure, it was necessary to implement a compliance function to minimize the occurrence of violations that could cause losses for the Company.

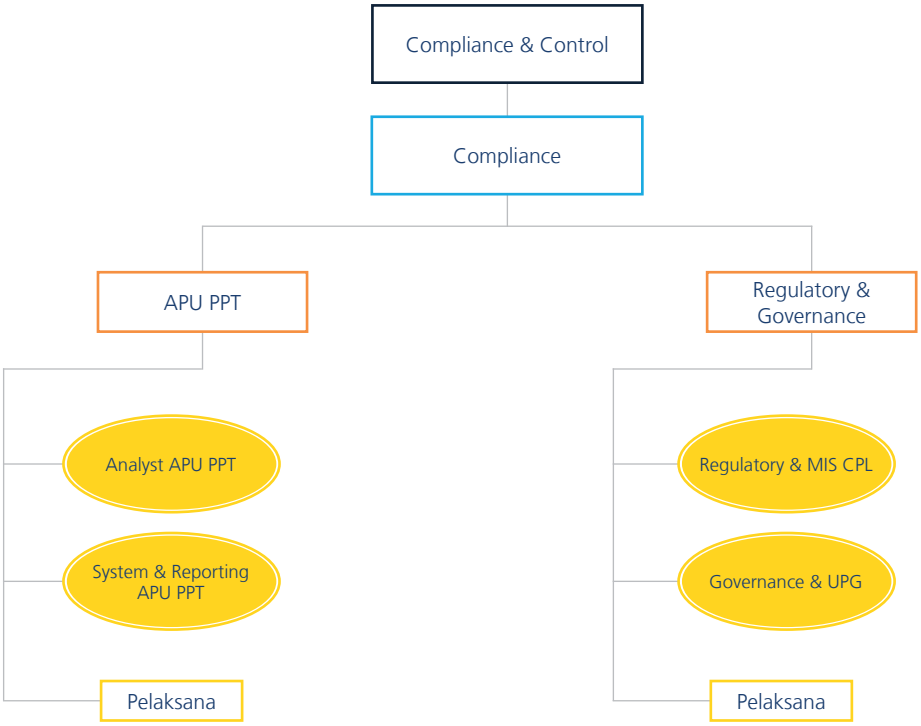
In implementing the compliance function, Bank Mandiri Taspen referred to FSA Regulation No. 46/POJK.03/2017 concerning the Implementation of the Compliance Function of Commercial Banks. Currently, the Bank had a compliance policy and standard procedure that outlined the duties and responsibilities of the Compliance Unit (SKK) in carrying out the compliance function.

Organizational Structure

Organizations carrying out the Compliance Function were regulated in the Bank's Compliance Policy described in detail in the Standard Compliance Procedures. The organization consists of:

1. Director in charge of Compliance Function
2. Compliance Unit

Direktorat Compliance & Control
Divisi Compliance



Profil Kepala Fungsi Kepatuhan

Head of Compliance Function Profile

SYAHRAMUDIN

Kepala Divisi Compliance / Head of Compliance Division

Indonesia / Indonesian

Jakarta / Jakarta

Lahir di Jakarta pada tahun 1973. Usia 48 tahun Per Desember 2021.
Born in Jakarta in 1973. Age 48 as of December 2021.

Riwayat Pendidikan

- Sarjana Ekonomi Akuntansi dari Universitas Gunadarma (1996)
- International Diploma in Compliance – International Compliance Association & Manchester Business School; (2016)

Educational Background

- Bachelor of Economics in Accounting from Gunadarma University (1996)
- International Diploma in Compliance – International Compliance Association & Manchester Business School; (2016)

Pengalaman Kerja

- Auditor di PT Bank Danamon Tbk (1996 – 2000).
- Manager di PT Bank Mandiri (Persero) Tbk (2000 – 2013).
- Vice President di PT Bank Mandiri (Persero) Tbk (2013 – 2020).
- Division Head Compliance PT Bank Mandiri Taspen (2020 – sekarang)

Work Experience

- Auditor at PT Bank Danamon Tbk (1996 – 2000).
- Manager at PT Bank Mandiri (Persero) Tbk (2000 – 2013).
- Vice President at PT Bank Mandiri (Persero) Tbk (2013 – 2020).
- Division Head Compliance PT Bank Mandiri Taspen (2020 – present)

Dasar Hukum Pengangkatan

Menjabat sebagai Kepala Divisi Compliance sejak 6 Juli 2020 berdasarkan Surat Keputusan No. DIR.UTM/060/VII/2020 tanggal 6 Juli 2020.

Legal Basis of Appointment

Served as Head of Compliance Division since July 6, 2020, based on Decree No. DIR.UTM/060/VII/2020 dated July 6, 2020.

Tugas dan Tanggung Jawab Fungsi Kepatuhan

1. ***Supervisory***, yaitu melakukan supervisi secara *ex-ante* terhadap proses kegiatan (pelayanan nasabah, pengambilan keputusan) kepada seluruh Unit Kerja.
2. ***Examination***, yaitu melakukan *review* atas kebijakan/peraturan eksternal dan internal maupun prosedur kerja agar menunjang kemajuan bisnis dan tetap berpedoman pada prinsip kehati-hatian serta regulasi.
3. ***Consultation***, yaitu memberikan pertimbangan/*compliance opinion* dalam kaitannya dengan regulasi, proses kegiatan dan prinsip kehati-hatian kepada seluruh Unit Kerja.
4. ***Regulatory***, yaitu melakukan penyediaan, pengkajian, sosialisasi atas peraturan perundang-undangan dan ketentuan yang berlaku serta penyediaan alat bantu dengan tujuan memudahkan jajaran Bank dalam mematuhinya.

Duty and Responsibility of Compliance Function

1. **Supervisory**, namely conducting ex-ante supervision of activity processes (customer service, decision making) to all Work Units.
2. **Examination**, which is to review external and internal policies/regulations and work procedures to support business progress and remain guided by prudential principles and regulations.
3. **Consultation**, namely providing consideration/compliance opinion concerning regulations, activity processes, and prudential principles to all Work Units.
4. **Regulatory**, namely providing, reviewing, socializing the prevailing laws and regulations and providing aids to facilitate the Bank's ranks in complying with them.

Pengembangan Kompetensi Fungsi Kepatuhan

Competency Development of Compliance Function

No	NIP	Nama Pegawai Employee Name	Materi Pengembangan Kompetensi /Pelatihan Competency Development / Training Materials	Tanggal Date	Penyelenggara Organizer
1	0275000016	A.a Agung Oka Putra	Webinar Kepatuhan Compliance Webinar	16 Januari 2021 January 16, 2021	Bank Mandiri Taspen & Taspen
			Identifikasi Transaksi Keuangan Mencurigakan Identification of Suspicious Financial Transactions	24-25 Februari February 24-25	Fkdkp (Forum Komunikasi Direktur Kepatuhan Perbankan)
			Training & Sertifikasi Manajemen Risiko Level. 2 *Level Risk Management Training & Certification. 2*	06 - 07 Maret 2021 March 06 - 07 2021	Efektif Pro & LSPP
			ISO Audit Sistem Manajemen 9001:2015 ISO 9001:2015 Management System Audit	23 April 2021 April 23, 2021	PT Gama Manajemen Cosulting
			ISO Sistem Manajemen Kepatuhan 37301:2021 ISO Compliance Management System 37301:2021	28 April 2021 April 28, 2021	PT Gama Manajemen Cosulting
			Sertifikasi ISO SMAP 37001:2016 ISO SMAP 37001:2016 Certification	26-27 Augt 2021 Aug 26-27 2021	PT Gama Manajemen Cosulting
			Fundamental *Leadership*, 11-12 September Fundamental Leadership, September 11-12	11-12 September 2021 September 11-12, 2021	Eagle Spirit Indonesia & Bank Mandiri Taspen
			ISO Manajemen Mutu 19011:2018 ISO Quality Management 19011:2018	12 Oktober 2021 October 12, 2021	PT Gama Manajemen Cosulting
			Training & Assessment APU PPT APU PPT Training & Assessment	20 November 2021 November 20, 2021	Bank Mandiri Taspen
2	11860000986	Komando Dewantara	Webinar Kepatuhan Compliance Webinar	16 Januari 2021 January 16, 2021	Bank Mandiri Taspen & Taspen
			Identifikasi Transaksi Keuangan Mencurigakan Identification of Suspicious Financial Transactions	24-25 Februari February 24-25	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan)
			Training & Sertifikasi Manajemen Risiko Level. 2 Level Risk Management Training & Certification. 2	06 - 07 Maret 2021 March 06 - 07 2021	Efektif Pro & LSPP
			ISO Audit Sistem Manajemen 9001:2015 ISO 9001:2015 Management System Audit	23 April 2021 April 23, 2021	PT Gama Manajemen Cosulting
			ISO Sistem Manajemen Kepatuhan 37301:2021 ISO Compliance Management System 37301:2021	28 April 2021 April 28, 2021	PT Gama Manajemen Cosulting
			Sertifikasi ISO SMAP 37001:2016 ISO SMAP 37001:2016 Certification	26-27 Augt 2021 Aug 26-27 2021	PT Gama Manajemen Cosulting
			Fundamental Leadership, 18 - 27 Agustus Fundamental Leadership, 18 - 27 August	11-12 Sept 2021 September 11-12 2021	Eagle Spirit Indonesia & Bank Mandiri Taspen
			ISO Manajemen Mutu 19011:2018 ISO Quality Management 19011:2018	12 Oktober 2021 October 12, 2021	PT Gama Manajemen Cosulting
			Training & Assessment APU PPT APU PPT Training & Assessment	20 November 2021 November 20, 2021	Bank Mandiri Taspen

No	NIP	Nama Pegawai Employee Name	Materi Pengembangan Kompetensi /Pelatihan Competency Development / Training Materials	Tanggal Date	Penyelenggara Organizer
			Webinar APU PPT APU PPT Webinar	27 November 2021 November 27, 2021	Bank Mandiri Taspen & Ppatk
3	1673000568	Liliek Krisnawati	Webinar Kepatuhan Compliance Webinar	16 Januari 2021 January 16, 2021	Bank Mandiri Taspen & Taspen
			Training Design & Delivery Design & Delivery Training	20 - 21 Februari 2021 February 20 - 21 2021	Bank Mandiri Taspen (Zoomlink)
			Training & Sertifikasi Manajemen Risiko Level. 2 *Level Risk Management Training & Certification. 2*	06 - 07 Maret 2021 March 06 - 07 2021	Efektif Pro & LSPP
			ISO Audit Sistem Manajemen 9001:2015 ISO 9001:2015 Management System Audit	23 April 2021 April 23, 2021	PT Gama Manajemen Cosulting
			ISO Sistem Manajemen Kepatuhan 37301:2021 ISO Compliance Management System 37301:2021	28 April 2021 April 28, 2021	PT Gama Manajemen Cosulting
			Webinar *"Cyber Crime Typology & Cross Border Money Laundering"* Webinar "Cyber Crime Typology & Cross Border Money Laundering"	29 April 2021 April 29, 2021	FKDKP
			Sertifikasi ISO SMAP 37001:2016 ISO SMAP 37001:2016 Certification	26-27 Augt 2021 Aug 26-27 2021	PT Gama Manajemen Cosulting
			Fundamental *Leadership* Fundamental Leadership	11-12 Sept 2021 September 11-12 2021	Eagle Spirit Indonesia & Bank Mandiri Taspen
			ISO Manajemen Mutu 19011:2018 ISO Quality Management 19011:2018	12 Oktober 2021 October 12, 2021	PT Gama Manajemen Cosulting
			Training & Assessment APU PPT APU PPT Training & Assessment	20 November 2021 November 20, 2021	Bank Mandiri Taspen
			Webinar APU PPT APU PPT Webinar	27 November 2021 November 27, 2021	Bank Mandiri Taspen & Ppatk
			Diskusi Kontemporer "Waspada Pendanaan Terorisme Sejak Dini" Contemporary Discussion "Beware of Terrorism Financing Early"	07 Desember 2021 December 07, 2021	PPATK
4	1772001330	Hartono Mantowijono	Webinar Kepatuhan Compliance Webinar	16 Januari 2021 January 16, 2021	Bank Mandiri Taspen & Taspen
			Training Design & Delivery Design & Delivery Training	20 - 21 Februari 2021 February 20 - 21 2021	Bank Mandiri Taspen (Zoomlink)
			ISO Audit Sistem Manajemen 9001:2015 ISO 9001:2015 Management System Audit	23 April 2021 April 23, 2021	PT Gama Manajemen Cosulting
			ISO Sistem Manajemen Kepatuhan 37301:2021 ISO Compliance Management System 37301:2021	28 April 2021 April 28, 2021	PT Gama Manajemen Cosulting
			Sertifikasi ISO SMAP 37001:2016 ISO SMAP 37001:2016 Certification	26-27 Augt 2021 Aug 26-27 2021	PT Gama Manajemen Cosulting
			ISO Manajemen Mutu 19011:2018 ISO Quality Management 19011:2018	12 Oktober 2021 October 12, 2021	PT Gama Manajemen Cosulting
			Training & Assessment APU PPT APU PPT Training & Assessment	20 November 2021 November 20, 2021	Bank Mandiri Taspen
			Webinar APU PPT APU PPT Webinar	27 November 2021 November 27, 2021	Bank Mandiri Taspen & Ppatk

No	NIP	Nama Pegawai Employee Name	Materi Pengembangan Kompetensi /Pelatihan Competency Development / Training Materials	Tanggal Date	Penyelenggara Organizer
5	1794000635	Dio Yudansha Prakoso	*Islamic Bank Risk Management & Compliance* (Pelatihan Perbankan Syariah) - zoom link Islamic Bank Risk Management & Compliance (Islamic Banking Training) - zoom link	11-13 Januari 2021 January 11-13, 2021	Lembaga Pengembangan Perbankan Indonesia (LPPI)
			Webinar Kepatuhan Compliance Webinar	16 Januari 2021 January 16, 2021	Bank Mandiri Taspen & Taspen
			Training & Sertifikasi Manajemen Risiko Level. 2 Level Risk Management Training & Certification. 2	06 - 07 Maret 2021 March 06 - 07 2021	Efektif Pro & LSPP
			ISO Audit Sistem Manajemen 9001:2015 ISO 9001:2015 Management System Audit	23 April 2021 April 23, 2021	PT Gama Manajemen Cosulting
			ISO Sistem Manajemen Kepatuhan 37301:2021 ISO Compliance Management System 37301:2021	28 April 2021 April 28, 2021	PT Gama Manajemen Cosulting
			Sertifikasi ISO SMAP 37001:2016 ISO SMAP 37001:2016 Certification	26-27 Augt 2021 Aug 26-27 2021	PT Gama Manajemen Cosulting
			ISO Manajemen Mutu 19011:2018 ISO Quality Management 19011:2018	12 Oktober 2021 October 12, 2021	PT Gama Manajemen Cosulting
			Training & Assessment APU PPT APU PPT Training & Assessment	20 November 2021 November 20, 2021	Bank Mandiri Taspen
			Webinar APU PPT APU PPT Webinar	27 November 2021 November 27, 2021	Bank Mandiri Taspen & Ppatk
6	1886000407	Mochamad Andri	*Islamic Bank Risk Management & Compliance* (Pelatihan Perbankan Syariah) - zoom link Islamic Bank Risk Management & Compliance (Islamic Banking Training) - zoom link	11-13 Januari 2021 January 11-13, 2021	Lembaga Pengembangan Perbankan Indonesia (Lppi)
			Webinar Kepatuhan Compliance Webinar	16 Januari 2021 January 16, 2021	Bank Mandiri Taspen & Taspen
			Training & Sertifikasi Manajemen Risiko Level. 2, Level Risk Management Training & Certification. 2,	06 - 07 Maret 2021 March 06 - 07 2021	Efektif Pro & Lspp
			ISO Audit Sistem Manajemen 9001:2015 ISO 9001:2015 Management System Audit	23 April 2021 April 23, 2021	PT Gama Manajemen Cosulting
			ISO Sistem Manajemen Kepatuhan 37301:2021 ISO Compliance Management System 37301:2021	28 April 2021 April 28, 2021	PT Gama Manajemen Cosulting
			Webinar "Cyber Crime Typology & Cross Border Money Laundering Webinar "Cyber Crime Typology & Cross Border Money Laundering	29 April 2021 April 29, 2021	FKDKP
			Sertifikasi ISO SMAP 37001:2016 ISO SMAP 37001:2016 Certification	26-27 Augt 2021 Aug 26-27 2021	PT Gama Manajemen Cosulting
			Fundamental Leadership, 11-12 September Fundamental Leadership, September 11-12	11-12 September 2021 September 11-12, 2021	Eagle Spirit Indonesia & Bank Mandiri Taspen
			ISO Manajemen Mutu 19011:2018 ISO Quality Management 19011:2018	12 Oktober 2021 October 12th 2021	PT Gama Manajemen Cosulting
			Training & Assessment APU PPT APU PPT Training & Assessment	20 November 2021 November 20, 2021	Bank Mandiri Taspen

No	NIP	Nama Pegawai Employee Name	Materi Pengembangan Kompetensi /Pelatihan Competency Development / Training Materials	Tanggal Date	Penyelenggara Organizer
			Webinar APU PPT APU PPT Webinar	27 November 2021 November 27th 2021	Bank Mandiri Taspen & Ppatk
7	1894000139	Septyana Dewi	Webinar Kepatuhan Compliance Webinar	16 Januari 2021 January 16, 2021	Bank Mandiri Taspen & Taspen
			Training & Sertifikasi Manajemen Risiko Level. 1, Level Risk Management Training & Certification. 1,	06 - 07 Maret 2021 March 06 - 07 2021	Efektif Pro & Lspp
			ISO Audit Sistem Manajemen 9001:2015 ISO 9001:2015 Management System Audit	23 April 2021 April 23, 2021	PT Gama Manajemen Cosulting
			ISO Sistem Manajemen Kepatuhan 37301:2021 ISO Compliance Management System 37301:2021	28 April 2021 April 28, 2021	PT Gama Manajemen Cosulting
			Training Kepatuhan Officer Level 1 Level 1 Compliance Officer Training	04-05 Agustus 2021 August 04-05 2021	Fkdkp (Forum Komunikasi Direktur Kepatuhan Perbankan)
			Sertifikasi Kepatuhan Perbankan Level I Level I Banking Compliance Certification	07 Agustus 2021 August 07, 2021	LSPP
			Sertifikasi ISO SMAP 37001:2016 ISO SMAP 37001:2016 Certification	26-27 Augt 2021 Aug 26-27 2021	PT Gama Manajemen Cosulting
			Fundamental Leadership, 18 - 27 Augt Fundamental Leadership, 18 - 27 Augt	11-12 Sept 2021 September 11-12 2021	Eagle Spirit Indonesia & Bank Mandiri Taspen
			ISO Manajemen Mutu 19011:2018 ISO Quality Management 19011:2018	12 Oktober 2021 October 12, 2021	Pt Gama Manajemen Cosulting
			Training & Assessment APU PPT, 20 November APU PPT Training & Assessment, 20 November	2021	Bank Mandiri Taspen
			Webinar APU PPT, 27 November APU PPT Webinar, 27 November	2021	Bank Mandiri Taspen & Ppatk
8	1970000615	Ekid Rahiyad	Webinar Kepatuhan Compliance Webinar	16 Januari 2021 January 16, 2021	Bank Mandiri Taspen & Taspen
			Training & Sertifikasi Manajemen Risiko Level. 3, Level Risk Management Training & Certification. 3	26 - 27 Maret 2021 March 26 - 27, 2021	Efektif Pro & Lspp
			ISO Audit Sistem Manajemen 9001:2015 ISO 9001:2015 Management System Audit	23 April 2021 April 23, 2021	PT Gama Manajemen Cosulting
			ISO Sistem Manajemen Kepatuhan 37301:2021 ISO Compliance Management System 37301:2021	28 April 2021 April 28, 2021	PT Gama Manajemen Cosulting
			Webinar "*Cyber Crime Typology & Cross Border Money Laundering* Webinar "Cyber Crime Typology & Cross Border Money Laundering	29 April 2021 April 29, 2021	FKDKP
			Sertifikasi ISO SMAP 37001:2016 ISO SMAP 37001:2016 Certification	26-27 Augt 2021 Aug 26-27 2021	PT Gama Manajemen Cosulting
			Fundamental Leadership, 11-12 September Fundamental Leadership, September 11-12	11-12 September 2021 September 11-12, 2021	Eagle Spirit Indonesia & Bank Mandiri Taspen
			ISO Manajemen Mutu 19011:2018 ISO Quality Management 19011:2018	12 Oktober 2021 October 12, 2021	PT Gama Manajemen Cosulting

No	NIP	Nama Pegawai Employee Name	Materi Pengembangan Kompetensi /Pelatihan Competency Development / Training Materials	Tanggal Date	Penyelenggara Organizer
			Training & Assessment APU PPT APU PPT Training & Assessment	20 November 2021 November 20, 2021	Bank Mandiri Taspen
			Webinar APU PPT APU PPT Webinar	27 November 2021 November 27, 2021	Bank Mandiri Taspen & Ppatk
9	1995000127	Elisabeth Indah Larasati	Webinar Kepatuhan Compliance Webinar	16 Januari 2021 January 16, 2021	Bank Mandiri Taspen & Taspen
			ISO Audit Sistem Manajemen 9001:2015 ISO 9001:2015 Management System Audit	23 April 2021 April 23, 2021	PT Gama Manajemen Cosulting
			ISO Sistem Manajemen Kepatuhan 37301:2021 ISO Compliance Management System 37301:2021	28 April 2021 April 28, 2021	PT Gama Manajemen Cosulting
			Sertifikasi ISO SMAP 37001:2016 ISO SMAP 37001:2016 Certification	26-27 Augt 2021 Aug 26-27 2021	PT Gama Manajemen Cosulting
			ISO Manajemen Mutu 19011:2018 ISO Quality Management 19011:2018	12 Oktober 2021 October 12, 2021	PT Gama Manajemen Cosulting
			Training & Assessment APU PPT APU PPT Training & Assessment	20 November 2021 November 20, 2021	Bank Mandiri Taspen
			Webinar APU PPT APU PPT Webinar	27 November 2021 November 27, 2021	Bank Mandiri Taspen & Ppatk
			Diskusi Kontemporer "Waspada Pendanaan Terorisme Sejak Dini" Contemporary Discussion "Beware of Terrorism Financing Early"	07 Desember 2021 December 07 2021	PPATK
10	2073000195	Syahramudin	Webinar Kepatuhan, 16 Januari Compliance Webinar, January 16	16 Januari 2021 January 16, 2021	Bank Mandiri Taspen & Taspen
			Identifikasi Transaksi Keuangan Mencurigakan Identification of Suspicious Financial Transactions	24-25 Februari February 24-25	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan)
			Workshop Integrated GRC (*Governance, Risk & Compliance*) Integrated GRC (Governance, Risk & Compliance) Workshop	15-16 Maret March 15-16	PT Asia Strategi Consulting
			Jkt, Ritz Carlton Jkt, Ritz Carlton	23 April 2021 April 23, 2021	PT Gama Manajemen Cosulting
			ISO Audit Sistem Manajemen 9001:2015 ISO 9001:2015 Management System Audit	28 April 2021 April 28, 2021	PT Gama Manajemen Cosulting
			ISO Sistem Manajemen Kepatuhan 37301:2021 ISO Compliance Management System 37301:2021	29 April 2021 April 29, 2021	PT Gama Manajemen Cosulting
			Webinar "Cyber Crime Typology & Cross Border Money Laundering Webinar "Cyber Crime Typology & Cross Border Money Laundering	26-27 Agustus 2021 August 26-27 2021	FKDKP
			Sertifikasi ISO SMAP 37001:2016 ISO SMAP 37001:2016 Certification	12 Oktober 2021 October 12, 2021	PT Gama Manajemen Cosulting
			ISO Manajemen Mutu 19011:2018 ISO Quality Management 19011:2018	20 November 2021 November 20, 2021	PT Gama Manajemen Cosulting
			Training & Assessment APU PPT APU PPT Training & Assessment	27 November 2021 November 27, 2021	Bank Mandiri Taspen & PPATK
11	2194000007	Stevanie Umardi	Webinar Kepatuhan Compliance Webinar	16 Januari 2021 January 16, 2021	Bank Mandiri Taspen & Taspen

No	NIP	Nama Pegawai Employee Name	Materi Pengembangan Kompetensi /Pelatihan Competency Development / Training Materials	Tanggal Date	Penyelenggara Organizer
			ISO Audit Sistem Manajemen 9001:2015 ISO 9001:2015 Management System Audit	23 April 2021 April 23, 2021	PT Gama Manajemen Cosulting
			ISO Sistem Manajemen Kepatuhan 37301:2021 ISO Compliance Management System 37301:2021	28 April 2021 April 28, 2021	PT Gama Manajemen Cosulting
			Sertifikasi ISO SMAP 37001:2016 ISO SMAP 37001:2016 Certification	26-27 Agustus 2021 August 26-27 2021	PT Gama Manajemen Cosulting
			ISO Manajemen Mutu 19011:2018 ISO Quality Management 19011:2018	12 Oktober 2021 October 12, 2021	PT Gama Manajemen Cosulting
			Training & Assessment APU PPT APU PPT Training & Assessment	20 November 2021 November 20, 2021	Bank Mandiri Taspen
			Webinar APU PPT APU PPT Webinar	27 November 2021 November 27, 2021	Bank Mandiri Taspen & Ppatk
12	1891000169	Agustini Cahyadianti Putri	*Training & Assessment* APU PPT APU PPT Training & Assessment	20 November 2021 November 20, 2021	Bank Mandiri Taspen
			Webinar APU PPT APU PPT Webinar	27 November 2021 November 27, 2021	Bank Mandiri Taspen & PPATK
13	1892000156	Marisa Adiratna Kunarhati	Sertifikasi ISO SMAP 37001:2016 ISO SMAP 37001:2016 Certification	26-27 Agustus 2021 August 26-27 2021	PT Gama Manajemen Cosulting
			ISO Manajemen Mutu 19011:2018 ISO Quality Management 19011:2018	12 Oktober 2021 October 12th 2021	PT Gama Manajemen Cosulting
			Identifikasi Transaksi Keuangan Mencurigakan Identification of Suspicious Financial Transactions	27-28 Oktober 2021 October 27-28, 2021	Forum Komunikasi Direktur Kepatuhan (FKDKP)
			Training & Assessment APU PPT APU PPT Training & Assessment	20 November 2021 November 20, 2021	Bank Mandiri Taspen
			Webinar APU PPT APU PPT Webinar	27 November 2021 November 27, 2021	Bank Mandiri Taspen & Ppatk
			Diskusi Kontemporer "Waspada Pendanaan Terorisme Sejak Dini" Contemporary Discussion "Beware of Terrorism Financing Early"	07 Desember 2021 December 07 2021	PPATK

Strategi Kepatuhan Tahun 2021

Sejalan dengan peran jajaran kepatuhan sebagai *second line of defense*, Dewan Komisaris dan Direksi telah menetapkan Prinsip Pengawasan Pelaksanaan Fungsi Kepatuhan, sebagai berikut:

1. Fungsi pengawasan dilakukan dengan tujuan untuk memastikan bahwa seluruh kegiatan/transaksi bank dilaksanakan sesuai dengan peraturan perundang-undangan dan ketentuan yang berlaku.
2. Fungsi pengawasan dilakukan secara *built in control* oleh setiap individu di setiap tingkatan organisasi dan kegiatan bank sesuai bidang masing- masing.
3. Pengawasan atas pelaksanaan fungsi Kepatuhan di Unit Kerja dilakukan melalui evaluasi yang dilakukan oleh Satuan Kerja Kepatuhan untuk memastikan efektivitas pelaksanaan fungsi kepatuhan di Unit Kerja Bank.
4. Pengawasan juga meliputi *review* oleh unit Internal Audit untuk menilai kecukupan dan efektivitas perencanaan/ progam kerja fungsi kepatuhan serta pelaksanaannya oleh Satuan Kerja Kepatuhan.

Compliance Strategy For 2021

In line with the role of the compliance ranks as the second line of defense, the Board of Commissioners and the Board of Directors established the Compliance Function Supervision Principles, as follows:

1. The supervisory function was carried out with the aim of ensuring that all bank activities/transactions were carried out in accordance with the prevailing laws and regulations.
2. The supervisory function was carried out by built in control by each individual at every level of the organization and bank activities according to their respective fields.
3. Supervision of the implementation of the Compliance function in the Work Unit was carried out through evaluation by the Compliance Unit to ensure the effectiveness of the implementation of the compliance function in the Bank's Work Unit.
4. Supervision also included a review by the Internal Audit unit to assess the adequacy and effectiveness of the compliance function planning/program and its implementation by the Compliance Unit.

Adapun cakupan Pengawasan Pelaksanaan Fungsi Kepatuhan, meliputi:

1. Mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank.
2. Pengelolaan risiko kepatuhan dilakukan secara *continue* guna meminimalisir terjadinya risiko kepatuhan. Adapun proses pengelolaan risiko kepatuhan yang telah dilakukan adalah:

   a. Analisa ketentuan baru sebagai dasar untuk penyusunan risiko kepatuhan dan melakukan *prudential meeting* dengan unit kerja terkait untuk membahas pemenuhan kewajiban atas regulasi baru.
   b. Sosialisasi resume ketentuan baru kepada seluruh pegawai melalui media elektronik
   c. Melakukan *control testing* terhadap aktivitas bank yang memiliki risiko tinggi untuk mencegah terjadinya ketidakpatuhan.
3. Memastikan agar kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan/BI serta peraturan perundang-undangan yang berlaku serta melakukan upaya-upaya preventif (*ex-ante*) dengan melakukan uji kepatuhan untuk memastikan seluruh ketentuan internal maupun aktivitas perbankan tertentu telah mematuhi kaidah perbankan yang berlaku, adapun aktivitas uji kepatuhan tersebut antara lain:
   a. Uji kepatuhan terhadap rancangan kebijakan, sistem dan prosedur baru maupun pengembangan (*updating*).
   b. Uji kepatuhan/*review* terhadap kebijakan, sistem dan prosedur yang berlaku (*existing*).
   c. Uji kepatuhan terhadap rancangan penerbitan atau pengembangan produk/aktivitas baru.
   d. *Compliance checklist* untuk penilaian kemampuan dan kepatutan bagi calon Pemegang Saham pengendali, anggota Direksi, dan/atau Dewan Komisaris.
   e. Uji kepatuhan/*Procurement Compliance Review* atas usulan Dokumen Pengadaan Barang dan/atau Jasa.
   f. Uji kepatuhan/*review* terhadap rencana jaringan kantor
   j. Uji kepatuhan/*review* terhadap aktivitas operasional cabang dan sentra.
4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

Dengan penyempurnaan ini, diharapkan pelaksanaan fungsi kepatuhan dapat lebih efektif dalam meningkatkan kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan yang berlaku.

Pelaksanaan Program Kerja Fungsi Kepatuhan

Rencana kerja kepatuhan tahun 2021, disusun dalam rangka meningkatkan kualitas penerapan fungsi kepatuhan di Bank Mandiri Taspen. Fokus rencana kerja 2021 adalah meningkatkan praktik-praktik pengelolaan risiko kepatuhan, kepatuhan terhadap regulasi, dan pelaksanaan komitmen terhadap otoritas yang berwenang, sehingga dapat berjalan lebih efektif dan efisien.

The scope of Supervision of the Implementation of the Compliance Function includes:

1. Realizing the implementation of a Compliance Culture at all levels of the organization and business activities of the Bank.
2. Compliance risk management was carried out continuously in order to minimize the occurrence of compliance risk. The compliance risk management processes that had been carried out are:
   a. Analysis of the new provisions as the basis for compiling compliance risk and conducting prudential meetings with relevant work units to discuss the fulfillment of obligations under the new regulations.
   b. Socialization of the resume of the new provisions to all employees through electronic media
   c. Conducting control testing on bank activities that had high risk to prevent non-compliance.
3. Ensuring that the policies, provisions, systems and procedures as well as the business activities carried out by the Bank were in accordance with the provisions of the Financial Services Authority/BI as well as applicable laws and regulations as well as taking preventive measures (ex-ante) by conducting compliance tests to ensure that all Internal regulations and certain banking activities had complied with applicable banking rules, while the compliance test activities include:

   a. Test compliance with the design of new policies, systems and procedures as well as developments (updating).
   b. Compliance test/review of existing policies, systems and procedures.
   c. Test compliance with issuance design or new product/activity development.
   d. Compliance checklist for fit and proper test for prospective controlling shareholders, members of the Board of Directors, and/or the Board of Commissioners.
   e. Compliance test/Procurement Compliance Review on the proposed Goods and/or Services Procurement Document.
   f. Compliance test/review of office network plan
   g. Compliance test/review of branch and center operational activities.
4. Ensuring the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/ or other competent supervisory authorities.

With these improvements, it was hoped that the implementation of the compliance function would be more effective in increasing the Bank's compliance with the prevailing laws and regulations.

Implementation of Compliance Function Work Plan

The 2021 compliance work plan was prepared in order to improve the quality of the implementation of the compliance function at Bank Mandiri Taspen. The focus of the 2021 work plan was to improve compliance risk management practices, compliance with regulations, and implementation of commitments to the competent authorities, so that they could run more effectively and efficiently.

Dengan demikian, diharapkan dapat meningkatkan Budaya Kepatuhan pada semua tingkatan organisasi & kegiatan usaha Bank. Sehubungan dengan hal tersebut, Bank telah menyusun Rencana Kerja Kepatuhan yang berkeseinambungan, sebagai berikut:

1. Meningkatkan Budaya Kepatuhan
   Mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank, meliputi:
   a. Menyediakan informasi mengenai peraturan perundangan-undangan yang relevan, baik internal maupun ekternal, baik yang diterbitkan oleh otoritas perbankan maupun otoritas lainnya, dalam jaringan internal bank, sehingga dapat diakses oleh seluruh karyawan. *Workshop* akan diselenggarakan dengan mengundang narasumber yang relevan dan kompeten dibidangnya.
   b. Menyelenggarakan *workshop* kepatuhan untuk meningkatkan *awareness* seluruh karyawan, terhadap pentingnya menjaga kepatuhan dan mengelola risiko kepatuhan bank.
   c. Meningkatkan kompetensi personil unit kerja kepatuhan melalui pelatihan/*Training* , seminar, sosialisasi peraturan dari regulator dan sertifikasi profesi kepatuhan.
   d. Meningkatkan kapabilitas organisasi (unit kerja kepatuhan) melalui implementasi ISO 19600:2014 Sistem Manajemen Kepatuhan (*Compliance Management Systems* ((CMS)), sebagai standar pedoman untuk menerapkan, mengevaluasi, memelihara, dan meningkatkan sistem manajemen kepatuhan Bank yang efektif.
   e. Membuat *Compliance White Book*, sebagai referensi bank dalam pelaksanaan kepatuhan Bank.
   f. Melakukan koordinasi dengan Unit Kerja lainnya dalam implementasi penerapan ISO 37001:2016 merupakan standar internasional yang mengatur Sistem Manajemen Anti Penyuapan (*Anti Bribery Management System*). Sertifikasi ini menegaskan komitmen kepatuhan Bank terhadap implementasi Undang-Undang No.28 Tahun 1999 yang mengatur tentang Penyelenggaraan Negara Yang Bersih dan Bebas dari korupsi, kolusi dan nepotisme.

2. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank
   a. memetakan kekuatan dan kelemahan pelaksanaan tata kelola perusahaan (*structure, process & outcome*) untuk mendapatkan nilai tata kelola baik individu dan terintegrasi menimal 2 serta mengikuti *kegiatan Corporate Governance Perception Index* (CGPI) dengan target predikat *Most trusted*
   b. Membuat kajian dan *resume* terhadap ketentuan yang dikeluarkan regulator dan melakukan sosialisasi ke unit-unit kerja terkait melalui program *Compliance Laboratorium* (*Compliance Lab*).
   c. Melakukan *review* dan memberikan pendapat atas rencana produk dan aktivitas baru (PAB), untuk memastikan bahwa produk dan aktivitas baru yang akan dilakukan telah sesuai dengan ketentuan yang berlaku.
   d. Melakukan *review* atas rencana Jaringan Kantor, termasuk melakukan *onsite* lokasi jaringan kantor (jika diperlukan) guna memastikan bahwa proses jaringan kantor yang akan dilakukan telah sesuai dengan ketentuan yang berlaku.

Thus, it was expected to improve the Compliance Culture at all levels of the Bank's organization & business activities. In this regard, the Bank prepared a continuous Compliance Work Plan, as follows:

1. Improving Compliance Culture
   Realizing the implementation of a Compliance Culture at all levels of organization and bank business activities, including:
   a. Providing information on relevant laws and regulations, both internal and external, both issued by banking authorities and other authorities, in the bank's internal network, so that it could be accessed by all employees. The workshop was held by inviting resource persons who are relevant and competent in their field.
   b. Organizing compliance workshops to increase awareness of all employees on the importance of maintaining compliance and managing bank compliance risk.
   c. Improving the competence of compliance work unit personnel through training, seminars, socialization of regulations from regulators and certification of compliance professions.
   d. Improving organizational capability (compliance work unit) through the implementation of ISO 19600:2014 Compliance Management System (CMS), as a guiding standard for implementing, evaluating, maintaining, and improving an effective Bank compliance management system.
   e. Making a Compliance White Book, as a bank reference in implementing the Bank's compliance.
   f. Coordinating with other Work Units in implementing the implementation of ISO 37001:2016, an international standard regulating the Anti-Bribery Management System. This certification confirmed the Bank's commitment to compliance with the implementation of Law No. 28 of 1999 which regulated the Implementation of a Clean and Free State from corruption, collusion and nepotism.

2. Managing Compliance Risk faced by the Bank, including
   a. Mapping the strengths and weaknesses of the implementation of corporate governance (structure, process & outcome) to obtain a minimum of 2 individual and integrated good governance values and participate in the Corporate Governance Perception Index (CGPI) activities with the target of the Most trusted predicate
   b. Making reviews and resumes on regulations issued by regulators and conducting socialization to related work units through the Compliance Laboratory (Compliance Lab) program.
   c. Reviewing and providing opinions on new product and activity plans (PAB), to ensure that new products and activities to be carried out are in accordance with applicable regulations.
   d. Reviewing the Office Network plan, including conducting onsite office network locations (if needed) to ensure that the office network process to be carried out was in accordance with applicable regulations.

e. Melakukan *review* atas pengembangan dan rencana strategis IT yang akan dilakukan, untuk memastikan bahwa pengembangan rencana tersebut telah sesuai dengan ketentuan yang berlaku.

3. Memastikan agar kebijakan, ketentuan, sistem dan prosedur internal telah sesuai dengan peraturan perundang-undangan yang berlaku, baik yang diterbitkan oleh otoritas perbankan, maupun otoritas lainnya.
   a. Melakukan *review* atas rancangan kebijakan/prosedur/petunjuk teknis dan manual produk agar sejalan dengan ketentuan dan peraturan perundang-undangan yang berlaku serta berlandaskan prinsip kehati-hatian.
   b. Melaksanakan fungsi *advisory* terkait penerapan peraturan yang berlaku melalui pemberian saran/tanggapan atas inisiatif aktivitas operasional bank.

4. Memastikan komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.
   a. Memastikan seluruh kewajiban pelaporan unit kerja kepada Regulator telah dipenuhi, sesuai ketentuan yang berlaku.
   b. Memantau dan menindaklanjuti permintaan informasi/data oleh Otoritas Jasa Keuangan dan Bank Indonesia atau regulator lainnya.
   c. Melakukan pemantauan komitmen bank kepada Otoritas Jasa Keuangan, Bank Indonesia, dan regulator lainnya yang tercantum dalam daftar monitoring tindak lanjut (DMTL).
   d. Bertindak sebagai *liason officer* kepada Otoritas Jasa Keuangan dan Bank Indonesia atau regulator lainnya.

5. Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT).

6. Sebagai wujud komitmen bank dalam pencegahan pencucian uang dan pendanaan terorisme, Bank terus meningkatkan langkah-langkah Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) melalui berbagai aktivitas, sebagai berikut:
   a. Pengkinian Data Nasabah
      Berkordinasi dengan kantor cabang untuk melakukan pengkinian data nasabah secara berkala untuk memastikan pelaksanaan pemantauan transaksi keuangan nasabah dapat dilaksanakan secara efektif.
      1) Pengkinian Data Nasabah
         Memastikan komitmen Bank terhadap pengkinian data telah sesuai dengan ketentuan yang berlaku.
      2) Pengkinian Data *Cleansing*
         Memastikan pengkinian data nasabah telah sesuai dengan profil data nasabah dan mitigasi risiko nasabah.
   b. *Training* dan Sosialisasi
      Memastikan bahwa seluruh pegawai, khususnya pegawai dari satuan kerja terkait dan pegawai baru, telah mengikuti pelatihan yang berkaitan dengan penerapan program APU dan PPT secara berkala
      1) Melakukan pelatihan atau *refreshment* tentang penerapan program APU dan PPT bagi pejabat atau pegawai Bank Mandiri Taspen

e. Reviewing the development and strategic plans of IT that would be carried out, to ensure that the development of these plans was in accordance with applicable regulations.

3. Ensuring that policies, provisions, systems and internal procedures were in accordance with the applicable laws and regulations, whether issued by banking authorities or other authorities.
   a. Reviewing the draft policies/procedures/technical instructions and product manuals in line with the prevailing laws and regulations and based on the precautionary principle.
   b. Carrying out advisory functions related to the implementation of applicable regulations by providing suggestions/responses to the Bank's operational activity initiatives.

4. Ensuring the Bank's commitment to the Financial Services Authority and/or other competent supervisory authorities.
   a. Ensuring that all work unit reporting obligations to the Regulator had been fulfilled, in accordance with applicable regulations.
   b. Monitoring and following up requests for information/data by the Financial Services Authority and Bank Indonesia or other regulators.
   c. Monitoring bank commitments to the Financial Services Authority, Bank Indonesia, and other regulators listed in the follow-up monitoring list (DMTL).
   d. Acting as a liaison officer to the Financial Services Authority and Bank Indonesia or other regulators.

5. Anti-Money Laundering and the Counter Financing of Terrorism Program (AML and CFT).

6. As a form of the bank's commitment to preventing money laundering and terrorism financing, the Bank continued to improve the steps of the Anti-Money Laundering and Counter Financing of Terrorism Program (AML and CFT) through various activities, as follows:
   a. Customer Data Update
      Coordinating with branch offices to periodically update customer data to ensure that monitoring of customer financial transactions could be carried out effectively.
      1) Customer Data Update
         Ensuring that the Bank's commitment to updating data was in accordance with applicable regulations.
      2) Updating Data Cleansing
         Ensuring that updating customer data was in accordance with customer data profiles and mitigating customer risk.
   b. Training and Socialization
      Ensuring that all employees, especially employees from related work units and new employees, attended training related to the implementation of the AML and CFT programs on a regular basis
      1) Conducting training or refreshment on the implementation of AML and CFT programs for officials or employees of Bank Mandiri Taspen

2) Melakukan sosilaisasi kebijakan terkait Penerapan APU dan PPT.

c. *Onsite Review Monitoring*
Memastikan budaya kepatuhan penerapan Program APU dan PPT secara efektif di seluruh kantor cabang terhadap kecukupan kebijakan, penerapan APU dan PPT penilaian risiko kepatuhan sesuai rencana Divisi Kepatuhan

1) Melaksanakan *Onsite Review* dan *Monitoring* ke Cabang
2) Melaksanakan *Compliance & Risk Awareness Class*

d. SMART AML
Memastikan memiliki sistem informasi yang dapat mengidentifikasi, menganalisa, memantau dan menyediakan laporan secara efektif mengenai karakteristik transaksi yang dilakukan oleh Nasabah

2) Conducting outreach policies related to the application of AML and CFT.

c. Onsite Review Monitoring
Ensuring compliance culture for the effective implementation of the AML and CFT Programs in all branch offices regarding the adequacy of policies, implementation of AML and CFT compliance risk assessment according to the plan of the Compliance Division

1) Carrying out Onsite Review and Monitoring to Branches
2) Implementing Compliance & Risk Awareness Class

d. SMART AML
Ensuring having an information system that could identify, analyze, monitor and provide reports effectively on the characteristics of transactions made by customers

Evaluasi Efektivitas Fungsi Kepatuhan

Evaluation of Compliance Functio Effectiveness

No	Rencana Kerja Tahun 2021 2021 Work Plan	Ukuran/Target Size/Target	Realisasi/ Pencapaian Realization/ Achievements		Timeline/ Keterangan Timeline/Description
			Status Status	(%)	
Budaya Kepatuhan/ Compliance Culture					
1	Menyediakan informasi mengenai peraturan perundang – undangan yang relecan, baik internal maupun eksternal, baik yang diterbitkan oleh otoritas perbankan maupun otoritas lainnya, dalam jaringan internal bank, sehingga dapat diakses oleh seluruh karyawan. Providing information on relevant laws and regulations, both internal and external, whether issued by banking authorities or other authorities, in the bank's internal network, so that it could be accessed by all employees.	Tersedianya ketentuan baik internal dan eksternal pada E-Hukum. Availability of both internal and external provisions on E-Law.	Done	100	Jan – Des 2021 Sampai dengan Desember 2021 telah disosialisasikan sebanyak 36 ketentuan baru dan telah diupload dalam e-hukum. Jan – Dec 2021 As of December 2021, 36 new provisions have been socialized and uploaded to e-law.
2	Menyelenggarakan *workshop* kepatuhan untuk meningkatkan *awareness* seluruh karyawan, terhadap pentingnya menjaga kepatuhan dan mengelola risiko kepatuhan bank. Organizing compliance workshops to increase awareness of all employees on the importance of maintaining compliance and managing bank compliance risk.	Menyelenggarakan sosialisasi dengan narasumber dari pemegang saham atau pihak eksternal yang berkompeten dibidangnya. *Workshop* akan dilaksanakan sebanyak 3 kali dalam setahun. Organizing socialization with resource persons from shareholders or external parties who are competent in their fields. Workshops will be held 3 times a year.	Done	100	Jan – Des 2021 Sampai dengan Desember 2021 telah dilakukan workshop sebanyak 3 kali, yaitu: 1. 16 Januari 2021 mengundang PT Taspen. 2. 20 November 2021 mengundang PPATK. 3. 12 Oktober 2021 Mengundang Divisi Corporate Secretary & Legal, Divisi Risk Management dan Divisi Internal Audit. Jan – Dec 2021 Until December 2021, 3 workshops were held, namely: 1. January 16, 2021 invited PT Taspen. 2. 20 November 2021 invited INTRAC. 3. October 12, 2021 Invited Corporate Secretary & Legal Division, Risk Management Division and Internal Audit Division.

No	Rencana Kerja Tahun 2021 2021 Work Plan	Ukuran/Target Size/Target	Realisasi/ Pencapaian Realization/ Achievements		Timeline/ Keterangan Timeline/Description
			Status Status	(%)	
3	Meningkatkan kompetensi personil unit kerja kepatuhan melalui pelatihan/ *Training* , seminar, sosialisasi peraturan dari regulator dan sertifikasi profesi kepatuhan. Improving the competence of compliance work unit personnel through training, seminars, socialization of regulations from regulators and certification of compliance professions.	1. 90% Jajaran pegawai SKK memiliki sertifikat kepatuhan. 2. Setiap pegawai SKK minimal 2 (dua) kali mengikuti berbagai program peningkatan kompetensi berupa pelatihan, konfrensi dan/ atau seminar baik yang dilakukan internal atau eksternal. 1. 90% of SKK employees have a certificate of compliance. 2. Every SKK employee at least 2 (two) times participates in various competency improvement programs in the form of training, conferences and/ or seminars, whether conducted internally or externally.	Done	100	Sampai dengan Desember 2021, Sebanyak 72,72% (8 dari 11) pegawai officer SKK telah memiliki sertifikasi kepatuhan dan 100% pegawai SKK telah mengikuti *Training* lebih dari 2 (satu) kali. Adapun 3 Pegawai Officer yang belum memiliki sertifikat kepatuhan dimaksud baru bergabung pada bulan September (2 Pegawai) dan November 2021 (1 Pegawai). Dan pelaksanaan sertifikasi Kepatuhan oleh lembaga sertifikat baru dilaksanakan pada Triwulan I 2022. As of December 2021, a total of 72.72% (8 out of 11) of SKK's officers have certification of compliance and 100% of SKK's employees have attended training more than 2 (one) times. As for the 3 Officers who do not have the compliance certificate, they only joined in September (2 employees) and November 2021 (1 employee). And the implementation of Compliance certification by a new certificate agency will be implemented in the first Quarter of 2022.
4	Meningkatkan kapabilitas organisasi (unit kerja kepatuhan) melalui implementasi ISO 19600:2014 Sistem Manajemen Kepatuhan *(Compliance Management System (CMS))*, Sebagai standar pedoman untuk menerapkan, mengevaluasi, memelihara, dan meningkatkan sistem manajemen kepatuhan bank yang efektif. Improving organizational capability (compliance work unit) through the implementation of ISO 19600:2014 Compliance Management System (CMS), as a guiding standard for implementing, evaluating, maintaining, and improving an effective bank compliance management system.	ISO 19600:2014 tentang Sistem Manajemen Kepatuah *(Compliance System Management (CMS)* ISO 19600:2014 on Compliance System Management (CMS)	Done	100	Jan – Des 2021 Bank telah mendapatkan sertifikasi ISO 37301:2021 tanggal 20 September 2021 dengan hasil audit tidak terdapat kesalahan mayor dan minor. Jan – Dec 2021 The bank has obtained ISO 37301:2021 certification on 20 September 2021 with audit results that there are no major and minor errors.
5	Membuat *Compliance White Book*, sebagai referensi bank dalam pelaksanaan kepatuhan bank. Making a Compliance White Book, as a bank reference in implementing bank compliance.	Penerbitan *Compliance White Book* Maksimal Februari 2021. Issuance of Compliance White Book Maximum February 2021.	Done	100	Jan – Mar 2021 *Compliance White Book* telah selesai dibuat dan prioritas dibagikan kepada unit-unit kerja terkait. Jan – Mar 2021 The Compliance White Book has been completed and priorities are distributed to the relevant work units.
6	Melakukan koordinasi dengan Unit Kerja lainnya dalam implementasi penerapan ISO 37001:2016 merupakan standar internasional yang mengatur Sistem Manajemen Anti Penyuapan (Anti *Bribery Management System*). Coordinating with other Work Units in implementing the implementation of ISO 37001:2016, an international standard regulating the Anti-Bribery Management System.	implementasi penerapan ISO 37001:2016 implementation of ISO 37001:2016	Done	100	Jun – Des 2021 Bank telah mendapatkan sertfikat ISO 37001:2016 tanggal 9 Desember 2021 dengan hasil audit tidak terdapat kesalahan mayor dan minor June – Dec 2021 The bank has obtained ISO 37001:2016 certificate dated December 9, 2021 with audit results that there are no major and minor errors

No	Rencana Kerja Tahun 2021 2021 Work Plan	Ukuran/Target Size/Target	Realisasi/ Pencapaian Realization/ Achievements		Timeline/ Keterangan Timeline/Description
			Status Status	(%)	
Mengelola Risiko Kepatuhan yang dihadapi oleh Bank/ Managing Compliance Risk faced by the Bank					
1	Memetakan kekuatan dan kelemahan pelaksanaan tata kelola perusahaan *(Structure, process, & outcome)* Mapping the strengths and weaknesses of the implementation of corporate governance (Structure, process, & outcome)	1. Nilai tata kelola baik individu dan terintegrasi minimal 2 (dua). 2. Predikat *Most Trusted* dalam kegiatan CGPI. 1. Minimum 2 (two) individual and integrated good governance values. 2. Most Trusted predicate in CGPI activities.	Done	100	Jul – Desember 2021 1. Nilai tata kelola baik individu dan terintegrasi semester II tahun 2021 dengan skor 2 (dua). 2. Telah dilakukan Observasi CGPI oleh Team IICG pada tanggal 29 September 2021 dan mendapat score 88.87 dengan predikat "*Most Trusted*" dengan target score 88.00. Jul – December 2021 1. The value of good individual and integrated governance in the second semester of 2021 with a score of 2 (two). 2. CGPI Observation was carried out by Team IICG on September 29, 2021 and got a score of 88.87 with the title "Most Trusted" with a target score of 88.00.
2	Membuat kajian dan resume terhadap ketentuan yang dikeluarkan otoritas dan melakukan sosialisasi ke unit kerja terkait melalui program *Compliance Laboratorium (Compliance Lab)* Making a review and resume of the provisions issued by the authority and conducting socialization to the relevant work units through the Compliance Laboratory program (Compliance Lab)	Advisory dan sosialisasi ketentuan terbaru dari regulator paling lambat 2 minggu setelah ketentuan berlaku. Advisory and socialization of the latest provisions from the regulator no later than 2 weeks after the provisions take effect.	Done	100	Jan – Des 2021 Sampai dengan Desember 2021 Compliance telah melaksanakan Compliance lab sebanyak 10 (sepuluh) kali terkait dengan dengan ketentuan terbaru sebanyak 36 (tiga puluh enam) Jan – Dec 2021 Until December 2021 Compliance has carried out the Compliance lab 10 (ten) times related to the latest provisions of 36 (thirty six)

No	Rencana Kerja Tahun 2021 2021 Work Plan	Ukuran/Target Size/Target	Realisasi/ Pencapaian Realization/ Achievements		Timeline/ Keterangan Timeline/Description
			Status Status	(%)	
3	Melakukan *review* dan memberikan pendapat atas rencana produk dan aktivitas baru (PAB), untuk memastikan bahwa produk dan aktivitas baru yang akan dilakukan telah sesuai dengan ketentuan yang berlaku. Reviewing and providing opinions on new product and activity plans (PAB), to ensure that new products and activities to be carried out were in accordance with applicable regulations.	PAB sesuai jadwal dalam RBB dan dilakukan pelaporan kepada Direksi. PAB according to the schedule in the Bank Business Plan and reporting to the Board of Directors.	Done	50	Jan – Des 2021 Sampai dengan Desember 2021 telah dilakukan *review* terhadap PAB - Dari Total 9 PAB sebagai berikut: - PAB (APMK) telah melaporkan realisasi kepada OJK tanggal 1 Februari 2021 - PAB (APERD) yang telah mendapatkan ijin OJK dan telah mengirimkan laporan realisasi ke OJK pada tanggal 29 November 2021. - PAB New Mantap Mobile telah mendapatkan persetujuan dari OJK dan BI, dan telah melaporkan laporan realisasi Kepada OJK pada tanggal 15 Desember 2021. - Cash Management telah mendapatkan persetujuan dari OJK dan BI - PAB Bancassurance syariah dibatalkan karena pembatalan pembentukan UUS Bank Mandiri Taspen . - Sesuai surat no. DIR/425/2021 tanggal 17 Juni 2021. - PAB Obligasi tahap III dibatalkan sebagaimana Surat DIR/620/2021 tanggal 25 Agustus 2021 penerbitan PUB Berkelanjutan I Tahap II tahun 2021. - 4 PAB dalam proses penyusunan project, sebagai berikut: 1. Bancassurance 2. LAKU PANDAI 3. Digital Lending 4. Integrasi System Eklaim Taspen Jan – Dec 2021 Until December 2021, a review of PAB was carried out Of the total 9 PAB as follows: - PAB (APMK) reported the realization to FSA on February 1, 2021 - PAB (APERD) which obtained FSA permission and sent a realization report to FSA on November 29, 2021. - PAB New Mantap Mobile obtained approval from FSA and BI, and reported the realization report to FSA on December 15, 2021. - Cash Management received approval from FSA and BI - PAB Bancassurance sharia was canceled due to the cancellation of the establishment of UUS Bank Mandiri Taspen. according to letter no. DIR/425/2021 dated June 17, 2021. - PAB Bonds phase III was canceled as stated in Letter DIR/620/2021 dated August 25, 2021, issuance of Continuous PUB I Phase II in 2021. - 4 PAB in the project preparation process, as follows: 1. Bancassurance 2. GOOD WAY 3. Digital Lending 4. Taspen Claim System Integration

No	Rencana Kerja Tahun 2021 2021 Work Plan	Ukuran/Target Size/Target	Realisasi/ Pencapaian Realization/ Achievements		Timeline/ Keterangan Timeline/Description
			Status Status	(%)	
4	Melakukan *review* atas rencana jaringan kantor, termasuk melakukan onsite lokasi jaringan kantor guna memastikan bahwa proses jaringan kantor yang dilakukan telah sesuai dengan ketentuan yang berlaku. Reviewing the office network plan, including conducting onsite office network locations to ensure that the office network processes carried out were in accordance with applicable regulations.	Kegiatan jaringan kantor sesuai jadwal dalam RBB dan dilakukan pelaporan kepada Direksi. Office network activities according to the schedule in the Bank Business Plan and reporting to the Board of Directors.	Done	100	Berkelanjutan Realisasi 134 dari total 135 jaringan kantor sesuai revisi RBB, antara lain: - Realisasi pembukaan Kantor Baru total 21 - Realisasi perubahan Status total 62 - Realisasi pemindahan alamat total 40, 1 KCP batal relokasi. - Realisasi penutupan KCP, KK, KF dan KFNO total 11. Sustainable Realization of 134 out of a total of 135 office networks according to the revised Bank Business Plan, including: - Realization of new office opening total 21 - Actual Status changes total 62 - The realization of the change of address is a total of 40, 1 Sub-branch Office canceled the relocation. - Realization of closing of Sub-branch Office, Cash Office, KF and KFNO a total of 11.
5	Melakukan *review* atas pengembangan dan rencana strategis IT yang akan dilakukan, untuk memastikan bahwa pengembangan rencana tersebut telah sesuai dengan ketentuan yang berlaku. Reviewing the development and strategic plans of IT carried out, to ensure that the development of these plans was in accordance with applicable regulations.	Rencana strategis teknologi informasi sesuai RBB. Information technology strategic plan according to Bank Business Plan.	Done	100	Berkelanjutan Rencana pengembangan strategis TI telah dilakukan *review Compliance* dan telah dikirim ke OJK tanggal 29 Juni 2021 Sustainable The IT strategic development plan was reviewed for Compliance and has been sent to FSA on June 29, 2021
Memastikan agar kebijakan, ketentuan, sistem dan prosedur internal telah sesuai dengan peraturan perundang – undangan yang berlaku, baik yang diterbitkan oleh otoritas perbankan, maupun otoritas lainnya./ Ensure that policies, provisions, systems and internal procedures are in accordance with the applicable laws and regulations, whether issued by banking authorities or other authorities.					
1	Melakukan *review* atas rencana kebijakan/prosedur/petunjuk teknis dan manual produk agar sejalan dengan ketentuan dan peraturan perundang – undangan yang berlaku serta berdasarkan prinsip kehati – hatian. Reviewing the policy plans/procedures/ technical instructions and product manuals so that they were in line with the prevailing laws and regulations and based on the precautionary principle.	Ketentuan internal sejalan dengan regulasi eksternal yang berlaku. Internal provisions were in line with applicable external regulations.	Done	100	Berkelanjutan *Review* atas rencana ketentuan internal yang telah realisasi sebanyak 105 ketentuan, sebagai berikut: - 20 Standar Prosedur - 7 Manual Produk - 1 Memorandum Prosedur - 77 Petunjuk Teknis Sustainable Review of the planned internal provisions that have been realized as many as 105 provisions, as follows: - 20 Standard Procedures - 7 Product Manuals - 1 Memorandum of Procedure - 77 Technical Instructions

No	Rencana Kerja Tahun 2021 2021 Work Plan	Ukuran/Target Size/Target	Realisasi/ Pencapaian Realization/ Achievements		Timeline/ Keterangan Timeline/Description
			Status Status	(%)	
2	Melaksanakan fungsi *advisory* terkait penerapan peraturan yang berlaku melalui pemberian saran / tanggapan atas inisiatif aktifitas operasional bank. Carrying out advisory functions related to the application of applicable regulations through providing suggestions/responses to the bank's operational activity initiatives.	Terlaksananya permberian advis dan solusi sesuai dengan ketentuan yang berlaku. The implementation of providing advice and solutions in accordance with applicable regulations.	Done	100	Berkelanjutan Sampai dengan akhir bulan Desember 2021 Divisi Compliance telah memberikan advis dan menghadiri undangan rapat unit kerja terkait sebagai berikut: Advis: - Triwulan I: 24 - Triwulan II: 44 - Triwulan III: 64 - Triwulan IV: 46 Rapat - Rapat Internal • Q I: 138 • Q II: 103 • Q III: 185 • Q IV: 173 - Rapat Eksternal (OJK, PPATK, BI, LPS dan lainnya) • Q I: 32 • Q II: 39 • Q III: 50 • Q IV: 64 Sustainable As of the end of December 2021, the Compliance Division has provided advice and attended the following work unit meeting invitations: Advice: - Quarter I: 24 - Quarter II: 44 - Quarter III: 64 - Quarter IV: 46 Meeting - Internal Meeting • Quarter I: 138 • Quarter II: 103 • Quarter III: 185 • Quarter IV: 173 - External Meetings (OJK, PPATK, BI, LPS and others) • Quarter I: 32 • Quarter II: 39 • Quarter III: 50 • Quarter IV: 64
Memastikan komitmen yang dibuat oleh bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang./ Ensure commitments made by banks to the Financial Services Authority and/or other competent supervisory authorities.					
1	Memastikan seluruh kewajiban pelaporan unit kerja kepada Regulator telah terpenuhi, sesuai ketentuan yang berlaku. Ensuring that all work unit reporting obligations to the Regulator had been fulfilled, in accordance with applicable regulations.	1. Penyampaian laporan unit kerja secara tepat waktu. 2. Penurunan denda akibat pelanggaran kewajiban pelaporan dari tahun sebelumnya. 1. Submission of work unit reports in a timely manner. 2. Decrease in fines due to violation of reporting obligations from the previous year.	Done	100	Berkelanjutan. Secara harian telah dilakukan monitoring guna memastikan seluruh permintaan data/informasi telah dipenuhi. Sampai dengan Desember tidak terdapat sanksi denda atas keterlambatan pelaporan. Sustainable. Monitoring was carried out on a daily basis to ensure that all requests for data/information had been fulfilled. As of December, there were no fines for late reporting.

No	Rencana Kerja Tahun 2021 2021 Work Plan	Ukuran/Target Size/Target	Realisasi/ Pencapaian Realization/ Achievements		Timeline/ Keterangan Timeline/Description
			Status Status	(%)	
2.	Memantau dan menindaklanjuti permintaan informasi/data oleh Otoritas Jasa Keuangan dan Bank Indonesia atau regulator lainnya. Monitoring and following up requests for information/data by the Financial Services Authority and Bank Indonesia or other regulators.	Pemenuhan permintaan data sesuai dengan SLA yang diminta oleh regulator. Fulfillment of data requests in accordance with the SLA requested by the regulator.	Done	100	Berkelanjutan. Secara harian telah dilakukan monitoring guna memastikan seluruh permintaan data/informasi telah dipenuhi. Sustainable. Monitoring was carried out on a daily basis to ensure that all requests for data/information have been fulfilled.
3	Melakukan pemantauan komitmen bank kepada Otoritas Jasa Keuangan, Bank Indonesia, dan regulator lainnya yang tercantum dalam daftar *monitoring* tindak lanjut (DMTL). Monitoring bank commitments to the Financial Services Authority, Bank Indonesia, and other regulators listed in the follow-up monitoring list (DMTL).	DMTL selesai tepat waktu (tanpa perpanjangan dan overdue) untuk temuan Audit (Internal dan Eksternal) DMTL completed on time (without extension and overdue) for Audit findings (Internal and External)	Done	100	Berkelanjutan. Bank telah menyelesaikan temuan audit OJK periode 2021 yang jatuh tempo hingga Dsember 2021 dengan total Temuan sebanyak 360 temuan, dimana 359 telah selesai, dan 1 temuan lagi jatuh tempo pada April 2022. Sustainable. The Bank completed the FSA audit findings for the 2021 period which was due until December 2021 with a total of 360 findings, of which 359 were completed, and 1 more finding was due in April 2022.
4	Bertindak sebagai liason officer kepada Otoritas Jasa Keuangan dan Bank Indonesia atau regulator lainnya. Acting as a liaison officer to the Financial Services Authority and Bank Indonesia or other regulators.	Sebagai penghubung antara pemegang saham, regulator dan pemangku kepentingan lainnya. As a liaison among shareholders, regulators and other stakeholders.	Done	100	Berkelanjutan Kegiatan aktivitas *liason officer* antara lain: - Realisasi penerbitan layanan kartu debet Bank Mandiri Taspen - Permohonan Persetujuan Rencana Produk dan/atau Aktivitas Baru (PAB) berupa Penawaran Umum Berkelanjutan (PUB) Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap III Tahun 2021 - Permohonan persetujuan PAB (*New Mantap Mobile, Cash Management System*, APERD) - Proses Jaringan Kantor baik pembukaan kantor baru, penutupan, pemindahan dan perubahan status. - Laporan Rencana Bisnis Bank. Sustainable Liason officer activities included: - Realization of the issuance of Bank Mandiri Taspen debit card services - Application for Approval of New Product and/or Activity Plans (PAB) in the form of Continuous Public Offering (PUB) of Bank Mandiri Taspen's Shelf-Registered Bonds Phase III 2021 - Application for PAB approval (New Mantap Mobile, Cash Management System, APERD) - The Office Network process includes the opening of new offices, closings, relocations and status changes. - Bank Business Plan Report.

No	Rencana Kerja Tahun 2021 2021 Work Plan	Ukuran/Target Size/Target	Realisasi/ Pencapaian Realization/ Achievements		Timeline/ Keterangan Timeline/Description
			Status Status	(%)	
Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) sebagai wujud komitmen bank dalam pencegahan pencucian uang dan pendanaan terorisme./ The Anti-Money Laundering and Prevention of Terrorism Financing Program (APU and PPT) as a form of bank commitment in preventing money laundering and terrorism financing.					
1	Pengkinian data nasabah sesuai degan profil data nasabah dan mitigasi risiko nasabah. Updating customer data in accordance with customer data profiles and mitigating customer risk.	1. Penyampaian pelaporan Target dan rencana pengkinian data nasabah ke OJK secara tepat waktu. 2. Penyampaian program evaluasi *progress* pengkinian data nasabah masing – masing kantor cabang setiap bulan. 1. Submission of target reports and plans for updating customer data to FSA in a timely manner. 2. Submission of progress evaluation program of customer data updating of each branch office every month.	Done	100	Jan – Des 2021 Jumlah data yang telah dilakukan pengkinian per 31 Desember 2021 adalah sebanyak 227.433 data dari total seluruh data yaitu 227.433 Jan – Dec 2021 The amount of data that has been updated as of December 31, 2021 is 227,433 data from a total of 227,433 data.
2	Memastikan bahwa seluruh pegawai, khususnya pegawai dari satuan kerja terkait dan pegawai baru, telah mengikuti pelatihan yang berkaitan dengan penerapan program APU dan PPT secara berkala. Ensuring that all employees, especially employees from related work units and new employees, attended training related to the implementation of the APU and PPT programs on a regular basis.	1. Melakukan pelatihan atau *refreshment* tentang penerapan program APU dan PPT bagi pejabat atau pegawai Bank Mandiri Taspen . 2. Melakukan sosialisasi terkait penerapan APU dan PPT di cabang dan kantor pusat. 1. Conducting training or refreshment on the implementation of the AML and CFT programs for officials or employees of Bank Mandiri Taspen. 2. Conducting socialization related to the implementation of AML and CFT in branches and head office.	Done	100	Jan – Des 2021 Pegawai Cabang pada *Distribution* 1 sampai dengan *Distribution* 5 dan Kantor Pusat telah mengikuti *Training* dan *Assessment* APU PPT 2021. Jan – Dec 2021 Branch employees in Distribution 1 to Distribution 5 and Head Office have participated in the 2021 APU PPT Training and Assessment.

No	Rencana Kerja Tahun 2021 2021 Work Plan	Ukuran/Target Size/Target	Realisasi/ Pencapaian Realization/ Achievements		Timeline/ Keterangan Timeline/Description
			Status Status	(%)	
3	Memastikan budaya kepatuhan penerapan program APU dan PPT secara efektif diseluruh kantor cabang terhadap kecukupan kebijakan, penerapan APU dan PPT penilaian risiko kepatuhan sesuai rencana Divisi kepatuhan. Ensuring a culture of compliance with the implementation of the AML and CFT programs effectively in all branch offices regarding the adequacy of policies, implementation of AML and CFT compliance risk assessment according to the plan of the Compliance Division.	1. Melakukan *Onsite Review* dan *Monitoring* ke Cabang. 2. Melaksanakan Compliance & *Risk Awareness Class.* 1. Conducting Onsite Review and Monitoring to Branches. 2. Implementing Compliance & Risk Awareness Class.	Done	100	Jan – Des 2021 Total *Onsite Review* dan *Monitoring* Cabang yang telah terlaksana yaitu 10 Kantor Cabang dari total rencana ORM selama tahun 2021 adalah 10 Kantor Cabang. Jan – Dec 2021 The total Onsite Review and Monitoring of Branches that have been carried out are 10 Branch Offices of the total ORM plan for 2021, which is 10 Branch Offices.
4	Pengembangan sistem SMART AML untuk manajemen risiko yang memadai. Developing SMART AML system for adequate risk management.	Development telah pada tahap penyelesaiian instalasi di server Bank Mandiri Taspen, menunngu jadwal SIT dan UAT Development was at the stage of completing the installation on the Bank Mandiri Taspen server, waiting for the SIT and UAT schedule	Done	100	Jan – Des 2021 *Development* telah selesai dilakukan Jan – Dec 2021 Development has been completed

Cabang Branch	Tanggal Date
Palu	20/1/2021
Manokwari	17-20 /4/2021
Jayapura	21-24 /4/2021
Pekanbaru	14-15 /6/2021
Padang	17-18 /6/2021
Kediri	18-19/10/2021
Yogyakarta	21-22/10/2021
Kupang	8-9/11/2021
Mataram	11-12/11/2021
Pontianak	13-16/12/2021

PROFIL RISIKO KEPATUHAN COMPLIANCE RISK PROFILE

No	Parameter Parameter	Rumus dan Indikator Pendukung Supporting Formulas and Indicators	Hasil Perhitungan dan Analisa Calculation and Analysis Results	Bobot Weight	Rating Rating	Nilai Score
1	Jumlah sanksi denda kewajiban membayar yang dikenakan kepada perusahaan dari otoritas The amount of the penalty for the obligation to pay the company imposed by the authorities	Rasio sanksi: Nominal sanksi dibandingkan beban umum administrasi (BUA) Sanction ratio: Nominal sanctions compared to general administrative burden (BUA)	600k / 491 M = 0.0001%	14.29%	1	0.14

No	Parameter Parameter	Rumus dan Indikator Pendukung Supporting Formulas and Indicators	Hasil Perhitungan dan Analisa Calculation and Analysis Results	Bobot Weight	Rating Rating	Nilai Score
2	Jenis pelanggaran atau ketidakpatuhan yang dilakukan oleh Perusahaan Types of violations or non-compliance by the Company	Tidak terdapat teguran tertulis terkait kegiatan operasional bank. There was no written warning regarding bank operational activities.	Terdapat Denda Regulator Jenis pelanggaran: - Himbauan/teguran/surat peringatan - Denda There were Regulatory Fines. Types of violations: - Appeal/reprimand/warning letter - Fine	14.29%	2	0.29
3	Jenis dan frekuensi pelanggaran yang sama yang ditemukan setiap tahunnya dalam 3 tahun terakhir The same type and frequency of violations found annually in the last 3 years	Jenis & Frekuensi Pelanggaran berulang dalam 3 tahun terakhir Type & Frequency of Repeated Violations in the last 3 years	Jenis 01: Frek 6 - 15 kali -Jenis 02 dan/atau Jenis 03: Frek 1 - 5 kali Type 01: Frequency 6 - 15 times -Type 02 and/or Type 03: Frequency 1 - 5 times Terdapat sanksi denda berulang dalam 3 tahun terakhir There had been repeated fines in the last 3 years Jenis Pelanggaran: SLIK, LBU, TAD Janis (01) & Bancassurance jenis (02) Type of Violation: SLIK, LBU, TAD Janis (01) & Bancassurance type (02)	14.29%	2	0.29
4	Signifikansi tindak lanjut perusahaan atas temuan tersebut The significance of the company's follow-up on these findings	Tindaklanjut atas pelanggaran yang signifikan. Follow up on significant violations.	Tidak terdapat tindaklanjut yang signifikan There was no significant follow-up	14.29%	1	0.14
5	Frekuensi pelanggaran atas ketentuan pada transaksi keuangan tertentu karena tidak sesuai dengan standar yang berlaku umum Frequency of violations of the provisions on certain financial transactions because they were not in accordance with generally accepted standards	Frekuensi pelanggaran atas ketentuan pada transaksi keuangan Frequency of violations of provisions on financial transactions	Tidak terdapat pelanggaran atas ketentuan pada transaksi keuangan There was no violation of the provisions on financial transactions	14.29%	1	0.14
6	Signifikansi potensi pelanggaran akibat perubahan ekternal/internal Significance of potential violations due to external/ internal changes	Pelanggaran akibat perubahan ketentuan eksternal atau internal Violations due to changes in external or internal provisions	Tidak terdapat potensi pelanggaran akibat perubahan ketentuan. Seluruhnya sudah diantisipasi. There were no potential violations due to changes in provisions. Everything was anticipated.	14.29%	1	0.14
7	Tindaklanjut atas pelanggaran peraturan dan/atau pemenuhan komitmen termasuk pemenuhan atas rencana tindak (*action plan*) Follow-up on violation of regulations and/or fulfillment of commitments including the fulfillment of the action plan	Tindaklanjut atas komitmen/ pemenuhan atas rencana tindaklanjut (DMTL) Follow-up on commitments/ fulfillment of the follow-up plan (DMTL)	*Rating* **1** *Rating* **1** Tidak terdapat pelanggaran - seluruh tindak lanjut dan/atau komitmen perbaikan sesuai batas waktu yang telah ditetapkan There were no violations - all follow-up and/or commitments for improvement were within the stipulated time limit	14.29%	1	0.14
						1.29
					Kategori/ Category	**L**

TREN RISIKO KEPATUHAN COMPLIANCE RISK TRENDS

Tahun Years	Profil Risiko Kepatuhan Compliance Risk Profile					Keterangan Information
	Q I	Q II	Q III	Q IV	Tren	
2017	L	L	LTM	M	Meningkat	Peningkatan risiko kepatuhan disebabkan denda regulator, khususnya pada TW IV terkait pengkinian data SID. The increase in compliance risk is due to regulatory fines, especially in TW IV related to updating SID data.
2018	LTM	L	L	L	Stabil - Meningkat	Masih terdapat denda regulator namun sebatas denda administrasi dan tidak signifikan. There were still regulatory fines but they were limited to administrative fines and were not significant.
2019	L	L	L	LTM	Meningkat	Masih terdapat Sanksi denda atas kesalahan pelaporan *Bancassurance* & LBU yang telah ditindaklanjuti oleh manajemen. There were still fines for reporting errors in Bancassurance & LBU which had been followed up by management.
2020	L	L	LTM	LTM	Stabil - Meningkat	Masih terdapat Sanksi denda atas keterlambatan pelaporan regulator serta kesalahan pelaporan SLIK, LBU, LBBU & Rencana Ahli Daya, yang telah ditindaklanjuti oleh manajemen. There were still fines for late reporting by regulators as well as errors in reporting SLIK, LBU, LBBU & Daya Expert Plans, which had been followed up by management.
2021	L	L	LTM	L	Membaik	Masih terdapat Sanksi denda atas koreksi laporan jaringan kantor bank umum periode Januari s.d Juni 2021 melalui APOLO. Surat OJK No.S-168/PB.311/2021 tanggal 30 Desember 2021 There were still fines for correction of commercial bank office network reports for the period January to June 2021 through APOLO. FSA Letter No.S-168/PB.311/2021 dated December 30, 2021

Catatan kategori risiko:
L: *Low*, LTM: *Low to Medium*, M: *Medium*, MTH: *Medium to High*, H: *High*
Risk category notes:
L: Low, LTM: Low to Medium, M: Medium, MTH: Medium to High, H: High

Program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT)

Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme merupakan program yang wajib diterapkan oleh Bank dalam melakukan hubungan usaha dengan calon nasabah dan pengguna jasa Bank (Nasabah atau *Walk In Customer*) dengan berpedoman pada Peraturan Otoritas Jasa Keuangan (POJK) Nomor 12/POJK.01/2017 Tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT) dan POJK Nomor 23/POJK.01/2019 tentang Perubahan atas POJK Nomor Nomor 12/POJK.01/2017 Tentang Penerapan Program Anti Pencucian Uang Dan Pencegahan Pendanaan Terorisme Di Sektor Jasa Keuangan. Secara operasional dalam penerapannya di Bank, Penerapan Program APU & PPT telah diatur dalam Kebijakan, Standar Prosedur maupun Petunjuk Teknis APU & PPT.

Tujuan penerapan program adalah untuk mencegah dan melindungi Bank agar tidak digunakan sebagai sarana kejahatan pencucian uang (*Money Laundering*) dan pendanaan terorisme termasuk pendanaan proliferasi senjata pemusnah massal yang dilakukan secara langsung maupun tidak langsung oleh para pelaku kejahatan.

Anti-Money Laundering (AML) and Terrorism Financing Prevention (TFP) Programs

The implementation of the Anti-Money Laundering and Counter Financing of Terrorism Program is a program that had to be implemented by the Bank in conducting business relations with prospective customers and service users of the Bank (Customers or Walk In Customers) by referring to the Financial Services Authority Regulation (POJK) Number 12/POJK.01 /2017 concerning the Implementation of the Anti-Money Laundering and Counter Financing of Terrorism Program (AML & CFT) and POJK Number 23/POJK.01/2019 concerning Amendments to POJK Number 12/POJK.01/2017 concerning the Implementation of the Anti-Money Laundering and Counter Financing of Terrorism Programs In the Financial Services Sector. Operationally in its implementation at the Bank, the AML & CFT Program Implementation was regulated in the AML & CFT Policies, Standard Procedures and Technical Guidelines.

The purpose of implementing the program was to prevent and protect the Bank from being used as a means of money laundering and terrorism financing, including the financing of the proliferation of weapons of mass destruction carried out directly or indirectly by criminals.

Dalam penerapan Program APU & PPT Bank telah membentuk Unit Kerja Khusus (UKK) APU & PPT yang mempunyai tugas dan kewenangan sebagai berikut:

a. Menyusun dan mengusulkan pedoman penerapan program APU & PPT kepada Direktur yang membawahkan fungsi kepatuhan;
b. Memastikan adanya sistem yang mendukung program APU & PPT, yaitu sistem yang antara lain dapat mengindentifikasi Nasabah, Transaksi Keuangan Mencurigakan, dan transaksi keuangan lainnya yang diwajibkan oleh Undang-Undang;
c. Memantau pengkinian profil Nasabah dan profil transaksi Nasabah;
d. Melakukan koordinasi dan pemantauan terhadap pelaksanaan kebijakan program APU & PPT dengan unit kerja terkait yang berhubungan dengan Nasabah/ WIC/ BO;
e. Memastikan kebijakan dan prosedur telah sesuai dengan perkembangan program APU & PPT yang terkini, risiko produk, kegiatan dan kompleksitas usaha, dan volume transaksi di bank;
f. Memantau kesesuaian transaksi keuangan nasabah dengan profil nasabah khususnya nasabah dengan transaksi yang berisiko tinggi;
g. Menerima laporan transaksi keuangan yang berpotensi mencurigakan (*red flag*) dari unit kerja terkait dan melakukan analisis atas laporan tersebut;
h. Mengindentifikasi transaksi yang memenuhi kriteria mencurigakan berdasarkan laporan hasil analisa transaksi keuangan dari unit kerja terkait dan/atau hasil pemantauan yang dilakukan;
i. Menyusun LTKM dan laporan lainnya sebagaimana diatur dalam peraturan perundang-undangan mengenai pencegahan dan pemberantasan tindak pidana pencucian uang dan tindak pidana pendanaan terorisme, untuk disampaikan kepada PPATK berdasarkan persetujuan Direktur;
j. Memastikan bahwa:
   1) Terdapat mekanisme kerja yang memadai dari setiap satuan kerja terkait kepada Unit Kerja Khusus (UKK) atau pejabat yang bertanggungjawab terhadap penerapan program APU & PPT dengan menjaga kerahasiaan informasi; dan
   2) Satuan kerja terkait melakukan fungsi dan tugas dalam rangka mempersiapkan laporan transaksi keuangan yang berpotensi mencurigakan sebelum menyampaikannya kepada UKK atau pejabat yang bertanggungjawab terhadap penerapan program APU & PPT.
k. Memantau, menganalisis, dan merekomendasikan kebutuhan pelatihan program APU & PPT bagi Karyawan Bank; dan
l. Berperan sebagai *contact person* bagi Lembaga Pengawas, dan Pengatur serta Penegak Hukum.

In implementing the AML & CFT Program the Bank established a Special AML & CFT Work Unit (UKK) which had the following duties and authorities:

a. Develop and propose guidelines for the implementation of the APU & PPT program to the Director in charge of the compliance function;
b. Ensuring the existence of a system that supports the APU & PPT program, namely a system that among other things can identify Customers, Suspicious Financial Transactions, and other financial transactions required by law;
c. Monitoring customer profile updates and customer transaction profiles;
d. Coordinating and monitoring the implementation of APU & PPT program policies with related work units related to Customers/ WIC/ BO;
e. Ensuring policies and procedures are in accordance with the latest developments in the APU & PPT program, product risk, business activities and complexity, and transaction volume at the bank;
f. Monitor the suitability of customer financial transactions with customer profiles, especially customers with high-risk transactions;
g. Receive reports of potentially suspicious financial transactions (red flags) from the relevant work units and perform analysis on these reports;
h. Identify transactions that meet suspicious criteria based on reports on the results of financial transaction analysis from the relevant work units and/or the results of monitoring carried out;
i. Prepare LTKM and other reports as regulated in laws and regulations regarding the prevention and eradication of money laundering and terrorism financing crimes, to be submitted to PPATK based on the approval of the Director;
j. Ensure that:
   1) there is an adequate working mechanism from each work unit related to the UKK or officials responsible for implementing the APU and PPT programs by maintaining the confidentiality of information, and
   2) the relevant work units carry out functions and tasks in the context of preparing reports on potentially suspicious financial transactions before submitting them to the UKK or officials responsible for implementing the APU and PPT programs.
k. Monitoring, analyzing, and providing recommendations related to training needs of the APU and PPT programs for PT Bank Mandiri Taspen employees, and.
l. Acting as a contact person for the Supervisory Agency, Regulators and Law Enforcer.

Selain pembentukan UKK, guna peningkatan kualitas penerapan APU & PPT, Bank telah menunjuk pejabat PIC APU & PPT di tingkat cabang (AMLO Cabang) sebagai pelaksana fungsi penerapan APU & PPT ditingkat cabang serta menyediakan aplikasi system SMART AML (*System Monitoring, Analysis & Reporting Transaction*) sebagai alat bantu dalam monitoring transaksi nasabah, kualitas data nasabah serta penggolongan risiko nasabah berbasis *Risk Based Approach* (RBA) yang dapat diakses oleh UKK kantor pusat maupun oleh petugas cabang dan AMLO (PIC APU & PPT di cabang).

Pelaksanaan penerapan APU & PPT selain dilakukan terhadap nasabah/pengguna jasa, juga dilakukan kepada seluruh Jajaran Bank yaitu dengan menerapkan ketentuan terkait *Know Your Employee* (KYE).

KYE merupakan bagian integral dari manajemen risiko operasional, reputasi dan legal bagi Bank, dalam hal ini Bank perlu meyakini bahwa seluruh pegawai yang seharusnya menerapkan program APU & PPT di Bank tidak menjadi target pelanggaran terhadap ketentuan yang berlaku atau menjadi pelaku *money laundering*, Pendanaan terosime ataupun pendanaan proliferasi senjata pemusnah massal baik yang aktif maupun potensial.

KYE dilaksanakan dari awal penerimaan pegawai sampai dengan pasca berakhirnya hubungan kerja pegawai dengan perusahaan di antaranya melalui:

a. Prosedur penyaringan dalam rangka penerimaan karyawan baru (*pre employee screening*); dan
b. Pengenalan dan pemantauan terhadap profil dan aktivitas pegawai.

Untuk mendukung komitmen bank secara rutin dan berkala bank melakukan pelatihan dan sosialisasi penerapan APU dan PPT kepada seluruh jajaran bank, baik melalui *Training , classroom, e-learning, vicon, assessment* dan sosialisasi melalui media komunikasi

In addition to the establishment of UKK, in order to improve the quality of AML & CFT implementation, the Bank appointed AML & CFT PIC officers at the branch level (AMLO Branch) to carry out the AML & CFT implementation function at the branch level as well as provide the SMART AML (System Monitoring, Analysis & Reporting Transaction) system application as a tool in monitoring customer transactions, quality of customer data and classification of customer risks based on a Risk Base Approach (RBA) which could be accessed by head office UKKs as well as by branch officers and AMLO (PIC APU & PPT in branches).

The implementation of AML & CFT was not only carried out for customer's/service users, but also for all Bank officials, namely by applying the provisions related to Know Your Employee (KYE).

KYE was an integral part of operational, reputation and legal risk management for the Bank, in this case the Bank needed to ensure that all employees who were supposed to implement the AML & CFT program at the Bank were not targets of violations of applicable regulations or become perpetrators of money laundering, terrorism funding or funding for the proliferation of weapons of mass destruction, both active and potential.

KYE was carried out from the initial recruitment of employees until after the end of the employee's working relationship with the company, including through:

a. Pre-employee screening procedures; and
b. Introduction and monitoring of employee profiles and activities.

To support the bank's commitment, the bank regularly and periodically conducted training and dissemination of AML and CFT implementation to all levels of the Bank, through training, classroom, e-learning, vicon, assessment and socialization through communication media.

No	Informasi Information	Laporan dan Penjelasan Detail Report and Detailed Explanations	Tindak lanjut Follow-up
1	Rekapitulasi pemenuhan kewajiban pelaporan kepada Regulator Recapitulation of fulfillment of reporting obligations to the Regulator	Laporan Semester I tahun 2021 sebagai berikut: The first semester of 2021 report is as follows:	Semua pelaporan telah disampaikan kepada pihak regulator dan tidak ada keterlambatan pelaporan. All reports have been submitted to the regulator and there is no delay in reporting.

Bulan Month	LTKT	LTKL	SIPESAT
Januari/ January	20	Nihil/None	9.846
Februari/ February	4	Nihil/None	13.922
Maret/ March	15	Nihil/None	2.480
April/ April	10	Nihil/None	13.080
Mei/ May	6	Nihil/None	10.508
Juni/ June	10	Nihil/None	13,953
Juli/ July	18	Nihil/None	10.557
Agustus/ August	8	Nihil/None	10.744
September/ September	9	Nihil/None	10.627
Oktober/ October	23	Nihil/None	12.148
November/ November	18	Nihil/None	10.744
Desember/ December	35	Nihil/None	10.627

Informasi mengenai Tindak Pidana Asal (TPA) dalam LTKM yaitu tindak pidana korupsi dan menyimpang dari profile dengan jumlahnya, seperti contoh tabel di bawah ini:
Information regarding predicate offenses (TPA) in LTKM is corruption and deviates from the profile with the number, as in the example table below:

Bulan Month	LTKM	
	Jumlah Total	TPA tertinggi Highest TPA
Januari/ January	Nihil/None	-
Februari/ February	Nihil/None	-
Maret/ March	Nihil/None	-
April/ April	1	Tindak Pidana Korupsi Corruption Crime
Mei/ May	3	Tindak Pidana Korupsi Corruption Crime
Juni/ June	1	Tindak Pidana Korupsi Corruption Crime
Juli/ July	1	Tindak Pidana Korupsi Corruption Crime
Agustus/ August	1	Tindak Pidana Korupsi Corruption Crime
September/ September	Nihil/None	Tindak Pidana Korupsi Corruption Crime
Oktober/ October	Nihil/None	Tindak Pidana Korupsi Corruption Crime
November/ November	Nihil/None	Tindak Pidana Korupsi Corruption Crime
Desember/ December	Nihil/None	Tindak Pidana Korupsi Corruption Crime

<table>
<tr><th>No</th><th>Informasi
Information</th><th>Laporan dan Penjelasan Detail
Report and Detailed Explanations</th><th>Tindak lanjut
Follow-up</th></tr>
<tr><td>2</td><td>Rekapitulasi pemenuhan inquiry kepada Regulator dan/atau Aparat Penegak Hukum (Apgakum)

Recapitulation of fulfillment of inquiries to Regulators and/or Law Enforcement Officials (Apgakum)</td><td>Laporan kepada regulator terhadap surat masuk:
Report to regulator on incoming mail:
<table>
<tr><th>Bulan
Month</th><th>PPATK</th><th>BI</th><th>OJK</th><th>KPK</th><th>POLRI</th><th>BNN</th></tr>
<tr><td>Januari/ January</td><td>Nihil/None</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>Februari/ February</td><td>4</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>Maret/ March</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>April/ April</td><td>5</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>Mei/ May</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>Juni/ June</td><td>4</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>Juli/ July</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>Agustus/ August</td><td>3</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>September/ September</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>Oktober/ October</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>November/ November</td><td>0</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td>Desember/ December</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
</table>
Inquiry dimaksud dapat berupa:Permintaan data profil Nasabah; Permintaan mutasi rekening;
The inquiry can be in the form of::Request for Customer profile data; Account transfer request;</td><td>Permintaan Data/ Informasi dilakukan analisa lebih lanjut & telah di sampaikan ke PPATK
Data/Information requests are further analyzed & have been submitted to PPATK</td></tr>
<tr><td>3</td><td>Ketentuan baru atau perubahan ketentuan terkait APU PPT (jika ada)
New provisions or changes to provisions related to APU PPT (if any)</td><td>Nihil/None</td><td>Nihil/None</td></tr>
<tr><td>4</td><td>Ketentuan dalam Kebijakan dan Standar Prosedur APU PPT yang bertentangan dengan regulasi setempat atau sebaliknya (jika ada)
Provisions in the AML-CFT Policies and Standard Procedures that conflict with local regulations or vice versa (if any)</td><td>Nihil/None</td><td>Nihil/None</td></tr>
</table>

No	Informasi Information	Laporan dan Penjelasan Detail Report and Detailed Explanations	Tindak lanjut Follow-up
5	Pelaksanaan *Training* dan sosialisasi kepada pegawai terkait penerapan program APU PPT Implementation of training and socialization to employees related to the implementation of the APU PPT program	Diisi dengan informasi *Training* dan sosialisai terkait APU PPT: Filled with information on training and socialization related to APU PPT:	Pegawai yang belum mengikuti *assessment* maupun yang Belum Kompeten pada hasil *assessment* akan dilakukan tindak lanjut dengan *assessment* susulan pada bulan Oktober 2021. Employees who have not taken the assessment and who are not yet competent on the results of the assessment will be followed up with a follow-up assessment in October 2021.

Bulan Month	Materi *Training* / Sosialisasi Training / Socialization Materials	Peserta Participant	Jumlah Total
Januari/ January	Nihil/None	-	-
Februari/ February	Nihil/None	-	-
Maret/ March	Nihil/None	-	-
April/ April	*Training* dan *Assessment Distribution* 5 Training and Assessment Distribution 5	Semua Pegawai Distribution 5 All Distribution Employees 5	238
Mei/ May	-	-	-
Juni/ June	*Training* dan *Assessment Distribution* 1 Training and Assessment Distribution 1	Semua Pegawai Distribution 1 All Distribution Employees 1	507
Juli/ July	*Training* dan *Assessment Distribution* 3 Training and Assessment Distribution 3	Semua Pegawai Distribution 3 All Distribution Employees 3	529
Agustus/ August	*Training* dan *Assessment Distribution* 4 Training and Assessment Distribution 4	Semua Pegawai *Distribution* 3 All Distribution Employees 4	434
September/ September	*Training* dan *Assessment Distribution* 2 Training and Assessment Distribution 2	Semua Pegawai Distribution 2 All Distribution Officers 2	522
Oktober/ October	*Training* APU-PPT APU-PPT training	Dh I - V	128
November/ November	Webinar APU-PPT APU-PPT Webinar	Kantor Pusat & Seluruh Jarkan Headquarters & Whole Jarkan	1.397
	Training & Assessment APU-PPT Kantor Pusat APU-PPT Training & Assessment Head Office	Kantor Pusat Headquarters	493
Desember/ December	*Assessment* APU-PPT APU-PPT Assessment	Kantor Pusat Headquarters	53
	Assessment APU-PPT APU-PPT Assessment	Kantor Pusat Headquarters	9
			Total: 4.310

No	Informasi Information	Laporan dan Penjelasan Detail Report and Detailed Explanations	Tindak lanjut Follow-up
6	Pergantian Pejabat *Compliance Officer / AML Officer* yang berwenang mengelola pelaksanaan dan pelaporan APU PPT (jika ada) Change of Compliance Officer / AML Officer who is authorized to manage the implementation and reporting of APU PPT (if any)	Nihil/None	Nihil/None
7	Kendala-kendala yang dihadapi (jika ada) Obstacles encountered (if any)	Nihil/None	Nihil/None
8	Usulan perbaikan penerapan program APU PPT dalam Konglomerasi Keuangan Suggestions for improving the implementation of the APU PPT program in Financial Conglomerates	Nihil/None	Nihil/None

Akses Informasi dan Data Perusahaan

Bank Mandiri Taspen telah menyediakan akses informasi bagi para pemangku kepentingan untuk mendapatkan informasi lebih lanjut melalui:

Corporate Secretary and Legal
Errinto Sahat Pahala Pardede
PT Bank Mandiri Taspen
Kantor Pusat Bank Mandiri Taspen
GrahaMantap
Jl. Proklamasi No.31
Kec. Menteng, Kota Jakarta Pusat,
Daerah Khusus Ibukota Jakarta 10320
Telp. (62-21) 212-31772
Fax. (62-21) 212-31984
Indonesia

Email corporate.secretary@bankmantap.co.id
Website www.bankmandiritaspen.co.id
mantapcall 14024
Twitter@MandiriTaspen
Facebook Bank Mandiri Taspen

Selain melalui Sekretaris Perusahaan, guna memberikan kemudahan bagi para pemangku kepentingan dalam mengakses informasi terkait Bank, Bank Mandiri Taspen juga telah memuat informasi-informasi meliputi informasi produk dan layanan, laporan keuangan, pedoman-pedoman GCG Bank serta kegiatan perusahaan yang dapat diakses melalui situs web perusahaan di www.bankmandiritaspen.co.id.

Access To Company Information and Data

Bank Mandiri Taspen has provided information access for stakeholders to get more information through:

Corporate Secretary and Legal
Errinto Sahat Pahala Pardede
PT Bank Mandiri Taspen
Kantor Pusat Bank Mandiri Taspen
Graha Mantap
Jl. Proklamasi No.31
Kec. Menteng, Kota Jakarta Pusat,
Daerah Khusus Ibukota Jakarta 10320
Telp. (62-21) 212-31772
Fax. (62-21) 212-31984
Indonesia

Email corporate.secretary@bankmantap.co.id
Website www.bankmandiritaspen.co.id
mantapcall 14024
Twitter@MandiriTaspen
Facebook Bank Mandiri Taspen

In addition to through the Corporate Secretary, in order to provide convenience for stakeholders in accessing information related to the Bank, Bank Mandiri Taspen also publishes information concerning products and services, financial reports, the Bank's GCG guidelines as well as company activities that can be accessed through the company's website at www.bankmandiritaspen.co.id.

Analisyt Meeting

Sebagai emiten yang hanya menerbitkan obligasi, Bank Mandiri Taspen tidak berkewajiban melaksanakan kegiatan *analyst meeting*.

Analisyt Meeting

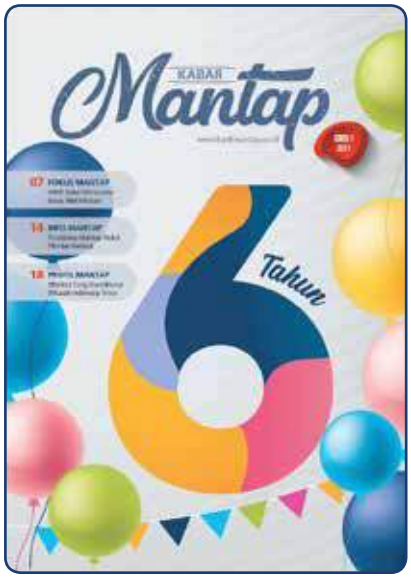
As an issuer that only issues bonds, Bank Mandiri Taspen is not obliged to carry out analyst meetings.

Siaran Pers

Press Release

No.	Tanggal Date	Siaran Pers Press Release
1	15 Februari 2021 February 15, 2021	Relokasi Kantor Cabang Padang Guna Permudah Jangkauan Layanan Relocation of Padang Branch Offices to Facilitate Service Reach
2	09 Maret 2021 March 09, 2021	Relokasi Kantor Cabang Ambon Guna Peningkatan Layanan Relocation of Ambon Branch Office to Improve Service
3	15 Maret 2021 March 15, 2021	Relokasi Kantor Cabang Bank Mantap Guna Permudah Jangkauan Layanan Relocation of Bank Mantap Branch Offices to Facilitate Service Reach
4	29 April 2021 April 29, 2021	Bank Mandiri Taspen Ditunjuk sebagai Mitra Bayar Santunan Asuransi Keluarga Korban Kru KRI Nanggala 402 Bank Mandiri Taspen was Appointed as Partner to Pay Compensation for Family Insurance of Crew Victims of KRI Nanggala 402
5	30 April 2021 April 30, 2021	Bank Mantap Tercatat Pada Bursa Efek Indonesia untuk Penerbitan Obligasi Rp 2 Triliun Bank Mantap was Listed on the Indonesia Stock Exchange for the Issuance of IDR 2 Trillion Bonds
6	04 Mei 2021 May 04 2021	ASABRI Ganden Bank Mantap dalam Penyerahan Santunan Kepada Keluarga TNI yang Gugur di Papua ASABRI Partners with Bank Mantap in Giving Compensation to the Families of the TNI who died in Papua
7	31 Mei 2021 May 31, 2021	PT ASABRI (Persero) Menyerahkan Manfaat Santunan SRKK kepada Keluarga Prada Ardi Yudi Arto PT ASABRI (Persero) Handed Over the Benefits of SRKK Compensation to Prada Ardi Yudi Artos Family
8	04 Juni 2021 June 04 2021	Prajurit Alif Nur yang Gugur di Papua telah Menerima Santunan dari ASABRI Soldier Alif Nur who died in Papua received compensation from ASABRI
9	30 Juni 2021 June 30, 2021	Laba Bersih Bank Mandiri Taspen Melejit 48,8 Persen Bank Mandiri Taspen Net Profit Soared 48.8 Percent
10	16 Agustus 2021 August 16, 2021	Harumkan Nama Bangsa Indonesia, Bank Mandiri Taspen berikan Bonus kepada Lifter Rahmat Erwin Abdullah Making the Good Name of the Indonesian Nation, Bank Mandiri Taspen Gave Bonus to Lifter Rahmat Erwin Abdullah
11	03 September 2021 September 03 2021	Kimia Farma Diagnostika beri Potongan Harga 10% kepada Nasabah Bank Mandiri Taspen Kimia Farma Diagnostika provided 10% discount to Bank Mandiri Taspen customers
12	03 September 2021 September 03 2021	Bank Mandiri Taspen dan Kimia Farma Diagnostika Kerjasama Berikan Potongan Harga 10% Kepada Nasabah Bank Mandiri Taspen and Kimia Farma Diagnostika Cooperation Gave 10% Discount to Customers
13	22 November 2021 November 22, 2021	Resmikan Kantor Bank Mandiri Taspen KCP Tembilahan, Bupati Indragiri Hilir: Alhamdulillah Sangat Ditunggu-tunggu Calon Pensiunan Inaugurating Bank Mandiri Taspen KCP Tembilahan Office, Regent of Indragiri Hilir: Alhamdulillah, it had been Waited by Retired Candidates
14	22 November 2021 November 22, 2021	Gandeng Universitas Gadjah Mada, Bank Mandiri Taspen Gelar Pelatihan Literasi Keuangan Bank bagi ASN Collaborating with Gadjah Mada University, Bank Mandiri Taspen Held Bank Financial Literacy Training for Civil Government
15	25 November 2021 November 25, 2021	Universitas Gadjah Mada dan Bank Mandiri Taspen Resmi Bekerja Sama dalam Beasiswa serta Kredit Pegawai Gadjah Mada University and Bank Mandiri Taspen Officially Cooperated on Scholarships and Employee Loans
16	02 Desember 2021 December 02, 2021	Serah Terima CSR Bedah Rumah di Pangandaran, Bank mandiri Taspen: Kami Membangun Masa Depan ASN yang Purnabakti Handover of CSR Home Renovation in Pangandaran, Bank Mandiri Taspen: We Build the Future of Retired Civil Government
17	07 Desember 2021 December 07 2021	Bank Mandiri Taspen Gandeng Trimegah Asset Management Jual Efek Reksa Dana Bank Mandiri Taspen Collaborated with Trimegah Asset Management to Sell Mutual Fund Securities
18	08 Desember 2021 December 08, 2021	Bank Mandiri Taspen Dinobatkan sebagai Indonesia Most Trusted Company berdasarkan Corporate Governance Perception Index Bank Mandiri Taspen Named Indonesia Most Trusted Company based on Corporate Governance Perception Index
19	13 Desember 2021 December 13, 2021	Bank Mandiri Taspen Dinobatkan sebagai Indonesia Most Trusted Company berdasarkan CGPI Bank Mandiri Taspen Named Indonesia Most Trusted Company based on CGPI
20	27 Desember 2021 December 27, 2021	Di Tengah Pandemi COVID-19, Bank Mandiri Taspen kembali Gelar CSR Bedah Rumah di Lahat In the midst of the COVID-19 Pandemic, Bank Mandiri Taspen again Held Home Renovation CSR in Lahat

Buletin



Tema / Theme:
6 Tahun / 6 Years
Edisi 1 2021 / Issue 1 2021

Buletin

Tema / Theme:
Permudah Pensiunan Bali Berwirausaha /
Facilitate Bali Retirees Entrepreneurship
Edisi 2 2021 / Issue 2 2021

Tema / Theme:
Optimisme Graha Mantap Baru/
Optimism Graha Steady New
Edisi 3 2021 / Issue 3 2021

Tema / Theme:
Bersinergi dan Bertumbuh Bersama /
Synergize and Grow Together
Edisi 4 2021 / Issue 4 2021

Tema / Theme:
Jaga Solidaritas Terus Berkarya /
Keep Solidarity Keep Working
Edisi 5 2021 / Issue 5 2021

Tema / Theme:
Menyongsong Tahun 2022 /
Welcoming 2022
Edisi 6 2022 / Edition 6 2022

Iklan

Advertisement

Transparansi Penyampaian Laporan

Selamat tahun 2021, Bank Mandiri Taspen telah menyampaikan Laporan sebagai berikut:

Transparency for Submission of Reports

During 2021, Bank Mandiri Taspen has submitted the following reports:

Jenis Laporan Report Type	Tujuan Objective	Periode Laporan Report Period	Jumlah Total
Laporan Tahunan Annual report	OJK & BEI	Tahunan Annual	1
Laporan Keuangan Financial statements	OJK & BEI	Triwulan Quarter	4
Laporan Hutang Valuta Asing Foreign Exchange Payable Report	BEI	Bulanan Monthly	12
Laporan Hasil Rating/Pemeringkatan tahunan Annual Rating Results Report	BEI	Tahunan Annual	2

Tanggal Date	Perihal Laporan Regarding Report	Tujuan Objective
Januari – Desember 2021 January – December 2021	Permintaan Data Hutang/Kewajiban dalam valuta asing (Sebanyak 12 laporan) Debt/Liability Data Request in foreign currency (12 reports)	BEI
Januari – Desember 2021 January – December 2021	Laporan Keuangan Publikasi PT Bank Mandiri Taspen. (Sebanyak 4 laporan) Published Financial Report of PT Bank Mandiri Taspen. (A total of 4 reports)	OJK & BEI
Januari – Desember 2021 January – December 2021	Keterbukaan Informasi Hasil Keputusan Sirkuler Pemegang Saham (2 kali) Disclosure of Information on Results of Shareholders' Circular Decisions (2 times)	OJK & BEI
Januari – Desember 2021 January – December 2021	Informasi Kupon (12 kali) Coupon Information (12 times)	OJK & BEI

Tanggal Date	Perihal Laporan Regarding Report	Tujuan Objective
Januari – Desember 2021 January – December 2021	Perubahan Pengurus PT Bank Mandiri Taspen (2 kali) Changes in the Management of PT Bank Mandiri Taspen (2 times)	OJK. BEI & LPS
Januari – Desember 2021 January – December 2021	Penyampaian Bukti Iklan Informasi Laporan Keuangan Submission of Proof of Advertising Information on Financial Statements	BEI
30 April 2021 April 30, 2021	Penyampaian Laporan Tahunan PT Bank Mandiri Taspen Submission of the Annual Report of PT Bank Mandiri Taspen	BEI
30 April 2021 April 30, 2021	Penyampaian Laporan Keberlanjutan PT Bank Mandiri Taspen Submission of PT Bank Mandiri Taspen's Sustainability Report	BEI
22 Juli 2021 July 22, 2021	Penunjukan Akuntan Publik Appointment of Public Accountant	BEI
12 Juli 2021 July 12, 2021	Penggunaan Dana Hasil Penawaran Umum Use of Proceeds from Public Offering	OJK & BEI
1 Maret 2021 March 1, 2021	Perubahan Komite Audit Audit Committee Changes	BEI

Pemberian Dana Kegiatan Sosial dan/atau Politik

Bank Mandiri Taspen telah melaksanakan kegiatan sosial dengan jumlah pemberian dana kegiatan sosial selama tahun 2021 sebesarRp.2.715.000.000,. Sedangkan untuk pemberian dana politik, Bank tidak memberikan pendanaan terkait kegiatan politik.

Whistleblowing System

Keberadaan dan Tujuan *Whistleblowing System*

Penyelesaian pengaduan pelanggaran oleh Bank merupakan salah satu bentuk peningkatan perlindungan *stakeholders* dalam rangka menjamin hak-haknya dalam berhubungan dengan Bank dan menjamin penanganan yang memenuhi ketentuan dan persyaratan yang ditetapkan oleh Bank, Pemerintah dan Aparat Berwajib. Untuk itu maka perlu dirumuskan kebijakan, sistem dan prosedur penanganan yang selaras untuk mengatur penyelesaian pengaduan pelanggaran bagi *stakeholders* dalam suatu Kebijakan Pengelolaan Pengaduan Pelanggaran.

Kebijakan Pengelolaan Pengaduan Pelanggaran yang juga disebut *Whistleblowing* merupakan sistem yang dapat dijadikan media bagi saksi pelapor untuk menyampaikan informasi mengenai tindakan pelanggaran yang diindikasi terjadi di dalam suatu perusahaan. Penanganan pengaduan harus dapat diimplementasikan secara efektif agar memberikan dorongan serta kesadaran kepada pegawai dan pejabat Bank untuk melaporkan indikasi atas dugaan terjadinya *fraud* atau *non fraud.*

Pengelolaan *Whistleblowing System*

Dalam rangka penerapan Strategi Anti *Fraud*, Divisi Internal Audit ditunjuk sebagai unit kerja koordinator penerapan dan pelaksanaan Strategi Anti *Fraud* di Bank Mandiri Taspen. Untuk mendukung penerapan strategi anti fraud tersebut PT Bank Mandiri Taspen telah menerbitkan Standar Prosedur Strategi Anti *Fraud* (SPSAF) pada tahun 2017 dan telah dilakukan revisi penyempurnaan yang berlaku sejak 31 Desember 2021.

Granting of Funds For Social and/or Political Activities

Bank Mandiri Taspen has carried out social activities with a total distribution of funds for social activities in 2021 amounting to Rp.2,715,000,000. As for the provision of political funds, the Bank does not provide funding related to political activities..

Whistleblowing System

Existence and Objectives of The Whistleblowing System

Settlement of complaints of violations by the Bank is one form of increasing protection of stakeholders in order to guarantee their rights in dealing with the Bank and guaranteeing handling that meets the requirements and requirements set by the Bank, Government and Mandatory Apparatus. For this reason, it is necessary to formulate policies, systems and handling procedures that are aligned to regulate the settlement of complaints of violations for stakeholders in a Policy for Management of Complaints of Violations.

The policy on the Management of Complaints Complaints also called Whistleblowing is a system that can be used as a medium for reporting witnesses to convey information about indicated violations occurring within a company. Complaint handling must be implemented effectively in order to provide encouragement and awareness to Bank employees and officials to report indications of suspected fraud or non-fraud.

Management of Whistleblowing System

In order to implement the Anti Fraud Strategy, the Internal Audit Division was appointed as the coordinating work unit for the implementation and implementation of the Anti Fraud Strategy at Bank Mandiri Taspen. To support the implementation of the anti-fraud strategy, PT Bank Mandiri Taspen has issued the Standard Procedures for the Anti-Fraud Strategy (SPSAF) in 2017 and revised improvements have been made effective December 31, 2021.

Untuk pengelolaan sarana pengaduan, Bank Mandiri taspen telah memiliki *Whistleblowing System* (WBS) yang dapat di akses melalui *website* Bank Mandiri Taspen, dan untuk meningkatkan profesionalisme dan independensi dalam pengelolaannya, maka sejak tanggal 10 Desember 2021, Bank Mandiri Taspen melakukan pengelolaan WBS dengan pihak eksternal, sehingga dapat memberikan kepercayaan yang lebih baik kepada seluruh *stakeholder* Bank Mandiri Taspen, disamping itu dapat memberikan efek gentar kepada calon *fraudster*.

Laporan pengaduan atas dugaan terjadinya *fraud* disampaikan dengan menyebutkan identitas pelapor yang akan dijamin kerahasiannya. Laporan pengaduan yang diterima akan ditindaklanjuti apabila memenuhi unsur 4W dan 1H sebagai berikut:

a. *What* : Perbuatan pelanggaran yang diketahui
b. *Where* : Dimana perbuatan tersebut dilakukan
c. *When* : Kapan perbuatan tersebut dilakukan
d. *Who* : Siapa saja yang terlibat dalam perbuatan tersebut
e. *How* : Bagaimana gambaran perbuatan tersebut dilakukan

Terhadap laporan pengaduan yang masuk akan ditindaklanjuti melalui 3 (tiga) mekanisme pemeriksaan/investigasi, antara lain oleh:

a. Divisi Internal Audit
b. *Joint* antara Divisi Internal Audit dan RBC
c. RBC

Whistleblower akan menerima *e-mail* bahwa laporan investigasi telah selesai ditindaklanjuti dengan status "terbukti" atau "tidak terbukti". Untuk pelaporan yang tidak terbukti, dipandang tidak perlu diberikan sanksi.

Penyampaian Laporan Pelanggaran

Pengaduan pelanggaran yang diduga dilakukan pegawai ditujukan kepada pengelola *whistleblowing* (WBS). Pengaduan pelanggaran dapat dilakukan melalui:

1. E-mail: ltc@rsm.id
2. Website: https://whistleblowing.tips/wbs/@bankmandiritaspen

Semua laporan dugaan pelanggaran *(fraud)* yang disampaikan akan dijamin kerahasiaan dan keamanannya oleh Bank dan pelapor *(whistleblower)* dijamin haknya untuk memperoleh informasi mengenai status tindak lanjut atas laporannya

Perlindungan Bagi *Whistleblower*

Atas setiap Laporan WBS yang masuk, Bank berkewajiban untuk melindungi pelapor dan terlapor. Perlindungan pelapor memiliki manfaat atas kepastian perlakuan terhadap pelapor dan atas kerahasiaan pelapor sehingga mendorong keberanian untuk melaporkan pelanggaran. Semua laporan pelanggaran akan dijamin kerahasiaan dan keamanannya oleh Bank dan pelapor dijamin haknya untuk memperoleh informasi mengenai tindak lanjut atas laporannya.

For the management of complaints facilities, Bank Mandiri Taspen already has a Whistleblowing System (WBS) which can be accessed through the Bank Mandiri Taspen website, and to increase professionalism and independence in its management, since December 10, 2021, Bank Mandiri Taspen has managed WBS with external parties, so that it can provide better trust to all stakeholders of Bank Mandiri Taspen, besides that it can give a fearful effect to potential fraudsters.

Reports of complaints of suspected fraud are conveyed by stating the identity of the reporter who will be guaranteed confidentiality. Complaint reports received will be followed up if they fulfill the 4W and 1H elements as follows:

a. What : Known violations
b. Where : Where the violations are committed
c. When : When the violations are committed
d. Who : Anyone involved in the act
e. How : How is the description of the action done

The incoming complaint report will be followed up through 3 (three) inspection/investigation mechanisms, among others by:

a. Internal Audit Division
b. Joint between Internal Audit Division and RBC. or
c. RBC Whistleblower

The Whistleblower will receive an e-mail that the investigation report has been followed up with a "proven" or "not proven" status. For non-proven reporting, it is deemed not necessary to be sanctioned.

Submission of Violation Report

Complaints of violations allegedly committed by employees are addressed to the whistleblowing manager (WBS). Complaints of violations can be made through:

1. E-mail: ltc@rsm.id
2. Website : https://whistleblowing.tips/wbs/@bankmandiritaspen

All reports of alleged frauds will be guaranteed confidentiality and security by the Bank and the whistleblower is guaranteed the right to obtain information regarding the status of follow-up on the report

Protection for Whistleblower

For each incoming WBS Report, the Bank is obliged to protect the reporter and the reported party. The protection of the reporter has benefits for the certainty of treatment of the reporter and the confidentiality of the reporter, which encourages the courage to report violations. All reports of violations will be guaranteed confidentiality and security by the Bank and the reporter is guaranteed the right to obtain information regarding the follow-up of the report.

Bank Mandiri Taspen memberikan perlindungan kepada pelapor agar terhindar dari hal-hal sebagai berikut:
1. Pemecatan yang tidak adil.
2. Penurunan jabatan atau pangkat.
3. Pelecehan atau diskriminasi dalam segala bentuknya.
4. Catatan yang merugikan dalam file data pribadinya (*personal file record*).

Selain bentuk perlindungan seperti yang telah disebutkan, bagi pelapor yang beritikad baik, Bank juga akan menyediakan perlindungan hukum, sejalan dengan yang diatur pada pasal 43 UU No.15 tahun 2002 jo UU No.25 tahun 2003 tentang Tindak Pidana Pencucian Uang dan pasal 13 UU No.13 tahun 2006 tentang Perlindungan Saksi dan Korban, dan pasal 5 PP No.57 tahun 2003 tentang Tata Cara Perlindungan Khusus bagi Pelapor dan Saksi dalam Tindak Pidana Pencucian Uang. Adapun perlindungan hukum yang dimaksud adalah sebagai berikut.
1. Perlindungan dari tuntutan pidana dan/atau perdata.
2. Perlindungan atas keamanan pribadi, dan/atau keluarga Pelapor dari ancaman fisik dan/atau mental.
3. Perlindungan terhadap harta Pelapor.
4. Kerahasiaan dan penyamaran identitas Pelapor, dan/atau
5. Pemberian keterangan tanpa bertatap muka dengan terlapor, pada setiap tingkat pemeriksaan perkara dalam hal pelanggaran tersebut masuk pada sengketa pengadilan.

Tidak hanya perlindungan bagi pelapor, Bank Mandiri Taspen juga akan memberikan apresiasi terhadap pelapor berupa:
1. Penghargaan kepada Pelapor atas pelanggaran yang dapat dibuktikan sehingga *asset*/uang Bank dapat diselamatkan, sesuai dengan ketentuan yang ditetapkan oleh Direksi.
2. Penghargaan yang diberikan melalui kebijakan Bank dengan tetap memperhatikan aspek kerahasiaan atau perlindungan pelapor.

Sebaliknya, Apabila hasil investigasi menyimpulkan pengaduan yang disampaikan mengandung unsur itikad tidak baik, menyampaikan bukti palsu, ada unsur kedengkian, fitnah dan tanpa dasar yang jelas, maka laporan tersebut dapat diabaikan dan memberikan sanksi kepada pelapor sesuai ketentuan yang berlaku.

Jenis Pelanggaran yang Dapat Dilaporkan

Pelanggaran meliputi banyak hal dan masalah, akan tetapi dibatasi dengan apa yang dilakukan, terjadi atau terkait dengan Bank**.** Beberapa jenis pelanggaran dan penyimpangan yang dapat dilaporkan berdasarkan kebijakan yang dimiliki Bank, antara lain adalah:
1. *Fraud*, antara lain terdiri dari:
   - Kecurangan
   - Penipuan
   - Penggelapan Aset
   - Pembocoran Informasi
   - Tindak Pidana Perbankan
   - Tindakan lain yang dapat dipersamakan dengan *Fraud* sesuai dengan ketentuan peraturan perundang-undangan.

Bank Mandiri Taspen provides protection to whistleblowers to avoid the following:
1. Unfair dismissal
2. Demotion.
3. Harassment or discrimination in all its forms.
4. A record of harm in his personal data files (personal file notes).

In addition to the form of protection mentioned earlier, for reporters with good intentions, the Bank will also provide legal protection, in accordance with Article 43 of Law No. 15 of 2002 in conjunction with Law No. 25 of 2003 concerning Money Laundering and Article 13 of Law No. 13 of 2006 concerning Protection of Witnesses and Victims, and Article 5 of Government Regulation No.57 of 2003 concerning Procedures for Special Protection for Reporters and Witnesses in Money Laundering Crimes. The legal protection in question is as follows.
1. Protection from criminal charges and/or civil
2. Protection of the personal security, and/or family of the Reporting Party from physical and/or mental threats.
3. Protection of the Reporting Party's assets
4. Confidentiality and disguise of the identity of the Reporter, and/or
5. Providing information without meeting the reported party, at every level of case examination in the event that the violation is included in a court dispute.

Not only protection for reporters, Bank Mandiri Taspen will also give appreciation to reporters in the form of:
1. Awards for Reporters for results that can be proven as assets/money of the Bank can be saved, in accordance with the provisions determined by the Board of Directors.
2. Awards are given through the Bank's policy while taking into account the aspects of confidentiality or protection of the reporter.

Conversely, if the results of the investigation conclude that the complaint submitted contains an element of bad faith, submits false evidence, there is an element of malice, slander and without a clear basis, then the report may be ignored and give sanctions to the reporter in accordance with applicable provisions.

Types of Abuses That can be Reported

Violations cover many things and problem. However, they are limited to what they could do to impact the Bank. Some types of violations and deviations that the rapporteur can report- in relations with the Bank's policies are:

1. Fraud, including but not limited to:
   - Cheating
   - Fraud
   - Embezzlement of Assets
   - nformation Leaking
   - Banking Crimes
   - Other actions that can be equated with fraud in accordance with the provisions of the legislation.

2. *Non-Fraud*, adalah tindakan pelanggaran ketentuan eksternal maupun internal termasuk pelanggaran norma dan etika (*code of conduct*), dengan contoh antara lain:
   - Penyalahgunaan kewenangan dan/atau jabatan.
   - Tindakan yang dapat menurunkan reputasi dan/atau nama baik Bank.
   - Perbuatan asusila di dalam dan di luar Bank.
   - Pelecehan.
   - Penggunaan narkoba.
   - Terlibat dalam kegiatan masyarakat yang dilarang

Penanganan Pengaduan

Setiap pengaduan pelanggaran yang masuk akan dikelola oleh pengelola *Whistleblowing*, selanjutnya pengelola *Whistleblowing* akan menyampaikan kepada Divisi Internal Audit untuk ditindaklanjuti atas laporan yang diterima. Divisi Internal Audit harus bersifat *Netral*, *Independency*, *Profesionalisme* dalam menerima pengaduan pelanggaran dengan menggunakan asas Praduga Tak Bersalah atau "*Presumption of Innocence*" adalah asas dimana seseorang dinyatakan tidak bersalah hingga dinyatakan bersalah.

Dalam Sistem Laporan Dugaan Pelanggaran ini, Divisi Internal Audit bertugas untuk:
1. Menerima pelaporan dugaan pelanggaran.
2. Menilai dan menyeleksi laporan dugaan pelanggaran untuk diproses lebih lanjut.
3. Menjaga kerahasiaan identitas pelapor.
4. Menangani keluhan ataupun pengaduan dari pelapor yang mendapat tekanan atau perlakuan ancaman dari terlapor.
5. Melakukan komunikasi dengan pelapor.
6. Menyampaikan laporan kepada Direktur Utama yang telah diyakini terjadinya *fraud*.
7. Mendokumentasikan setiap laporan dugaan pelanggaran yang diterima.

Bagan Alur Penyampaian Pelaporan Pelanggaran

Adapun alur pelaporan pelanggaran pada Bank Mandiri Taspen, dijelaskan dala bagan berikut.

2. Non-Fraud, is an act of violating external and internal provisions including violations of norms and ethics (code of conduct), with examples including:
   - Abuse of authority and/or position.
   - Actions that can degrade the reputation and/or good name of the Bank.
   - Immoral acts inside and outside the Bank.
   - Harassment.
   - Drug use.
   - Engage in prohibited community activities

The Handling of Complaints

Each incoming violation complaint will be managed by the Whistleblowing manager, then the Whistleblowing manager will submit it to the Internal Audit Division to be followed up on the reports received. The Internal Audit Division must be Neutral, Independent, Professional in receiving complaints of violations using the principle of the Presumption of Innocence or "Presumption of Innocence" is the principle where a person is declared innocent until found guilty.

In the Reporting System for Alleged Violations, the Internal Audit Division is tasked with:
1. Receive reports on suspected violation.
2. Assess and select the reports on the suspected violation for further processing.
3. Maintain the confidentiality of the rapporteur's identity.
4. Handle complaints from the rapporteur who receives pressures or threats from the reported party.
5. Communicate with the reporter.
6. Submit a report to the President Director after the fraud has occurred
7. Document any reports of alleged violations received.

Violation Report Submission Flow Chart

The flow of violation reporting at Bank Mandiri Taspen was explained in the following chart.

Deskripsi Aktivitas
Activity Description

Whistleblower mengirimkan laporan pengaduan atas dugaan fraud kepada Direktur Utama melalui email.
Selanjutnya sistem secara *auto reply* akan mengirimkan *email* kepada *Whistleblower.*
Whitsleblower sends complaint report on suspected fraud to the president Director throught email. Later, the system will automatically send the email to the Whistleblower.

Staf Direktur Utama melakukan verifikasi kelengkapan laporan pengaduan atas dugaan *fraud.*
Staff of the president Director will do verification on the completeness of the complaint report on suspected fraud.

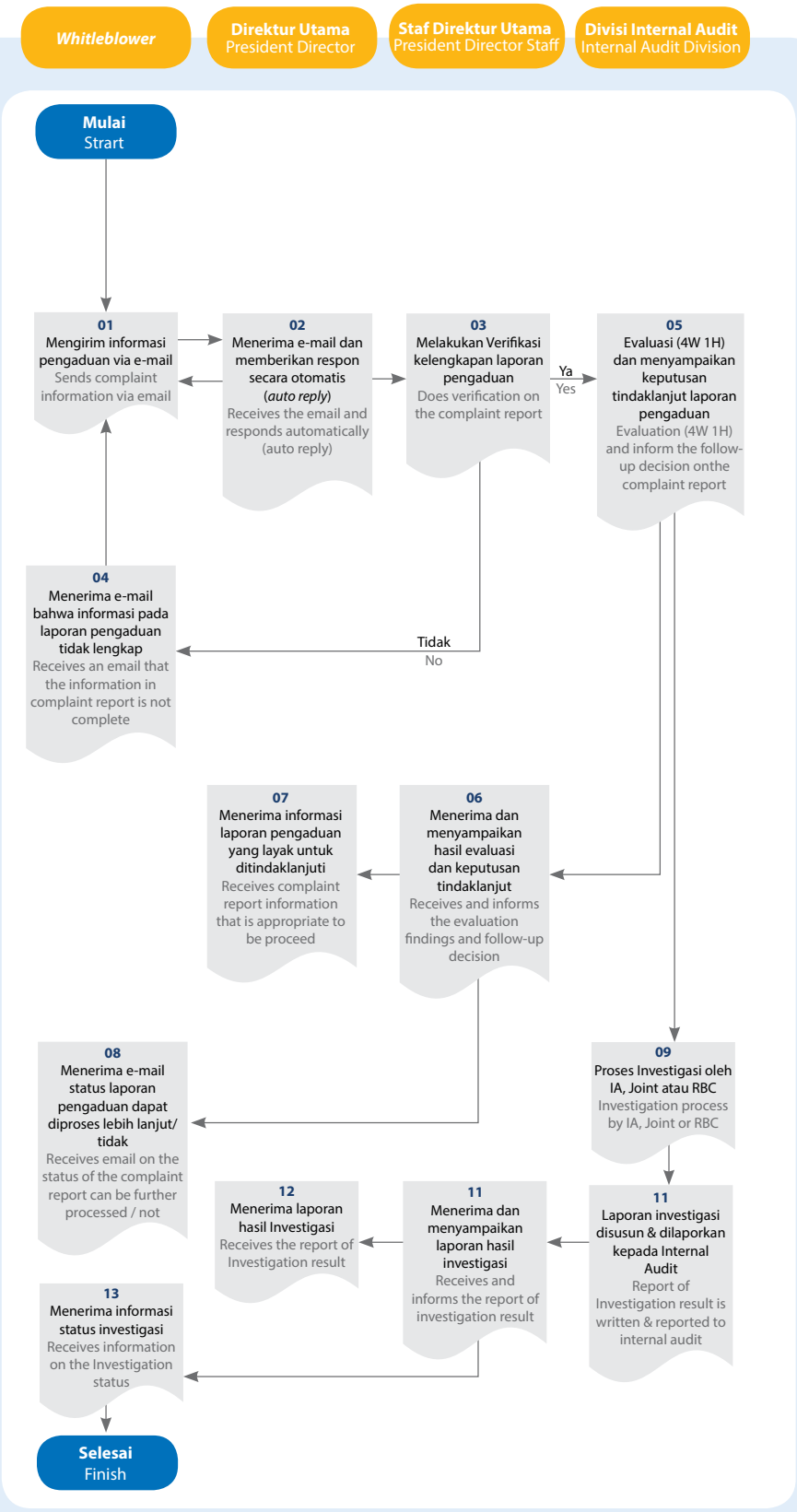
- Jika lengkap, akan meneruskan laporan pengaduan kepada Divisi Internal Audit melalui e-mail (identitas *Whistleblower* dirahasiakan).
  If it is complete, he will forward the complaint report to Internal Audit Division through email (the identity of whistleblower is kept secret)
- Jika tidak lengkap akan menginformasikan kepada *Whistleblower* melalui *e-mail* bahwa pengaduan tidak dapat diproses lebih lanjut disertai dengan alasannya.
  If it is not complete, he will inform to the whistleblower through email that the complaint reprot cannot be proceed with its reason.

Divisi Internal Audit melakukan evaluasi (4W 1H), menetapkan pihak yang akan melakukan investigasi/pemeriksaan dan menyampaikan keputusan atas layak/tidaknya laporan pengaduan untuk ditindaklanjuti.
Internal Audit Division conducts an evaluation (4W1H), decides parties who will do the investigation and give the dicision on whether the complaint report is appropriate or not to be proceeded.

Proses investigasi dilakukan oleh Divisi Internal Audit, Joint antara Divisi internal Audit dan Divisi RBC.
Investigation process is done by Internal Audit Division, a joint between Internal Audit and RBC Division or done individually by RBC Division.

Laporan hasil investigasi disusun dan dilaporkan kepada Direktur Utama melalui Divisi Internal Audit.
The report of investigation result is written and reported to the Pesident Director through Internal Audiy Division.

Whistleblower menerima *e-mail* bahwa laporan investigasi telah selesai ditindaklanjuti dengan status "terbukti" atau "tidak terbukti".
Whistleblower receives an email that the investigation report has finished to be proceeded with the status of "proved" or "not proved"



Sosialisasi *Whistleblowing System*

Dalam rangka meningkatkan pemahaman strategi anti *fraud* Bank, maka Divisi Internal Audit melakukan sosialisasi Strategi Anti *Fraud* di Kantor Cabang pada saat melakukan audit reguler dan membuat poster anti *fraud awareness* ke seluruh unit kerja dengan bekerjasama dengan Divisi Human Capital yang dilakukan minimal setiap 6 (enam) bulan.

Whistleblowing System Socialization

In order to improve understanding of the Bank's anti-fraud strategy, the Internal Audit Division disseminates the Anti-Fraud Strategy at Branch Offices during regular audits and makes anti-fraud awareness posters to all work units in collaboration with the Human Capital Division, which is carried out at least every 6 (six) month.

Jumlah Pengaduan dan Proses Pengaduan

Selama tahun 2021, jumlah laporan pengaduan pelanggaran yang masuk melalui media LTC baik melalui *website* maupun email langsung adalah sebagai berikut

Number of Complaints and Complaints Process

During 2021, the number of reports of violation complaints that came in through LTC media either through the website or direct email was as follows

Tahun Year	Media Penyampaian Delivery Media		Klasifikasi Laporan Report Classification			Laporan ditindaklanjuti Follow up report	Laporan Selesai Report completed
	Website	email	Fraud	Non Fraud	Lainnya/tidak terkait WBS Other/not related to WBS		
2019	1	-	-	1	-	1	1
2020	1	-	1	-	-	1	1
2021	8	-	1	5	2	8	6*

Keterangan / Information:
*) 2 laporan yang disampaikan pada tanggal 21 Desember 2021 dan 24 Desember 2021 masih memerlukan tambahan informasi dari pelapor
*) 2 reports submitted on December 21, 2021 and December 24, 2021 still require additional information from the complainant

mandiri taspen
WHISTLEBLOWING SYSTEM
PT Bank Mandiri Taspen menyediakan sistem yang dapat dijadikan media bagi saksi pelapor untuk menyampaikan informasi mengenai tindakan fraud yang diindikasikan terjadi di Bank (Letter To CEO)
Whistleblowing
Mekanisme penyampaian pengaduan dugaan tindak pidana yang telah atau akan terjadi yang melibatkan pegawai dan orang lain yang dilakukan dalam organisasi tempatnya bekerja
Jenis Pelanggaran yang Dapat Dilaporkan
Fraud
• Kecurangan
• Penipuan
• Penggelapan Aset
• Pembocoran Informasi
• Tindak Pidana Perbankan
• Tindakan lain yang dapat dipersamakan dengan Fraud sesuai ketentuan peraturan perundang-undangan
Non-Fraud
• Penyalahgunaan kewenangan dan/atau jabatan
• Tindakan yang dapat menurunkan reputasi dan/atau nama baik Bank
• Perbuatan asusila di dalam dan di luar Bank
• Pelecehan
• Penggunaan narkoba
• Terlibat dalam kegiatan masyarakat yang dilarang
Cara Melapor
Pelapor dapat menggunakan sarana yang telah disediakan yaitu:
https://whistleblowing.tips/wbs/@bankmandiritaspen
mandiri taspen
RSM
Kirim Pesan
Email: ltc@rsm.id
Pelaporan yang disampaikan oleh pelapor akan ditindaklanjuti apabila memenuhi unsur:
WHAT
WHERE
WHEN
WHO
HOW
Perlindungan Pelapor
Perlindungan kepada pelapor dilakukan dengan menjaga kerahasiaan identitas pelapor
Seluruh laporan pengaduan dugaan fraud akan dijamin kerahasiaan dan keamanannya oleh Bank
Tidak ada sanksi jika laporan pengaduan tidak terbukti
@ABCMantap | 28 Desember 2021

Program Anti Korupsi

Sebagai salah satu upaya penerapan Strategi Nasional Pencegahan Korupsi yaitu Penerapan Manajemen Anti Suap pada Lembaga Pemerintah dan Sektor Swasta, serta menindaklanjuti penandatanganan komitmen bersama penerapan SNI ISO 37001 mengenai Sistem Manajemen Anti Penyuapan (SMAP) antara Otoritas Jasa Keuangan dengan Asosiasi Perbankan tanggal 18 Agustus 2020. Bank Mandiri Taspen turut mendukung Strategi Nasional Pencegahan Korupsi dengan merencanakan penerapan SNI ISO 37001 SMAP dimana Bank Mandiri Taspen telah mendapatkan sertfikat ISO 37001:2016 tanggal 9 Desember 2021 dengan hasil audit tidak terdapat kesalahan mayor dan minor.

Program dan Prosedur yang Dilakukan dalam Mengatasi Praktik Korupsi, Balas Jasa (*Kickbacks*), *Fraud*, Suap dan/atau Gratifikasi

Dalam menjalankan kegiatan bisnis, Bank tidak dapat terlepas dari interaksi dengan banyak pihak, baik pihak internal Bank mapun pihak eksternal guna menjalin kerjasama bisnis yang harmonis, serasi dan berkesinambungan.

Terkait dengan hubungan bisnis, hal yang sering terjadi dan tidak terhindarkan dalam kegiatan kerja sehari-hari adalah adanya praktik suap dan gratifikasi dari suatu pihak kepada pihak lainnya. Oleh sebab itu, untuk menjaga hubungan bisnis tetap berada pada koridor etika dan prinsip-prinsip tata kelola perusahaan yang baik dan sesuai SNI ISO 37001 mengenai Sistem Manajemen Anti Penyuapan, maka diperlukan pengaturan mengenai anti penyuapan dan gratifikasi yang mengatur tata cara/mekanisme pelaporannya di lingkungan Bank.

Bank telah membentuk Unit Anti Penyuapan dan Gratifikasi untuk membangun nilai-nilai Tata Kelola yang Baik dan menanamkan *value integrity*. Untuk memastikan penerapan kebijakan dapat berjalan dengan baik terhadap insan Bank tidak menerima dan/atau memberikan gratifikasi yang berhubungan dengan jabatannya dan berlawanan dengan kewajiban atau tugasnya. Dalam hal terdapat setiap penerimaan gratifikasi yang berkaitan dengan jabatannya agar melaporkan kepada Unit Pengendali Gratifikasi yang telah dibentuk. Pengaturan larangan gratifikasi diatur dalam Petunjuk Teknis Anti Penyuapan dan Gratifikasi Nomor PT/086/XII/2021, tanggal 07 Desember 2021.

Bank Mandiri Taspen telah memiliki beberapa kebijakan yang terkait dengan Pencegahan Korupsi, antara lain dalam kebijakan internal kontrol dengan penerapan Sratégi *Anti Fraud* (SAF), Peraturan Disiplin Pegawai, *Code of Conduct*, Etika Bisnis (*Business Ethic*) serta menyusun Nilai-nilai Budaya Perusahaan (*Corporate Culture*) antara lain menanamkan *value integrity* dari setiap jajaran Bank Mandiri Taspen.

Tindakan-tindakan yang dilakukan Bank Mandiri Taspen untuk mengatasi isu-isu praktek korupsi, secara khusus dalam *Code of Conduct* telah diatur antara lain sebagai berikut:

a. Larangan menyalahgunakan wewenang dan mengambil keuntungan baik langsung maupun tidak langsung, dari informasi yang diperoleh dari kegiatan bisnis Bank untuk:

Anti-Corruption Program

As one of the efforts to implement the National Strategy for Corruption Prevention, namely the Implementation of Anti-Bribery Management in Government Institutions and the Private Sector, as well as following up on the signing of a joint commitment to the implementation of SNI ISO 37001 regarding Anti-Bribery Management System (SMAP) between the Financial Services Authority and the Banking Association on August 18, 2020. Bank Mandiri Taspen also supported the National Strategy for Corruption Prevention by planning the implementation of SNI ISO 37001 SMAP in which Bank Mandiri Taspen received the ISO 37001:2016 certificate on December 9, 2021 with audit results that there were no major and minor errors.

Programs and Procedures In Overcoming Corruption, Kickbacks, Fraud, Bribery and/or Gratituity Practices

In carrying out business activities, the Bank cannot be separated from interactions with many parties, both internal and external parties in order to establish harmonious and sustainable business cooperation.

Regarding business relationships, what often happens and is unavoidable in daily work activities is the practice of bribery and gratituity from one party to another. Therefore, in order to maintain business relationships within the corridor of ethics and principles of good corporate governance and in accordance with SNI ISO 37001 regarding Anti-Bribery Management System, it is necessary to regulate anti-bribery and gratuities that regulate the reporting procedures/mechanisms in the environment. Bank.

The Bank established an Anti-Bribery and Gratituity Unit to build Good Governance values and instill value integrity. To ensure that the implementation of policies could run well, the Bank's personnel did not accept and/or give gratuities related to their positions and contrary to their obligations or duties. In the event that there was any receipt of gratituity related to his position, he/she was required to report it to the Gratituity Control Unit that had been established. The regulation on the prohibition of gratification was regulated in the Anti-Bribery and Gratituity Technical Instructions Number PT/086/XII/2021, dated December 7, 2021.

Bank Mandiri Taspen already had several policies related to Corruption Prevention, including internal control policies with the implementation of the Anti Fraud Strategy (SAF), Employee Discipline Regulations, Code of Conduct, Business Ethics (Business Ethic) and compiling Corporate Cultural Values by instilling the value of integrity from every level of Bank Mandiri Taspen.

The actions taken by Bank Mandiri Taspen to address issues of corrupt practices, specifically in the Code of Conduct, had been regulated by as follows:

a. Prohibition of abusing authority and taking advantage, either directly or indirectly, from information obtained from the Bank's business activities to:

1) keuntungan pribadi;
2) keuntungan bagi anggota keluarganya;
3) keuntungan bagi pihak-pihak lainnya;

b. Larangan meminta atau menerima, mengizinkan atau menyetujui untuk menerima gratifikasi yang berhubungan dengan jabatannya dan berlawanan dengan kewajibannya sesuai peraturan perundang-undangan yang berlaku.

Termasuk pula larangan meminta atau menerima, mengizinkan atau menyetujui untuk menerima suatu hadiah atau imbalan dari pihak ketiga yang mendapatkan atau berusaha mendapatkan fasilitas dari Bank dalam bentuk fasilitas kredit (*cash loan* dan atau *non cash loan*), atau dalam rangka pembelian atau pendiskontoan surat-surat wesel, surat promes, cek dan kertas dagang atau bukti kewajiban lainnya, ataupun fasilitas lain yang berkaitan dengan kegiatan operasional Bank.

c. Seluruh jajaran Bank dilarang meminta atau menerima, mengizinkan atau menyetujui untuk menerima suatu hadiah atau imbalan dari pihak ketiga yang mendapatkan atau berusaha mendapatkan pekerjaan yang berkaitan dengan pengadaan barang maupun jasa dari Bank.
d. Dalam rangka pengadaan barang dan jasa dari pihak ketiga untuk keperluan dinas Bank, jajaran Bank harus berusaha mendapatkan harga terbaik dengan potongan harga maksimal. Potongan harga (diskon) yang diperoleh harus dibukukan untuk keuntungan Bank.
e. Seluruh jajaran Bank dilarang memanfaatkan kesempatan menggunakan fasilitas Bank untuk keuntungan sendiri di luar yang telah disediakan oleh Bank.

Kebijakan Gratifikasi

Untuk meningkatkan kepercayaan masyarakat serta mendukung pelaksanaan prinsip-prinsip Tata Kelola Perusahaan. Bank Mandiri Taspen telah menetapkan ketentuan mengenai pengendalian gratifikasi yang diatur dalam Petunjuk Teknis Anti Penyuapan dan Gratifikasi Nomor PT/086/XI/2021 tanggal 07 Desember 2021 yang dimaksudkan untuk mewujudkan Budaya Anti Suap guna meminimalisir risiko penyuapan dan gratifikasi di lingkungan Bank serta diharapkan seluruh jajaran Bank dapat memiliki pemahaman yang sama agar dapat mengambil tindakan sesuai ketentuan yang berlaku.

Tujuan ketentuan ini dimaksudkan untuk Bank perlu menjaga hubungan kerjasama yang baik, wajar, patut dan dapat dipercaya dalam melakukan hubungan dengan para nasabah, vendor, rekanan, maupun seluruh *stakeholder*. Seluruh jajaran Bank dilarang meminta atau menerima, mengijinkan atau menyetujui untuk menerima suatu hadiah atau imbalan dari pihak ketiga yang mendapatkan atau berusaha mendapatkan fasilitas dari Bank dalam bentuk fasilitas kredit ataupun fasilitas lainnya yang berkaitan dengan kegiatan operasional Bank.

PENGELOLAAN PENGENDALIAN GRATIFIKASI

Setiap anggota jajaran Bank Mandiri Taspen yang menerima bingkisan harus segera mengembalikan bingkisan tersebut disertai penjelasan secara sopan bahwa seluruh jajaran Bank tidak diperkenankan menerima bingkisan. Berkenaan dengan hal tersebut dan komitmen Bank Mandiri Taspen dalam melaksanakan

1) personal gain;
2) benefits for family members;
3) benefits for other parties;

b. Prohibition of requesting or receiving, permitting or agreeing to receive gratuities related to their position and contrary to their obligations in accordance with applicable laws and regulations.

This included the prohibition on requesting or receiving, permitting or agreeing to receive a gift or reward from a third party who obtains or seeks to obtain a facility from the Bank in the form of a credit facility (cash loan and/or non-cash loan), or for the purpose of purchasing or discounting documents, money orders, promissory notes, checks and trading papers or other evidence of obligations, or other facilities related to the Bank's operational activities.

c. All levels of the Bank were prohibited from requesting or accepting, permitting or agreeing to receive a gift or reward from a third party who obtains or seeks to obtain work related to the procurement of goods or services from the Bank.
d. In the context of procuring goods and services from third parties for the purposes of the Bank's service, the Bank's ranks had to try to get the best price with the maximum discount. The discount obtained had to be recorded for the benefit of the Bank.
e. All levels of the Bank were prohibited from taking advantage of the opportunity to use the Bank's facilities for their own benefit other than those provided by the Bank.

Gratification Policy

To increase public trust and support the implementation of the principles of Good Corporate Governance. Bank Mandiri Taspen established provisions regarding the control of gratituity as regulated in the Anti-Bribery and Gratituity Technical Guidelines Number PT/086/XI/2021 dated December 7, 2021, which was intended to create an Anti-Bribery Culture in order to minimize the risk of bribery and gratituity within the Bank, and it was hoped that all levels Banks could have the same understanding so that they could take action in accordance with applicable regulations.

The purpose of this provision is aimed for the Bank to maintain cooperation, fair, reasonable, and trustworthy in conducting relationships with customers, vendors, partners, and all stakeholders. All levels of the Bank are prohibited from requesting or accepting, permitting or agreeing to receive a gift or reward from third parties who obtain or attempt to obtain facilities from the Bank in the form of credit facilities or other facilities related to the Bank's operational activities.

MANAGEMENT OF GRATIFICATION CONTROL

Every member of Bank Mandiri Taspen who receives a gift must immediately return the gift along with a polite explanation that all levels of the Bank are not permitted to receive gifts. With regard to this and the commitment of the Bank to be strong in implementing Corporate Governance, then to every level of the

Tata Kelola Perusahaan, maka kepada setiap jajaran Bank Mandiri Taspen (Penerima/Pelapor) diwajibkan untuk:

1. Melakukan penolakan atas gratifikasi yang dianggap suap pada kesempatan pertama.
2. Mengembalikan penerimaan gratifikasi tersebut dalam jangka waktu selambat-lambatnya 24 jam sejak penerimaan, apabila penerimaan gratifikasi tidak dapat ditolak pada kesempatan pertama.
3. Menyertakan bukti otentik pengembalian gratifikasi misalnya berita acara serah terima pengembalian barang gratifikasi yang ditandatangani oleh penerima dan pemberi atau bukti setoran/transfer jika penerimaan dalam bentuk uang, dan
4. Mengisi formulir gratifikasi secara lengkap dan benar serta menyampaikan kepada UPG dengan melampirkan formulir yang telah ditandatangani berikut *soft copy*-nya dan dokumen pendukung. Laporan disampaikan melalui sarana email dengan alamat antipenyuapandangratifikasi@bankmantap.co.id dan subjek "Pelaporan Gratifikasi" paling lambat 5 (lima) hari kerja sejak penolakan gratifikasi dengan tembusan kepada Kepala Unit Kerja pelapor.

SOSIALISASI KEBIJAKAN GRATIFIKASI

Sosialisasi terkait Gratifikasi telah dilakukan oleh Bank Mandiri Taspen, diantaranya melalui penayangan artikel maupun informasi lain terkait dengan Gratifikasi pada *website* Bank Mandiri Taspen, yang disampaikan pada seluruh kantor, media internal Bank Mandiri Taspen antara lain melalui portal Bank Mandiri Taspen, Surat Edaran kepada segenap Divisi/Satuan/Unit, maupun *leaflet* mengenai Gratifikasi.

LAPORAN GRATIFIKASI TAHUN 2021

Selama tahun 2021 tidak terdapat pelaporan atas gratifikasi.

Pelatihan/Sosialisasi Anti Korupsi Kepada Karyawan

Pada tahun 2021 telah dilaksanakan pelatihan sebagai berikut:

Bank Mandiri Taspen (Recipients/Reporters) are required to:

1. Spending on gratuities that are considered bribes at the first opportunity
2. Return the receipt of the gratification within a period of no later than 24 hours from receipt, if the acceptance of gratuity cannot be refused at the first opportunity
3. Include authentic proof of return on gratuities, for example the minutes of handover of returns on gratuities signed by the recipient and the giver or proof of deposit/transfer if the receipt is in the form of money, and
4. Fill out the gratification form completely and correctly and deliver it to the UPG by attaching the signed form along with the soft copy and supporting documents. The report is submitted by e-mail with the address antipenyuapandangratifikasi@bankmantap.co.id. co.id and the subject of the email is "Gratification Reporting" no later than 5 (five) working days after the refusal of gratification with a copy to the Head of the reporting Unit.

SOCIALIZATION OF GRATIFICATION POLICY

The Bank's socialization related to Gratuity has been done well, including through the screening of articles and other information related to Gratuity on the Bank Mandiri Taspen website, which is delivered to all offices, Bank Mandiri internal media, including Bank Mandiri Taspen portal, Circular Letter to all Division/ Group/ Unit and leaflets regarding Gratification.

GRATIFICATION REPORTS IN 2021

During 2021 there are no gratification reports.

Anti-Corruption Training/Socialization for Employees

In 2021 the following trainings have been carried out:

Nama Pelatihan Training Name	Tanggal Pelatihan Training Date	Peserta Participant	Tempat/Media Place/Media	Penyelenggara Organizer
Pelatihan SNI ISO 37001:2016 Tentang Sistem Manajemen Anti Penyuapan SNI ISO 37001:2016 Training on Anti-Bribery Management System	26 & 27 Agustus 2021 26 & 27 August 2021	17 Orang 17 people	Online Training	PT Gama Management Consulting

Penerapan Tata Kelola Terintegrasi

Sesuai dengan Peraturan Otoritas Jasa Keuangan No.18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan dan Surat Edaran Otoritas Jasa Keuangan No.15/SEOJK.03/2015 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan, Bank Mandiri sebagai Entitas Utama telah menerapkan Tata Kelola Terintegrasi yang meliputi:

1. Persyaratan Direksi Entitas Utama dan Dewan Komisaris Entitas Utama.
2. Tugas dan tanggung jawab Direksi dan Dewan Komisaris Entitas Utama.

Implementation of Integrated Governance

In accordance with the Financial Services Authority Regulation No.18/POJK.03/2014 on the Implementation of Integrated Governance for Financial Conglomeration and Circular of the Financial Services Authority No.15/SEOJK.03/2015 on Integrated Governance Implementation for Financial Conglomeration, Bank Mandiri as the Primary Entity has implemented an Integrated Governance which includes:

1. Requirements of the Directors of the Main Entities and the Board of Commissioners of the Main Entity.
2. Duties and responsibilities of Directors and Board of Commissioners of the Main Entities.

3. Tugas dan tanggung jawab Komite Tata Kelola Terintegrasi.
4. Tugas dan tanggung jawab Satuan Kerja Kepatuhan Terintegrasi.
5. Tugas dan tanggung jawab Satuan Kerja Audit Intern Terintegrasi.
6. Penerapan Manajemen Risiko Terintegrasi.
7. Penyusunan dan pelaksanaan pedoman tata kelola terintegrasi.

Dalam menerapkan Tata Kelola Perusahaan Terintegrasi, PT Bank Mandiri (Persero) Tbk. sebagai Entitas Utama memegang teguh hal-hal sebagai berikut:
1. Perusahaan Anak merupakan entitas terpisah dari Bank Mandiri dan memiliki tanggungjawab hukum tersendiri.
2. Pengelolaan oleh Entitas Utama terhadap Perusahaan-Perusahaan Anak dilakukan secara profesional dan tidak melakukan intervensi ke dalam operasioal Perusahaan Anak.
3. Pegelolaan oleh Entitas Utama terhadap Perusahaan Anak dilakukan tanpa mengesampingkan tugas dan tanggungjawab Direksi dan Dewan Komisaris masing-masing Perusahaan Anak sesuai Anggaran Dasar.

Prinsip-Prinsip Tata Kelola Terintegrasi

Guna meningkatkan kepercayaan investor dan meningkatkan nilai tambah bagi *stakeholders* lainnya, Entitas Utama dan seluruh Perusahaan Anak wajib menerapkan prinsip-prinsip Tata Kelola Terintegrasi (TKT) yang kuat dan berkesinambungan, meliputi:

Keterbukaan (*Transparency*)
1. Mengungkapkan informasi secara tepat waktu, memadai, jelas, akurat dan dapat diperbandingkan serta dapat diakses oleh pihak yang berkepentingan (*stakeholders*).
2. Memiliki Kebijakan Perusahaan yang tertulis dan dikomunikasikan kepada *stakeholders* yang berhak memperoleh informasi tentang kebijakan tersebut.
3. Menerapkan prinsip keterbukaan tetap memperhatikan ketentuan perundang-undangan yang berlaku dan rahasia jabatan.

Akuntabilitas (*Accountability*)
1. Sasaran usaha dan strategi dapat dipertanggungjawabkan kepada *stakeholders*.
2. Tugas dan tanggung jawab yang jelas bagi masing-masing organ anggota Dewan Komisaris dan Direksi serta seluruh jajaran di bawahnya yang selaras dengan visi, misi, nilai-nilai perusahaan, sasaran usaha dan strategi perusahaan.
3. Masing-masing anggota Dewan Komisaris dan Direksi maupun seluruh jajaran di bawahnya mempunyai kompetensi sesuai dengan tanggung jawabnya dan memahami perannya dalam pelaksanaan GCG.
4. *Check and balance system* dilaksanakan dalam pengelolaan perusahaan.
5. Kinerja berdasarkan ukuran yang disepakati secara konsisten dengan nilai perusahaan (*Corporate Culture Values*), sasaran usaha dan strategi serta memiliki *rewards and punishment system*.

3. Duties and responsibilities of Integrated Governance Committee.
4. Duties and responsibilities of Integrated Compliance Unit.
5. Duties and responsibilities of Integrated Internal Audit Unit.
6. Application of Integrated Risk Management.
7. Preparation and implementation of integrated governance guidelines.

In implementing the Integrated Corporate Governance, Bank Mandiri (Persero) Tbk as the Primary Entity holds the following matters:
1. Subsidiary Company is a separate entity from Bank Mandiri and has its own legal responsibilities.
2. Management by the Primary Entity of Subsidiaries is conducted professionally and does not intervene into the operations of the Subsidiary Company.
3. Management by the Main Entity of the Subsidiary Company shall be conducted without prejudice to the duties and responsibilities of the Board of Directors and Board of Commissioners of each Subsidiary Company in accordance with the Articles of Association.

Integrated Governance Principles

In order to increase investor confidence and increase added value for other stakeholders, the Company and Subsidiaries must apply strong and sustainable Integrated Governance Principles (TKT) principles, including:

Transparency
1. Business and strategy targets can be accounted to stakeholders.
2. Clear duties and responsibilities for each organ of the members of the Board of Commissioners and the Board of Directors as well as all subordinates that are in harmony with the company's vision, mission, values, business goals and strategies.
3. Each member of the Board of Commissioners and the Board of Directors as well as all subordinates below has competence in accordance with its responsibilities and understand its role in the implementation of GCG.

Accountability
1. Business and strategy targets can be accounted to stakeholders.
2. Clear duties and responsibilities for each organ of the members of the Board of Commissioners and the Board of Directors as well as all subordinates that are in harmony with the company's vision, mission, values, business goals and strategies.
3. Each member of the Board of Commissioners and the Board of Directors as well as all subordinates below has competence in accordance with its responsibilities and understand its role in the implementation of GCG.
4. Check and balance system implemented in the management of the company.
5. Performance based on agreed size consistently with corporate values (Corporate Culture Values), business goals and strategies and rewards and punishment system

Tanggung jawab (*Responsibility*)
Wajib bertanggungjawab dengan berpegang pada prinsip-prinsip kehati-hatian dan menjamin kepatuhan terhadap peraturan perundang-undangan yang berlaku serta memiliki kepedulian terhadap lingkungan dan melaksanakan tanggung jawab sosial secara wajar.

Independensi (*Independency*) atau Profesional (*Professional*)
1. Menghindari terjadinya dominasi yang tidak wajar oleh *stakeholders* dan tidak terpengaruh oleh kepentingan sepihak serta terbebas dari benturan kepentingan (*conflict of interest*).
2. Mengambil keputusan secara obyektif dan bebas dari segala tekanan dari pihak manapun.

Kewajaran (*Fairness*)
1. Memperhatikan kepentingan seluruh *stakeholders* berdasarkan asas kesetaraan dan kewajaran (*equal treatment*).
2. Memberikan kesempatan kepada seluruh *stakeholders* untuk memberikan masukan dan menyampaikan pendapat bagi kepentingan Bank Mandiri dan Perusahaan Anak.

Implementasi Tata Kelola Terintegrasi dilakukan melalui 5 (lima) tahapan, yaitu:
1. Komitmen Tata Kelola (*Governance Commitment*)
   Penetapan visi, misi dan strategi oleh seluruh Perusahaan Anak sejalan dengan visi, misi, strategi Bank Mandiri (Persero) Tbk.
2. Struktur Tata Kelola (*Governance Structure*)
   Penyempurnaan struktur dan infrastruktur Tata Kelola Terintegrasi agar proses pelaksanaan prinsip Tata Kelola Terintegrasi dapat menghasilkan *outcome* yang sesuai dengan harapan *stakeholder* yaitu antara lain melalui:
   a. Penyempurnaan struktur organisasi untuk menjamin terlaksananya *check and balance*.
   b. Pemenuhan jumlah dan komposisi Dewan Komisaris, Direksi, Komite-Komite di bawah Komisaris dan Direksi.
   c. Penguatan fungsi kepatuhan, fungsi internal audit dan manajemen risiko.
3. Mekanisme Tata Kelola (*Governance Mechanism*)
   Memastikan efektivitas proses implementasi Tata Kelola yang didukung oleh kecukupan struktur dan infrastruktur Tata Kelola Terintegrasi antara lain melalui:
   a. Penyusunan Pedoman Tata Kelola.
   b. Penuangan prinsip-prinsip Tata Kelola dalam Kebijakan, Pedoman dan Peraturan Kerja serta *Standard Operation and Procedures*.
   c. *Code of Conduct*.
   d. *Business Ethics*
   e. Strategi *Anti Fraud*.
   f. *Whistleblowing System*.
   g. Larangan Gratifikasi.
   h. *Corporate Social Responsibility*.
   i. Transparansi Produk, dan
   j. Pakta Integritas.

Responsibility
Mandatory responsible to adhering to the principles of prudence and ensuring compliance with legislation and regulations, and have concern for the environment and fulfil its social responsibility as a reasonable.

Independency or Professional

1. Avoiding unnatural domination by stakeholders and unaffected by unilateral interest and free from conflict of interest.
2. Make decisions objectively and be free from any pressure from any party.

Fairness
1. Taking into account the interests of all stakeholders based on the principle of equality and equal treatment.
2. Provide an opportunity to all stakeholders to provide input and express opinions for the benefit of Bank Mandiri and Subsidiaries.

Implementation of Integrated Governance is done through 5 (five) stages:
1. Governance Commitment
   The determination of vision, mission and strategy by all Subsidiaries is in line with Bank Mandiri (Persero) Tbk's vision, mission, strategy.
2. Governance Structure
   Completion of Integrated Governance structures and infrastructure so that the process of implementing the principles of Integrated Governance can produce outcomes that meet the expectations of stakeholders, among others through:
   a. Improvement of the organizational structure to ensure the implementation of checks and balances.
   b. Fulfil the number and composition of the Board of Commissioners, Board of Directors, Committees under the Board of Commissioners and Board of Directors.
   c. Strengthening compliance function, internal audit function and risk management.
3. Governance Mechanism
   Ensure the effectiveness of the Governance implementation process supported by the adequacy of the structure and infrastructure of Integrated Governance through, among others, through:
   a. Preparation of the Governance Manual.
   b. Disposal of GCG principles in Policies, Guidelines and Work Regulations and Standard Operations and Procedures.
   c. Code of Conduct.
   d. Business Ethics
   e. Anti-Fraud Strategy.
   f. Whistleblowing System.
   g. Prohibition of Gratuities.
   h. Corporate Social Responsibility.
   i. Product Transparency, and
   j. Integrity Pact.

4. Hasil Tata Kelola (*Governance Outcome*)
   a. Tercermin pada kinerja, tingkat kesehaan perusahaan, kepatuhan, hasil audit dan transparansi serta *reward*.
   b. Sosialisasi tidak hanya terkait dengan prinsip-prinsip Tata Kelola, namun termasuk sosialisasi terhadap budaya perusahaan, inisiatif strategis, dan kebijakan. Evaluasi Tata Kelola dapat dilaksanakan melalui *self assessment* maupun penilaian pihak independen.
5. *Walking The Talk*
   Mengimplementasikan Tata Kelola secara disiplin dan konsisten yang diwujudkan dalam tindakan nyata oleh seluruh jajaran, antara lain: *Service Excellent* dan *Change Agent*.

Pedoman Tata Kelola Terintegrasi

Sesuai dengan hal tersebut, Bank Mandiri telah menyusun Pedoman Tata Kelola Terintegrasi (TKT) yang disusun berdasarkan POJK mengenai Tata Kelola Terintegrasi dan Peraturan mengenai tata kelola yang berlaku bagi masing-masing perusahaan anak. Pedoman Tata Kelola Terintegrasi terdiri dari 2 (dua) kerangka utama, yaitu:
1. Kerangka Tata Kelola Terintegrasi bagi Bank Mandiri, dan
2. Kerangka Tata Kelola Perusahaan bagi Perusahaan Anak.

Pedoman Tata Kelola Terintegrasi dimaksudkan untuk digunakan oleh PT Bank Mandiri (Persero) Tbk, sebagai Entitas Utama dan Perusahaan Anak dalam Konglomerasi Keuangan.

Kerangka Tata Kelola Terintegrasi Bagi Entitas Utama merupakan kerangka dasar bagi Bank Mandiri (sebagai Entitas Utama) dalam menerapkan prinsip-prinsip Tata Kelola Terintegrasi. Dalam bagian ini diatur tentang:
1. Persyaratan Direksi dan Dewan Komisaris.
2. Tugas dan Tanggung Jawab Dewan Komisaris.
3. Tugas dan Tanggung Jawab Komite Tata Kelola Terintegrasi.
4. Tugas dan TanggungJawab Satuan Kerja Kepatuhan Terintegrasi (SKKT).
5. Tugas dan Tanggung Jawab Satuan Kerja Audit Internal Terintegrasi (SKAIT).
6. Penerapan Manajemen Risiko Terintegrasi.

Kerangka Tata Kelola Bagi Anggota Konglomerasi Keuangan merupakan kerangka dasar bagi perusahaan anak (anggota konglomerasi keuangan) dalam menerapkan prinsip-prinsip Tata Kelola Terintegrasi. Dalam bagian ini diatur tentang:
1. Persayaratan Calon Anggota Direksi dan Calon Anggota Komisaris.
2. Persyaratan Calon Anggota Dewan Pengawas Syariah.
3. Struktur Direksi dan Dewan Komisaris.
4. Struktur Dewan Pengawas Syariah.
5. Independensi Tindakan Dewan Komisaris.
6. Pelaksanaan Fungsi Pengurusan oleh Direksi.
7. Pelaksanaan Fungsi Pengawasan oleh Dewan Komisaris.

4. Governance Outcome
   a. Reflected on performance, corporate soundness level, compliance, audit results and transparency and rewards.
   b. Socialization is not only related to the principles of Governance, but includes socialization of corporate culture, strategic initiatives, and policies. Governance Evaluation can be done through self-assessment and independent party assessment.
5. Walking The Talk
   Implementing Governance in a disciplined and consistent manner manifested in concrete actions by all levels, including: Service Excellent and Change Agent.

Integrated Governance Guidelines

Accordingly, Bank Mandiri has developed an Integrated Governance Guideline (TKT) developed based on the POJK on Integrated Governance and Regulations on governance applicable to individual subsidiaries. The Integrated Governance Guidelines consist of 2 (two) main frameworks:

1. Integrated Governance Framework for Bank Mandiri, and
2. Corporate Governance Framework for Subsidiaries.

Integrated Governance Guidelines are intended for use by PT Bank Mandiri (Persero) Tbk, as a Principal Entity and Subsidiary Companies in Financial Conglomeration.

Integrated Corporate Governance Framework for the Main Entities is the basic framework for Bank Mandiri (as a Principal Entity) in applying the principles of Integrated Governance. In this section, it is set about:
1. Requirements of the Board of Directors and Board of Commissioners.
2. Duties and Responsibilities of the Board of Commissioners.
3. Duties and Responsibilities of the Integrated Governance Committee.
4. Duties and Responsibilities of the Integrated Compliance Unit (SKKT).
5. Duties and Responsibilities of the Integrated Internal Audit Unit (SKAIT).
6. Application of Integrated Risk Management.

Governance Framework for Members of Financial Conglomeration is the basic framework for subsidiary companies (members of financial conglomerates) in applying the principles of Integrated Governance. In this section, it is set about:
1. Requirements of Candidates of Members of the Board of Directors and Candidates of Members of the Board of Commissioners.
2. Requirements of Candidates of Members of the Sharia Supervisory Board.
3. Structure of the Board of Directors and Board of Commissioners.
4. Structure of the Sharia Supervisory Board.
5. Independence of the Acts of the Board of Commissioners.
6. Implementation of the Management Function by the Board of Directors.
7. Implementation of the Supervisory Function by the Board of Commissioners.

8. Pelaksanaan Fungsi Pengawasan oleh Dewan Pengawas Syariah.
9. Pelaksanaan Fungsi Kepatuhan, Fungsi Audit Intern, dan Pelaksanaan Audit Ekstern.
10. Pelaksanaan Fungsi Manajemen Risiko.

Bank Mandiri Taspen sebagai anggota konglomerasi keuangan wajib memiliki ketentuan internal mengenai tata kelola perusahaan yang mengacu pada rerangka tata kelola bagi perusahaan anak. Bank Mandiri Taspen telah memiliki Kerangka Tata Kelola Perusahaan Bagi Anggota Konglomerasi Keuangan yang merupakan bagian dari Pedoman Tata Kelola Perusahaan.

8. Implementation of the Supervision Function by Sharia Supervisory Board.
9. Implementation of the Compliance Function, Internal Audit Function, and External Audit Implementation.
10. Implementation of the Risk Management Function.

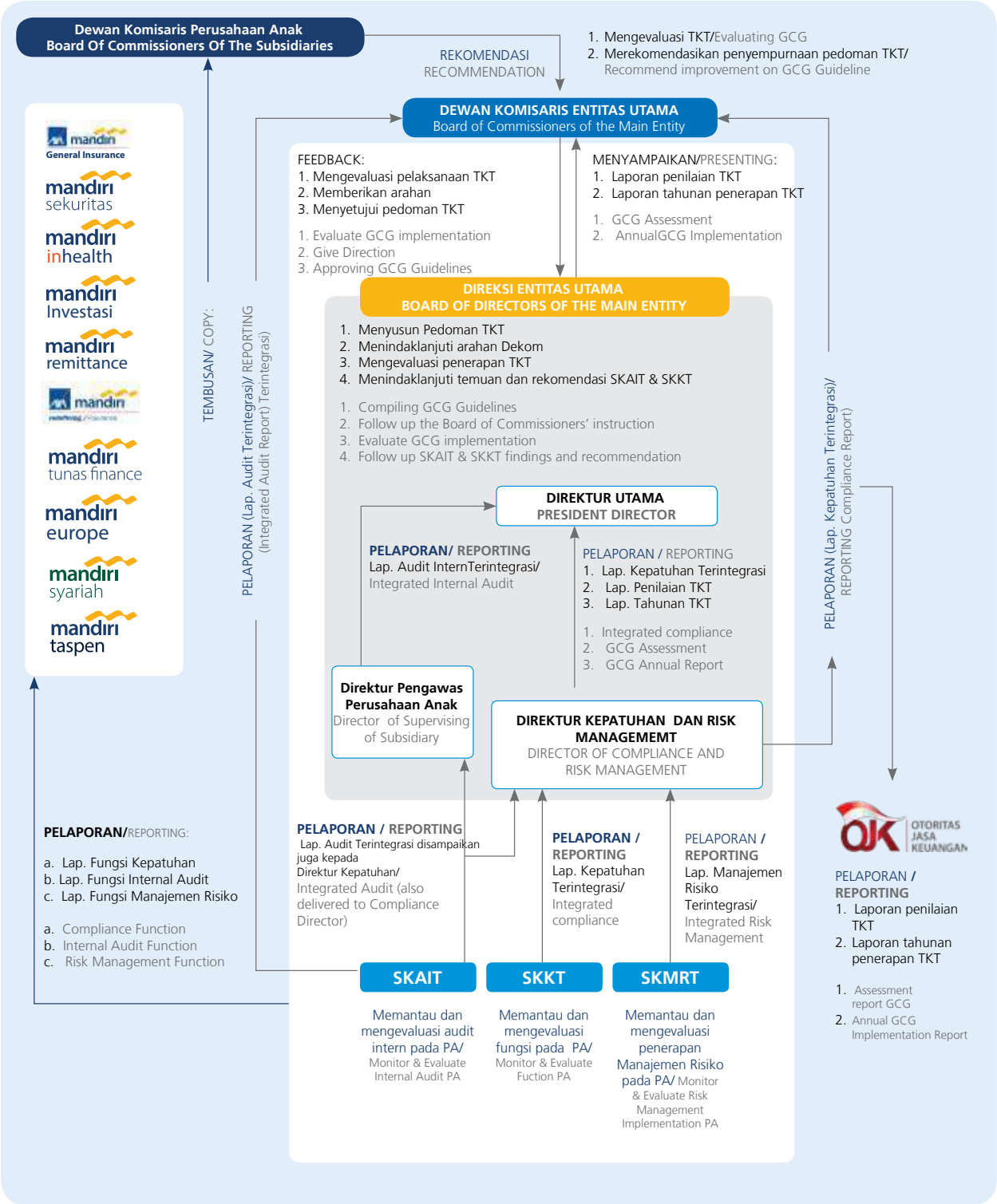
Bank Mandiri Taspen as a member of the financial conglomerate shall have an internal provision concerning corporate governance which refers to the governance framework for subsidiary companies. Bank Mandiri Taspen has a Corporate Governance Framework for Members of Financial Conglomeration which is part of the Corporate Governance Guidelines.

Framework Tata Kelola Terintegrasi

Pelaksanaan Tata Kelola Terintegrasi pada Bank Mandiri Taspen mengacu pada *framework* Tata Kelola Terintegrasi Bank Mandiri, yang dijelaskan pada gambar di bawah ini.

Integrated Governance Framework

Implementation of Integrated Governance at Bank Mandiri Taspen refers to the Bank Mandiri Integrated Governance framework, which is described in the figure below.



Sejalan dengan POJK No. 18/POJK.03/2014 tanggal 18 November 2014 Perihal Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan, Internal Audit Bank Mandiri sebagai Satuan Kerja Audit Intern Terintegrasi (SKAIT) mempunyai kewajiban memantau pelaksanaan audit intern pada masing-masing Lembaga Jasa Keuangan (Perusahaan Anak) dalam Konglomerasi Keuangan dan memastikan bahwa Perusahaan Anak telah dikelola dengan baik. Informasi mengenai efektivitas *internal control* secara independen dapat diberikan oleh fungsi Internal Audit Perusahaan Anak.

Untuk memastikan efektivitas internal control pada Bank Mantap, Bank Mantap telah melakukan aktvitas sesuai arahan dari SKAIT antara lain sebagai berikut:

1. Penyusunan Laporan *Control Rating* Perusahaan Anak (CRPA) yang dilaporkan setiap 1 (satu) tahun sekali.
2. Penyusunan Laporan Satuan Kerja Audit Intern Terintegrasi (SKAIT) yang dilaporkan setiap triwulan yang mencakup laporan hasil audit yang signifikan, laporan kejadian fraud, laporan monitoring tindak lanjut hasil audit eksternal, rekapitulasi monitoring tindak lanjut hasil audit, laporan monitoring tindak lanjut hasil audit SKAIT (Bank Mandiri) dan laporan progres kinerja SKAI.
3. Koordinasi penyusunan Annual Audit Plan (AAP)/*alignment* AAP.
4. Sewaktu waktu SKAIT ikut dalam pelaksanaan Rapat Komite Audit.
5. Pelaksanaan webminar dari SKAIT untuk peningkatan kompetensi pegawai.
6. Ikut serta dalam training SKAIT melalui Bank Mandiri Audit Course (BMAC).
7. Forum diskusi dengan SKAIT secara periodic.

In line with POJK No. 18/POJK.03/2014 dated 18 November 2014 Regarding the Implementation of Integrated Governance for Financial Conglomerates, Bank Mandiri's Internal Audit as the Integrated Internal Audit Unit (SKAIT) has the obligation to monitor the implementation of internal audits at each Financial Service Institution (Subsidiary Company). in the Financial Conglomerate and ensure that the Subsidiary Companies are well managed. Information regarding the effectiveness of internal control can be provided independently by the Subsidiary's Internal Audit function.

To ensure the effectiveness of internal control at Bank Mantap, Bank Mantap has carried out activities according to the direction of Integrated Internal Audit Unit (SKAIT), including the following:

1. Preparation of Control Rating Report for Subsidiary Companies (CRPA) which is reported once every 1 (one) year.
2. Preparation of the Integrated Internal Audit Unit (SKAIT) report which is reported every quarter which includes significant audit results reports, reports on fraud incidents, monitoring reports on follow-up of external audit results, recapitulation of monitoring follow-up on audit results, monitoring reports on follow-up on results of SKAIT audits (Bank Mandiri) and SKAI performance progress reports.
3. Coordination of the preparation of the Annual Audit Plan (AAP)/AAP alignment.
4. At any time, SKAIT participates in the implementation of the Audit Committee Meeting.
5. Implementation of a webminar from SKAIT to increase employee competence.
6. Participate in SKAIT training through the Bank Mandiri Audit Course (BMAC).
7. Discussion forum with SKAIT periodically.

Assessment Tata Kelola Terintegrasi

Integrated Governance Assessment

Self Assessment Self Assessment		**Strenghth/Weakness** Strenghth/Weakness	**Action Plan** Action Plan
I/2021	**II/2021**		
1,34	1,29	***Strenght*** 1. Seluruh anggota Direksi Bank Mandiri Taspen pada Semester II 2021 telah lulus *fit & proper test*. 2. Sampai dengan semester I 2021 tidak terdapat adanya benturan kepentingan yang dilakukan oleh anggota Dewan Komisaris, Direksi serta Pejabat Ekskutif. 3. Jumlah SDM untuk SKAI telah terpenuhi 100%. **Strenght** 1. All members of the Board of Directors of Bank Mandiri Taspen in Semester II 2021 passed the fit & proper test. 2. As of semester I 2021, there were no conflicts of interest by members of the Board of Commissioners, Directors and Executive Officers. 3. The number of HR for SKAI had been fulfilled 100%. ***Weakness*** 1. Pada semester II 2021 terdapat 1 (satu) calon Komisaris Independen an. Bapak Chandra Arie Setiawan yang saat ini dalam proses *fit & proper test*. 2. Terdapat kasus eksternal *fraud* pada semester II 2021 terkait penyalahgunaan dana setoran *take over* kredit oleh pegawai *fronting* (eksternal) dan debitur. 3. Terdapat denda dari regulator terkait kesalahan dan keterlambatan penyampaian pelaporan dengan total nominal sebesar Rp1.027.800.000 **Weakness** 1. In semester II 2021 there was 1 (one) candidate for Independent Commissioner. Mr. Chandra Arie Setiawan who was currently in the process of fit & proper test. 2. There was an external fraud case in the second semester of 2021 related to the misuse of deposit take over credit funds by fronting (external) employees and debtors. 3. There were fines from the regulator related to errors and delays in submitting reports with a total nominal of IDR 1,027,800,000	1. Bapak Chandra Arie Setiawan telah dinyatakan lulus *fit & proper test* pada tanggal 25 Januari 2022 melalui surat OJK No. KEP-9/D.03/2022. 2. Telah dikenakan sanksi terhadap pegawai terkait dan pelaku *fraud* (pegawai *fronting*) tersebut telah meninggal. Selain itu, insiden *fraud* tersebut telah ditangani dan ditindaklanjuti dengan baik serta potensi kerugian berhasil di*recovery* seluruh sehingga kerugian riilnya nihil. 3. Sudah dilakukan koordinasi dengan Unit Pelaporan untuk memitigasi kesalahan dan keterlambatan pelaporan kepada pihak regulator tidak terulang lagi. 1. Mr. Chandra Arie Setiawan passed the fit & proper test on January 25, 2022 through FSA letter No. KEP-9/D.03/2022. 2. The related employee had been sanctioned and the fraud perpetrator (fronting employee) died. In addition, the fraud incident had been handled and followed up properly, and the potential loss had been fully recovered so that the real loss was nil. 3. Coordination with the Reporting Unit had been carried out to mitigate errors and delays in reporting to the regulators so that they did not happen again.

Pengelolaan Laporan Harta Kekayaan Penyelenggara Negara (LHKPN)

Bank Mandiri Taspen dalam kedudukannya sebagai anak perusahaan BUMN, maka Direksi dan Dewan Komisaris tidak memiliki kewajiban menyampaikan laporan LHKPN kepada KPK. Namun demikian sesuai dengan kebijakan internal dari Pemegang Saham Bank Mandiri Taspen yaitu Bank Mandiri mewajibkan setiap pegawai yang ditempatkan sebagai Direktur/Dewan Komisaris di Entitas Anak dan Dana Pensiun wajib melaporkan LHKPN. Sesuai dengan ketentuan tersebut terhadap tiga orang pegawai yang ditugaskan sebagai Direksi di Bank Mandiri Taspen telah melaporkan LHKPN.

Buyback Saham dan *Buyback* Obligasi

Selama tahun 2021 tidak terdapat *buyback* saham maupun *buyback* obligasi.

Rencana Strategis Bank

Dalam mengantisipasi dinamika perubahan lingkungan eksternal, Bank Mantap senantiasa mengkaji strategi baik untuk jangka pendek, menengah maupun jangka panjang yang dituangkan dalam Rencana Strategis Bank berupa Rencana Bisnis Bank (RBB) dan Rencana Kerja & Anggaran Perusahaan (RKAP). Penyusunan Rencana Strategis Bank mengacu kepada Peraturan Otoritas Jasa Keuangan No.5 /POJK.03/2016 tentang Rencana Bisnis Bank.

Selaras dengan visi dan misi Bank Mandiri Taspen untuk menjadi mitra terbaik dan terpercaya dalam mensejahterakan dan membantu rakyat Indonesia dalam menciptakan peluang bisnis melalui produk dan layanan terbaik, maka diperlukan berbagai langkah strategis, inovasi yang berkelanjutan serta pengembangan infrastruktur yang memadai yang dituangkan dalam bentuk strategi jangka panjang (*Corporate Plan*). Bank mandiri taspen sebelumnya telah memiliki *Corporate plan* dengan periode masa berlaku 2017-2021, yang selanjutnya diperbaharui agar inline dengan perkembangan market baru sesuai rencana startegis bank untuk periode 2021-2025 sebagai acuan bagi pertumbuhan bisnis kedepan.

Sebagai bagian dari arah kebijakan dan langkah strategis Bank Mantap untuk mewujudkan visi dan misinya, Bank Mantap merancang dan mengembangkan inisiatif-inisiatif bisnis yang berorientasi untuk memenuhi kebutuhan nasabah yang terus berkembang di tengah perekonomian Indonesia yang kondusif. Bank Mantap dalam memenuhi rencana bisnis tahun 2021-2023 dengan menetapan Strategi Pengembangan Bisnis. Lebih rinci terkait Rencana Strategis Bank dapat dilihat pada Bab Analisis dan Pembahasan Manajemen dalam Laporan Tahunan ini.

Penyediaan Dana Kepada Pihak Terkait dan Penyediaan Dana Besar

Bank Mandiri Taspen memiliki kebijakan mengenai penyediaan dana kepada pihak terkait dan penyediaan dana besar, sebagaimana diatur dalam Manual Ketentuan Kredit. Evaluasi dan pengkinian atas kebijakan dalam Manual Ketentuan Kredit tersebut dilakukan secara berkala. Pendanaan kepada pihak

Management of Assets Report on State Property (LHKPN)

Bank Mandiri Taspen in its position as a subsidiary of SOEs, the Board of Directors and the Board of Commissioners did not have the obligation to submit LHKPN reports to the KPK. However, in accordance with the internal policy of Bank Mandiri Taspen Shareholders, Bank Mandiri required every employee who was placed as a Director/Board of Commissioners in Subsidiaries and Pension Funds had to report LHKPN. In accordance with these provisions, three employees assigned as Directors at Bank Mandiri Taspen had reported LHKPN.

Buyback of Stock and Buyback of Bonds

During 2021 there will be no stock buybacks or bond buybacks.

Bank's Strategic Plan

In anticipating the dynamics of changes in external environment, Bank Mantap continuously review its strategy, whether the short-term strategy, as well as long-term strategy which is set out in the bank Strategic Plan in the form of Bank Business Plan (RBB) and Corporate Work plan & Budget (RKAP). Preparation of the Bank's Strategic Plan refers to the Financial Services Authority's Regulation No.5 /POJK.03/2016 concerning Bank's Business Plank.

In line with the vision and mission of Bank Mandiri Taspen to become the best and most trusted partner in prospering and assisting the people of Indonesia in creating business opportunities through the best products and services, various strategic steps, continuous innovation and adequate infrastructure development were required which were outlined in the form of a long-term strategy. long (Corporate Plan). Bank Mandiri Taspen previously had a Corporate plan with a validity period of 2017-2021, which was subsequently updated to be inline with new market developments according to the bank's strategic plan for the period 2021-2025 as a reference for future business growth.

As part of Bank Mantap's policy directions and strategic steps to realize its vision and mission, Bank Mantap designed and developed business initiatives oriented to meeting customer needs that continued to develop in the midst of a conducive Indonesian economy. Bank Mantap established a Business Development Strategy in fulfilling its business plan for 2021-2023. More details regarding the Bank's Strategic Plan can be seen in the Management Discussion and Analysis Chapter in this Annual Report.

Provision of Funds For Related Parties and Provision of Large Exposures

Bank Mandiri Taspen has policies regarding the provision of funds to related parties and the provision of substantial funds, as provided for in the Credit Provisions Manual. Evaluation and updating policies in the Credit Policy Manual shall be made periodically. Funding to related parties and to debtors with

terkait dan kepada debitur dengan dana dalam jumlah besar senantiasa dilakukan dengan memperhatikan prinsip kehati-hatian, serta telah memenuhi ketentuan Otoritas Jasa Keuangan maupun peraturan perundang-undangan lain yang berlaku, antara lain menyangkut aspek Batas Maksimum Pemberian Kredit (BMPK). Selain itu, pendanaan kepada pihak terkait juga harus diputuskan oleh Dewan Komisaris secara independen. Selama tahun 2021 tidak terdapat pelanggaran dan/atau pelampauan terhadap BMPK atas penyediaan dana kepada Pihak Terkait Bank Mandiri Taspen.

large amounts of funds is always done with due observance of prudential principles, and has complied with the provisions of the Financial Services Authority as well as other applicable laws and regulations, including the Legal Lending Limit (BMPK). In addition, funding to related parties must also be decided by the Board of Commissioners independently. Throughout 2021, there was no violation or exceedance of BMPK for the provision of funds to the Related Party of Bank Mandiri Taspen.

Transaksi yang Mengandung Benturan Kepentingan

Sepanjang tahun 2021 tidak terdapat benturan kepentingan yang melibatkan manajemen perusahaan yang menimbulkan kerugian pada Bank.

Transactions That Contained Conflicts of Interest

Throughout 2021 there were no conflicts of interest involving company management that caused losses to the Bank.

Jumlah Penyimpangan (*Internal Fraud*) dan Upaya Penyelesaian

Total Development (Internal Fraud) and Attention Attempts

Internal *Fraud* Dalam 1 tahun Internal Fraud Within 1 year	**Jumlah kasus yang dilakukan oleh** The number of cases carried out by								
	Pengurus Manager			**Pegawai tetap** Permanent employee			**Pegawai tidak tetap*** Non-permanent employee		
	2019	**2020**	**2021**	**2019**	**2020**	**2021**	**2019**	**2020**	**2021**
Total *Fraud* **Total Fraud**	**-**	**-**	**-**	**-**	**6**	**1**	**-**	**-**	**1**
Yang telah diselesaikan Which has been resolved	-	-	-	-	6	1	-	-	1
Dalam proses penyelesaian di internal Bank In the process of completion at the Bank's internal	-	-	-	-	-	-	-	-	-
Belum diupayakan penyelesaiannya Haven't tried to solve it yet	-	-	-	-	-	-	-	-	-
Telah ditindak-lanjuti melalui proses hukum. It has been followed up through a legal process.	-	-	-	-	-	-	-	-	-

*Termasuk dilakukan oleh pegawai agen fronting (eksternal) / Included by fronting agent employees (external)

Pencegahan Transaksi Orang dalam (*Insider Trading*)

Ketentuan internal terkait tindakan *Insider Trading* yang dilakukan oleh orang dalam Bank Mandiri Taspen tertuang pada Arsitektur Kebijakan Bank Mandiri Taspen yang mengatur sebagai berikut:

Dalam menjaga jajaran Bank dari perilaku *insider*, maka:

a. Jajaran Bank yang memiliki informasi rahasia tidak diperkenankan menggunakan informasi tersebut untuk mengambil keuntungan bagi dirinya sendiri, keluarganya atau pihak ketiga lainnya, dengan:
   1) mempengaruhi nasabah atau individu atau institusi dalam melakukan transaksi dengan Bank.
   2) menyebarluaskan informasi tersebut kepada nasabah atau individu atau institusi.

Prevention of Insider Transactions (Insider Trading)

Internal provisions related to Insider Trading actions carried out by people within Bank Mandiri Taspen were contained in the Bank Mandiri Taspen Policy Architecture which regulated the following:

In safeguarding the Bank's ranks from insider behavior, then:

a. Bank officials who had confidential information were not allowed to use the information to take advantage of themselves, their families or other third parties, by:
   1) Influence customers or individuals or institutions in conducting transactions with the Bank.
   2) Disseminate the information to customers or individuals or institutions.

b. Jajaran Bank dilarang menyalahgunakan posisinya dan mengambil keuntungan baik langsung maupun tidak langsung bagi dirinya sendiri, anggota keluarganya ataupun pihak-pihak lainnya dan/atau mempengaruhi proses keputusan yang berhubungan dengan dirinya.
c. Pengambilan keputusan untuk menjual atau membeli aset Bank serta jasa lainnya harus dilakukan dengan mengutamakan kepentingan Bank tanpa dipengaruhi oleh *Insiders*.

Transparansi Kondisi Keuangan dan Non Keuangan

Bank menyampaikan pelaporan kondisi keuangan dan non keuangan kepada *stakeholders* serta publik antara lain melalui Laporan Keuangan Publikasi Triwulanan dan laporan yang diaudit tahunan. Bank Mandiri Taspen menyusun dan menyajikan laporan keuangan dengan tata cara dan cakupan sebagaimana yang diatur dalam Ketentuan Otoritas Jasa Keuangan, meliputi:

1. Laporan Tahunan yang diaudit
   Laporan Tahunan dimaksud antara lain mencakup:
   a. Ikhtisar data keuangan penting termasuk kepemilikan saham, laporan Dewan Komisaris, Laporan Direksi, Profil perusahaan, Laporan Analisis dan pembahasan manajemen mengenai kinerja bisnis dan keuangan, tata kelola perusahaan.
   b. Laporan Keuangan Tahunan yang telah diaudit oleh Akuntan Publik dan Kantor Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan dan dibuat untuk 1 (satu) Tahun Buku dan disajikan dengan perbandingan 1 (satu) tahun buku sebelumnya.
   c. Pernyataan tanggung jawab Dewan Komisaris dan Direksi atas kebenaran isi Laporan Tahunan. Pernyataan tersebut dituangkan dalam lembar pernyataan yang dibubuhi tanda tangan oleh seluruh anggota Dewan Komisaris dan Direksi.
2. Laporan Keuangan Publikasi Triwulanan
   a. Bank Mandiri Taspen telah mengumumkan Laporan Keuangan Publikasi secara triwulanan sesuai dengan ketentuan terkait. Laporan ditandatangani oleh 2 (dua) orang anggota Direktur Bank Mandiri Taspen .
   b. Bank Mandiri Taspen telah mempublikasikan informasi keuangan dan non keuangan dalam *homepage/website* yaitu https://www.bankmandiritaspen.co.id/ dan mempublikasikan sekurang-kurangnya pada satu surat kabar berbahasa Indonesia yang memiliki peredaran luas ditempat kedudukan Kantor Pusat Bank Mandiri Taspen .
3. Laporan Keuangan Publikasi Bulanan
   Bank Mandiri Taspen telah menyusun dan menyampaikan Laporan Keuangan Publikasi Bulanan dalam format Laporan Bulanan Bank Umum (LBU) sesuai dengan peraturan dari Otoritas Jasa Keuangan. Selanjutnya, laporan tersebut dijadikan sebagai dasar oleh Otoritas Jasa Keuangan untuk mempublikasikan laporan keuangan bulanan di *website* Otoritas Jasa Keuangan.
4. Laporan Non-Keuangan Bank Mandiri Taspen
   Bank Mandiri Taspen telah memberikan informasi mengenai produk Bank Mandiri Taspen secara jelas, akurat dan terkini. Informasi ini dapat diperoleh secara mudah oleh nasabah seperti *leaflet*, brosur atau bentuk tertulis lainnya di setiap kantor cabang Bank Mandiri Taspen pada lokasi-lokasi

b. Bank employees were prohibited from abusing their position and taking advantage, either directly or indirectly, for themselves, their family members or other parties and/ or influence the decision process relating to themselves.
c. Decisions to sell or buy Bank assets and other services had to be made with priority to the interests of the Bank without being influenced by Insiders.

Transparency of Bank Financial and Non-Financial Condition

Bank presents the financial and non-financial condition reporting to the stakeholders and public, among others, through Quarterly Published Financial Report and Audited Annual Report. Bank Mandiri Taspen prepares and presents the financial statement with the following procedures and coverage as provided in the Rules of Financial Services Authority, which include:

1. Audited Annual Report
   Annual Report referred to, include:
   a. Summary of financial data highlight including shares ownership, Board of Commissioners' report, Board of Directors' report, Company profile, Analysis and management discussion Report regarding business and financial performance, corporate governance .
   b. Annual Financial Statement audited by Public Accountant and Public Accounting Firm which is registered in the Financial Services Authority and made for 1 (one) Accounting Year and presented with comparison to 1 (one) previous accounting year .
   c. Statement of responsibilities of the Board of Commissioners and Board of Directors concerning the truth of the Annual Report's content. The statement is written in a statement sheet signed by all members of the Board of Commissioners and Board of Directors.
2. Quarterly Published Financial Report
   a. Bank Mandiri Taspen has announced the Quarterly Published Financial Report with relevant provisions. The report is signed by 2 (two) members of Bank Mandiri Taspen's Board of Directors.
   b. Bank Mandiri Taspen has published financial and non-financial information in the homepage/ website which is https://www.bankmandiritaspen.co.id/ and published at least in one newspaper in Indonesian language which have a wide circulation in the domicile of Bank Mandiri Taspen Head Office.
3. Monthly Published Financial Report
   Bank Mandiri Taspen has prepared and presented Monthly Published Financial Report in Commercial Bank Monthly Report (LBU) format in accordance with the rules from Financial Services Authority. Further, the report is made as a basis by the Financial Services Authority to publish monthly financial report in the website of Financial Services Authority.
4. Bank Mandiri Taspen's Non-Financial Repor
   Bank Mandiri Taspen has provided information concerning Bank Mandiri Taspen's product in a clear, accurate and updated manner. This information can be easily obtained by the customers such as leaflet, brochures or other written forms in every branch office of Bank Mandiri Taspen in

yang mudah diakses oleh nasabah dan/atau dalam bentuk informasi secara elektronis yang disediakan melalui *hotline service/call center* atau *website*. Selain itu Bank Mandiri Taspen menyediakan dan menginformasikan tata cara pengaduan nasabah dan penyelesaian sengketa kepada nasabah sesuai ketentuan Otoritas Jasa Keuangan tentang pengaduan nasabah dan mediasi perbankan.

Sehubungan dengan hal-hal tersebut di atas, Bank Mandiri Taspen telah melakukan hal-hal sebagai berikut:

1. Menyusun dan menyajikan laporan dengan tata cara, jenis dan cakupan sebagaimana diatur dalam ketentuan Otoritas Jasa Keuangan tentang Transparansi Kondisi Keuangan Bank.
2. Menyediakan tata cara pengaduan nasabah dan penyelesaian sengketa bagi nasabah sesuai ketentuan Otoritas Jasa Keuangan tentang Pengaduan Nasabah dan Mediasi Perbankan.
3. Mempublikasikan secara transparan kondisi keuangan dan non-keuangan kepada *stakeholders*, antara lain Laporan-laporan Keuangan Berkala, Pelaporan Rutin BMPK kepada Otoritas Jasa Keuangan, Laporan Keuangan Publikasi Triwulanan, serta menayangkannya pada *website* sesuai ketentuan yang berlaku.
4. Mempublikasikan informasi produk Bank Mandiri Taspen dan Suku Bunga Dasar Kredit (SBDK) sesuai ketentuan Otoritas Jasa Keuangan tentang transparansi Informasi Produk Bank dan Penggunaan Data Pribadi Nasabah.
5. Menyampaikan Laporan Tahunan kepada Otoritas Jasa Keuangan, regulator dan lembaga-lembaga lainnya seperti yang dipersyaratkan ataupun yang dipandang perlu mendapatkannya.
6. Mengungkapkan Struktur Transparansi Kepemilikan pada Laporan Tahunan dan *website* Bank Mandiri Taspen .

locations that are easily accessible by the customers and/ or in the form of electronic information provided through hotline service/ call centre or website. In addition to that, Bank Mandiri Taspen provides and informs the procedure of customers' complaints and dispute resolution in accordance with the requirement of the Financial Services Authority concerning customers' complaints and banking mediation.

In relation to the above matters, Bank Mandiri Taspen has performed the following things:

1. To prepare and present the report with procedures, type and coverage as provided in the requirement of the Financial Services Authority concerning the Transparency of the Bank's Financial Condition.
2. To provide procedures customers' complaints and dispute resolution in accordance with the requirement of the Financial Services Authority concerning Customers' Complaints and Banking Mediation.
3. To publish transparently the financial and nonfinancial condition to the stakeholders, among others are, Periodic Financial Reports, LLL Routine Reporting to the Financial Services Authority, Quarterly Published Financial Report, and present them in the website according to the applicable requirements.
4. To publish the information of Bank Mandiri Taspen's product and Basic Credit Interest Rate (SBDK) in accordance with the requirement of the Financial Services Authority concerning Transparency of Bank's Product Information and Use of Customers' Personal Data.
5. To deliver the Annual Report to the Financial Services Authority, regulators and other institutions as required or deemed necessary to receive it.
6. To disclose the Transparency Structure of Ownership in the Annual Report and Bank Mandiri Taspen's website.

Penerapan Pedoman Tata Kelola Perusahaan Terbuka

The Implementation of Good Corporate Governance Guidelines

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
A.	**Aspek 1: Hubungan Perusahaan Terbuka Dengan Pemegang Saham Dalam Menjamin Hak-Hak Pemegang Saham.** **Aspek 1: Public Company Relationship With Shareholders In Ensuring Shareholders' Rights.**	
A.1.	Prinsip 1: Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS). Prinsip 1: Principle 1: Increase the Value of the General Meeting of Shareholders (GMS).	
A.1.1.	**Rekomendasi 1:** Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (*voting*) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham. **Penjelasan:** Setiap saham dengan hak suara yang dikeluarkan mempunyai satu hak suara (*one share one vote*). Pemegang saham dapat menggunakan hak suaranya pada saat pengambilan keputusan, terutama dalam pengambilan keputusan dengan cara pengumpulan suara (*voting*). Namun demikian, mekanisme pengambilan keputusan dengan cara pengumpulan suara (*voting*) baik secara terbuka maupun tertutup belum diatur secara rinci. Perusahaan Terbuka direkomendasikan mempunyai prosedur pengambilan suara dalam pengambilan keputusan atas suatu mata acara RUPS. Adapun prosedur pengambilan suara (*voting*) tersebut harus menjaga independensi ataupun kebebasan pemegang saham. Sebagai contoh, dalam pengumpulan suara (*voting*) secara terbuka dilakukan dengan cara mengangkat tangan sesuai dengan instruksi pilihan yang ditawarkan oleh pimpinan RUPS. Sedangkan, dalam pengumpulan suara (*voting*) secara tertutup dilakukan pada keputusan yang membutuhkan kerahasiaan ataupun atas permintaan pemegang saham, dengan cara menggunakan kartu suara ataupun dengan penggunaan *electronic voting*.	**Terpenuhi (*comply*)** Perseroan telah membuat Tata Tertib RUPS dan dibagikan kepada Pemegang Saham pada saat pelaksanaan RUPS.
	Recommendation 1: A Public Company has a technical method or procedure for voting, both openly and privately, that prioritizes independence and the interests of shareholders. **Explanation:** Each share with voting rights issued has one vote (one share one vote). Shareholders can exercise their voting rights when making decisions, especially in making decisions by voting. However, the decision-making mechanism by means of voting, both openly and privately, has not been regulated in detail. Public companies are recommended to have voting procedures in making decisions on a GMS agenda. The voting procedure must maintain the independence or freedom of shareholders. For example, in open voting, it is done by raising hands in accordance with the choice instructions offered by the chairman of the GMS. Meanwhile, closed voting is carried out on decisions that require confidentiality or at the request of shareholders, by using a voting card or by using electronic voting.	**Comply** The Company made GMS Rules of Procedure and distributed it to Shareholders at the time of the GMS.
A.1.2.	**Rekomendasi 2:** Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. **Penjelasan:** Kehadiran seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka bertujuan agar setiap anggota Direksi dan anggota Dewan Komisaris dapat memperhatikan, menjelaskan, dan menjawab secara langsung permasalahan yang terjadi atau pertanyaan yang diajukan oleh pemegang saham terkait mata acara dalam RUPS.	**Tidak Terpenuhi (*Not comply*)** Pengambilan Keputusan RUPS Tahunan dilaksanakan secara sirkuler oleh Pemegang Saham sehingga tidak terdapat kehadiran fisik oleh anggota Direksi dan Anggota Dewan Komisaris.
	Recommendation 2: All members of the Board of Directors and members of the Board of Commissioners of a Public Company attended the Annual GMS. **Explanation:** The presence of all members of the Board of Directors and members of the Board of Commissioners of a Public Company is intended so that each member of the Board of Directors and member of the Board of Commissioners can pay attention, explain, and answer directly the problems that occur or questions raised by shareholders related to the agenda at the GMS.	**Not comply** In the Annual GMS for the last Financial Year 2020, all members of the Board of Directors and the Board of Commissioners attended.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
A.1.3.	**Rekomendasi 3:** Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. **Penjelasan:** Berdasarkan ketentuan dalam Pasal 34 ayat (2) Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.04/2014 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka, Perusahaan Terbuka wajib membuat ringkasan risalah RUPS dalam bahasa Indonesia dan bahasa asing (minimal dalam bahasa Inggris), serta diumumkan 2 (dua) hari kerja setelah RUPS diselenggarakan kepada masyarakat, yang salah satunya melalui Situs Web Perusahaan Terbuka. Ketersediaan ringkasan risalah RUPS pada Situs Web Perusahaan Terbuka memberikan kesempatan bagi pemegang saham yang tidak hadir untuk mendapatkan informasi penting dalam penyelenggaraan RUPS secara mudah dan cepat. Oleh karena itu, ketentuan tentang jangka waktu minimal ketersediaan ringkasan risalah RUPS di Situs Web dimaksudkan untuk menyediakan kecukupan waktu bagi pemegang saham untuk memperoleh informasi tersebut.	**Terpenuhi (*comply*)** Hasil keputusan RUPS telah disampaikan kepada para Pemegang Saham melalui web Bank.
	Recommendation 3: The summary of the minutes of the GMS is available on the Public Company Website for at least 1 (one) year. **Explanation:** Based on the provisions in Article 34 paragraph (2) of the Financial Services Authority Regulation Number 32/POJK.04/2014 concerning the Plan and Organizing of the General Meeting of Shareholders of a Public Company, a Public Company is required to make a summary of the minutes of the GMS in Indonesian and foreign languages (at least in English).), and announced 2 (two) working days after the GMS is held to the public, one of which is through the Public Company Website. The availability of a summary of the minutes of the GMS on the Public Company Website provides an opportunity for shareholders who are not present to obtain important information in holding the GMS easily and quickly. Therefore, the provision regarding the minimum period for the availability of the summary of the minutes of the GMS on the Website is intended to provide sufficient time for shareholders to obtain such information.	**Comply** The resolutions of the GMS had been submitted to the Shareholders via the Bank's website.
A.2.	Prinsip 2: Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. Principle 2: Improve the Quality of Public Company Communication with Shareholders or Investors.	
A.2.1.	**Rekomendasi 4:** Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. **Penjelasan:** Adanya komunikasi antara Perusahaan Terbuka dengan pemegang saham atau investor dimaksudkan agar para pemegang saham atau investor mendapatkan pemahaman lebih jelas atas informasi yang telah dipublikasikan kepada masyarakat, seperti laporan berkala, keterbukaan informasi, kondisi atau prospek bisnis dan kinerja, serta pelaksanaan tata kelola Perusahaan Terbuka. Disamping itu, pemegang saham atau investor juga dapat menyampaikan masukan dan opini kepada manajemen Perusahaan Terbuka. Kebijakan komunikasi dengan para pemegang saham atau investor menunjukan komitmen Perusahaan Terbuka dalam melaksanakan komunikasi dengan para pemegang saham atau investor. Dalam kebijakan tersebut dapat mencakup strategi, program, dan waktu pelaksanaan komunikasi, serta panduan yang mendukung pemegang saham atau investor untuk berpartisipasi dalam komunikasi tersebut.	**Terpenuhi (*comply*)** Bank saat ini telah menerapkan penyampaian informasi yang berimbang kepada seluruh pemegang saham. Perusahaan telah memiliki Standar Prosedur Komunikasi Korporasi yang diatur dalam Standar Prosedur Corporate Secretary.
	Recommendation 4: The Public Company had a communication policy with shareholders or investors. **Explanation:** The existence of communication between the Public Company and the shareholders or investors is intended so that the shareholders or investors get a clearer understanding of the information that has been published to the public, such as periodic reports, information disclosure, business conditions or prospects and performance, as well as the implementation of the Public Company's governance. In addition, shareholders or investors can also submit inputs and opinions to the management of the Public Company. The communication policy with shareholders or investors shows the commitment of the Public Company in carrying out communication with shareholders or investors. The policy may include strategies, programs, and timing of communications, as well as guidelines that support shareholders or investors to participate in these communications.	**Comply** Currently, the Bank implemented a balanced information delivery to all shareholders. The company already had a Standard Corporate Communication Procedure set out in the Corporate Secretary Standard Procedure.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
A.2.2.	**Rekomendasi 5:** Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web. **Penjelasan:** Pengungkapan kebijakan komunikasi merupakan bentuk transparansi atas komitmen Perusahaan Terbuka dalam memberikan kesetaraan kepada semua pemegang saham atau investor atas pelaksanaan komunikasi. Pengungkapan informasi tersebut juga bertujuan untuk meningkatkan partisipasi dan peran pemegang saham atau investor dalam pelaksanaan program komunikasi Perusahaan Terbuka.	**Terpenuhi (*comply*)** Bank mengungkapkan kebijakan komunikasi dengan pemegang saham atau investor (nasabah), termasuk alamat Perusahaan yang dapat dihubungi telah diunggah dalam situs web Perusahaan.
	Recommendation 5: The Public Company disclosed the Public Company's communication policies with shareholders or investors on the Website. **Explanation:** Disclosure of communication policies is a form of transparency on the commitment of the Public Company in providing equality to all shareholders or investors in the implementation of communications. Disclosure of information also aims to increase the participation and role of shareholders or investors in the implementation of the Public Company communication program.	**Comply** The Bank disclosed its communication policy with shareholders or investors (customers), including the Company's contact address uploaded on the Company's website.
B.	**Aspek 2: Fungsi dan Peran Dewan Komisaris** **Aspect 2: Functions and Roles of the Board of Commissioners**	
B.1.	Prinsip 3: Memperkuat Keanggotaan dan Komposisi Dewan Komisaris. Principle 3: Strengthen the Membership and Composition of the Board of Commissioners.	
B.1.1.	**Rekomendasi 6:** Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. **Penjelasan:** Jumlah anggota Dewan Komisaris dapat mempengaruhi efektivitas pelaksanaan tugas dari Dewan Komisaris. Penentuan jumlah anggota Dewan Komisaris Perusahaan Terbuka wajib mengacu kepada ketentuan peraturan perundang-undangan yang berlaku, yang paling kurang terdiri dari 2 orang berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Selain itu, perlu juga mempertimbangkan kondisi Perusahaan Terbuka yang antara lain yang meliputi karakteristik, kapasitas, dan ukuran, serta pencapaian tujuan dan pemenuhan kebutuhan bisnis yang berbeda diantara Perusahaan Terbuka. Namun demikian, jumlah anggota Dewan Komisaris yang terlalu besar berpotensi dapat mengganggu efektivitas pelaksanaan fungsi Dewan Komisaris.	**Terpenuhi (*comply*)** Jumlah anggota Dewan Komisaris sesuai dengan ketentuan dan mempertimbangkan kebutuhan, kondisi dan kemampuan Perseroan.
	Recommendation 6: The determination of the number of members of the Board of Commissioners considered the conditions of the Public Company. **Explanation:** The number of the Board of Commissioners can affect the effectiveness of the implementation of the duties of the Board of Commissioners. Determination of the number of members of the Board of Commissioners of a Public Company must refer to the provisions of the applicable laws and regulations, which consists of at least 2 people based on the provisions of the Financial Services Authority Regulation Number 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies. In addition, it is also necessary to consider the condition of the Public Company which includes the characteristics, capacity, and size, as well as the achievement of goals and fulfillment of different business needs among Public Companies. However, the number of members of the Board of Commissioners that is too large has the potential to interfere with the effectiveness of the implementation of the functions of the Board of Commissioners.	**Comply** The number of members of the Board of Commissioners was in accordance with the provisions and takes into account the needs, conditions and capabilities of the Company.
B.1.2.	**Rekomendasi 7:** Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. **Penjelasan:** Komposisi Dewan Komisaris merupakan kombinasi karakteristik baik dari segi organ Dewan Komisaris maupun anggota Dewan Komisaris secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Karakteristik tersebut dapat tercermin dalam penentuan keahlian, pengetahuan, dan pengalaman yang dibutuhkan dalam pelaksanaan tugas pengawasan dan pemberian nasihat oleh Dewan Komisaris Perusahaan Terbuka. Komposisi yang telah memperhatikan kebutuhan Perusahaan Terbuka merupakan suatu hal yang positif, khususnya terkait pengambilan keputusan dalam rangka pelaksanaan fungsi pengawasan yang dilakukan dengan mempertimbangkan berbagai aspek yang lebih luas.	**Terpenuhi (*comply*)** Persyaratan-persyaratan untuk mengusulkan Calon Dewan Komisaris telah dilakukan dengan memperhatikan kebutuhan dan kompleksitas usaha Bank yaitu dengan memperhatikan unsur keberagaman keahlian, latar belakang pendidikan, dan pengalaman serta tidak membedakan *gender*.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	Recommendation 7: The determination of the composition of the members of the Board of Commissioners considered diversity of expertise, knowledge, and experience required. **Explanation:** The composition of the Board of Commissioners is a combination of characteristics, both in terms of the organs of the Board of Commissioners and individual members of the Board of Commissioners, in accordance with the needs of the Public Company. These characteristics can be reflected in the determination of the expertise, knowledge, and experience required in carrying out the supervisory duties and providing advice by the Board of Commissioners of a Public Company. The composition that has taken into account the needs of the Public Company is a positive thing, especially regarding decision making in the context of implementing the supervisory function which is carried out by considering various broader aspects.	**Comply** The requirements for proposing Candidates for the Board of Commissioners had been carried out by taking into account the needs and complexity of the Bank's business, namely by taking into account the elements of diversity of expertise, educational background and experience and not differentiating gender.
B.2.	Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. Prinsip 4: Improving the Quality of the Implementation of Duties and Responsibilities of the Board of Commissioners.	
B.2.1.	**Rekomendasi 8:** Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris. **Penjelasan:** Kebijakan penilaian sendiri (*self assessment*) Dewan Komisaris merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Dewan Komisaris secara kolegial. *Self assessment* atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota untuk menilai pelaksanaan kinerja Dewan Komisaris secara kolegial, dan bukan menilai kinerja individual masing-masing anggota Dewan Komisaris. Dengan adanya *self assessment* ini diharapkan masing-masing anggota Dewan Komisaris dapat berkontribusi untuk memperbaiki kinerja Dewan Komisaris secara berkesinambungan. Dalam kebijakan tesebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolok ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, dimana adanya fungsi tersebut telah diwajibkan dalam Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.	**Terpenuhi (*comply*)** Sebagai media penilaian kinerja Dewan Komisaris, dilakukan *self assessment* atas kinerja fungsi pengawasan Dewan Komisaris dan Komite di bawah Dewan Komisaris yang disampaikan dalam suatu laporan Dewan Komisaris yang dibuat setiap semester untuk dilaporkan kepada Otoritas Jasa keuangan. Penilaian kinerja Dewan Komisaris tahunan dilaksanakan setiap tahun sekali dalam forum RUPS untuk melaporkan fungsi pengawasan yang telah dilakukan. Pengukuran kinerja komisaris merupakan hasil kerja kolegial dari seluruh Dewan Komisaris yang tercermin dalam satu kesatuan pada realisasi Rencana Kerja dan Anggaran Perusahaan (RKAP) secara tahunan. Khusus dalam pelaksanaan GCG, penilaian kinerja Dewan Komisaris dilakukan melalui mekanisme *Self assessment* GCG sesuai ketentuan OJK dan *Third Party Assessment* dengan menggunakan hasil penilaian CGPI
	Recommendation 8: The Board of Commissioners had a self-assessment policy to assess the performance of the Board of Commissioners. **Explanation:** The Board of Commissioners' self-assessment policy is a guideline used as a form of accountability for collegially assessing the performance of the Board of Commissioners. The self-assessment or self-assessment is meant to be carried out by each member to assess the performance of the Board of Commissioners in a collegial manner, and not to assess the individual performance of each member of the Board of Commissioners. With this self-assessment, it is hoped that each member of the Board of Commissioners can contribute to improving the performance of the Board of Commissioners on an ongoing basis. The policy may include assessment activities carried out along with their aims and objectives, periodic implementation times, and benchmarks or assessment criteria used in accordance with the recommendations given by the nomination and remuneration function of a Public Company, where the existence of this function has been required in the Authority Regulation. Financial Services Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee for Issuers or Public Companies.	**Comply** As a medium for evaluating the performance of the Board of Commissioners, a self-assessment was carried out on the performance of the supervisory function of the Board of Commissioners and Committees under the Board of Commissioners which was submitted in a Board of Commissioners report which was made every semester to be reported to the Financial Services Authority. The annual performance assessment of the Board of Commissioners was carried out every year in the GMS forum to report the supervisory function that had been carried out. The performance measurement for commissioners is the result of work collegiality of the entire Board of Commissioners which was reflected in a single unit in the realization of the Company's annual Work Plan and Budget (RKAP). Particularly in the implementation of GCG, the performance assessment of the Board of Commissioners was carried out through the GCG Selfassessment mechanism in accordance with FSA regulations and the Third Party Assessment using the results of the CGPI assessment.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
B.2.2.	**Rekomendasi 9:** Kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. **Penjelasan:** Pengungkapan kebijakan *self assessment* atas kinerja Dewan Komisaris dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga untuk memberikan keyakinan khususnya kepada para pemegang saham atau investor atas upaya-upaya yang perlu dilakukan dalam meningkatkan kinerja Dewan Komisaris. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme *check and balance* terhadap kinerja Dewan Komisaris.	**Terpenuhi (*comply*)** Dalam melaksanakan penilaian atas kinerja Dewan Komisaris media penilaian kinerja Dewan Komisaris, dilakukan *self assessment* atas kinerja fungsi pengawasan Dewan Komisaris dan Komite di bawah Dewan komisaris yang disampaikan dalam suatu laporan Dewan Komisaris yang dibuat setiap semester untuk dilaporkan kepada Otoritas Jasa keuangan.
	Recommendation 9: The self-assessment policy to assess the performance of the Board of Commissioners was disclosed through the Public Company Annual Report. **Explanation:** Disclosure of the self-assessment policy on the performance of the Board of Commissioners is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of its duties, but also to provide confidence, especially to shareholders or investors, on the efforts that need to be made to improve the performance of the Board of Commissioners. With this disclosure, shareholders or investors know the mechanism of checks and balances on the performance of the Board of Commissioners.	**Comply** In assessing the performance of the Board of Commissioners, media for the performance assessment of the Board of Commissioners, a selfassessment of the performance of the supervisory function of the Board of Commissioners and the Committees under the Board of Commissioners was carried out which is submitted in a report of the Board of Commissioners which is made every semester to be reported to the Financial Services Authority.
B.2.3.	**Rekomendasi 10:** Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. **Penjelasan:** Kebijakan pengunduran diri anggota Dewan Komisaris yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Dewan Komisaris. Selanjutnya, yang dimaksud dengan terlibat dalam kejahatan keuangan merupakan adanya status terpidana terhadap anggota Dewan Komisaris dari pihak yang berwenang. Kejahatan keuangan dimaksud seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta Tindakan Pidana Pencucian Uang sebagaimana dimaksud dalam Undang-Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang.	**Terpenuhi (*comply*)** Bank telah memiliki kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan sebagaimana tertuang dalam Anggaran Dasar Bank yaitu bahwa masa jabatan Dewan Komisaris berakhir salah satunya karena melanggar peraturan perundangan dan apabila mengundurkan diri.
	Recommendation 10: The Board of Commissioners had a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes. **Explanation:** The policy of resigning members of the Board of Commissioners who are involved in financial crimes is a policy that can increase the confidence of stakeholders in a Public Company, so that the integrity of the company will be maintained. This policy is needed to help smooth the legal process and so that the legal process does not interfere with the running of business activities. In addition, from a morality point of view, this policy builds an ethical culture within the Public Company. These policies can be included in the Guidelines or Code of Ethics applicable to the Board of Commissioners. Furthermore, what is meant by being involved in a financial crime is the convict status of a member of the Board of Commissioners from the authorized party. The financial crimes referred to are manipulation and various forms of embezzlement in financial service activities as well as the Criminal Action of Money Laundering as referred to in Law Number 8 of 2010 concerning Prevention and Eradication of the Crime of Money Laundering.	**Comply** The Bank had a policy regarding the resignation of a member of the Board of Commissioners if involved in a financial crime as stated in the Articles of Association of the Bank, namely that the term of office of the Board of Commissioners ended due to violation of laws and regulations and when resigning.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
B.2.4.	**Rekomendasi 11:** Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. **Penjelasan:** Berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik, komite yang menjalankan fungsi nominasi mempunyai tugas untuk menyusun kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi calon anggota Direksi. Salah satu kebijakan yang dapat mendukung proses Nominasi sebagaimana dimaksud adalah kebijakan suksesi anggota Direksi. Kebijakan mengenai suksesi bertujuan untuk menjaga kesinambungan proses regenerasi atau kaderisasi kepemimpinan di perusahaan dalam rangka mempertahankan keberlanjutan bisnis dan tujuan jangka panjang perusahaan.	**Terpenuhi (*comply*)** Mengacu pada *Charter* Komite Remunerasi dan Nominasi Bank yang dilaksanakan sebagai berikut: 1. Komite Remunerasi dan Nominasi mengidentifikasi calon yang memenuhi kriteria; 2. Dewan Komisaris atas dasar saran dari Komite Remunerasi dan Nominasi menyampaikan usulan calon kepada Pemegang Saham; 3. Dalam RUPS dilakukan Pengangkatan dan penetapan suksesi Direksi; dan 4. Calon yang telah disetujui diajukan ke OJK untuk *fit and proper test* dan memberikan persetujuan calon pengurus Bank.
	Recommendation 11: The Board of Commissioners or the Committee that carried out the Nomination and Remuneration function shall formulate a succession policy in the process of nominating members of the Board of Directors. **Explanation:** Based on the provisions of the Financial Services Authority Regulation Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee for Issuers or Public Companies, the committee that carries out the nomination function has the task of formulating the policies and criteria needed in the nomination process for prospective members of the Board of Directors. One of the policies that can support the nomination process as referred to is the succession policy for members of the Board of Directors. The succession policy aims to maintain the continuity of the regeneration process or leadership regeneration in the company in order to maintain business sustainability and the company's long-term goals.	**Comply** 1. The Remuneration and Nomination Committee identifies candidates who met the criteria; 2. The Board of Commissioners based on the advice of the Remuneration and Nomination Committee submits the proposed candidates to the Shareholders; 3. In the GMS, the appointment and succession of the Board of Directors shall be appointed; and 4. The approved candidates were submitted to the FSA for a fit and proper test and give approval to the prospective Bank management.
C.	**Aspek 3: Fungsi dan Peran Direksi** **Aspect 3: Functions and Roles of The Board of Directors**	
C.1.	Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi. Principle 5: Strengthen the Membership and Composition of the Board of Directors	
C.1.1.	**Rekomendasi 12:** Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan. **Penjelasan:** Sebagai organ perusahaan yang berwenang dalam pengurusan perusahaan, penentuan jumlah Direksi sangat mempengaruhi jalannya kinerja Perusahaan Terbuka. Dengan demikian, penentuan jumlah anggota Direksi harus dilakukan melalui pertimbangan yang matang dan wajib mengacu pada ketentuan Peraturan Perundang-undangan yang berlaku, dimana berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik paling sedikit terdiri dari 2 (dua) orang. Disamping itu, dalam penentuan jumlah Direksi harus didasarkan pada kebutuhan untuk mencapai maksud dan tujuan Perusahaan Terbuka dan disesuaikan dengan kondisi Perusahaan Terbuka yang meliputi karakteristik, kapasitas, dan ukuran Perusahaan Terbuka serta bagaimana tercapainya efektivitas pengambilan keputusan Direksi.	**Terpenuhi (*comply*)** Jumlah anggota Direksi sesuai dengan ketentuan dan mempertimbangkan kebutuhan, kondisi dan kemampuan Perseroan.
	Recommendation 12: The determination of the number of members of the Board of Directors considered the condition of the Public Company and its effectiveness in decision making. **Explanation:** As a company organ that is authorized to manage the company, the determination of the number of Directors greatly affects the performance of the Public Company. Thus, the determination of the number of members of the Board of Directors must be carried out through careful consideration and must refer to the provisions of the applicable laws and regulations, which are based on the Financial Services Authority Regulation Number 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies at least consists of 2 (two) people. In addition, the determination of the number of Directors must be based on the need to achieve the aims and objectives of the Public Company and adjusted to the conditions of the Public Company which includes the characteristics, capacity, and size of the Public Company as well as how to achieve the effectiveness of the Board of Directors' decision making.	**Comply** The number of members of the Board of Directors was in accordance with the provisions and takes into account the needs, conditions and capabilities of the Company.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
C.1.2.	**Rekomendasi 13:** Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. **Penjelasan:** Seperti halnya Dewan Komisaris, keberagaman komposisi anggota Direksi merupakan kombinasi karakteristik yang diinginkan baik dari segi organ Direksi maupun anggota Direksi secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Kombinasi tersebut ditentukan dengan cara memperhatikan keahlian, pengetahuan dan pengalaman yang sesuai pada pembagian tugas dan fungsi jabatan Direksi dalam mencapai tujuan Perusahaan Terbuka. Dengan demikian, pertimbangan kombinasi karakteristik dimaksud akan berdampak dalam ketepatan proses pencalonan dan penunjukan individual anggota Direksi ataupun Direksi secara kolegial.	**Terpenuhi (*comply*)** Penetapan komposisi Direksi Bank telah dilakukan dengan memperhatikan kebutuhan dan kompleksitas usaha Bank yaitu dengan memperhatikan unsur keberagaman keahlian, latar belakang pendidikan, dan pengalaman serta tidak membedakan *gender*. Keberagaman komposisi Direksi diharapkan dapat memberikan alternatif penyelesaian terhadap suatu masalah yang semakin kompleks yang dihadapi bank, sehingga keputusan yang dihasilkan menjadi keputusan terbaik.
	Recommendation 13: The determination of the composition of the members of the Board of Directors considered the diversity of expertise, knowledge, and experience required. **Explanation:** Like the Board of Commissioners, the diversity in the composition of the members of the Board of Directors is a combination of desirable characteristics, both in terms of organs of the Board of Directors and individual members of the Board of Directors, in accordance with the needs of a Public Company. The combination is determined by taking into account the appropriate expertise, knowledge and experience in the division of duties and functions of the Board of Directors in achieving the objectives of the Public Company. Thus, the consideration of the combination of these characteristics will have an impact on the accuracy of the nomination process and the appointment of individual members of the Board of Directors or the Board of Directors collegially.	**Comply** The composition of the Board of Directors of the Bank had been determined by taking into account the needs and complexity of the Bank's business, namely by taking into account the elements of diversity of expertise, educational background and experience and not differentiating gender. The diversity of the composition of the Board of Directors was expected to provide alternative solutions to an increasingly complex problem faced by banks, so that the resulting decision would be the best decision.
C.1.3.	**Rekomendasi 14:** Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. **Penjelasan:** Laporan Keuangan merupakan laporan pertanggungjawaban manajemen atas pengelolaan sumber daya yang dimiliki oleh Perusahaan Terbuka, yang wajib disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku umum di Indonesia dan juga peraturan OJK terkait, antara lain peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyajian dan pengungkapan Laporan Keuangan Perusahaan Terbuka. Berdasarkan peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai tanggung jawab Direksi atas Laporan Keuangan, Direksi secara tanggung renteng bertanggung jawab atas Laporan Keuangan, yang ditandatangani Direktur Utama dan anggota Direksi yang membawahi bidang akuntansi atau keuangan. Dengan demikian, pengungkapan dan penyusunan informasi keuangan yang disajikan dalam laporan keuangan akan sangat tergantung pada keahlian, dan/atau pengetahuan Direksi, khususnya anggota Direksi yang membawahi bidang akuntansi atau keuangan. Adanya kualifikasi keahlian dan/atau pengetahuan di bidang akuntansi yang setidaknya dimiliki anggota Direksi dimaksud dapat memberikan keyakinan atas penyusunan Laporan Keuangan, sehingga Laporan Keuangan tersebut dapat diandalkan oleh para pemangku kepentingan (*stakeholders*) sebagai dasar pengambilan keputusan ekonomi terkait Perusahaan Terbuka dimaksud. Keahlian dan/atau pengetahuan tersebut dapat dibuktikan dengan latar belakang pendidikan, sertifikasi pelatihan, dan/atau pengalaman kerja terkait.	**Terpenuhi (*comply*)** Anggota Direksi yang membawahi bidang akuntansi berlatar belakang pendidikan Manajemen bisnis dan berpengalaman dalam mengelola Cabang sehingga memiliki keahlian dan/atau pengetahuan di bidang akuntansi
	Recommendation 14: Members of the Board of Directors in charge of accounting or finance had expertise and/or knowledge in accounting. **Explanation:** The Financial Report is a management accountability report for the management of resources owned by a Public Company, which must be prepared and presented in accordance with generally accepted Financial Accounting Standards in Indonesia as well as related OJK regulations, including the laws and regulations in the Capital Market sector which regulates the presentation and disclosure of Public Company Financial Statements. Based on the laws and regulations in the Capital Market sector which regulates the responsibilities of the Board of Directors for the Financial Statements, the Board of Directors is jointly and severally responsible for the Financial Statements, which are signed by the President Director and members of the Board of Directors in charge of accounting or finance. Thus, the disclosure and preparation of financial information presented in the financial statements will greatly depend on the expertise and/or knowledge of the Board of Directors, particularly members of the Board of Directors in charge of accounting or finance. The existence of qualifications of expertise and/or knowledge in the field of accounting that at least belongs to the said member of the Board of Directors can provide confidence in the preparation of the Financial Statements, so that the Financial Statements can be relied on by stakeholders as the basis for making economic decisions regarding the Public Company. Such expertise and/or knowledge can be proven by educational background, training certification, and/or related work experience.	**Comply** Members of the Board of Directors in charge of accounting with educational background in Business Management and experience in managing Branches so that they have expertise and/or knowledge in accounting

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
C.2.	Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Prinsip 6: Principle 6: Improving the Quality of Implementation of Duties and Responsibilities of the Board of Directors.	
C.2.1.	**Rekomendasi 15:** Direksi mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Direksi. **Penjelasan:** Seperti halnya pada Dewan Komisaris, kebijakan penilaian sendiri (*self assessment*) Direksi merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Direksi secara kolegial. *Self assessment* atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota Direksi untuk menilai pelaksanaan kinerja Direksi secara kolegial, dan bukan menilai kinerja individual masing-masing anggota Direksi. Dengan adanya *self assessment* ini diharapkan masing-masing anggota Direksi dapat berkontribusi untuk memperbaiki kinerja Direksi secara berkesinambungan. Dalam kebijakan tesebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolak ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, dimana pembentukan fungsi tersebut telah diwajibkan dalam Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik. **Recommendation 15:** The Board of Directors had a self-assessment policy to assess the performance of the Board of Directors. **Explanation:** As with the Board of Commissioners, the Board of Directors' self-assessment policy is a guideline used as a form of accountability for collegially assessing the performance of the Board of Directors. The self-assessment is meant to be carried out by each member of the Board of Directors to assess the performance of the Board of Directors collegially, and not to assess the individual performance of each member of the Board of Directors. With this self-assessment, it is hoped that each member of the Board of Directors can contribute to improving the performance of the Board of Directors on an ongoing basis. The policy may include assessment activities carried out along with their aims and objectives, periodical implementation time, and benchmarks or assessment criteria used in accordance with the recommendations given by the nomination and remuneration function of a Public Company, where the establishment of this function has been required in the Authority Regulation. Financial Services Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee for Issuers or Public Companies.	**Terpenuhi (*comply*)** penilaian sendiri (*self-assessment*) Direksi secara individu, dinilai setiap tahun untuk melihat kinerja masing-masing anggota direksi dalam pelaksanaan tugas dan tanggungjawabnya. Penilaian tersebut dilaksanakan berdasarkan target yang ditetapkan dalam *Key Performace Indicator* (KPI) yang telah disepakati bersama dari awal tahun sesuai pembidangannya masing-masing. **Comply** Self-assessment of the Board of Directors individually was assessed annually to see the performance of each member of the board of directors in carrying out their duties and responsibilities. The assessment is carried out based on the targets set in the Key Performance Indicator (KPI) that had been mutually agreed upon from the beginning of the year according to their respective fields.
C.2.2.	**Rekomendasi 16:** Kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka. **Penjelasan:** Pengungkapan kebijakan *self assessment* atas kinerja Direksi dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga untuk memberikan informasi penting atas upaya-upaya perbaikan dalam pengelolaan Perusahaan Terbuka. Informasi tersebut sangat bermanfaat untuk memberikan keyakinan kepada pemegang saham atau investor bahwa terdapat kepastian pengelolaan perusahaan terus dilakukan ke arah yang lebih baik. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme *check and balance* terhadap kinerja Direksi.	**Terpenuhi (*comply*)** Penilaian kinerja Direksi akan tercermin dalam satu kesatuan pada realisasi rencana kerja dan Anggaran Perusahaan (RKAP) secara tahunan, penilaian berdasarkan parameter kinerja kolegial dan kinerja individual/ sektoral dengan mempertimbangkan faktor kuantitatif dan kulitatif. Penilaian Direksi akan mencakup Tingkat kesehatan bank yang mencakup aspek profil risiko, *Good Corporate Governance* (GCG) rentabilitas dan permodalan Bank. Penilaian kinerja Direksi dilakukan oleh Dewan Komisaris dan Pemegang saham, khususnya bank Bank Mandiri secara berkala melakukan penilaian atas kinerja Direksi serta pengawasan yang dilakukan oleh Dewan Komisaris dalam ajang Board forum yang rutin diselenggarakan setiap 3 (tiga) bulan sekali.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	Recommendation 16: The self-assessment policy to assess the performance of the Board of Directors was disclosed in the Public Company's annual report. **Explanation:** Disclosure of the self-assessment policy on the performance of the Board of Directors is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of their duties, but also to provide important information on efforts to improve the management of the Public Company. This information is very useful to provide confidence to shareholders or investors that there is certainty that the management of the company will continue to be carried out in a better direction. With this disclosure, shareholders or investors know the mechanism of checks and balances on the performance of the Board of Directors.	**Comply** The performance appraisal of the Board of Directors would be reflected in an integral part of the realization of the annual work plan and Company Budget (RKAP), assessment based on collegial performance parameters and individual/sectoral performance by taking into account quantitative and qualitative factors. The Board of Directors' assessment would cover the soundness level of the bank which includes aspects of the risk profile, Good Corporate Governance (GCG) profitability and Bank capital. Assessment of the performance of the Board of Directors was carried out by the Board of Commissioners and shareholders, in particular Bank Mandiri Bank periodically assessed the performance of the Board of Directors as well as the supervision carried out by the Board of Commissioners in the Board forum which is regularly held every 3 (three) months.
C.2.3.	**Rekomendasi 17:** Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. **Penjelasan:** Kebijakan pengunduran diri anggota Direksi yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini akan membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Direksi. Selanjutnya, yang dimaksud dengan terlibat dalam kejahatan keuangan merupakan adanya status terpidana terhadap anggota Direksi dari pihak yang berwenang. Kejahatan keuangan dimaksud seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta Tindakan Pidana Pencucian Uang sebagaimana dimaksud dalam Undang Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang.	**Terpenuhi (*comply*)** Bank memiliki kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan sebagaimana tertuang dalam Anggaran Dasar Perseroan.
	Recommendation 17: The Board of Directors had a policy regarding the resignation of members of the Board of Directors if they were involved in financial crimes. **Explanation:** The policy for the resignation of members of the Board of Directors who are involved in financial crimes is a policy that can increase the confidence of stakeholders in the Public Company, so that the integrity of the company will be maintained. This policy is needed to help smooth the legal process and so that the legal process does not interfere with the running of business activities. In addition, from a morality point of view, this policy will build an ethical culture within the Public Company. These policies can be included in the Guidelines or Code of Ethics applicable to the Board of Directors. Furthermore, what is meant by being involved in a financial crime is the convict status of a member of the Board of Directors from the authorized party. The financial crimes referred to are manipulation and various forms of embezzlement in financial service activities as well as the Criminal Action of Money Laundering as referred to in Law Number 8 of 2010 concerning Prevention and Eradication of the Crime of Money Laundering.	**Comply** The Bank had a policy regarding the resignation of a member of the Board of Directors if involved in a financial crime as stated in the Articles of Association of the Company.
D.	**Aspek 4: Partisipasi Pemangku Kepentingan** **Aspect 4: Stakeholder Participation**	
D.1.	Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. Principle 7: Improve Aspects of Corporate Governance through Participation of Stakeholders.	
D.1.1.	**Rekomendasi 18:** Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya insider trading. **Penjelasan:** Seseorang yang mempunyai informasi orang dalam dilarang melakukan suatu transaksi Efek dengan menggunakan informasi orang dalam sebagaimana dimaksud dalam Undang-Undang mengenai Pasar Modal. Perusahaan Terbuka dapat meminimalisir terjadinya insider trading tersebut melalui kebijakan pencegahan, misalnya dengan memisahkan secara tegas data dan/atau informasi yang bersifat rahasia dengan yang bersifat publik, serta membagi tugas dan tanggung jawab atas pengelolaan informasi dimaksud secara proporsional dan efisien.	**Terpenuhi (*comply*)** Bank telah memiliki Kebijakan untuk mencegah terjadinya insider trading. Jajaran Bank yang memiliki informasi rahasia tidak diperkenankan menggunakan informasi tersebut untuk mengambil keuntungan bagi dirinya sendiri, keluarganya atau pihak ketiga lainnya

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	Recommendation 18: The Public Company had a policy to prevent insider trading. **Explanation:** A person who has inside information is prohibited from conducting a Securities transaction using inside information as referred to in the Capital Market Law. Public companies can minimize the occurrence of insider trading through preventive policies, for example by strictly separating confidential data and/or information from those of a public nature, as well as dividing duties and responsibilities for the management of the information in a proportional and efficient manner.	**Comply** The Bank had a policy to prevent insider trading. Bank officials who had confidential information were not allowed to use the information to take advantage of themselves, their families or other third parties.
D.1.2.	**Rekomendasi 19:** Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti *fraud*. **Penjelasan:** Kebijakan anti korupsi bermanfaat untuk memastikan agar kegiatan usaha Perusahaan Terbuka dilakukan secara legal, prudent, dan sesuai dengan prinsip-prinsip tata kelola yang baik. Kebijakan tersebut dapat merupakan bagian dalam kode etik, ataupun dalam bentuk tersendiri. Dalam kebijakan tersebut dapat meliputi antara lain mengenai program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (*kickbacks*), *fraud*, suap dan/atau gratifikasi dalam Perusahaan Terbuka. Lingkup dari kebijakan tersebut harus menggambarkan pencegahan Perusahaan Terbuka terhadap segala praktik korupsi baik memberi atau menerima dari pihak lain.	**Terpenuhi (*comply*)** Perseroan memiliki kebijakan anti fraud dan Standar Pedoman Strategi Anti Fraud (SPSAF). Setiap pegawai dapat menyampaikan informasi adanya dugaan terjadinya fraud dengan mempergunakan media yang telah disediakan, baik telpon, sms, fax, email maupun yang lainnya. Untuk peningkatan pelayanan pengaduan dan upaya menjaga kerahasiaan, sarana pelaporan yaitu Letter to CEO (LTC) melalui e-mail ltc@rsm.id. Semua laporan dugaan pelanggaran (*fraud*) yang disampaikan akan dijamin kerahasiaan dan keamanannya oleh Bank dan pelapor (*whistleblower*) dijamin haknya untuk memperoleh informasi mengenai status tindak lanjut atas laporannya.
	Recommendation 19: The Public Company had an anti-corruption and anti-fraud policy. **Explanation:** The anti-corruption policy is useful to ensure that the business activities of the Public Company are carried out legally, prudently, and in accordance with the principles of good governance. The policy can be part of the code of ethics, or in a separate form. The policy may include, among others, the programs and procedures carried out in overcoming the practice of corruption, kickbacks, fraud, bribery and/or gratuities in a Public Company. The scope of the policy must describe the prevention of the Public Company against all corrupt practices, both giving and receiving from other parties.	**Comply** The Company had an anti-fraud policy and Standard Anti-Fraud Strategy Guidelines (SPSAF). Each employee could submit information on the alleged occurrence of fraud by using the media provided, whether by telephone, sms, fax, email or others. To improve complaint services and to maintain confidentiality, the reporting facility is the Letter to CEO (LTC) via e-mail ltc@bankmantap. co.id. All reports of suspected violations (fraud) submitted would be guaranteed the confidentiality and security of the Bank, and the reporter (Whistleblowers) were guaranteed the right to obtain information regarding the status of follow-up reports.
D.1.3.	**Rekomendasi 20:** Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. **Penjelasan:** Kebijakan tentang seleksi pemasok atau vendor bermanfaat untuk memastikan agar Perusahaan Terbuka memperoleh barang atau jasa yang diperlukan dengan harga yang kompetitif dan kualitas yang baik. Sedangkan kebijakan peningkatan kemampuan pemasok atau vendor bermanfaat untuk memastikan bahwa rantai pasokan (*supply chain*) berjalan dengan efisien dan efektif. Kemampuan pemasok atau vendor dalam memasok/memenuhi barang atau jasa yang dibutuhkan perusahaan akan mempengaruhi kualitas output perusahaan. Dengan demikian, pelaksanaan kebijakan-kebijakan tersebut dapat menjamin kontinuitas pasokan, baik dari segi kuantitas maupun kualitas yang dibutuhkan Perusahaan Terbuka. Adapun cakupan kebijakan ini meliputi kriteria dalam pemilihan pemasok atau vendor, mekanisme pengadaan yang transparan, upaya peningkatan kemampuan pemasok atau vendor, dan pemenuhan hak-hak yang berkaitan dengan pemasok atau vendor. Perseroan memiliki kebijakan terkait pengadaan barang dan jasa yang berisi tentang seleksi dan peningkatan kemampuan pemasok atau vendor yang tertuang dalam standar Pedoman *Procurement*.	**Terpenuhi (*comply*)** Bank memiliki Kebijakan Procurement dan Standar Prosedur terkait penerimaan dan evaluasi pemasok atau vendor.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
	Recommendation 20: The Public Company had a policy regarding the selection and capacity building of suppliers or vendors. **Explanation:** The policy regarding the selection of suppliers or vendors is useful to ensure that the Public Company obtains the goods or services needed at competitive prices and of good quality. Meanwhile, the policy of increasing the ability of suppliers or vendors is useful to ensure that the supply chain runs efficiently and effectively. The ability of suppliers or vendors to supply/ fulfill the goods or services needed by the company will affect the quality of the company's output. Thus, the implementation of these policies can ensure continuity of supply, both in terms of quantity and quality required by the Public Company. The scope of this policy includes criteria for selecting suppliers or vendors, transparent procurement mechanisms, efforts to increase the capacity of suppliers or vendors, and fulfillment of rights related to suppliers or vendors. The Company has a policy related to the procurement of goods and services which contains the selection and improvement of supplier or vendor capabilities as stated in the standard Procurement Guidelines.	**Comply** The Bank had Procurement Policies and Standard Procedures related to acceptance and evaluation of suppliers or vendors.
D.1.4.	**Rekomendasi 21:** Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. **Penjelasan:** Kebijakan tentang pemenuhan hak-hak kreditur digunakan sebagai pedoman dalam melakukan pinjaman kepada kreditur. Tujuan dari kebijakan dimaksud adalah untuk menjaga terpenuhinya hak-hak dan menjaga kepercayaan kreditur terhadap Perusahaan Terbuka. Dalam kebijakan tersebut mencakup pertimbangan dalam melakukan perjanjian, serta tindak lanjut dalam pemenuhan kewajiban Perusahaan Terbuka kepada kreditur.	**Terpenuhi (*comply*)** Kebijakan tentang pemenuhan hak-hak kreditur diatur dalam Kebijakan Dana dan Jasa yang secara ringkas mengatur: 1. Hak untuk memperoleh penjelasan yang cukup tentang karateristik produk. 2. Hak untuk mendapat mengakses syarat dan ketentuan produk dana melalui website Bank. 3. Kemudahan untuk bertransaksi melalui cabang, atau sarana lainnya yang ditetapkan Bank. 4. Memperoleh bunga yang besarnya sesuai ketentuan yang berlaku di Perseroan.
	Recommendation 21: The Public Company had a policy regarding the fulfillment of creditors' rights. **Explanation:** The policy regarding the fulfillment of creditor rights is used as a guideline in making loans to creditors. The purpose of the policy is to maintain the fulfillment of rights and maintain creditor's trust in the Public Company. The policy includes considerations in entering into agreements, as well as follow-up actions in fulfilling the obligations of the Public Company to creditors.	**Comply** The policy regarding the fulfillment of creditors' rights was stipulated in the Funds and Services Policy which briefly regulated: 1. Right to receive adequate explanation of product characteristics. 2. The right to access the terms and conditions of fund products through the Bank's website. 3. Ease of transactions through branches, or other means as determined by the Bank. 4. Receive interest in accordance with the applicable provisions in the Company.
D.1.5.	**Rekomendasi 22:** Perusahaan Terbuka memiliki kebijakan sistem *whistleblowing*. **Penjelasan:** Kebijakan sistem *whistleblowing* yang telah disusun dengan baik akan memberikan kepastian perlindungan kepada saksi atau pelapor atas suatu indikasi pelanggaran yang dilakukan karyawan atau manajemen Perusahaan Terbuka. Penerapan kebijakan sistem tersebut akan berdampak pada pembentukan budaya tata kelola perusahaan yang baik. Kebijakan sistem whistleblowing mencakup antara lain jenis pelanggaran yang dapat dilaporkan melalui sistem *whistleblowing*, cara pengaduan, perlindungan dan jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola aduan, dan hasil penanganan dan tindak lanjut pengaduan.	**Terpenuhi (*comply*)** Bank telah memiliki Kebijakan *Whistleblowing* yang juga diungkapkan dalam bagian pengungkapan *Whistleblowing* dalam Laporan Tahunan ini.
	Recommendation 22: Public Companies had a whistleblowing system policy. **Explanation:** A whistleblowing system policy that has been prepared properly will provide certainty of protection to witnesses or reporters on an indication of a violation committed by the employees or management of the Public Company. The implementation of the system policy will have an impact on the formation of a good corporate governance culture. The whistleblowing system policy covers, among other things, the types of violations that can be reported through the whistleblowing system, the method of complaints, protection and assurance of the confidentiality of the reporter, handling of complaints, the party managing complaints, and the results of handling and following up on complaints.	**Comply** The Bank had a Whistleblowing Policy which was also disclosed in the Whistleblowing disclosure section of this Annual Report.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
D.1.6.	**Rekomendasi 23:** Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. **Penjelasan:** Insentif jangka panjang merupakan insentif yang didasarkan atas pencapaian kinerja jangka panjang. Rencana insentif jangka panjang mempunyai dasar pemikiran bahwa kinerja jangka panjang perusahaan tercermin oleh pertumbuhan nilai dari saham atau target-target jangka panjang perusahaan lainnya. Insentif jangka panjang bermanfaat dalam rangka menjaga loyalitas dan memberikan motivasi kepada Direksi dan karyawan untuk menigkatkan kinerja atau produktivitasnya yang akan berdampak pada peningkatan kinerja perusahaan dalam jangka panjang. Adanya suatu kebijakan insentif jangka panjang merupakan komitmen nyata Perusahaan Terbuka untuk mendorong pelaksanaan pemberian insentif jangka panjang kepada Direksi dan Karyawan dengan syarat, prosedur dan bentuk yang disesuaikan dengan tujuan jangka panjang Perusahaan Terbuka. Kebijakan dimaksud dapat mencakup antara lain maksud dan tujuan pemberian insentif jangka panjang, syarat dan prosedur dalam pemberian insentif, dan kondisi dan risiko yang harus diperhatikan oleh Perusahaan Terbuka dalam pemberian insentif. Kebijakan tersebut juga dapat tercakup dalam kebijakan remunerasi Perusahaan Terbuka yang ada.	**Penjelasan (*explain*)** Sehubungan dengan Bank Mantap merupakan Perusahaan Perseroan Terbatas yang tertutup, maka Bank Mantap belum memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan Karyawan.
	Recommendation 23: The Public Company had a policy of providing long-term incentives to the Board of Directors and employees. **Explanation:** Long-term incentives are incentives that are based on the achievement of long-term performance. Long-term incentive plans have the premise that the company's long-term performance is reflected by the growth in the value of the stock or other long-term targets of the company. Long-term incentives are useful in order to maintain loyalty and provide motivation to the Board of Directors and employees to increase their performance or productivity which will have an impact on increasing the company's performance in the long term. The existence of a long-term incentive policy is a real commitment of the Public Company to encourage the implementation of providing long-term incentives to the Board of Directors and Employees with terms, procedures and forms that are adapted to the long-term goals of the Public Company. The policy may include, among others, the intent and purpose of providing long-term incentives, terms and procedures in providing incentives, and conditions and risks that must be considered by the Public Company in providing incentives. This policy can also be included in the existing Public Company remuneration policy.	**Explain** Since Bank Mantap was a closed Limited Liability Company, Bank Mantap did not yet have a policy for providing long-term incentives to Directors and Employees.
E.	**Aspek 5: Keterbukaan Informasi** **Aspect 5: Information Disclosure**	
E.1.	Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi. Principle 8: Improving the Implementation of Information Disclosure.	
E.1.1.	**Rekomendasi 24:** Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. **Penjelasan:** Penggunaan teknologi informasi dapat bermanfaat sebagai media keterbukaan informasi. Adapun keterbukaan informasi yang dilakukan tidak hanya keterbukaan informasi yang telah diatur dalam peraturan perundang-undangan, namun juga informasi lain terkait Perusahaan Terbuka yang dirasakan bermanfaat untuk diketahui pemegang saham atau investor. Dengan pemanfaatan teknologi informasi secara lebih luas selain Situs Web diharapkan perusahaan dapat meningkatkan efektivitas penyebaran informasi perusahaan. Meskipun demikian, pemanfaatan teknologi informasi yang dilakukan tetap memperhatikan manfaat dan biaya perusahaan.	**Terpenuhi (*comply*)** Dalam situs web Bank, terdapat segala informasi yang terkait dengan Keterbukaan Informasi. Bank telah mengelola Situs Web Perusahaan seoptimal mungkin untuk selalu menyediakan informasi yang terbaru dan akurat untuk Publik. Selain Situs web, Bank Mandiri juga memanfaatkan teknologi dan aplikasi media sosial lainnya seperti SMS Banking, Mobile Banking, Instagram, Facebook dan Twitter untuk media keterbukaan informasi.
	Recommendation 24: Public Companies should utilize the use of information technology more broadly than the Website as a medium for information disclosure. **Explanation:** The use of information technology can be useful as a medium for information disclosure. The disclosure of information that is carried out is not only information disclosure that has been regulated in laws and regulations, but also other information related to a Public Company that is felt to be useful for shareholders or investors to know. With the use of information technology more broadly in addition to the Website, it is hoped that the company can increase the effectiveness of disseminating company information. Nevertheless, the use of information technology is carried out with due regard to the benefits and costs of the company.	**Comply** On the Bank's website, there was all information related to Information Disclosure. The Bank managed the Company's Website as optimal as possible to always provide the most up-to-date and accurate information for the Public. Apart from the website, Bank Mandiri also utilized technology and other social media applications such as SMS Banking, Mobile Banking, Instagram, Facebook and Twitter for information disclosure media.

No	Aspek; Prinsip; Rekomendasi Aspect; Principle; Recommendation	Comply or Explain Comply or Explain
E.1.2.	**Rekomendasi 25:** 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. **Penjelasan:** Peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyampaian laporan tahunan Perusahaan Terbuka telah mengatur kewajiban pengungkapan informasi mengenai pemegang saham yang memiliki 5% (lima persen) atau lebih saham Perusahaan Terbuka, serta kewajiban pengungkapan informasi mengenai pemegang saham utama dan pengendali Perusahaan Terbuka baik langsung maupun tidak langsung sampai dengan pemilik manfaat terakhir dalam kepemilikan saham tersebut. Dalam Pedoman Tata Kelola ini direkomendasikan untuk mengungkapkan pemilik manfaat akhir atas kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain mengungkapkan pemilik manfaat akhir dari kepemilikan saham oleh pemegang saham utama dan pengendali.	**Terpenuhi (*comply*)** Bank telah mengungkapkan kepemilikan sahamnya yang mencapai 5% (lima perseratus) atau lebih, baik pada Bank yang bersangkutan maupun bank dan perusahaan lain yang berkedudukan di dalam dan di luar negeri, serta hubungan keuangan serta hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau Pemegang Saham Pengendali Bank.
	Recommendation 25: The Public Company Annual Report disclosed the ultimate beneficial owner in the Public Company's share ownership of at least 5% (five percent), in addition to the disclosure of the final beneficial owner in the Public Company's share ownership through the major and controlling shareholders. **Explanation:** The laws and regulations in the Capital Market sector governing the submission of the annual report of a Public Company have regulated the obligation to disclose information regarding shareholders who own 5% (five percent) or more of the shares of a Public Company, as well as the obligation to disclose information regarding the main and controlling shareholders of a Public Company. either directly or indirectly to the ultimate beneficial owner in the ownership of the shares. In this Governance Manual, it is recommended to disclose the ultimate beneficial owner of share ownership in a Public Company of at least 5% (five percent), in addition to disclosing the ultimate beneficial owner of share ownership by the major and controlling shareholders.	**Comply** The Bank has disclosed its share ownership of 5% (five percent) or more, both in the Bank concerned and in other banks and companies domiciled at home and abroad, as well as financial relationships and family relationships with other members of the Board of Commissioners, members of the Board of Directors and /or Controlling Shareholders of the Bank.

Governance Principles for Banks yang Diterbitkan oleh *Basel Committee in Banking Supervision*

Governance Principles for Banks Published by Basel Committee on Banking Supervision

Pedoman Tata Kelola mencakup 12 (dua belas) prinsip *corporate governance*. Pedoman Tata Kelola adalah standar praktik terbaik yang bisa dijadikan acuan dalam penerapan tata kelola perusahaan di perbankan. Adapun uraian penerapannya, dapat disampaikan, sebagai berikut.

The Governance Guidelines cover 12 (twelve) principles of corporate governance. The Governance Guidelines are the best practice standards that can be used as a reference in implementing corporate governance in banks. The description of the application, can be submitted, as follows.

Prinsip Principle	**Penjelasan** Explaination	**Implementasi di Bank Mandiri Taspen** Implementation at Bank Mandiri Taspen
Prinsip 1 Tanggung Jawab Dewan Komisaris. Principle 1 Responsibilities of the Board of Commissioners	Dewan Komisaris memiliki tanggungjawab yang antara lain: persetujuan dan pengawasan terhadap penerapan strategi bisnis, struktur dan mekanisme *governance* dan budaya perusahaan The Board of Commissioners has responsibilities which include: approval and supervision of the implementation of business strategy, governance structures and mechanisms and corporate culture	Dalam melaksanakan fungsi pengawasan Dewan Komisaris telah membentuk Komite di bawah Dewan Komisaris yaitu Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi yang melakukan kajian dan rekomendasi kepada Dewan Komisaris yang selanjutnya menjadi arahan dalam tata kelola perusahaan kepada Direksi. Pengawasan terhadap tindak lanjut atas temuan audit baik intern maupun ekstern dalam rangka penerapan fungsi kepatuhan Bank terhadap ketentuan otoritas. In carrying out its supervisory function, the Board of Commissioners established a Committee under the Board of Commissioners, namely the Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee which conducted reviews and recommendations to the Board of Commissioners which then became directions in corporate governance to the Board of Directors. Supervision of follow-up on audit findings both internally and externally in the context of implementing the Bank's compliance function with regulatory authorities.
Prinsip 2 Kualifikasi dan Komposisi Dewan Komisaris. Principle 2 Qualifications and Composition of the Board of Commissioners	Anggota Dewan Komisaris harus memiliki kualitas sesuai dengan tugas dan tanggungjawabnya, baik secara individu maupun secara kolegial. Dewan Komisaris harus memahami perannya dalam pengawasan dan penerapan *corporategovernance*, serta mampu melaksanakan pengambilan keputusan secara sehat dan obyektif. Members of the Board of Commissioners must have quality in accordance with their duties and responsibilities, both individually and collectively. The Board of Commissioners must understand its role in the supervision and implementation of corporate governance, and be able to carry out sound and objective decision making.	Anggota Dewan Komisaris telah memiliki kualitas sesuai dengan tugas dan tanggung jawabnya, baik secara individu maupun secara kolegial. Dewan Komisaris telah memahami perannya dalam pengawasan dan penerapan *corporate governance*, serta mampu melaksanakan pengambilan keputusan secara sehat dan obyektif sesuai dengan tata tertib Dewan Komisaris. Members of the Board of Commissioners had qualities in accordance with their duties and responsibilities, both individually and collegially. The Board of Commissioners understood its role in the supervision and implementation of corporate governance, and was able to carry out healthy and objective decision making in accordance with the rules of the Board of Commissioners.
Prinsip 3 Struktur dan Mekanisme Dewan Komisaris. Principle 3 Structure and Mechanism of the Board of Commissioners	Dewan Komisaris harus menetapkan struktur dan praktik *governance* yang tepat dalam melaksanakan tugasnya dan secara periodik melakukan telaah atas efektivitasnya. The Board of Commissioners must establish appropriate governance structures and practices in carrying out their duties and periodically review their effectiveness.	Dewan Komisaris telah menetapkan struktur dan praktek *governance* yang tepat dalam melaksanakan tugasnya dan secara periodik melakukan telaah atas efektivitasnya. The Board of Commissioners established appropriate governance structures and practices in carrying out their duties and periodically reviews their effectiveness.
Prinsip 4 Direksi. Principle 4 Board of Directors.	Di bawah arahan dan pengawasan Dewan Komisaris, Direksi mampu mengelola kegiatan Bank sesuai dengan strategi bisnis, selera risiko, kebijakan remunerasi dan kebijakan lainnya yang telah disetujui oleh Dewan Komisaris. Under the direction and supervision of the Board of Commissioners, the Board of Directors is able to manage the Bank's activities in accordance with the business strategy, risk appetite, remuneration policies and other policies that have been approved by the Board of Commissioners.	Di bawah arahan dan pengawasan Dewan Komisaris melalui Rapat Dewan Komisaris mengundang Direksi, Direksi mampu mengelola kegiatan Bank sesuai dengan strategi bisnis, selera risiko, kebijakan regulasi dan kebijakan lainnya yang telah disetujui oleh Dewan Komisaris. Under the direction and supervision of the Board of Commissioners through the Board of Commissioners meeting inviting the Board of Directors, the Board of Directors was able to manage the Bank's activities in accordance with business strategy, risk appetite, regulatory policies and other policies that had been approved by the Board of Commissioners.
Prinsip 5 Struktur *Governance* Kelompok Usaha. Principle 5 Business Group Governance Structure.	Dalam suatu kelompok usaha, Dewan Komisaris perusahaan induk memiliki tanggungjawab menyeluruh terhadap kelompok usaha tersebut dan untuk memastikan penetapan dan pelaksanaan praktek *governance* yang bersih terkait dengan struktur, bisnis, dan risiko kelompok usaha dan entitas. Dewan Komisaris dan Direksi harus memahami struktur organisasi kelompok usaha dan risiko yang dihadapi. In a business group, the Board of Commissioners of the parent company has overall responsibility for the business group and to ensure the establishment and implementation of clean governance practices related to the structure, business, and risks of business groups and entities. The Board of Commissioners and the Board of Directors must understand the organizational structure of the business group and the risks it faces.	Dalam rangka penerapan tata kelola terintegrasi, Bank Mandiri Taspen telah menugaskan salah satu Komisaris sebagai anggota Tata Kelola Terintegrasi dengan Entitas Utama PT Bank Mandiri (Persero) Tbk. Efektivitas penerapan tata kelola telah dilakukan penilaian sendiri secara berkala (*Self assessment*) yang menjadi acuan pengelolaan Bank Mandiri Taspen sebagai suatu kelompok usaha dengan perusahaan induk dalam rangka Konglomerasi Keuangan. In the context of implementing integrated governance, Bank Mandiri Taspen assigned one of the Commissioners as a member of Integrated Governance with the Main Entity PT Bank Mandiri (Persero) Tbk. The effectiveness of the implementation of governance was carried out on a regular basis (Self assessment) which was the reference for the management of Bank Mandiri Taspen as a business group with a holding company within the framework of the Financial Conglomeration.

Prinsip Principle	**Penjelasan** Explaination	**Implementasi di Bank Mandiri Taspen** Implementation at Bank Mandiri Taspen
Prinsip 6 Fungsi Manajemen Risiko. Principle 6 Risk Management Function.	Bank harus memiliki fungsi manajemen risiko yang berkualitas, independen, memiliki sumberdaya yang berkualitas dan memiiki akses dengan Dewan Komisaris. Banks must have a quality risk management function, be independent, have quality resources and have access to the Board of Commissioners.	Penerapan fungsi Manajemen Risiko telah diwujudkan melalui pembentukan Satuan Kerja Manajemen Risiko (SKMR) yang bertugas dalam pengelolaan manajemen risiko yang dihadapi Bank Mandiri Taspen yang memiliki fungsi manajemen risiko yang berkualitas, independen, memiliki sumber daya yang berkualitas dan memiiki akses dengan Dewan Komisaris. The implementation of the Risk Management function had been realized through the establishment of a Risk Management Work Unit (SKMR) in charge of managing the risk management faced by Bank Mandiri Taspen which had a quality risk management function, was independent, had quality resources and had access to the Board of Commissioners.
Prinsip 7 Identifikasi Pemonitoran dan Pengendalian Risiko. Principle 7 Identification of Risk Monitoring and Control.	Risiko harus diidentifikasi, dimonitor dan dikendalikan untuk seluruh kegiatan aktivitas Bank. Kualitas dari infrastruktur manajemen risiko dan pengendalian internal harus mampu mengikuti perubahan profil risiko Bank, kondisi risiko eksternal dan praktik industri. Risks must be identified, monitored and controlled for all Bank activities. The quality of risk management infrastructure and internal control must be able to keep up with changes in the Bank's risk profile, external risk conditions and industry practices.	Dalam pengelolaan Manajemen Risiko Bank Mandiri Taspen telah dilakukan identifkasi, pengukuran dan penilaian risiko secara bankwide dengan menyusun profl risiko secara berkala. Pengukuran dan penilaian risiko telah dapat berjalan dengan baik sesuai Kebijakan Manajemen Risiko yang telah ditetapkan yang disesuaikan dengan tingkat risiko yang dihadapi Bank Mandiri Taspen. In managing Bank Mantap Risk Management, identification, measurement and risk assessment had been carried out on a bankwide basis by compiling a risk profile on a regular basis. Risk measurement and assessment had been able to run well in accordance with the established Risk Management Policy adjusted to the level of risk faced by Bank Mandiri Taspen.
Prinsip 8 Komunikasi Risiko. Principle 8 Risk Communication.	Implementasi *risk governance* yang efektif membutuhkan komunikasi risiko yang akurat dalam lingkungan Bank baik antar organisasi maupun melalui pelaporan kepada Dewan Komisaris dan Direksi. The implementation of effective risk governance requires accurate risk communication within the Bank, both between organizations and through reporting to the Board of Commissioners and the Board of Directors.	Implementasi *risk governance* berjalan efektif dan telah melakukan komunikasi risiko yang akurat dalam lingkungan Bank baik antar organisasi maupun melalui pelaporan kepada Dewan Komisaris dan Direksi. Dalam penetapan risiko yang dapat diterima Bank, dilakukan melalui mekanisme pengambilan keputusan di Komite Manajemen Risiko yang beranggotakan Direksi dan pejabat yang membawahkan Unit Risk Management. Implementasi pengelolaan risiko dilakukan melalui beberapa keputusan antara lain; kajian *top ten risk* kredit dan operasional, pembahasan RTTA, pembobotan profl risiko. The implementation of risk governance was effective and carried out accurate risk communication within the Bank, both between organizations and through reporting to the Board of Commissioners and Directors. In determining the risk that was acceptable to the Bank, it was carried out through a decision-making mechanism in the Risk Management Committee consisting of the Board of Directors and officials in charge of the Risk Management Unit. Implementation of risk management was carried out through several decisions, including; top ten credit and operational risk studies, RTTA discussion, risk profile weighting.

Prinsip Principle	**Penjelasan** Explaination	**Implementasi di Bank Mandiri Taspen** Implementation at Bank Mandiri Taspen
Prinsip 9 Kepatuhan. Principle 9 Compliance.	Dewan Komisaris bertanggungjawab dalam mengawasi manajemen terkait dengan risiko kepatuhan Bank. Dewan Komisaris harus menetapkan fungsi kepatuhan dan memberikan persetujuan terhadap kebijakan dan proses identifikasi, penilaian, pemonitoran dan pelaporan, dan pemberian nasihat kepada risiko kepatuhan. The Board of Commissioners is responsible for supervising management related to the Bank's compliance risk. The Board of Commissioners must establish a compliance function and approve policies and processes for identification, assessment, monitoring and reporting, and providing advice on compliance risks.	Dewan Komisaris telah melakukan tanggung jawab dalam mengawasi manajemen terkait dengan risiko kepatuhan Bank. Dewan Komisaris menetapkan fungsi kepatuhan dan memberikan persetujuan terhadap kebijakan dan proses identifkasi, penilaian, pemonitoran dan pelaporan, dan pemberian nasihat risiko kepatuhan. Dalam penerapan fungsi kepatuhan, Bank telah menunjuk salah satu Direktur yang membawahkan fungsi kepatuhan untuk memastikan terselenggaranya penerapan kepatuhan dalam setiap aktivitas operasional Bank. Dalam pelaksanaan penerapan kepatuhan telah dibentuk Satuan Kerja Kepatuhan dengan menyusun kebijakan dan prosedur dalam rangka memastikan risiko kepatuhan dapat diminimalkan yang mengacu pada Kebijakan kepatuhan yang telah disetujui Dewan Komisaris. The Board of Commissioners carried out the responsibility in supervising management related to the Bank's compliance risk. The Board of Commissioners established the compliance function and approves policies and processes for identification, assessment, monitoring and reporting, and providing compliance risk advice. In implementing the compliance function, the Bank appointed a Director in charge of the compliance function to ensure the implementation of compliance in every operational activity of the Bank. In the implementation of compliance implementation, a Compliance Work Unit was established by formulating policies and procedures in order to ensure compliance risk can be minimized which referred to the compliance policy that had been approved by the Board of Commissioners.
Prinsip 10 Audit Internal. Principle 10 Internal Audit.	Fungsi audit internal harus melaporkan kegiatan independen *assurance* kepada Dewan Komisaris dan harus mendukung Dewan Komisaris dan Rireksi dalam mendorong penerapan proses *governance* yang efektif serta kesehatan Bank dalam jangka panjang. The internal audit function must report independent assurance activities to the Board of Commissioners and must support the Board of Commissioners and the Board of Directors in encouraging the implementation of effective governance processes and the long term health of the Bank.	Fungsi audit internal melaporkan kegiatan independen *assurance* kepada Dewan Komisaris dan mendukung Dewan Komisaris dan Direksi dalam mendorong penerapan proses *governance* yang efektif serta kesehatan Bank dalam jangka panjang. Audit internal yang telah dibentuk Bank telah dapat menjalankan fungsi secara independen untuk menjamin kelancaran audit serta wewenang dalam memantau tindak lanjut atas hasil audit. Untuk mendukung penerapan tata kelola secara efektif SKAI dapat berkomunikasi langsung dengan Dewan Komisaris dan Direktur Utama. Dalam pelaksanaan fungsi audit, SKAI telah menyusun *Annual Strategic Support Plan* (ASSP) dan *Annual Audit Plan* (AAP). The internal audit function reported independent assurance activities to the Board of Commissioners and supported the Board of Commissioners and the Board of Directors in encouraging the implementation of effective governance processes and the long term health of the Bank. The internal audit established by the Bank had been able to carry out its functions independently to ensure the smooth running of the audit as well as the authority to monitor the follow-up on the audit results. To support the implementation of effective governance, SKAI could communicate directly with the Board of Commissioners and the President Director. In carrying out the audit function, SKAI prepared an Annual Strategic Support Plan (ASSP) and an Annual Audit Plan (AAP).
Prinsip 11 Kompensasi. Principle 11 Compensation.	Struktur remunerasi Bank harus mendukung penerapan *corporate governance* dan *risk management*. The remuneration structure of the Bank must support the implementation of corporate governance and risk management.	Bank dalam menerapkan tata kelola pemberian remunerasi telah mengacu pada POJK No.45/ POJK.03/2015 dan SEOJK No. 40/SEOJK.03/2016 tanggal 26 September 2016 dan dalam penerapannya telah dituangkan dalam Kebijakan Remunerasi Bank yang telah mendapatkan persetujuan Dewan Komisaris. Banks in implementing the governance of remuneration referred to POJK No.45/ POJK.03/2015 and SEOJK No. 40/SEOJK.03/2016 dated September 26, 2016 and in its implementation it had been stated in the Bank's Remuneration Policy approved by the Board of Commissioners.

Prinsip Principle	Penjelasan Explaination	Implementasi di Bank Mandiri Taspen Implementation at Bank Mandiri Taspen
Prinsip 12 Pengungkapan dan Transparansi. Principle 12 Disclosure and Transparency.	Penerapan *governance* dari Bank harus dilaksanakan secara transparan kepada Pemegang Saham, Depositor, *Stakeholder* relevan lainnya dan Partisipan Pasar. The implementation of governance from the Bank must be carried out transparently to Shareholders, Depositors, other relevant Stakeholders and Market Participants.	Penerapan *governance* dari Bank dilaksanakan secara transparan kepada Pemegang Saham, *Depositor, Stakeholder* relevan lainnya dan Partisipan Pasar. Bank telah mengungkapkan informasi secara transparan terhadap kondisi Bank baik kondisi keuangan maupun non keuangan kepada pemangku kepentingan. Pengungkapan transparansi kondisi Bank dilakukan melalui pengungkapan Laporan keuangan antara lain, Laporan triwulanan, Laporan penerapan tata kelola, SBDK yang mengacu pada ketentuan Regulator. The implementation of governance from the Bank was carried out transparently to Shareholders, Depositors, other relevant Stakeholders and Market Participants. The Bank disclosed information transparently on the condition of the Bank, both financial and non-financial conditions to stakeholders. Disclosure of the transparency of the Bank's condition was carried out through the disclosure of financial statements through quarterly reports, reports on the implementation of governance, prime lending rates that referred to the provisions of the regulator.

Good Corporate Governance Assessment

Good Corporate Governance Assessment

Sebagai salah satu upaya dalam mengukur atau memetakan kondisi perusahaan dalam penerapan GCG adalah melalui GCG *Assessment*. Langkah ini dilakukan untuk memastikan level penerapan GCG dan untuk mengidentifikasi langkah-langkah yang tepat guna mempersiapkan infrastruktur dan struktur perusahaan yang kondusif bagi penerapan GCG secara efektif. Dengan kata lain, GCG *assessment* dibutuhkan untuk mengidentifikasi aspek-aspek yang perlu mendapatkan perhatian terlebih dahulu, dan langkah-langkah yang dapat diambil untuk mewujudkannya.

Dalam rangka evaluasi penerapan GCG, Bank Mandiri Taspen melaksanakan GCG *Assessment* yang dilaksanakan secara periodik dan konsisten setiap tahun yang terdiri dari *Self assessment* sesuai dengan ketentuan POJK dan melalui *Third Party Assessment*, sebagai berikut.

As one of the e orts in measuring or mapping the condition of the company in the implementation of GCG is through GCG Assessment. This step is taken to ensure the level of GCG implementation and to identify appropriate measures to prepare the infrastructure and corporate structure that is conducive to the effective implementation of GCG.

In other words, GCG assessment is needed to identify the aspects that need attention first, and the steps that can be taken to make it happen In order to evaluate the implementation of GCG, Bank Mandiri Taspen implement GCG Assessment which is carried out periodically and consistently every year consisting of Self-Assessment in accordance with POJK provisions and through Third Party Assessment, as follows.

Self Assessment Sesuai Ketentuan Otoritas Jasa Keuangan (OJK)

Kriteria Penilaian

Kriteria yang digunakan dalam melakukan *self assessment* adalah Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan tata kelola bagi Bank Umum. Penilaian sendiri ini dimaksudkan untuk memetakan kekuatan (*strenght)* dan

Self Assessment According to The Terms of Authority Financial Authority (OJK)

Criteria For Assessment

The criteria used in conducting the self-assessment is Circular Letter of the Financial Services Authority No. 13/ SEOJK.03/2017 on the implementation of governance for commercial banks. This self-assessment is intended to map the strength and weakness of

kelemahan (*weakness*) pelaksanaan GCG di Bank Mandiri Taspen yang ditinjau dari tiga aspek yaitu:

1. *Governance Structure*
   Penilaian *governance structure* bertujuan untuk menilai kecukupan struktur dan infrastruktur tata kelola Perseroan agar proses pelaksanaan prinsip GCG menghasilkan *outcome* yang sesuai dengan harapan *stakeholders* Perseroan. Yang termasuk dalam struktur tata kelola Perseroan adalah Komisaris, Direksi, Komite dan satuan kerja pada Perseroan. Adapun yang termasuk infrastruktur tata kelola Perseroan antara lain adalah kebijakan dan prosedur, sistem informasi manajemen serta tugas pokok dan fungsi masing-masing struktur organisasi.
2. *Governance Process*
   Penilaian *governance process* bertujuan untuk menilai efektivitas proses pelaksanaan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Perseroan sehingga menghasilkan *outcome* yang sesuai dengan harapan *stakeholders*.
3. *Governance Outcome*
   Penilaian *governance outcome* bertujuan untuk menilai kualitas *outcome* yang memenuhi harapan *stakeholders* yang merupakan hasil proses pelaksanaan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Perseroan. Yang termasuk dalam *outcome* mencakup aspek kualitatif dan aspek kuantitatif, antara lain yaitu:

   a. Kecukupan transparansi laporan.
   b. Kepatuhan terhadap peraturan perundang-undangan.
   c. Perlindungan konsumen.
   d. Obyektivitas dalam melakukan *assessment*/audit.
   e. Kinerja bank seperti rentabilitas, efisiensi, dan permodalan.
   f. Peningkatan/penurunan kepatuhan terhadap ketentuan yang berlaku dan penyelesaian permasalahan yang dihadapi bank seperti *fraud*, pelanggaran Batas Maksimum Pemberian Kredit (BMPK), pelanggaran ketentuan terkait laporan bank kepada regulator.

Self assessment meliputi 11 (sebelas) faktor penilaian pelaksanaan GCG yang meliputi:

1. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
2. Pelaksanaan tugas dan tanggung jawab Direksi.
3. Kelengkapan dan pelaksanaan tugas Komite.
4. Penanganan benturan kepentingan.
5. Penerapan fungsi kepatuhan.
6. Penerapan fungsi audit internal.
7. Penerapan fungsi audit eksternal.
8. Penerapan manajemen risiko termasuk sistem pengendalian internal.
9. Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar *(large exposure).*
10. Transparansi kondisi keuangan dan *non* keuangan Bank, laporan pelaksanaan *Good Corporate Governance* dan pelaporan internal.
11. Rencana Strategis Bank.

GCG implementation at Bank Mandiri in terms of three aspects:

1. Governance Structure
   The governance structure assessment aims to assess the adequacy of the Company's governance structure and infrastructure so that the GCG implementation process will result in an outcome that is in line with the expectations of the Company's stakeholders. Included in the Company's governance structure are the Commissioners, DirectorsCommittees and work units of the Company. Those that include the Company's governance infrastructure include policies and procedures, management information systems and the main tasks and functions of each organizational structure.
2. Governance Process
   The governance process assessment aims to assess the effectiveness of the GCG implementation process supported by the adequacy of the Company's governance structure and infrastructure to produce outcomes that meet the expectations of stakeholders.
3. Governance Outcome
   The governance outcome assessment aims to assess the quality of outcomes that meet the expectations of stakeholders as a result of the GCG implementation process supported by the adequacy of the Company's governance structure and infrastructure. Included in the outcome include qualitative aspects and quantitative aspects, among others are:
   a. Adequacy of report transparency.
   b. Compliance with laws and regulations.
   c. Consumer protection.
   d. Objectivity in conducting assessment/audit
   e. Bank performance such as profitability, efficiency, and capital.
   f. Increase/decrease of compliance with prevailing regulations and settlement of problems faced by banks such as fraud, violation of Legal Lending Limit (BMPK), violation of provisions related to bank statements to regulators.

Self-assessment includes 11 (eleven) assessment factors of GCG implementation which include:

1. Implementation of duties and responsibilities of the Board of Commissioners
2. Implementation of duties and responsibilities of the Board of Directors
3. Completeness and execution of the Committee's duties
4. Handling of conflict of interest
5. Implementation of compliance function
6. Implement internal audit function
7. Implementation of external audit function
8. Implementation of risk management including internal control system l
9. Provision of funds to related parties (related party) and the provision of large funds (large exposure)
10. Transparency of Bank's financial and nonfinancial condition, Good Corporate Governance implementation report and internal reporting
11. Bank's Strategic Plan.

Pihak yang Melakukan *Assessment*

Proses penilaian *self assessment* tata kelola Bank Mandiri Taspen melibatkan seluruh Dewan Komisaris, Direksi dan unit kerja yang terkait dengan faktor penilaian tata kelola dimaksud.

Parties That Conduct Assessment

The self-assessment process of Bank Mandiri Taspen governance involves all BoC, BoD and work units related to the governance evaluation factor.

Skor Penilaian

Assessment Score

No	Faktor Penilaian Tata Kelola Governance Assessment Factors	Peringkat Semester Semester Rank	
		I	II
1	Pelaksanaan tugas dan tanggung jawab Dewan Komisaris Implementation of the duties and responsibilities of the Board of Commissioners	2	2
2	Pelaksanaan tugas dan tanggung jawab Direksi Implementation of the duties and responsibilities of the Board of Directors	2	2
3	Kelengkapan dan pelaksanaan tugas Komite Completeness and implementation of the Committee's duties	1	1
4	Penanganan benturan kepentingan Handling conflicts of interest	1	1
5	Penerapan fungsi Kepatuhan Bank Implementation of the Bank's Compliance function	2	2
6	Penerapan fungsi Audit Internal Implementation of the Internal Audit function	2	2
7	Penerapan fungsi Audit Eksternal Implementation of the External Audit function	1	1
8	Penerapan fungsi Manajemen Risiko termasuk sistem pengendalian intern Implementation of the Risk Management function including the internal control system	2	2
9	Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*). Provision of funds to related parties and provision of large funds (large exposure).	1	2
10	Transparansi konisi keuangan dan non keuangan Bank, laporan pelaksanaan Tata Kelola dan laporan internal Transparency of the Bank's financial and non-financial conditions, reports on the implementation of Governance and internal reports	2	2
11	Rencana strategis Bank Bank strategic plan	2	2
Peringkat Komposit **Composite Rating**		**2**	**2**

Hasil Penilaian Sendiri (*Self-Assessment*) Penerapan Tata Kelola
Results of Self-Assessment on Implementation of Governance

	Peringkat Rating	**Definisi Peringkat** Definition of Rank
Individual Individual	2	Mencerminkan manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum **baik**. Hal ini tercermin dari pemenuhan yang sangat memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut tidak signifikan dan dapat segera dilakukan perbaikan oleh manajemen Bank. It reflected that the Bank's management implemented generally good Governance. This was reflected in the very adequate fulfillment of the principles of Governance. In the event that there were weaknesses in the implementation of the principles of Good Corporate Governance, in general, these weaknesses were not significant and could be immediately corrected by the Bank's management.
Konsolidasi Consolidation	-	-
Analisis Analysis		

Penerapan Tata Kelola Perusahaan yang baik memungkinkan Bank Mandiri Taspen menjalani tahun penuh tantangan dengan capaian kinerja keuangan dan non-keuangan positif. Bank Mandiri Taspen berkomitmen menguatkan penerapan tata kelola sesuai dengan standar tata kelola (*best pratice*) agar terus tumbuh secara berkelanjutan dan memiliki daya saing tinggi, terutama dilihat dari pemenuhan komitmen terhadap pencapaian Rencana Bisnis Bank tahun 2021 – 2023.

Adapun tingkat pencapaian terhadap rencana bisnis Desember 2021 (semester II tahun 2021), dijelaskan bahwa kinerja Bank Mandiri Taspen telah menunjukkan pertumbuhan *business* secara *year on year* (YoY) di banding dengan periode yang sama tingkat pencapaian dari masing-masing indicator kinerja dimaksud untuk Kredit dari 25.662,4 miliar di Desember 2020 menjadi 31.351,1 miliar di Desember 2021 atau tumbuh sebesar 22,2%, DPK dari 27.581,3 miliar di Desember 2020 menjadi 34.127,9 miliar di Desember 2021 atau tumbuh sebesar 23,7%, Laba dari 429,2 miliar di Desember 2020 menjadi 645,7 miliar di Desember 2021 atau tumbuh sebesar 50,5% dan Aset dari 35.099,8 miliar di Desember 2020 menjadi 45.541,9 miliar di Desember 2021 atau tumbuh sebesar 29,7%. Secara keseluruhan indikator kinerja telah sesuai dengan target yang ditetapkan hal ini terjadi karena sinergi pada semua level jajaran Bank, dengan penerapan *governance process* secara baik melalui beberapa kebijakan dan strategi pengawasan yang lebih intensif, seperti monitoring dan evaluasi secara harian (*day to day).* Bank Mandiri Taspen memperoleh predikat "*Most Trusted*" pada pelaksanaan CGPI dengan skor mencapai 88.87, meningkat dari periode sebelumnya 87.44.

Hal-hal yang menjadi perhatian Bank adalah meningkatkan kualitas pengawasan terhadap penerapan kebijakan dan standar prosedur sehingga dapat meminimalisir dan mencegah terjadinya risiko, kerugian secara material maupun *fraud*. Upaya pencegahan dengan penguatan fungsi-fungsi *three lines of defense* serta penyempurnaan secara terus menerus terhadap kebijakan dan pedoman operasional Bank.

The implementation of good corporate governance enabled Bank Mandiri Taspen to undergo a challenging year with positive financial and non-financial performance achievements. Bank Mandiri Taspen committed to strengthening the implementation of good governance in accordance with governance standards (best practice) so that it continued to grow sustainably and had high competitiveness, especially in terms of fulfilling its commitment to achieving the Bank's 2021-2023 Business Plan.

As for the level of achievement of the December 2021 business plan (second semester of 2021), it was explained that the performance of Bank Mandiri Taspen had shown business growth year on year (YoY) compared to the same period the level of achievement of each of the performance indicators referred to for loans from 25,662.4 billion in December 2020 to 31,351.1 billion in December 2021 or grew by 22.2%, TPF from 27,581.3 billion in December 2020 to 34,127.9 billion in December 2021 or grew by 23.7%, Profit from 429.2 billion in December 2020 to 645.7 billion in December 2021 or grew by 50.5% and Assets from 35,099.8 billion in December 2020 to 45,541.9 billion in December 2021 or grew by 29.7%. Overall, the performance indicators had been in accordance with the targets set; this was due to the synergy at all levels of the Bank, with the implementation of good governance processes through several policies and more intensive supervisory strategies, such as monitoring and evaluation on a daily basis (day to day). Bank Mandiri Taspen received the title of "Most Trusted" in the implementation of the CGPI with a score of 88.87, an increase from the previous period of 87.44.

The Bank's attention was to improve the quality of supervision on the implementation of policies and standard procedures so as to minimize and prevent risks, material losses and fraud. Prevention efforts were conducted by strengthening the functions of the three lines of defense and continuous improvement of the Bank's operational policies and guidelines.

Rekomendasi dan Tindaklanjutnya

Berdasarkan analisis terhadap seluruh kriteria atau indikator penilaian tersebut di atas, disimpulkan bahwa:

A. *Governance Structure*

- Faktor-faktor Positif aspek *governance structure* dapat disampaikan bahwa secara struktur tata kelola, Bank Mandiri Taspen telah memiliki struktur organisasi yang lengkap sesuai dengan penerapan tata kelola bagi Bank Umum. Seluruh Direksi telah lulus proses *fit and proper test* dan mayoritas Dewan Komisaris telah lulus *Fit & Proper Test* OJK tanpa catatan.
- Faktor Negatif aspek *governance Structure* adalah masih terdapat 1 (satu) Dewan Komisaris yang masih dalam proses *fit and proper test*.

Tindaklanjut:

Bank Mandiri Taspen telah mengajukan permohonan Uji kemampuan dan Kepatutan (F&P) kepada Otoritas Jasa Keuangan. Chandra Arie Setiawan telah lulus F&P pada tanggal 25 Januari 2022 sebagaimana Surat OJK No.KEP- 9/D.03/2022.

B. *Governance Process*

- Faktor-faktor Positif aspek *governance process* adalah bahwa efektivitas proses pelaksanaan prinsip Tata Kelola Perusahaan telah berjalan dengan baik, dengan dukungan ketersediaan struktur anggota pengurus perseroan seluruh Direksi dan Dewan Komisaris. Memiliki kecukupan infrastruktur seperti tata tertib Dewan Komisaris dan Direksi dengan *job description*

Recommendations and Follow-Up

Based on the analysis of all the criteria or indicators of the assessment mentioned above, it is concluded that:

A. Governance Structure

- Positive factors aspects of governance structure can be conveyed that in terms of governance structure, Bank Mandiri Taspen already had a complete organizational structure in accordance with the implementation of governance for commercial banks. All Directors passed the fit and proper test process and the majority of the Board of Commissioners passed the FSA Fit & Proper Test without any records.
- The negative factor in the governance structure aspect was that there was still 1 (one) Board of Commissioners which was still in the process of fit and proper test.

Follow-up:

Bank Mandiri Taspen submitted a Fit and Proper Test (F&P) application to the Financial Services Authority. Chandra Arie Setiawan has passed the F&P on January 25, 2022 according to OJK Letter No.KEP-9/D.03/2022.

B. Governance Process

- Positive factors in the governance process aspect were that the effectiveness of the process of implementing the principles of Good Corporate Governance run well, with the support of the availability of a structure for the entire Board of Directors and the Board of Commissioners. Having adequate infrastructure such as the rules of the Board of Commissioners and the Board of Directors with

atau fungsi dan tugas masing-masing pengurus yang sangat memadai, sehingga proses operasional dapat berjalan dengan baik.

- Faktor Negatif aspek *governance process* adalah masih terdapat pedoman yang saat ini dalam proses pengkinian, namun tidak berpengaruh terhadap proses operasional.

Tindaklanjut:
Pedoman Bank saat ini telah dilakukan pengkinian sesuai dengan ketentuan dan kebutuhan Bank. Namun saat ini masih terdapat beberapa pedoman masih dalam proses pengkinian.

C. Governance Outcome

- Faktor-faktor positif aspek *governance outcome* dapat dijelaskan bahwa kinerja Bank Mandiri Taspen telah menunjukkan pertumbuhan business secara year on year (YoY) di banding dengan periode yang sama tingkat pencapaian dari masing-masing indicator kinerja dimaksud untuk Kredit dari 25.662,4 miliar di Desember 2020 menjadi 31.351,1 miliar di Desember 2021 atau tumbuh sebesar 22,2%, DPK dari 27.581,3 miliar di Desember 2020 menjadi 34.127,9 miliar di Desember 2021 atau tumbuh sebesar 23,7%, Laba dari 429,2 miliar di Desember 2020 menjadi 645,7 miliar di Desember 2021 atau tumbuh sebesar 50,5% dan Aset dari 35.099,8 miliar di Desember 2020 menjadi 45.541,9 miliar di Desember 2021 atau tumbuh sebesar 29,7%. Selain itu Bank memperoleh predikat "*Most Trusted*" pada pelaksanaan CGPI dengan skor mencapai 88.87, meningkat dari periode sebelumnya 87.44.
- Faktor Negatif aspek *governance outcome* adalah masih terdapat beberapa pelanggaran prosedur operasional oleh pegawai sehingga terdapat temuan audit dari Satuan Kerja Audit Intern walaupun temuan tersebut tidak menimbulkan kerugian signifikan pada Bank.

Tindaklanjut:
Peningkatan kualitas pengawasan supervisi terus dilakukan melalui:

1. *Training* terkait operasional dan *leadership*.
2. Pengembangan sistem guna meminimalisir human error dalam pelaksanaan tugas.

Assessment GCG Berdasarkan CGPI

Selain melaksanakan *Self assessment*, Bank Mandiri Taspen juga secara konsisten telah melaksanakan *Third Party Assessment* yang dimaksudkan untuk mendapatkan *second opinion* terhadap kualitas implementasi GCG dalam rangka perbaikan kualitas implementasi GCG secara berkelanjutan. *Third Party Assessment* dilaksanakan melalui program Corporate Governance Perception Index (CGPI) yang diadakan oleh The Indonesian Institute of Corporate Governance (IICG). CGPI diikuti oleh perusahaan publik (emiten), BUMN, perbankan dan perusahaan swasta lainnya.

Kriteria Penilaian

Aspek dan Indikator penilaian dalam CGPI 2019 dengan tema Membangun Keunggulan bersaing dalam Kerangka GCG adalah sebagai berikut:

a very adequate job description or functions and duties of each management, the operational process could run well.

- The negative factor of the governance process aspect was that there were guidelines currently in the updating process, but had no effect on the operational process.

Follow-up:
Currently, the Bank's guidelines were updated in accordance with the provisions and needs of the Bank. However; at this time there were still some guidelines that were still in the process of updating.

C. Governance Outcome

- Positive factors in the governance outcome aspect could be explained that the performance of Bank Mandiri Taspen had shown business growth year on year (YoY) compared to the same period the level of achievement of each of the performance indicators referred to for loans of 25,662.4 billion in December 2020 to 31,351.1 billion in December 2021 or grew by 22.2%, TPF from 27,581.3 billion in December 2020 to 34,127.9 billion in December 2021 or grew by 23.7%, Profit from 429.2 billion in December 2020 to 645.7 billion in December 2021 or grew by 50.5% and Assets from 35,099.8 billion in December 2020 to 45,541.9 billion in December 2021 or grew by 29.7%. In addition, the Bank obtained the title of "Most Trusted" in the implementation of CGPI with a score of 88.87, an increase from the previous period of 87.44.
- The negative factor in the governance outcome aspect was that there were still some violations of operational procedures by employees so that there were audit findings from the Internal Audit Unit even though these findings did not cause significant losses to the Bank.

Follow-up:
Improvement of the quality of supervision supervision continued to be carried out through:

1. Training related to operations and leadership.
2. System development to minimize human error in the execution of tasks.

GCG Assessment Based on CGPI

In addition to implementing Self Assessment, Bank Mandiri Taspen has also consistently implemented Third Party Assessment which is intended to get a second opinion on the quality of GCG implementation in order to improve the quality of GCG implementation on an ongoing basis. Third Party Assessment is carried out through the Corporate Governance Perception Index (CGPI) program held by The Indonesian Institute of Corporate Governance (IICG). CGPI is followed by public companies (issuers), SOEs, banks and other private companies.

Criteria of Assessment

Aspects and indicators of assessment in the 2019 CGPI with the theme Building Competitive Advantage in the GCG Framework are as follows:

1. Stuktur Governansi (*Governance Structure*)
   Aspek struktur governansi merupakan penilaian terhadap kecukupan struktur dan infrastruktur perusahaan dalam mengelola perubahan model bisnis yang menciptakan nilai bagi para pemangku kepentingan sesuai dengan prinsip governansi. Indikator penilaian dari aspek struktur governansi meliputi:
   a. Pemegang Saham
   b. Dewan Komisaris
   c. Direksi
   d. Penanggung jawab manajemen fungsional
2. Proses Governansi (*Governance Process*)
   Aspek proses governansi merupakan penilaian terhadap efektivitas sistem dan mekanisme dalam mengelola perubahan model bisnis yang menciptakan nilai bagi para pemangku kepentingan sesuai dengan prinsip governansi. Indikator penilaian dari aspek proses governansi meliputi:
   a. Governansi pemenuhan hak Pemegang Saham dan RUPS
   b. Governansi Dewan Komisaris dan Direksi
   c. Governansi korporasi
   d. Governansi pengungkapan dan keterbukaan informasi
   e. Governansi pengawasan internal dan eksternal
   f. Governansi pengelolaan risiko dan kepatuhan
   g. Governansi modal insani (*human capital*)
   h. Governansi tanggung jawab sosial dan lingkungan
   i. Governansi pengadaan barang/jasa
   j. Governansi teknologi informasi
   k. Governansi perencanaan stratejik
   l. Governansi inovasi bisnis
3. Hasil Governansi *(Governance Outcome*)
   Aspek hasil governansi merupakan penilaian terhadap kualitas luaran, hasil, dampak dan manfaat dari mengelola perubahan model bisnis yang menciptakan nilai bagi para pemangku kepentingan sesuai dengan prinsip governansi. Indikator penilaian dari aspek hasil governansi meliputi:
   a. Kinerja Keuangan
   b. Kinerja Non Keuangan

1. Governance Structure
   The governance structure aspect is an assessment of the adequacy of the company's structure and infrastructure in managing changes in business models that create value for stakeholders in accordance with the principles of governance. Assessment indicators from the aspects of the governance structure include i:
   a. Shareholders
   b. Board of Commissioners
   c. Directors
   d. Responsible for functional management
2. Governance Process
   The governance process aspect is an assessment of the effectiveness of systems and mechanisms in managing changes in business models that create value for stakeholders in accordance with the principles of governance. Assessment indicators from aspects of the governance process include:
   a. The governance of the fulfillment of the rights of Shareholders and the GMS
   b. Government of the Board of Commissioners and Directors
   c. Corporate governance
   d. Governance disclosure and information disclosure
   e. Governance internal and external controls
   f. Governance of risk management and compliance
   g. Human capital governance (human capital)
   h. Social and environmental responsibility governance
   i. Government procurement of goods/services
   j. Information technology governance
   k. Strategic planning governance
   l. Administration of business innovation
3. Governance Outcome
   The governance outcome aspect is an assessment of the quality of outputs, results, impacts and benefits of managing changes in business models that create value for stakeholders in accordance with the principles of governance. Assessment indicators from the aspect of governance results include:
   a. Financial performance
   b. Non Financial Performance

Pihak yang Melakukan *Assessment*

Pihak yang melakukan penilaian CGPI yaitu The Indonesian Institute of Corporate Governance (IICG).

Skor Penilaian

Hasil penilaian CGPI 2020 dengan tema "Membangun Ketahanan Perusahaan dalam Kerangka GCG" di PT Bank Mandiri Taspen menunjukkan skor **88,87**. Hasil pemeringkatan berdasarkan skor tersebut, PT Bank Mandiri Taspen berada dalam kategori predikat "**Sangat Tepercaya**". Capaian nilai untuk setiap aspek penilaian adalah sebagai berikut:

1. Aspek Struktur Tata Kelola (*Governance Structure*) memperoleh nilai **31,50** dari nilai maksimum 35,41.
2. Aspek Proses Tata Kelola (*Governance Process*) memperoleh nilai **32,20** dari nilai maksimum 36,17.
3. Aspek Hasil Tata Kelola (*Governance Outcome*) memperoleh nilai **25,17** dari nilai maksimum 28,42.

Parties Who Carry Out Assessments

The party who conducts CGPI's assessment is the Indonesian Institute of Corporate Governance (IICG).

Assessment Score

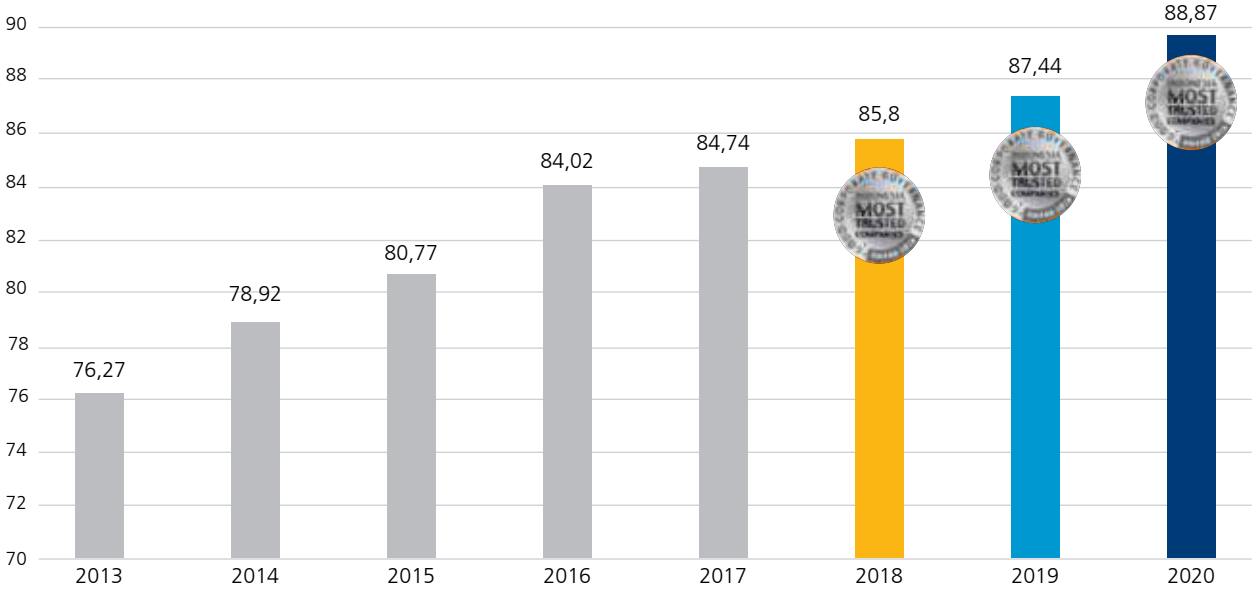
The results of the 2020 CGPI assessment with the theme "Building Company Resilience within the GCG Framework" at PT Bank Mandiri Taspen showed a score of **88.87**. The ranking results based on this score, PT Bank Mandiri Taspen is in the "**Highly Trusted**" category. Achievement scores for each aspect of the assessment are as follows:

1. Aspects of the Governance Structure got a score of **31.50** from a maximum score of 35.41.
2. Aspects of the Governance Process (Governance Process) obtained a value of **32.20** from a maximum value of 36.17.
3. Aspects of Governance Outcomes scored **25.17** from a maximum score of 28.42.

Hasil CGPI PT Bank Mandiri Taspen yang menunjukkan prestasi "Sangat Tepercaya" tersebut menggambarkan bahwa organ perusahaan dan segenap anggota perusahaan PT Bank Mandiri Taspen telah berkomitmen dan konsisten dalam mengimplementasikan prinsip-prinsip GCG, serta dalam mengoptimalkan sumber daya yang dimiliki membangun ketahanan perusahaan dengan tetap dalam kerangka GCG, sehingga menciptakan nilai yang berkelanjutan bagi *stakeholder* dan pertumbuhan yang berkelanjutan.

The results of the CGPI of PT Bank Mandiri Taspen which show the achievement of "Highly Trusted" illustrates that the company's organs and all members of the company of PT Bank Mandiri Taspen have been committed and consistent in implementing GCG principles, as well as optimizing their resources to build company resilience by remaining in GCG framework, thereby creating sustainable value for stakeholders and sustainable growth.

Kumpul Hasil CGPI / Collect CGPI Results



2013	2014	2015	2016	2017	2018	2019	2020
Good Corporate Governance dalam Perspektif Organisasi Pembelajar *Good Corporate Governance in the Perspective of a Learning Organization*	*Good Corporate Governance* dalam Perspektif Penciptaan NIlai *Good Corporate Governance in the Perspective of Value Creation*	*Good Corporate Governance* dalam Perspektif Keberlanjutan *Good Corporate Governance in a Sustainability Perspective*	Manajemen Perubahan Dalam Kerangka *Good Corporate Governance* Management of Change in the Framework of Good Corporate Governance	Transformasi Model Bisnis Dalam Kerangka *Good Corporate Governance* Business Model Reform in the Framework of Good Corporate Governance	Penguatan Platfrom Bisnis Dalam Kerangka *Good Corporate Governance* Strengthening the Business Platform in the Framework of Good Corporate Governance	Membangun Keunggulan Bersain Dalam Kerangka *Good Corporate Governance* Building Excellence in Design in the Framework of Good Corporate Governance	Membangun Ketahanan Perusahaan dalam Rangka *Good Corporate Governance* Building Company Resilience in the Context of Good Corporate Governance

Rekomendasi dan Tindaklanjutnya

1. Aspek Struktur Governansi *(Governance Structure)*

Rekomendasi dan Tindaklanjutnya

1. Aspects of the Government Structure (Governance Structure)

No	Rekomendasi Recommendation	Tindak Lanjut Follow-up
1	Bank Mantap perlu mengakui dan menetapkan secara detil mengenai hak-hak dan kewajiban Pemegang Saham, baik Pemegang Saham Pengendali dan Pemegang Saham Minoritas diantaranya dalam Anggaran Dasar dan Pedoman GCG Perusahaan. Bank Mantap perlu mengakui dan menetapkan secara detil mengenai hak-hak dan kewajiban Pemegang Saham, baik Pemegang Saham Pengendali dan Pemegang Saham Minoritas diantaranya dalam Anggaran Dasar dan Pedoman GCG Perusahaan.	Dilakukan revisi terhadap Standar Prosedur Tata Kelola Perusahaan untuk mengatur hak dan kewajiban pemegang saham lebih detail Revised the Standard Procedures for Corporate Governance to regulate the rights and obligations of shareholders in more detail
2	Bank Mantap perlu mempertimbangkan dan merespon keberagaman gender di dalam struktur keanggotaan Direksi.	Sesuai dengan *Share Holder Agreement* Nominasi Direksi diusulkan oleh Pemegang Saham dengan mempertimbangkan kemampuan dan kelayakan calon untuk menjadi Direksi tanpa membedakan gender dan setiap gender memiliki kesempatan yang sama untuk dinominasikan sesuai dengan kemampuannya.

No	Rekomendasi Recommendation	Tindak Lanjut Follow-up
	Bank Mantap needs to consider and respond to gender diversity in the membership structure of the Board of Directors.	In accordance with the Share Holder Agreement, the nomination of the Board of Directors is proposed by the Shareholders by considering the ability and eligibility of the candidate to become the Board of Directors regardless of gender and each gender has the same opportunity to be nominated according to his abilities.
3	Bank Mantap perlu menetapkan pembagian tugas pengawasan dan pemberian nasihat Dewan Komisaris berdasarkan pada latar belakang pengalaman dan kompetensi anggota Dewan Komisaris yang disesuaikan dengan pembagian tugas Direksi, serta dilakukan evaluasi secara berkala.	Sesuai dengan Keputusan Dewan Komisaris Nomor KEP.DEKOM/009/IX/2021 tanggal 16 September 2021 tentang Penyempurnaan Pedoman dan Tata Tertib Kerja telah diatur tentang pembagian tugas untuk masing-masing anggota Dewan Komisaris dan masing-masing anggota Dewan Komisaris juga ditetapkan sebagai Ketua dan/atau Anggota Komite di bawah Dewan Komisaris sesuai dengan kompetensinya, evaluasi dilaksanakan setiap tahun oleh Dewan Komisaris dan dilaporkan dalam RUPST
	Bank Mantap needs to determine the division of supervisory duties and provide advice to the Board of Commissioners based on the background of experience and competence of the members of the Board of Commissioners which is adjusted to the division of tasks of the Board of Directors, as well as periodic evaluations.	In accordance with the Decision of the Board of Commissioners Number KEP.DEKOM/009/IX/2021 dated September 16, 2021 regarding the Completion of Work Guidelines and Work Orders, it has been regulated on the division of tasks for each member of the Board of Commissioners and each member of the Board of Commissioners is also appointed as Chairman and /or Committee Members under the Board of Commissioners in accordance with their competence, evaluation is carried out annually by the Board of Commissioners and reported at the AGMS
4	Bank Mantap perlu mengembangkan struktur dan/atau fungsi khusus yang bertanggung jawab atas penanganan krisis dan membangun ketahanan perusahaan agar dapat mengoptimalkan pengembangan program membangun ketahanan perusahaan yang terintegrasi	Bank Mandiri Taspen telah memiliki struktur dan fungsi khusus yang bertanggung jawb dalam penanganan krisis yang disebut BCM (Business Continuity Management). Secara struktur dalam BCM ini terdapat 3 bagian meliputi: • BCP, yang bertanggung jawab terkait keberlangsungan Bisnis dan Operasional Bank • ERP, yang bertanggung jawab terkait keselamatan jiwa dan asset Bank • DRP, yang bertanggungjawab terkait pemulihan teknologi Bank
	Bank Mantap needs to develop a special structure and/or function that is responsible for handling crises and building company resilience in order to optimize the development of programs to build integrated company resilience.	Bank Mandiri Taspen has a special structure and function that is responsible for handling the crisis called BCM (Business Continuity Management). Structurally in this BCM there are 3 parts including: • BCP, which is responsible for the continuity of the Bank's Business and Operations • ERP, which is responsible for the safety of life and Bank assets • DRP, which is responsible for the restoration of the Bank's technology

2. Aspek Proses Governansi *(Governance Process)*

2. Aspects of the Governance Process

No	Rekomendasi Recommendation	Tindak Lanjut Follow-up
1	Bank Mantap perlu mengembangkan dan memutakhirkan pedoman pelaksanaan tugas Direksi dan Dewan Komisaris, khususnya terkait mekanisme penilaian kinerja secara individu dan kolektif/kolegial sesuai dengan perkembangan pedoman dan peraturan perundangan-undangan maupun praktik terbaik serta mengimplementasikannya.	Bank Mantap telah memutahirkan pedoman Tata Tertib Direksi dan Dewan Komisaris sebagaimana diatur dalam SK Direksi Nomor KEP.DIR/038/IX/2021 tanggal 27 September 2021 dan SK Dewan komisaris Nomor KEP.DEKOM/009/IX/2021 tanggal 16 September 2021 dan telah mengatur tentang penilaian Kinerja Direksi maupun Dewan Komisaris baik individu maupun secara kolektif/kolegial, namun demikian akan review kembali atas kedua pedoman tersebut untuk menyesuaikan dengan perkembangan pedoman dan peraturan perundangan-undangan maupun praktik terbaik
	Bank Mantap needs to develop and update guidelines for the implementation of the duties of the Board of Directors and the Board of Commissioners, particularly related to individual and collective/collegial performance appraisal mechanisms in accordance with the development of guidelines and laws and regulations as well as best practices and their implementation.	Bank Mantap has updated the Code of Conduct for the Board of Directors and the Board of Commissioners as stipulated in the Decree of the Board of Directors Number KEP.DIR/038/IX/2021 dated September 27, 2021 and the Decree of the Board of Commissioners Number KEP.DEKOM/009/IX/2021 dated September 16, 2021 and has regulates the performance assessment of the Board of Directors and the Board of Commissioners both individually and collectively/collegially, however, the two guidelines will be reviewed again to adjust to the development of guidelines and laws and regulations as well as best practices
2	Bank Mantap perlu mengoptimalkan seluruh sumber daya perusahaan untuk membangun ketahanan perusahaan melalui manajemen krisis, manajemen kelangsungan bisnis, dan menguatkan fondasi ketahanan, serta pengembangan program ketahanan yang terintegrasi.	Dalam penanganan krisis yang terjadi termasuk kesiapannya, Bank telah mengoptimalkan seluruh sumberdaya dalam implementasinya , sehingga dapat memiliki ketahanan dalam menghadapi krisis meliputi: • Pembentukan tim Crisi Manajemen Team (CMT), yang berfungsi langsung dalam kondisi krisis baik di Kantor Pusat maupun di Kantor Cabang. • Penyusunan pedoman sebagai dasar yg digunakan dalam penanganan krisis PT BCP, PT ERP, PT DRP. • Melakukan kegiatan *training* penanganan bencana yang dilakukan oleh tim Floorwarden dan Sekuriti
	Bank Mantap needs to optimize all company resources to build company resilience through crisis management, business continuity management, and strengthening the foundation of resilience, as well as developing an integrated resilience program.	In handling the crises that occurred including its readiness, the Bank has optimized all resources in its implementation, so that it can have resilience in dealing with crises including: • Establishment of a Crisi Management Team (CMT), which functions directly in crisis conditions both at the Head Office and at the Branch Offices. • Preparation of guidelines as the basis used in handling the crisis PT BCP, PT ERP, PT DRP. • Conducting disaster management training activities carried out by the Floorwarden and Security teams

No	Rekomendasi Recommendation	Tindak Lanjut Follow-up
3	Bank Mantap perlu mengoptimalkan sistem dan mekanisme keberlanjutan bisnis di perusahaan dengan mengimplementasikan dan melakukan sertifikasi sesuai dengan standar SNI ISO 22301: 2019 tentang Sistem Manajemen Keberlanjutan Bisnis (Business Continuity Management). Bank Mantap needs to optimize the company's business sustainability systems and mechanisms by implementing and certifying according to the SNI ISO 22301: 2019 standard regarding the Business Continuity Management System.	Optimalisasi sistem dan mekanisme penanganan krisis akan diusulkan dalam sertifikasi sesuai standar SNI ISO 22301: 2019 tentang Sistem Manajemen Keberlanjutan Bisnis (*Business Continuity Management*), tahun 2023. Sehingga implementasi kesiapan dan penanganan krisis bisa dilakukan lebih baik. Optimization of crisis management systems and mechanisms will be proposed in certification according to the SNI ISO 22301: 2019 standard regarding Business Continuity Management Systems, in 2023. So that the implementation of crisis preparedness and handling can be done better.
4	Bank Mantap perlu mengoptimalkan sistem dan mekanisme komunikasi serta koordinasi yang intensif dan jelas antara anggota Komite Audit dan Audit Intern/SKAI dengan Auditor Eksternal/KAP yang telah dipilih oleh RUPS dalam pelaksanaan fungsi pengawasan, sehingga keluaran hasil audit bisa digunakan untuk optimalisasi program pengawasan oleh organ Perusahaan serta digunakan oleh seluruh pemangku kepentingan. Bank Mantap needs to optimize the communication system and mechanism as well as intensive and clear coordination between members of the Audit Committee and Internal Audit/SKAI with the External Auditor/KAP who have been selected by the GMS in the implementation of the supervisory function, so that the output of the audit results can be used to optimize the monitoring program by the organs. Company and used by all stakeholders.	1. Bank telah menerapkan sesuai dengan prosedur yang berlaku, dimana saat melakukan penunjukan Kantor Akuntan Publik (EY) yang telah terdaftar di OJK serta telah melalui Rekomendasi Komite Audit dan persetujuan dari Komisaris Utama. Hal tersebut disetujui di RUPS yang tertuang di Akta RUPS Tahunan Bank. Sedangkan untuk hasil audit disampaikan tepat waktu kepada OJK oleh kantor akuntan publik yang ditunjuk, dimana *management letter* KAP menggambarkan permasalahan Bank yang signifikan mencakup penggolongan kualitas aktiva produktif, kecukupan penyisihan PPA yang dibentuk bank, penilaian ruparupa aktiva/AYDA, pendapat terhadap kewajaran, kualitas dan penyediaan dana kepada pihak terkait, rincian BMPK, KPMM. Hasil audit eksternal oleh KAP yang melakukan audit selalu disampaikan kepada Divisi Internal Audit untuk dilakukan kajian maupun pendalaman lebih lanjut, sehingga atas hasil audit tersebut Bank dapat menentukan langkah-langkah yang diperlukan agar tidak terjadi temuan berulang. 2. Sesuai kedudukan SKAI pada Struktur Organisasi Bank yang berada langsung di bawah dan bertanggung jawab kepada Direktur Utama serta dapat berkomunikasi langsung dengan anggota Direksi lainnya, Dewan Komisaris dan Komite Audit. Divisi Internal Audit/SKAI telah melakukan pertemuan secara berkala setiap bulan guna membahas temuan-temuan audit & aktivitas SKAI kepada Komite Audit serta membuat pelaporan top letters setiap triwulan. *Kepala SKAI sebagai sekretaris Komite Audit akan selalu turut serta dalam rapat Komite Audit.* Dalam pemilihan KAP, Komite Audit merekomendasikan KAP yang akan dipilih kepada Dewan Komisaris. KAP terpilih melakukan opening meeting audit dengan Dekom, Komite Audit dan Direksi. KAP mempresentasikan a.l. profil Tim Audit, tujuan, scope, timeline dan deliverablenya. Komite Audit memantau progress audit melalui rapat Komite Audit mengundang KAP. SKAI mensupport pelaksanaan audit L/K oleh KAP. Hasil audit KAP dipresentasikan kepada Komisaris, Komite Audit dan Direksi. Closing angka final L/K akan dipaparkan kepada Komisaris, Komite Audit dan Direksi. Selanjutnya KAP akan menyampaikan Management Letter yg tindaklanjut temuan terkait internal control akan dimonitor oleh SKAI. Sebagai contoh, komunikasi laporan closing meeting untuk audit L/K per 31 Des 2021 KAP dengan Komite Audit. Komisaris dan Direksi telah dilakukan pada saat agenda Rapat Komite Audit bulan Januari 2022 tgl 18 Januari 2021. 1. The Bank has implemented in accordance with the applicable procedures, where when appointing a Public Accounting Firm (EY) that has been registered with the OJK and has gone through the Audit Committee Recommendation and approval from the President Commissioner. This was approved at the GMS as stated in the Deed of the Bank's Annual GMS. Meanwhile, the audit results are submitted on time to OJK by the appointed public accounting firm, where the KAP management letter describes significant Bank problems including the classification of earning asset quality, adequacy of provision for PPA established by the bank, valuation of various assets / AYDA, opinion on fairness, quality and provision of funds to related parties, details of LLL, KPMM. The results of the external audit by the KAP conducting the audit are always submitted to the Internal Audit Division for further study and deepening, so that on the results of the audit the Bank can determine the necessary steps to prevent repeated findings.

No	Rekomendasi Recommendation	Tindak Lanjut Follow-up
		2. In accordance with the position of SKAI in the Bank's Organizational Structure, which is directly under and responsible to the President Director and can communicate directly with other members of the Board of Directors, the Board of Commissioners and the Audit Committee. The Internal Audit/SKAI Division has held regular monthly meetings to discuss audit findings & SKAI activities to the Audit Committee as well as to make quarterly top letters reporting. Head of SKAI as secretary of the Audit Committee will always participate in Audit Committee meetings. In selecting the Public Accounting Firm, the Audit Committee recommends the Public Accounting Firm to be selected to the Board of Commissioners. The selected Public Accounting Firm held an audit opening meeting with the Board of Commissioners, the Audit Committee and the Board of Directors. Public Accounting Firm presented a.l. Audit Team profile, objectives, scope, timeline and deliverables. The Audit Committee monitors the progress of the audit through the Audit Committee meeting inviting the Public Accounting Firm. The Internal Audit Unit supports the implementation of L/K audits by the Public Accounting Firm. The audit results of the Public Accounting Firm are presented to the Commissioners, the Audit Committee and the Board of Directors. Closing the final number of L/K will be presented to the Commissioners, the Audit Committee and the Board of Directors. Furthermore, the Public Accounting Firm will submit a Management Letter which follow-up on findings related to internal control will be monitored by the Internal Audit Unit. For example, communication of the closing meeting report for the L/K audit as of 31 Dec 2021 KAP with the Audit Committee. The Board of Commissioners and the Board of Directors have conducted the agenda for the Audit Committee Meeting in January 2022 on January 18, 2021.
5	Bank Mantap perlu mengoptimalkan sistem dan mekanisme pengelolaan kepatuhan dengan mengimplementasikan dan melakukan sertifikasi sesuai dengan standar ISO 37301 tentang Sistem Manajemen Kepatuhan. Bank Mantap needs to optimize compliance management systems and mechanisms by implementing and certifying according to the ISO 37301 standard on Compliance Management Systems.	Bank telah mendapatkan sertifikat ISO 37001:2016 tanggal 9 Desember 2021 dengan hasil audit tidak terdapat kesalahan mayor dan minor The Bank has obtained the ISO 37001:2016 certificate on December 9, 2021 with the audit results that there are no major and minor errors
6	Bank Mantap perlu mengembangkan pedoman dan mekanisme penciptaan inovasi di perusahaan dan meningkatkan capaian inovasi bisnis perusahaan menjadi salah satu yang terbaik pada produk, proses bisnis, fungsi pendukung dan kinerja organisasi ataupun strategi sehingga menjadi benchmark bagi perusahaan lain.	1. Budaya inovasi ditumbuhkan dengan cara: 1. Membuat lomba inovasi setahun sekali bersama Divisi Human Capital (HC). 2. Sharing rutin mingguan dengan tema digital dalam RDB Academy, dengan narasumber internal dan eksternal. 3. Podcast literasi keuangan untuk tim internal Mandiri Taspen dengan pembicara dari dalam dan luar. 4. *Working Group* dan FGD rutin utk memperbaiki terus menerus dan tercatat sebagai dasar pengembangan produk dan perbaikan proses. 2. Dalam rangka meningkatkan produk serta proses bisnis, Bank telah melakukan pengembangan diantaranya sebagai berikut: 1. Bank telah mendapatkan izin tanda terdaftar sebagai Agen Penjual Efek Reksa Dana APERD (APERD) oleh OJK Pasar Modal melalui Surat OJK Nomor S-1064/PM.21/2020 pada tanggal 22 Oktober 2020. 2. Telah disetujuinya Rencana Pelaksanaan Produk dan/atau Aktivitas Baru (PAB) berupa Penjualan Efek Reksa Dana untuk Reksa Dana TRIM Kas 2, melalui Surat OJK Nomor S-139/PB.311/2021 pada tanggal 30 September 2021. 3. Bank telah memiliki Aplikasi Sistem Pencatatan Transaksi Reksa Dana yaitu Aplikasi Mantap Investment Solution (MANIS) yang telah Live pada Bulan Mei 2021. Aplikasi MANIS tersebut sebagai penunjang Bank Mantap menjadi Agen Penjual Reksa Dana (APERD). Dalam meningkatkan strategi bisnis khususnya Dana Pihak Ketiga (DPK), Bank telah memiliki fungsi pendukung sebagai berikut: 1. Melengkapi struktur organisasi di Cabang dalam rangka peningkatan fungsi sales, terdapat Retail Funding Head sebagai Koordinator dan mendukung pencapaian target DPK perdistribution. 2. Retail Funding Manager dan Retail Funding dalam meningkatkan serta mengelola portofolio DPK di Cabang. 3. Bank telah menjalankan fungsi sesuai kewenangan dalam pemberian special rate suku bunga Deposito untuk nasabah dalam menjaga *Cost of Fund* DPK, kewenangan Pemutus Rate Deposito sesuai ketentuan ALCO.

No	Rekomendasi Recommendation	Tindak Lanjut Follow-up
	Bank Mantap needs to develop guidelines and mechanisms for creating innovation in the company and improve the company's business innovation achievements to become one of the best in products, business processes, support functions and organizational performance or strategies so that they become a benchmark for other companies.	1. Innovation culture is grown by: 1. Organize an innovation competition once a year with the Human Capital (HC) Division. 2. Regular weekly sharing with digital themes in RDB Academy, with internal and external speakers. 3. Financial literacy podcast for Mandiri Taspen's internal team with internal and external speakers. 4. Working Group and regular FGD for continuous improvement and recorded as the basis for product development and process improvement. 2. In order to improve products and business processes, the Bank has developed the following: 1. The Bank has obtained a registered license as APERD Mutual Fund Selling Agent (APERD) by OJK Capital Markets through OJK Letter Number S-1064/PM.21/2020 on October 22, 2020. 2. New Product and/or Activity Implementation Plan (PAB) has been approved in the form of Selling Mutual Funds for TRIM Cash 2 Mutual Funds, through OJK Letter Number S-139/PB.311/2021 on September 30, 2021. 3. The Bank already has a Mutual Fund Transaction Recording System Application, namely the Mantap Investment Solution (MANIS) Application which was live in May 2021. The MANIS application supports Bank Mantap as a Mutual Fund Selling Agent (APERD). In improving business strategies, especially Third Party Funds (TPF), the Bank has the following supporting functions: 1. Completing the organizational structure at the Branch in order to improve the sales function, there is a Retail Funding Head as a Coordinator and supports the achievement of DPK distribution targets. 2. Retail Funding Manager and Retail Funding in increasing and managing the TPF portfolio at Branches. 3. The Bank has carried out the function according to the authority in providing special deposit interest rates for customers in maintaining the Cost of Fund TPF, the authority to decide the Deposit Rate according to the provisions of ALCO.
7	Bank Mantap perlu meningkatkan komunikasi dan pemahaman karyawan terhadap pedoman etika untuk mengurangi terjadinya pelanggaran etika. Bank Mantap needs to improve employee communication and understanding of ethical guidelines to reduce the occurrence of ethical violations.	Divisi HC akan melakukan sosialisasi kepada Pegawai terkait pentingnya *Code of Conduct* (Pedoman Perilaku) dan Pedoman Etika Bisnis, diantaranya pemahaman serta peningkatan awareness mengenai 1. Benturan kepentingan, 2. Menjaga kerahasiaan informasi perusahaan dan nasabah 3. Penyalahgunaan Jabatan 4. Integritas Pegawai 5. Perilaku Insiders 6. Pengelolaan data Pegawai dan Nasabah 7. Pernyataan Pegawai Tahunan untuk update data 8. Pemahaman Sanksi/Ketidakpatuhan Divisi HC juga akan berkolaborasi dengan unit kerja di Bank Mantap untuk menggiatkan kampanye atas *awareness* pegawai terhadap pelanggaran etika. The HC Division will disseminate information to employees regarding the importance of the Code of Conduct and Business Ethics Guidelines, including understanding and increasing awareness regarding 1. Conflict of interest, 2. Maintain the confidentiality of company and customer information 3. Abuse of Position 4. Employee Integrity 5. Insiders Behavior 6. Management of Employee and Customer data 7. Annual Employee Statement for data updates 8. Understanding Sanctions/Non-compliance The HC Division will also collaborate with work units at Bank Mantap to intensify campaigns for employee awareness of ethical violations.

3. Aspek Hasil Governansi *(Governance Outcome)*

3. Aspects of Governance Outcomes

No	Rekomendasi Recommendation	Tindak Lanjut Follow-up
1	Dari kinerja keuangan Bank Mantap didapati pertumbuhan yang terkendala dengan adanya wabah Covid-19 yang menyebabkan efektifitas dalam pencapaian target tidak maksimal sehingga Bank Mantap perlu menjaga prinsip kehati-hatian dan penerapan manajemen risiko yang terstruktur dan sistematis. From the financial performance of Bank Mantap, it is found that growth is hampered by the Covid-19 outbreak which causes effectiveness in achieving targets not to be optimal, so Bank Mantap needs to maintain the principle of prudence and the implementation of structured and systematic risk management.	Bank melakukan *monitoring* kinerja keuangan secara rutin bulanan serta telah melakukan *stress test* Finansial serta kualitas kredit terdampak restrukturisasi covid tahun 2021 untuk memastikan pencapaian target bisnis masih sejalan dengan RBB Sepanjang tahun 2021 Bank tetap tumbuh sesuai RBB, dalam hal penguatan proses akuisisi **sejak bulan Oktober Bank memberlakukan kebijakan untuk memperkuat mitigasi risiko** dalam proses akuisisi kredit pensiun diantaranya: Pembatasan usia calon debitur maks 68 thn, Stop & Go sales, dan penambahan stagging video verifikasi kesehatan. The Bank monitors financial performance on a monthly basis and has carried out financial stress tests and credit quality affected by the 2021 Covid restructuring to ensure that the achievement of business targets is still in line with the Bank's Business Plan. Throughout 2021 the Bank continues to grow according to the RBB, in terms of strengthening the acquisition process **since October the Bank has implemented policies to strengthen risk mitigation** in the pension loan acquisition process including: Restricting the age of prospective debtors to a maximum of 68 years, Stop & Go sales, and adding health verification video stagging .
2	Bank Mantap perlu mengembangkan tindak lanjut terhadap pengenaan denda dan teguran yang diterima dari pihak regulator diantaranya dengan meningkatkan budaya kepatuhan pada semua tingkatan organisasi Bank Mantap needs to develop follow-up actions on the imposition of fines and warnings received from the regulators, including by increasing the culture of compliance at all levels of the organization	Bank telah menginventarisir kembali seluruh pelaporan yang wajib dilaporkan kepada Regulator pelaksanaan *monitoring* kewajiban laporan sesuai batas waktu telah dilakukan Bank dengan cara melakukan reminder kewajiban pelaporan ke unit kerja terkait melalui system CMRS (*Compliance Monitoring Reporting System*). The Bank has re-inventoryed all reports that must be reported to the Regulator. The implementation of monitoring of reporting obligations according to the time limit has been carried out by the Bank by reminding the reporting obligations to the relevant work units through the CMRS (Compliance Monitoring Reporting System) system.
3	Bank Mantap perlu mengembangkan budaya kesehatan dan keselamatan kerja walaupun termasuk dalam industri jasa keuangan yang memiliki risiko yang rendah namun terkait respon terhadap terjadinya kecelakaan kendaraan dan situasi pandemi Covid-19 yang dapat mempengaruhi produktivitas kerja.	1. Divisi HC akan bekerjasama dengan unit kerja di Bank Mandiri Taspen dan pihak eksternal untuk meningkatkan pemahaman mengenai budaya kesehatan dan keselamatan kerja, serta meningkatkan *awareness* terhadap kondisi kesehatan pegawai yang layak untuk bekerja sehingga produktivitas kerja dapat terjaga. Divisi HC terus menguatkan kolaborasi dengan unit kerja dan pihak ketiga untuk membuat program-program *wellbeing* mengenai keselamatan dan kesehatan pegawai sbb: 1. Bekerjasama dengan Dokter dan/atau menyediakan fasilitas kesehatan sebagai sarana pemeriksaan dan konsultasi kesehatan Pegawai 2. Peningkatan benefit kesehatan pegawai dan keluarga untuk memberikan ketenangan kepada pegawai saat menjalankan aktivitas pekerjaannya. 3. Berkolaborasi untuk mengadakan seminar/talkshow/sosialisasi/ campaign mengenai kesehatan dan keselamatan kerja untuk pegawai dan pemahaman mengenai pedoman Keselamatan dan Kesehatan Kerja (K3). *Campaign-campaign* juga akan dilaksanakan melalui program interactive antar pegawai dengan siaran/program podcast secara rutin. 4. Dimasa pandemi covid 19, Divisi HC mewajibkan pegawai untuk selalu menjaga protokol kesehatan (prokes) dalam aktivitasnya serta menjalankan program vaksinasi pegawai dan keluarga, sehingga terbentuk herd immunity yang baik dilingkungan kerja dan rumah pegawai. 5. Divisi HC sudah rutin membuat survey untuk kondisi kesehatan pegawai dan survey aktivitas-aktivitas pegawai 2. Divisi Procurement 1. Tindaklanjut terhadap risiko keselamatan *driver* sbb: Untuk saat ini seluruh sewa kendaraan operasional dalam perjanjian sewa dengan pihak Vendor telah dimuat dalam PKS bahwa jika terjadi suatu kecelakaan untuk menjamin keselamatanya bahwa driver Bank Mantap telah dicover oleh asuransi bahkan kepada penumpang maupun pihak ketiga yang terkena musibah. 2. Tindaklanjut dalam antisipasi Covid-19, sbb: disetiap Kantor Bank Mandiri Taspen telah delengkapi dengan tempat sarana untuk mencuci tangan,Cek suhu tubuh,antigen setiap hari senin utk kantor pusat,menyiapkan tempat isoman di rumah singgah dan tempat hotel bagi pegawai yang Positif, kerjasama dengan pihak klinik atau dokter,memberikan vitamin,makan siang utk kantor pusat,memberikan sembako bagi yang menjalani isoman, melakukan penyemprotan rutin setiap hari dengan disinfektan disetiap ruangan kerja,penempatan hand sanitaizer di setiap lantai.

No	Rekomendasi Recommendation	Tindak Lanjut Follow-up
	Bank Mantap needs to develop a culture of occupational health and safety even though it is included in the financial services industry which has low risk but is related to the response to vehicle accidents and the Covid-19 pandemic situation that can affect work productivity.	1. The HC Division will cooperate with work units at Bank Mandiri Taspen and external parties to increase understanding of occupational health and safety culture, as well as increase awareness of the health conditions of employees who are fit to work so that work productivity can be maintained. The HC Division continues to strengthen collaboration with work units and third parties to create wellbeing programs regarding employee safety and health as follows: 1. Cooperate with doctors and/or provide health facilities as a means of examining and consulting for employee health 2. Increasing employee and family health benefits to provide peace of mind to employees when carrying out their work activities. 3. Collaborate to hold seminars/talkshows/socialization/campaigns regarding occupational health and safety for employees and understanding of Occupational Health and Safety (K3) guidelines. Campaigns will also be implemented through interactive programs between employees with regular broadcasts/podcast programs. 4. During the COVID-19 pandemic, the HC Division requires employees to always maintain health protocols (prokes) in their activities and carry out vaccination programs for employees and families, so as to form good herd immunity in the work environment and employees' homes. 5. The HC Division has routinely conducted surveys for employee health conditions and surveys on employee activities 2. Procurement Division 1. Follow-up on driver safety risks as follows: For now all operational vehicle rentals in the rental agreement with the Vendor have been included in the PKS that in the event of an accident to ensure his safety that the Bank Mantap driver has been covered by insurance even to passengers and third parties affected calamity. 2. Follow-up in anticipation of Covid-19, as follows: every Bank Mandiri Taspen Office has been equipped with a place for washing hands, checking body temperature, antigens every Monday for the head office, preparing isoman places in halfway houses and hotels for positive employees , cooperation with clinics or doctors, providing vitamins, lunch for the head office, providing basic necessities for those undergoing isomanism, doing routine spraying every day with disinfectant in every work room, placing hand sanitizers on every floor.
4	Bank Mantap perlu menumbuhkan budaya ketahanan dengan kemampuan untuk beradaptasi dan merespon serta mengelola setiap perubahan dan krisis yang terjadi.	Kondisi *pandemic* COVID19 secara tidak langsung telah membentuk dan membuat perubahan yang besar dilingkungan kerja Bank, agar seluruh karyawan dapat beradaptasi dalam melaksanakan tugas kewajibannya sesuai dengan kondisi perubahan baru yang ada. Kesadaran yang lebih baik atas kondisi *pandemic* menjadikan habbit untuk tetap bisa melaksanakan kewajiban dengan pelaksanaan Prokes , pengaturan kerja WFH / WFO sehingga membentuk budaya kerja yg baru untuk saling menjaga, saling mengingatkan dan tetap bisa bertumbuh sesuai tujuan perusahaan. Bank secara rutin mingguan (tiap hari senin) melakukan pengecekan antigen kepada setiap karyawan
	Bank Mantap needs to foster a culture of resilience with the ability to adapt and respond to and manage any changes and crises that occur.	The COVID19 pandemic has indirectly shaped and made major changes in the Bank's work environment, so that all employees can adapt in carrying out their duties in accordance with the new changing conditions. Better awareness of the pandemic condition makes Habits to continue to carry out their obligations by implementing Prokes, WFH / WFO work arrangements so as to form a new work culture to take care of each other, remind each other and continue to grow according to company goals. The bank routinely weekly (every Monday) performs antigen checks on every employee

Tindakklanjut Laporan CGPI 2020

CGPI 2020 Follow-Up Report

Rekomendasi Konseptual

Conceptual Recommendations

No	Rekomendasi Recommendation	Tindak Lanjut Follow-up
1	Perusahaan diharapkan mampu mengembangkan program membangun ketahanan sesuai dengan konsep-konsep yang telah banyak tersedia (di level internasional). Bagi perusahaan yang telah menjalankan pilihan konsep membangun ketahanan diharapkan mampu menjalankannya secara konsisten dan berkelanjutan. Bagi yang belum menjalankan dapat memilih untuk menggunakan dari berbagai konsep yang telah ada agar perusahaan semakin terbangun ketahanannya. Companies are expected to be able to develop programs to build resilience in accordance with the concepts that are widely available (at the international level). Companies that have implemented the concept of building resilience are expected to be able to run it consistently and sustainably. For those who have not run it, they can choose to use various existing concepts so that the company's resilience can be built more and more.	Dalam rangka perbaikan kinerja keuangan dan pencapaian target perusahaan baik dalam jangka pendek dan beberapa tahun mendatang, Bank Mandiri Taspen telah menyusun rencana jangka panjang (*corporate plan*) 2021 – 2022 perusahaan In order to improve financial performance and achieve company targets both in the short term and the next few years, Bank Mandiri Taspen has prepared a long-term plan (corporate plan) 2021 – 2022 for the company.
2	Perusahaan diharapkan mampu mengembangkan konsep ketahanan berdasarkan prinsip GCG melalui perencanaan bisnis perusahaan yang menghasilkan skenario bisnis sesuai tuntutan keberhasilan di dunia industri dan bisnisnya melalui penetapan sasaran strategis yang komprehensif dan terintegrasi dengan kebijakan, program, dan kegiatan strategisnya. The company is expected to be able to develop the concept of resilience based on the principles of GCG through corporate business planning that produces business scenarios according to the demands of success in the industry and business world through the setting of strategic targets that are comprehensive and integrated with its policies, programs and strategic activities.	

Rekomendasi Teknikal

Technical Recommendations

No	Rekomendasi Recommendation	Tindak Lanjut Follow-up
1	Perusahaan diharapkan mampu merancang inisiatif membangun ketahanan yang berkelanjutan dengan mempertimbangkan faktor-faktor pendorong dan penghambat daya saing perusahaan dilengkapi dengan penahapan peta jalannya.	1. Bank telah merancang inisiatif yang dimaksud dengan output berupa dokumen *Corporate Plan* Tahun 2021-2025. *Corporate Plan* Tahun 2021-2025 yang disusun merupakan hasil evaluasi strategi jangka panjang perusahaan dari *Corporate Plan* tahun sebelumnya disertai dengan atas adanya pertimbangan perubahan faktor internal dan eksternal agar *inline* dengan kebutuhan perkembangan terkini. *Corporate Plan* memuat perencanaan strategi dan rumusan mengenai aspirasi Bank yang akan dicapai dalam 5 (lima) tahun kedepan, yaitu meliputi: Selain Dokumen Corporate Plan 2021 s.d 2025, Bank juga melakukan penyusunan dokumen Rencana Bisnis Bank (RBB) yang merupakan strategi jangka pendek dan menengah untuk 3 (tiga) tahun kedepan. Penyusunan dan penetapan target RBB dilakukan secara realistis, komprehensif, *challenging*, namun secara terukur. Penyusunan dokumen *Corporate Plan* dan RBB dilakukan dengan melibatkan unit-unit terkait dan dengan mempertimbangkan faktor internal dan eksternal diantaranya melalui analisa market, analisa ekonomi makro dan mikro, analisa kompetitor, analisa SWOT, dan *prudential banking*. 1. Penetapan langkah awal dalam proses perencanaan strategis yang berlandaskan visi dan misi yang telah ditetapkan 2. Gambaran perkembangan dan prospek lingkungan usaha dan perkembangan internal bank terhadap finansial perbankan dalam lima tahun kedepan 3. Inisiatif strategi yang terbagi menjadi pilar-pilar serta *enablers* untuk mencapai tujuan perusahaan

No	Rekomendasi Recommendation	Tindak Lanjut Follow-up
	The company is expected to be able to design initiatives to build sustainable resilience by considering the factors driving and inhibiting the company's competitiveness, complemented by the stages of the roadmap.	1. The Bank has designed the initiative referred to as the output in the form of the 2021-2025 Corporate Plan document. The 2021-2025 Corporate Plan compiled is the result of evaluating the company's long-term strategy from the previous year's Corporate Plan accompanied by consideration of changes in internal and external factors so that they are inline with the needs of the latest developments. The Corporate Plan contains strategic planning and formulation of the Bank's aspirations to be achieved in the next 5 (five) years, which includes: In addition to the 2021 to 2025 Corporate Plan Document, the Bank also prepares the Bank Business Plan (RBB) document which is a short and medium term strategy for the next 3 (three) years. The preparation and determination of RBB targets is carried out in a realistic, comprehensive, challenging, but measurable manner. The preparation of the Corporate Plan and RBB documents is carried out by involving related units and taking into account internal and external factors including market analysis, macro and micro economic analysis, competitor analysis, SWOT analysis, and prudential banking. 1. Determining the initial steps in the strategic planning process based on the established vision and mission 2. Description of the development and prospects of the business environment and the internal development of the bank towards banking finance in the next five years 3. Strategic initiatives that are divided into pillars and enablers to achieve company goals
2	Perusahaan diharapkan mampu melaksanakan secara disiplin program membangun ketahanan perusahaan yang telah dirancang dan mengukur tingkat keberhasilannya.	Dokumen *Corporate Plan* dan RBB telah dikomunikasikan kepada seluruh jajaran pegawai Bank sebagai bentuk sosialisasi dan cascading rencana dan target perusahaan kedepan, diantaranya adalah: 1. Telah dilakukan sosialisasi *Corporate Plan* yang dihadiri oleh Direksi, Kepala Divisi, dan Distribution Head pada tanggal 17 November 2021 2. Telah dilakukan forum Rapat Kerja Nasional yang dihadiri oleh Dewan Komisaris, Direksi, Kepala Divisi, Kepala Department, Distribution Head, dan Kepala Cabang pada tanggal 10 Desember 2021 yang bertujuan untuk melakukan evaluasi atas kinerja dan pencapaian tahun 2021, serta persiapan atas rencana dan target tahun 2022 3. Secara rutin mengadakan *Performance Review* yang dihadiri oleh Direksi, Kepala Divisi, Kepala Department, Distribution Head, dan Kepala Cabang yang merupakan monthly monitoring atas kinerja dan pencapaian selama 1 (satu) bulan dan arahan untuk bulan selanjutnya 4. *Key Performance Indicator* (KPI) untuk masing-masing Divisi dan Unit Kantor yang disusun untuk mendukung kinerja Bank dalam mencapai target-target yang sudah ditetapkan dan diturunkan ke dalam Annual Strategis *Business Plan* dan *Annual Strategic Supporting Plan* untuk dilakukan evaluasi tingkat *achievement* secara tahunan.
	The company is expected to be able to carry out disciplined programs to build company resilience that have been designed and measure the level of success.	The Corporate Plan and RBB documents have been communicated to all levels of the Bank's employees as a form of socialization and cascading of the company's future plans and targets, including: 1. Socialization of the Corporate Plan has been carried out which was attended by the Board of Directors, Head of Division, and Distribution Head on November 17, 2021 2. A National Working Meeting forum was held which was attended by the Board of Commissioners, Directors, Division Heads, Heads of Departments, Distribution Heads, and Branch Heads on December 10, 2021, which aims to evaluate the performance and achievements of 2021, as well as prepare plans and 2022 goals 3. Routinely conduct Performance Reviews which are attended by Directors, Heads of Divisions, Heads of Departments, Distribution Heads, and Branch Heads which are monthly monitoring of performance and achievements for 1 (one) month and directions for the following month 4. Key Performance Indicators (KPI) for each Division and Office Unit that are prepared to support the Bank's performance in achieving the targets that have been set and lowered into the Annual Strategic Business Plan and Annual Strategic Supporting Plan to evaluate the level of achievement on an annual basis .
3	Perusahaan diharapkan mampu menyesuaikan penerapan konsep tata kelola perusahaan yang telah berkembang dalam kesepakatan sistem dunia yaitu berbasis standar sistem mutu (seperti ISO), diantaranya dengan menerapkan standar sistem yang baru disahkan seperti standar sistem anti penyuapan (ISO 37001:2016) dan standar sistem manajemen kepatuhan (ISO 37301).	Bank telah mendapatkan sertfikat ISO 37001:2016 tanggal 9 Desember 2021 dan Bank telah mendapatkan sertifikasi ISO 37301:2021 tanggal 20 September 2021 dengan hasil audit tidak terdapat kesalahan mayor dan minor.
	Companies are expected to be able to adapt the application of the concept of corporate governance that has developed in the world system agreement, namely based on quality system standards (such as ISO), including by implementing newly approved system standards such as the anti-bribery system standard (ISO 37001:2016) and compliance management system standards. (ISO 37301).	Bank telah mendapatkan sertfikat ISO 37001:2016 tanggal 9 Desember 2021 dan Bank telah mendapatkan sertifikasi ISO 37301:2021 tanggal 20 September 2021 dengan hasil audit tidak terdapat kesalahan mayor dan minor.

Praktik *Bad Corporate Governance*

Practice Bad Corporate Governance

Bank Mandiri Taspen menyadari bahwa praktik-praktik *bad corporate governance* akan mengganggu sistem Tata Kelola yang baik (GCG) yang telah dibangun oleh Bank Mandiri Taspen. Oleh karena itu, selama tahun 2021, Perseroan tidak melakukan segala tindakan serta kebijakan yang berkaitan dengan praktik itu yang ditunjukkan pada tabel sebagai berikut:

Bank Mandiri Taspen realizes that the practices of Bad Corporate Governance will disrupt the GCG (GCG) system that has been built by Bank Mandiri Taspen. Therefore, during 2021, the Company did not carry out all actions and policies related to the practice shown in the table as selft:

No.	Keterangan Description	Praktik Practice
1	Adanya laporan sebagai perusahaan yang mencemari lingkungan. Report as a company that pollutes the environment.	Nihil/None
2	Perkara penting yang sedang dihadapi oleh perusahaan, entitas anak, anggota Direksi dan/atau anggota Dewan Komisaris yang sedang menjabat tidak diungkapkan dalam LaporanTahunan. An important case that is being faced by the company, subsidiary, members of the Board of Directors and / or members of the Board of Commissioners who are currently not disclosed in reports.	Nihil/None
3	Ketidakpatuhan dalam pemenuhan kewajiban perpajakan. Non-compliance in fulfilling tax obligations.	Nihil/None
4	Ketidaksesuaian penyajian laporan tahunan dan laporan keuangan dengan peraturan yang berlaku dan SAK. Community for the presentation of the annual report and financial statements with applicable regulations and sacks.	Nihil/None
5	Kasus terkait buruh dan karyawan. Cases related to workers and employees.	Nihil/None
6	Tidak terdapat pengungkapan segmen operasi pada perusahaan *listed.* There is no disclosure of the operating segment in the listed company.	Nihil/None
7	Terdapat ketidaksesuaian antara LT *hardcopy* dengan LT *softcopy.* There is a discrepancy between LT hardcopy with LT softcopy.	Nihil/None

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ABAKTI

Tanggung Jawab Sosial Perusahaan

Corporate Social Responsibility

Bank Mandiri Taspen telah menerapkan *Corporate Social Responsibilities* (CSR) yang selaras dengan penerapan keuangan berkelanjutan. Sebagai lembaga jasa keuangan, Bank Mandiri Taspen berkomitmen untuk melaksanakan penerapan keuangan berkelanjutan dalam kegiatan usahanya. Bank Mandiri Taspen ingin turut serta untuk turut berkontribusi guna mewujudkan perekonomian nasional yang tumbuh secara stabil, inklusif, dan berkelanjutan.

Sesuai dengan POJK No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik, tujuan penerapan keuangan berkelanjutan adalah memberikan kesejahteraan ekonomi dan sosial kepada seluruh rakyat, serta melindungi dan mengelola lingkungan hidup secara bijaksana di Indonesia. Proses pembangunan ekonomi harus mengedepankan keselarasan aspek ekonomi, sosial, dan lingkungan hidup. Hal ini karena penyelenggaraan pembangunan yang hanya menargetkan pertumbuhan ekonomi akan menyebabkan kesenjangan social dan penurunan kualitas lingkungan hidup dengan segala implikasinya.

Sesuai Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 Tentang Bentuk dan Isi Laporan Tahunan Emiten Atau Perusahaan Publik informasi tanggung jawab sosial perusahaan khususnya terkait tata kelola keberlanjutan, kinerja ekonomi berkelanjutan, kinerja lingkungan berkelanjutan dan kinerja sosial berkelanjutan disampaikan pada Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan.

Bank Mandiri Taspen telah menerapkan *Corporate Social Responsibilities* (CSR) yang selaras dengan penerapan keuangan berkelanjutan. Sebagai lembaga jasa keuangan, Bank Mandiri Taspen berkomitmen untuk melaksanakan penerapan keuangan berkelanjutan dalam kegiatan usahanya. Bank Mandiri Taspen ingin turut serta untuk turut berkontribusi guna mewujudkan perekonomian nasional yang tumbuh secara stabil, inklusif, dan berkelanjutan.

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Indeks Referensi OJK, ARA, dan SK-16

OJK, ARA and SK-16 Reference Index

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
UMUM / GENERAL			
Laporan tahunan disajikan dalam Bahasa Indonesia yang baik dan benar dan dianjurkan menyajikan juga dalam Bahasa Inggris. The annual report should be presented in good and correct Indonesian, and it is recommended to also present it in English.		√	ARA
Laporan tahunan dicetak dengan kualitas yang baik dan menggunakan jenis dan ukuran huruf yang mudah dibaca. The annual report should be printed in good quality and use an easy-to-read type and size.		√	ARA SK-16
Laporan tahunan mencantumkan identitas perusahaan dengan jelas. The annual report clearly states the company's identity.	Nama perusahaan dan tahun *annual report* ditampilkan di: The company name and year of the annual report are displayed on:	√	ARA SK-16
	1. Sampul muka. Front Cover.	√	
	2. Samping. Side.	√	
	3. Sampul belakang. Back cover.	√	
	4. Setiap halaman. Every page.	√	
Laporan tahunan ditampilkan di *website* perusahaan. The annual report should be displayed on the company website.		√	ARA SK-16
KILAS KINERJA / PERFORMANCE HIGHLIGHTS			
Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun. The summary of important financial data contains financial information presented in the form of a comparison for 3 (three) financial years or since starting its business if the Issuer or Public Company has been running its business activities for less than 3 (three) years.	Informasi memuat antara lain: Information includes:		
	1. Pendapatan/penjualan. Revenue/sales.	24	SEOJK 16 ARA SK-16
	2. Laba bruto. Gross profit.	24	
	3. Laba Operasional. Operating Profit.	24	SEOJK 9 SK-16
	4. Laba sebelum pajak. Profit before tax.	24	
	5. Laba bersih. Net profit.	24	
	6. Laba (rugi). Profit (loss).	24	SEOJK 16 ARA SK-16
	7. Total laba (rugi) komprehensif. Total comprehensive profit (loss).	24	SEOJK 9
	8. Jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali. Total profit (loss) attributable to owners of the parent entity and non-controlling interests.	NA	SEOJK 16 ARA
	9. Total laba (rugi) komprehensif. Total comprehensive profit (loss).	24	SEOJK 16
	10. Jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non Pengendali. Total comprehensive profit (loss) attributable to owners of the parent entity and non-controlling interests.	NA	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
	11. Laba (rugi) per saham. Earnings (loss) per share.	24	SEOJK 9 SEOJK 16 ARA SK-16
	12. Jumlah aset. Total assets.	22	
	13. Investasi pada entitas asosiasi. Investment in associates.	NA	
	14. Jumlah liabilitas. Total liabilities.	23	
	15. Jumlah ekuitas. Total equity.	23	
	16. Dana pihak ketiga. Third-party funds.	23	SEOJK 9
	17. Pinjaman yang diterima. Received Loans.	23	
	18. Rasio laba (rugi) terhadap jumlah aset. Ratio of profit (loss) to total assets.	27	SEOJK 16
	19. Rasio laba (rugi) terhadap ekuitas. Ratio of profit (loss) to equity.	27	
	20. Rasio laba (rugi) terhadap pendapatan/penjualan. Ratio of profit (loss) to revenue/sales.	27	
	21. Rasio lancar. Current ratio.	27	
	22. Rasio liabilitas terhadap ekuitas. Liability to equity ratio.	27	
	23. Rasio liabilitas terhadap jumlah aset. The ratio of liabilities to total assets.	27	
	24. Rasio KPMM. CAR ratio.	26	SEOJK 9
	25. Aset produktif. Productive assets.	26	
	26. Rasio *Non-performing Loans* (NPL). Ratio of Non-performing Loans (NPL).	26	
	27. Rasio Beban Operasional terhadap Pendapatan Operasional (BOPO). Ratio of Operating Expenses to Operating Income (BOPO).	27	
	28. *Cost to Income Ratio* (CIR). Cost to Income Ratio (CIR).	27	
	29. Rasio *Net Interest Margin* (NIM). Net Interest Margin Ratio (NIM).	27	
	30. Persentase pelanggaran dan pelampauan Batas Maksimum Pemberian Kredit (BMPK). Percentage of violations and exceeding the Maximum Lending Limit (BMPK).	27	
	31. Rasio Giro Wajib Minimum (GWM). Statutory Reserves Ratio (GWM).	27	
	32. Rasio Posisi Devisa Neto (PDN). Ratio of Net Open Position (GDP).	27	
	33. Informasi dan rasio keuangan lainnya yang relevan dengan emiten atau perusahaan publik dan jenis industrinya. Other information and financial ratios relevant to the issuer or public company and the type of industry.	27	SEOJK 9 SEOJK 16 ARA SK-16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
Informasi Saham Stock Information	Informasi saham bagi Perusahaan Terbuka paling sedikit memuat: Stock information for a Public Company shall at least contain:	28	SEOJK 16 ARA SK-16
	1. Saham yang telah diterbitkan untuk setiap masa triwulan yang disajikan dalam bentuk perbandingan selama 2 (dua) tahun buku terakhir, paling sedikit memuat: Shares issued for each quarterly period should be presented in the form of a comparison for the last 2 (two) financial years, at least containing:	NA	
	a. Jumlah saham yang beredar. Number of shares outstanding.	NA	
	b. Kapitalisasi pasar berdasarkan harga pada bursa efek tempat saham dicatatkan. Market capitalization is based on the price on the stock exchange where the shares are listed.	NA	
	c. Harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada bursa efek tempat saham dicatatkan. The highest, lowest, and closing share prices are based on prices on the stock exchange where the shares are listed.	NA	
	d. *Volume* perdagangan pada bursa efek tempat saham dicatatkan. Trading volume on the stock exchange where the shares are listed.	NA	
	Informasi dalam huruf b), huruf c) dan huruf d) hanya diungkapkan jika sahamnya tercatat di bursa efek. Informasi disajikan dalam bentuk grafik dan tabel. Information in letter b), letter c) and letter d) should be only disclosed if the shares are listed on the stock exchange. Information is presented in the form of graphs and tables.		
	2. Dalam hal terjadi aksi korporasi yang menyebabkan terjadinya perubahan pada saham, seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai: In the event of a corporate action that causes changes in shares, such as stock splits, reverse stock, stock dividends, bonus shares, changes in the nominal value of shares, issuance of conversion securities, as well as additions and subtractions of capital, share information as referred to in number 1) shall be added at least an explanation regarding:	28	SEOJK 16 ARA
	a. Tanggal pelaksanaan aksi korporasi. Date of implementation of corporate action.	NA	
	b. Rasio pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham. The ratio of stock splits, stock mergers (reverse stock), stock dividends, shares.	NA	
	c. bonus, jumlah efek konversi yang diterbitkan, dan perubahan nilai nominal saham. bonuses, the number of convertible securities issued, and changes in the par value of shares.	NA	
	d. Jumlah saham beredar sebelum dan sesudah aksi korporasi. The number of outstanding shares before and after the corporate action.	NA	
	e. Jumlah efek konversi yang dilaksanakan (jika ada). Number of conversion effects executed (if any).	NA	
	f. Harga saham sebelum dan sesudah aksi korporasi. Stock prices before and after corporate actions.	NA	
	3. Dalam hal terjadi penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) dalam tahun buku, dijelaskan alasan penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut. In the event of a temporary suspension of share trading and/or delisting of shares during the financial year, the reasons for the suspension and/or delisting shall be explained.	28	SEOJK 16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
	4. Dalam hal penghentian sementara perdagangan saham (*suspension*) sebagaimana dimaksud pada angka 3) dan/ atau proses pembatalan pencatatan saham (*delisting*) masih berlangsung hingga akhir periode Laporan Tahunan, dijelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut. In the event that the temporary suspension of share trading as referred to in number 3) and/or the delisting process is still ongoing until the end of the Annual Report period, it should explain the actions taken to resolve the temporary suspension of share trading and/or cancellation listing of the shares (delisting).	28	SEOJK 16
Informasi mengenai obligasi, sukuk atau obligasi konversi yang masih beredar dalam 2 (dua) tahun buku terakhir. Information on bonds, sukuk or convertible bonds that are still outstanding in the last 2 (two) financial years.	Informasi memuat: The information consists of:	29	ARA SK-16
	1. Jumlah obligasi/sukuk/obligasi konversi yang beredar (*outstanding*). Number of outstanding bonds/sukuk/convertible bonds.	29	
	2. Tingkat bunga/imbalan. Interest rate/yield.	29	
	3. Tanggal jatuh tempo. Due date.	29	
	4. Peringkat obligasi/sukuk tahun 2020 dan 2021. Bond/sukuk ratings for 2020 and 2021.	29	
	Catatan: apabila perusahaan tidak memiliki obligasi/sukuk/obligasi konversi, agar diungkapkan. **Notes:** if the company does not have bonds/sukuk/convertible bonds, it should be disclosed.		
LAPORAN DIREKSI DAN DEWAN KOMISARIS / REPORT OF THE BOARD OF DIRECTORS AND BOARD OF COMMISSIONERS			
Laporan Direksi Directors' Report	Laporan Direksi paling sedikit memuat uraian singkat mengenai: The Board of Directors' report shall at least contain a brief description of:	37	
	1. Kinerja Emiten atau Perusahaan Publik, paling sedikit memuat: Performance of the Issuer or Public Company, at least contains:		
	a. Strategi dan kebijakan strategis Emiten atau Perusahaan Publik (termasuk untuk UUS apabila Bank memiliki UUS). Issuer's or Public Company's strategy and strategic policies (including for UUS if the Bank owns UUS).	42-44	SEOJK 9 SEOJK 16 ARA SK-16
	b. Peranan Direksi dalam perumusan strategi dan kebijakan strategis Emiten atau Perusahaan Publik. The role of the Board of Directors in formulating strategies and strategic policies of Issuers or Public Companies.	43	SEOJK 16
	c. Proses yang dilakukan Direksi untuk memastikan implementasi strategi Emiten atau Perusahaan Publik. The process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy.	43	
	d. Perbandingan antara hasil yang dicapai dengan yang ditargetkan Emiten atau Perusahaan Publik. Comparison between the results achieved with those targeted by the Issuer or Public Company.	45	SEOJK 9 SEOJK 16 ARA SK-16
	e. Kendala yang dihadapi Emiten atau Perusahaan Publik. Constraints faced by Issuers or Public Companies.	45	
	f. Struktur organisasi. Organizational structure.	38	SEOJK 9
	g. Aktivitas utama. Main activity.	37	
	h. Teknologi informasi. Information Technology.	39-40	
	i. Jenis produk dan jasa yang ditawarkan, termasuk penyaluran kredit kepada debitur usaha mikro, kecil, dan menengah. Types of products and services offered, including lending to micro, small and medium business debtors.	37-38	
	j. Tingkat suku bunga penghimpunan dan penyediaan dana. Interest rates for raising and providing funds.	43-44	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
	k. Perkembangan perekonomian dan target pasar. Economic development and target market.	40-42	
	l. Jaringan kerja dan mitra usaha di dalam dan/atau di luar negeri. Network and business partners at home and/or abroad.	38	
	m. Jumlah, jenis, dan lokasi kantor. Number, type, and location of offices.	38	
	n. Kepemilikan Direksi, Dewan Komisaris, dan pemegang saham dalam kelompok usaha Bank. Ownership of the Board of Directors, Board of Commissioners and shareholders in the Bank's business group.	NA	
	o. Perubahan-perubahan penting yang terjadi pada Bank dan kelompok usaha Bank dalam tahun yang bersangkutan. Important changes occurring in the Bank and the Bank's business groups in the relevant year.	NA	
	p. Hal-hal penting yang diperkirakan terjadi pada masa mendatang. Important things expected to happen in the future.	45-48	
	q. Sumber daya manusia meliputi jumlah, tingkat pendidikan, pelatihan, dan pengembangan sumber daya manusia. Human resources include the number, level of education, training, and human resource development.	38-39	
	2. Gambaran tentang prospek usaha Emiten atau Perusahaan Publik. An overview of the business prospects of the Issuer or Public Company.	45-48	SEOJK 9 SEOJK 16 ARA SK-16
	3. Penerapan tata kelola Emiten atau Perusahaan Publik. Implementation of the governance of Issuers or Public Companies.	48-54	
	4. Perubahan komposisi anggota Direksi (jika ada) dan alasan perubahannya. Changes in the composition of the members of the Board of Directors (if any) and the reasons for the changes.	56-57	SEOJK 9 ARA SK-16
Laporan Dewan Komisaris Board of Commissioners Report	Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai: The Board of Commissioners' report shall at least contain a brief description of:	59	
	1. Penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi Emiten atau Perusahaan Publik yang dilakukan oleh Direksi. Assessment of the performance of the Board of Directors regarding the management of Issuers or Public Companies, including supervision of the Board of Commissioners in the formulation and implementation of strategies for Issuers or Public Companies carried out by the Board of Directors.	59-63	SEOJK 16 SEOJK 9 ARA SK-16
	2. Pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi. A view on the business prospects of the Issuer or Public Company prepared by the Board of Directors.	63-64	
	3. Pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik. Views on the implementation of the governance of the Issuer or Public Company.	64-70	
	4. Pandangan atas penerapan/pengelolaan *Whistleblowing System* (WBS) di perusahaan dan peran Dewan Komisaris dalam WBS tersebut Views on the implementation/management of the Whistleblowing System (WBS) in the company and the role of the Board of Commissioners in the WBS	69-70	ARA
	5. Perubahan komposisi Dewan Komisaris (jika ada) dan alasan perubahannya. Changes in the composition of the Board of Commissioners (if any) and the reasons for the changes.	71-72	SEOJK 9 SEOJK 16 ARA
	6. Frekuensi dan cara pemberian nasihat kepada anggota Direksi. Frequency and method of providing advice to members of the Board of Directors.	60	SEOJK 9
	7. Penilaian kinerja Komite-komite yang berada di bawah pengawasan Dewan Komisaris/Dewan Pengawas. Performance appraisal of the Committees under the supervision of the Board of Commissioners/Supervisory Board.	70-71	SK-16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
Tanda tangan anggota Direksi dan Dewan Komisaris Signatures of members of the Board of Directors and Board of Commissioners	Memuat hal-hal sebagai berikut: Contains the following:	76-77	ARA SK-16
	1. Tanda tangan dituangkan pada lembaran tersendiri. The signature should be written on a separate sheet.		
	2. Pernyataan bahwa Dewan Komisaris dan Direksi bertanggung jawab penuh atas kebenaran isi laporan tahunan. A statement that the Board of Commissioners and the Board of Directors are fully responsible for the correctness of the contents of the annual report.		
	3. Ditandatangani seluruh anggota Dewan Komisaris dan anggota Direksi dengan menyebutkan nama dan jabatannya. Signed by all members of the Board of Commissioners and members of the Board of Directors stating their names and positions.		
	4. Penjelasan tertulis dalam surat tersendiri dari yang bersangkutan dalam hal terdapat anggota Dewan Komisaris atau anggota Direksi yang tidak menandatangani laporan tahunan, atau penjelasan tertulis dalam surat tersendiri dari anggota yang lain dalam hal tidak terdapat penjelasan tertulis dari yang bersangkutan. A written explanation in a separate letter from the person concerned in the event that a member of the Board of Commissioners or a member of the Board of Directors does not sign the annual report, or a written explanation in a separate letter from another member in the event that there is no written explanation from the person concerned.		
PROFIL PERUSAHAAN / COMPANY PROFILE			
Nama dan alamat lengkap perusahaan Company name and full address	Akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi: Access to Issuers or Public Companies including branch offices or representative offices allowing the public to obtain information about Issuers or Public Companies, including:	80-81	SEOJK 9 SEOJK 16 ARA SK 16
	1. Alamat Address		
	2. Nomor telepon Phone number		
	3. Alamat surat elektronik Email address		
	4. Alamat situs web Website address		
Nama dan alamat entitas anak dan/atau kantor cabang atau kantor perwakilan (jika ada) Name and address of subsidiary and/or branch office or representative office (if any)	Memuat informasi antara lain: Contains information including:		
	1. Nama dan alamat entitas anak, meliputi: a. Alamat b. Nomor telepon c. Alamat surat elektronik d. Alamat situs web 1. Name and address of subsidiaries, including: a. Address b. Phone number c. Email address d. Website address	NA	SEOJK 9 SEOJK 16 ARA SK 16
	2. Nama dan alamat kantor cabang/perwakilan, meliputi: a. Alamat b. Nomor telepon c. Alamat surat elektronik d. Alamat situs web 2. Name and address of branch/representative office, including: a. Address b. Phone number c. Email address d. Website address	82-87	
	Catatan: apabila perusahaan tidak memiliki entitas anak, kantor cabang, dan kantor perwakilan, agar diungkapkan. **Notes**: if the company does not have a subsidiary, branch office, and representative office, it can be disclosed.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
Riwayat singkat Emiten atau Perusahaan Publik Brief history of Issuer or Public Company	Mencakup antara lain: tanggal/tahun pendirian, nama, perubahan nama perusahaan (jika ada), dan tanggal efektif perubahan nama perusahaan. includes: date/year of establishment, name, change of company name (if any), and effective date of change of company name.	92-93	SEOJK 9 SEOJK 16 ARA SK 16
	Catatan: apabila perusahaan tidak pernah melakukan perubahan nama, agar diungkapkan. **Notes**: if the company has never changed its name, it should be disclosed.		
Visi, Misi, dan Budaya Perusahaan Vision, Mission and Corporate Culture	Mencakup: It includes:		
	1. Visi Perusahaan Company Vision	94	SEOJK 9 SEOJK 16 ARA SK 16
	2. Misi Perusahaan Company Mission	94	
	3. Penjelasan Visi Vision Explanation	94	
	4. Penjelasan Misi Mission Explanation	94	
	5. Keterangan bahwa visi dan misi tersebut telah direviu dan disetujui oleh Direksi/Dewan Komisaris pada tahun buku. Information that the vision and mission have been reviewed and approved by the Board of Directors/Board of Commissioners for the financial year.	94	
	6. Pernyataan mengenai budaya perusahaan (*corporate culture*) yang dimiliki Perusahaan. Statement regarding the corporate culture of the Company.	95	
Kegiatan Usaha Business activities	Uraian mengenai antara lain: It contained description of:		SEOJK 9 SEOJK 16 ARA SK 16
	1. Kegiatan usaha perusahaan menurut anggaran dasar terakhir. Company's business activities according to the latest articles of association.	96-97	
	2. Kegiatan usaha yang dijalankan. Business Activities Undertaken.	96-97	
	3. Produk dan/atau jasa yang dihasilkan. Products and/or services produced.	97-99	
Wilayah Operasional Operational Area	Wilayah operasional Emiten atau Perusahaan Publik. Wilayah operasional merupakan wilayah atau daerah pelaksanaan kegiatan operasional atau jangkauan dari kegiatan operasional perusahaan. The operational area of the Issuer or Public Company. The operational area is the area for carrying out operational activities or the range of the company's operational activities.	100-101	SEOJK 16 ARA
Struktur Organisasi Organizational structure	Struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah Direksi termasuk komite di bawah Direksi (jika ada) dan komite di bawah Dewan Komisaris, disertai dengan nama dan jabatan. The organizational structure of the Issuer or Public Company in the form of a chart, at least up to the structure of 1 (one) level below the Board of Directors including committees under the Board of Directors (if any) and committees under the Board of Commissioners, accompanied by names and positions.	104-105	SEOJK 9 SEOJK 16 ARA SK 16
Keanggotaan Asosiasi Association Member	Daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan. List of industry association memberships both on a national and international scale related to the implementation of sustainable finance.	103	SEOJK 16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
Profil Direksi Board of Directors Profile	Profil Direksi, paling sedikit memuat: Profile of the Board of Directors, at least contains:	106-110	SEOJK 9 SEOJK 16 ARA SK 16
	1. Nama dan jabatan yang sesuai dengan tugas dan tanggung jawab. Name and position in accordance with the duties and responsibilities.		
	2. Foto terbaru. Latest photos.		
	3. Usia. Age		
	4. Kewarganegaraan. Citizenship		
	5. Riwayat pendidikan dan/atau sertifikasi. Educational history and/or certification.		
	6. Riwayat jabatan, meliputi informasi: Position history, including information on:		
	a. Dasar hukum pengangkatan sebagai anggota Direksi pada Emiten atau Perusahaan Publik yang bersangkutan Legal basis for appointment as a member of the Board of Directors of the Issuer or Public Company concerned		
	b. Riwayat penunjukkan (periode dan jabatan) sebagai anggota Direksi di Perusahaan sejak pertama kali ditunjuk. History of appointment (period and position) as a member of the Board of Directors in the Company since the first appointment.		
	c. Rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Direksi tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut. Concurrent positions, either as a member of the Board of Directors, member of the Board of Commissioners, and/or committee member as well as other positions both inside and outside the Issuer or Public Company. In the event that a member of the Board of Directors does not have concurrent positions, this can be disclosed.		
	d. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Work experience and period of time both inside and outside the Issuer or Public Company.		
	7. Hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Direksi tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut. Hubungan keuangan dan hubungan keluarga anggota Direksi dan anggota Dewan Komisaris dengan anggota Direksi lain, anggota Dewan Komisaris lain, dan/atau pemegang saham pengendali Bank. Affiliate relationships with other members of the Board of Directors, members of the Board of Commissioners, major shareholders, and controllers either directly or indirectly to individual owners, including the names of affiliated parties. In the event that the members of the Board of Directors have no affiliation, the Issuer or Public Company shall disclose this matter. Financial and family relationships of members of the Board of Directors and members of the Board of Commissioners with other members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders of the Bank.	111	SEOJK 9 SEOJK 16 ARA
	8. Perubahan komposisi anggota Direksi dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Direksi, maka diungkapkan mengenai hal tersebut. Changes in the composition of the members of the Board of Directors and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this should be disclosed.	111-113	SEOJK 16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
Profil Dewan Komisaris Board of Commissioners Profile	Profil Dewan Komisaris, paling sedikit memuat: Profile of the Board of Commissioners, at least contains:	114	SEOJK 9 SEOJK 16 ARA SK 16
	1. Nama dan jabatan. Name and title.		
	2. Foto terbaru. Latest photos.		
	3. Usia. Age		
	4. Kewarganegaraan. Citizenship		
	5. Riwayat pendidikan dan/atau sertifikasi. Educational history and/or certification.		
	6. Riwayat jabatan, meliputi informasi: Position history, including information on:		
	a. Dasar hukum pengangkatan sebagai anggota Dewan Komisaris Legal basis for appointment as member of the Board of Commissioners		
	b. Dasar hukum pengangkatan pertama kali sebagai anggota Dewan Komisaris yang merupakan komisaris independen pada Emiten atau Perusahaan Publik yang bersangkutan. The legal basis for the appointment for the first time as a member of the Board of Commissioners who is an independent commissioner of the Issuer or Public Company concerned.		
	c. Riwayat penunjukkan (periode dan jabatan) sebagai anggota Dewan Komisaris di Perusahaan sejak pertama kali ditunjuk. History of appointment (period and position) as a member of the Board of Commissioners in the Company since the first appointment.		
	d. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Dewan Komisaris tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut. Concurrent positions, either as a member of the Board of Commissioners, member of the Board of Directors, and/or committee member as well as other positions both inside and outside the Issuer or Public Company. In the event that a member of the Board of Commissioners does not have concurrent positions, this should be disclosed.		
	e. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Work experience and period of time both inside and outside the Issuer or Public Company.		
	7. Hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Dewan Komisaris tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut. Hubungan keuangan dan hubungan keluarga anggota Direksi dan anggota Dewan Komisaris dengan anggota Direksi lain, anggota Dewan Komisaris lain, dan/atau pemegang saham pengendali Bank. Affiliated relationships with other members of the Board of Commissioners, major shareholders, and controllers, either directly or indirectly, to individual owners, including the names of affiliated parties. In the event that a member of the Board of Commissioners has no affiliation, the Issuer or Public Company shall disclose this matter. Financial and family relationships of members of the Board of Directors and members of the Board of Commissioners with other members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders of the Bank.	119	SEOJK 9 SEOJK 13 SEOJK 16 ARA SK 16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
	8. Pernyataan independensi komisaris independen dalam hal komisaris independen telah menjabat lebih dari 2 (dua) periode. Statement of independence of the independent commissioner in the event that the independent commissioner has served more than 2 (two) terms.	NA	SEOJK 16
	9. Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut. Changes in the composition of the members of the Board of Commissioners and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Commissioners, this should be disclosed.	119	
Profil singkat pejabat eksekutif Executive short profile	Termasuk susunan pejabat eksekutif beserta jabatan dan ringkasan Riwayat hidup. Including the composition of executive officers along with positions and a summary of curriculum vitae.	122-1322	SEOJK 9
Jumlah karyawan dan data pengembangan kompetensi karyawan. Number of employees and data on employee competency development.	Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku. Number of employees by gender, position, age, education level, and employment status (permanent/contracted) in the financial year.	133-134	SEOJK 9 SEOJK 16 ARA
	Pengungkapan informasi dapat disajikan dalam bentuk tabel. Disclosure of information can be presented in tabular form.		
	Data pengembangan kompetensi karyawan yang telah dilakukan pada tahun buku yang terdiri dari pihak (level jabatan) yang mengikuti pelatihan, jenis pelatihan, dan tujuan pelatihan serta adanya persamaan kesempatan kepada seluruh karyawan. Data on employee competency development that has been carried out in the financial year consisting of parties (position level) who participated in the training, types of training, and training objectives as well as equal opportunities for all employees.	134-167	ARA SK 16
	Biaya pengembangan kompetensi karyawan yang telah dikeluarkan pada tahun buku. Employee competency development costs that have been incurred in the financial year.	167	
Komposisi pemegang saham Composition of shareholders	Nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku, yang terdiri dari informasi mengenai: Name of shareholders and percentage of ownership at the beginning and end of the financial year, which consists of information regarding:	168	
	1. Pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emiten atau Perusahaan Publik. Shareholders who own 5% (five percent) or more shares of the Issuer or Public Company.	168	SEOJK 9 SEOJK 16 ARA SK 16
	2. Anggota Direksi dan anggota Dewan Komisaris yang memiliki saham Emiten atau Perusahaan Publik. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki saham, maka diungkapkan mengenai hal tersebut. Members of the Board of Directors and members of the Board of Commissioners who own shares in Issuers or Public Companies. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not own shares, this should be disclosed.	169	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
	3. Persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut. Direktur dan komisaris yang memiliki Saham (Direksi dan Dewan Komisaris/Dewan Pengawas wajib melaporkan kepada perusahaan mengenai kepemilikan Sahamnya dan/atau keluarganya pada perusahaan yang bersangkutan dan perusahaan lain, termasuk setiap perubahannya). Percentage of indirect ownership of shares of Issuers or Public Companies by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the financial year, including information on shareholders registered in the shareholder register for the benefit of indirect ownership of members of the Board of Directors and members of the Board of Commissioners. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not have indirect ownership of the shares of the Issuer or Public Company, this matter shall be disclosed. Directors and commissioners who own Shares (Board of Directors and Board of Commissioners/Supervisory Board are required to report to the company regarding the ownership of Shares and/or their families in the company concerned and other companies, including any changes thereto).	169	
	4. Kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Emiten atau Perusahaan Publik. Community shareholder group, namely the group of shareholders who each own less than 5% (five percent) of the shares of the Issuer or Public Company.	168	SEOJK 16 ARA
	5. Jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi: Number of shareholders and percentage of ownership at the end of the financial year based on classification: a. Kepemilikan institusi lokal. Ownership of local institutions. b. Kepemilikan institusi asing. Foreign institutional ownership. c. Kepemilikan individu lokal. Local individual ownership. d. Kepemilikan individu asing. Foreign individual ownership.	168	SEOJK 16
	Informasi di atas dapat disajikan dalam bentuk tabel. The above information can be presented in tabular form.		
Pemegang saham utama dan pengendali Major and controlling shareholders	Informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan. **Catatan:** yang dimaksud pemegang saham utama adalah pihak yang, baik secara langsung maupun tidak langsung, memiliki sekurang-kurangnya 20% (dua puluh perseratus) hak suara dari seluruh saham yang mempunyai hak suara yang dikeluarkan oleh suatu Perseroan, tetapi bukan pemegang saham pengendali. Information regarding the main and controlling shareholders of the Issuer or Public Company, either directly or indirectly, to the individual owners, and it should be presented in the form of a scheme or chart. **Notes:** the main shareholder is the party who, directly or indirectly, owns at least 20% (twenty percent) of the voting rights of all shares with voting rights issued by a company, but is not the controlling shareholder.	169	SEOJK 9 SEOJK 16 ARA

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
Daftar entitas anak dan/atau entitas asosiasi List of subsidiaries and/or associated entities	Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama. Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut. The name of the subsidiary, associated company, joint venture company in which the Issuer or Public Company has joint control of the entity (if any), along with the percentage of share ownership, line of business, total assets, and operating status of the subsidiary, associated company, joint venture company. For a subsidiary, information about the address of the subsidiary should be added.	169	SEOJK 9 SEOJK 16 ARA SK 16
Informasi terkait dengan Kelompok Usaha Bank Information related to the Bank Business	Bank yang merupakan bagian dari suatu kelompok usaha dan/atau memiliki Entitas Anak, harus menambahkan dengan: Banks as the part of a business group and/or have a Subsidiary, must add: Struktur kelompok usaha Bank yang meliputi: The structure of the Bank's business group which includes: a. Struktur kelompok usaha Bank, antara lain terdiri dari Bank, Entitas Anak, perusahaan terelasi (*sister company*), Entitas Induk sampai dengan *ultimate shareholder*. The structure of the Bank's business group consists of the Bank, Subsidiaries, sister companies, Parent Entity to ultimate shareholder. b. Struktur keterkaitan kepengurusan dalam kelompok usaha Bank. Management linkage structure within the Bank's business group. c. Pemegang saham yang bertindak atas nama pemegang saham lain. Pengertian pemegang saham yang bertindak atas nama pemegang saham lain adalah pemegang saham perorangan atau entitas yang memiliki tujuan bersama yaitu mengendalikan Bank, berdasarkan atau tidak berdasarkan suatu perjanjian. Shareholders acting on behalf of other shareholders. The definition of a shareholder acting on behalf of another shareholder is an individual shareholder or entity that has a common goal of controlling the Bank, based on or not based on an agreement.	172	SEOJK 9
Struktur grup perusahaan Company group structure	Struktur grup perusahaan dalam bentuk bagan yang menggambarkan entitas induk, entitas anak, entitas asosiasi, *joint venture*, dan *special purpose vehicle* (SPV). Company group structure in the form of a chart depicting parent entities, subsidiaries, associates, joint ventures, and special purpose vehicles (SPV).	170-171	SEOJK 16 ARA SK 16
Kronologis pencatatan saham Share listing chronology	Kronologis pencatatan saham, jumlah saham, jumlah saham tercatat setelah masing-masing tindakan korporasi (*corporate action*), nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek dimana saham Emiten atau Perusahaan Publik dicatatkan, termasuk pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada). Chronology of share listing, number of shares, number of registered shares after each corporate action, nominal value, and offering price from the beginning of listing to the end of the financial year as well as the name of the stock exchange where the shares of the Issuer or Public Company are listed, including stock split, stock merger (reverse stock), stock dividends, bonus shares, and changes in the nominal value of shares, implementation of conversion effects, implementation of capital additions and subtractions (if any).	172	SEOJK 16 ARA SK 16
Kronologis penerbitan efek (termasuk *private placement*) dan/atau pencatatan saham dari awal penerbitan sampai dengan akhir tahun buku Chronology of securities issuance (including private placement) and/or share listing from the beginning of issuance to the end of the financial year	Informasi pencatatan efek lainnya yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, jenis tindakan perusahaan (*corporate action*) yang menyebabkan perubahan jumlah efek lainnya, tahun penerbitan, tingkat suku bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, nama bursa dimana efek lainnya dicatatkan, dan peringkat efek (jika ada). Other securities listing information that have not matured in the financial year at least contain the name of the securities, type of corporate action that causes changes in the number of other securities, year of issue, interest rate/yield, maturity date, offering value, name of the stock exchange in which other securities are listed, and the rating of the effect (if any).	173-176	SEOJK 16 ARA SK 16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) Information on the use of public accountants (AP) and public accounting firms (KAP)	Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliansinya meliputi: Information on the use of public accounting services (AP) and public accounting firms (KAP) and their networks/associations/allies include:	177	SEOJK 16 SK 16
	1. Nama dan alamat. Name and address.		
	2. Periode penugasan. Assignment period.		
	3. Informasi jasa audit dan/atau non audit yang diberikan. Information on audit and/or non-audit services provided.		
	4. Biaya jasa (*fee*) audit dan/atau non audit untuk masing- masing penugasan yang diberikan selama tahun buku. Audit and/or non-audit service fees for each assignment given during the financial year.		
	5. Dalam hal AP dan KAP beserta jaringan/asosiasi/ aliansinya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut. In the event that the appointed AP and KAP and their network/ association/alliance do not provide non-audit services, then the information should be disclosed.		
	Pengungkapan informasi penggunaan jasa AP dan KAP beserta jaringan/ asosiasi/aliansinya dapat disajikan dalam bentuk tabel. Disclosure of information on the use of AP and KAP services and their networks/associations/allies can be presented in tabular form.		
Nama dan alamat lembaga dan/ atau profesi penunjang. Name and address of the supporting institution and/or profession.	Nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP. Name and address of capital market supporting institutions and/or professions other than AP and KAP.	177	SEOJK 16 ARA SK 16
Penghargaan dan Sertifikasi. Awards and Certifications.	Informasi memuat antara lain: Information includes, among others:	178-181	SEOJK 9 ARA SK 16
	1. Nama penghargaan dan/atau sertifikasi (berskala nasional dan internasional). Name of award and/or certification (national and international scale.		
	2. Tahun perolehan penghargaan dan/atau sertifikasi. Year of award and/or certification.		
	3. Badan pemberi penghargaan dan/atau sertifikasi. The awarding and/or certification body.		
	4. Masa berlaku (untuk sertifikasi). Validity period (for certification).		
Informasi pada *Website* Perusahaan. Information on the Company's Website.	Meliputi paling kurang: Include at least:	182	ARA
	1. Informasi pemegang saham sampai dengan pemilik akhir individu. Shareholder information up to individual ultimate owners.		
	2. Isi Kode Etik. Fill in the Code of Ethics.		
	3. Informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan. Information on the General Meeting of Shareholders (GMS) shall at least include material on the agenda discussed in the GMS, a summary of the minutes of the GMS, and information on important dates, namely the announcement date of the GMS, the date of the GMS summons, the date of the GMS, and the date on which the summary of the GMS minutes is announced.		
	4. Laporan keuangan tahunan terpisah (5 tahun terakhir). Separating annual financial statements (last 5 years).		
	5. Profil Dewan Komisaris dan Direksi. Profile of the Board of Commissioners and the Board of Directors.		
	6. Piagam/*Charter* Dewan Komisaris, Direksi, Komite-komite, dan Unit Audit Internal. Charter of the Board of Commissioners, Board of Directors, Committees, and Internal Audit Unit.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
ANALISIS DAN PEMBAHASAN MANAJEMEN ATAS KINERJA PERUSAHAAN MANAGEMENT DISCUSSION AND ANALYSIS OF COMPANY PERFORMANCE			
Rencana Strategis Bank Bank Strategic Plan	1. Rencana jangka panjang (*corporate plan*). Long term plan (corporate plan).	194-195	SEOJK 13
	2. Rencana jangka menengah dan pendek (*business plan*). Medium and short term plans (business plans).	195-197	
Tinjauan operasi per segmen usaha Operational review by business segment	Tinjauan operasi per segmen usaha sesuai dengan jenis industri Emiten atau Perusahaan Publik, paling sedikit mengenai: Operational review per business segment according to the type of industry of the Issuer or Public Company, at least regarding:		SEOJK 9 SEOJK 16 ARA SK 16
	1. Penjelasan masing-masing segmen usaha. Explanation of each business segment.	202	
	2. Kinerja per segmen usaha, antara lain: Performance per business segment, among others:		
	a. Produksi, yang meliputi proses, kapasitas, dan perkembangannya. Production including the process, capacity, and development.	202-207	
	b. Peningkatan/penurunan kapasitas produksi. Increase/decrease in production capacity.	202-207	
	c. Penjualan/pendapatan usaha. Sales/business income.	207-208	
	d. Profitabilitas. Profitability.	208-209	
Uraian atas kinerja keuangan perusahaan Description of the company's financial performance	Kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir (dalam bentuk narasi dan tabel), penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut, paling sedikit mengenai: Comprehensive financial performance including a comparison of financial performance in the last 2 (two) financial years (in the form of narratives and tables), an explanation of the causes of the changes and the impact of these changes, at least regarding:		SEOJK 9 SEOJK 16 ARA SK 16
	1. Aset lancar, aset tidak lancar, dan total aset. Current assets, non-current assets, and total assets.	219-224	
	2. Liabilitas jangka pendek, liabilitas jangka panjang dan total liabilitas. Short-term liabilities, long-term liabilities and total liabilities.	225-229	
	3. Penanaman dana (investasi dan pemberian kredit/pembiayaan) dan total aset. Investments (investment and giving credit/financing) and total assets.	219-224	
	4. Dana pihak ketiga dan sumber pendanaan lain. Third party funds and other funding sources.	225-229	
	5. Ekuitas. equity.	229-231	
	6. Pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif. Revenue/sales, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss).	231-238	
	7. Arus kas. Cash flow.	238-241	
	8. Suku bunga dasar kredit. Interest rate on credit.	246	
Analisis kualitas aset produktif dan rasio keuangan yang relevan. Analysis of the quality of earning assets and relevant financial ratios.		248	SEOJK 9

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
Bahasan dan analisis tentang kemampuan membayar utang dan tingkat kolektibilitas piutang perusahaan, dengan menyajikan perhitungan rasio yang relevan sesuai dengan jenis industri perusahaan. Discussion and analysis of the ability to pay debts and the level of collectibility of the company's receivables, by presenting the relevant ratio calculations according to the type of company industry.	Penjelasan tentang: Explanation of:		SEOJK 16 ARA SK 16
	1. Kemampuan membayar hutang, baik jangka pendek (likuiditas) maupun jangka panjang (solvabilitas). Ability to pay debts, both short term (liquidity) and long term (solvability).	241-242	
	2. Tingkat kolektibilitas piutang. Accounts receivable collectibility level.	244-246	
Bahasan tentang struktur modal (*capital structure*) dan kebijakan manajemen atas struktur modal (*capital structure policy*). Discussion on capital structure and management policy on capital structure (capital structure policy).	Penjelasan atas: Explanation above:		SEOJK 16 ARA SK 16
	1. Rincian struktur modal (*capital structure*) yang terdiri dari utang berbasis bunga/sukuk dan ekuitas. Details of the capital structure consisting of interest-based debt/sukuk and equity.	249-250	
	2. Kebijakan manajemen atas struktur modal (*capital structure policies*). Management policies on capital structure (capital structure policies).	249	
	3. Dasar pemilihan kebijakan manajemen. The basis for selecting management policies.	249	
Bahasan mengenai ikatan yang material untuk investasi barang modal (bukan ikatan pendanaan) pada tahun buku terakhir. Discussion on material commitments for capital goods investment (not funding commitments) in the last financial year.	Penjelasan tentang: Explanation of:		SEOJK 16 ARA SK 16
	1. Nama pihak yang melakukan ikatan. The name of the party making the bond.	250	
	2. Tujuan dari ikatan tersebut. The purpose of the bond.	250	
	3. Sumber dana yang diharapkan untuk memenuhi ikatan- ikatan tersebut. Sources of funds are expected to fulfill these ties.	251	
	4. Mata uang yang menjadi denominasi. The currency to be denominated.	251	
	5. Langkah-langkah yang direncanakan perusahaan untuk melindungi risiko dari posisi mata uang asing yang terkait. Measures the company plans to hedge the risk of its associated foreign currency positions.	251	
	Catatan: apabila perusahaan tidak mempunyai ikatan terkait investasi barang modal pada tahun buku terakhir agar diungkapkan. **Notes**: if the company has no commitments related to investment in capital goods in the last financial year, it should be disclosed.		
Bahasan dan analisis tentang informasi keuangan yang telah dilaporkan yang mengandung kejadian yang sifatnya luar biasa dan jarang terjadi. Discussion and analysis of financial information that has been reported containing extraordinary and rare events.		NA	SK 16
Uraian tentang komponen-komponen substansial dari pendapatan dan beban lainnya, untuk dapat mengetahui hasil usaha perusahaan. A description of the substantial components of other income and expenses, in order to be able to find out the results of the company's operations.		NA	SK 16

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Jika laporan keuangan mengungkapkan peningkatan atau penurunan yang material dari penjualan atau pendapatan bersih, maka wajib disertai dengan bahasan tentang sejauh mana perubahan tersebut dapat dikaitkan antara lain dengan, jumlah barang atau jasa yang dijual, dan atau adanya produk atau jasa baru. If the financial statements reveal a material increase or decrease in sales or net income, it must be accompanied by a discussion of the extent to which these changes can be related to the number of goods or services sold, and or the existence of new products or services.		NA	SK 16
Bahasan tentang dampak perubahan harga terhadap penjualan atau pendapatan bersih perusahaan serta laba operasi perusahaan selama 2 (dua) tahun atau sejak perusahaan memulai usahanya, jika baru memulai usahanya kurang dari 2 (dua) tahun. Discussion on the impact of price changes on the company's sales or net income as well as the company's operating profit for 2 (two) years or since the company started its business, if it has only started its business for less than 2 (two) years.		NA	SK 16
Bahasan mengenai investasi barang modal yang direalisasikan pada tahun buku terakhir. Discussion of investment in capital goods realized in the last financial year.	Penjelasan tentang: Explanation of:		SEOJK 9 SEOJK 16 ARA SK 16
	1. Jenis investasi barang modal. Types of capital goods investment.	251	
	2. Tujuan investasi barang modal. The purpose of capital goods investment.	251	
	3. Nilai investasi barang modal yang dikeluarkan pada tahun buku terakhir. The investment value of capital goods issued in the last financial year.	251	
	Catatan: apabila tidak terdapat realisasi investasi barang modal, agar diungkapkan. **Notes**: if there is no realization of capital goods investment, it should be disclosed.		
Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan Information and Material Facts After the Accountant's Report Date	Uraian kejadian penting setelah tanggal laporan akuntan termasuk dampaknya terhadap kinerja dan risiko usaha di masa mendatang. **Catatan**: apabila tidak ada kejadian penting setelah tanggal laporan akuntan, agar diungkapkan. Description of significant events after the date of the accountant's report including their impact on future business performance and risks. **Note**: if there is no significant event after the date of the accountant's report, it should be disclosed.	254-255	SEOJK 9 SEOJK 16 ARA
Uraian tentang prospek usaha perusahaan. A description of the company's business prospects.	Prospek usaha dari Emiten atau Perusahaan Publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya. The business prospects of the Issuer or Public Company are related to industrial conditions, the general economy and the international market along with quantitative supporting data from reliable data sources.	255-258	SEOJK 16 ARA SK 16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
Informasi perbandingan antara target pada awal tahun buku dengan hasil yang dicapai (realisasi), dan target atau proyeksi yang ingin dicapai untuk satu tahun mendatang. Comparison information between the target at the beginning of the financial year with the results achieved (realization), and the targets or projections to be achieved for the coming year.	Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi), mengenai: Comparison between the target/projection at the beginning of the financial year with the results achieved (realization), regarding:		
	1. Pendapatan/penjualan. Sales revenue.	258-259	SEOJK 16 ARA
	2. Laba (rugi). Profit and loss.	258-259	
	3. Struktur modal (*Capital structure*). Capital structure	259-260	SEOJK 16
	4. Pemasaran. Marketing	260-261	ARA
	5. Pengembangan SDM. HR Development.	260	ARA
	6. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. Other matters deemed important to the Issuer or Public Company.	258-259	SEOJK 16 ARA
	Target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang, mengenai: Targets/projections to be achieved by the Issuer or Public Company for the next 1 (one) year, regarding:		
	1. Pendapatan/penjualan. Sales revenue.	262	SEOJK 16 ARA
	2. Laba (rugi). Profit and loss.	262	
	3. Struktur modal (*capital structure*). Capital structure.	262	SEOJK 16
	4. Kebijakan dividen. Dividend policy.	262-263	
	5. Pemasaran. Marketing	264-265	ARA
	6. Pengembangan SDM. HR Development.	263-264	ARA
	7. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. Other matters deemed important to the Issuer or Public Company.	262	SEOJK 16 ARA
Uraian tentang aspek pemasaran. A description of the marketing aspect.	Aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar. The marketing aspect of the goods and/or services of the Issuer or Public Company, at least regarding the marketing strategy and market share.	197-201	SEOJK 9 SEOJK 16 ARA SK 16
Uraian mengenai dividen selama 2 (dua) tahun buku terakhir. Description of dividends for the last 2 (two) financial years.	Uraian mengenai dividen selama 2 (dua) tahun buku terakhir, paling sedikit: Description of dividends for the last 2 (two) financial years, at least:		SEOJK 16 ARA SK 16
	1. Kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih. Dividend policy contains information on the percentage of dividends distributed to net income.	265-266	
	2. Tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non kas. Cash dividend payment date and/or non-cash dividend distribution date.	266	
	3. Jumlah dividen per saham (kas dan/atau non kas). Total dividends per share (cash and/or non-cash).	266	
	4. Jumlah dividen per tahun yang dibayar. Amount of dividends per year paid.	266	
	Catatan: apabila tidak ada pembagian dividen, agar diungkapkan alasannya. **Note:** if there is no dividend distribution, the reasons should be disclosed.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
Realisasi penggunaan dana hasil penawaran umum (dalam hal perusahaan masih diwajibkan menyampaikan laporan realisasi penggunaan dana) Realization of the use of proceeds from the public offering (in the event that the company is still required to submit a report on the realization of the use of funds)	Memuat uraian mengenai: It contains a description of:		SEOJK 16 ARA SK 16
	1. Total perolehan dana. Total fundraising	266-267	
	2. Rencana penggunaan dana. Fund use plan.	266-267	
	3. Rincian penggunaan dana. Details of the use of funds.	266-267	
	4. Saldo dana. Fund balance.	266-267	
	5. Tanggal persetujuan RUPS/RUPO atas perubahan penggunaan dana (jika ada). The date of approval of the GMS/RUPO for changes in the use of funds (if any).	NA	
	a. Dalam hal selama tahun buku, Emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil penawaran umum secara kumulatif sampai dengan akhir tahun buku. b. Dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai laporan realisasi penggunaan dana hasil penawaran umum, maka Emiten menjelaskan perubahan tersebut. a. In the event that during the financial year, the Issuer has an obligation to submit a report on the realization of the use of funds, then the realization of the cumulative use of the proceeds from the public offering shall be disclosed until the end of the financial year. b. In the event that there is a change in the use of funds as stipulated in the Regulation of the Financial Services Authority regarding the report on the realization of the use of proceeds from the public offering, the Issuer shall explain the change.		
	Catatan: apabila tidak memiliki informasi realisasi penggunaan dana hasil penawaran umum, agar diungkapkan. **Note**: if there is no information on the realization of the use of proceeds from the public offering, it should be disclosed.		
Informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/ peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi material, transaksi afiliasi, dan transaksi benturan kepentingan. Material information (if any), including investment, expansion, divestment, business merger/ consolidation, acquisition, debt/ capital restructuring, material transactions, affiliate transactions, and conflict of interest transactions.	Memuat uraian mengenai: It contains a description of:		SEOJK 16 ARA SK 16
	a. Tanggal, nilai, dan objek transaksi. Date, value, and transaction object.	268-274	
	b. Nama pihak yang melakukan transaksi. The name of the party conducting the transaction.	268-274	
	c. Sifat hubungan afiliasi (jika ada). The nature of the affiliation relationship (if any).	268-274	
	d. Penjelasan mengenai kewajaran transaksi. Explanation of the fairness of the transaction.	268-274	
	e. Pemenuhan ketentuan terkait. Fulfillment of related provisions.	268-274	
	f. Dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam angka a) sampai dengan angka f), Emiten atau Perusahaan Publik juga mengungkapkan informasi: In the event that there is an affiliation relationship, apart from disclosing the information as referred to in points a) to number f), the Issuer or Public Company also discloses information:	269-270	
	1) Pernyataan Direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*armslength principle*). Statement of the Board of Directors that affiliate transactions have gone through adequate procedures to ensure that affiliate transactions are carried out in accordance with generally accepted business practices by complying with the arms-length principle.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
	2) Peran Dewan Komisaris dan komite audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*arms length principle*). The role of the Board of Commissioners and the audit committee is to carry out adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices by complying with the arm's length principle.		
	g. Untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, ditambahkan penjelasan bahwa transaksi afiliasi atau transaksi material tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan. Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam laporan keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam laporan keuangan tahunan tersebut. For affiliated transactions or material transactions which are business activities carried out in order to generate business income and are carried out regularly, repeatedly, and/or continuously, an explanation is added that the affiliated transactions or material transactions are business activities carried out in order to generate business income and are carried out regularly, repeatedly, and/or continuously. In the event that the affiliated transactions or material transactions referred to have been disclosed in the annual financial statements, additional information regarding the disclosure reference in the annual financial statements should be added.	269-270	
	h. Untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut. For disclosure of affiliated transactions and/or conflict of interest transactions resulting from the implementation of affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, additional information regarding the date of the GMS which approved the affiliated transactions and/or conflict of interest transactions should be added.	269-270	SEOJK 16 SEOJK 13 ARA SK 16
	i. Dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut. In the event that there is no affiliated transaction and/or conflict of interest transaction, this matter shall be disclosed.	269-270	
Uraian mengenai perubahan peraturan perundang-undangan terhadap perusahaan pada tahun buku terakhir. A description of changes in the laws and regulations of the company in the last financial year.	Uraian memuat antara lain: The description includes, among others:		SEOJK 16 ARA SK 16
	1. Nama peraturan perundang-undangan yang mengalami perubahan. Name of the legislation that has changed.	274-281	
	2. Dampaknya (kuantitatif dan/atau kualitatif) terhadap perusahaan (jika signifikan) atau pernyataan bahwa dampaknya tidak signifikan. The impact (quantitative and/or qualitative) on the company (if significant) or a statement that the impact is not significant.	274-281	
	Catatan: apabila tidak terdapat perubahan peraturan perundang-undangan pada tahun buku terakhir, agar diungkapkan. **Note:** if there are no changes to the laws and regulations in the last financial year, the information should be disclosed.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
Uraian mengenai perubahan kebijakan akuntansi yang diterapkan perusahaan pada tahun buku terakhir. A description of changes in accounting policies implemented by the company in the last financial year.	Uraian memuat antara lain: The description includes, among others:		SEOJK 16 ARA SK 16
	1. Perubahan kebijakan akuntansi. Changes in accounting policies.	282-283	
	2. Alasan perubahan kebijakan akuntansi. Reasons for changes in accounting policies.	282	
	3. Dampaknya secara kuantitatif terhadap laporan keuangan. Quantitative impact on financial statements.	282-283	
	Catatan: Apabila tidak terdapat perubahan kebijakan akuntansi pada tahun buku terakhir, agar diungkapkan. **Note:** If there is no change in accounting policy in the last financial year, it must be disclosed.		
Informasi kelangsungan usaha. Business continuity information.	Pengungkapan informasi mengenai: Disclosure of information regarding:		ARA
	1. Hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku terakhir. Things that have the potential to have a significant effect on the company's business continuity in the last financial year.	284	
	2. *Assessment* manajemen atas hal-hal pada angka 1. Management's assessment of the items in number 1.	284	
	3. Asumsi yang digunakan manajemen dalam melakukan *assessment*. Assumptions used by management in conducting the assessment.	284	
	Catatan: Apabila tidak terdapat hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku terakhir, agar diungkapkan asumsi yang mendasari manajemen dalam meyakini bahwa tidak terdapat hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku terakhir. **Note**: If there are no matters that have the potential to significantly affect the company's business continuity in the last financial year, the assumptions underlying management in believing that there are no matters that have the potential to significantly affect the company's business continuity in the last financial year.		
Informasi Eksposur Risiko dan Permodalan. Information on Risk Exposure and Capital.	Eksposur risiko dan permodalan meliputi laporan eksposur risiko dan permodalan periode tahunan sebagaimana diatur dalam bagian II Laporan publikasi eksposur risiko dan permodalan. Risk and capital exposures include annual period risk and capital exposure reports as stipulated in Part II of the risk and capital exposure publication report.	292-388	SEOJK 9
TATA KELOLA PERUSAHAAN / CORPORATE GOVERNANCE			
RUPS. GMS.	Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi: Information regarding the resolutions of the GMS in the financial year and 1 (one) year prior to the financial year includes:		SEOJK 16
	a. Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang direalisasikan pada tahun buku. GMS decisions in the financial year and 1 (one) year before the financial year are realized in the financial year.	439-458	
	b. Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan. GMS resolutions for the financial year and 1 (one) year before the financial year that have not been realized and the reasons for not being realized.	458-481	
	Dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut. In the event that the Issuer or Public Company uses an independent party in the conduct of the GMS to calculate the votes, this matter shall be disclosed.		
Direksi. Directors.	1. Tugas dan tanggung jawab masing-masing anggota Direksi. Informasi mengenai tugas dan tanggung jawab masing-masing anggota Direksi diuraikan dan dapat disajikan dalam bentuk tabel. Duties and responsibilities of each member of the Board of Directors. Information regarding the duties and responsibilities of each member of the Board of Directors is described and can be presented in tabular form.	487	SEOJK 13 SEOJK 16 ARA SK 16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
	2. Pernyataan bahwa Direksi memiliki pedoman atau piagam (*charter*) Direksi. A statement that the Board of Directors has guidelines or charter for the Board of Directors.	486	SEOJK 16 ARA
	3. Kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS. Informasi tingkat kehadiran anggota Direksi dalam rapat Direksi, rapat Direksi bersama Dewan Komisaris, atau RUPS dapat disajikan dalam bentuk tabel. Informasi memuat antara lain: a. Tanggal Rapat. b. Peserta Rapat. c. Agenda Rapat. 3. Policy and implementation of the frequency of Board of Directors meetings, meetings of the Board of Directors with the Board of Commissioners, and the level of attendance of members of the Board of Directors in these meetings including attendance at the GMS. Information on the level of attendance of members of the Board of Directors at the meeting of the Board of Directors, the meeting of the Board of Directors with the Board of Commissioners, or the GMS can be presented in tabular form. Information includes: a. Meeting Date. b. Meeting participants. c. Meeting agenda.	490-505	SEOJK 16 ARA SK 16
	4. Pelatihan dan/atau peningkatan kompetensi anggota Direksi: Training and/or competency improvement of members of the Board of Directors:	505-510	SEOJK 16 SK 16
	a. Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada). Policy on training and/or competency improvement for members of the Board of Directors, including an orientation program for newly appointed members of the Board of Directors (if any).		
	b. Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada). Training and/or competency improvement attended by members of the Board of Directors in the financial year (if any).		
	5. Penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat: The Board of Directors' assessment of the performance of the committees that support the implementation of the duties of the Board of Directors in the financial year shall at least contain:	520-521	SEOJK 16 ARA
	a. Prosedur penilaian kinerja. Performance appraisal procedure.		
	b. Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. The criteria used are performance achievements during the financial year, competence and attendance at meetings.		
	Dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut. In the event that the Issuer or Public Company does not have a committee that supports the implementation of the duties of the Board of Directors, this matter shall be disclosed.		
	6. Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris yang mencapai 5% (lima persen) atau lebih dari modal disetor, yang meliputi jenis dan jumlah lembar saham pada: a. Bank yang bersangkutan. b. Bank lain. c. Lembaga keuangan bukan bank. d. Perusahaan lain yang berkedudukan baik di dalam maupun di luar negeri. 6. Share ownership of members of the Board of Directors and members of the Board of Commissioners which reaches 5% (five percent) or more of the paid-up capital, which includes the type and number of shares in: a. The bank concerned. b. another bank. c. Non-bank financial institutions. d. Other companies located both at home and abroad.	489-490	SEOJK 13

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
Dewan Komisaris. Board of Commissioners.	1. Tugas dan tanggung jawab Dewan Komisaris. Duties and responsibilities of the Board of Commissioners.	522-524	SEOJK 13 SEOJK 16 ARA SK 16
	2. Pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (*charter*) Dewan Komisaris. A statement that the Board of Commissioners has guidelines or charter for the Board of Commissioners.	527	SEOJK 16 ARA
	3. Komisaris Independen (jumlahnya minimal 30% dari total Dewan Komisaris). Meliputi antara lain: 1. Kriteria penentuan Komisaris Independen. 2. Pernyataan tentang independensi masing-masing Komisaris Independen. Independent Commissioner (minimum 30% of the total Board of Commissioners). Include among others: 1. Criteria for determining the Independent Commissioner. 2. Statement on the independence of each Independent Commissioner.	531-533	ARA
	4. Kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS. Informasi tingkat kehadiran anggota Dewan Komisaris dalam rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi, atau RUPS dapat disajikan dalam bentuk tabel. Informasi memuat antara lain: a. Tanggal Rapat. b. Peserta Rapat. c. Agenda Rapat. 4. Policy and implementation of the frequency of meetings of the Board of Commissioners, meetings of the Board of Commissioners with the Board of Directors and the level of attendance of members of the Board of Commissioners in these meetings, including attendance at the GMS. Information on the level of attendance of members of the Board of Commissioners at the meeting of the Board of Commissioners, the meeting of the Board of Commissioners with the Board of Directors, or the GMS can be presented in tabular form. Information includes: a. Meeting Date. b. Meeting participants. c. Meeting agenda.	533-539	SEOJK 13 SEOJK 16 ARA SK 16
	5. Pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris: Training and/or competency improvement of members of the Board of Commissioners:	539-542	SEOJK 16
	a. Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada). Policy on training and/or improving the competence of members of the Board of Commissioners, including an orientation program for newly appointed members of the Board of Commissioners (if any).		
	b. Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada). Training and/or competency improvement attended by members of the Board of Commissioners in the financial year (if any).		
	6. Penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris, paling sedikit memuat: The performance appraisal of the Board of Directors and the Board of Commissioners as well as each member of the Board of Directors and the Board of Commissioners shall at least contain:	543-547	SEOJK 16
	a. Prosedur pelaksanaan penilaian kinerja. Performance appraisal procedures.		
	b. Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. The criteria used are performance achievements during the financial year, competence and attendance at meetings.		
	c. Pihak yang melakukan penilaian. The party conducting the assessment.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
	7. Penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi: The Board of Commissioners' assessment of the performance of the Committees that support the implementation of the duties of the Board of Commissioners in the financial year includes:	547-548	SEOJK 16 ARA
	a. Prosedur penilaian kinerja. Performance appraisal procedure.		
	b. Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. The criteria used are performance achievements during the financial year, competence and attendance at meetings.		
Kebijakan mengenai keberagaman komposisi Dewan Komisaris dan Direksi. Uraian kebijakan tertulis Perusahaan mengenai keberagaman komposisi Dewan Komisaris dan Direksi dalam pendidikan (bidang studi), pengalaman kerja, usia, dan jenis kelamin. Policy regarding the diversity of the composition of the Board of Commissioners and the Board of Directors. Description of the Company's written policies regarding the diversity of the composition of the Board of Commissioners and Directors in education (field of study), work experience, age, and gender.	**Catatan:** apabila tidak ada kebijakan dimaksud, agar diungkapkan alasan dan pertimbangannya. Note: if there is no such policy, the reasons and considerations should be disclosed.	548-551	ARA
Nominasi dan remunerasi Direksi dan Dewan Komisaris. Nomination and remuneration of the Board of Directors and the Board of Commissioners.	Paling sedikit memuat: At least it contains:		
	1. Prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris. The nomination procedure includes a brief description of the nomination policies and processes for members of the Board of Directors and/or members of the Board of Commissioners.	551-552	SEOJK 16
	2. Prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain: Procedures and implementation of remuneration for the Board of Directors and the Board of Commissioners, such as:		SEOJK 16 ARA SK 16
	a. Prosedur penetapan remunerasi Direksi dan Dewan Komisaris. Procedure for determining remuneration for the Board of Directors and the Board of Commissioners.	552	
	b. Pengungkapan indikator untuk penetapan remunerasi Direksi. Disclosure of indicators for determining the remuneration of the Board of Directors	552-553	
	c. Struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan The remuneration structure of the Board of Directors and the Board of Commissioners, such as salaries, allowances, bonuses and others; and **Catatan**: apabila tidak terdapat bonus kinerja, bonus non kinerja, dan opsi saham yang diterima setiap anggota Dewan Komisaris dan Direksi, agar diungkapkan. **Note:** if there are no performance bonuses, non-performance bonuses, and stock options received by each member of the Board of Commissioners and Board of Directors, they must be disclosed	553-554	
	d. Besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; Pengungkapan informasi dapat disajikan dalam bentuk tabel. The amount of remuneration for each member of the Board of Directors and member of the Board of Commissioners; Disclosure of information can be presented in tabular form.	-	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
	d. Pengungkapan bonus kinerja, bonus non kinerja, dan/atau opsi saham yang diterima setiap anggota Dewan Komisaris dan Direksi (jika ada). **Catatan:** apabila tidak terdapat bonus kinerja, bonus non kinerja, dan opsi saham yang diterima setiap anggota Dewan Komisaris dan Direksi, agar diungkapkan. Disclosure of performance bonuses, non-performance bonuses, and/or stock options received by each member of the Board of Commissioners and Board of Directors (if any). **Note**: if there are no performance bonuses, non-performance bonuses, and stock options received by each member of the Board of Commissioners and Board of Directors, they must be disclosed.	-	
Dewan pengawas syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran dasar. Sharia supervisory board, for Issuers or Public Companies that carry out business activities based on sharia principles as stated in the articles of association.	Paling sedikit memuat: At least it contains:		SEOJK 16
	a. Nama. Name	NA	
	b. Dasar hukum pengangkatan Dewan Pengawas Syariah. The legal basis for the appointment of the Sharia Supervisory Board.	NA	
	c. Periode penugasan Dewan Pengawas Syariah. The period of assignment of the Sharia Supervisory Board.	NA	
	d. Tugas dan tanggung jawab Dewan Pengawas Syariah. The duties and responsibilities of the Sharia Supervisory Board.	NA	
	e. Frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan prinsip syariah di pasar modal terhadap Emiten atau Perusahaan Publik. Frequency and method of giving advice and suggestions as well as supervision of compliance with sharia principles in the capital market to Issuers or Public Companies.	NA	
Komite Audit. Audit Committee.	1. Nama dan jabatannya dalam keanggotaan komite. Name and position in committee membership.	559-561	SEOJK 16 ARA SK 16
	2. Usia. Age	559-561	SEOJK 16 ARA
	3. Kewarganegaraan. Citizenship	559-561	
	4. Riwayat pendidikan. Educational background.	559-561	
	5. Riwayat jabatan, meliputi informasi: Position history, including information on:		SEOJK 16 ARA SK 16
	a. Dasar hukum penunjukan sebagai anggota komite. Legal basis for appointment as committee member.	559-561	
	b. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada). Concurrent positions, either as a member of the Board of Commissioners, member of the board of directors, and/or committee member as well as other positions (if any).	559-561	
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. Work experience and period of time both inside and outside the issuer or public company.	559-561	
	6. Periode dan masa jabatan anggota komite audit. Period and term of office of audit committee members.	559-561	SEOJK 16 ARA SK 16
	7. Uraian tugas dan tanggung jawab. Description of duties and responsibilities.	557	SEOJK 13 ARA SK 16
	8. Pernyataan independensi komite audit. Statement of independence of the audit committee.	563-564	SEOJK 16 ARA SK 16
	9. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada). Training and/or competency improvement that have been attended in the financial year (if any).	568	SEOJK 16

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
	10. Kebijakan dan pelaksanaan frekuensi rapat komite audit dan tingkat kehadiran anggota komite audit dalam rapat tersebut. Policies and implementation of the frequency of audit committee meetings and the level of attendance of audit committee members in these meetings.	564-567	SEOJK 13 SEOJK 16 ARA SEOJK 13 SK 16
	11. Pelaksanaan kegiatan komite audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (*charter*) komite audit. The implementation of the audit committee's activities in the financial year is in accordance with what is stated in the guidelines or charter of the audit committee.	568	
Komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik. Committee or function of nomination and remuneration of Issuers or Public Companies.	Paling sedikit memuat: At least it contains:		
	1. Nama dan jabatannya dalam keanggotaan komite. Name and position in committee membership.	572	SEOJK 16 ARA SK 16
	2. Usia. Age	572	
	3. Kewarganegaraan. Citizenship	572	
	4. Riwayat pendidikan. Educational background.	572	
	5. Riwayat jabatan, meliputi informasi: Position history, including information on:		
	a. Dasar hukum penunjukan sebagai anggota komite. Legal basis for appointment as committee member.	572	
	b. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada). Concurrent positions, either as a member of the Board of Commissioners, member of the Board of Directors, and/or committee member and other positions (if any).	572	
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Work experience and period of time both inside and outside the Issuer or Public Company.	572	
	6. Periode dan masa jabatan anggota komite. The period and term of office of the committee members.	572	
	7. Pernyataan independensi komite. Committee independence statement.	575	
	8. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada). Training and/or competency improvement that have been attended in the financial year (if any).	578-579	
	9. Uraian tugas dan tanggung jawab. Description of duties and responsibilities.	569-570	
	10. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*). A statement that has a guideline or charter (charter).	569	
	11. Kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut. Policy and implementation of the frequency of meetings and the level of attendance of members in the meeting.	576-578	
	12. Uraian singkat pelaksanaan kegiatan pada tahun buku. Policy regarding the succession of the Board of Directors.	580	
	13. Kebijakan mengenai suksesi Direksi. Policy regarding the succession of the Board of Directors.	580	
	Dalam hal tidak dibentuk komite nominasi dan remunerasi, Emiten atau Perusahaan Publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan: In the event that no nomination and remuneration committee is formed, the Issuer or Public Company is sufficient to disclose the information as referred to in letter i) to letter l) and disclose:		
	1. Alasan tidak dibentuknya komite Reason for not forming the committee		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
	2. Pihak yang melaksanakan fungsi nominasi dan remunerasi. The party carrying out the nomination and remuneration functions.		
Komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi (jika ada) dan/atau komite yang mendukung fungsi dan tugas Dewan Komisaris. Other committees owned by Issuers or Public Companies in order to support the functions and duties of the Board of Directors (if any) and/or committees that support the functions and duties of the Board of Commissioners.	Paling sedikit memuat: At least it contains:		SEOJK 16 ARA
	1. Nama dan jabatannya dalam keanggotaan komite. Name and position in committee membership.	584-585	
	2. Usia. Age	584-585	
	3. Kewarganegaraan. Citizenship	584-585	
	4. Riwayat pendidikan. Educational background.	584-585	
	5. Riwayat jabatan, meliputi informasi: Position history, including information on:		
	a. Dasar hukum penunjukan sebagai anggota komite. Legal basis for appointment as committee member.	584-585	
	b. Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada). Concurrent positions, either as a member of the board of commissioners, member of the board of directors, and/or committee member as well as other positions (if any).	584-585	
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. Work experience and period of time both inside and outside the issuer or public company.	584-585	
	6. Periode dan masa jabatan anggota komite. The period and term of office of the committee members.	584-585	
	7. Pernyataan independensi komite. Committee independence statement.	587-588	
	8. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada). Training and/or competency improvement that have been attended in the financial year (if any).	588-589	
	9. Uraian tugas dan tanggung jawab. Description of duties and responsibilities.	581-582	
	10. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*) komite. A statement that has a committee guideline or charter.	581	
	11. Kebijakan dan pelaksanaan frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut. Policy and implementation of the frequency of committee meetings and the level of attendance of committee members at the meeting.	589-592	
	12. Uraian singkat pelaksanaan kegiatan komite pada tahun buku. Brief description of the committee's activities for the financial year.	592	
Sekretaris perusahaan. Company secretary.	1. Nama. Name	596	SEOJK 16 ARA
	2. Domisili. Domicile	596	
	3. Riwayat jabatan, meliputi: Position history, including:		
	a. Dasar hukum penunjukan sebagai sekretaris perusahaan. Legal basis for appointment as company secretary.	596	
	b. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. Work experience and period of time both inside and outside the issuer or public company.	596	
	4. Riwayat pendidikan. Educational background.	596	
	5. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku. Training and/or competency improvement that was followed during the financial year.	596	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
	6. Uraian singkat pelaksanaan tugas sekretaris perusahaan pada tahun buku. A brief description of the implementation of the duties of the company secretary in the financial year.	597	
Unit Audit Internal. Internal Audit Unit.	1. Nama kepala unit audit internal. The name of the head of the internal audit unit.	599	SEOJK 16 ARA
	2. Riwayat jabatan, meliputi: Position history, including:		
	a. Dasar hukum penunjukan sebagai kepala unit audit internal. Legal basis for appointment as head of internal audit unit.	599	
	b. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. Work experience and period of time both inside and outside the issuer or public company.	599	
	3. Kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada). Qualification or certification as an internal audit profession (if any).	599	
	4. Jumlah pegawai (auditor internal) pada unit audit internal. Number of employees (internal auditors) in the internal audit unit.	606	
	5. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku. Training and/or competency improvement that was followed during the financial year.	599-604	
	6. Struktur dan kedudukan unit audit internal. The structure and position of the internal audit unit.	598	
	7. Uraian tugas dan tanggung jawab. Description of duties and responsibilities.	605	
	8. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*) unit audit internal. A statement that has a guideline or charter for the internal audit unit.	605	
	9. Uraian singkat pelaksanaan tugas unit audit internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan direksi, dewan komisaris, dan/ atau komite audit. A brief description of the implementation of the internal audit unit's duties for the financial year including the policy and implementation of the frequency of meetings with the board of directors, board of commissioners, and/or audit committee.	609-615	
Akuntan Publik. Public Accountant.	1. Nama dan tahun akuntan publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir. Name and year of the public accountant who audited the annual financial statements for the last 5 years.	636	ARA
	2. Nama dan tahun Kantor Akuntan Publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir. Name and year of the Public Accounting Firm that has audited the annual financial statements for the last 5 years.	636	
	3. Besarnya *fee* untuk masing-masing jenis jasa yang diberikan oleh Kantor Akuntan Publik pada tahun buku terakhir. The amount of the fee for each type of service provided by the Public Accounting Firm in the last financial year.	636	
	4. Jasa lain yang diberikan Kantor Akuntan Publik dan akuntan publik selain jasa audit laporan keuangan tahunan pada tahun buku terakhir. Other services provided by Public Accounting Firms and public accountants in addition to auditing the annual financial statements for the last financial year.	636	
	Catatan: apabila tidak ada jasa lain dimaksud, agar diungkapkan. **Note**: if there is no other service, it should be disclosed.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
Uraian mengenai sistem pengendalian internal (*internal Control*) yang diterapkan oleh emiten atau perusahaan Publik. A description of the internal control system implemented by the issuer or public company.	1. Pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya. Financial and operational control, as well as compliance with other laws and regulations.	636-640	SEOJK 13 SEOJK 16 ARA
	2. Penjelasan kesesuaian sistem pengendalian intern dengan kerangka yang diakui secara internasional (COSO – *internal control framework*). Explanation of the suitability of the internal control system with an internationally recognized framework (COSO – internal control framework).	640-642	
	3. Tinjauan atas efektivitas sistem pengendalian internal. Review of the effectiveness of the internal control system.	642-643	
	4. Pernyataan Direksi dan/atau Dewan Komisaris atas kecukupan sistem pengendalian internal. Statement of the Board of Directors and/or Board of Commissioners on the adequacy of the internal control system.	643	SEOJK 16
Sistem manajemen risiko yang diterapkan oleh Emiten Atau Perusahaan Publik. The risk management system implemented by the Issuer or Public Company.	1. Gambaran umum mengenai sistem manajemen risiko Emiten atau Perusahaan Publik. An overview of the risk management system of the Issuer or Public Company.	643-652	SEOJK 16 SEOJK 13 ARA
	2. Jenis risiko dan cara pengelolaannya. Types of risks and how to manage them.	652-655	
	3. Tinjauan atas efektivitas sistem manajemen risiko Emiten atau Perusahaan Publik. Review of the effectiveness of the Issuer's or Public Company's risk management system.	656-657	
	4. Pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko. Statement of the Board of Directors and/or the Board of Commissioners or the audit committee on the adequacy of the risk management system.	657	SEOJK 16
Fungsi kepatuhan. Compliance function.	Tingkat kepatuhan Bank terhadap seluruh ketentuan dan peraturan perundang-undangan serta pemenuhan komitmen dengan otoritas yang berwenang. The level of the Bank's compliance with all provisions and laws and regulations as well as the fulfillment of commitments with the competent authorities.	679-701	SEOJK 13
Perkara hukum yang berdampak material yang dihadapi Oleh emiten atau perusahaan publik, entitas anak, Anggota direksi dan anggota dewan komisaris (jika ada). Legal cases that have a material impact faced by issuers or public companies, subsidiaries, members of the board of directors and members of the board of commissioners (if any).	1. Pokok perkara/gugatan. Subject matter/lawsuit.	659-666	SEOJK 16 ARA
	2. Status penyelesaian perkara/gugatan. Status of settlement of cases/lawsuits.	659-666	
	3. Pengaruhnya terhadap kondisi emiten atau perusahaan publik. Risiko yang dihadapi perusahaan dan nilai nominal tuntutan/gugatan. The effect on the condition of the issuer or public company. The risk faced by the company and the nominal value of the claim.	659-666	
	4. Pengaruhnya terhadap kondisi keuangan perusahaan. The effect on the company's financial condition.	659-666	SK 16
	5. Pengungkapan mengenai permasalahan hukum paling sedikit mencakup: a. jumlah permasalahan perdata dan permasalahan pidana yang dihadapi dan telah mendapat putusan yang mempunyai kekuatan hukum tetap. b. jumlah permasalahan perdata dan permasalahan pidana yang dihadapi dan masih dalam proses penyelesaian. **Catatan:** dalam hal perusahaan, entitas anak, anggota Dewan Komisaris, dan anggota Direksi tidak memiliki perkara penting, agar diungkapkan. 5. Disclosures regarding legal issues include at least: a. the number of civil and criminal problems faced and have received decisions that have permanent legal force. b. the number of civil and criminal problems faced and still in the process of being resolved. **Note**: in the event that the company, subsidiaries, members of the Board of Commissioners, and members of the Board of Directors do not have important matters, they must be disclosed.	658	SEOJK 13

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
Informasi tentang sanksi administratif/sanksi yang Dikenakan kepada emiten atau perusahaan publik, Anggota dewan komisaris dan anggota direksi, oleh Otoritas jasa keuangan dan otoritas lainnya pada tahun Buku (jika ada). Information on administrative sanctions/sanctions imposed on issuers or public companies, members of the board of commissioners and members of the board of directors, by the Financial Services Authority and other authorities in the financial year (if any).		667-668	SEOJK 16 ARA
Akses informasi dan data perusahaan: Uraian mengenai tersedianya akses informasi dan data perusahaan kepada publik, misalnya melalui website (dalam bahasa Indonesia dan bahasa Inggris), media massa, mailing list, buletin, pertemuan dengan analis, dan sebagainya. Access to company information and data: A description of the availability of access to company information and data to the public, for example through the website (in Indonesian and English), mass media, mailing lists, bulletins, meetings with analysts, and so on.		707-711	ARA
Informasi mengenai kode etik Emiten atau Perusahaan Publik. Information regarding the code of ethics of the Issuer or Public Company.	1. Pokok-pokok kode etik. Code of ethics points.	669-670	SEOJK 16 ARA
	2. Pernyataan bahwa kode etik berlaku bagi seluruh level organisasi. A statement that the code of ethics applies to all levels of the organization.	670	
	3. Bentuk sosialisasi kode etik dan upaya penegakannya Forms of socialization of the code of ethics and efforts to enforce it	670-671	
	4. Sanksi untuk masing-masing jenis pelanggaran yang diatur dalam kode etik (normatif). Sanctions for each type of violation are regulated in the code of ethics (normative).	671-672	
	5. Jumlah pelanggaran kode etik beserta sanksi yang diberikan pada tahun buku terakhir. The number of violations of the code of ethics along with the sanctions given in the last financial year.	672	
	Catatan: Apabila tidak terdapat pelanggaran kode etik pada tahun buku terakhir, agar diungkapkan. **Note**: If there is no violation of the code of ethics in the last financial year, it must be disclosed.		
	6. Pernyataan mengenai budaya perusahaan (*corporate culture*) yang dimiliki perusahaan. A statement regarding the company's corporate culture.	NA	SK 16
Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank. Implementation of Good Corporate Governance in Providing Remuneration for Banks.	1. Komite Remunerasi a. Nama anggota, komposisi, tugas dan tanggung jawab. b. Jumlah rapat yang dilakukan. c. Remunerasi yang telah dibayarkan kepada anggota Komite Remunerasi selama 1 (satu) tahun. 1. Remuneration Committee a. Name of members, composition, duties and responsibilities. b. Number of meetings held. c. Remuneration that has been paid to members of the Remuneration Committee for 1 (one) year.	673	POJK 45

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
	2. Proses penyusunan kebijakan Remunerasi yang meliputi: a. Tinjauan mengenai latar belakang dan tujuan kebijakan Remunerasi. b. Pelaksanaan kaji ulang atas kebijakan Remunerasi pada tahun sebelumnya, beserta perbaikannya. c. Mekanisme untuk memastikan bahwa Remunerasi bagi Pegawai di unit kontrol bersifat independen dari unit kerja yang diawasinya. 2. Remuneration policy formulation process which includes: a. Overview of the background and objectives of the Remuneration policy. b. The implementation of a review of the Remuneration policy in the previous year, along with its improvements. c. Mechanisms to ensure that the remuneration for employees in the control unit is independent from the work units they supervise.	673	
	3. Cakupan kebijakan Remunerasi dan implementasinya per unit bisnis, per wilayah dan pada perusahaan anak atau kantor cabang yang berlokasi di luar negeri 3. Remuneration policy scope and implementation per business unit, per region and at subsidiaries or branch offices located overseas	673-675	
	4. Remunerasi dikaitkan dengan risiko yang meliputi: a. Jenis risiko utama (*key risk*) yang digunakan dalam menerapkan Remunerasi. b. Kriteria untuk menentukan jenis risiko utama, termasuk untuk risiko yang sulit diukur. c. Dampak penetapan risiko utama terhadap kebijakan Remunerasi yang Bersifat Variabel. d. Perubahan penentuan jenis risiko utama dibandingkan dengan tahun lalu beserta alasannya, apabila ada. 4. Remuneration is associated with risks which include: a. The type of main risk (key risk) used in implementing the Remuneration. b. Criteria for determining the main types of risk, including those that are difficult to measure. c. The impact of determining the main risk on the Variable Remuneration policy. d. Changes in the determination of the main risk types compared to last year and the reasons, if any.	675	
	5. Pengukuran kinerja dikaitkan dengan Remunerasi yang meliputi: a. Tinjauan mengenai kebijakan Remunerasi yang dikaitkan dengan penilaian kinerja. b. Metode dalam mengaitkan Remunerasi individu dengan kinerja Bank, kinerja unit kerja dan kinerja individu. c. Uraian mengenai metode yang digunakan Bank untuk menyatakan bahwa kinerja yang disepakati tidak dapat tercapai sehingga perlu dilakukan penyesuaian atas remunerasi serta besarnya penyesuaian remunerasi jika kondisi tersebut terjadi. 5. Performance measurement is related to Remuneration which includes: a. Overview of the Remuneration policy related to performance appraisal. b. Methods in linking individual remuneration with bank performance, work unit performance and individual performance. c. A description of the method used by the Bank to state that the agreed performance cannot be achieved so that it is necessary to make adjustments to the remuneration and the amount of remuneration adjustments if such conditions occur.	675	
	6. Penyesuaian Remunerasi dikaitkan dengan Kinerja dan Risiko yang meliputi: a. Kebijakan mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan, besarannya, dan kriteria untuk menetapkan besaran tersebut. b. Kebijakan Bank mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan yang ditunda pembayarannya (*malus*), atau ditarik kembali apabila sudah dibayarkan (*clawback*). 6. Remuneration adjustments are related to Performance and Risk which include: a. Policy regarding deferred Variable Remuneration, the amount, and the criteria for determining the amount. b. Bank Policy regarding Variable Remuneration which is deferred which is delayed in payment (malus), or withdrawn when it has been paid (clawback).	675	

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	7. Nama konsultan ekstern dan tugas konsultan terkait kebijakan Remunerasi, apabila Bank menggunakan jasa konsultan ekstern The name of the external consultant and the consultant's duties related to the Remuneration policy, if the Bank uses the services of an external consultant	675	
	8. Paket Remunerasi dan fasilitas yang diterima oleh Direksi dan Dewan Komisaris mencakup struktur Remunerasi dan rincian jumlah nominal. The remuneration package and facilities received by the Board of Directors and the Board of Commissioners include the structure of the remuneration and details of the nominal amount.	676	
	9. Remunerasi yang Bersifat Variabel, meliputi: a. Bentuk Remunerasi yang Bersifat Variabel beserta alasan pemilihan bentuk tersebut. dan b. Penjelasan apabila terdapat perbedaan pemberian Remunerasi yang Bersifat Variabel di antara para Direksi, Dewan Komisaris dan/atau Pegawai. 9. Variable Remuneration, including: a. Variable forms of remuneration and the reasons for choosing this form. and b. Explanation if there are differences in the provision of Variable Remuneration among the Directors, Board of Commissioners and/or Employees.	677	
	10. Jumlah Direksi, Dewan Komisaris dan Pegawai yang menerima Remunerasi yang Bersifat Variabel selama 1 (satu) tahun, dan total nominalnya. The number of Directors, Board of Commissioners and Employees who receive Variable Remuneration for 1 (one) year, and the total nominal value.	677	
	11. Jabatan dan jumlah pihak yang menjadi material *risk takers*. Position and number of parties who are material risk takers.	677	
	12. *Shares option* yang dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif. Shares options owned by the Board of Directors, Board of Commissioners, and Executive Officers.	677	
	13. Rasio gaji tertinggi dan terendah Highest and lowest salary ratio	677	
	14. Jumlah penerima dan jumlah total 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 The number of recipients and the total amount of Variable Remuneration guaranteed unconditionally will be given by the Bank to candidates for Directors, candidates for the Board of Commissioners, and/or prospective employees for the first 1 (one) year of work	678	
	15. Jumlah Pegawai yang terkena pemutusan hubungan kerja dan total nominal pesangon yang dibayarkan Number of employees affected by termination of employment and the total nominal amount of severance pay paid	678	
	16. Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank. The total amount of deferred Variable Remuneration consisting of cash and/or shares or share-based instruments issued by the Bank.	678	
	17. Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun. The total amount of deferred Variable Remuneration paid for 1 (one) year.	678	
	18. Rincian jumlah Remunerasi yang diberikan dalam satu tahun meliputi: a. Remunerasi yang bersifat tetap maupun variabel. b. Remunerasi yang ditangguhkan dan tidak ditangguhkan. c. Bentuk Remunerasi yang diberikan secara tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank. 18. Details of the amount of remuneration given in one year include: a. Fixed or variable remuneration. b. Deferred and non-deferred remuneration. c. The form of remuneration given in cash and/or shares or share-based instruments issued by the Bank.	678	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
	19. Informasi kuantitatif mengenai: a. Total sisa Remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit. b. Total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan. c. Total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan. 19. Quantitative information regarding: a. Total remaining Remuneration that is still deferred, both those exposed to implicit and explicit adjustments. b. Total Remuneration reduction due to explicit adjustments during the reporting period. c. Total Remuneration reduction due to implicit adjustments during the reporting period.	678-679	
Uraian singkat mengenai kebijakan pemberian Kompensasi jangka panjang berbasis kinerja kepada manajemen dan/ atau karyawan yang dimiliki oleh emiten Atau perusahaan publik (jika ada), antara lain berupa Program kepemilikan saham oleh manajemen (*management stock ownership program*/MSOP) dan/ atau Program kepemilikan saham oleh karyawan (*employee Stock ownership program*/ESOP). A brief description of the policy of providing long-term performance-based compensation to management and/or employees owned by the issuer or public company (if any), including the management stock ownership program ownership program/MSOP) and/ or employee stock ownership program (ESOP).	Dalam hal pemberian kompensasi berupa program Kepemilikan saham oleh manajemen (*management stock Ownership program*/MSOP) dan/atau program Kepemilikan saham oleh karyawan (*employee stock Ownership program*/ESOP). Informasi yang diungkapkan Paling sedikit memuat: In terms of providing compensation in the form of management stock ownership program (MSOP) and/or employee stock ownership program (ESOP). Information disclosed shall at least contain:	679	SEOJK 16 ARA
	1. Jumlah saham dan/atau opsi. Number of shares and/or options.		
	2. Jangka waktu pelaksanaan. Implementation period.		
	3. Persyaratan karyawan dan/atau manajemen yang berhak. Requirements for eligible employees and/or management.		
	4. Harga pelaksanaan atau penentuan harga pelaksanaan. Exercise price or determination of exercise price.		
Uraian singkat mengenai kebijakan pengungkapan Informasi mengenai A brief description of the Information disclosure policy regarding	1. Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja Setelah terjadinya kepemilikan atau setiap Perubahan kepemilikan atas saham perusahaan Terbuka. Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the occurrence of ownership or any change in ownership of shares of a public company.	679	SEOJK 16
	2. Pelaksanaan atas kebijakan dimaksud. Implementation of the mentioned policy.		
Uraian mengenai sistem pelaporan pelanggaran (*whistleblowing system*) di Emiten atau Perusahaan Publik. A description of the whistleblowing system at the Issuer or Public Company.	1. Cara penyampaian laporan pelanggaran. How to submit a violation report.	711-712	SEOJK 16 ARA
	2. Perlindungan bagi pelapor. Protection for whistleblowers.	712-713	
	3. Penanganan pengaduan. The handling of complaints.	714-715	
	4. Pihak yang mengelola pengaduan. The party that manages the complaint.	712	
	5. Hasil dari penanganan pengaduan, paling sedikit: The results of handling complaints, at least:		
	a. Jumlah pengaduan yang masuk dan diproses Dalam tahun buku. Number of complaints received and processed in the financial year.	716	
	b. Tindak lanjut pengaduan. Follow up complaints.		
	Dalam hal emiten atau perusahaan publik tidak memiliki Sistem pelaporan pelanggaran (*whistleblowing system*), maka diungkapkan mengenai hal tersebut. In the event that the issuer or public company does not have a whistleblowing system, then this should be disclosed.		

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Uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik. A description of the anti-corruption policy of the Issuer or Public Company.	1. Program dan prosedur yang dilakukan dalam Mengatasi praktik korupsi, balas jasa (*kickbacks*), *Fraud*, suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik. Programs and procedures carried out in overcoming corrupt practices, kickbacks, fraud, bribery and/or gratuities in Issuers or Public Companies.	718-720	SEOJK 16 ARA
	2. Pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik. Anti-corruption training/socialization to employees of Issuers or Public Companies.	720	
	Dalam hal Emiten atau Perusahaan Publik tidak memiliki Kebijakan anti korupsi, maka dijelaskan alasan tidak Dimilikinya kebijakan dimaksud. In the event that the Issuer or Public Company does not have an anti-corruption policy, the reasons for not having the said policy should be explained.		
Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*). Provision of funds to related parties and provision of large funds (large exposure).	Informasi yang perlu diungkap adalah jumlah total baki debet penyediaan dana kepada pihak terkait (*related party*) dan kepada debitur inti (individu atau grup) per posisi laporan Information that needs to be disclosed is the total amount of debit balances providing funds to related parties and to core debtors (individuals or groups) per report position.	727-728	SEOJK 13
Transparansi kondisi keuangan dan non keuangan Bank yang belum diungkap dalam laporan lain. Transparency of the Bank's financial and non-financial conditions that have not been disclosed in other reports.		729-730	SEOJK 13
Informasi lain yang terkait dengan Tata Kelola Bank, antara lain berupa intervensi pemilik, perselisihan intern atau permasalahan yang timbul sebagai dampak kebijakan remunerasi pada Bank. Other information related to Bank Governance, among others in the form of owner intervention, internal disputes or problems that arise as a result of the remuneration policy of the Bank.		728	SEOJK 13
Jumlah Penyimpangan (*Internal Fraud*). Number of Deviations (Internal Fraud).	Pengungkapan mengenai penyimpangan (*internal fraud*) paling sedikit mencakup: 1. Jumlah penyimpangan (internal *fraud*) yang telah diselesaikan. 2. Jumlah penyimpangan (internal *fraud*) yang sedang dalam proses penyelesaian di internal bank. 3. Jumlah penyimpangan (internal *fraud*) yang belum diupayakan penyelesaian di internal bank. 4. Jumlah penyimpangan (internal *fraud*) yang telah ditindaklanjuti melalui proses hukum. Disclosure of irregularities (internal fraud) includes at least: 1. Number of irregularities (internal fraud) that have been resolved. 2. The number of irregularities (internal fraud) that are in the process of being resolved at the internal bank. 3. The number of irregularities (internal fraud) that has not been attempted to be resolved in the internal bank. 4. Number of irregularities (internal fraud) that have been followed up through the legal process.	728	
Pembelian Kembali (*Buy Back*) Saham dan/atau Obligasi Bank. Buy Back Bank Shares and/or Bonds.	1. Kebijakan dalam melakukan pembelian kembali (*buy back*) saham atau obligasi Bank. 2. Jumlah lembar saham dan/atau obligasi yang dibeli kembali. 3. Harga pembelian kembali per lembar saham dan/atau obligasi. 4. Peningkatan laba per lembar saham dan/atau obligasi. 1. Policy in buy back shares or bonds of the Bank. 2. Number of shares and/or bonds repurchased. 3. The repurchase price per share and/or bonds. 4. Increase in earnings per share and/or bonds.	727	SEOJK 13
Pemberian Dana untuk Kegiatan Sosial dan/atau Kegiatan Politik Selama Periode Pelaporan. Provision of Funds for Social Activities and/or Political Activities During the Reporting Period.	Pengungkapan mengenai pemberian dana untuk kegiatan sosial dan/atau kegiatan politik paling sedikit meliputi pihak penerima dana dan jumlah dana yang diberikan. Disclosure regarding the provision of funds for social activities and/or political activities shall at least include the party receiving the funds and the amount of the funds given.	711	SEOJK 13

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Penerapan atas pedoman tata kelola Perusahaan Terbuka bagi Emiten yang menerbitkan efek bersifat ekuitas atau Perusahaan Publik. Implementation of the Public Company governance guidelines for Issuers who issue equity securities or Public Companies.	1. Pernyataan mengenai rekomendasi yang telah dilaksanakan dan/atau Statement regarding recommendations that have been implemented and/or	731-743	SEOJK 16
	2. Penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada). Explanation of recommendations that have not been implemented, along with reasons and alternative implementations (if any).		
	Pengungkapan informasi dapat disajikan dalam bentuk tabel. Disclosure of information can be presented in tabular form.		
Penilaian Penerapan GCG untuk tahun buku 2020 yang meliputi paling kurang aspek Dewan Komisaris dan Direksi. Assessment of GCG Implementation for the 2020 financial year which includes at least aspects of the Board of Commissioners and the Board of Directors.	Memuat uraian mengenai: Contains a description of:		ARA
	1. Kriteria yang digunakan dalam penilaian Criteria used in the assessment	747-748, 751-752	
	2. Pihak yang melakukan penilaian The party conducting the assessment	749, 752	
	3. Skor penilaian masing-masing kriteria Assessment score for each criterion	749-750, 752-753	
	4. Rekomendasi hasil penilaian Recommended assessment results	750-751, 753-761	
	5. Alasan belum/tidak diterapkannya rekomendasi. Reasons for not/not implementing recommendations.		
TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN EMITEN ATAU PERUSAHAAN PUBLIK SOCIAL AND ENVIRONMENTAL RESPONSIBILITY OF THE ISSUER OR PUBLIC COMPANY			
Tanggung Jawab Sosial Perusahaan. Corporate social responsibility.	1. Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (*Sustainability Report*) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, paling sedikit memuat: Information disclosed in the social and environmental responsibility section is a Sustainability Report as referred to in the Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, containing at least:		SEOJK 16
	a) Penjelasan strategi keberlanjutan. Sustainability strategy explanation.		
	b) Ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup). Summary of sustainability aspects (economic, social, and environmental).		
	c) Profil singkat Emiten atau Perusahaan Publik. Brief profile of the Issuer or Public Company.		
	d) Penjelasan Direksi. Explanation of the Board of Directors.		
	e) Tata kelola keberlanjutan. Sustainability governance.		
	f) Kinerja keberlanjutan. Sustainability performance.		
	g) Verifikasi tertulis dari pihak independen, jika ada. Written verification from an independent party, if any.		
	h) Lembar umpan balik (*feedback*) untuk pembaca, jika ada. Feedback sheet for readers, if any.		
	i) Tanggapan Emiten atau Perusahaan Publik terhadap umpan balik laporan tahun sebelumnya. Issuer's or Public Company's response to the previous year's report feedback.		

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	2. Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (*Sustainability Report*) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. The Sustainability Report as referred to in number 1) must be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as contained in Appendix II which is an integral part of this Financial Services Authority Circular Letter.		
	3. Informasi Laporan Keberlanjutan (*Sustainability Report*) pada angka 1) dapat: Information on the Sustainability Report in number 1) can:		
	a) Diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan diungkapkan dalam bagian terkait Laporan Direksi; dan/atau Be disclosed in other relevant sections outside of the social and environmental responsibility section, such as the Directors' explanation regarding the Sustainability Report disclosed in the section related to the Directors' Report; and/or		
	b) Merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada Pedoman Teknis Penyusunan Laporan Keberlanjutan (Sustainability Report) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini, seperti profil Emiten atau Perusahaan Publik. Refer to other sections outside the social and environmental responsibility section while still referring to the Technical Guidelines for the Preparation of Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter, such as profiles Issuer or Public Company.		
	4. Laporan Keberlanjutan (*Sustainability Report*) sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan. The Sustainability Report as referred to in number 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report.		
	5. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus: In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the said Sustainability Report must:		
	a) Memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan Contain all the information as referred to in number 1); and		
	b) Disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (*Sustainability Report*) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. Be compiled according to the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter.		
	6. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan. In the event that the Sustainability Report is presented separately from the Annual Report, then the social and environmental responsibility section contains information that information regarding social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report.		

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
	7. Penyampaian Laporan Keberlanjutan (*Sustainability Report*) yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan. Submission of the Sustainability Report which is presented separately from the Annual Report must be submitted together with the submission of the Annual Report.		
INFORMASI KEUANGAN / FINANCIAL INFORMATION			
Surat Pernyataan Direksi dan/ atau Dewan Komisaris tentang TanggungJawab atas Laporan Keuangan. Statement Letter of the Board of Directors and/or Board of Commissioners regarding Responsibility for Financial Statements.	Kesesuaian dengan peraturan terkait tentang Tanggung Jawab atas Laporan Keuangan. Compliance with related regulations regarding Responsibility for Financial Statements.	LK Halaman Surat Pernyataan Direksi FS Page Statement Letter of the Board of Directors	ARA
Opini auditor independen atas laporan keuangan. Independent auditor's opinion on the financial statements.		LK Halaman Opini Auditor FS Page Auditor's Opinion	ARA
Deskripsi Auditor Independen di Opini. Description of the Independent Auditor in Opinion.	Deskripsi memuat tentang: The description contains about:		ARA
	1. Nama dan tanda tangan. Name and signature.	LK Halaman Opini Auditor FS Page Auditor's Opinion	
	2. Tanggal Laporan Audit Audit Report Date	LK Halaman Opini Auditor FS Page Auditor's Opinion	
	3. Nomor ijin KAP dan nomor ijin Akuntan Publik. Public Accountant Office's license number and Public Accountant license number.	LK Halaman Opini Auditor FS Page Auditor's Opinion	
Laporan keuangan yang lengkap. Complete financial reports.	Memuat secara lengkap unsur-unsur laporan keuangan: Completely contains the elements of the financial statements:		ARA
	1. Laporan posisi keuangan. Statement of financial position.	LK Halaman 1-2 FS Page 1-2	
	2. Laporan laba rugi dan penghasilan komprehensif lain. Statement of profit or loss and other comprehensive income.	LK Halaman 3 FS Page 3	
	3. Laporan perubahan ekuitas. Statement of Changes in Equity.	LK Halaman 4-5 FS Page 4-5	
	4. Laporan arus kas. Cash flow statement.	LK Halaman 6-7 FS Page 6-7	
	5. Catatan atas laporan keuangan. Notes to financial statements.	LK Halaman 8-158 FS Page 8-158	
	6. Informasi komparatif mengenai periode sebelumnya. Comparative information about the previous period.	LK Halaman 1-158 FS Page 1-158	
	7. Laporan posisi keuangan pada awal periode sebelumnya ketika entitas menerapkan suatu kebijakan akuntansi secara retrospektif atau membupenyajian kembali pos-pos laporan keuangan, atau ketika entitas mereklasifikasi pos-pos dalam laporan keuangannya (jika relevan). Statement of financial position at the beginning of the previous period when the entity applies an accounting policy retrospectively or restates financial statement items, or when the entity reclassifies items in its financial statements (if relevant).	NA	
Perbandingan tingkat profitabilitas. Comparison of profitability levels.	Perbandingan kinerja/laba (rugi) tahun berjalan dengan tahun sebelumnya Comparison of performance/profit (loss) for the current year with the previous year	LK Halaman 3 FS Page 3	ARA
Laporan Arus Kas. Cash flow statement.	Memenuhi ketentuan sebagai berikut: It should meet the following conditions:		ARA
	1. Pengelompokan dalam tiga kategori aktivitas: operasi, investasi, dan pendanaan. Grouping into three categories of activities: operating, investing, and financing.	LK Halaman 6-7 FS Page 6-7	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
	2. Penggunaan metode langsung (*direct method*) untuk melaporkan arus kas dari aktivitas operasi. Use the direct method to report cash flows from operating activities.	LK Halaman 15 FS Page 15	
	3. Pemisahan penyajian antara penerimaan kas dan atau pengeluaran kas selama tahun berjalan pada aktivitas operasi, investasi dan pendanaan. Separation of presentation between cash receipts and or cash disbursements during the year in operating, investing and financing activities.	LK Halaman 6-7 FS Page 6-7	
	4. Pengungkapan transaksi non kas harus dicantumkan dalam catatan atas laporan keuangan. Disclosure of non-cash transactions must be included in the notes to the financial statements.	LK Halaman 7 FS Page 7	
Ikhtisar Kebijakan Akuntansi. Summary of Accounting Policies.	Meliputi sekurang-kurangnya: It includes at least:		ARA
	1. Pernyataan kepatuhan terhadap SAK. Statement of compliance with Financial Accounting Standards.	LK Halaman 15 FS Page 15	
	2. Dasar pengukuran dan penyusunan laporan keuangan. Basis of measurement and preparation of financial statements.	LK Halaman 15-16 FS Page 15-16	
	3. Pajak penghasilan. Income tax.	LK Halaman 50-52 FS Page 50-52	
	4. Imbalan kerja. Work benefits.	LK Halaman 54-55 FS Page 54-55	
	5. Instrumen Keuangan. Financial Instruments.	LK Halaman 27 FS Page 27	
Pengungkapan transaksi pihak berelasi. Disclosure of related party transactions.	Hal-hal yang diungkapkan antara lain: The things that were disclosed included:		ARA
	1. Nama pihak berelasi, serta sifat dan hubungan dengan pihak berelasi. The name of the related party, as well as the nature and relationship with the related party.	LK Halaman 116-120 FS Page 116-120	
	2. Nilai transaksi beserta persentasenya terhadap total pendapatan dan beban terkait. The transaction value and its percentage to the total related revenues and expenses.	LK Halaman 120-121 FS Page 120-121	
	3. Jumlah saldo beserta persentasenya terhadap total aset atau liabilitas terkait. Total balance and its percentage to the total related assets or liabilities.	LK Halaman 120-121 FS Page 120-121	
Pengungkapan yang berhubungan dengan perpajakan. Disclosures related to taxation.	Hal-hal yang harus diungkapkan: The matters should disclose:		ARA
	1. Rekonsiliasi fiskal dan perhitungan beban pajak kini. Fiscal reconciliation and calculation of current tax burden.	LK Halaman 92-93 FS Page 92-93	
	2. Penjelasan hubungan antara beban (penghasilan) pajak dan laba akuntansi. Explanation of the relationship between tax expense (income) and accounting profit.	LK Halaman 93 FS Page 93	
	3. Pernyataan bahwa Laba Kena Pajak (LKP) hasil rekonsiliasi dijadikan dasar dalam pengisian SPT Tahunan PPh Badan. The statement that the taxable profit (LKP) resulting from the reconciliation is used as the basis for filling out the Annual Corporate Income Tax Return.	LK Halaman 93 FS Page 93	
	4. Rincian aset dan liabilitas pajak tangguhan yang diakui pada laporan posisi keuangan untuk setiap periode penyajian, dan jumlah beban (penghasilan) pajak tangguhan yang diakui pada laporan laba rugi apabila jumlah tersebut tidak terlihat dari jumlah aset atau liabilitas pajak tangguhan yang diakui pada laporan posisi keuangan. The details of deferred tax assets and liabilities recognized in the statement of financial position for each presentation period, and the amount of deferred tax expense (income) recognized in profit or loss if the amount is not reflected in the amount of deferred tax assets or liabilities recognized in the statement of financial position.	LK Halaman 92-96 FS Page 92-96	
	5. Pengungkapan ada atau tidak ada sengketa pajak. Disclosure of whether or not there is a tax dispute.	LK Halaman 96 FS Page 96	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
Pengungkapan yang berhubungan dengan aset tetap. Disclosures relating to fixed assets.	Hal-hal yang harus diungkapkan: The matters should disclose:		ARA
	1. Metode penyusutan yang digunakan. The depreciation method used.	LK Halaman 41-42 FS Page 41-42	
	2. Uraian mengenai kebijakan akuntansi yang dipilih antara model revaluasi dan model biaya. A description of the accounting policy chosen between the revaluation model and the cost model.	LK Halaman 41-42 FS Page 41-42	
	3. Metode dan asumsi signifikan yang digunakan dalam mengestimasi nilai wajar aset tetap (untuk model revaluasi) atau pengungkapan nilai wajar aset tetap (untuk model biaya). The significant methods and assumptions used in estimating the fair value of property, plant and equipment (for the revaluation model) or the disclosure of the fair value of property, plant and equipment (for the cost model).	LK Halaman 41-42 FS Page 41-42	
	4. Rekonsiliasi jumlah tercatat bruto dan akumulasi penyusutan aset tetap pada awal dan akhir periode dengan menunjukkan: penambahan, pengurangandan reklasifikasi. Reconciliation of the gross carrying amount and accumulated depreciation of property, plant and equipment at the beginning and end of the period by showing: additions, subtractions and reclassifications.	LK Halaman 83-86 FS Page 83-86	
Pengungkapan yang berhubungan dengan segmen operasi. Disclosures relating to operating segments.	Hal-hal yang harus diungkapkan: The matters should disclose:		ARA
	1. Informasi umum yang meliputi faktor-faktor yang digunakan untuk mengidentifikasi segmen yang dilaporkan. General information which includes the factors used to identify the reported segments.	LK Halaman 55-56 FS Page 55-56	
	2. Informasi tentang laba rugi, aset, dan liabilitas segmen yang dilaporkan. Information about the profit or loss, assets and liabilities of the reported segment.	LK Halaman 121-123 FS Page 121-123	
	3. Rekonsiliasi dari total pendapatan segmen, laba rugi segmen yang dilaporkan, aset segmen, liabilitas segmen, dan unsur material segmen lainnya terhadap jumlah terkait dalam entitas. Reconciliation of total segment revenue, reportable segment profit or loss, segment assets, segment liabilities, and other material segment items to the related amounts within the entity.	LK Halaman 121-123 FS Page 121-123	
	4. Pengungkapan pada level entitas, yang meliputi informasi tentang produk dan/atau jasa, wilayah geografis dan pelanggan utama. Disclosure at the entity level, which includes information about products and/or services, geographic areas and key customers.	LK Halaman 121-123 FS Page 121-123	
Pengungkapan yang berhubungan dengan Instrumen Keuangan. Disclosures relating to Financial Instruments.	Hal-hal yang harus diungkapkan: The matters should disclose:		ARA
	1. Rincian instrumen keuangan yang dimiliki berdasarkan klasifikasinya. Details of financial instruments owned based on their classification.	LK Halaman 1-158 FS Page 1-158	
	2. Nilai wajar dan hirarkinya untuk setiap kelompok instrumen keuangan. Fair values and their hierarchy for each group of financial instruments.	LK Halaman 143-146 FS Page 143-146	
	3. Penjelasan risiko yang terkait dengan instrumen keuangan: risiko pasar, risiko kredit dan risiko likuiditas. Explanation of risks associated with financial instruments: market risk, credit risk and liquidity risk.	LK Halaman 123-143 FS Page 123-143	
	4. Kebijakan manajemen risiko. Risk management policy.	LK Halaman 148-150 FS Page 148-150	
	5. Analisis risiko yang terkait dengan instrumen keuangan secara kuantitatif. Quantitative analysis of risks associated with financial instruments.	LK Halaman 123-142 FS Page 123-142	

Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulation
Penerbitan laporan keuangan. Issuance of financial statements.	Hal-hal yang diungkapkan antara lain: The things that were disclosed include:		ARA
	1. Tanggal laporan keuangan diotorisasi untuk terbit. The date the financial statements were authorized for issue.	LK Halaman Surat Pernyataan Direksi FS Page Statement Letter of the Board of Directors	
	2. Pihak yang bertanggung jawab mengotorisasi laporan keuangan. The party responsible for authorizing the financial statements.	LK Halaman Surat Pernyataan Direksi FS Page Statement Letter of the Board of Directors	

Keterangan / Information

SEOJK 16 : Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.
Financial Services Authority Circular No. 16/SEOJK.04/2021 concerning the Form and Content of the Annual Report of Issuers or Public Companies.

SEOJK 9 : Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.
Financial Services Authority Circular No. 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.

SEOJK 13 Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
Financial Services Authority Circular No. 13/SEOJK.03/2017 concerning the Implementation of Good Corporate Governance for Commercial Banks.

POJK 45 : Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum.
Financial Services Authority Regulation No. 45/POJK.03/2015 concerning Implementation of Good Corporate Governance in Providing Remuneration for Commercial Banks.

ARA : Kriteria *Annual Report Award* / Annual Report Award Criteria

SK 16 : Salinan Keputusan Sekretaris Kementerian Badan Usaha Milik Negara No. SK-16/S.MBU/2021 tentang Indikator Parameter Penilaian dan Evaluasi atas Penerapan Tata Kelola Perusahaan Yang Baik (*Good Corporate Governance*) pada Badan Usaha Milik Negara.
A copy of the Decree of the Secretary of the Ministry of State-Owned Enterprises No. SK-16/S.MBU/2021 concerning Parameter Indicators for Assessment and Evaluation of the Implementation of Good Corporate Governance in State-Owned Enterprises.

PT Bank Mandiri Taspen

Laporan keuangan tanggal 31 Desember 2021
dan untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen/
Financial statements as of December 31, 2021
and for the year then ended
with independent auditors' report

mandiri taspen

Nomor: DIR/044.1/2022

SURAT PERNYATAAN DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN TANGGAL 31 DESEMBER 2021 DAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT PT BANK MANDIRI TASPEN

Kami yang bertanda tangan dibawah ini:

Nama	:	Elmamber Petamu Sinaga
Alamat Kantor	:	Graha Mantap, Jalan Proklamasi No.31 Menteng, Jakarta Pusat
Alamat Domisili	:	JL. Pulo Asem Timur VI No.2, RT002 /RW005 Kel.Jati Kec.Pulogadung, Jakarta Timur
Nomor Telepon	:	021 – 21231772
Jabatan	:	Direktur Utama
Nama	:	Atta Alva Wanggai
Alamat Kantor	:	Graha Mantap, Jalan Proklamasi No.31 Menteng, Jakarta Pusat
Alamat Domisili	:	Griya Mandiri Cilandak – Jalan Giri No.3, Cilandak Barat, Cilandak
Nomor telepon	:	021 – 21231772
Jabatan	:	Direktur *Finance, Risk & Operations*

Menyatakan bahwa:

1. Bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Mandiri Taspen ("Bank");
2. Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku di Indonesia.
3. a. Semua informasi dalam laporan keuangan Bank telah dimuat secara lengkap dan benar;

   b. Laporan keuangan Bank tidak mengandung informasi atau fakta material yang tidak benar dan tidak menghilangkan informasi atau fakta material; dan
4. Kami bertanggung jawab atas sistem pengendalian internal Bank.

Demikian pernyataan ini dibuat dengan sebenarnya.

BOARD OF DIRECTORS' STATEMENT REGARDING THE RESPONSIBILITY FOR FINANCIAL STATEMENTS AS OF DECEMBER 31, 2021 AND FOR THE YEAR THEN ENDED PT BANK MANDIRI TASPEN

We, the undersigned:

Name	:	*Elmamber Petamu Sinaga*
Office Address	:	*Graha Mantap, Jalan Proklamasi No.31 Menteng, Jakarta Pusat*
Residential Address	:	*JL. Pulo Asem Timur VI No.2, RT002 /RW005 Kel. Jati Kec.Pulogadung, Jakarta Timur*
Phone Number	:	*021 – 21231772*
Title	:	*President Director*
Name	:	*Atta Alva Wanggai*
Office Address	:	*Graha Mantap, Jalan Proklamasi No.31 Menteng, Jakarta Pusat*
Residential Address	:	Griya Mandiri Cilandak – Jalan Giri No.3, Cilandak Barat, Cilandak
Phone Number	:	*021 – 21231772*
Title	:	*Finance, Risk & Operations Director*

Declare that:

1. *We are responsible for the preparation and the presentation of the financial statements of PT Bank Mandiri Taspen (the "Bank")*
2. *The financial statements of the Bank has been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. *a. All information has been fully and correctly disclosed in the Bank's financial statements;*

   b. The Bank's financial statements do not contain false material information or facts, nor do they omit material information or facts; and
4. *We are responsible for the Bank's internal control system.*

This statement has been made truthfully.

Jakarta, 20 Januari 2022/*January 20th, 2022*

Atas nama dan mewakili Direksi/*For and On Behalf of the Board of Directors*

METERAI TEMPEL

Elmamber Petamu Sinaga
Direktur Utama/
President Director

Atta Alva Wanggai
Direktur *Finance, Risk & Operations*/
Finance, Risk & Operations Director

The original financial statements included herein are in the Indonesian language.

PT BANK MANDIRI TASPEN
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2021
DAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN

PT BANK MANDIRI TASPEN
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2021
AND FOR THE YEAR THEN ENDED
WITH INDEPENDENT AUDITORS' REPORT

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	Halaman/ *Page*	
Laporan Auditor Independen		*Independent Auditors' Report*
Laporan Posisi Keuangan	1 - 2	*Statement of Financial Position*
Laporan Laba Rugi dan Penghasilan Komprehensif Lain	3	*Statement of Profit or Loss and Other Comprehensive Income*
Laporan Perubahan Ekuitas	4 - 5	*Statement of Changes in Equity*
Laporan Arus Kas	6 - 7	*Statement of Cash Flows*
Catatan Atas Laporan Keuangan	8 - 158	*Notes to the Financial Statements*

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Building a better working world

Purwantono, Sungkoro & Surja

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Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190, Indonesia

Tel : +62 21 5289 5000
Fax: +62 21 5289 4100
ey.com/id

The original report included herein is in the Indonesian language.

Laporan Auditor Independen

Laporan No. 00024/2.1032/AU.1/07/0240-2/1/I/2022

Pemegang Saham, Dewan Komisaris dan Direksi

PT Bank Mandiri Taspen

Kami telah mengaudit laporan keuangan PT Bank Mandiri Taspen terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2021, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, dan suatu ikhtisar kebijakan akuntansi signifikan dan informasi penjelasan lainnya.

Tanggung jawab manajemen atas laporan keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Tanggung jawab auditor

Tanggung jawab kami adalah untuk menyatakan suatu opini atas laporan keuangan tersebut berdasarkan audit kami. Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Standar tersebut mengharuskan kami untuk mematuhi ketentuan etika serta merencanakan dan melaksanakan audit untuk memperoleh keyakinan memadai tentang apakah laporan keuangan tersebut bebas dari kesalahan penyajian material.

Independent Auditors' Report

Report No. 00024/2.1032/AU.1/07/0240-2/1/I/2022

The Shareholders, the Board of Commissioners, and the Board of Directors
PT Bank Mandiri Taspen

We have audited the accompanying financial statements of PT Bank Mandiri Taspen, which comprise the statement of financial position as of December 31, 2021 and the statements of profit or loss and other comprehensive income, changes in equity, and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of such financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' responsibility

Our responsibility is to express an opinion on such financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether such financial statements are free from material misstatement.

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The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00024/2.1032/AU.1/07/0240-2/1/I/2022 (lanjutan)

Tanggung jawab auditor (lanjutan)

Suatu audit melibatkan pelaksanaan prosedur untuk memperoleh bukti audit tentang angka-angka dan pengungkapan dalam laporan keuangan. Prosedur yang dipilih bergantung pada pertimbangan auditor, termasuk penilaian atas risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan. Dalam melakukan penilaian risiko tersebut, auditor mempertimbangkan pengendalian internal yang relevan dengan penyusunan dan penyajian wajar laporan keuangan entitas untuk merancang prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal entitas. Suatu audit juga mencakup pengevaluasian atas ketepatan kebijakan akuntansi yang digunakan dan kewajaran estimasi akuntansi yang dibuat oleh manajemen, serta pengevaluasian atas penyajian laporan keuangan secara keseluruhan.

Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Opini

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan PT Bank Mandiri Taspen tanggal 31 Desember 2021, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Independent Auditors' Report (continued)

Report No. 00024/2.1032/AU.1/07/0240-2/1/I/2022 (continued)

Auditors' responsibility (continued)

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of PT Bank Mandiri Taspen as of December 31, 2021, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Purwantono, Sungkoro & Surja

Muhammad Kurniawan, CPA
Registrasi Akuntan Publik No. AP.0240/*Public Accountant Registration No. AP.0240*

20 Januari 2022/*January 20, 2022*

PT BANK MANDIRI TASPEN
LAPORAN POSISI KEUANGAN
31 Desember 2021
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT BANK MANDIRI TASPEN
STATEMENT OF FINANCIAL POSITION
As of December 31, 2021
(Expressed in thousands of Rupiah, unless otherwise stated)

	31 Desember 2021/ ***December 31, 2021***	**Catatan/** ***Notes***	**31 Desember 2020/** ***December 31, 2020***	
ASET				***ASSETS***
Kas	101.571.326	2c,2f,4	75.973.540	*Cash*
Giro pada Bank Indonesia	675.712.284	2c,2f,2g,5	212.664.489	*Current accounts with Bank Indonesia*
Giro pada bank lain		2c,2e,2f,2g		*Current accounts with other banks*
Pihak berelasi	45.541.908	6,28,34,46	27.243.521	*Related parties*
Dikurangi: Cadangan kerugian penurunan nilai	(521)		(624)	*Less: Allowance for impairment losses*
Total - neto	45.541.387		27.242.897	*Total - net*
Penempatan pada Bank Indonesia		2c,2f,2h		*Placements with Bank Indonesia*
Pihak ketiga	750.000.000	7	5.546.878.274	*Third parties*
Efek-efek		2c,2d,2e,2i		*Securities*
Pihak berelasi	7.020.452.060	8,28,34,46	2.204.956.484	*Related parties*
Dikurangi: Cadangan kerugian penurunan nilai	(364)		(508)	*Less: Allowance for impairment losses*
Total - neto	7.020.451.696		2.204.955.976	*Total - net*
Efek-efek yang dibeli dengan janji dijual kembali				*Securities purchased under agreements to resell*
Pihak ketiga	5.142.161.216	2c,2j,9	1.050.855.251	*Third parties*
Kredit yang diberikan		2c,2e,2k		*Loans*
Pihak berelasi	3.803.519	10,28,34,46	3.740.785	*Related parties*
Pihak ketiga	31.347.279.357		25.658.675.669	*Third parties*
Total	31.351.082.876		25.662.416.454	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(722.751.413)		(510.818.537)	*Less: Allowance for impairment losses*
Total - neto	30.628.331.463		25.151.597.917	*Total - net*
Biaya dibayar di muka	3.930.149	2e,2p,11 34,46	6.580.018	*Prepaid expenses*
Aset tetap		2l,2m,12,46		*Fixed assets*
Nilai perolehan	1.252.198.467		820.570.966	*Cost*
Akumulasi penyusutan	(597.601.733)		(386.376.084)	*Accumulated depreciation*
Total - neto	654.596.734		434.194.882	*Total - net*
Aset pajak tangguhan	135.972.531	2w,18d,46	54.824.361	*Deferred tax assets*
Aset tidak berwujud - neto	51.521.862	2n,13	59.101.061	*Intangible assets - net*
Aset lain-lain - neto	332.073.304	2c,2e,2o 2q,14,28,34	274.897.616	*Other assets - net*
TOTAL ASET	**45.541.863.952**		**35.099.766.282**	***TOTAL ASSETS***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BANK MANDIRI TASPEN
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2021
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT BANK MANDIRI TASPEN
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2021
(Expressed in thousands of Rupiah, unless otherwise stated)

	31 Desember 2021/ ***December 31, 2021***	**Catatan/** ***Notes***	**31 Desember 2020/** ***December 31, 2020***	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	757.450.230	2c,2r,15	571.516.333	*Liabilities due immediately*
Simpanan nasabah		2c,2s,16		*Deposits from customers*
Pihak berelasi	6.795.649.386	2e,34	5.448.042.688	*Related parties*
Pihak ketiga	27.332.237.841		22.133.245.683	*Third parties*
Total	34.127.887.227		27.581.288.371	*Total*
Simpanan dari bank lain				*Deposits from other banks*
Pihak ketiga	116.950.895	2c,2t,17	14.721.969	*Third parties*
Utang pajak	49.504.527	2w,18a	62.444.287	*Taxes payable*
Surat berharga yang diterbitkan	3.491.637.003	2c,2e,2u 19,34	1.494.821.750	*Securities issued*
Pinjaman yang diterima		2c,2e,2w,20		*Borrowings*
Pihak berelasi	1.000.000.000	34	-	*Related parties*
Pihak ketiga	1.250.000.000		1.600.000.000	*Third parties*
Total	2.250.000.000		1.600.000.000	*Total*
Liabilitas imbalan kerja	96.702.180	2z,21	76.479.592	*Employee benefits liabilities*
Liabilitas lain-lain	623.592.101	2c,22,46	227.995.425	*Other liabilities*
TOTAL LIABILITAS	**41.513.724.163**		**31.629.267.727**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal saham - nilai nominal Rp500 (nilai penuh) per saham Modal dasar - 1.639.301.632 lembar saham, ditempatkan dan disetor penuh - 1.638.608.705 lembar saham dan 1.502.614.918 lembar saham pada tanggal 31 Desember 2021 dan 2020	819.304.352	23	751.307.459	*Share capital - Rp500 (full amount) par value per share Authorized - 1,639,301,632 shares, issued and fully paid - 1,638,608,705 shares and 1,502,614,918 shares as of December 31, 2021 and 2020, respectively*
Tambahan modal disetor	1.349.507.752	23	920.039.372	*Additional paid-in capital*
Dana setoran modal	-	23	497.465.273	*Capital contribution*
Keuntungan neto yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak	14.805.913	2c,2j,8	39.988.176	*Net unrealized gain on securities at fair value through other comprehensive income - after tax*
Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak	(19.875.242)	2z,21	(21.395.859)	*Remeasurement of employee benefits liabilities - after tax*
Saldo laba				*Retained earnings*
Sudah ditentukan penggunaannya	155.000.000	24	150.000.000	*Appropriated*
Belum ditentukan penggunaannya	1.709.397.014		1.133.094.134	*Unappropriated*
TOTAL EKUITAS	**4.028.139.789**		**3.470.498.555**	***TOTAL EQUITY***
TOTAL LIABILITAS DAN EKUITAS	**45.541.863.952**		**35.099.766.282**	***TOTAL LIABILITIES AND EQUITY***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BANK MANDIRI TASPEN
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
Untuk tahun yang berakhir pada tanggal 31 Desember 2021
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT BANK MANDIRI TASPEN
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the year ended December 31, 2021
(Expressed in thousands of Rupiah, unless otherwise stated)

	Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,*			
	2021	**Catatan/ *Notes***	**2020**	
PENDAPATAN DAN BEBAN OPERASIONAL				***OPERATING INCOME AND EXPENSES***
Pendapatan bunga	4.317.112.287	2x,2y,25,34	3.440.612.198	*Interest income*
Beban bunga	(1.692.955.959)	2x,26,34	(1.748.747.865)	*Interest expenses*
Pendapatan bunga - neto	2.624.156.328		1.691.864.333	*Interest income - net*
Pendapatan operasional lainnya	201.725.795	2x,27	263.431.789	*Other operating income*
Pembentukan cadangan kerugian penurunan nilai	(741.825.280)	6,8 10,14,28,33	(372.462.950)	*Provision for impairment losses*
Beban operasional lainnya				*Other operating expenses*
Tenaga kerja	(703.393.366)	30	(601.098.859)	*Salaries*
Umum dan administrasi	(540.775.934)	29,34	(418.739.090)	*General and administrative*
Total beban operasional lainnya	**(1.244.169.300)**		**(1.019.837.949)**	***Total other operating expenses***
LABA OPERASIONAL	**839.887.543**		**562.995.223**	***OPERATING INCOME***
Pendapatan (beban) non operasional - neto	1.343.597	31	5.527.773	*Non-operating income (expenses) - net*
LABA SEBELUM BEBAN PAJAK	**841.231.140**		**568.522.996**	***INCOME BEFORE TAX EXPENSES***
Beban pajak - neto	(195.554.327)	2w,18b,18c	(139.363.439)	*Tax expenses - net*
LABA TAHUN BERJALAN	**645.676.813**		**429.159.557**	***INCOME FOR THE YEAR***
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				*Items that will not be reclassified to profit or loss:*
Pengukuran kembali atas liabilitas imbalan kerja	1.263.744	2z,21	(10.893.405)	*Remeasurement of post employee benefits liabilities*
Pajak penghasilan terkait	256.873	18d	1.386.110	*Related income tax*
	1.520.617		(9.507.295)	
Pos-pos yang akan direklasifikasi ke laba rugi:				*Items that will be reclassified to profit or loss:*
Keuntungan (kerugian) neto yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(31.073.348)	2c,2d,2i,8	41.944.861	*Net unrealized gain (loss) on changes in fair value of securities at fair value through other comprehensive income*
Pajak penghasilan terkait	5.891.085	18d	(8.039.505)	*Related income tax*
	(25.182.263)		33.905.356	
Penghasilan (kerugian) komprehensif lain tahun berjalan - setelah pajak	(23.661.646)		24.398.061	*Other comprehensive income (loss) for the year - after tax*
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	**622.015.167**		**453.557.618**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA PER SAHAM DASAR (nilai penuh)	394,04	2ab,32	285,61	***BASIC EARNINGS PER SHARE*** *(full amount)*

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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PT BANK MANDIRI TASPEN
LAPORAN PERUBAHAN EKUITAS
Untuk tahun yang berakhir pada tanggal
31 Desember 2021
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT BANK MANDIRI TASPEN
STATEMENT OF CHANGES IN EQUITY
For the year ended
December 31, 2021
(Expressed in thousands of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal ditempatkan dan disetor penuh/ *Issued and fully paid-in capital*	Tambahan modal disetor/ *Additional paid-in capital*	Dana setoran modal/ *Capital contribution*	Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak/ *Remeasurement of employee benefits liabilities - after tax*	Keuntungan neto yang belum direalisasi atas efek-efek yang diukur pada penghasilan komprehensif lain - setelah pajak/ *Net unrealized gain on securities at fair value through other comprehensive income - after tax*	Saldo laba/*Retained earnings*			
							Telah ditentukan penggunaannya/ *Appropriated*	Belum ditentukan penggunaannya/ *Unappropriated*	Total ekuitas/ *Equity*	
Saldo per 31 Desember 2019		**751.307.459**	**920.039.372**	**-**	**(11.888.564)**	**6.082.820**	**145.000.000**	**864.031.651**	**2.674.572.738**	***Balance at December 31, 2019***
Penyesuaian saldo awal atas penerapan PSAK 71	18d,46	-	-	-	-	-	-	(18.234.547)	(18.234.547)	*Adjustment beginning balance of implementation PSAK 71*
Saldo per tanggal 1 Januari 2020 setelah penerapan PSAK 71		**751.307.459**	**920.039.372**	**-**	**(11.888.564)**	**6.082.820**	**145.000.000**	**845.797.104**	**2.656.338.191**	***Balance at January 1, 2020 after implementation PSAK 71***
Dana setoran modal	23	-	-	497.465.273	-	-	-	-	497.465.273	*Capital contribution*
Cadangan umum	24	-	-	-	-	-	5.000.000	(5.000.000)	-	*General reserve*
Laba tahun berjalan		-	-	-	-	-	-	429.159.557	429.159.557	*Income for the year*
Dividen dibayarkan	24	-	-	-	-	-	-	(136.862.527)	(136.862.527)	*Dividend paid*
Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak	21	-	-	-	(9.507.295)	-	-	-	(9.507.295)	*Remeasurement of employee benefits liabilities - after tax*
Keuntungan neto yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak	8	-	-	-	-	33.905.356	-	-	33.905.356	*Net unrealized gain on changes in fair value of securities at fair value through other comprehensive income - after tax*
Saldo per 31 Desember 2020		**751.307.459**	**920.039.372**	**497.465.273**	**(21.395.859)**	**39.988.176**	**150.000.000**	**1.133.094.134**	**3.470.498.555**	***Balance at December 31, 2020***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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PT BANK MANDIRI TASPEN
LAPORAN PERUBAHAN EKUITAS (lanjutan)
Untuk tahun yang berakhir pada tanggal
31 Desember 2021
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT BANK MANDIRI TASPEN
STATEMENT OF CHANGES IN EQUITY (continued)
For the year ended
December 31, 2021
(Expressed in thousands of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal ditempatkan dan disetor penuh/ *Issued and fully paid-in capital*	Tambahan modal disetor/ *Additional paid-in capital*	Dana setoran modal/ *Capital contribution*	Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak/ *Remeasurement of employee benefits liabilities - after tax*	Keuntungan neto yang belum direalisasi atas efek-efek yang diukur pada penghasilan komprehensif lain - setelah pajak/ *Net unrealized gain on securities at fair value through other comprehensive income - after tax*	Saldo laba/*Retained earnings*			
							Telah ditentukan penggunaannya/ *Appropriated*	Belum ditentukan penggunaannya/ *Unappropriated*	Total ekuitas/ *Equity*	
Saldo per 31 Desember 2020		**751.307.459**	**920.039.372**	**497.465.273**	**(21.395.859)**	**39.988.176**	**150.000.000**	**1.133.094.134**	**3.470.498.555**	***Balance at December 31, 2020***
Dana setoran modal	23	67.996.893	429.468.380	(497.465.273)	-	-	-	-	-	*Capital contribution*
Cadangan umum	24	-	-	-	-	-	5.000.000	(5.000.000)	-	*General reserve*
Laba tahun berjalan		-	-	-	-	-	-	645.676.813	645.676.813	*Income for the year*
Dividen dibayarkan	24	-	-	-	-	-	-	(64.373.933)	(64.373.933)	*Dividend paid*
Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak	21	-	-	-	1.520.617	-	-		1.520.617	*Remeasurement of employee benefits liabilities - after tax*
Kerugian neto yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak	8	-	-	-	-	(25.182.263)	-	-	(25.182.263)	*Net unrealized loss on changes in fair value of securities at fair value through other comprehensive income - after tax*
Saldo per 31 Desember 2021		**819.304.352**	**1.349.507.752**	**-**	**(19.875.242)**	**14.805.913**	**155.000.000**	**1.709.397.014**	**4.028.139.789**	***Balance at December 31, 2021***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BANK MANDIRI TASPEN
LAPORAN ARUS KAS
Untuk tahun yang berakhir pada tanggal 31 Desember 2021
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT BANK MANDIRI TASPEN
STATEMENT OF CASH FLOWS
For the year ended December 31, 2021
(Expressed in thousands of Rupiah, unless otherwise stated)

	Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,*			
	2021	**Catatan/ *Notes***	**2020**	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan dari pendapatan bunga	4.326.891.734		3.327.393.524	*Receipts from interest income*
Pembayaran beban bunga	(1.671.171.955)		(1.757.709.991)	*Payments of interest expenses*
Penerimaan pendapatan operasional lainnya	188.202.604		263.431.789	*Receipts from other operating income*
Pembayaran beban tenaga kerja	(614.624.166)		(585.646.804)	*Payments of salaries expenses*
Pembayaran beban umum dan administrasi	(294.312.165)		(228.955.630)	*Payments of general and administrative expenses*
Penerimaan pendapatan non operasional - neto	1.239.670		642.345	*Receipts of non-operating income - net*
Pembayaran beban pajak penghasilan badan	(280.640.708)		(175.092.408)	*Payment of corporate income tax expenses*
Arus kas operasional sebelum perubahan atas aset dan liabilitas operasi	**1.655.585.014**		**844.062.825**	***Cash flows before changes in operating assets and liabilities***
Penurunan (kenaikan) aset operasi:				*Decrease (increase) in operating assets:*
Efek-efek yang dibeli dengan janji dijual kembali	(4.087.987.548)	9	546.030.700	*Securities purchased under agreements to resell*
Kredit yang diberikan	(6.135.577.775)		(5.438.861.333)	*Loans*
Biaya dibayar di muka	2.649.869		(2.175.706)	*Prepaid expenses*
Aset lain-lain	(113.058.348)		7.535.244	*Other assets*
Kenaikan (penurunan) liabilitas operasi:				*(Decrease) increase in operating liabilities:*
Liabilitas segera	185.933.897		198.082.779	*Liabilities due immediately*
Simpanan nasabah				*Deposits from customers*
Giro	47.133.805		7.563.269	*Current accounts*
Tabungan	1.854.963.736		1.233.889.927	*Saving deposits*
Deposito berjangka	4.637.563.510		6.475.534.060	*Time deposits*
Simpanan dari bank lain	102.228.927		(711.988.110)	*Deposits from other banks*
Utang pajak	(2.853.591)		(4.161.618)	*Taxes payable*
Liabilitas lain-lain	127.528.076		25.135.170	*Other liabilities*
Kas neto yang diperoleh dari/ (digunakan untuk) aktivitas operasi	**(1.725.890.428)**		**3.180.647.207**	***Net cash provided by/ (used in) operating activities***
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Pembelian aset tetap	(162.930.178)	12	(58.103.431)	*Acquisition of fixed assets*
Penjualan aset tetap	103.927	12,31	81.430	*Sale of fixed assets*
Pembelian aset tidak berwujud	(6.599.422)	13	(31.513.747)	*Acquisition of intangible assets*
Perolehan aset hak guna	(69.734.695)		(81.788.626)	*Acquisitions of rights of use assets*
Pembelian efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(2.459.621.193)		(496.821.000)	*Purchases of securities at fair value through other comprehensive income*
Pembelian efek-efek yang diukur pada biaya perolehan diamortisasi	(2.967.939.000)		(431.682.246)	*Purchases of securities at amortized cost*
Penerimaan dari efek-efek yang telah jatuh tempo	283.210.000		50.000.000	*Proceeds from matured securities*
Penerimaan dari penjualan efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	271.050.000		-	*Proceeds from sale of securities at fair value through other comprehensive income*
Kas neto yang digunakan untuk aktivitas investasi	**(5.112.460.561)**		**(1.049.827.620)**	***Net cash used in investing activities***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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PT BANK MANDIRI TASPEN
LAPORAN ARUS KAS (lanjutan)
Untuk tahun yang berakhir pada tanggal 31 Desember 2021
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT BANK MANDIRI TASPEN
STATEMENT OF CASH FLOWS (continued)
For the year ended December 31, 2021
(Expressed in thousands of Rupiah, unless otherwise stated)

	Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,*			
	2021	**Catatan/ *Notes***	**2020**	
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Dana setoran modal	-	23	497.465.273	*Capital contribution*
Penerimaan dari pinjaman yang diterima	1.250.000.000	20	1.600.000.000	*Proceeds from borrowings*
Pembayaran atas pinjaman yang diterima	(600.000.000)	20	-	*Payments of borrowings*
(Pembayaran atas) penerimaan dari surat berharga yang diterbitkan	2.000.000.000	19	(1.500.000.000)	*(Payment of) receipts from securities issued*
Pembayaran dividen	(64.373.933)	24	(136.862.527)	*Payments of dividend*
Biaya emisi dari surat berharga yang diterbitkan	(6.642.203)	19	-	*Payments of securities issuance costs*
Pembayaran liabilitas sewa	(30.567.181)	22	(16.546.099)	*Payments of lease liabilities*
Kas neto yang diperoleh dari aktivitas pendanaan	**2.548.416.683**		**444.056.647**	***Net cash provided by financing activities***
KENAIKAN (PENURUNAN) NETO KAS DAN SETARA KAS	**(4.289.934.306)**		**2.574.876.234**	***NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS AWAL TAHUN	**5.862.759.824**		**3.287.883.590**	***CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR***
KAS DAN SETARA KAS AKHIR TAHUN	**1.572.825.518**		**5.862.759.824**	***CASH AND CASH EQUIVALENTS AT THE END OF YEAR***
Kas dan setara kas terdiri dari:				*Cash and cash equivalents consist of:*
Kas	101.571.326	4	75.973.540	*Cash*
Giro pada Bank Indonesia	675.712.284	5	212.664.489	*Current accounts with Bank Indonesia*
Giro pada bank lain	45.541.908	6	27.243.521	*Current accounts with other banks*
Penempatan pada Bank Indonesia - jangka waktu jatuh tempo 3 bulan atau kurang sejak tanggal perolehan	750.000.000	7	5.546.878.274	*Placements with Bank Indonesia - maturing within 3 months since acquisition date*
Total kas dan setara kas	**1.572.825.518**		**5.862.759.824**	***Total cash and cash equivalents***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

1. UMUM

a. Pendirian Bank dan Informasi Umum

PT Bank Mandiri Taspen (selanjutnya disebut "Bank") didirikan di Denpasar pada tanggal 3 November 1992 berdasarkan Akta Pendirian No. 4, yang dibuat dihadapan Ida Bagus Alit Sudiatmika, S.H., Notaris di Denpasar, dengan nama PT Bank Sinar Harapan Bali. Pendirian ini merupakan peningkatan status badan hukum yang sebelumnya berbadan hukum Maskapai Andil Indonesia (MAI) menjadi Perseroan Terbatas. Akta pendirian ini telah mendapat pengesahan dari Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No. C2-4581 HT.01.01 Th.93 tertanggal 12 Juni 1993.

Dalam rangka bertransformasi untuk menjadi Bank Nasional, berdasarkan keputusan RUPS Luar Biasa tanggal 22 Desember 2014 sebagaimana yang dituangkan dalam Akta No. 93 tanggal 22 Desember 2014 yang dibuat dihadapan Notaris I Gusti Ngurah Putra Wijaya, S.H., Bank menyetujui perubahan modal dasar, ditempatkan dan disetor yang berubah dari Rp100.000.000 menjadi Rp500.000.000 dan juga menyebabkan perubahan komposisi dan susunan kepemilikan dari pemegang saham. Akta perubahan tersebut telah mendapat persetujuan sesuai dengan Surat Keputusan Menteri Hukum dan Hak Asasi Manusia No. AHU-13665.40.20.2014 tertanggal 30 Desember 2014.

Dengan masuknya pemegang saham baru yaitu PT Taspen (Persero) dan PT Pos Indonesia (Persero), diputuskan pula perubahan nama Bank dari PT Bank Sinar Harapan Bali menjadi PT Bank Mandiri Taspen Pos berdasarkan perubahan Anggaran Dasar sesuai Akta No. 5 tanggal 7 Januari 2015 yang dibuat dihadapan Notaris I Gusti Ngurah Putra Wijaya, S.H., Notaris di Denpasar. Akta perubahan tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-0001075.AH.01.02 tanggal 23 Januari 2015. Perubahan nama Bank tersebut juga telah disetujui oleh Otoritas Jasa Keuangan (OJK) berdasarkan surat No. 166/KDK.03/2015 tanggal 24 Juli 2015 tentang Penggunaan Ijin Usaha atas nama PT Bank Mandiri Taspen Pos dan surat No. S-134/KO.311/2015 tanggal 31 Juli 2015 tentang Persetujuan Perubahan Logo.

1. GENERAL

a. Establishment of the Bank and General Information

PT Bank Mandiri Taspen (hereinafter referred to as the "Bank"), was established in Denpasar on November 3, 1992 based on Notarial Deed No. 4 of Ida Bagus Alit Sudiatmika, S.H., Notary in Denpasar, with the name PT Bank Sinar Harapan Bali. This establishment was enhanced from its previous legal entity status Maskapai Andil Indonesia (MAI) into a Limited Liability Company. This deed of establishment has been approved by the Minister of Justice of the Republic of Indonesia in its Decision Letter No. C2-4581 HT.01.01 Th.93 dated June 12, 1993.

In relation to transforming into a National Bank based on the Extraordinary General Meeting of Shareholders dated December 22, 2014 as set forth in Deed No. 93 dated December 22, 2014 of I Gusti Ngurah Putra Wijaya, S.H., Bank's authorized, issued and paid-in capital was changed from Rp100,000,000 to Rp500,000,000 and also resulted to changes in the composition and ownership interest of the shareholders. The deed has been approved by the Minister of Law and Human Rights of the Republic of Indonesia based on the Decision Letter No. AHU-13665.40.20.2014 dated December 30, 2014.

With the inclusion of new shareholders, PT Taspen (Persero) and PT Pos Indonesia (Persero), it was decided to change the name of the Bank from PT Bank Sinar Harapan Bali to PT Bank Mandiri Taspen Pos based on the amendment of Articles of Association in accordance with Deed No. 5 dated January 7, 2015 by I Gusti Ngurah Putra Wijaya, S.H., Notary in Denpasar. The amendment was approved by the Minister of Law and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-0001075.AH.01.02 dated January 23, 2015. The changes of the Bank's name has been approved by the Financial Services Authority (OJK) based on letter No.166/ KDK.03 / 2015 dated July 24, 2015 regarding the Use of Business License on behalf of PT Bank Mandiri Taspen Pos and letter No. S-134/KO.311/ 2015 dated July 31, 2015 regarding Approval of Changes in Logo.

1. UMUM (lanjutan)

a. Pendirian Bank dan Informasi Umum (lanjutan)

PT Bank Sinar Harapan Bali secara resmi berganti nama dan logo menjadi PT Bank Mandiri Taspen Pos pada tanggal 7 Agustus 2015.

Sesuai dengan Keputusan Rapat Umum Pemegang Saham No. 4 tanggal 6 November 2017 dari Notaris I Gusti Ngurah Putra Wijaya, S.H., Notaris di Denpasar, pemegang saham Bank menyetujui perubahan nama Bank dari PT Bank Mandiri Taspen Pos menjadi PT Bank Mandiri Taspen. Akta perubahan tersebut telah dilaporkan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat penerimaan pemberitahuan perubahan data Bank tertanggal 7 November 2017 No. AHU-AH.01.03-0188167 dan telah didaftarkan pada daftar Perseroan No. AHU-0140174.AH.01.11 Tahun 2017 tanggal 7 November 2017.

Perubahan nama Bank tersebut juga telah disetujui oleh OJK berdasarkan surat No. KEP-22/PB.1/2017 tanggal 18 Desember 2017 tentang Penetapan Penggunaan Ijin Usaha atas nama PT Bank Mandiri Taspen Pos menjadi PT Bank Mandiri Taspen dan surat OJK Regional: Bali dan Nusa Tenggara No. S-128/KR.08/2017 tanggal 22 Desember 2017 tentang Penegasan perubahan logo Bank. PT Bank Mandiri Taspen Pos secara resmi berganti nama dan logo menjadi PT Bank Mandiri Taspen pada tanggal 23 Desember 2017.

Perubahan terakhir atas Anggaran Dasar Bank dinyatakan dengan Akta Pernyataan Keputusan Pemegang Saham No. 19 tanggal 30 Juni 2021 dari Notaris Zulkifli Harahap, S.H., Notaris di Jakarta, mengenai kepengurusan, penyesuaian maksud dan tujuan serta kegiatan usaha Bank. Akta tersebut telah dilaporkan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat penerimaan pemberitahuan perubahan data Bank tertanggal 26 Juli 2021 No. AHU-AH.01.03-0431141 Tahun 2021 dan telah didaftarkan pada daftar Perseroan No. AHU-0128098.AH.01.11 Tahun 2021 tanggal 26 Juli 2021.

1. GENERAL (continued)

a. Establishment of the Bank and General Information (continued)

PT Bank Sinar Harapan Bali officially changed its name and logo to PT Bank Mandiri Taspen Pos on August 7, 2015.

According to the Decision of General Meeting of Shareholders No. 3 dated November 6, 2017 of I Gusti Ngurah Putra Wijaya, S.H., Notary in Denpasar, the Bank's shareholders have agreed to change the name of the Bank from PT Bank Mandiri Taspen Pos to PT Bank Mandiri Taspen. The deed of amendment has been reported to the Minister of Justice and Human Rights of the Republic of Indonesia with a letter of receipt of notification of data changes of the Bank dated November 7, 2017 No. AHU-AH.01.03-0188167 and has been registered in Company Register No. AHU-0140174.AH.01.11 Year 2017 dated November 7, 2017.

The amendment of the Bank's name has also been approved by OJK based on letter No. KEP-22/PB.1/2017 dated December 18, 2017 concerning Stipulation of Use of Business License on behalf of PT Bank Mandiri Taspen Pos to PT Bank Mandiri Taspen and letter of Regional OJK: Bali and Nusa Tenggara No. S-128/KR.08/2017 dated December 22, 2017 on the confirmation of change of Bank's logo. PT Bank Mandiri Taspen Pos officially changed its name and logo to PT Bank Mandiri Taspen on December 23, 2017.

The latest amendment of Bank's Articles of Association is stipulated by Deed of Decision of Shareholders No. 19 dated June 30, 2021 of Zulkifli Harahap, S.H., Notary in Jakarta, regarding the management, adjustment of the aims and objectives and business activities of the Bank. The deed has been reported to the Minister of Justice and Human Rights of the Republic of Indonesia with a letter of receipt of notification of data changes of the Bank dated July 26, 2021 No. AHU-AH.01.03-0431141 and has been registered in Company Register No. AHU-0128098.AH.01.11 Year 2021 dated July 26, 2021.

1. UMUM (lanjutan)

a. Pendirian Bank dan Informasi Umum (lanjutan)

Sesuai pasal 3 Anggaran Dasar, Bank didirikan dengan maksud dan tujuan untuk berusaha di bidang bank umum. Untuk mencapai maksud dan tujuan tersebut, Bank dapat melaksanakan kegiatan usaha, antara lain sebagai berikut:

a. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lainnya yang dipersamakan dengan itu;

b. Memberi kredit;

c. Menerbitkan surat pengakuan hutang;

d. Membeli, menjual atau menjamin atas resiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya:

1. Surat-surat wesel termasuk wesel dan akseptasi oleh bank yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud;

2. Surat pengakuan hutang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari pada kebiasaan dalam perdagangan surat-surat dimaksud;

3. Kertas perbendaharaan negara dan surat jaminan pemerintah;

4. Sertifikat Bank Indonesia (“SBI”) dan obligasi;

5. Surat dagang berjangka waktu sampai dengan 1 (satu) tahun, memindahkan uang baik untuk kepentingan sendiri maupun kepentingan nasabah;

e. Menerima pembayaran dari tagihan atas surat-surat berharga dan melakukan perhitungan dengan atau antara pihak ketiga;

f. Menyediakan tempat untuk menyimpan barang dan surat berharga;

1. GENERAL (continued)

a. Establishment of the Bank and General Information (continued)

According to Article 3 of the Bank's Articles of Association, the Bank’s scope of activities is to engage in general banking services. To achieve such aims and objectives, the Bank may conduct business activities, among others, as follows:

a. Collect funds from the public in the form of deposits in current accounts, time deposits, certificates of deposit, saving deposits, and/or other similar forms;

b. Giving loans;

c. Issuance of debt acknowledgment;

d. Purchase, sell or guarantee at its own risk or in the interest of and on the orders of its customers:

1. The notes include notes and acceptances by banks which validity period does not take longer than the custom of the trading of such letters;

2. Letter of credit recognition and other trade paper which expires not longer than usual in the trade of such letters;

3. State treasury papers and government guarantee letters;

4. Certificates of Bank Indonesia ("SBI") and bonds;

5. Trading documents with maturities of up to 1 (one) year, transferring money for their own account and customers' interests;

e. Accept payments from claims on securities and perform calculations with or between third parties;

f. Provide a place to store goods and securities;

1. UMUM (lanjutan)

a. Pendirian Bank dan Informasi Umum (lanjutan)

Sesuai pasal 3 Anggaran Dasar, Bank didirikan dengan maksud dan tujuan untuk berusaha di bidang bank umum. Untuk mencapai maksud dan tujuan tersebut, Bank dapat melaksanakan kegiatan usaha, antara lain sebagai berikut: (lanjutan)

g. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak;

h. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat-surat berharga yang tidak tercatat di Bursa Efek;

i. Membeli melalui pelelangan, agunan baik semua maupun sebagian dalam hal debitur tidak memenuhi kewajibannya kepada bank, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya; dan

j. Melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan wali amanat.

Bank memperoleh izin usaha sebagai Bank Umum berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No. 77/KMK.017/1994 tanggal 10 Maret 1994 dan Surat Keputusan Bank Indonesia No. 27/65/UPBS/PBD2 tanggal 11 Mei 1994 perihal Pemberian Izin Usaha Bank Umum.

b. Penawaran Umum Obligasi Bank

Bank menerbitkan dan mendaftarkan Obligasi Bank Mandiri Taspen Pos ke Bursa Efek Indonesia sebagai berikut:

1. GENERAL (continued)

a. Establishment of the Bank and General Information (continued)

According to Article 3 of the Bank's Articles of Association, the Bank's scope of activities is to engage in general banking services. To achieve such aims and objectives, the Bank may conduct business activities, among others, as follows: (continued)

g. Conduct custodial activities for the benefit of others under a contract;

h. Placing funds from customers to other customers in the form of securities not listed on the Stock Exchange;

i. Buying through auctions, collateral either in whole or in part in the event that the debtor does not fulfill its obligations to the bank, provided that the collateral is purchased shall be disbursed as soon as possible; and

j. Carry out factoring activities, credit card business and trustee activities.

The Bank obtained license to operate as commercial bank based on the Decision Letter of Ministry of Finance of the Republic Indonesia No. 77/KMK.017/1994 dated March 10, 1994 and on the Decision Letter of Bank Indonesia No. 27/65/UPBS/PBD2 dated May 11, 1994 concerning Granting of Commercial Business License.

b. The Public Offering of Bank's Bonds

The Bank issued and registered Bank Mandiri Taspen Pos Bonds on the Indonesian Stock Exchange as follows:

Obligasi/*Bonds*	**Tanggal terbit/*Issue date***	**Nilai nominal/*Nominal value***
I	12 Juli/*July 12*, 2017	2.000.000.000
Berkelanjutan I tahap I/ *Continuing Bonds I Phase I*	18 November/*November 18,* 2019	1.000.000.000
Berkelanjutan I tahap II/ *Continuing Bonds I Phase II*	29 April/*April 29,* 2021	2.000.000.000

Pada tanggal 21 Juni 2017, Bank memperoleh pernyataan efektif dari Ketua OJK dengan suratnya No. S-339/D.04/2017 untuk melakukan penawaran umum Obligasi Bank Mandiri Taspen Pos I Tahun 2017 dengan jumlah pokok sebesar Rp2.000.000.000. Pada tanggal 12 Juli 2017, Obligasi tersebut telah dicatat pada Bursa Efek Indonesia.

On June 21, 2017, the Bank obtained the effective statement from the Chairman of OJK through letter No. S-339/D.04/2017 for the public offering of Bank Mandiri Taspen Pos Bonds I Year 2017 amounting to Rp2,000,000,000. On July 12, 2017, these bonds were listed on the Indonesia Stock Exchange.

1. UMUM (lanjutan)

b. Penawaran Umum Obligasi Bank (lanjutan)

Pada tanggal 14 Oktober 2019, Bank memperoleh pernyataan efektif dari Ketua OJK dengan suratnya No. S-84/PB.311/2019 untuk menerbitkan dan mendaftarkan Obligasi Berkelanjutan I Tahap I tahun 2019 dengan jumlah pokok sebesar Rp1.000.000.000. Pada tanggal 18 November 2019, Obligasi tersebut telah dicatat pada Bursa Efek Indonesia.

Pada tanggal 5 April 2021, Bank memperoleh pernyataan efektif dari Ketua OJK dengan suratnya No. S-70/PB.311/2021 untuk menerbitkan dan mendaftarkan Obligasi Berkelanjutan I Tahap II tahun 2021 dengan jumlah pokok sebesar Rp2.000.000.000. Pada tanggal 29 April 2021, Obligasi tersebut telah dicatat pada Bursa Efek Indonesia.

c. Kantor Pusat dan Jaringan Bank

Kantor pusat Bank berlokasi di Graha Mandiri Taspen Jalan Proklamasi No. 31, Jakarta. Pada tanggal 31 Desember 2021 dan 2020, Bank memiliki jaringan kantor dengan rincian sebagai berikut (tidak diaudit):

1. GENERAL (continued)

b. The Public Offering of Bank's Bonds (continued)

On October 14, 2019, the Bank obtained the effective statement from the Chairman of OJK through letter No. S-84/PB.311/2019 for issued and registered Continuing Bonds I Phase I Year 2019 amounting to Rp1,000,000,000. On November 18, 2019, these bonds were listed on the Indonesia Stock Exchange.

On April 5, 2021, the Bank obtained the effective statement from the Chairman of OJK through letter No. S-70/PB.311/2021 for issued and registered Continuing Bonds I Phase II Year 2021 amounting to Rp2,000,000,000. On April 29, 2021, these bonds were listed on the Indonesia Stock Exchange.

c. Head Office and Bank Network

The Bank's head office is located at Graha Mandiri Taspen Jalan Proklamasi No. 31, Jakarta. As of December 31, 2021 and 2020, the Bank has an office network with the following details (unaudited):

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Kantor Pusat	1	1	*Head Offices*
Kantor Fungsional	1	1	*Functional Offices*
Kantor Fungsional Non Operasional	1	52	*Non Operational Functional Offices*
Kantor Fungsional UMK	-	3	*UMK Functional Offices*
Kantor Cabang	41	41	*Branches*
Kantor Cabang Pembantu	240	64	*Supporting Branches*
Kantor Kas	-	112	*Cash Offices*

d. Dewan Komisaris, Direksi, dan Karyawan

Susunan Dewan Komisaris Bank pada tanggal 31 Desember 2021 ditetapkan berdasarkan Rapat Umum Pemegang Saham Tahunan (RUPS Tahunan) Bank tanggal 28 Juni 2021 yang diaktakan dengan Akta Notaris Zulkifli Harahap, S.H., No. 15.

Susunan Dewan Komisaris Bank pada tanggal 31 Desember 2020 ditetapkan berdasarkan Keputusan Sirkuler Pemegang Saham Bank tanggal 2 Oktober 2020 yang diaktakan dengan Akta Notaris I Gusti Ngurah Putra Wijaya, S.H., No. 23.

d. Boards of Commissioners, Directors, and Employees

The composition of Bank's Board of Commissioners as of December 31, 2021 is based on the Annual General Meeting of Shareholders on June 28, 2021 which is stated in Notarial Deed No. 15 by Zulkifli Harahap, S.H.

The composition of the Bank's Board of Commissioners as of December 31, 2020 is based on the Circular Decision of Bank's Shareholders on October 2, 2020 which is stated in Notarial Deed No. 23 by I Gusti Ngurah Putra Wijaya, S.H.

1. UMUM (lanjutan)

d. Dewan Komisaris, Direksi, dan Karyawan (lanjutan)

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
Komisaris Utama	Mustaslimah***)	Abdul Rachman*)	*President Commissioner*
Komisaris Independen	Zudan Arif Fakrulloh	Iqbal Latanro**)	*Independent Commissioner*
Komisaris Independen	Adie Soesetyantoro	Zudan Arif Fakrulloh	*Independent Commissioner*
Komisaris Independen	Andi Rivai	Adie Soesetyantoro	*Independent Commissioner*
Komisaris Independen	Chandra Arie Setiawan****)	Andi Rivai	*Independent Commissioner*

*) telah diberhentikan dengan hormat sesuai dengan Akta Pernyataan Keputusan Sirkuler Pemegang Saham No. 15 tanggal 28 Juni 2021.

**) telah mengundurkan diri sesuai dengan Akta Keputusan Rapat Umum Pemegang Saham Tahunan No. 15 tanggal 28 Juni 2021.

***) telah diangkat sebagai Komisaris Utama sesuai Akta Keputusan Sirkuler Pemegang Saham No. 15 tanggal 28 Juni 2021 dan efektif setelah mendapatkan persetujuan dari OJK atas penilaian kelayakan dan kepatutan pada tanggal 11 November 2021.

****) telah diangkat sebagai Komisaris Utama sesuai Akta Keputusan Sirkuler Pemegang Saham No. 15 tanggal 28 Juni 2021 dan efektif setelah mendapatkan persetujuan dari OJK atas penilaian kelayakan dan kepatutan.

Susunan Direksi Bank pada tanggal 31 Desember 2021 ditetapkan berdasarkan Rapat Umum Pemegang Saham Tahunan (RUPS Tahunan) Bank tanggal 28 Juni 2021 yang diaktakan dengan Akta Notaris Zulkifli Harahap, S.H., No. 15.

Susunan Direksi Bank pada tanggal 31 Desember 2020 ditetapkan berdasarkan Rapat Umum Pemegang Saham Tahunan (RUPS Tahunan) Bank tanggal 14 Februari 2020 yang diaktakan dengan Akta Notaris I Gusti Ngurah Putra Wijaya, S.H., No. 31.

1. GENERAL (continued)

d. Boards of Commissioners, Directors, and Employees (continued)

**) has been honorably discharged in accordance with the Deed of Circular Decision of Shareholders No. 15 dated June 28, 2021.*

***) has resigned in accordance with the Deed of Resolution of the Annual General Meeting of Shareholders No. 31 dated June 28, 2021.*

****) has been appointed as Commissioner based on the Deed of Circular Decision of Shareholders No. 15 dated June 28, 2021 and effective after obtaining fit and proper test approval from OJK at November 11, 2021.*

*****) has been appointed as Commissioner based on the Deed of Circular Decision of Shareholders No. 15 dated June 28, 2021 and and will be effective after obtaining fit and proper test approval from OJK.*

The composition of the Bank's Board of Directors as of December 31, 2021 is based on the Annual General Meeting of Shareholders on June 28, 2021 which is stated in Notarial Deed No. 15 by Zulkifli Harahap, S.H.

The composition of the Bank's Board of Directors as of December 31, 2020 is based on the Annual General Meeting of Shareholders on February 14, 2020 which is stated in Notarial Deed No. 31 by I Gusti Ngurah Putra Wijaya, S.H.

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
Direktur Utama	Elmamber Petamu Sinaga***)	Josephus K. Triprakoso*)	*President Director*
Direktur *IT & Network*	Iwan Soeroto	Iwan Soeroto	*IT & Network Director*
Direktur *Finance Risk & Operations*	Atta Alva Wanggai	-	*Finance, Risk & Operations Director*
Direktur *Risk & Operations*	-	Atta Alva Wanggai	*Risk & Operations Director*
Direktur *Business*	Maswar Purnama****)	-	*Business Director*
Direktur *Business &* Syariah	-	Agus Sanjaya**)	*Business & Sharia Director*
Direktur *Compliance & Control*	Judhi Budi Wirjanto*****)	Paulus Endra Suyatna**)	*Compliance & Control Director*

*) telah diberhentikan dengan hormat sesuai dengan Akta Pernyataan Keputusan Sirkuler Pemegang Saham No. 31 tanggal 20 Januari 2021.

**) telah diberhentikan dengan hormat sesuai dengan Akta Pernyataan Keputusan Sirkuler Pemegang Saham No. 15 tanggal 28 Juni 2021.

***) telah diangkat sebagai Direktur Utama sesuai dengan Akta Pernyataan Keputusan Sirkuler Pemegang Saham No. 31 tanggal 20 Januari 2021 dan telah mendapatkan persetujuan dari OJK atas penilaian kelayakan dan kepatutan pada tanggal 23 Desember 2020.

**) has been honorably discharged in accordance with the Deed of Circular Decision of Shareholders No. 31 dated January 20, 2021.*

***) has been honorably discharged in accordance with the Deed of Circular Decision of Shareholders No. 15 dated June 28, 2021.*

****) has been appointed as President Director in accordance with Deed of Circular Decision of Shareholders No. 31 dated January 20, 2021 and has obtained approval from the OJK for the fit and proper test at December 23, 2020.*

1. UMUM (lanjutan)

d. Dewan Komisaris, Direksi, dan Karyawan (lanjutan)

****) telah diangkat sebagai Direktur Business sesuai dengan Akta Pernyataan Keputusan Sirkuler Pemegang Saham No. 15 tanggal 28 Juni 2021 dan telah mendapatkan persetujuan dari OJK atas penilaian kelayakan dan kepatutan pada tanggal 11 November 2021.

*****) telah diangkat sebagai Direktur Compliance & Control sesuai dengan Akta Pernyataan Keputusan Sirkuler Pemegang Saham No. 15 tanggal 28 Juni 2021 dan telah mendapatkan persetujuan dari OJK atas penilaian kelayakan dan kepatutan pada tanggal 11 November 2021.

Pada tanggal 31 Desember 2021 dan 2020, Sekretaris Perusahaan adalah Errinto Sahat Pahala dan Bambang T. Pramusinto.

Pada tanggal 31 Desember 2021 dan 2020, Bank memiliki karyawan dengan posisi sebagai berikut (tidak diaudit):

1. GENERAL (continued)

d. Boards of Commissioners, Directors, and Employees (continued)

*****) has been appointed as a Business Director in accordance with Deed of Circular Decision of Shareholders No. 15 dated June 28, 2021 and has obtained approval from the OJK for the fit and proper test at November 11, 2021.*

******) has been appointed as a Compliance & Control Director in accordance with Deed of Circular Decision of Shareholders No. 15 dated June 28, 2021 and has obtained approval from the OJK for the fit and proper test at November 11, 2021.*

As of December 31, 2021 and 2020, the Corporate Secretary is Errinto Sahat Pahala and Bambang T. Pramusinto.

As of December 31, 2021 and 2020, the Bank has employees with the following positions (unaudited):

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Karyawan tetap	2.157	2.021	*Permanent employees*
Karyawan kontrak	716	651	*Contract employees*
Total	**2.873**	**2.672**	***Total***

e. Komite-Komite Bank

Pada tanggal 31 Desember 2021 dan 2020, susunan Komite Audit adalah sebagai berikut:

e. Bank's Committees

As of December 31, 2021 and 2020, the composition of the Audit Committee is as follows:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Ketua	Adie Soesetyantoro	Adie Soesetyantoro	*Chairman*
Anggota	Zudan Arif Fakrulloh	Zudan Arif Fakrulloh	*Member*
Anggota	Andi Rivai*)	Effendi Sitompul	*Member*
Anggota	Effendi Sitompul	Jani Aryanto	*Member*
Anggota	Jani Arjanto	-	*Member*

*) telah ditunjuk sebagai anggota Komite Audit berdasarkan Keputusan Direksi No. KEP.DIR/010/II/2021 tanggal 26 Februari 2021.

Pada tanggal 31 Desember 2021 dan 2020, susunan Komite Remunerasi dan Nominasi adalah sebagai berikut:

*) *has been appointed as Audit Committee chairman based on Director's Decision No. KEP.DIR/010/II/2021 dated February 26, 2021.*

As of December 31, 2021 and 2020, the composition of the Remuneration and Nomination Committee is as follows:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Ketua	Zudan Arif Fakrulloh	Zudan Arif Fakrulloh	*Chairman*
Anggota	Adie Soesetyantoro	Abdul Rachman*)	*Member*
Anggota	Andi Rivai***)	Iqbal Latanro**)	*Member*
Anggota	Mustaslimah****)	Adie Soesetyantoro	*Member*
Anggota	*Head of Human Capital Division* (*ex officio*)	*Head of Human Capital Division* (*ex officio*)	*Member*

1. UMUM (lanjutan)

e. Komite-Komite Bank (lanjutan)

*) telah diberhentikan dengan hormat sesuai dengan Keputusan Sirkuler Pemegang Saham tanggal 28 Juni 2021.

**) telah mengundurkan diri berdasarkan surat tanggal 10 Maret 2021.

***) telah ditunjuk sebagai anggota Komite Remunerasi dan Nominasi berdasarkan Keputusan Direksi No. KEP.DIR/012/II/2021 tanggal 26 Februari 2021.

****) telah ditunjuk sebagai anggota Komite Remunerasi dan Nominasi berdasarkan Keputusan Direksi No. KEP.DIR/045.1/II/2021 tanggal 22 November 2021.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN

a. Pernyataan Kepatuhan

Laporan keuangan disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang mencakup Pernyataan dan Interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK-IAI) dan peraturan Bapepam-LK No. VIII.G.7 lampiran keputusan Ketua Bapepam-LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang "Pedoman atas Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

b. Dasar Penyajian Laporan Keuangan

Laporan keuangan disusun berdasarkan harga perolehan, kecuali untuk aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan aset serta liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi. Laporan keuangan disusun berdasarkan akuntansi berbasis akrual, kecuali laporan arus kas.

Laporan arus kas disusun dengan menggolongkan transaksi ke dalam aktivitas operasi, investasi dan pendanaan. Laporan arus kas disusun menggunakan metode langsung. Untuk penyajian laporan arus kas, kas dan setara kas terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, dan investasi jangka pendek likuid lainnya dengan jangka waktu 3 (tiga) bulan atau kurang sejak tanggal perolehan yang tidak digunakan sebagai jaminan atau tidak dibatasi penggunaannya.

1. GENERAL (continued)

e. Bank's Committees (continued)

**) has been honorably discharged in accordance with the Deed of Circular Decision of Shareholders dated June 28, 2021.*

***) has resigned based on the letter dated March, 10 2021.*

****) has been appointed as member of Remuneration and nomination Committee based on Director's Decision No. KEP.DIR/012/XI/2020 dated February 26, 2021.*

*****) has been appointed as member of Remuneration and nomination Committee based on Director's Decision No. KEP.DIR/045.1/XI/2021 dated November 22 2021.*

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

a. Statement of Compliance

The financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards, which include the Statements and Interpretations issued by the Indonesian Accounting Standards Board (DSAK-IAI) and Indonesian Capital Market Supervisory Agency (Bapepam-LK) Regulation No. VIII.G.7 appendix of the Decision of the Chairman of Bapepam-LK No. KEP-347/BL/2012 dated June 25, 2012 regarding the "Guidelines on Financial Statements Presentations and Disclosures for Issuers or Public Companies".

b. Basis of Presentation of The Financial Statements

The financial statements have been prepared under the historical cost, except for financial assets at fair value through other comprehensive income and financial assets and liabilities at fair value through profit or loss. The financial statements are prepared under the accrual basis of accounting, except for the statement of cash flows.

The statement of cash flows are prepared by classifying transactions into operating, investing and financing activities. The statement of cash flows are prepared using the direct method. For the statement of cash flows, cash and cash equivalents consist of cash, current accounts with Bank Indonesia, current accounts with other banks, and other short-term liquid investments with maturities of 3 (three) months or less from the acquisition date which are not used as collateral nor restricted to use.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

b. Dasar Penyajian Laporan Keuangan (lanjutan)

Pos-pos dalam penghasilan komprehensif lain disajikan terpisah antara akun-akun yang akan direklasifikasi ke laba rugi dan akun-akun yang tidak akan direklasifikasikan ke laba rugi.

Penyusunan laporan keuangan sesuai dengan Standar Akuntansi Keuangan di Indonesia mengharuskan penggunaan estimasi dan asumsi. Hal tersebut juga mengharuskan manajemen untuk membuat pertimbangan dalam proses penerapan kebijakan akuntansi. Area yang kompleks atau memerlukan tingkat pertimbangan yang lebih tinggi atau area di mana asumsi dan estimasi dapat berdampak signifikan terhadap laporan keuangan diungkapkan di Catatan 3, Sumber Ketidakpastian Estimasi dan Pertimbangan Akuntansi.

Mata uang penyajian yang digunakan dalam laporan keuangan adalah mata uang Rupiah, yang juga merupakan mata uang fungsional Bank.

c. Aset dan Liabilitas Keuangan

i. Aset Keuangan

Bank mengklasifikasikan aset keuangannya dalam kategori (a) aset keuangan yang diukur pada nilai wajar melalui laba rugi, (b) aset keuangan yang diukur pada nilai wajar penghasilan komprehensif lainnya, dan (c) aset keuangan yang diukur pada biaya perolehan diamortisasi. Bank menggunakan 2 (dua) dasar untuk mengklasifikasikan aset keuangan yaitu model bisnis Bank dalam mengelola aset keuangan dan karakteristik arus kas kontraktual pembayaran pokok dan bunga (*solely payment of principal and interest* (SPPI)) dari aset keuangan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

b. Basis of Presentation of The Financial Statements (continued)

The items under other comprehensive income are presented separately between ítems to be reclassified to profit or loss and those items not to be reclassified to profit or loss.

The preparation of financial statements in accordance with Indonesian Financial Accounting Standards requires the use of estimates and assumptions. It also requires management to make judgments in the process of applying accounting policies. The areas that are complex or require higher level of consideration or areas where assumptions and estimates could have a significant impact on financial statements are disclosed in Note 3, Sources of Estimation Uncertainty and Accounting Judgement.

The presentation currency used in these financial statements is Indonesian Rupiah, which is also the functional currency of the Bank.

c. Financial Assets and Liabilities

i. Financial Assets

The Bank classifies its financial assets in the following categories of (a) financial assets at fair value through profit or loss, (b) financial assets at fair value through other comprehensive income, and (c) financial assets at amortized cost. Bank uses 2 (two) bases for classifying financial assets, namely the Bank's business model in managing financial assets and the characteristics of the contractual cash flow of principal and interest payments (solely payment of principal and interest (SPPI)) of financial assets.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

i. Aset Keuangan (lanjutan)

Pengujian SPPI

Sebagai langkah pertama dari proses klasifikasi, Bank menilai persyaratan kontraktual keuangan untuk mengidentifikasi apakah mereka memenuhi pengujian SPPI.

Pokok pinjaman untuk tujuan pengujian ini didefinisikan sebagai nilai wajar dari aset keuangan pada pengakuan awal dan dapat berubah selama umur aset keuangan (misalnya, jika ada pembayaran pokok atau amortisasi premi/diskon).

Elemen bunga yang paling signifikan dalam perjanjian kredit biasanya adalah pertimbangan atas nilai waktu dari uang dan risiko kredit. Untuk membuat penilaian SPPI, Bank menerapkan pertimbangan dan memperhatikan faktor-faktor yang relevan seperti mata uang dimana aset keuangan didenominasikan dan periode pada saat suku bunga ditetapkan.

Sebaliknya, persyaratan kontraktual yang memberikan eksposur lebih dari *de minimis* atas risiko atau volatilitas dalam arus kas kontraktual yang tidak terkait dengan dasar pengaturan pinjaman, tidak menimbulkan arus kas kontraktual SPPI atas jumlah saldo. Dalam kasus seperti itu, aset keuangan diharuskan untuk diukur pada nilai wajar melalui laba rugi (*fair value through profit or loss* (FVPL)).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial Assets and Liabilities (continued)

i. Financial Assets (continued)

SPPI Test

As the first step of the classification process, the Bank assesses the financial contractual requirements to identify whether they meet the SPPI testing.

The loan principal for testing purposes is defined as the fair value of the financial asset at initial recognition and is subject to change over the life of the financial asset (for example, if there are principal payments or amortization of premium/discount).

The most significant element of interest in a loan agreement is usually a consideration of the time value of money and credit risk. To make an SPPI test, the Bank applies considerations and takes into account relevant factors such as the currency in which the financial asset is denominated and the period when the interest rate is set.

Conversely, contractual terms that provide more than de minimis exposure to risk or volatility in contractual cash flows that are not related to the basis of the loan arrangement, do not generate SPPI's contractual cash flows on the total balance. In such cases, financial assets are required to be measured at fair value through profit or loss (FVPL).

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

i. Aset Keuangan (lanjutan)

Penilaian Model Bisnis

Bank menentukan model bisnisnya berdasarkan tingkat yang paling mencerminkan bagaimana Bank mengelola kelompok aset keuangannya untuk mencapai tujuan bisnisnya.

Model bisnis Bank tidak dinilai berdasarkan masing-masing instrumennya, tetapi pada tingkat portofolio secara agregat yang lebih tinggi dan didasarkan pada faktor-faktor yang dapat diamati seperti:

- Bagaimana kinerja model bisnis dan aset keuangan yang dimiliki dalam model bisnis tersebut dievaluasi dan dilaporkan kepada personel manajemen kunci;
- Risiko yang mempengaruhi kinerja model bisnis (dan aset keuangan yang dimiliki dalam model bisnis tersebut) dan, khususnya, bagaimana cara risiko tersebut dikelola;
- Bagaimana para manajer bisnis dikompensasi (misalnya, apakah kompensasi didasarkan pada nilai wajar dari aset yang dikelola atau pada arus kas kontraktual yang tertagih);
- Frekuensi, nilai, dan waktu penjualan yang diharapkan, juga merupakan aspek penting dari penilaian Bank.

Penilaian model bisnis didasarkan pada skenario yang diharapkan secara wajar tanpa mempertimbangkan skenario "*worst case*" atau "*stress case*". Jika arus kas setelah pengakuan awal direalisasikan dengan cara yang berbeda dari yang awal diharapkan, Bank tidak mengubah klasifikasi aset keuangan dimiliki yang tersisa dalam model bisnis tersebut, tetapi memasukkan informasi tersebut dalam melakukan penilaian atas aset keuangan yang baru atau yang baru dibeli setelahnya.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial Assets and Liabilities (continued)

i. Financial Assets (continued)

Business Model Assessment

The Bank determines its business model based on the level that best reflects how the Bank manages its group of financial assets to achieve its business objectives.

The Bank's business model is not assessed based on each of its instruments, but at a higher aggregate portfolio level and is based on observable factors such as:

- *How is the performance of the business model and the financial assets held in the business model are evaluated and reported to key management personnel;*
- *Risks that affect the performance of the business model (and the financial assets held under that business model) and, in particular, how those risks are managed;*
- *How business managers are compensated (for example, whether compensation is based on the fair value of assets under management or on contractual cash flows collectible);*
- *The expected frequency, value and timing of sales are also important aspects of the Bank's assessment.*

The assessment of a business model is based on a fairly expected scenario without considering the "worst case" or "stress case" scenarios. If the post-recognition cash flows are realized in a different manner than originally expected, the Bank does not change the classification of the remaining financial assets in such business model, but includes that information in assessing new or recently purchased financial assets.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

i. Aset Keuangan (lanjutan)

a. Aset Keuangan yang Diukur pada Nilai Wajar melalui Laba Rugi

Aset keuangan diukur pada nilai wajar melalui laba rugi kecuali tes model bisnis dan tes arus kas kontraktual menunjukkan bahwa aset keuangan masuk ke dalam klasifikasian diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain.

Kualifikasi ini ditujukan untuk instrumen keuangan yang dimiliki untuk diperdagangkan atau pada saat pengakuan awal telah ditetapkan oleh Bank untuk diukur pada nilai wajar melalui laba rugi.

Aset keuangan yang dikategorikan sebagai dimiliki untuk diperdagangkan jika diperoleh atau dimiliki terutama untuk tujuan dijual atau dibeli kembali dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola Bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek yang terkini.

Instrumen keuangan yang dikelompokkan ke dalam kategori ini diakui pada nilai wajarnya pada saat pengakuan awal, biaya transaksi diakui secara langsung ke dalam laporan laba rugi dan penghasilan komprehensif lain. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar, penjualan instrumen keuangan dan pendapatan bunga dari instrumen keuangan dalam kelompok diperdagangkan diakui di dalam laporan laba rugi dan penghasilan komprehensif lain. Pada tanggal 31 Desember 2021 dan 2020, Bank tidak memiliki aset keuangan yang diklasifikasikan sebagai nilai wajar melalui laba rugi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial Assets and Liabilities (continued)

i. Financial Assets (continued)

a. Financial Assets at Fair Value through Profit or Loss

Financial assets are measured at fair value through profit or loss unless tests of business model and contractual cash flow tests show that financial assets are classified at amortized cost or fair value through other comprehensive income.

This qualification is intended for financial instruments held for trading or at initial recognition determined by the Bank to be measured at fair value through profit or loss.

Financial assets that are categorized as held for trading if they were acquired or held primarily for the purpose of selling or repurchasing in the near future or if they are part of a specific portfolio of jointly managed financial instruments and there is evidence of recent short-term profit-taking patterns.

Financial instruments classified into this category are recognized at fair value at initial recognition, transaction costs are recognized directly in the statement of profit or loss and other comprehensive income. Gains and losses arising from changes in fair value, sale of financial instruments and interest income on financial instruments held for trading are recognized in the statement of profit or loss and other comprehensive income. As of December 31, 2021 and 2020, Bank has no financial assets classified as fair value through profit or loss.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

i. Aset Keuangan (lanjutan)

b. Aset Keuangan yang Diukur pada Nilai Wajar melalui Penghasilan Komprehensif Lain

Aset keuangan dikelola dalam model bisnis yang tujuannya akan terpenuhi dengan mendapatkan arus kas kontraktual dan menjual aset keuangan dan persyaratan kontraktual dari aset keuangan yang pada tanggal tertentu meningkatkan arus kas yang semata dari pembayaran pokok dan bunga (*solely payments of principal and interest*) dari jumlah pokok terutang.

Pada saat pengakuan awalnya, instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada nilai wajarnya dimana keuntungan atau kerugian atas perubahan nilai wajar, keuntungan atau kerugian atas selisih kurs, dan kerugian penurunan nilai, diakui sebagai penghasilan komprehensif lain.

Kerugian kredit ekspektasian diakui sebagai penambah dari penghasilan komprehensif lainnya di dalam laporan posisi keuangan (tidak mengurangi jumlah tercatat aset keuangan dalam laporan keuangan). Pendapatan bunga dihitung menggunakan metode suku bunga efektif.

c. Aset Keuangan yang Diukur pada Biaya Perolehan Diamortisasi

Aset keuangan yang diukur pada biaya perolehan diamortisasi jika aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual dan persyaratan kontraktual dari aset keuangan yang pada tanggal tertentu meningkatkan arus kas yang semata dari pembayaran pokok dan bunga (*solely payments of principal and interest*) dari jumlah pokok terutang.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial Assets and Liabilities (continued)

i. Financial Assets (continued)

b. Financial Assets at Fair Value through Other Comprehensive Income

Financial assets are managed in a business model which purpose is fulfilled by obtaining contractual cash flows and selling financial assets and the contractual terms of financial assets which at a certain date increase cash flows from the solely payments of principal and interest of the principal amount owed.

At initial recognition, debt instruments that are measured at fair value through other comprehensive income are recognized at fair value plus transaction costs and subsequently measured at fair value where the gain or loss on changes in fair value, gain or loss on foreign exchange, and impairment loss, is recognized as other comprehensive income.

Expected credit losses are recognized as an addition to other comprehensive income in the statement of financial position (not reducing the carrying amount of financial assets in the financial statements). Interest income is calculated using the effective interest method.

c. Financial Assets at Amortized Cost

Financial assets are measured at amortized cost if the financial assets are managed in a business model that aims to hold financial assets in order to obtain contractual cash flows and the contractual terms of the financial assets which at a certain date increase cash flows that are solely from payments of principal and interest of the principal amount owed.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

i. Aset Keuangan (lanjutan)

c. Aset Keuangan yang Diukur pada Biaya Perolehan Diamortisasi (lanjutan)

Pada saat pengakuan awal, aset keuangan yang diukur pada biaya perolehan diamortisasi diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan suku bunga efektif.

Pendapatan bunga dari aset keuangan yang diukur pada biaya perolehan diamortisasi dicatat dalam laporan laba rugi dan penghasilan komprehensif lain dan diakui sebagai "Pendapatan bunga". Ketika penurunan nilai terjadi, kerugian penurunan nilai diakui sebagai pengurang dari nilai tercatat aset keuangan dan diakui di dalam laporan posisi keuangan sebagai "Cadangan kerugian penurunan nilai".

ii. Liabilitas Keuangan

Bank mengklasifikasikan liabilitas keuangan dalam kategori (a) liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi dan (b) liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

a. Liabilitas Keuangan yang Diukur pada Nilai Wajar melalui Laba Rugi

Kategori ini terdiri dari dua sub-kategori: liabilitas keuangan diklasifikasikan sebagai diperdagangkan dan liabilitas keuangan yang pada saat pengakuan awal telah ditetapkan oleh Bank untuk diukur pada nilai wajar melalui laba rugi.

Liabilitas keuangan diklasifikasikan sebagai diperdagangkan jika diperoleh terutama untuk tujuan dijual atau dibeli kembali dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek yang terkini.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial Assets and Liabilities (continued)

i. Financial Assets (continued)

c. Financial Assets at Amortized Cost (continued)

At initial recognition, financial assets measured at amortized cost are recognized at fair value plus transaction costs and subsequently measured at amortized cost using the effective interest rate.

Interest income on financial assets measured at amortized cost is recorded in the statements of profit or loss and other comprehensive income and recognized as "Interest income". When an impairment loss occurs, the impairment loss is recognized as a deduction from the carrying amount of the financial asset and recognized in the statement of financial positions as "Allowance for impairment losses".

ii. Financial Liabilities

The Bank classifies its financial liabilities in the category of (a) financial liabilities at fair value through profit and loss and (b) financial liabilities measured at amortized cost.

a. Financial Liabilities at Fair Value through Profit or Loss

This category comprises two sub-categories: financial liabilities classified as held for trading, and financial liabilities designated by the Bank as fair value through profit or loss upon initial recognition.

A financial liability is classified as held for trading if it is acquired or incurred principally for the purpose of selling or repurchasing it in the near term or if it is part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent actual pattern of short term profit-taking.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

ii. Liabilitas Keuangan (lanjutan)

a. Liabilitas Keuangan yang Diukur pada Nilai Wajar melalui Laba Rugi (lanjutan)

Keuntungan dan kerugian yang timbul dari perubahan nilai wajar liabilitas keuangan yang diklasifikasikan sebagai diperdagangkan dicatat dalam laporan laba rugi dan penghasilan komprehensif lain sebagai "Keuntungan/(kerugian) yang belum direalisasi dari perubahan nilai wajar instrumen keuangan". Beban bunga dari liabilitas keuangan diklasifikasikan sebagai diperdagangkan dicatat di dalam "Beban bunga".

Jika Bank pada pengakuan awal telah menetapkan instrumen utang tertentu sebagai nilai wajar melalui laba rugi (opsi nilai wajar), maka selanjutnya, penetapan ini tidak akan diubah. Instrumen utang yang diklasifikasikan sebagai opsi nilai wajar, terdiri dari kontrak utama dan derivatif melekat yang harus dipisahkan.

Perubahan nilai wajar terkait dengan liabilitas keuangan yang ditetapkan untuk diukur pada nilai wajar melalui laporan laba rugi dan penghasilan komprehensif lain diakui di dalam "Keuntungan/(kerugian) dari perubahan nilai wajar instrumen keuangan".

Pada tanggal 31 Desember 2021 dan 2020, Bank tidak memiliki liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial Assets and Liabilities (continued)

ii. Financial Liabilities (continued)

a. Financial Liabilities at Fair Value through Profit or Loss (continued)

Gains and losses arising from changes in fair value of financial liabilities classified held for trading are included in the statement of profit or loss and other comprehensive income and are reported as "Unrealized gains/(losses) from changes in fair value of financial instruments". Interest expenses on financial liabilities held for trading are included in "Interest expenses".

If the Bank designated certain debt securities upon initial recognition as at fair value through profit or loss (fair value option), then this designation cannot be changed subsequently. The fair value option is applied on the debt securities which consists of the debt host and embedded derivatives that must otherwise be separated.

Fair value changes related to financial liabilities designated at fair value through profit or loss are recognized in "Gains/(losses) from changes in fair value of financial instruments".

As of December 31, 2021 and 2020, the Bank has no financial liabilities at fair value through profit or loss.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

ii. Liabilitas Keuangan (lanjutan)

b. Liabilitas Keuangan yang Diukur dengan Biaya Perolehan Diamortisasi

Pada saat pengakuan awal, liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi, diukur pada nilai wajar dikurangi biaya transaksi (jika ada).

Setelah pengakuan awal, Bank mengukur seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Amortisasi suku bunga efektif diakui sebagai "Beban bunga".

iii. Penghentian Pengakuan

Penghentian pengakuan aset keuangan dilakukan ketika hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir, atau ketika aset keuangan tersebut telah ditransfer dan secara substansial seluruh risiko dan manfaat atas kepemilikan aset tersebut telah ditransfer (jika secara substansial seluruh risiko dan manfaat tidak ditransfer, maka Bank melakukan evaluasi untuk memastikan keterlibatan berkelanjutan atas kendali yang masih dimiliki tidak mencegah penghentian pengakuan). Liabilitas keuangan dihentikan pengakuannya ketika liabilitas telah dilepaskan atau dibatalkan atau kadaluwarsa.

Hapus buku

Dalam hal penghapusbukuan aset keuangan merupakan kelanjutan dari tindakan penyelesaian aset keuangan dengan cara pengambilalihan agunan, maka jumlah yang dihapusbuku adalah sebesar selisih kurang antara nilai wajar agunan yang diambil alih setelah memperhitungkan taksiran biaya penjualan dengan nilai tercatat aset keuangan.

Aset keuangan dapat dihapusbuku apabila cadangan kerugian penurunan nilai telah dibentuk 100%.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial Assets and Liabilities (continued)

ii. Financial Liabilities (continued)

b. Financial Liabilities Measured at Amortized Cost

Financial liabilities at amortized cost are initially recognized at fair value less transaction costs (if any).

After initial recognition, Bank measures all financial liabilities at amortized cost using effective interest rates method. Effective interest rate amortization is recognized as "Interest expense".

iii. Derecognition

Financial assets are derecognized when the contractual rights to receive the cash flows from these assets have ceased to exist or the assets have been transferred and substantially all the risks and rewards of ownership of the assets are also transferred (that is, if substantially all the risks and rewards have not been transferred, the Bank evaluate to ensure that continuing involvement on the basis of any retained powers of control does not prevent derecognition). Financial liabilities are derecognized when they have been redeemed or otherwise extinguished.

Written-off

In case financial assets' write-off is a continuation of the financial assets' settlement by taking over collaterals, the amount written-off is approximately equal to the difference between the fair value of repossessed assets after taking into account the financial assets' cost of sales and carrying amount.

Financial assets can be written-off when the allowance for impairment losses has been established at 100%.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

iii. Penghentian Pengakuan (lanjutan)

Hapus buku (lanjutan)

Penghapusbukuan dilakukan secara keseluruhan terhadap nilai tercatat aset keuangan dengan mendebit cadangan kerugian penurunan nilai.

iv. Modifikasi atas Arus Kas Aset Keuangan

Penilaian apakah suatu aset keuangan telah dimodifikasi baik secara substansial maupun tidak substansial dilakukan oleh unit bisnis yang berwenang melakukan modifikasi atau restrukturisasi aset keuangan pada saat unit bisnis tersebut melakukan tindakan modifikasi atau restrukturisasi atas suatu aset keuangan.

Modifikasi aset keuangan dianggap substansial dan Bank akan berhenti mengakui aset keuangan awal ketika:

a. aset keuangan (atau bagiannya) berakhir, yaitu jika debitur secara hukum dibebaskan dari tanggung jawab utama atas aset tersebut (atau bagiannya), baik melalui proses hukum maupun oleh kreditur pembuatan kontrak kredit baru (sebagai contoh, opsi equity conversion); atau

b. terdapat konversi mata uang.

Bank kemudian akan mengukur aset keuangan yang telah dimodifikasi baik secara substansial maupun tidak substansial dengan cara berikut:

a. Modifikasi Aset Keuangan yang Substansial

1. Saat arus kas kontraktual atas aset keuangan direnegosiasi atau dimodifikasi (antara lain ketika kredit direstrukturisasi) dimana renegosiasi atau modifikasi tersebut menghasilkan penghentian pengakuan aset keuangan, Bank akan mencatat aset keuangan tersebut sebagai aset keuangan baru/modifikasian pada tanggal modifikasi/negosiasi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial Assets and Liabilities (continued)

iii. Derecognition (continued)

Written-off (continued)

Write-off is done to the financial assets' carrying amount by debiting the allowance for impairment losses.

iv. Cashflows Modification of Financial Assets

An assessment of whether a financial asset has been modified substantially or not substantially is carried out by a business unit authorized to modify or restructure financial assets when the business unit carries out modification or restructuring of a financial asset.

Modifications to financial assets are considered substantial and the Bank will stop recognizing the original financial assets when:

a. the financial asset (or part thereof) expires, that is, if the debtor is legally released from primary responsibility for the asset (or part thereof), either through legal process or by the creditor entering into a new credit contract (for example, the equity conversion option); or

b. there is a currency conversion.

The bank will then measure the modified financial assets either substantially or not substantially in the following manner:

a. Substantial Modification of Financial Assets

1. When the contractual cash flows on a financial asset are renegotiated or modified (for example, when credit is restructured) where the renegotiation or modification results in derecognition of the financial asset, the Bank will record the financial asset as a new/modified financial asset on the modification/negotiation date.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

iv. Modifikasi atas Arus Kas Aset Keuangan (lanjutan)

a. Modifikasi Aset Keuangan yang Substansial (lanjutan)

2. Selisih jumlah tercatat bruto aset keuangan awal dengan nilai wajar aset modifikasian diakui di laba rugi.

3. Pendapatan atau biaya transaksi yang terjadi sehubungan dengan kejadian modifikasi diakui sebagai bagian dari keuntungan atau kerugian atas modifikasi tersebut.

4. Selanjutnya, Bank melakukan penilaian apakah aset keuangan baru/modifikasian merupakan aset yang berasal dari aset keuangan memburuk.

5. Pengakuan pendapatan bunga atas aset yang berasal dari aset keuangan memburuk ditentukan berdasarkan suku bunga efektif yang telah disesuaikan dengan risiko kredit (risk-adjusted effective interest rate) untuk mendiskontokan arus kas aset keuangan yang telah dimodifikasi.

b. Modifikasi Aset Keuangan yang Tidak Substansial

1. Saat Bank melakukan renegosiasi atau modifikasi arus kas kontraktual atas aset keuangan (antara lain ketika kredit direstrukturisasi) yang tidak memenuhi kriteria modifikasi aset keuangan yang substansial di atas, maka renegosiasi atau modifikasi tersebut tidak menghasilkan penghentian pengakuan aset keuangan.

2. Jumlah tercatat bruto aset keuangan dihitung sebesar nilai kini (net present value) dari arus kas kontraktual yang telah dimodifikasi atau direnegosiasi yang didiskontokan menggunakan suku bunga efektif awal.

3. Bank kemudian mengakui keuntungan atau kerugian dari modifikasi (yaitu sebesar perubahan jumlah tercatat bruto aset keuangan) dalam laporan laba rugi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial Assets and Liabilities (continued)

iv. Cashflows Modification of Financial Assets (continued)

a. Substantial Modification of Financial Assets (continued)

2. The difference between the gross carrying amount of the original financial asset and the fair value of the modified asset is recognized in profit or loss.

3. Transaction income or costs incurred in connection with a modification event are recognized as part of the gain or loss on the modification.

4. Next, the Bank conducts an assessment whether new/modified financial assets are assets that come from deteriorating financial assets.

5. Recognition of interest income on assets originating from deteriorating financial assets is determined based on the risk-adjusted effective interest rate to discount the cash flows of modified financial assets.

b. Non-substantial Modification of Financial Assets

1. When the Bank renegotiates or modifies contractual cash flows for financial assets (among others, when loans are restructured) that do not meet the criteria for substantial modification of financial assets above, the renegotiation or modification does not result in derecognition of financial assets.

2. The gross carrying amount of financial assets is computed at the net present value of modified or renegotiated contractual cash flows discounted at the original effective interest rate.

3. The bank then recognizes the gain or loss from the modification (i.e the change in the gross carrying amount of the financial asset) in the income statement.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

iv. Modifikasi atas Arus Kas Aset Keuangan (lanjutan)

b. Modifikasi Aset Keuangan yang Tidak Substansial (lanjutan)

4. Pendapatan atau biaya transaksi yang terjadi sehubungan dengan kejadian modifikasi diakui sebagai penyesuaian terhadap jumlah tercatat aset keuangan yang telah dimodifikasi dan diamortisasi selama sisa jangka waktu aset keuangan modifikasian tersebut.

v. Reklasifikasi Aset Keuangan

Persyaratan Reklasifikasi

Bank diperkenankan untuk melakukan reklasifikasi atas aset keuangan yang dimiliki jika Bank mengubah model bisnis untuk pengelolaan aset keuangan dan Bank tidak diperkenankan untuk melakukan reklasifikasi atas liabilitas keuangan.

Perubahan model bisnis sifatnya harus berdampak secara signifikan terhadap kegiatan operasional Bank seperti memperoleh, melepaskan, atau mengakhiri suatu lini bisnis. Selain itu, Bank perlu membuktikan adanya perubahan tersebut kepada pihak eksternal.

Bank akan mereklasifikasi seluruh aset keuangan yang terkena dampak dari perubahan model bisnis. Perubahan tujuan model bisnis Bank harus berdampak sebelum tanggal reklasifikasi.

Yang bukan merupakan perubahan model bisnis adalah:

(a) perubahan intensi berkaitan dengan aset keuangan tertentu (bahkan dalam situasi perubahan signifikan dalam kondisi pasar).
(b) hilangnya sementara pasar tertentu untuk aset keuangan.
(c) pengalihan aset keuangan antara bagian dari Bank dengan model bisnis berbeda.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial Assets and Liabilities (continued)

iv. Cashflows Modification of Financial Assets (continued)

b. Non-substantial Modification of Financial Assets (continued)

4. Transaction income or costs incurred in connection with a modification event are recognized as an adjustment to the carrying amount of the modified financial asset and amortized over the remaining term of the modified financial assets.

v. Reclassification of Financial Instruments

Reclassification Requirements

Banks are allowed to reclassify their financial assets if the Bank changes its business model for financial asset management and Banks are not allowed to reclassify financial liabilities.

Changes in the business model must have a significant impact on the Bank's operational activities, such as acquiring, releasing, or ending a line of business. In addition, the Bank needs to prove the change to external parties.

The Bank will reclassify all financial assets that are affected by changes in business models. Changes in the objectives of the Bank's business model should take effect before the reclassification date.

Below are not considered as change in business model:

(a) changes in intention related to particular financial assets (even in situations of significant changes in market conditions).
(b) the temporary loss of certain markets for financial assets.
(c) transfers of financial assets between parts of the Bank with different business models.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

vi. Klasifikasi atas Instrumen Keuangan

Bank mengklasifikasikan instrumen keuangan ke dalam klasifikasi tertentu yang mencerminkan sifat dari informasi dan mempertimbangkan karakteristik dari instrumen keuangan tersebut. Klasifikasi ini dapat dilihat pada tabel berikut:

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial Assets and Liabilities (continued)

vi. Classification of Financial Instruments

The Bank classifies financial instruments into classes that reflects the nature of information and takes into account the characteristic of those financial instrument. This classification can be seen in the table below:

Klasifikasi / *Classification*		**Golongan / *Group***
Aset Keuangan / *Financial assets*	Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain / *Financial assets measured at the fair value through other comprehensive income*	Efek-efek / *Securities*
	Aset keuangan yang diukur pada biaya perolehan diamortisasi / *Financial assets measured at amortized cost*	Giro pada Bank Indonesia / *Current account with Bank Indonesia*
		Giro pada bank lain / *Current accounts with other banks*
		Penempatan pada Bank Indonesia dan Bank Lain / *Placements with Bank Indonesia and other banks*
		Efek-efek / *Securities*
		Tagihan atas efek-efek yang dibeli dengan janji dijual kembali / *Securities purchased under resale agreements*
		Kredit yang Diberikan / *Loans*
		Aset lain-lain (pendapatan bunga yang masih akan diterima, tagihan kepada pihak ketiga, tagihan klaim asuransi dan lain-lain) / *Other assets (Accrued interest receivable, receivable to third party, insurance claim receivables and others)*
Liabilitas Keuangan / *Financial liabilities*	Liabilitas keuangan yang diukur dengan biaya perolehan yang diamortisasi / *Financial liabilities measured at amortized cost*	Liabilitas Segera / *Obligation due immediately*
		Simpanan Nasabah / *Deposits from customers*
		Simpanan dari Bank Lain / *Deposits from other banks*
		Surat berharga yang diterbitkan / *Securities issued*
		Pinjaman yang diterima / *Borrowings*
		Liabilitas lain-lain (bunga yang masih harus dibayar, cadangan bonus dan THR, utang jasa pihak ketiga, titipan jasa notaris, titipan dana retensi atas renovasi cabang, utang premi asuransi , liabilitas sewa dan lain-lain) / *Other liabilities (Accrued interest payable, Accrued bonus and THR, Payable of third party services, Notarial service payable, Retention funds for branch renovation, Premium insurance payable , lease liabilities and others)*
Komitmen dan Kontinjensi / *Commitments and Contingencies*	Fasilitas kredit nasabah yang belum ditarik (*committed*) / *Unused loan facilites (committed)*	

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

vii. Saling Hapus Instrumen Keuangan

Aset keuangan dan liabilitas keuangan saling hapus dan nilai netonya dilaporkan di laporan posisi keuangan jika, dan hanya jika, saat ini terdapat hak yang berkekuatan hukum untuk saling hapus jumlah keduanya dan terdapat intensi untuk diselesaikan secara neto, atau untuk merealisasikan aset dan menyelesaikan liabilitas secara bersamaan. Hak yang berkekuatan hukum berarti:

a. tidak terdapat kontinjensi di masa yang akan datang, dan

b. hak yang berkekuatan hukum pada kondisi-kondisi berikut ini;

i. Kegiatan bisnis normal;
ii. Kondisi kegagalan usaha; dan
iii. Kondisi gagal bayar atau bangkrut

viii. Penurunan Nilai dari Aset Keuangan

Penerapan PSAK 71 “Instrumen Keuangan” telah mengubah metode perhitungan kerugian penurunan nilai dari pendekatan kerugian yang telah terjadi (*incurred loss*) dalam PSAK 55 “Instrumen Keuangan: Pengakuan dan Pengukuran” dengan pendekatan kerugian kredit ekspektasian (*expected credit loss*).

1. Ruang lingkup penurunan nilai

a) Aset keuangan dalam klasifikasi selain yang diukur pada nilai wajar melalui laba rugi

1) Penurunan nilai atas aset keuangan pada biaya perolehan diamortisasi diakui sebagai pengurang dari nilai tercatat aset di dalam laporan posisi keuangan, dan diakui di dalam laporan laba rugi dan penghasilan komprehensif lain sebagai “Pembentukan cadangan kerugian penurunan nilai”.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial Assets and Liabilities (continued)

vii. Offsetting Financial Instruments

Financial assets and liabilities are offset and the net amount is presented in the statement of financial position if, and only if there is a legal enforceable right to offset the recognized amounts and there is an intention to settle on a net basis or realize the asset and settle the liability simultaneously. This means that the right to set off:

a. must not be contingent on a future event, and

b. must be legally enforceable in all of the following circumstances;

i. The normal course of business;
ii. The event of default; and
iii. The event of insolvency or bankruptcy

viii. Impairment of Financial Assets

The implementation of PSAK 71 "Financial Instruments" has changed the method of calculating impairment losses from the incurred loss approach in PSAK 55 "Financial Instruments: Recognition and Measurement" with the expected credit loss approach.

1. Scope of impairment

a) Financial assets classified other than those at fair value through profit or loss

1) Impairment of financial assets at amortized cost is recognized as a deduction from the carrying amount of the asset in the statement of financial position and recognized in the statement of profit or loss and other comprehensive income as “Provision for impairment losses”.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

viii. Penurunan Nilai dari Aset Keuangan (lanjutan)

1. Ruang lingkup penurunan nilai (lanjutan)

a) Aset keuangan dalam klasifikasi selain yang diukur pada nilai wajar melalui laba rugi (lanjutan)

2) Penurunan nilai atas aset keuangan (diluar instrumen ekuitas) yang diukur pada nilai wajar melalui penghasilan komprehensif lain diakui sebagai penambah dari penghasilan komprehensif lain di dalam laporan posisi keuangan (tidak mengurangi jumlah tercatat aset keuangan dalam laporan keuangan) sebagai "keuntungan (kerugian) neto yang belum direalisasi dari perubahan nilai wajar efek-efek dalam kelompok nilai wajar melalui penghasilan komprehensif lain", dan diakui dalam laporan laba rugi dan penghasilan komprehensif lain sebagai "Pembentukan cadangan kerugian penurunan nilai".

b) Komitmen pinjaman atau kelonggaran tarik yang sifatnya tidak dapat dibatalkan (*committed*)

1) Penurunan nilai atas komitmen pinjaman diakui sebagai bagian dari "liabilitas lain-lain" pada laporan posisi keuangan Bank dan dicatat secara terpisah dari pinjaman yang terkait, kecuali Bank tidak dapat mengidentifikasi terpisah.

2) Dalam kondisi tersebut, penurunan nilai atas komitmen pinjaman dan pinjaman diakui bersama sebagai pengurang dari nilai tercatat aset di dalam laporan posisi keuangan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial Assets and Liabilities (continued)

viii. Impairment of Financial Assets (continued)

1. Scope of impairment (continued)

a) Financial assets classified other than those at fair value through profit or loss (continued)

2) Impairment of financial assets (non equity instruments) measured at fair value through other comprehensive income is recognized as an addition to other comprehensive income in the statement of financial position (not reducing the carrying amount of financial assets in the financial statements) as "net unrealized gain (loss) from changes in fair value of securities grouped as fair value through other comprehensive income", and recognized in the statements of profit or loss and other comprehensive income as "Provision for impairment losses".

b) Commitments or unused loan facilities that are irrevocable (committed)

1) Impairment of loan commitments is recognized as part of "other liabilities" in the Bank's statement of financial position and recorded separately from the related loans, unless the Bank is unable to identify it separately.

2) In such circumstances, the impairment of loan commitments and loans is recognized together as a deduction from the carrying amount of the asset in the statement of financial position.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

viii. Penurunan Nilai dari Aset Keuangan (lanjutan)

2. Evaluasi penurunan nilai secara periodik

Pada setiap tanggal laporan posisi keuangan, Bank mengevaluasi apakah terdapat peningkatan risiko kredit yang signifikan atau terdapat bukti obyektif terjadinya penurunan nilai.

Kriteria yang digunakan oleh Bank untuk menentukan bukti obyektif dari penurunan nilai adalah sebagai berikut:

1) kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;

2) pelanggaran kontrak, seperti peristiwa gagal bayar atau peristiwa tunggakan;

3) pihak pemberi pinjaman, untuk alasan ekonomik atau kontraktual sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, telah memberikan konsesi pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;

4) terjadi kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;

5) hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan; atau

6) pembelian atau penerbitan aset keuangan dengan diskon sangat besar yang mencerminkan kerugian kredit yang terjadi.

Bank menggunakan kriteria tambahan untuk menentukan kualitas aset instrumen keuangan sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No. 40/POJK.03/2019 tentang Penilaian Kualitas Aset Bank Umum.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial Assets and Liabilities (continued)

viii. Impairment of Financial Assets (continued)

2. Periodic impairment evaluation

At each statement of financial position date, Bank evaluates whether there is a significant increase in credit risk or there is objective evidence of impairment.

The criteria used by the Bank to determine objective evidence of impairment are as follows:

1) significant financial difficulties experienced by the issuer or borrower;

2) breach of contract, such as an incident of default or overdue;

3) the lender, for economic or contractual reasons in connection with the borrower's financial difficulties, has given the borrower a concession that would not have been possible if the borrower had not experienced such difficulties;

4) there is a possibility that the borrower will enter bankruptcy or other financial reorganization;

5) the disappearance of an active market for the financial asset due to financial difficulties; or

6) the purchase or issuance of a financial asset at a huge discount that reflects the credit loss incurred.

The Bank uses additional criteria to determine the quality of financial instrument assets in accordance with the Financial Services Authority Regulation (POJK) No. 40/POJK.03/2019 concerning Asset Quality Assessment for Commercial Banks.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

viii. Penurunan Nilai dari Aset Keuangan (lanjutan)

2. Evaluasi penurunan nilai secara periodik (lanjutan)

Selanjutnya, Bank mengelompokkan aset keuangan berdasarkan hasil evaluasi tersebut yang mencerminkan tingkat risiko kredit aset keuangan.

a) *Stage* 1

Pada tanggal evaluasi penurunan nilai, risiko kredit atas instrumen keuangan tidak meningkat secara signifikan sejak pengakuan awal yang dapat dibuktikan dengan terjadinya seluruh hal berikut, yaitu:
1) tidak terdapat tunggakan lebih dari 30 hari;
2) instrumen keuangan memiliki peringkat kolektibilitas 1 atau 2; dan
3) tidak direstrukturisasi.

Atas hal tersebut, Bank akan mengukur penyisihan kerugian untuk instrumen keuangan tersebut sejumlah kerugian kredit ekspektasian 12 bulan.

b) *Stage* 2

Pada tanggal evaluasi penurunan nilai, risiko kredit atas instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal yang dapat dibuktikan dengan terjadinya salah satu dari hal berikut:
1) terdapat tunggakan antara 31 hari sampai dengan 90 hari;
2) instrumen keuangan memiliki peringkat kolektibilitas 2; atau
3) terjadi restrukturisasi atas aset keuangan yang tidak menyebabkan pengakuan aset yang berasal dari aset keuangan yang memburuk, dimana sebelum restrukturisasi aset berada pada *stage* 1 atau 2.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial Assets and Liabilities (continued)

viii. Impairment of Financial Assets (continued)

2. Periodic impairment evaluation (continued)

Furthermore, the Bank classifies financial assets based on the evaluation results, which reflect the level of credit risk of financial assets.

a) Stage 1

At the evaluation date of impairment, credit risk on financial instruments does not increase significantly since initial recognition, which can be proven by the occurrence of all of the following, namely:
1) there are no overdue for more than 30 days;
2) the financial instrument has a collectability rating of 1 or 2; and
3) not restructured.

For this reason, the Bank will measure the allowance for losses for the financial instrument at the amount of the 12 months expected credit loss.

b) Stage 2

At the evaluation date of impairment, credit risk on financial instruments has increased significantly since initial recognition, which can be proven by the occurrence of one of the following:
1) there are overdue between 31 days until 90 days;
2) the financial instrument has a collectability rating of 2; or
3) there was a restructuring of financial assets that did not result in the recognition of assets originating from deteriorating financial assets, where before restructuring the assets were at stage 1 or 2.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

viii. Penurunan Nilai dari Aset Keuangan (lanjutan)

2. Evaluasi penurunan nilai secara periodik (lanjutan)

b) *Stage* 2 (lanjutan)

Pada *stage* ini, Bank akan mengukur penyisihan kerugian untuk instrumen keuangan tersebut sejumlah kerugian kredit ekspektasian sepanjang umurnya.

c) *Stage* 3

Pada tanggal evaluasi, terdapat bukti objektif bahwa aset keuangan mengalami penurunan nilai yang dapat dibuktikan dengan terjadinya salah satu dari 3 (tiga) hal berikut, yaitu:

1) terdapat tunggakan lebih dari 90 hari;
2) instrumen keuangan memiliki kolektibilitas 3, 4 atau 5; atau
3) terjadi restrukturisasi atas aset keuangan yang tidak menyebabkan pengakuan aset yang berasal dari aset keuangan yang memburuk, dimana sebelum restrukturisasi aset berada pada *stage* 3.

Bank akan mengukur penyisihan kerugian untuk instrumen keuangan pada *stage* ini sejumlah kerugian kredit ekspektasian sepanjang umurnya.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial Assets and Liabilities (continued)

viii. Impairment of Financial Assets (continued)

2. Periodic impairment evaluation (continued)

b) Stage 2 (continued)

At this stage, the Bank will measure the allowance for losses for the financial instrument amount of expected credit losses over its lifetime.

c) Stage 3

At the evaluation date, there is objective evidence that the financial asset is impaired which can be proven by the occurrence of one of the following 3 (three) things, namely:

1) there are overdue for more than 90 days;
2) the financial instrument has a collectability of 3, 4 or 5; or
3) there was a restructuring of financial assets that did not result in the recognition of assets originating from deteriorating financial assets, where before restructuring the assets were at stage 3.

Bank will measure the allowance for losses for the financial instrument at this stage with the amount of expected credit losses over its lifetime.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

viii. Penurunan Nilai dari Aset Keuangan (lanjutan)

3. Metode penurunan nilai

Bank melakukan evaluasi penurunan nilai dengan metode sebagai berikut:

a) Metode individual

Bank mengevaluasi penurunan nilai secara individual apabila Bank memiliki informasi yang wajar dan mendukung untuk mengukur kerugian kredit ekspektasian sepanjang umurnya pada instrumen secara individual dan aset keuangan memiliki kriteria sebagai berikut:

1) aset keuangan per debitur memiliki nilai *outstanding* lebih dari Rp500.000;
2) aset keuangan termasuk dalam kategori *stage* 3;
3) terdapat bukti objektif terjadinya peristiwa yang merugikan dan berdampak pada estimasi arus kas masa datang.

Jika aset keuangan yang dievaluasi secara individual terdapat bukti objektif penurunan nilai namun tidak terdapat kerugian penurunan nilai, maka aset keuangan tersebut tetap dimasukkan ke dalam klasifikasi aset keuangan yang akan dievaluasi penurunan nilainya secara individual. Namun Bank membentuk cadangan kerugian penurunan nilai atas aset keuangan tersebut berdasarkan *probability of default* yang dihasilkan dari evaluasi penurunan nilai kredit secara kolektif.

b) Metode kolektif

Bank mengevaluasi penurunan nilai secara kolektif apabila aset keuangan memiliki kesamaan dalam karakteristik risiko dengan tujuan untuk memfasilitasi analisis yang didesain untuk memungkinkan peningkatan risiko kredit secara signifikan dapat diidentifikasi tepat waktu.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial Assets and Liabilities (continued)

viii. Impairment of Financial Assets (continued)

3. Impairment method

The Bank evaluates for impairment using the following methods:

a) Individual method

The Bank evaluates impairment individually if the Bank has reasonable and supportive information to measure lifetime expected credit losses on individual instruments and financial assets have the following criteria:

1) the financial assets per debtor have an outstanding value of more than Rp500,000;
2) financial assets are included in the stage 3 category;
3) there is objective evidence of an adverse event that has an impact on the estimated future cash flows.

If a financial asset assessed as individual has objective evidence of impairment but there is no impairment loss, the financial asset is still classified as a financial asset that is assessed for impairment individually. However, the Bank provide allowance for impairment loss on these financial assets based on a probability of default resulting from a collective assessment of impairment losses.

b) Collective method

The Bank evaluates impairment collectively when the financial assets have similar risk characteristics with the aim of facilitating analysis designed to enable a timely identification of significant increases in credit risk.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

viii. Penurunan Nilai dari Aset Keuangan (lanjutan)

3. Metode penurunan nilai (lanjutan)

b) Metode kolektif (lanjutan)

Evaluasi penurunan nilai secara kolektif didasarkan pada konsep *Probability of Default* (PD), *Loss-Given Default* (LGD) dan *Exposure at Default* (EAD) yang mempertimbangkan informasi masa lalu, terkini, dan masa mendatang.

d. Penentuan Nilai Wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran.

Pengukuran nilai wajar berdasarkan asumsi bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi di:

- pasar utama untuk aset dan liabilitas tersebut, atau
- jika terdapat pasar utama, di pasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Nilai wajar suatu aset dan liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset atau liabilitas tersebut, dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomi terbaiknya.

Pengukuran nilai wajar aset non-keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomis dengan menggunakan aset dalam penggunaan tertinggi dan terbaiknya atau dengan menjualnya kepada pelaku pasar lain yang akan menggunakan aset tersebut dalam penggunaan tertinggi dan terbaiknya.

Nilai wajar untuk instrumen keuangan yang diperdagangkan di pasar aktif, seperti efek-efek, ditentukan berdasarkan nilai pasar yang berlaku pada tanggal laporan posisi keuangan menggunakan harga yang dipublikasikan secara rutin dan berasal dari sumber yang terpercaya, seperti *Bloomberg*, *Reuters,* atau harga yang diberikan oleh *broker* (*quoted price*).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Financial Assets and Liabilities (continued)

viii. Impairment of Financial Assets (continued)

3. Impairment method (continued)

b) Collective method (continued)

The evaluation of collective impairment is based on the concepts of Probability of Default (PD), Loss-Given Default (LGD) and Exposure at Default (EAD) which take into account past, current, and future information.

d. Determination of Fair Value

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

A fair value measurement assumes that the transaction to sell the asset or transfer the liability takes place either:

- *in the principal market for the asset or liability, or*
- *in the absence of a principal market, in the most advantageous market for the asset or liability.*

The fair value of an asset or a liability should be measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their best economic interest.

A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.

The fair value of financial instruments traded in active markets, such as securities, is determined based on quoted market prices at the statement of financial position date from credible sources, such as quoted market prices from Bloomberg, Reuters, or broker's quoted price.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Penentuan Nilai Wajar (lanjutan)

Instrumen keuangan dianggap memiliki kuotasi di pasar aktif, jika harga kuotasi tersedia sewaktu-waktu dan dapat diperoleh secara rutin dari bursa, pedagang efek (*dealer*), perantara efek (*broker*) dan harga tersebut mencerminkan transaksi pasar yang aktual dan rutin dalam suatu transaksi yang wajar. Jika kriteria di atas tidak terpenuhi, maka pasar aktif dinyatakan tidak tersedia. Indikasi-indikasi dari pasar tidak aktif adalah terdapat selisih yang besar antara harga penawaran dan permintaan atau kenaikan signifikan dalam selisih harga penawaran dan permintaan dan hanya terdapat beberapa transaksi terkini.

Untuk efek-efek yang tidak mempunyai harga pasar, estimasi atas nilai wajar efek-efek ditetapkan dengan mengacu pada nilai wajar instrumen lain yang substansinya sama atau dihitung berdasarkan arus kas yang diharapkan terhadap aset bersih efek-efek tersebut.

e. Transaksi Dengan Pihak-Pihak Berelasi

Bank melakukan transaksi dengan pihak-pihak berelasi, yang didefinisikan antara lain:

a) Orang atau anggota keluarga terdekat mempunyai relasi dengan entitas pelapor jika orang tersebut:

   i. memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
   ii. memiliki pengaruh signifikan atas entitas pelapor; atau
   iii. personil manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Determination of Fair Value (continued)

A financial instrument is regarded as quoted in an active market, if quoted prices are readily and regularly available from an exchange, dealer, broker and those prices represent actual and regularly occurring market transactions on an arm's length basis. If the above criteria are not met, the market is regarded as being inactive. Indications that a market is inactive are when there is a wide bid-offer spread, significant increase in the bid-offer spread or there are few recent transactions.

For securities with no quoted market price, a reasonable estimate of the fair value is determined by reference to the current market value of another instrument which substantially has the same characteristics or calculated based on the expected cash flows of the underlying net asset base of the securities.

e. Related Parties Transactions

The Bank enter into transactions with related parties, which are defined as follows:

a) Person or close family member of that person is related to the reporting entity if that person:

   i. has control or joint control of the reporting entity;
   ii. it has significant influence over the reporting entity; or
   iii. is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Transaksi dengan Pihak-Pihak Berelasi (lanjutan)

b) Satu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:

i. entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya terkait dengan entitas lain).

ii. satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain tersebut adalah anggotanya).

iii. kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama.

iv. satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga.

v. entitas tersebut adalah suatu program imbalan pasca kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor.

vi. entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a).

vii. orang yang diidentifikasi dalam huruf (a)(i) memiliki pengaruh signifikan atas entitas atau personil manajemen kunci entitas (atau entitas induk dari entitas).

Semua transaksi signifikan dengan pihak-pihak berelasi, diungkapkan pada Catatan 34.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Related Parties Transactions (continued)

b) An entity is related to a reporting entity if any of the following condition applies:

i. the entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);

ii. one entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group, which the other entity is a member);

iii. both entities are joint ventures of the same third party.

iv. one entity is a joint venture of a third entity and the other entity is an associate of the third entity.

v. the entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity.

vi. the entity is controlled or jointly controlled by a person identified in (a);

vii. a person identified in (a)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or a parent of the entity).

All significant transactions with related parties are disclosed in Note 34.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

f. Kas dan Setara Kas

Kas dan setara kas mencakup kas, giro pada Bank Indonesia, giro pada bank lain, dan investasi jangka pendek likuid lainnya dengan jangka waktu jatuh tempo 3 (tiga) bulan atau kurang sejak tanggal perolehannya dan yang penggunaannya tidak dibatasi.

g. Giro pada Bank Indonesia dan Bank Lain

Giro pada Bank Indonesia dan Bank lain diklasifikasikan sebagai biaya perolehan diamortisasi. Lihat Catatan 2.c.i.c untuk kebijakan akuntansi atas aset keuangan yang diukur pada biaya perolehan diamortisasi.

Pada pengukuran awal, giro pada Bank Indonesia dan bank lain disajikan sebesar nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dikurangi dengan cadangan kerugian penurunan nilai, jika diperlukan.

Giro Wajib Minimum (GWM)

Pada tanggal 21 Desember 2021, Bank Indonesia menerbitkan Peraturan Anggota Dewan Gubernur (PADG) No. 23/27/PADG/2021 tentang Perubahan Ketujuh Atas PADG No. 20/10/PADG/2018 tentang Giro Wajib Minimum Rupiah dan valuta asing bagi bank umum konvensional, bank umum syariah dan unit usaha syariah. Peraturan ini mulai berlaku pada tanggal 21 Desember 2021.

Pada tanggal 29 April 2020, Bank Indonesia menerbitkan Peraturan Anggota Dewan Gubernur (PADG) No. 22/10/PADG/2020 tentang Perubahan Kelima Atas PADG No. 20/10/PADG/2018 tentang Giro Wajib Minimum Rupiah dan valuta asing bagi bank umum konvensional, bank umum syariah dan unit usaha syariah. Peraturan ini mulai berlaku pada tanggal 1 April 2020.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

f. Cash and Cash Equivalents

Cash and cash equivalents consist of cash, current accounts with Bank Indonesia, current accounts with other banks, and other short-term highly liquid investments with original maturities of 3 (three) months or less since the date of acquisition and which are not restricted.

g. Current Accounts with Bank Indonesia and Other Banks

Current accounts with Bank Indonesia and other Banks are classified as amortized cost. See Note 2.c.i.c for the accounting policies of financial assets at amortized cost.

Current accounts with Bank Indonesia and other banks are initially measured at fair value plus directly attributable transaction cost less allowance for impairment losses, if necessary.

Minimum Statutory Reserves Requirement (GWM)

On December 21, 2021, Bank Indonesia issued a Board of Governor's Member Regulation (PADG) No. 23/27/PADG/2021, Seventh Amendment of PADG No. 20/10/PADG/2018 regarding Minimum Statutory Reserves Requirements in Rupiah and foreign currencies for conventional commercial banks, sharia commercial banks and sharia business units. This regulation is effective on December 21, 2021.

On April 29, 2020, Bank Indonesia issued a Board of Governor's Member Regulation (PADG) No. 22/10/PADG/2020, Fifth Amendment of PADG No. 20/10/PADG/2018 regarding Minimum Statutory Reserves Requirements in Rupiah and foreign currencies for conventional commercial banks, sharia commercial banks and sharia business units. This regulation is effective on April 1, 2020.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

g. Giro pada Bank Indonesia dan Bank Lain (lanjutan)

Giro Wajib Minimum (GWM) (lanjutan)

Berdasarkan PADG No. 21/5/PADG/2019 tanggal 29 Maret 2019, Giro RIM dikenakan jika RIM Bank di bawah minimum RIM target BI (84%) atau di atas maksimum RIM target BI (94%) dengan KPMM Bank lebih kecil dari KPMM Insentif BI yang sebesar 14%. Selain itu, PBI tersebut juga mengatur mengenai Penyangga Likuiditas Makroprudensial (PLM). PLM adalah cadangan likuiditas minimum dalam Rupiah yang wajib dipenuhi oleh Bank dalam bentuk surat berharga dan surat berharga syariah dalam mata Rupiah yang memenuhi persyaratan tertentu sebesar 4% dari DPK Rupiah.

Pada tanggal 29 Maret 2018, Bank Indonesia menerbitkan Peraturan Bank Indonesia (PBI) No. 20/3/PBI/2018 tentang giro wajib minimum dalam Rupiah dan valuta asing bagi bank umum konvensional, bank umum syariah dan unit usaha syariah. PBI ini mulai berlaku pada tanggal 16 Juli 2018, kecuali untuk pemenuhan kewajiban GWM dalam valuta asing bagi Bank Umum Konvensional secara harian dan rata-rata dan pemenuhan kewajiban GWM dalam rupiah secara harian dan rata-rata serta GWM dalam valuta asing bagi Bank Umum Syariah dan Unit Usaha Syariah, mulai berlaku pada tanggal 1 Oktober 2018 berdasarkan Pasal 33 ayat (1) PBI No. 20/3/PBI/2018.

Berdasarkan PBI No. 20/4/PBI/2018 tanggal 29 Maret 2018, penyebutan *Loan to Funding Ratio* (LFR) berubah menjadi Rasio Intermediasi Makroprudensial (RIM) dan kewajiban pemenuhan Giro RIM mulai berlaku pada tanggal 16 Juli 2018. Giro RIM adalah simpanan minimum yang wajib dipenuhi oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia (BI) sebesar persentase tertentu dari Dana Pihak ketiga (DPK) yang dihitung berdasarkan selisih antara RIM yang dimiliki oleh Bank dan RIM Target. Giro RIM dikenakan jika RIM Bank di bawah minimum RIM target BI (80%) atau di atas maksimum RIM target BI (92%) dengan KPMM Bank lebih kecil dari KPMM Insentif BI yang sebesar 14%.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

g. Current Accounts with Bank Indonesia and Other Banks (continued)

Minimum Statutory Reserves Requirement (GWM) (continued)

Based on PADG No. 21/5/PADG/2019 dated March 29, 2019, RIM Current Account is charged if the RIM Bank is below the minimum RIM BI target (84%) or above the maximum RIM BI target (94%) with a Bank CAR smaller than the BI Incentive CAR of 14%. In addition, the PBI also regulates the Macroprudential Liquidity Buffer (PLM). PLM is a minimum liquidity reserve in Rupiah that must be fulfilled by the Bank in the form of securities and sharia securities in the Rupiah currency that meets certain requirements of 4% of TPF in rupiah.

On March 29, 2018, Bank Indonesia issued a Bank Indonesia's regulation (PBI) No. 20/3/PBI/2018 regarding Minimum Statutory Reserves Requirements in Rupiah and foreign currencies for conventional commercial banks, sharia commercial banks and sharia business units. This PBI will be effective on July 16, 2018, except for the fulfillment of Minimum Statutory Reserves Requirement obligations in foreign currencies for Conventional Commercial Banks on a daily basis and the average and fulfillment of Minimum Statutory Reserves Requirement obligations in Rupiah on a daily and average basis and Minimum Statutory Reserves Requirement in foreign currencies for Sharia Commercial Banks and Sharia Business Unit, which will be effective on October 1, 2018 based on Article 33 paragraph (1) PBI No. 20/3/PBI/2018.

Based on PBI No. 20/4/PBI/2018 dated March 29, 2018, the term of Loan to Funding Ratio (LFR) is changed to Macroprudential Intermediation Ratio (RIM) and the requirement of RIM Current Account will be effective on July 16, 2018. RIM Current Account is a minimum deposit that must be fulfilled by the Bank in the form of balance in Current Account with Bank Indonesia (BI) at a certain percentage of Third Party Funds (DPK) which is calculated based on the difference between RIM owned by the Bank and RIM Target. RIM Current Account is charged if the RIM Bank is below the minimum RIM BI target (80%) or above the maximum RIM BI target (92%) with a Bank CAR smaller than the BI Incentive CAR of 14%.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

g. Giro pada Bank Indonesia dan Bank Lain (lanjutan)

Giro Wajib Minimum (GWM) (lanjutan)

Selain itu, PBI tersebut juga mengatur mengenai Penyangga Likuiditas Makroprudensial (PLM). PLM adalah cadangan likuiditas minimum dalam Rupiah yang wajib dipenuhi oleh Bank dalam bentuk surat berharga dan surat berharga syariah dalam mata Rupiah yang memenuhi persyaratan tertentu sebesar 4% dari DPK Rupiah.

h. Penempatan pada Bank Indonesia

Penempatan pada Bank Indonesia merupakan penanaman dana dalam bentuk Fasilitas Simpanan Bank Indonesia (“FASBI”), *call money*, *deposit on call*, *term deposit*, deposito berjangka dan tabungan.

Penempatan pada Bank Indonesia diklasifikasikan sebagai biaya perolehan diamortisasi. Lihat Catatan 2.c.i.c untuk kebijakan akuntansi atas aset keuangan yang diukur pada biaya perolehan diamortisasi.

Pada pengukuran awal, penempatan pada Bank Indonesia disajikan sebesar nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dikurangi dengan cadangan kerugian penurunan nilai, jika diperlukan.

i. Efek-Efek

Efek-efek yang dimiliki terdiri dari efek-efek yang diperdagangkan di pasar uang seperti Sertifikat Bank Indonesia (“SBI”), Sertifikat Deposito Bank Indonesia (“SDBI”), *Negotiable Certificate of Deposits*, dan efek-efek yang diperdagangkan di bursa efek seperti Obligasi dan Efek Beragun Aset.

Efek-efek diklasifikasikan sebagai aset keuangan dalam kelompok nilai wajar melalui penghasilan komprehensif lain dan biaya perolehan diamortisasi. Lihat Catatan 2.c untuk kebijakan akuntansi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan biaya perolehan diamortisasi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

g. Current Accounts with Bank Indonesia and Other Banks (continued)

Minimum Statutory Reserves Requirement (GWM) (continued)

In addition, the PBI also regulates the Macroprudential Liquidity Buffer (PLM). PLM is a minimum liquidity reserve in Rupiah that must be fulfilled by the Bank in the form of securities and sharia securities in the Rupiah currency that meets certain requirements of 4% of TPF in Rupiah.

h. Placements with Bank Indonesia

Placements with Bank Indonesia represent placements in the form of Bank Indonesia Deposit Facility ("FASBI"), call money, deposit on call, term deposit, time deposit and saving deposits.

Placements with Bank Indonesia are classified as amortized cost. Refer to Note 2.c.i.c for the accounting policies of financial assets at amortized cost.

Placements with Bank Indonesia are initially measured at fair value plus directly attributable transaction cost less allowance for impairment losses, if necessary.

i. Securities

Securities held consist of securities traded on the money market such as Certificates of Bank Indonesia ("SBI"), Certificates of Deposit of Bank Indonesia ("SDBI"), Negotiable Certificates of Deposits, and securities traded on stock exchanges such as Bonds and Asset Backed Securities.

Securities are classified as fair value through other comprehensive income and amortized cost financial assets. Refer to Note 2.c for the accounting policies of financial assets at fair value through other comprehensive income and amortized cost financial assets.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

i. Efek-Efek (lanjutan)

Pada pengukuran awal, efek-efek disajikan sebesar nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung, kecuali untuk efek-efek yang diukur melalui laba rugi.

Untuk efek-efek yang diperdagangkan di pasar keuangan yang terorganisasi, nilai wajar tersebut umumnya ditentukan dengan mengacu pada harga pasar yang terjadi di bursa efek pada tanggal yang terdekat dengan tanggal laporan posisi keuangan. Untuk efek-efek yang tidak mempunyai harga pasar, estimasi atas nilai wajar efek-efek ditetapkan dengan mengacu pada nilai wajar instrumen lain yang substansinya sama atau dihitung berdasarkan arus kas yang diharapkan terhadap aset bersih efek-efek tersebut. Penurunan nilai wajar permanen atas efek-efek untuk dimiliki hingga jatuh tempo dan tersedia untuk dijual dibebankan pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Pemindahan efek ke klasifikasi dimiliki hingga jatuh tempo dari klasifikasi tersedia untuk dijual dicatat sebesar nilai wajarnya. Keuntungan atau kerugian yang belum direalisasi tetap dilaporkan dalam komponen ekuitas dan diamortisasi dengan metode suku bunga efektif selama sisa umur efek tersebut ke laporan laba rugi dan penghasilan komprehensif lain.

j. Efek-Efek yang Dibeli dengan Janji untuk Dijual Kembali

Efek-efek yang dibeli dengan janji untuk dijual kembali disajikan sebagai aset dalam laporan posisi keuangan sebesar jumlah penjualan kembali dikurangi dengan pendapatan bunga yang belum diamortisasi dan cadangan kerugian penurunan nilai. Selisih antara harga beli dengan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan, dan diakui sebagai pendapatan selama periode sejak efek-efek dibeli hingga dijual menggunakan metode suku bunga efektif.

Efek-efek yang dibeli dengan janji untuk dijual kembali diklasifikasikan sebagai biaya perolehan diamortisasi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

i. Securities (continued)

Securities are initially measured at fair value plus directly attributable transaction costs, except for those measured at fair value through profit or loss.

For securities which are traded in organised financial markets, fair value is generally determined by reference to quoted market prices by the stock exchanges at the close of business on the statement of financial position date. For securities with no quoted market price, a reasonable estimate of the fair value is determined by reference to the current market value of another instrument which substantially have the same characteristic or calculated based on the expected cash flows of the underlying net asset base of the securities. Any permanent impairment in the fair value of securities classified as held-to-maturity and available-for-sale is charged to current year's statement of profit or loss and other comprehensive income.

Reclassification of securities to held-to-maturity classification from available-for-sale are recorded at fair value. Unrealized gains or losses are recorded in the equity section and will be amortized over the remaining lives of the securities using the effective interest rate method through the statement of profit or loss and other comprehensive income.

j. Securities Purchased under Agreements to Resell

Securities purchased under agreements to resell are presented as asset in the statement of financial position, at the resale price net of unamortized interest income and allowance for impairment losses. The difference between the purchase price and the resale price is treated as unearned interest income, and recognized as income over the period starting from when those securities are purchased until they are sold using effective interest rate method.

Securities purchased under agreements to resell are classified as amortized cost.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

k. Kredit Yang Diberikan

Kredit yang diberikan adalah penyediaan uang atau tagihan yang dapat disetarakan dengan kas, berdasarkan persetujuan atau kesepakatan pinjam meminjam dengan debitur yang mewajibkan debitur untuk melunasi utang berikut bunganya setelah jangka waktu tertentu.

Kredit yang diberikan diklasifikasikan sebagai biaya perolehan diamortisasi. Lihat Catatan 2.c.i.c untuk kebijakan akuntansi atas aset keuangan yang diukur pada biaya perolehan diamortisasi.

Restrukturisasi Kredit Bermasalah

Kerugian yang timbul dari restrukturisasi kredit yang berkaitan dengan modifikasi persyaratan kredit diakui bila nilai sekarang dari jumlah penerimaan kas yang akan datang yang telah ditentukan dalam persyaratan kredit yang baru, termasuk penerimaan yang diperuntukkan sebagai bunga maupun pokok, adalah lebih kecil dari nilai kredit yang diberikan yang tercatat sebelum restrukturisasi.

l. Aset Tetap

Tanah dinyatakan sebesar harga perolehan dan tidak disusutkan.

Aset tetap diakui sebesar biaya perolehan dan selanjutnya dipertanggungjawabkan dengan menggunakan model biaya (*cost method*) dan dinyatakan sebesar nilai perolehan dikurangi dengan akumulasi penyusutan.

Penyusutan dihitung dengan menggunakan metode garis lurus (*straight-line*) berdasarkan estimasi masa manfaat ekonomis aset tetap sebagai berikut:

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

k. Loans

Loans represent agreement to provide cash or cash equivalents based on agreements with borrowers, where borrowers are required to repay their debts with interest after a specified period.

Loans are classified as amortized cost. Refer to Note 2.c.i.c for the accounting policies of financial assets at amortized cost.

Loan Restructuring

Losses on loan restructurings due to modification of terms of loans are recognized only if the present value of total future cash receipts specified by the new terms of the loans including receipts designated as interest and loan principal, are less than the carrying amount of loans before restructuring.

l. Fixed Assets

Land is stated at cost and is not depreciated.

Fixed assets are stated at cost and subsequently accounted using the cost method and stated at cost minus accumulated depreciation.

Depreciation is computed using the straight-line method based on the estimated useful lives of the assets as follows:

	Masa Manfaat/ *Useful lives* (Tahun)/*(Years)*	**Persentase/ *Percentage***	
Bangunan	20	5%	*Buildings*
Leasehold improvements	5	20%	*Leasehold improvements*
Kendaraan	5	20%	*Vehicles*
Mesin Kantor	4	25%	*Office machines*
Peralatan Kantor	4-8	12,5%-25%	*Office equipment*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

l. Aset Tetap (lanjutan)

Pembelian barang inventaris akan dikapitalisir menjadi aset tetap apabila kriteria nilai perolehannya sebesar Rp2.000 atau lebih per satuan/aset, sedangkan inventaris yang dibeli dengan harga kurang dari Rp2.000 dicatat oleh unit kerja aset dan operasional kantor pusat sebagai beban pada laporan laba rugi dan penghasilan komprehensif lain.

Biaya perbaikan dan perawatan dibebankan langsung ke laporan laba rugi dan penghasilan komprehensif lain pada saat terjadinya, sedangkan penambahan dalam jumlah signifikan dikapitalisasi apabila kemungkinan besar Bank akan mendapatkan manfaat ekonomi masa depan dari aset tersebut yang melebihi standar kinerja yang diperkirakan sebelumnya dan disusutkan sepanjang sisa masa manfaat aset tetap terkait.

Apabila suatu aset tetap tidak lagi digunakan atau dijual, nilai perolehan dan akumulasi penyusutan aset tersebut dikeluarkan dari pencatatannya sebagai aset tetap, dan laba atau rugi yang terjadi diperhitungkan dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Biaya perolehan hak atas tanah dalam bentuk hak guna usaha, hak guna bangunan dan hak pakai diakui sebagai aset tetap. Biaya perolehan tersebut merupakan biaya yang dapat diatribusikan secara langsung untuk memperoleh hak atas tanah tersebut termasuk biaya pengurusan legal hak atas tanah ketika tanah diperoleh pertama kali.

Hak atas tanah dalam bentuk hak guna usaha, hak guna bangunan dan hak pakai tidak disusutkan, kecuali terdapat bukti yang mengindikasikan bahwa perpanjangan atau pembaruan hak atas tanah tersebut kemungkinan besar atau pasti tidak diperoleh.

Estimasi masa manfaat ekonomis, metode penyusutan, dan nilai residu aset tetap dikaji ulang pada setiap akhir periode pelaporan dan disesuaikan secara prospektif.

Nilai tercatat aset tetap dikaji ulang setiap tanggal laporan posisi keuangan untuk menilai apakah aset tetap tersebut nilai tercatatnya lebih tinggi dari jumlah yang dapat diperoleh kembali (*recoverable amount*) dari aset tetap tersebut.

Jika nilai tercatat aset tetap melebihi taksiran jumlah yang dapat diperoleh kembali dari aset tetap tersebut, nilai tercatat aset tetap harus diturunkan menjadi nilai yang dapat diperoleh kembali dari aset tetap tersebut.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

l. Fixed Assets (continued)

The purchases of inventory will be capitalized to a fixed asset if the cost of the acquisition value is Rp2,000 or higher per unit/asset, while inventories purchased for less than Rp2,000 are recorded by the asset and operations unit head office as an expense in the statement of profit or loss and other comprehensive income.

The cost of repairs and maintenance is charged directly to the statement of profit or loss and other comprehensive income as incurred, while significant addition are capitalized when it is probable that future economic benefits will be greater than the initial performance standards set previously and depreciated over the remaining useful lives of related fixed assets.

When fixed assets are retired or otherwise disposed of, their carrying values and the related accumulated depreciation are removed from the record as fixed assets, and the resulting gains or losses are recognized in the current year statement of profit or loss and other comprehensive income.

Land cost of land rights in the form of business usage rights, building usage rights and usage rights is recognized as fixed assets. This cost is the directly attributable cost to acquire the landrights including the legal cost of obtaining legal land rights when the land is first acquired.

Land rights in the form of business usage rights, building usage rights and usage rights not depreciated, unless there is evidence to indicate that the extension or renewal of land rights is likely to or definitely not obtained.

The estimated useful lives, depreciation method, and residual value of fixed assets are reviewed at the end of each reporting period and are adjusted prospectively.

The carrying amounts of fixed assets are reviewed at each statement of financial position date to assess whether they are recorded in excess of their recoverable amounts.

If the carrying value exceeds this estimated recoverable amount, assets are written down to their recoverable amount.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

m. Aset dan Liabilitas Sewa

Bank telah menerapkan PSAK 73 "Sewa" sejak tanggal 1 Januari 2020.

PSAK 73 menerapkan persyaratan baru atau amendemen sehubungan dengan akuntansi sewa. Standar ini memperkenalkan perubahan signifikan untuk akuntansi lessee dengan menghapus perbedaan antara sewa operasi dan pembiayaan, serta mensyaratkan pengakuan aset hak guna dan pengakuan liabilitas sewa pada saat dimulainya sewa untuk seluruh sewa, kecuali untuk sewa jangka pendek dan sewa aset bernilai rendah. Berbeda dengan akuntansi lessee, persyaratan untuk akuntansi lessor sebagian besar tidak berubah. Dampak dari adopsi PSAK 73 pada Laporan Keuangan dijelaskan dibawah ini:

Tanggal penerapan awal PSAK 73 untuk Bank adalah 1 Januari 2020. Bank telah menerapkan PSAK 73 menggunakan pendekatan retrospektif yang dimodifikasi dengan mengakui dampak kumulatif dari awal penerapan PSAK 73.

(a) Dampak definisi baru dari sewa

Perubahan utama dari definisi sewa berkaitan dengan konsep pengendalian. PSAK 73 menentukan apakah kontrak merupakan, atau mengandung sewa atas dasar jika penyewa memiliki hak untuk mengendalikan penggunaan aset selama suatu jangka waktu tertentu untuk dipertukarkan dengan imbalan. Hal tersebut merupakan perbedaan penentuan kontrak merupakan, atau mengandung sewa berdasarkan PSAK 30 yaitu dengan konsep risiko dan manfaat.

Bank menerapkan definisi sewa dan panduan terkait yang diterapkan dalam PSAK 73 untuk semua kontrak yang dicatat atau diubah pada tanggal 1 Januari 2020.

Bank menerapkan tingkat diskonto tunggal untuk portofolio sewa dengan karakteristik yang hampir sama.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

m. Lease Assets and Liabilities

The Bank has implemented PSAK 73 "Leases" since January 1, 2020.

PSAK 73 implements new requirements or amendments in connection with lease accounting. This standard introduces significant changes to the lessee's accounting by eliminating the difference between operating and financing leases, and requires the recognition of rights of use assets and the recognition of lease liabilities at inception for the entire lease, except for short-term leases and low-value asset leases. In contrast to lessee accounting, the requirements for lessor accounting are largely unchanged. The impact of the adoption of PSAK 73 on Financial Statements is described below:

The initial application date of PSAK 73 for Banks is January 1, 2020. The Bank has implemented PSAK 73 using a modified retrospective approach by recognizing the cumulative impact from the initial application of PSAK 73.

(a) The effect of the new definition of lease

The main change from the definition of a lease has to do with the concept of control. PSAK 73 determines whether a contract constitutes, or contains a lease on the basis that the lessee has the right to control the use of the asset for a specified period of time in exchange for consideration. This is the difference in determining whether a contract is, or contains a lease based on PSAK 30 with the concept of risk and reward.

The Bank applies the definition of lease and the related guidance in PSAK 73 for all contracts that are recorded or amended on January 1, 2020.

The Bank applies a single discount rate to lease portfolios with the similar characteristics.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

m. Aset dan Liabilitas Sewa (lanjutan)

(b) Dampak pada akuntansi sewa

Bank menerapkan pendekatan pengakuan dan pengukuran tunggal untuk seluruh sewa, kecuali untuk sewa jangka pendek dan sewa aset bernilai rendah. Bank mengakui liabilitas sewa untuk melakukan pembayaran sewa dan aset hak guna yang mewakili hak untuk menggunakan aset pendasar.

Bank mengakui aset hak guna pada tanggal dimulainya sewa. Aset hak guna diukur pada biaya perolehan, dikurangi akumulasi penyusutan dan kerugian penurunan nilai, dan disesuaikan untuk setiap pengukuran kembali liabilitas sewa. Liabilitas sewa merupakan jumlah pembayaran sewa yang masih harus dibayar hingga akhir masa sewa yang didiskontokan dengan menggunakan suku bunga pinjaman inkremental. Biaya aset hak guna mencakup jumlah liabilitas sewa yang diakui, biaya langsung awal yang dibayarkan, biaya pemulihan dan pembayaran sewa yang dilakukan pada atau sebelum tanggal mulai sewa dikurangi insentif sewa yang diterima. Aset hak guna disusutkan dengan metode garis lurus selama jangka waktu yang lebih pendek antara masa sewa dengan estimasi masa manfaat aset, sebagai berikut:

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

m. Lease Assets and Liabilities (continued)

(b) Impact on lease accounting

The Bank adopts a single recognition and measurement approach for the entire lease, except for short-term leases and low-value asset leases. The Bank recognizes the lease liability for the payment of lease and rights of use assets that represent the right to use the underlying assets.

The Bank recognizes the rights of use assets on the inception date of the lease. Rights of use assets are measured at cost, less accumulated depreciation and impairment losses, and adjusted for any remeasurement of the lease liabilities. Lease liabilities are the amount of lease payments accrued until the end of the lease term, discounted using the incremental borrowing interest rate. The cost of rights of use assets includes the amount of lease liability recognized, initial direct costs paid, recovery costs and lease payments made on or before the start date of the lease less lease incentives received. Rights of use assets are depreciated using the straight-line method over the shorter period between the lease term and the estimated useful life of the asset, as follows:

	Masa Manfaat/ *Useful lives* (Tahun)/*(Years)*	
Bangunan	3 - 5	*Buildings*
Kendaraan	3	*Vehicles*

Jika kepemilikan aset sewa dialihkan ke Bank pada akhir masa sewa atau pembayaran sewa mencerminkan pelaksanaan opsi pembelian, penyusutan dihitung menggunakan estimasi masa manfaat ekonomis aset. Aset hak guna diuji penurunan nilainya sesuai dengan PSAK 48 Penurunan Nilai Aset.

If ownership of the leased asset is transferred to the Bank at the end of the lease term or the lease payment reflects the exercise of the purchase option, depreciation is calculated using the estimated economic benefit of the asset. Rights of use assets are tested for impairment in accordance with PSAK 48 Impairment of Assets.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

m. Aset dan Liabilitas Sewa (lanjutan)

Pada tanggal dimulainya sewa, Bank mengakui liabilitas sewa yang diukur pada nilai kini dari pembayaran sewa masa depan yang akan dilakukan selama masa sewa. Pembayaran sewa termasuk pembayaran tetap (termasuk pembayaran tetap secara-substansi) dikurangi piutang insentif sewa, pembayaran sewa variabel yang bergantung pada indeks atau suku bunga, dan jumlah yang diharapkan akan dibayar dalam jaminan nilai residu. Pembayaran sewa juga termasuk harga eksekusi opsi pembelian yang wajar jika dipastikan akan dilakukan oleh Bank dan pembayaran penalti untuk mengakhiri sewa, jika jangka waktu sewa mencerminkan Bank mengeksekusi opsi penghentian sewa. Pembayaran sewa variabel yang tidak tergantung pada indeks atau suku bunga diakui sebagai beban pada periode di mana peristiwa atau kondisi yang memicu pembayaran terjadi.

Dalam menghitung nilai kini dari pembayaran sewa, Bank menggunakan suku bunga pinjaman incremental penyewa pada tanggal dimulainya sewa karena suku bunga implisit dalam sewa tidak dapat ditentukan. Setelah tanggal dimulainya sewa, jumlah liabilitas sewa ditingkatkan untuk mencerminkan pertambahan bunga dan dikurangi pembayaran sewa yang dilakukan. Selain itu, jumlah tercatat liabilitas sewa diukur kembali jika terdapat modifikasi, perubahan jangka waktu sewa, perubahan pembayaran sewa, atau perubahan dalam penilaian opsi untuk membeli aset pendasar.

Sewa jangka pendek dengan durasi kurang dari 12 bulan dan sewa aset bernilai rendah, serta elemen-elemen sewa tersebut, sebagian atau seluruhnya tidak menerapkan prinsip-prinsip pengakuan yang ditentukan oleh PSAK 73 akan diperlakukan sama dengan sewa operasi pada PSAK 30. Bank akan mengakui pembayaran sewa tersebut dengan dasar garis lurus selama masa sewa dalam laporan laba rugi dan penghasilan komprehensif lain. Beban ini diungkapkan pada beban umum dan administrasi.

Penerapan pencatatan PSAK 73 berlaku untuk seluruh sewa (kecuali sebagaimana yang disebutkan sebelumnya), yaitu sebagai berikut:

(a) Mengungkapkan aset hak guna sebagai bagian dari aset tetap dan liabilitas sewa diungkapkan sebagai bagian dari liabilitas lain-lain dalam laporan posisi keuangan, yang diukur pada nilai kini pembayaran sewa masa depan;

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

m. Lease Assets and Liabilities (continued)

At the inception date of the lease, the Bank recognizes lease liabilities at the present value of future lease payments that will be made over the lease term. Lease payments include fixed payments (including substantially fixed payments) less lease incentive receivables, variable lease payments that are index or interest rate dependent, and the amount expected to be paid in a residual value guarantee. Lease payments also include the reasonable exercise price for the purchase option if it is determined to be made by the Bank and the payment of a penalty to terminate the lease, if the lease term reflects the Bank exercising the lease termination option. Variable lease payments that are independent of indexes or interest rates are recognized as an expense in the period in which the event or condition that triggers the payment occurs.

In calculating the present value of lease payments, the Bank uses the incremental borrowing interest rate of the lessee at the start date of the lease because the interest rate implicit in the lease cannot be determined. After the commencement date of the lease, the amount of the lease liability is increased to reflect the increase in interest and less lease payments made. In addition, the carrying amount of the lease liability is remeasured if there are modifications, changes in the term of the lease, changes in lease payments, or changes in the valuation of the option to purchase the underlying asset.

Short-term leases with a duration of less than 12 months and leases of low value assets, as well as elements of the lease, partially or wholly do not apply the recognition principles stipulated by PSAK 73 will be treated the same as operating in PSAK 30. Bank will recognize such lease payments on a straight-line basis over the lease term in the statement of profit or loss and other comprehensive income. These expenses are disclosed under general and administrative expenses.

The application of PSAK 73 listing applies to all leases (except as stated earlier), which are as follows:

(a) Disclose rights of use assets as part of fixed assets and lease liabilities are disclosed as part of other liabilities in the statement of financial position, measured at the present value of future lease payments.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

m. Aset dan Liabilitas Sewa (lanjutan)

(b) Mencatat penyusutan aset hak guna dan bunga atas liabilitas sewa dalam laporan laba rugi dan penghasilan komprehensif lain;

(c) Memisahkan jumlah total pembayaran ke bagian pokok (disajikan dalam kegiatan pendanaan) dan bunga (disajikan dalam kegiatan operasional) dalam laporan arus kas.

n. Aset Tidak Berwujud

Aset tidak berwujud diakui jika, dan hanya jika, biaya perolehan aset tersebut dapat diukur secara andal dan kemungkinan besar Bank akan memperoleh manfaat ekonomis masa depan dari aset tersebut.

Piranti lunak komputer yang diperoleh dikapitalisasi sebesar biaya yang dikeluarkan untuk memperoleh dan membuat piranti lunak tersebut siap untuk digunakan. Amortisasi dihitung berdasarkan metode garis lurus (*straight-line method*) sesuai dengan taksiran masa manfaat ekonomis aset tidak berwujud selama 5 (lima) tahun atau 20% per tahun.

Biaya yang berhubungan dengan pengembangan atau pemeliharaan program piranti lunak komputer diakui sebagai beban pada periode terjadinya.

o. Penyisihan Kerugian Penurunan Nilai Aset Non Produktif

Aset non-produktif adalah aset Bank, antara lain dalam bentuk agunan yang diambil alih, properti terbengkalai, rekening antar kantor dan *suspense account*.

Bank membentuk cadangan kerugian penurunan nilai atas agunan yang diambil alih dan properti terbengkalai pada nilai yang lebih rendah antara nilai tercatat dan nilai wajar setelah dikurangi biaya untuk menjual, sedangkan untuk rekening antar kantor dan *suspense account*, pada nilai yang lebih rendah antara nilai tercatat dan nilai pemulihan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

m. Lease Assets and Liabilities (continued)

(b) Record depreciation of rights of use assets and interest on lease liabilities in the statements of profit or loss and other comprehensive income;

(c) Separating the total payment amount into principal (presented in financing activities) and interest (presented in operating activities) in the statement of cash flows.

n. Intangible Assets

Intangible assets are recognized if, and only if, its cost can be measured reliably and it is probable that expected future benefits that are attributable to it will flow to the Bank.

The software purchased is capitalized at the cost incurred to acquire and make the software ready for use. Amortization is computed using the straight-line method in accordance with the estimated useful lives of the intangible assets for 5 (five) years or 20% per annum.

Costs associated with the development or maintenance of a software program are recognized as an expense in the period in which they are incurred.

o. Allowance for Impairment Losses on Non-Productive Assets

Non-earning assets of the Bank, consist of foreclosed assets, abandoned properties, inter-office accounts and suspense accounts.

The Bank provides an allowance for impairment of foreclosed assets and abandoned property equivalent to the difference between the carrying amount and fair value net of costs to sell. As for the interoffice account and suspense account, equivalent to the difference between carrying value and the recovery value.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

p. Biaya Dibayar Di Muka

Biaya dibayar di muka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus (*straight-line method*).

q. Aset Lain-Lain

Aset lain-lain antara lain terdiri dari pendapatan bunga yang masih harus diterima, tagihan, agunan yang diambil alih (“AYDA”), properti terbengkalai, rekening antar kantor, dan lain-lain.

1. Agunan yang Diambil Alih (“AYDA”)

AYDA adalah aset yang diperoleh Bank, baik melalui pelelangan maupun diluar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual diluar lelang dari pemilik agunan dalam hal debitur tidak memenuhi liabilitasnya kepada Bank. AYDA merupakan jaminan kredit yang diberikan yang telah diambil alih sebagai bagian dari penyelesaian kredit yang diberikan dan disajikan pada “Aset Lain-lain“.

AYDA disajikan sebesar nilai bersih yang dapat direalisasi (*net realizable value*) atau sebesar nilai *outstanding* kredit yang diberikan, mana yang lebih rendah. Nilai bersih yang dapat direalisasi adalah nilai wajar agunan yang diambil alih dikurangi dengan estimasi biaya untuk menjual AYDA tersebut. Kelebihan saldo kredit yang diberikan yang belum dilunasi oleh debitur di atas nilai dari AYDA, dibebankan terhadap cadangan kerugian penurunan nilai kredit yang diberikan. Selisih antara nilai bersih yang dapat direalisasi dengan hasil penjualan AYDA diakui sebagai keuntungan atau kerugian pada tahun berjalan pada saat dijual.

2. Properti Terbengkalai

Aset yang tidak digunakan (properti terbengkalai) adalah aset tetap dalam bentuk properti yang dimiliki Bank, dimana bagian properti tersebut secara mayoritas tidak digunakan untuk kegiatan usaha operasional Bank.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

p. Prepaid Expenses

Prepaid expenses are amortized over their useful lives using the straight-line method.

q. Other Assets

Other assets, among others, consist of accrued interest income, receivables, foreclosed collateral ("AYDA"), abandoned properties, interoffice accounts, and others.

1. Foreclosed Collateral

Foreclosed collateral is an asset acquired by a Bank, both from auction and non auction based on voluntary transfer by the debtor or based on debtor’s approval to sell the collateral where the debtor could not fulfill their obligations to the Bank. Foreclosed collateral represents loan collateral that was taken over as part of loans settlement and presented in “Other Assets”.

Foreclosed collateral is presented at their net realisable values or at outstanding amount of the loan, whichever is lower. Net realizable value is the fair value of the foreclosed collateral less estimated costs of liquidating the foreclosed collateral. Any excess of the loan balance over the value of the foreclosed collateral, which is not recoverable from the borrower, is charged to the allowance for impairment losses. The difference between the estimated realisable value and the proceeds from disposal of the foreclosed collateral is recognized in the current year’s gain or loss at the date of disposal.

2. Abandoned Property

Unused assets (abandoned property) are fixed assets in the form of property owned by the Bank, of which the majority of the property is not used for the operations of the Bank.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

q. Aset Lain-Lain (lanjutan)

2. Properti Terbengkalai (lanjutan)

Properti terbengkalai disajikan sebesar nilai yang lebih rendah antara nilai tercatat dengan nilai wajarnya setelah dikurangi biaya untuk menjual. Selisih antara nilai properti terbengkalai yang dibukukan dan hasil penjualannya diakui sebagai keuntungan atau kerugian non operasional.

Beban-beban yang berkaitan dengan pemeliharaan AYDA dan properti terbengkalai dibebankan ke laporan laba rugi dan penghasilan komprehensif lain tahun berjalan pada saat terjadinya. Bila terjadi penurunan nilai yang bersifat permanen, maka nilai tercatatnya dikurangi untuk mengakui penurunan tersebut dan kerugiannya dibebankan pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

q. Other Assets (continued)

2. Abandoned Property (continued)

Abandoned properties are presented at the lower of their carrying values at fair value after deducting cost to sell. The difference between the book value of abandoned property and the proceeds of sale are recognized as non-operating gains or losses.

Expenses for maintaining foreclosed collateral and abandoned properties are recognized in the current year's statement of profit or loss and other comprehensive income. Any permanent impairment loss that occurred will be charged to the current year's statement of profit or loss and other comprehensive income.

r. Liabilitas Segera

Liabilitas segera dicatat pada saat timbulnya liabilitas, baik dari masyarakat maupun dari bank lain. Liabilitas segera diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

r. Liabilities Due Immediately

Liabilities due immediately are recorded at the time when the liabilities occurred, both from the customer or from other banks. Liabilities due immediately are classified as financial liabilities at amortized cost.

s. Simpanan Nasabah

Simpanan nasabah adalah dana yang ditempatkan oleh masyarakat (diluar Bank) kepada Bank yang bergerak di bidang perbankan berdasarkan perjanjian penyimpanan dana. Termasuk dalam pos ini adalah giro, tabungan, deposito berjangka, dan bentuk simpanan lain yang dipersamakan dengan itu.

Giro merupakan simpanan nasabah yang dapat digunakan sebagai alat pembayaran, yang penarikannya dapat dilakukan setiap saat melalui cek, kartu Anjungan Tunai Mandiri ("ATM"), atau dengan cara pemindahbukuan dengan bilyet giro atau sarana perintah pembayaran lainnya.

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan melalui counter dan ATM, tetapi penarikan tidak dapat dilaksanakan dengan menggunakan cek atau instrumen setara lainnya.

s. Deposits from Customers

Deposits from customers are the funds placed by customers (excluding banks) with the Bank which operates in banking industry based on a fund deposit agreement. Included in this account are demand deposits, saving deposits, time deposits, and other similar deposits.

Demand deposits represent deposits of customers that may be used as instruments of payment, and which may be withdrawn at any time by cheque, Automated Teller Machine card (ATM) or by overbooking through a bank draft or other orders of payment or transfers.

Saving deposits represent deposits of customers that may only be withdrawn over the counter and via ATMs, but which may not be withdrawn by cheque or other equivalent instruments.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

s. Simpanan Nasabah (lanjutan)

Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan pada waktu tertentu sesuai dengan perjanjian antara nasabah dengan Bank. Deposito berjangka dinyatakan sebesar nilai perolehan diamortisasi sesuai dengan perjanjian antara pemegang deposito berjangka dengan Bank.

Simpanan nasabah diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan nasabah diperhitungkan dalam jumlah simpanan yang diterima dan diamortisasi sepanjang estimasi umur simpanan tersebut. Lihat Catatan 2.c.ii.b untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

t. Simpanan dari Bank Lain

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain, dalam bentuk giro, tabungan, *interbank call money* dengan periode jatuh tempo menurut perjanjian kurang dari atau 90 hari, deposito berjangka, dan *negotiable certificate of deposits*. Simpanan dari bank lain dicatat sebagai liabilitas terhadap bank lain.

Simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan diperhitungkan dalam jumlah pinjaman yang diterima dan diamortisasi sepanjang estimasi umur simpanan tersebut. Lihat Catatan 2.c.ii.b untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

u. Surat berharga yang diterbitkan

Surat berharga yang diterbitkan pada pengukuran awal disajikan sebesar nilai wajar dikurangi dengan biaya transaksi yang dapat diatribusikan langsung dengan perolehan/penerbitan surat berharga yang diterbitkan. Biaya transaksi kemudian diamortisasi dengan suku bunga efektif sampai dengan jatuh tempo dari surat berharga yang diterbitkan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

s. Deposits from Customers (continued)

Time deposits represent customer deposits that may only be withdrawn after a certain time based on the agreement between the depositor and the Bank. These are stated at amortized cost in the certificates between the Bank and the holders of time deposits.

Deposits from customers are classified as financial liabilities at amortized cost. Incremental costs directly attributable to acquisition of deposits from customers are included in the amount of deposits and amortized over the expected life of the deposits. Refer to Note 2.c.ii.b for the accounting policy of financial liabilities measured at amortized cost.

t. Deposits from Other Banks

Deposits from other banks represent liabilities to local and overseas banks, in the form of demand deposits, saving deposits, interbank call money with original maturities of 90 days or less, time deposits, and negotiable certificate of deposits. Deposits from other banks are recorded as liability to other banks.

Deposits from other banks are classified as financial liabilities at amortized cost. Incremental costs directly attributable to acquisition of deposits from other banks are included in the amount of deposits and amortized over the expected life of the deposits. Refer to Note 2.c.ii.b for the accounting policy for financial liabilities measured at amortized cost.

u. Securities Issued

Securities issued are initially measured at fair value less directly attributable transaction costs. Subsequently, transactions costs are amortized using the effective interest rate up to the maturity of securities issued.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

u. Surat berharga yang diterbitkan (lanjutan)

Surat berharga yang diterbitkan diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2.c.ii.b untuk kebijakan akuntansi untuk liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

v. Pinjaman yang diterima

Pinjaman yang diterima merupakan dana yang diterima dari bank lain dengan liabilitas pembayaran kembali sesuai dengan persyaratan perjanjian pinjaman.

Pada pengukuran awal, pinjaman yang diterima disajikan sebesar nilai wajar dikurangi dengan biaya transaksi yang dapat diatribusikan langsung dengan perolehan/penerbitan pinjaman yang diterima. Pinjaman yang diterima diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

w. Perpajakan

Beban pajak terdiri dari pajak kini dan pajak tangguhan. Pajak diakui dalam laporan laba rugi dan penghasilan komprehensif lain, kecuali jika pajak tersebut terkait dengan transaksi atau kejadian yang langsung diakui ke ekuitas. Dalam hal ini, pajak tersebut masing-masing diakui dalam penghasilan komprehensif lain atau ekuitas.

Manajemen Bank mengevaluasi secara periodik implementasi terhadap peraturan perpajakan yang berlaku terutama yang memerlukan interpretasi lebih lanjut mengenai pelaksanaannya termasuk juga evaluasi terhadap surat ketetapan pajak yang diterima dari kantor pajak. Lebih lanjut, Bank membentuk cadangan, jika dianggap perlu, berdasarkan jumlah yang diestimasikan akan dibayarkan ke kantor pajak.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

u. Securities Issued (continued)

Securities issued are classified as financial liabilities at amortized cost. Refer to Note 2.c.ii.b for the accounting policy of financial liabilities measured at amortized cost.

v. Borrowings

Borrowings represent funds received from other banks with a repayment obligation in accordance with the terms of the borrowing agreement.

At initial measurement, loans received are measured at fair value less transaction costs that are directly attributable to the acquisition/issuance of the borrowings. Borrowings are classified as financial liabilities at amortized cost.

w. Taxation

The tax expense comprises current and deferred tax. Tax is recognized in the statement of profit or loss and other comprehensive income, except to the extent that it relates to items that are recognized directly in equity. In this case, the tax is also recognized in other comprehensive income or directly in equity, respectively.

The Bank's management periodically evaluates the implementation of prevailing tax regulations especially those that are subject to further interpretation on its implementation, including evaluation on tax assessment letters received from tax authorities. Where appropriate the Bank establishes provisions based on the amounts expected to be paid to the tax authorities.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

w. Perpajakan (lanjutan)

Bank menerapkan metode laporan posisi keuangan (*financial position method*) untuk menentukan beban pajak tangguhan. Menurut metode laporan posisi keuangan, aset dan utang pajak tangguhan diakui untuk semua perbedaan temporer antara nilai aset dan liabilitas yang tercatat di laporan posisi keuangan dengan dasar pengenaan pajak atas aset dan liabilitas tersebut pada setiap tanggal pelaporan. Metode ini juga mensyaratkan adanya pengakuan manfaat pajak di masa datang yang belum digunakan apabila besar kemungkinan bahwa manfaat tersebut dapat direalisasikan di masa yang akan datang.

Aset pajak tangguhan diakui apabila terdapat kemungkinan besar bahwa jumlah laba fiskal pada masa datang akan memadai untuk mengkompensasi aset pajak tangguhan yang muncul akibat perbedaan temporer tersebut.

Pajak tangguhan dihitung dengan menggunakan tarif pajak yang berlaku atau secara substansial diberlakukan pada periode dimana aset tersebut direalisasi atau liabilitas tersebut diselesaikan. Perubahan nilai tercatat aset dan liabilitas pajak tangguhan yang disebabkan oleh perubahan tarif pajak dibebankan pada tahun berjalan, kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan atau dikreditkan ke ekuitas.

Koreksi atas liabilitas pajak diakui pada saat surat ketetapan pajak diterima, atau apabila diajukan keberatan dan/atau banding, maka koreksi diakui pada saat keputusan atas keberatan dan/atau banding tersebut diterima. Manajemen juga dapat membentuk pencadangan terhadap liabilitas pajak di masa depan sebesar jumlah yang diestimasikan akan dibayarkan ke kantor pajak jika berdasarkan evaluasi pada tanggal laporan posisi keuangan terdapat risiko pajak yang *probable*. Asumsi dan estimasi yang digunakan dalam perhitungan pembentukan cadangan tersebut memiliki unsur ketidakpastian.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

w. Taxation (continued)

The Bank applies the financial position method to determine deferred tax. Under the financial position method, deferred tax assets and liabilities are recognized for all temporary differences arising between the tax base of assets and liabilities and their carrying amount in the statement of financial position at each reporting date. This method also requires the recognition of future tax benefits, to the extent that realisation of such benefits is probable.

Deferred tax assets are recognized if it is probable that future taxable income will be sufficient to compensate deferred tax assets arising on the temporary differences.

Deferred tax is calculated using tax rates enacted or substantively applied to the period during which the asset is realized or the liability is settled. The changes to the carrying value of deferred tax assets and liabilities due to the changes of tax rates are charged in the current year, except for transactions which previously have been directly charged or credited to equity.

Amendments to taxation obligations are recorded when an assessment is received or, if appealed against, when the result of the appeal is determined. Management provides provision for future tax liability at the estimated amount that will be payable to the tax office if there is a probable tax exposure, based on management's assessment as of the date of statement of financial position. Assumptions and estimation used in the provisioning calculation may involve element of uncertainty.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

w. Perpajakan (lanjutan)

Utang pajak penghasilan badan dan utang pajak lainnya Bank disajikan sebagai "Utang pajak" di laporan posisi keuangan. Aset pajak tangguhan disajikan bersih setelah dikurangi dengan liabilitas pajak tangguhan di laporan posisi keuangan.

x. Pendapatan dan Beban Bunga

Pendapatan dan beban bunga untuk semua instrumen keuangan dengan *interest bearing* dihitung menggunakan metode suku bunga efektif dan dicatat dalam "Pendapatan bunga" dan "Beban bunga" di dalam laporan laba rugi dan penghasilan komprehensif lain.

Metode suku bunga efektif adalah metode yang digunakan untuk menghitung biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan dan metode untuk mengalokasikan pendapatan bunga atau beban bunga selama periode yang relevan. Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari instrumen keuangan, atau jika lebih tepat, digunakan periode yang lebih singkat untuk memperoleh nilai tercatat bersih dari aset keuangan atau liabilitas keuangan. Pada saat menghitung suku bunga efektif, bank mengestimasi arus kas dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, namun tidak mempertimbangkan kerugian kredit di masa datang. Perhitungan ini mencakup seluruh komisi, provisi, dan bentuk lain yang diterima oleh para pihak dalam kontak yang merupakan bagian tak terpisahkan dari suku bunga efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

w. Taxation (continued)

Corporate tax payables and other tax payables of the Bank are presented as taxes payable in the statement of financial position. Deferred tax asset is presented net of the deferred tax liabilities in the statement of financial position.

x. Interest Income and Expense

Interest income and expense for all interest-bearing financial instruments are recognized as "Interest income" and "Interest expense" in the statement of profit or loss and other comprehensive income using the effective interest method.

The effective interest method is a method of calculating the amortized cost of financial assets and liabilities and recognizing the interest income or interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, the Bank estimates cash flows considering all contractual terms of the financial instrument but does not consider future credit losses. The calculation includes all commissions, provision and other fees received between parties to the contract that are an integral part of the effective interest rate, transaction costs, and all other premiums or discounts.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

x. Pendapatan dan Beban Bunga (lanjutan)

Jika aset keuangan atau kelompok aset keuangan serupa telah diturunkan nilainya sebagai akibat kerugian penurunan nilai, maka pendapatan bunga yang diperoleh setelahnya diakui atas bagian aset keuangan yang tidak mengalami penurunan nilai dari aset keuangan yang mengalami penurunan nilai, berdasarkan suku bunga yang digunakan untuk mendiskontokan arus kas masa datang dalam menghitung kerugian penurunan nilai.

y. Pendapatan Provisi dan Komisi

Pendapatan provisi dan komisi dan biaya transaksi yang dapat diatribusikan secara langsung yang berkaitan dengan kegiatan pemberian kredit diakui sebagai bagian/(pengurang) dari biaya perolehan kredit dan akan diakui sebagai pendapatan bunga dengan cara diamortisasi berdasarkan metode suku bunga efektif.

Untuk kredit yang diberikan yang dilunasi sebelum jatuh temponya, saldo pendapatan provisi dan/atau komisi dan biaya transaksi yang dapat diatribusikan secara langsung yang belum diamortisasi, diakui pada saat kredit yang diberikan dilunasi.

Pendapatan provisi dan komisi lainnya yang tidak berkaitan langsung dengan kegiatan perkreditan atau jangka waktu tertentu diakui pada saat terjadinya transaksi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

x. Interest Income and Expense (continued)

Once a financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is recognized on the non-impaired portion of the impaired financial assets using the rate of interest used to discount the future cash flows for measuring the impairment loss.

y. Provision Income and Expense

Fees and commissions income and transaction cost that are directly attributable to lending activities are recognized as a part/(deduction) of outstanding loan and will be recognized as interest income by amortising the carrying value of loan using effective interest rate method.

The direct attributable unamortized fees and commissions relating to loans which are settled prior to maturity are recognized upon settlement date of such loans.

Other fees and commissions income which are not directly related to lending activities or specific periods are recognized as revenue on the transaction date.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

z. Imbalan Kerja

Imbalan Kerja Jangka Pendek

Imbalan kerja jangka pendek diakui pada saat terhutang.

Imbalan Kerja Jangka Panjang dan Imbalan Pasca Kerja

Imbalan kerja jangka panjang dan imbalan pasca kerja, seperti pensiun, uang pisah, uang kompensasi, dan hak-hak lainnya dihitung berdasarkan Peraturan Perusahaan.

Bank menetapkan program imbalan pasca kerja karyawan manfaat pasti yang bersifat non iuran (*non contributory*). Sesuai dengan Undang-Undang, Bank harus menyediakan program dengan imbalan yang minimal sama dengan imbalan pensiun yang diatur dalam Undang-Undang. Imbalan pensiun sesuai dengan Undang-Undang adalah program imbalan pasti.

Liabilitas imbalan kerja merupakan nilai kini liabilitas imbalan pasti pada tanggal laporan posisi keuangan dikurangi dengan nilai wajar aset program, serta disesuaikan dengan keuntungan atau kerugian aktuaria dan biaya jasa lalu yang belum diakui. Nilai kini liabilitas imbalan pasti dihitung sekali setahun oleh aktuaris independen dengan menggunakan metode *projected unit credit*.

Nilai kini liabilitas imbalan pasti ditentukan dengan mendiskontokan estimasi arus kas masa depan dengan menggunakan tingkat bunga obligasi pemerintah dalam mata uang Rupiah sesuai dengan mata uang dimana imbalan tersebut akan dibayarkan dan yang memiliki jangka waktu yang sama dengan liabilitas imbalan pensiun yang bersangkutan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

z. Employee Benefits

Short-term Employee Benefits

Short-term employee benefits are recognized when it is payable.

Long-term Employee Benefits and Post-Employment Benefits

Long-term employee benefits and post-employment benefits, such as pensions, severance pay, service pay, and other benefits are calculated in accordance with Company's Regulations.

The Bank determines a defined non-contributory post employment benefit plan. In accordance with the Law, the Bank must provide a program with minimum benefits equal to the pension benefits provided for under the Law. Pension benefits in accordance with Law is a defined benefit plan.

The employee benefits liabilities represent the present value of the defined benefit liabilities at the date of statement of financial position, less the fair value of plan assets, together with adjustments for unrecognized actuarial gains or losses and past service cost. The present value of defined benefit liabilities is calculated annually by an independent actuary using the projected unit credit method.

The present value of the defined benefit liabilities is determined by discounting the estimated future cash outflows using interest rates of high quality corporate bonds that are denominated in the currency in which the benefit will be paid, and that have terms to maturity approximating the terms of the related pension liability.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

z. Imbalan Kerja (lanjutan)

Imbalan Kerja Jangka Panjang dan Imbalan Pasca Kerja (lanjutan)

Beban imbalan pasti pasca kerja yang diakui selama tahun berjalan terdiri dari biaya jasa dalam laba rugi, bunga neto atas liabilitas imbalan pasti neto dalam laba rugi, dan pengukuran kembali liabilitas imbalan pasti dalam penghasilan komprehensif lain.

Seluruh biaya jasa lalu diakui pada saat yang lebih dulu antara ketika amendemen/kurtailmen terjadi atau ketika biaya restrukturisasi atau pemutusan hubungan kerja diakui. Sebagai akibatnya, biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

Bunga neto atas imbalan pasti neto merupakan komponen pendapatan bunga dari aset program, biaya bunga atas liabilitas imbalan pasti dan bunga atas dampak batas atas dari aset.

Pengukuran kembali liabilitas imbalan pasti neto terdiri atas:

- keuntungan dan kerugian aktuarial.
- imbal hasil atas aset program, tidak termasuk jumlah yang dimasukan dalam bunga neto atas liabilitas imbalan pasti neto.
- setiap perubahan dampak batas atas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas imbalan pasti neto.

Keuntungan dan kerugian aktuarial dapat timbul dari penyesuaian yang dibuat berdasarkan pengalaman, perubahan asumsi-asumsi aktuarial, dan perubahan pada program pensiun.

aa. Informasi Segmen Operasi

Informasi segmen diungkapkan untuk memungkinkan pengguna laporan keuangan untuk mengevaluasi sifat dan dampak keuangan dari aktivitas bisnis yang mana Bank terlibat dalam lingkungan ekonomi dimana Bank beroperasi.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

z. Employee Benefits (continued)

Long-term Employee Benefits and Post-Employment Benefits (continued)

The post-employment benefits expense recognized during the current year consists of service cost in profit and loss, net interest on the net defined benefit liability in profit and loss, and remeasurement of the net defined benefit liabilities in other comprehensive income.

All past service costs are recognized at the earlier of when the amendment/curtailment occurs and when the related restructuring or termination costs are recognized. As a result, unvested past service costs can no longer be deferred and recognized over the future vesting period.

Net interest on the net defined benefit liabilities is the interest income component of plan assets, interest expense of defined benefit obligation and interest on the effect of asset ceiling.

Remeasurements of the net defined benefit liabilities consists of:

- *actuarial gains and losses.*
- *return on plan assets, excluding amount included in net interest on the net defined benefit liabilities.*
- *any change in effect of the asset ceiling, excluding amount included in net interest on the net defined benefit liabilities.*

Actuarial gains and losses may arise from the adjustments made based on the experience, changes in actuarial assumption, and changes in pension programs.

aa. Operation Segment Information

Segment information is disclosed to enable users of the financial statements to evaluate the nature and financial effects of business activities in which the Bank is engaged in the economic environment in which the Bank operates.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

aa. Informasi Segmen Operasi (lanjutan)

Bank menyajikan segmen operasi berdasarkan laporan internal Bank yang disajikan kepada pengambil keputusan operasional. Pengambil keputusan operasional adalah Direksi.

Segmen operasi adalah suatu komponen dari Bank:

a. yang terlibat dalam aktivitas bisnis yang mana memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari entitas yang sama);

b. hasil operasinya dikaji ulang secara regular oleh pengambil keputusan operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan

c. tersedia informasi keuangan yang dapat dipisahkan.

Informasi yang dilaporkan kepada pengambil keputusan operasional untuk tujuan alokasi sumber daya dan penilaian kinerjanya lebih difokuskan pada kategori masing-masing produk, yang mana serupa dengan segmen usaha yang dilaporkan pada periode-periode terdahulu.

ab. Laba per lembar saham

Laba per saham dasar dihitung dengan membagi laba tahun berjalan dengan rata-rata tertimbang jumlah saham biasa yang ditempatkan dan disetor penuh selama tahun yang bersangkutan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

aa. Operation Segment Information (continued)

The Bank determines and presents operating segments based on information that is internally provided to operational decision makers. The operational decision maker of the Bank is the Board of Directors.

An operating segment is a component of the Bank there in:

a. it involves in business activities that generate income and expenses (include income and expenses relating to the transactions with other components from the same entity);

b. operations result is observed regularly by chief decision maker for decision making on allocation of resources and performance evaluation on works; and

c. separate financial information is available.

Information reported to the operational decision maker for the purpose of resource allocation and performance appraisal is more focused on the category of each product, which is similar to the business segment reported in previous periods.

ab. Earnings per Shares

Earnings per share is computed by dividing income for the year with the weighted average number of outstanding issued and fully paid-up common shares during the year.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

ac. Perubahan Kebijakan Akuntansi dan Pengungkapan

Bank telah menerapkan standar akuntansi berikut pada tanggal 1 Januari 2021 yang dianggap relevan:

- Amendemen PSAK No. 71, "Instrumen Keuangan, Amendemen PSAK No. 55; "Instrumen Keuangan: Pengakuan dan Pengukuran", Amendemen PSAK No. 60; "Instrumen Keuangan: Pengungkapan", dan Amendemen PSAK No. 73; "Sewa tentang Reformasi Acuan Suku Bunga - Tahap 2".
- Penyesuaian tahunan PSAK No. 1, "Penyajian Laporan Keuangan".

Bank telah menganalisa penerapan standar akuntansi tersebut di atas dan penerapan tersebut tidak memiliki pengaruh yang signifikan terhadap laporan keuangan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

ac. Changes in Accounting Policies and Disclosures

The Bank adopted the following accounting standards, which are considered relevant, starting on January 1, 2021:

- *Amendments to PSAK No. 71, "Financial Instruments, Amendments to SFAS No. 55; "Financial Instruments: Recognition and Measurement", Amendments to PSAK No. 60; "Financial Instruments: Disclosures", and Amendments to PSAK No. 73: "Leases on Interest Rate Benchmark Reform - Stage 2".*
- *Annual improvement PSAK No. 1, "Presentation of Financial Statements".*

The Bank has assessed that the adoption of the above-mentioned accounting standards do not have significant impact to the financial statements.

3. SUMBER KETIDAKPASTIAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan dimana dibutuhkan pertimbangan manajemen dalam menentukan metodologi yang tepat untuk penilaian aset dan liabilitas.

Manajemen membuat estimasi dan asumsi yang berimplikasi pada pelaporan nilai aset dan liabilitas atas tahun keuangan periode-periode selanjutnya. Semua estimasi dan asumsi yang diharuskan oleh PSAK adalah estimasi terbaik yang didasarkan standar yang berlaku. Estimasi dan pertimbangan dievaluasi secara terus menerus dan berdasarkan pengalaman masa lalu dan faktor-faktor lain termasuk harapan atas kejadian yang akan datang.

Walaupun estimasi dan asumsi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan estimasi dan asumsi semula.

Sumber utama ketidakpastian estimasi

a. Cadangan Kerugian Penurunan Nilai Aset Keuangan

Evaluasi atas kerugian penurunan nilai aset keuangan yang dicatat pada biaya perolehan diamortisasi dan efek utang yang diukur pada nilai wajar melalui perubahan komprehensif lain dijelaskan di Catatan 2.c.i.b

3. SOURCES OF ESTIMATION UNCERTAINTY AND ACCOUNTING JUDGEMENTS

Several estimates and assumptions are made in the framework of the preparation of financial statements where management is required when determining appropriate methodologies for valuation of assets and liabilities.

Management makes estimates and assumptions that have implications for reporting the value of assets and liabilities over the financial year and subsequent periods. All the estimates and assumptions required by PSAK are the best estimates based on applicable standards. Estimates and considerations are continuously evaluated and are based from past experience and other factors including expectations of future events.

Although these estimates and assumptions are based on management's best knowledge of current events and actions, the results may differ from their original estimates and assumptions.

The key sources of estimation uncertainty

a. Allowance for Impairment losses of Financial Assets

Evaluation of impairment losses on financial assets carried at amortized cost and debt securities at fair value through other comprehensive income are described in Note 2.c.i.b

3. SUMBER KETIDAKPASTIAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI (lanjutan)

Sumber utama ketidakpastian estimasi (lanjutan)

a. Cadangan Kerugian Penurunan Nilai Aset Keuangan (lanjutan)

Cadangan kerugian penurunan nilai terkait dengan pihak lawan spesifik dalam seluruh cadangan kerugian penurunan nilai dibentuk atas tagihan yang penurunan nilainya dievaluasi secara individual berdasarkan estimasi terbaik manajemen atas nilai tunai arus kas yang diharapkan akan diterima. Dalam menghitung cadangan kerugian penurunan nilai, manajemen membuat pertimbangan mengenai kondisi keuangan dari pihak lawan dan nilai neto yang dapat direalisasi dari agunan yang diterima. Setiap aset yang mengalami penurunan nilai dievaluasi, dan strategi penyelesaiannya serta estimasi arus kas yang dinilai dapat diperoleh kembali disetujui secara independen oleh Direksi.

Evaluasi cadangan kerugian penurunan nilai secara kolektif meliputi kerugian kredit yang melekat pada portofolio tagihan dengan karakteristik ekonomi yang serupa ketika terdapat bukti objektif bahwa telah terjadi penurunan nilai tagihan dalam portofolio tersebut, namun penurunan nilai secara individu belum dapat diidentifikasi. Dalam menentukan perlunya untuk membentuk cadangan kerugian penurunan nilai secara kolektif, manajemen mempertimbangkan faktor-faktor seperti kualitas kredit, besarnya portofolio, konsentrasi kredit, dan faktor-faktor ekonomi. Dalam mengestimasi cadangan yang dibutuhkan, asumsi-asumsi dibuat untuk menentukan model kerugian bawaan dan untuk menentukan parameter input yang diperlukan, berdasarkan pengalaman historis, kondisi ekonomi saat ini, dan prakiraan kondisi ekonomi di masa mendatang (*forecasting*).

Ketepatan dari cadangan ini bergantung pada seberapa tepat estimasi arus kas masa depan untuk menentukan cadangan individual serta asumsi model dan parameter yang digunakan dalam penentuan cadangan kolektif.

3. SOURCES OF ESTIMATION UNCERTAINTY AND ACCOUNTING JUDGEMENTS (continued)

The key sources of estimation uncertainty (continued)

a. Allowance for Impairment losses of Financial Assets (continued)

Allowance for impairment losses related to a specific counterparty in the entire allowance for impairment losses are established for receivables that are individually evaluated for impairment based on Management's best estimate of the present value of cash flows expected to be received. In calculating the allowance for impairment losses, management makes consideration of the financial condition of the counterparty and the net realizable value of the collateral received. Each asset which is impaired is evaluated, and its completion strategy and estimation of cash flows considered recoverable are independently approved by the Board of Directors.

Collectively assessed impairment allowances cover credit losses inherent in portfolios with similar economic characteristics when there is objective evidence to suggest that the impairment exists within the portfolio, but the individual impaired items cannot yet be identified. In determining the need to establish allowance for collective impairment, management considers factors such as credit quality, size of portfolio, credit concentrations, and economic factors. In estimating the required allowance, the assumptions are made to determine default and loss model to determine the required input parameters, based on historical experience, current economic conditions, and forecasting of future economic conditions.

The accuracy of this allowance depends on how precise the estimated future cash flows to determine the individual allowance and the model assumptions and parameters are used in determining collective allowance.

3. SUMBER KETIDAKPASTIAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI (lanjutan)

Sumber utama ketidakpastian estimasi (lanjutan)

b. Penurunan Nilai Aset Non Keuangan

Bank mengevaluasi penurunan nilai aset apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset tidak dapat dipulihkan kembali. Faktor-faktor penting yang dapat menyebabkan penelaahan penurunan nilai adalah sebagai berikut:

a) Performa yang tidak tercapai secara signifikan terhadap ekspektasi historis atau proyeksi hasil operasi di masa yang akan datang;
b) perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
c) industri atau tren ekonomi yang secara signifikan bernilai negatif.

Manajemen Bank mengakui kerugian penurunan nilai apabila nilai tercatat aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurang biaya untuk menjual dengan nilai pakai aset (atau unit penghasil kas). Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

c. Nilai Wajar Instrumen Keuangan

Dalam menentukan nilai wajar aset dan liabilitas keuangan yang tidak mempunyai harga pasar, Bank menggunakan teknik penilaian seperti yang dijelaskan dalam Catatan 2.d untuk instrumen keuangan yang jarang diperdagangkan dan memiliki informasi harga yang terbatas, nilai wajar yang kurang objektif dan membutuhkan berbagai tingkat penilaian tergantung pada likuiditas, konsentrasi, faktor ketidakpastian pasar, asumsi harga dan risiko lainnya.

3. SOURCES OF ESTIMATION UNCERTAINTY AND ACCOUNTING JUDGEMENTS (continued)

The key sources of estimation uncertainty (continued)

b. Impairment of Non-Financial Assets

The Bank assess impairment of non-financial assets whenever events or changes in circumstances indicate that the carrying value of non-financial assets cannot be recovered. Important factors that could cause impairment of non-financial assets are as follows:

a) Performance is not achieved significantly against expectations of historical or projected operating results in the future;
b) A significant change in the way the use of the asset or the overall business strategy; and
c) Industry or economic trends are significantly negative.

Management of the Bank recognize an impairment loss if the carrying amount of the asset exceeds its recoverable amount. Recoverable amount is the higher value between the fair value minus costs of disposal and the value in use of the asset (or cash-generating unit). Recoverable amount is estimated for individual assets or, if not possible, for the cash-generating unit in which the asset is part of.

c. Fair Value of Financial Instruments

In determining the fair value of financial assets and liabilities that do not have a market value, the Bank uses assessment techniques as described in Note 2.d for financial instruments that are traded infrequently and limited quailable price, fair value is less objective and requires varying degrees of judgement depending on liquidity, concentration, uncertainty of market factors, price assumptions and other risks.

3. SUMBER KETIDAKPASTIAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI (lanjutan)

Sumber utama ketidakpastian estimasi (lanjutan)

d. Imbalan Kerja

Perhitungan aktuaria menggunakan asumsi-asumsi seperti tingkat diskonto, tingkat pengembalian investasi, tingkat kenaikan gaji, tingkat kematian, tingkat pengunduran diri, dan lain-lain (lihat Catatan 2.z dan 21). Perubahan asumsi ini akan mempengaruhi nilai liabilitas imbalan kerja.

Bank menentukan tingkat diskonto yang sesuai pada akhir periode pelaporan, yakni tingkat suku bunga yang harus digunakan untuk menentukan nilai kini arus kas keluar masa depan estimasian yang diharapkan untuk menyelesaikan liabilitas imbalan kerja. Dalam menentukan tingkat suku bunga yang sesuai, Bank mempertimbangkan tingkat suku bunga obligasi pemerintah yang didenominasikan dalam mata uang imbalan akan dibayar dan memiliki jangka waktu yang serupa dengan jangka waktu liabilitas imbalan kerja yang terkait. Asumsi kunci liabilitas imbalan jangka panjang lainnya sebagian ditentukan berdasarkan kondisi pasar saat ini.

e. Penyusutan Aset Tetap dan Amortisasi Aset Tidak Berwujud

Biaya perolehan aset tetap dan aset tidak berwujud disusutkan dan diamortisasi dengan menggunakan metode garis lurus berdasarkan taksiran masa manfaat ekonomisnya. Manajemen mengestimasi masa manfaat ekonomis aset tetap dan aset tidak berwujud antara 4 sampai dengan 20 tahun sesuai dengan Catatan 2.l dan 2.n.

Perubahan tingkat pemakaian dan perkembangan teknologi dapat mempengaruhi masa manfaat ekonomis dan nilai sisa aset, dan karenanya biaya penyusutan dan amortisasi masa depan mungkin direvisi.

f. Aset Pajak Tangguhan

Aset pajak tangguhan diakui atas jumlah pajak penghasilan terpulihkan (*recoverable*) pada periode mendatang sebagai akibat perbedaan temporer. Justifikasi manajemen diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui, sesuai dengan perkiraan waktu dan tingkat laba fiskal di masa mendatang sejalan dengan strategi rencana perpajakan ke depan.

3. SOURCES OF ESTIMATION UNCERTAINTY AND ACCOUNTING JUDGEMENTS (continued)

The key sources of estimation uncertainty (continued)

d. Employee Benefits

The actuarial calculations use assumptions such as discount rate, expected rate of return on investment, future salary increase, mortality rate, resignation rate, and others (see Notes 2.z and 21). Any changes in those assumptions will impact the liability balance of employee benefits liabilities.

The Bank determines the appropriate discount rate at the end of each year including interest rate that should be used to determine the present value of estimated future cash outflows expected to settle the pension liabilities. In determining the appropriate discount rate, the Bank considers the interest rates of Government Bonds denominated in the similar currency with payments that will be made and have terms to maturity approximating the terms of the related employee benefit liability. Other key assumptions for pension liabilities are determined based in part on current market conditions.

e. Depreciation of Fixed Assets and Amortization of Intangible Assets

Cost of acquisition of fixed assets are depreciated using the straight-line method based on their estimated economic useful life. Bank management estimates the useful lives of the assets between 4 (four) to 20 (twenty) years in accordance with Notes 2.l and 2.n.

Changes in the level of usage and technological developments could affect the economic useful lives and residual value of assets, and therefore future depreciation charges may be revised.

f. Deferred Tax Assets

Deferred tax assets are recognized for all deductible temporary differences, as long as it is likely that taxable income will be available so that the temporary differences can be used. Significant estimates by management is required in determining the amount of deferred tax assets that can be recognized, based on current usage and the level of taxable income and future tax planning strategies.

3. SUMBER KETIDAKPASTIAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI (lanjutan)

Sumber utama ketidakpastian estimasi (lanjutan)

g. Pajak Penghasilan

Bank mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan.

h. Menentukan jangka waktu kontrak dengan opsi perpanjangan dan penghentian kontrak - Bank sebagai *lessee*

Bank menentukan jangka waktu sewa sebagai jangka waktu sewa yang tidak dapat dibatalkan, Bersama dengan periode yang dicakup oleh opsi untuk memperpanjang masa sewa jika dipastikan akan dilaksanakan, atau periode apa pun yang dicakup oleh opsi untuk menghentikan sewa, jika cukup wajar untuk tidak dilakukan.

Bank memiliki beberapa kontrak sewa yang mencakup opsi perpanjangan dan penghentian jangka waktu sewa. Bank menerapkan penilaian dalam mengevaluasi pakah dapat dipastikan jika akan menggunakan opsi untuk memperpanjang atau menghentikan sewa. Hal tersebut dilakukan dengan mempertimbangkan seluruh fakta dan keadaan yang relevan yang memberikan insentif ekonomi untuk melakukan perpanjangan atau penghentian sewa. Setelah tanggal dimulainya, Bank menilai kembali masa sewa, jika terdapat peristiwa atau perubahan signifikan dalam keadaan yang berada dalam kendali dan mempengaruhi apakah lessee cukup pasti untuk mengeksekusi opsi memperpanjang atau menghentikan sewa.

Pertimbangan akuntansi yang penting

Pertimbangan akuntansi yang penting dalam menerapkan kebijakan akuntansi Bank meliputi:

a. Klasifikasi Aset dan Liabilitas Keuangan

Bank telah menetapkan klasifikasi aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan apakah definisi yang ditetapkan PSAK No. 71 telah dipenuhi. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi Bank seperti diungkapkan pada Catatan 2.c.

3. SOURCES OF ESTIMATION UNCERTAINTY AND ACCOUNTING JUDGEMENTS (continued)

The key sources of estimation uncertainty (continued)

g. Income Tax

The Bank recognizes corporate income tax liabilities based on an estimate of whether there will be an additional corporate income tax.

h. Determine the term of the contract with the option to extend and terminate the contract - the Bank is the lessee

The Bank determines the lease term as the term of the lease that non-cancellable, along with the period covered by the option to extend the lease if it is certain to be exercised, or any period covered by the option to terminate the lease, if it is reasonably reasonable not to do so.

The Bank has several lease contracts which include an option to extend and terminate the lease term. The Bank applies its judgment in evaluating whether it can be ascertained if it will exercise the option to extend or terminate the lease. This is done by considering all relevant facts and circumstances that provide economic incentives to extend or terminate the lease. After the commencement date, the Bank reassesses the lease term, if there is a significant event or change in circumstances which is under its control and affects whether the lessee is certain enough to exercise the option to extend or terminate the lease.

Significant accounting judgements

Accounting judgements that are important in applying the accounting policies of the Bank include:

a. Classification of Financial Assets and Liabilities

The Bank has determined the classification of certain assets and liabilities as financial assets and financial liabilities by considering whether the definitions set at PSAK No. 71 have been met. Accordingly, financial assets and financial liabilities are recognized in accordance with the accounting policy of the Bank's accounting policies as disclosed in Note 2.c.

3. SUMBER KETIDAKPASTIAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI (lanjutan)

Pertimbangan akuntansi yang penting (lanjutan)

b. Usaha yang berkelanjutan

Manajemen Bank telah melakukan penilaian atas kemampuan Bank untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank memiliki sumber daya untuk melanjutkan usahanya di masa mendatang. Selain itu, Manajemen menyadari bahwa tidak ada ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank untuk melanjutkan kelangsungan usahanya. Oleh karena itu, laporan keuangan telah disusun atas dasar usaha yang berkelanjutan.

3. SOURCES OF ESTIMATION UNCERTAINTY AND ACCOUNTING JUDGEMENTS (continued)

Significant accounting judgements (continued)

b. Going concern

The management of the Bank has assessed the ability of the Bank to continue its business and believes that the Bank has the resources to continue its business in the future. In addition, management is not aware of any material uncertainties that may cause significant doubt on the ability of the Bank to maintain its viability. Therefore, the financial statements have been prepared on the basis of a going concern.

4. KAS

Pada tanggal 31 Desember 2021 dan 2020, saldo kas dalam mata uang Rupiah masing-masing adalah sebesar Rp101.571.326 dan Rp75.973.540.

4. CASH

As of December 31, 2021 and 2020, cash balances denominated in Rupiah amounted to Rp101,571,326 and Rp75,973,540, respectively.

5. GIRO PADA BANK INDONESIA

Pada tanggal 31 Desember 2021 dan 2020, saldo Giro pada Bank Indonesia dalam mata uang Rupiah masing-masing sebesar Rp675.712.284 dan Rp212.664.489.

Sesuai dengan ketentuan Bank Indonesia, setiap bank di Indonesia diwajibkan memiliki saldo giro minimum di Bank Indonesia untuk cadangan likuiditas sebesar persentase tertentu dari dana pihak ketiga baik dalam Rupiah maupun mata uang asing.

Giro Wajib Minimum (GWM) Bank pada tanggal 31 Desember 2021 dan 2020 dihitung berdasarkan Peraturan Bank Indonesia seperti yang disebutkan pada Catatan 2.g:

5. CURRENT ACCOUNTS WITH BANK INDONESIA

As of December 31, 2021 and 2020, current accounts with Bank Indonesia denominated in Rupiah amounted to Rp675,712,284 and Rp212,664,489, respectively.

In accordance with Bank Indonesia regulation, every bank in Indonesia is required to have a minimum current account in Bank Indonesia for liquidity reserves of a certain percentage of third party funds in both Rupiah and foreign currency.

The Bank's Minimum Statutory Reserve Requirement (GWM) as of December 31, 2021 and 2020 is calculated based on Bank Indonesia's Regulation as mentioned in Note 2.g:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Rupiah			*Rupiah*
- GWM Primer	3,00%	3,50%	*Primary GWM -*
(i) GWM secara harian	0,00%	0,50%	*Daily GWM (i)*
(ii) GWM secara rata-rata	3,00%	3,00%	*Average GWM (ii)*
- GWM PLM	6,00%	4,00%	*PLM GWM -*

5. GIRO PADA BANK INDONESIA (lanjutan)

GWM Primer adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia. Penyangga Likuiditas Makroprudensial (PLM) adalah cadangan likuiditas minimum yang wajib dipelihara oleh Bank berupa Sertifikat Bank Indonesia (SBI), Sertifikat Deposito Bank Indonesia (SDBI), Surat Berharga Negara (SBN) yang besarnya ditetapkan oleh Bank Indonesia sebesar persentase tertentu dari Dana Pihak Ketiga (DPK) Bank. Giro Rasio Intermediasi Makroprudensial (RIM) adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia sebesar persentase tertentu dari DPK yang dihitung berdasarkan selisih antara RIM yang dimiliki oleh Bank dan RIM Target.

Pada tanggal 31 Desember 2021 dan 2020, Giro RIM dikenakan jika RIM Bank di bawah minimum RIM target Bank Indonesia (84%) atau di atas maksimum RIM target Bank Indonesia (94%) dengan KPMM Bank lebih kecil dari KPMM Insentif Bank Indonesia yang sebesar 14%.

RIM adalah rasio hasil perbandingan antara:
a. Kredit yang diberikan kepada pihak ketiga dalam Rupiah dan valuta asing, dan
b. Surat berharga korporasi dalam Rupiah dan valuta asing yang memenuhi persyaratan tertentu, yang dimiliki Bank,

terhadap:
a. DPK Bank dalam bentuk giro, tabungan dan simpanan berjangka/deposito dalam Rupiah dan valuta asing, tidak termasuk dana antarbank; dan
b. Surat berharga dalam Rupiah dan valuta asing yang memenuhi persyaratan tertentu, yang diterbitkan oleh Bank untuk memperoleh sumber pendanaan.

Pada tanggal 29 April 2020, Bank Indonesia mengeluarkan PADG No. 22/11/PADG/2020 yang merupakan Perubahan kedua atas No. 21/22/PADG/2019 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah yang berlaku mulai 1 Mei 2020, yang menyatakan bahwa Parameter Disinsentif Bawah dan Atas yang digunakan dalam perhitungan pemenuhan Giro RIM dan Giro RIM Syariah diubah menjadi sebesar 0 (nol) untuk jangka waktu 1 (satu) tahun yaitu sejak 1 Mei 2020 sampai dengan 30 April 2021.

5. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)

Primary GWM is a minimum deposit that must be maintained by a Bank in the form of a Current Account with Bank Indonesia. Macroprudential Liquidity Buffer (PLM) is a minimum liquidity reserve that must be maintained by the Bank in the form of Bank Indonesia Certificates (SBI), Bank Indonesia Deposit Certificates (SDBI), Government Securities (SBN) with amount that is determined by Bank Indonesia as a certain percentage of Third Party Funds (DPK) Bank. Macroprudential Intermediation Rate (RIM) Giro is a minimum deposit that must be maintained by the Bank in the form of a Current Account with Bank Indonesia as a certain percentage of DPK which is calculated based on the difference between RIM owned by the Bank and RIM Target.

As of December 31, 2021 and 2020, RIM Giro are charged if the Bank's RIM is below the minimum RIM target of Bank Indonesia (84%) or above the maximum RIM target of Bank Indonesia (94%) with the Bank's CAR smaller than the Bank Indonesia Incentive of 14%.

RIM is the ratio of the comparison between:
a. Loans granted to third parties in Rupiah and foreign currencies, and
b. Corporate bonds in Rupiah and foreign currencies that meet certain requirements, which are owned by the Bank,

against:
a. Deposits from Customers in the form of demand deposits, saving and time deposits/deposits in Rupiah and foreign currencies, excluding interbank funds; and
b. Securities in Rupiah and foreign currencies that meet certain requirements, issued by the Bank to obtain funding sources.

On April 29, 2020, Bank Indonesia issued PADG No. 22/11/PADG/2020 which is the second amendment to No. 21/22/PADG/2019 concerning Macroprudential Intermediary Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Sharia Commercial Banks, and The Sharia Business Unit which takes effect from May 1, 2020, which states that the Lower and Upper Disincentive Parameters used in calculating the fulfillment of RIM's Giro and RIM Syariah Giro are changed to be 0 (nil) for a period of 1 (one) year, namely from May 1, 2020 to April 30, 2021.

5. GIRO PADA BANK INDONESIA (lanjutan)

Pada tanggal 26 April 2021, Bank Indonesia mengeluarkan PADG No. 23/7/PADG/2021 yang merupakan perubahan ketiga atas No. 21/22/PADG/2019 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah yang berlaku mulai 1 Mei 2021.

Pada tanggal 31 Desember 2021 dan 2020, Bank telah memenuhi rasio seperti telah disebutkan di atas. Rasio Giro Wajib Minimum untuk rekening Rupiah yaitu masing-masing sebesar:

5. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)

On April 26, 2021, Bank Indonesia issued PADG No. 23/7/PADG/2021 which is the third amendment to No. 21/22/PADG/2019 concerning Macroprudential Intermediary Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Sharia Commercial Banks, and The Sharia Business Unit which takes effect from May 1, 2021.

As of December 31, 2021 and 2020, the Bank has fulfilled all the requirements as mentioned above. The ratio of the Minimum Statutory Reserve requirement for its Rupiah accounts are as follows:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Rupiah			*Rupiah*
- GWM Primer	5,35%	3,77%	*Primary GWM -*
(i) GWM secara harian	1,84%	0,76%	*Daily GWM (i)*
(ii) GWM secara rata-rata	3,51%	3,01%	*Average GWM (ii)*
- GWM PLM	17,16%	7,17%	*PLM GWM -*

6. GIRO PADA BANK LAIN

6. CURRENT ACCOUNTS WITH OTHER BANKS

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Pihak Berelasi - Rupiah			*Related Parties - Rupiah*
PT Bank Mandiri (Persero) Tbk	43.960.980	23.357.385	*PT Bank Mandiri (Persero) Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	972.530	915.283	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Syariah Indonesia Tbk	608.398	2.970.853	*PT Bank Syariah Indonesia Tbk*
Total	45.541.908	27.243.521	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(521)	(624)	*Less: Allowance for impairment losses*
Neto	**45.541.387**	**27.242.897**	***Net***

Pada tanggal 31 Desember 2021 dan 2020, tingkat suku bunga rata-rata per tahun masing-masing sebesar 1,03% dan 1,06%.

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat giro pada bank lain yang dijaminkan.

Mutasi nilai tercatat giro pada bank lain dengan klasifikasi biaya perolehan diamortisasi (semua giro pada bank lain dengan klasifikasi biaya perolehan diamortisasi adalah *stage* 1) pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

As of December 31, 2021 and 2020, the average interest rates per annum is 1.03% and 1.06%, respectively.

As of December 31, 2021 and 2020, there are no current accounts with other banks that are pledged as collateral.

Movement of the carrying value of current accounts with other banks classified as amortized cost (all current accounts with other banks classified as amortized cost are stage 1) as of December 31, 2021 and 2020 are as follows:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Saldo awal	27.243.521	10.472.219	*Beginning balance*
Aset keuangan yang baru dibeli	18.298.387	16.771.302	*New financial assets purchased*
Saldo akhir	**45.541.908**	**27.243.521**	***Ending balance***

6. GIRO PADA BANK LAIN (lanjutan)

Mutasi cadangan kerugian penurunan nilai giro pada bank lain dengan klasifikasi biaya perolehan diamortisasi (semua giro pada bank lain dengan klasifikasi biaya perolehan diamortisasi adalah *stage* 1) pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

Movement of the allowance for impairment losses of current accounts with other banks classified as amortized cost (all current accounts with other banks classified as amortized cost are stage 1) as of December 31, 2021 and 2020 are as follows:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Saldo awal	624	-	*Beginning balance*
Penerapan awal PSAK 71	-	239	*Initial implementation of PSAK 71*
	624	239	
Pengukuran kembali bersih nilai tercatat	(103)	385	*Net remeasurement of carrying value*
Saldo akhir	**521**	**624**	***Ending balance***

Pada tanggal 31 Desember 2021 dan 2020, seluruh giro pada bank lain digolongkan sebagai Lancar.

As of December 31, 2021 and 2020, all current accounts with other banks are classified as Current.

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai atas giro pada bank lain telah memadai.

Management believes that allowance for impairment losses for current accounts with other banks are adequate.

7. PENEMPATAN PADA BANK INDONESIA

Seluruh penempatan pada Bank Indonesia dalam Rupiah dengan rincian sebagai berikut:

7. PLACEMENTS WITH BANK INDONESIA

All placements with Bank Indonesia in Rupiah are as follows:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Pihak Ketiga - Rupiah			*Third Parties - Rupiah*
Fasilitas Simpanan Bank Indonesia ("FASBI")			*Deposit Facilities of Bank Indonesia ('FASBI")*
Bank Indonesia	750.000.000	124.968.763	*Bank Indonesia*
Term Deposit			*Term Deposit*
Bank Indonesia	-	5.421.909.511	*Bank Indonesia*
Total	**750.000.000**	**5.546.878.274**	***Total***

Berdasarkan jangka waktu adalah sebagai berikut:

Based on periods are as follows:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
< 1 bulan	750.000.000	5.546.878.274	*< 1 month*

7. PENEMPATAN PADA BANK INDONESIA (lanjutan)

Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

7. PLACEMENTS WITH BANK INDONESIA (continued)

Average interest rates per annum are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Term Deposit	3,00%	4,01%	*Term Deposit*
FASBI	2,76%	3,53%	*FASBI*

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat penempatan pada Bank Indonesia yang dijaminkan.

As of December 31, 2021 and 2020, there are no placements with Bank Indonesia pledged as collateral.

Mutasi nilai tercatat penempatan pada Bank Indonesia dengan klasifikasi biaya perolehan diamortisasi (semua penempatan pada Bank Indonesia dengan klasifikasi biaya perolehan diamortisasi adalah *stage* 1) pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

Movement of the carrying value of placements with Bank Indonesia classified as amortized cost (all placements with Bank Indonesia classified as amortized cost are stage 1) as of December 31, 2021 and 2020 are as follows:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Saldo awal	5.546.878.274	2.399.736.315	*Beginning balance*
Aset keuangan yang baru dibeli	750.000.000	5.546.878.274	*New financial assets purchased*
Penghentian pengakuan	(5.546.878.274)	(2.399.736.315)	*Derecognition*
Saldo akhir	**750.000.000**	**5.546.878.274**	***Ending balance***

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat penempatan pada Bank Indonesia yang dijaminkan.

As of December 31, 2021 and 2020, there are no placements with Bank Indonesia pledged as collateral.

Pada tanggal 31 Desember 2021 dan 2020, seluruh penempatan pada Bank Indonesia digolongkan sebagai Lancar.

As of December 31, 2021 and 2020, all placements with Bank Indonesia are classified as Current.

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai atas penempatan pada Bank Indonesia tidak diperlukan.

Management believes that allowance for impairment losses for placements with Bank Indonesia is not necessary.

8. EFEK-EFEK

Rincian efek-efek adalah sebagai berikut:

8. SECURITIES

Details of the securities are as follows:

	31 Desember 2021/*December 31, 2021*				
	Nilai nominal/ *Nominal amount*	**Premi yang belum diamortisasi/ *Unamortized premium***	**Keuntungan/ (kerugian) yang belum direalisasi/ *Unrealized gains/(losses)***	**Nilai Tercatat/ Nilai Wajar/ *Carrying Value/ Fair Value***	
Pihak berelasi					***Related Parties***
Biaya perolehan diamortisasi - Rupiah					*Amortized cost - Rupiah*
Efek Beragun Aset	6.623.027	-	-	6.623.027	*Asset Backed Securities*
Obligasi Pemerintah	3.679.227.000	399.478.799	-	4.078.705.799	*Government Bonds*
Nilai wajar melalui penghasilan komprehensif lain - Rupiah					*Fair value through other comprehensive income - Rupiah*
Obligasi Pemerintah	2.632.279.000	283.862.294	18.981.940	2.935.123.234	*Government Bonds*
Total	6.318.129.027	683.341.093	18.981.940	7.020.452.060	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	-	-	-	(364)	*Less: Allowance for impairment losses*
Neto	**6.318.129.027**	**683.341.093**	**18.981.940**	**7.020.451.696**	***Net***

	31 Desember 2020/*December 31, 2020*				
	Nilai nominal/ *Nominal amount*	**Premi yang belum diamortisasi/ *Unamortized premium***	**Keuntungan/ (kerugian) yang belum direalisasi/ *Unrealized gains/(losses)***	**Nilai Tercatat/ Nilai Wajar/ *Carrying Value/ Fair Value***	
Pihak berelasi					***Related parties***
Biaya perolehan diamortisasi - Rupiah					*Amortized cost - Rupiah*
Efek Beragun Aset	10.524.065	-	-	10.524.065	*Asset Backed Securities*
Obligasi Pemerintah	1.240.227.000	34.709.393	-	1.274.936.393	*Government Bonds*
Nilai wajar melalui penghasilan komprehensif lain - Rupiah					*Fair value through other comprehensive income - Rupiah*
Obligasi Pemerintah	836.233.000	33.207.738	50.055.288	919.496.026	*Government Bonds*
Total	2.086.984.065	67.917.131	50.055.288	2.204.956.484	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	-	-	-	(508)	*Less: Allowance for impairment losses*
Neto	**2.086.984.065**	**67.917.131**	**50.055.288**	**2.204.955.976**	***Net***

Mutasi nilai tercatat efek-efek dengan klasifikasi biaya perolehan diamortisasi (semua efek-efek dengan klasifikasi biaya perolehan diamortisasi adalah *stage* 1) pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

Movement of the carrying value of securities classified as amortized cost (all securities classified as amortized cost are stage 1) as of December 31, 2021 and 2020 are as follows:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Biaya perolehan diamortisasi			***Amortized cost***
Saldo awal	1.285.460.458	832.644.977	*Beginning balance*
Pengukuran kembali bersih	(28.070.632)	(3.223.037)	*Net remeasurement*
Aset keuangan baru yang dibeli	2.967.939.000	456.038.518	*New financial assets purchased*
Penghentian pengakuan	(140.000.000)	-	*Derecognition*
Saldo akhir	**4.085.328.826**	**1.285.460.458**	***Ending balance***

8. EFEK-EFEK (lanjutan)

Mutasi cadangan kerugian penurunan nilai efek-efek dengan klasifikasi biaya perolehan diamortisasi (semua efek-efek dengan klasifikasi biaya perolehan diamortisasi adalah *stage* 1) pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

8. SECURITIES (continued)

Movement of the allowance for impairment losses of securities classified as amortized cost (all securities classified as amortized cost are stage 1) as of December 31, 2021 and 2020 are as follows:

	31 Desember 2021/ ***December 31, 2021***	**31 Desember 2020/** ***December 31, 2020***	
Biaya perolehan diamortisasi			***Amortized cost***
Saldo awal	508	-	*Beginning balance*
Penerapan awal PSAK 71	-	1.031	*Initial implementation of PSAK 71*
	508	1.031	
Pengukuran kembali bersih	(144)	(523)	*Net remeasurement*
Saldo akhir	**364**	**508**	***Ending balance***

Rincian obligasi pemerintah pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

The details of government bonds as of December 31, 2021 and 2020 are as follows:

	31 Desember/*December 31,* 2021			
	Tanggal Jatuh Tempo/ ***Maturity Date***	**Nilai Nominal/** ***Nominal Value***	**Nilai Wajar/ Nilai Tercatat/** ***Fair Value/ Carrying Value***	
Biaya perolehan diamortisasi				***Amortized cost***
Rupiah				***Rupiah***
Suku bunga tetap				*Fixed interest rate*
FR 0061	15-05-2022	515.000.000	515.615.519	*FR 0061*
FR 0052	15-08-2030	515.000.000	651.242.236	*FR 0052*
FR 0071	15-03-2029	500.000.000	579.812.654	*FR 0071*
FR 0082	15-04-2031	425.000.000	441.509.347	*FR 0082*
FR 0085	15-04-2031	370.227.000	384.009.343	*FR 0085*
FR 0073	15-05-2031	355.000.000	414.800.904	*FR 0073*
FR 0078	15-05-2029	300.000.000	330.001.182	*FR 0078*
FR 0074	15-08-2032	170.000.000	181.749.823	*FR 0074*
FR 0054	15-07-2031	124.000.000	151.696.245	*FR 0054*
FR 0058	15-06-2032	100.000.000	113.322.085	*FR 0058*
FR 0063	15-05-2023	90.000.000	89.796.624	*FR 0063*
FR 0065	15-05-2033	70.000.000	70.100.623	*FR 0065*
PBS023	15-05-2030	50.000.000	55.134.039	*PBS023*
FR 0064	15-05-2028	40.000.000	39.099.520	*FR 0064*
FR 0047	15-02-2028	30.000.000	35.496.914	*FR 0047*
FR 0043	15-07-2022	25.000.000	25.318.741	*FR 0043*
		3.679.227.000	**4.078.705.799**	
Nilai wajar melalui penghasilan komprehensif lain				***Fair value through other comprehensive income***
Rupiah				***Rupiah***
Suku bunga tetap				*Fixed interest rate*
FR 0073	15-05-2031	395.000.000	456.252.650	*FR 0073*
FR 0058	15-06-2032	287.046.000	321.347.997	*FR 0058*
FR 0072	15-05-2036	220.000.000	244.294.600	*FR 0072*
FR 0068	15-03-2034	199.000.000	223.516.800	*FR 0068*
FR 0077	15-05-2024	189.412.000	206.451.504	*FR 0077*
FR 0080	15-06-2035	180.000.000	188.859.600	*FR 0080*
FR 0074	15-08-2032	160.000.000	169.705.600	*FR 0074*
FR 0078	15-05-2029	150.000.000	167.470.500	*FR 0078*
FR 0084	15-02-2026	141.821.000	153.046.133	*FR 0084*
FR 0065	15-05-2033	140.000.000	140.933.800	*FR 0065*
FR 0054	15-07-2031	135.000.000	162.360.450	*FR 0054*
FR 0056	15-09-2026	100.000.000	112.993.000	*FR 0056*
FR 0052	15-08-2030	85.000.000	107.312.500	*FR 0052*
FR 0071	15-03-2029	80.000.000	92.541.600	*FR 0071*

8. EFEK-EFEK (lanjutan) / *8. SECURITIES (continued)*

	31 Desember/*December 31*, 2021			
	Tanggal Jatuh Tempo/ *Maturity Date*	**Nilai Nominal/ *Nominal Value***	**Nilai Wajar/ Nilai Tercatat/ *Fair Value/ Carrying Value***	
Nilai wajar melalui penghasilan komprehensif lain (lanjutan)				***Fair value through other comprehensive income (continued)***
Rupiah				***Rupiah***
Suku bunga tetap				*Fixed interest rate*
FR 0082	15-09-2030	70.000.000	72.681.000	*FR 0082*
FR 0042	15-03-2029	50.000.000	60.891.000	*FR 0042*
FR 0085	15-04-2031	50.000.000	54.464.500	*FR 0085*
		2.632.279.000	**2.935.123.234**	
Total		**6.311.506.000**	**7.013.829.033**	***Total***

	31 Desember/*December 31*, 2020			
	Tanggal Jatuh Tempo/ *Maturity Date*	**Nilai Nominal/ *Nominal Value***	**Nilai Wajar/ Nilai Tercatat/ *Fair Value/ Carrying Value***	
Biaya perolehan diamortisasi				***Amortized cost***
Rupiah				***Rupiah***
Suku bunga tetap				*Fixed interest rate*
FR 0061	15-05-2022	515.000.000	517.213.583	*FR 0061*
FR 0085	15-04-2031	245.227.000	246.059.751	*FR 0085*
FR 0053	15-07-2021	140.000.000	141.603.192	*FR 0053*
FR 0071	15-03-2029	95.000.000	110.585.134	*FR 0071*
FR 0063	15-05-2023	90.000.000	89.657.975	*FR 0063*
FR 0052	15-08-2030	50.000.000	64.268.016	*FR 0052*
FR 0064	15-05-2028	40.000.000	38.990.095	*FR 0064*
FR 0082	15-04-2031	40.000.000	40.301.394	*FR 0082*
FR 0043	15-07-2022	25.000.000	26.257.253	*FR 0043*
		1.240.227.000	**1.274.936.393**	
Nilai wajar melalui penghasilan komprehensif lain				***Fair value through other comprehensive income***
Rupiah				***Rupiah***
Suku bunga tetap				*Fixed interest rate*
FR 0084	15-02-2026	241.821.000	261.771.232	*FR 0084*
FR 0077	15-05-2024	239.412.000	263.111.394	*FR 0077*
FR 0053	15-07-2021	140.000.000	143.459.400	*FR 0053*
FR 0056	15-09-2026	100.000.000	114.661.000	*FR 0056*
FR 0085	15-04-2031	50.000.000	56.035.000	*FR 0085*
FR 0071	15-03-2029	40.000.000	47.558.000	*FR 0052*
FR 0052	15-08-2030	25.000.000	32.900.000	*FR 0052*
		836.233.000	**919.496.026**	
Total		**2.076.460.000**	**2.194.432.419**	***Total***

Jumlah tercatat efek-efek berdasarkan jangka waktu kontrak pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

The carrying amount of securities based on contract periods as of December 31, 2021 and 2020 are as follows:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
1 - 2 tahun	-	-	*1 -2 years*
2 - 3 tahun	-	51.235.500	*2 - 3 years*
> 3 tahun	7.020.452.060	2.153.720.984	*> 3 years*
Total	**7.020.452.060**	**2.204.956.484**	***Total***
Dikurangi: Cadangan kerugian penurunan nilai	(364)	(508)	*Less: Allowance for impairment losses*
Neto	**7.020.451.696**	**2.204.955.976**	***Net***

8. EFEK-EFEK (lanjutan)

Jumlah tercatat efek-efek berdasarkan sisa umur jatuh tempo pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

8. SECURITIES (continued)

The carrying amount of securities based on the remaining maturities as of December 31, 2021 and 2020 are as follows:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
3 - 6 bulan	515.615.519	-	*> 3 - 6 months*
6 - 12 bulan	25.318.741	295.586.657	*> 6 - 12 months*
1 - 3 tahun	296.248.128	633.128.811	*1 - 3 years*
> 3 tahun	6.183.269.672	1.276.241.016	*> 3 years*
Total	**7.020.452.060**	**2.204.956.484**	***Total***
Dikurangi: Cadangan kerugian penurunan nilai	(364)	(508)	*Less: Allowance for impairment losses*
Neto	**7.020.451.696**	**2.204.955.976**	***Net***

Tingkat suku bunga rata-rata per tahun untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 adalah masing-masing sebesar 8,28% dan 7,38%.

The average interest rates per annum for the year ended December 31, 2021 and 2020 are 8.28% and 7.38%, respectively.

Pada tanggal 31 Desember 2021 dan 2020, Efek Beragun Aset adalah efek-efek yang diterbitkan oleh PT Sarana Multigriya Finansial (Persero). Peringkat Efek Beragun Aset tersebut pada tanggal 31 Desember 2021 dan 2020 adalah idAAA dari PT Pefindo.

As of December 31, 2021 and 2020, Asset Backed Securities are securities issued by PT Sarana Multigriya Finansial (Persero). The Asset Backed Securities Rating as of December 31, 2021 and 2020 are idAAA from PT Pefindo.

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat efek-efek yang dijaminkan.

As of December 31, 2021 and 2020, there are no securities pledged as collateral.

Pada tanggal 31 Desember 2021 dan 2020, seluruh efek-efek digolongkan sebagai Lancar.

As of December 31, 2021 and 2020, all securities are classified as Current.

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai atas efek-efek telah memadai.

Management believes that allowance for impairment losses for securities are adequate.

Perubahan keuntungan (kerugian) yang belum direalisasi atas efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain adalah sebagai berikut:

Unrealized gain (losses) from changes in fair values of securities classified as fair value through other comprehensive income are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Saldo awal, sebelum pajak	50.055.288	8.110.427	*Beginning balance, before deferred tax*
Penambahan laba (rugi) yang belum direalisasi selama tahun berjalan	(31.073.348)	41.944.861	*Increase in unrealized gain (loss) during the year*
Total sebelum pajak tangguhan	18.981.940	50.055.288	*Total before deferred tax*
Pajak tangguhan	(4.176.027)	(10.067.112)	*Deferred tax*
Saldo akhir	**14.805.913**	**39.988.176**	***Ending balance***

9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

9. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL

				31 Desember 2021/*December 31, 2021*			
Nasabah/ ***Counterparty***	**Jenis efek-efek/** ***Type of securities***	**Nilai nominal/** ***Nominal amount***	**Tanggal dimulai/** ***Starting date***	**Tanggal jatuh tempo/** ***Due date***	**Nilai penjualan kembali/** ***Resale amount***	**Pendapatan bunga yang belum diamortisasi/** ***Unamortized Interest***	**Nilai tercatat/** ***Carrying value***
Pihak ketiga /*Third parties - Rupiah*							
Bank Indonesia	Obligasi Pemerintah VR 0035/*Government Bonds* VR 0035	1.309.199.922	29 Des/ *Dec 29, 2021*	5 Jan/ *Jan 5, 2022*	1.310.090.906	254.566	1.309.836.340
Bank Indonesia	Obligasi Pemerintah VR 0047/*Government Bonds* VR 0047	934.790.715	27 Des/ *Dec 27, 2021*	3 Jan/ *Jan 3, 2022*	935.426.893	-	935.426.893
Bank Indonesia	Obligasi Pemerintah VR 0034/*Government Bonds* VR 0034	678.220.482	28 Des/ *Dec 28, 2021*	4 Jan/ *Jan 4, 2022*	678.682.048	65.938	678.616.110
Bank Indonesia	Obligasi Pemerintah VR 0046/*Government Bonds* VR 0046	570.211.286	30 Des/ *Dec 30, 2021*	6 Jan/ *Jan 6, 2022*	570.599.346	166.312	570.433.034
Bank Indonesia	Obligasi Pemerintah VR 0050/*Government Bonds* VR 0050	477.775.739	31 Des/ *Dec 31, 2021*	7 Jan/ *Jan 7, 2022*	478.100.892	185.802	477.915.090
Bank Indonesia	Obligasi Pemerintah FR 0065/*Government Bonds* FR 0065	375.928.800	29 Des/ *Dec 29, 2021*	26 Jan/ *Jan 26, 2022*	376.811.815	725.334	376.086.481
Bank Indonesia	Obligasi Pemerintah VR 0061/*Government Bonds* VR 0061	370.766.040	29 Des/ *Dec 29, 2021*	12 Jan/ *Jan 12, 2022*	371.200.042	279.001	370.921.041
Bank Indonesia	Obligasi Pemerintah FR 0091/*Government Bonds* FR 0091	236.934.500	10 Des/ *Dec 10, 2021*	7 Jan/ *Jan 7, 2022*	237.491.033	79.505	237.411.528
Bank Indonesia	Obligasi Pemerintah VR 0057/*Government Bonds* VR 0057	185.219.480	15 Des/ *Dec 15, 2021*	12 Jan/ *Jan 12, 2022*	185.654.540	139.841	185.514.699
Total		**5.139.046.964**			**5.144.057.515**	**1.896.299**	**5.142.161.216**

9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI (lanjutan)

9. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL (continued)

				31 Desember 2020/*December 31, 2020*			
Nasabah/ *Counterparty*	**Jenis efek-efek/ *Type of securities***	**Nilai nominal/ *Nominal amount***	**Tanggal dimulai/ *Starting date***	**Tanggal jatuh tempo/ *Due date***	**Nilai penjualan kembali/ *Resale amount***	**Pendapatan bunga yang belum diamortisasi/ *Unamortized Interest***	**Nilai tercatat/ *Carrying value***
Pihak ketiga /*Third parties - Rupiah*							
Bank Indonesia	Obligasi Pemerintah FR 0071/*Government Bonds* FR 0071	286.650.500	2 Des/ *Dec 2, 2020*	4 Jan/ *Jan 4, 2021*	287.583.309	55.862	287.527.447
Bank Indonesia	Obligasi Pemerintah FR 0082/*Government Bonds* FR 0082	204.678.000	4 Des/ *Dec 4, 2020*	4 Jan/ *Jan 4, 2021*	205.303.689	39.880	205.263.809
Bank Indonesia	Obligasi Pemerintah FR 0087/*Government Bonds* FR 0087	304.340.285	8 Des/ *Dec 8, 2020*	5 Jan/ *Jan 5, 2021*	305.180.603	59.280	305.121.323
Bank Indonesia	Obligasi Pemerintah FR 0068/*Government Bonds* FR 0068	252.295.200	14 Des/ *Dec 14, 2020*	11 Jan/ *Jan 11, 2021*	252.991.815	49.143	252.942.672
Total		**1.047.963.985**			**1.051.059.416**	**204.165**	**1.050.855.251**

Pada tanggal 31 Desember 2021 dan 2020, seluruh efek-efek yang dibeli dengan janji dijual kembali digolongkan sebagai Lancar.

As of December 31, 2021 and 2020, all securities purchased under agreements to resell are classified as Current.

Pada tanggal 31 Desember 2021, seluruh efek-efek yang dibeli dengan janji dijual kembali diklasifikasikan sebagai biaya perolehan diamortisasi dan digolongkan dalam *stage* 1.

As of December 31, 2021, all securities purchased under agreements to resell classified as amortized cost and stage 1.

Manajemen Bank berpendapat bahwa pada tanggal 31 Desember 2021 dan 2020, cadangan kerugian penurunan nilai tidak diperlukan, karena manajemen berkeyakinan bahwa untuk efek-efek yang dibeli dengan janji dijual kembali dapat ditagih.

The Bank's management believes that as of December 31, 2021 and 2020, allowance for impairment losses is not necessary, as management believes that securities under agreement to resell are collectible.

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat efek-efek yang dibeli dengan janji dijual kembali yang dijaminkan.

As of December 31, 2021 and 2020, there are no securities purchased under agreement to resell pledged as collateral.

Pada tanggal 31 Desember 2021 dan 2020, tingkat suku bunga rata-rata per tahun adalah masing-masing sebesar 3,48% dan 4,30%.

As of December 31, 2021 and 2020, the average interest rates per annum are 3.48% and 4.30%, respectively.

Mutasi nilai tercatat efek-efek yang dibeli dengan janji dijual kembali dengan klasifikasi biaya perolehan diamortisasi (semua efek-efek yang dibeli dengan janji dijual kembali dengan klasifikasi biaya perolehan diamortisasi adalah *stage* 1) pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

Movement of the carrying value of securities purchased under agreements to resell classified as amortized cost (all securities purchased under agreements to resell classified as amortized cost are stage 1) as of December 31, 2021 and 2020 are as follows:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Saldo awal	1.050.855.251	1.591.515.138	*Beginning balance*
Aset keuangan yang baru dibeli	5.142.161.216	1.050.855.251	*New financial assets purchased*
Penghentian pengakuan	(1.050.855.251)	(1.591.515.138)	*Derecognition*
Saldo akhir	**5.142.161.216**	**1.050.855.251**	***Ending balance***

10. KREDIT YANG DIBERIKAN

a. Berdasarkan jenis dan kualitas kredit

Kualitas kredit yang diberikan berdasarkan kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai.

10. LOANS

a. Based on type and credit quality

Loan's quality based on impaired and not impaired loans.

	31 Desember 2021/*December 31, 2021*			
	Tidak Mengalami Penurunan Nilai/ *Not impaired*	**Mengalami Penurunan Nilai/ *Impaired*)***	**Total**	
Pihak Berelasi - Rupiah				***Related Parties - Rupiah***
Modal Kerja**)	841.972	-	841.972	*Working Capital**)*
Konsumsi**)	2.961.547	-	2.961.547	*Consumption**)*
	3.803.519	**-**	**3.803.519**	
Pihak Ketiga - Rupiah				***Third Parties - Rupiah***
Modal Kerja**)	24.878.101.093	240.235.520	25.118.336.613	*Working Capital**)*
Konsumsi**)	5.993.742.828	50.915.582	6.044.658.410	*Consumption**)*
Investasi	177.689.455	6.594.879	184.284.334	*Investment*
	31.049.533.376	**297.745.981**	**31.347.279.357**	
Total	**31.053.336.895**	**297.745.981**	**31.351.082.876**	***Total***
Dikurangi: Cadangan Kerugian Penurunan Nilai	(489.892.711)	(232.858.702)	(722.751.413)	*Less: Allowance for Impairment Losses*
Neto	**30.563.444.184**	**64.887.279**	**30.628.331.463**	***Net***

	31 Desember 2020/*December 31, 2020*			
	Tidak Mengalami Penurunan Nilai/ *Not impaired*	**Mengalami Penurunan Nilai/ *Impaired*)***	**Total**	
Pihak Berelasi - Rupiah				***Related Parties - Rupiah***
Modal Kerja**)	335.099	-	335.099	*Working Capital**)*
Konsumsi**)	3.405.686	-	3.405.686	*Consumption**)*
	3.740.785	**-**	**3.740.785**	
Pihak Ketiga - Rupiah				***Third Parties - Rupiah***
Modal Kerja**)	20.447.731.185	218.516.916	20.666.248.101	*Working Capital**)*
Konsumsi**)	4.685.668.543	61.617.989	4.747.286.532	*Consumption**)*
Investasi	230.687.708	14.453.328	245.141.036	*Investment*
	25.364.087.436	**294.588.233**	**25.658.675.669**	
Total	**25.367.828.221**	**294.588.233**	**25.662.416.454**	***Total***
Dikurangi: Cadangan Kerugian Penurunan Nilai	(298.582.295)	(212.236.242)	(510.818.537)	*Less: Allowance for Impairment Losses*
Neto	**25.069.245.926**	**82.351.991**	**25.151.597.917**	***Net***

*) Termasuk dalam kategori "mengalami penurunan nilai" adalah kredit dengan kolektibilitas kurang lancar, diragukan dan macet sesuai dengan Peraturan OJK dan kredit yang direstrukturisasi diatas Rp1.000.000 (kredit bermasalah).

**) Termasuk kredit yang diberikan kepada pensiunan dan termasuk karyawan untuk kredit modal kerja dan konsumsi.

**) Included in the "Impaired" category are loans that are substandard, doubtful and loss in accordance with OJK regulations and restructured loans above Rp1,000,000 (non-performing loans).*

***) Includes loans to pensioners and includes employees for working capital and consumption loans.*

10. KREDIT YANG DIBERIKAN (lanjutan)

a. Berdasarkan jenis dan kualitas kredit (lanjutan)

Kualitas kredit yang diberikan berdasarkan kolektibilitas sesuai peraturan OJK.

10. LOANS (continued)

a. Based on type and credit quality (continued)

Loan's quality based on collectibility in accordance with OJK regulations.

31 Desember 2021/*December 31, 2021*

	Lancar/ *Current*	Dalam Perhatian Khusus/ *Special Mention*	Kurang Lancar/ *Sub-standard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Total	
Pihak Berelasi - Rupiah							***Related Parties - Rupiah***
Konsumsi	2.961.547	-	-	-	-	2.961.547	*Consumption*
Modal Kerja	841.972	-	-	-	-	841.972	*Working Capital*
	3.803.519	-	-	-	-	3.803.519	
Pihak Ketiga - Rupiah							***Third Parties - Rupiah***
Modal Kerja	24.717.232.023	215.341.329	64.138.096	77.513.355	44.111.810	25.118.336.613	*Working Capital*
Konsumsi	5.950.994.146	48.520.539	15.331.104	20.091.290	9.721.331	6.044.658.410	*Consumption*
Investasi	167.125.962	12.778.245	3.502.040	250.851	627.236	184.284.334	*Investment*
	30.835.352.131	276.640.113	82.971.240	97.855.496	54.460.377	31.347.279.357	
Total	**30.839.155.650**	**276.640.113**	**82.971.240**	**97.855.496**	**54.460.377**	**31.351.082.876**	***Total***
Dikurangi:							*Less:*
Cadangan Kerugian Penurunan Nilai	(431.827.554)	(119.900.457)	(50.004.561)	(68.565.591)	(52.453.250)	(722.751.413)	*Allowance for Impairment Losses*
Neto	**30.407.328.096**	**156.739.656**	**32.966.679**	**29.289.905**	**2.007.127**	**30.628.331.463**	***Net***

31 Desember 2020/*December 31, 2020*

	Lancar/ *Current*	Dalam Perhatian Khusus/ *Special Mention*	Kurang Lancar/ *Sub-standard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Total	
Pihak Berelasi - Rupiah							***Related Parties - Rupiah***
Modal Kerja	335.099	-	-	-	-	335.099	*Working Capital*
Konsumsi	3.405.686	-	-	-	-	3.405.686	*Consumption*
	3.740.785	-	-	-	-	3.740.785	
Pihak Ketiga - Rupiah							***Third Parties - Rupiah***
Modal Kerja	20.338.076.017	193.847.758	36.542.665	40.639.693	57.141.968	20.666.248.101	*Working Capital*
Konsumsi	4.615.042.056	76.378.115	7.993.677	9.387.427	38.485.257	4.747.286.532	*Consumption*
Investasi	215.694.970	18.207.607	2.181.701	167.178	8.889.580	245.141.036	*Investment*
	25.168.813.043	288.433.480	46.718.043	50.194.298	104.516.805	25.658.675.669	
Total	**25.172.553.828**	**288.433.480**	**46.718.043**	**50.194.298**	**104.516.805**	**25.662.416.454**	***Total***
Dikurangi:							*Less:*
Cadangan Kerugian Penurunan Nilai	(266.341.078)	(70.959.811)	(35.662.247)	(37.657.606)	(100.197.795)	(510.818.537)	*Allowance for Impairment Losses*
Neto	**24.906.212.750**	**217.473.669**	**11.055.796**	**12.536.692**	**4.319.010**	**25.151.597.917**	***Net***

10. KREDIT YANG DIBERIKAN (lanjutan)

b. Berdasarkan Sektor Ekonomi

Kredit yang diberikan berdasarkan sektor ekonomi dan kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai.

10. LOANS (continued)

b. Based on Economic Sector

Loans based on economic sectors and impaired and not impaired loans.

	31 Desember 2021/*December 31, 2021*			
	Tidak Mengalami Penurunan Nilai/ *Not impaired*	**Mengalami Penurunan Nilai/ *Impaired*)***	**Total**	
Pihak Berelasi - Rupiah				***Related Parties - Rupiah***
Perdagangan, Restoran, dan Hotel	639.516	-	639.516	*Trading, Restaurant, and Hotel*
Jasa Sosial Masyarakat	210.496	-	210.496	*Social Services*
Lain-lain	2.953.507	-	2.953.507	*Others*
	3.803.519	-	3.803.519	
Pihak Ketiga - Rupiah				***Third Parties - Rupiah***
Perdagangan, Restoran, dan Hotel	15.135.978.426	170.620.775	15.306.599.201	*Trading, Restaurant, and Hotel*
Pertanian, Perburuan, dan Sarana Pertanian	4.827.658.011	28.081.909	4.855.739.920	*Agriculture, Hunting and Agriculture Improvement*
Jasa Sosial Masyarakat	3.278.903.027	26.099.151	3.305.002.178	*Social Services*
Jasa Dunia Usaha	1.568.974.704	9.881.956	1.578.856.660	*Business Services*
Industri Pengolahan	124.816.414	5.480.689	130.297.103	*Manufacturing*
Pengangkutan, Pergudangan dan Komunikasi	102.464.396	5.059.155	107.523.551	*Transportation, Warehousing, and Communication*
Konstruksi	9.885.241	1.494.429	11.379.670	*Construction*
Pertambangan	6.693.554	112.337	6.805.891	*Mining*
Lain-lain	5.994.159.603	50.915.580	6.045.075.183	*Others*
	31.049.533.376	297.745.981	31.347.279.357	
Total	31.053.336.895	297.745.981	**31.351.082.876**	***Total***
Dikurangi: Cadangan Kerugian Penurunan Nilai	(489.892.711)	(232.858.702)	(722.751.413)	*Less: Allowance for Impairment Losses*
Neto	**30.563.444.184**	**64.887.279**	**30.628.331.463**	***Net***

	31 Desember 2020/*December 31, 2020*			
	Tidak Mengalami Penurunan Nilai/ *Not impaired*	**Mengalami Penurunan Nilai/ *Impaired*)***	**Total**	
Pihak Berelasi - Rupiah				***Related Parties - Rupiah***
Jasa Sosial Masyarakat	335.099	-	335.099	*Social Services*
Lain-lain	3.405.686	-	3.405.686	*Others*
	3.740.785	-	3.740.785	
Pihak Ketiga - Rupiah				***Third Parties - Rupiah***
Perdagangan, Restoran, dan Hotel	11.230.415.900	144.148.714	11.374.564.614	*Trading, Restaurant, and Hotel*
Jasa Sosial Masyarakat	5.123.312.916	56.428.343	5.179.741.259	*Social Services*
Pertanian, Perburuan, dan Sarana Pertanian	3.407.803.655	14.307.672	3.422.111.327	*Agriculture, Hunting and Agriculture Improvement*
Jasa Dunia Usaha	882.057.013	10.226.952	892.283.965	*Business Services*
Industri Pengolahan	24.247.136	4.425.136	28.672.272	*Manufacturing*
Pengangkutan, Pergudangan dan Komunikasi	5.582.475	3.433.427	9.015.902	*Transportation, Warehousing, and Communication*
Konstruksi	4.760.339	-	4.760.339	*Construction*
Pertambangan	239.459	-	239.459	*Mining*
Lain-lain	4.685.668.543	61.617.989	4.747.286.532	*Others*
	25.364.087.436	294.588.233	25.658.675.669	
Total	**25.367.828.221**	**294.588.233**	**25.662.416.454**	***Total***
Dikurangi: Cadangan Kerugian Penurunan Nilai	(298.582.295)	(212.236.242)	(510.818.537)	*Less: Allowance for Impairment Losses*
Neto	**25.069.245.926**	**82.351.991**	**25.151.597.917**	***Net***

10. KREDIT YANG DIBERIKAN (lanjutan)

b. Berdasarkan Sektor Ekonomi (lanjutan)

Kredit yang diberikan berdasarkan sektor ekonomi dan kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai. (lanjutan)

*) Termasuk dalam kategori "mengalami penurunan nilai" adalah kredit dengan kolektibilitas kurang lancar, diragukan dan macet sesuai dengan Peraturan OJK dan kredit yang direstrukturisasi diatas Rp1.000.000 (kredit bermasalah).

Kredit yang diberikan berdasarkan sektor ekonomi dan kolektibilitas sesuai peraturan OJK.

10. LOANS (continued)

b. Based on Economic Sector (continued)

Loans based on economic sectors and impaired and not impaired loans. (continued)

**) Included in the "Impaired" category are loans that are substandard, doubtful and loss in accordance with OJK regulations and restructured loans above Rp1,000,000 (non-performing loans).*

Loans based on economic sectors and collectibility in accordance with OJK regulations.

	31 Desember 2021/*December 31, 2021*						
	Lancar/ *Current*	**Dalam Perhatian Khusus/ *Special Mention***	**Kurang Lancar/ *Sub-standard***	**Diragukan/ *Doubtful***	**Macet/ *Loss***	**Total**	
Pihak Berelasi - Rupiah							***Related Parties - Rupiah***
Perdagangan, Restoran, dan Hotel	639.516	-	-	-	-	639.516	*Trading, Restaurant, and Hotel*
Jasa Sosial Masyarakat	210.496	-	-	-	-	210.496	*Social Services*
Lain-lain	2.953.507	-	-	-	-	2.953.507	*Others*
	3.803.519	-	-	-	-	3.803.519	
Pihak Ketiga - Rupiah							***Third Parties - Rupiah***
Perdagangan, Restoran, dan Hotel	15.035.478.092	143.933.201	44.653.093	47.576.722	34.958.093	15.306.599.201	*Trading, Restaurant, and Hotel*
Pertanian, Perburuan, dan Sarana Pertanian	4.792.021.679	35.636.332	10.059.835	14.211.588	3.810.486	4.855.739.920	*Agriculture, Hunting, and Agriculture Improvement*
Jasa Sosial Masyarakat	3.243.317.345	35.585.682	9.829.321	12.353.574	3.916.256	3.305.002.178	*Social Services*
Jasa Dunia Usaha	1.565.043.439	8.925.290	2.091.167	2.581.706	215.058	1.578.856.660	*Business Services*
Industri Pengolahan	125.739.083	1.320.473	678.081	720.312	1.839.154	130.297.103	*Manufacturing*
Pengangkutan, Pergudangan dan Komunikasi	105.293.907	1.693.038	328.639	207.967	-	107.523.551	*Transportation, Warehousing, and Communication*
Kontruksi	10.563.742	815.928	-	-	-	11.379.670	*Construction*
Pertambangan	6.483.924	209.630	-	112.337	-	6.805.891	*Mining*
Lain-lain	5.951.410.920	48.520.539	15.331.104	20.091.290	9.721.330	6.045.075.183	*Others*
	30.835.352.131	276.640.113	82.971.240	97.855.496	54.460.377	31.347.279.357	
Total	**30.839.155.650**	**276.640.113**	**82.971.240**	**97.855.496**	**54.460.377**	**31.351.082.876**	***Total***
Dikurangi:							*Less:*
Cadangan Kerugian Penurunan Nilai	(431.827.554)	(119.900.457)	(50.004.561)	(68.565.591)	(52.453.250)	(722.751.413)	*Allowance of Impairment Losses*
Neto	**30.407.328.096**	**156.739.656**	**32.966.679**	**29.289.905**	**2.007.127**	**30.628.331.463**	***Net***

10. KREDIT YANG DIBERIKAN (lanjutan)

10. LOANS (continued)

b. Berdasarkan Sektor Ekonomi (lanjutan)

b. Based on Economic Sector (continued)

	31 Desember 2020/*December 31, 2020*						
	Lancar/ *Current*	Dalam Perhatian Khusus/ *Special Mention*	Kurang Lancar/ *Sub-standard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Total	
Pihak Berelasi - Rupiah							***Related Parties - Rupiah***
Jasa Sosial Masyarakat	335.099	-	-	-	-	335.099	*Social Services*
Lain-lain	3.405.686	-	-	-	-	3.405.686	*Others*
	3.740.785	-	-	-	-	3.740.785	
Pihak Ketiga - Rupiah							***Third Parties - Rupiah***
Perdagangan, Restoran, dan Hotel	11.178.053.975	125.506.028	17.315.881	18.477.439	35.211.291	11.374.564.614	*Trading, Restaurant, and Hotel*
Jasa Sosial Masyarakat	5.067.028.112	58.865.518	14.813.134	15.994.031	23.040.464	5.179.741.259	*Social Services*
Pertanian, Perburuan, dan Sarana Pertanian	3.387.426.918	20.376.737	4.946.893	4.815.337	4.545.442	3.422.111.327	*Agriculture, Hunting, and Agriculture Improvement*
Jasa Dunia Usaha	883.037.888	4.013.133	1.648.458	1.520.064	2.064.422	892.283.965	*Business Services*
Industri Pengolahan	25.315.085	2.420.685	-	-	936.502	28.672.272	*Manufacturing*
Pengangkutan, Pergudangan dan Komunikasi	8.104.300	678.175	-	-	233.427	9.015.902	*Transportation, Warehousing, and Communication*
Kontruksi	4.565.250	195.089	-	-	-	4.760.339	*Construction*
Pertambangan	239.459	-	-	-	-	239.459	*Mining*
Lain-lain	4.615.042.056	76.378.115	7.993.677	9.387.427	38.485.257	4.747.286.532	*Others*
	25.168.813.043	288.433.480	46.718.043	50.194.298	104.516.805	25.658.675.669	
Total	**25.172.553.828**	**288.433.480**	**46.718.043**	**50.194.298**	**104.516.805**	**25.662.416.454**	***Total***
Dikurangi:							*Less:*
Cadangan Kerugian Penurunan Nilai	(266.341.078)	(70.959.811)	(35.662.247)	(37.657.606)	(100.197.795)	(510.818.537)	*Allowance of Impairment Losses*
Neto	**24.906.212.750**	**217.473.669**	**11.055.796**	**12.536.692**	**4.319.010**	**25.151.597.917**	***Net***

Jumlah minimum cadangan kerugian penurunan nilai kredit bermasalah yang wajib dibentuk sesuai dengan Peraturan OJK adalah sebesar Rp109.382.018 dan Rp103.328.297 masing-masing pada tanggal 31 Desember 2021 dan 2020.

The minimum allowance for impairment losses on non-performing loans provided based on OJK Regulation amounted Rp109,382,018 and Rp103,328,297 as of December 31, 2021 and 2020, respectively.

Rasio kredit bermasalah dihitung sesuai dengan pedoman perhitungan rasio keuangan sebagaimana tercantum dalam Surat Edaran Bank Indonesia (“SE-BI”) No. 3/30/DPNP tanggal 14 Desember 2001 sebagaimana telah diubah terakhir dengan SE-BI No. 13/30/DPNP tanggal 16 Desember 2011.

The ratio of non-performing loans is calculated in accordance with the financial ratio calculation guidelines as stated in Bank Indonesia Circular Letter ("SE-BI") No. 3/30/DPNP dated December 14, 2001 as last amended by Bank Indonesia Circular Letter No. 13/30/DPNP dated December 16, 2011.

Rasio kredit bermasalah (“NPL”) Bank secara bruto (sebelum dikurangi cadangan kerugian penurunan nilai) pada tanggal 31 Desember 2021 dan 2020, masing-masing sebesar Rp235.287.113 dan Rp201.429.146, atau masing-masing sebesar 0,75% dan 0,78%.

The Bank's gross NPL ratio (before deducting the allowance for impairment losses) as of December 31, 2021 and 2020, amounted to Rp235,287,113 and Rp201,429,146, respectively, or 0.75% and 0.78%, respectively.

Rasio kredit bermasalah Bank secara neto pada tanggal 31 Desember 2021 dan 2020, masing-masing sebesar Rp64.263.711 dan Rp27.911.498 atau masing-masing sebesar 0,20% dan 0,11%.

The Bank's net non-performing loans ratio as of December 31, 2021 and 2020, amounted to Rp64,263,711 and Rp27,911,498, respectively, or 0.20% and 0.11%, respectively.

10. KREDIT YANG DIBERIKAN (lanjutan) / *10. LOANS (continued)*

c. Berdasarkan Jangka Waktu / *c. Based on Period*

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
< 1 tahun	126.537.081	2.965.017	*< 1 year*
> 1 tahun - 2 tahun	61.539.041	239.208.124	*> 1 year - 2 years*
> 2 tahun - 5 tahun	764.563.619	337.461.852	*> 2 years - 5 years*
> 5 tahun	30.398.443.135	25.082.781.461	*> 5 years*
Total	**31.351.082.876**	**25.662.416.454**	***Total***
Dikurangi: Cadangan Kerugian Penurunan Nilai	(722.751.413)	(510.818.537)	*Less: Allowance for Impairment Losses*
Neto	**30.628.331.463**	**25.151.597.917**	***Net***

d. Berdasarkan Sisa Umur Jatuh Tempo / *d. Based on Remaining Maturities*

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
< 1 tahun	244.763.604	301.864.974	*< 1 year*
> 1 tahun - 2 tahun	214.056.439	180.700.424	*> 1 year - 2 years*
> 2 tahun - 5 tahun	1.304.473.183	1.029.325.374	*> 2 years - 5 years*
> 5 tahun	29.587.789.650	24.150.525.682	*> 5 years*
Total	**31.351.082.876**	**25.662.416.454**	***Total***
Dikurangi: Cadangan Kerugian Penurunan Nilai	(722.751.413)	(510.818.537)	*Less: Allowance for Impairment Losses*
Neto	**30.628.331.463**	**25.151.597.917**	***Net***

e. Berdasarkan PSAK 71 / *e. Based on PSAK 71*

Perubahan nilai tercatat kredit yang diberikan dengan klasifikasi biaya perolehan diamortisasi berdasarkan *stage* untuk tahun yang berakhir pada tanggal 31 Desember 2021 adalah sebagai berikut:

Movement of carrying value of loans classified as amortized cost based on stage for the year ended December 31, 2021 are as follows:

	31 Desember 2021/*December 31, 2021*				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Biaya perolehan diamortisasi					***Amortized cost***
Saldo awal	25.216.804.040	244.183.268	201.429.146	25.662.416.454	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*stage* 1)	140.566.203	(84.790.473)	(55.775.730)	-	*Transfer to 12 months expected credit loss (stage 1)*
Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 2)	(1.125.079.498)	1.131.175.651	(6.096.153)	-	*Transfer to impaired loans (stage 2)*
Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3)	(296.409.977)	(335.802.804)	632.212.781	-	*Transfer to impaired loans (stage 3)*
Total saldo awal setelah pengalihan	23.935.880.768	954.765.642	771.770.044	25.662.416.454	*Total beginning balance after transfer*
Pengukuran kembali bersih nilai tercatat	(880.759.905)	(17.591.550)	498.119.465	(400.231.990)	*Net remeasurement of carrying value*
Aset keuangan baru yang diterbitkan atau dibeli	12.511.782.692	29.375.544	27.470.980	12.568.629.216	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	(5.027.433.922)	(390.223.506)	(547.716.143)	(5.965.373.571)	*New financial assets derecognized*
Aset keuangan yang dihapus buku	-	-	(514.357.233)	(514.357.233)	*Financial assets written-off*
Total	30.539.469.633	576.326.130	235.287.113	31.351.082.876	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(127.219.453)	(424.508.558)	(171.023.402)	(722.751.413)	*Less: Allowance for impairment losses*
Neto	**30.412.250.180**	**151.817.572**	**64.263.711**	**30.628.331.463**	***Net***

10. KREDIT YANG DIBERIKAN (lanjutan)

e. Berdasarkan PSAK 71 (lanjutan)

Perubahan nilai tercatat kredit yang diberikan dengan klasifikasi biaya perolehan diamortisasi berdasarkan *stage* untuk tahun yang berakhir pada tanggal 31 Desember 2020 adalah sebagai berikut:

10. LOANS (continued)

e. Based on PSAK 71 (continued)

Movement of carrying value of loans classified as amortized cost based on stage for the year ended December 31, 2020 are as follows:

	31 Desember 2020/*December 31, 2020*				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Biaya perolehan diamortisasi					***Amortized cost***
Saldo awal	19.855.059.612	327.092.885	134.158.393	20.316.310.890	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*stage* 1)	486.542.187	(319.745.461)	(166.796.726)	-	*Transfer to 12 months expected credit loss (stage 1)*
Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 2)	(394.667.401)	403.504.840	(8.837.439)	-	*Transfer to impaired loans (stage 2)*
Transfer ke kredit yang diberikan yang mengalami penurunan nilai (*stage* 3)	(135.635.336)	(183.968.096)	319.603.432	-	*Transfer to impaired loans (stage 3)*
Total saldo awal setelah pengalihan	19.811.299.062	226.884.168	278.127.660	20.316.310.890	*Total beginning balance after transfer*
Pengukuran kembali bersih nilai tercatat	(697.784.021)	(9.862.240)	(5.504.155)	(713.150.416)	*Net remeasurement of carrying value*
Aset keuangan baru yang diterbitkan atau dibeli	9.167.301.830	31.562.849	131.454.087	9.330.318.766	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	(3.064.012.831)	(4.401.509)	(88.144.247)	(3.156.558.587)	*New financial assets derecognized*
Aset keuangan yang dihapus buku	-	-	(114.504.199)	(114.504.199)	*Financial assets written-off*
Total	25.216.804.040	244.183.268	201.429.146	25.662.416.454	*Total*
Dikurangi: Cadangan kerugian penurunan nilai	(267.929.657)	(69.371.232)	(173.517.648)	(510.818.537)	*Less: Allowance for impairment losses*
Neto	**24.948.874.383**	**174.812.036**	**27.911.498**	**25.151.597.917**	***Net***

f. Suku Bunga Efektif Rata-Rata Per Tahun

Tingkat suku bunga efektif rata-rata per tahun adalah sebagai berikut:

f. Average Effective Interest Rate per Annum

The average effective interest rate per annum were as follows:

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Retail	14,26%	13,93%	*Retail*
Mikro	12,44%	14,19%	*Micro*
Pensiunan	13,35%	13,87%	*Pensioners*

g. Agunan Kredit

Kredit yang diberikan pada umumnya dijamin dengan agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual, deposito berjangka atau jaminan lain yang dapat diterima oleh Bank. Simpanan nasabah yang dijadikan jaminan tunai untuk kredit yang diberikan pada tanggal 31 Desember 2021 dan 2020 adalah masing-masing sebesar Rp2.365.000 dan Rp7.215.000 (Catatan 16c).

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat kredit yang diberikan yang dijadikan jaminan.

g. Loan Collaterals

Loans are generally secured by pledged collateral, bonded with power of attorney in respect of the rights to sell, time deposits or other collateral acceptable to the Bank. Deposits from customers that were pledged as cash collateral for loans as of December 31, 2021 and 2020 amounted to Rp2,365,000 and Rp7,215,000, respectively (Note 16c).

As of December 31, 2021 and 2020, there are no loans pledged as collateral.

10. KREDIT YANG DIBERIKAN (lanjutan)

h. Kredit Usaha Kecil

Rasio kredit usaha kecil terhadap jumlah kredit yang diberikan pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar 79,34% dan 79,63%.

i. Kredit Direstrukturisasi

Jumlah kredit yang diberikan yang telah direstrukturisasi oleh Bank pada tanggal 31 Desember 2021 dan 2020, masing-masing sebesar Rp471.307.517 dan Rp644.733.213. Skema restrukturisasi dilakukan dengan perpanjangan jangka waktu kredit dan/atau *grace period*.

Kredit yang diberikan yang telah direstrukturisasi oleh Bank berdasarkan kolektibilitas OJK adalah sebagai berikut:

10. LOANS (continued)

h. Loans to small business

The ratio of loans to small business to total loans as of December 31, 2021 and 2020 are 79.34% and 79.63%, respectively.

i. Restructured Loans

Total restructured loans by the Bank as of December 31, 2021 and 2020, amounted to Rp471,307,517 and Rp644,733,213, respectively. The restructuring scheme is conducted by extending the loan period and/or grace period.

The restructured loans by the Bank based on the collectibility of OJK are as follows:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Lancar	378.242.904	550.329.388	*Current*
Dalam Perhatian Khusus	48.056.589	69.574.997	*Special Mention*
Kurang lancar	7.456.334	5.169.710	*Sub-standard*
Diragukan	9.564.437	316.305	*Doubtful*
Macet	27.987.253	19.342.813	*Loss*
Total	**471.307.517**	**644.733.213**	***Total***

Bank telah melakukan restrukturisasi kredit untuk debitur yang terdampak pandemi COVID-19 sesuai dengan POJK No. 11/POJK.03/2020 tanggal 13 Maret 2020, yang telah diubah terakhir kali dengan POJK No. 17/POJK.03/2021 tanggal 10 September 2021. Pada tanggal 31 Desember 2021 dan 2020, jumlah kredit yang telah direstrukturisasi akibat COVID-19 adalah masing-masing sebesar Rp457.283.343 dan Rp603.444.048.

The bank has restructured loans for debtors affected by the COVID-19 pandemic in accordance with POJK No. 11/POJK.03/ 2020 dated March 13, 2020, which was last amended with POJK No. 17/POJK.03/2021 on September 10, 2021. As of December 31, 2021 and 2020, the restructured loans due to COVID-19 is amounting to Rp457,283,343 and Rp603,444,048, respectively.

j. Kredit kepada Pihak Berelasi

Kredit yang diberikan kepada pihak berelasi pada tanggal 31 Desember 2021 dan 2020, adalah masing-masing sebesar Rp3.803.519 dan Rp3.740.785, atau masing-masing sebesar 0,012% dan 0,015% dari jumlah kredit yang diberikan (Catatan 34).

Termasuk dalam kredit yang diberikan kepada pihak berelasi adalah kredit yang diberikan kepada manajemen kunci Bank. Kredit yang diberikan kepada karyawan kunci Bank terdiri dari kredit dengan tingkat suku bunga sebesar 5% - 15% per tahun yang digunakan untuk membeli kendaraan bermotor dan/atau rumah dengan jangka waktu 4 (empat) sampai 18 (delapan belas) tahun yang dibayar melalui pemotongan gaji karyawan setiap bulan.

j. Loans to Related Parties

Loans to related parties as of December 31, 2021 and 2020, amounted to Rp3,803,519 and Rp3,740,785, respectively, or 0.012% and 0.015%, respectively, from the total loan amount (Note 34).

Included in the loans to related parties are loans to Bank's key management. The loans to Bank's key employees consist of interest bearing loans with interest between 5% - 15% per annum which are intended for the acquisition of motor vehicles and/or houses, and repayable within 4 (four) to 18 (eighteen) years through monthly payroll deduction.

10. KREDIT YANG DIBERIKAN (lanjutan)

k. Batas Maksimum Pemberian Kredit

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat pelanggaran ataupun pelampauan Batas Maksimum Pemberian Kredit ("BMPK") kepada pihak ketiga dan pihak berelasi sesuai dengan peraturan yang telah ditetapkan Bank Indonesia.

l. Cadangan Kerugian Penurunan Nilai

Mutasi cadangan kerugian penurunan nilai adalah sebagai berikut:

10. LOANS (continued)

k. Legal Lending Limit

As of December 31, 2021 and 2020, there are no breach or violation of the Legal Lending Limit ("LLL") to third parties and related parties as required by Bank Indonesia regulations.

l. Allowance for Impairment Loss

Movements of allowance for impairment losses are as follows:

31 Desember 2021/*December 31, 2021*

	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	267.929.657	69.371.232	173.517.648	510.818.537	*Beginning balance*
Pengalihan ke					*Transfer to:*
Kerugian kredit ekspektasian 12 bulan (*stage* 1)	52.561.944	(15.506.300)	(37.055.644)	-	*Expected credit loss 12 months (stage 1)*
Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2)	(172.383.794)	177.600.733	(5.216.939)	-	*Expected lifetime credit loss - unimpaired (stage 2)*
Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (*stage* 3)	(12.235.505)	(35.058.618)	47.294.123	-	*Expected lifetime credit loss - impaired (stage 3)*
Total saldo awal setelah pengalihan	135.872.302	196.407.047	178.539.188	510.818.537	*Total beginning balance after transfer*
Pengukuran kembali bersih penyisihan kerugian	42.430.471	347.955.076	887.601.805	1.277.987.352	*Net remeasurement of allowance*
Aset keuangan baru yang diterbitkan atau dibeli	44.362.011	9.057.499	17.520.180	70.939.690	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	(95.445.331)	(128.911.064)	(465.726.418)	(690.082.813)	*New financial assets derecognized*
Total penambahan	(8.652.849)	228.101.511	439.395.567	658.844.229	*Total additional*
Aset keuangan yang dihapus buku	-	-	(514.357.233)	(514.357.233)	*Financial assets written-off*
Penerimaan kembali kredit yang telah dihapusbukukan	-	-	67.445.880	67.445.880	*Recoveries from loans written-off*
Saldo akhir	**127.219.453**	**424.508.558**	**171.023.402**	**722.751.413**	***Ending balance***

31 Desember 2020/*December 31, 2020*

	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	84.295.138	33.244.451	91.140.134	208.679.723	*Beginning balance*
Dampak penerapan awal PSAK 71	(40.214.552)	47.711.267	16.751.918	24.248.633	*Impact of initial implementation PSAK 71*
Saldo awal PSAK 71	44.080.586	80.955.718	107.892.052	232.928.356	*Beginning balance PSAK 71*
Pengalihan ke					*Transfer to:*
Kerugian kredit ekspektasian 12 bulan (*stage* 1)	94.997.884	(52.412.031)	(42.585.853)	-	*Expected credit loss 12 months (stage 1)*
Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (*stage* 2)	(9.804.901)	14.724.897	(4.919.996)	-	*Expected lifetime credit loss - unimpaired (stage 2)*
Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (*stage* 3)	(12.730.358)	(15.870.999)	28.601.357	-	*Expected lifetime credit loss - impaired (stage 3)*
Total saldo awal setelah pengalihan	116.543.211	27.397.585	88.987.560	232.928.356	*Total beginning balance after transfer*

10. KREDIT YANG DIBERIKAN (lanjutan)

l. Cadangan Kerugian Penurunan Nilai (lanjutan)

Mutasi cadangan kerugian penurunan nilai adalah sebagai berikut: (lanjutan)

10. LOANS (continued)

l. Allowance for Impairment Loss (continued)

Movements of allowance for impairment losses are as follows: (continued)

	31 Desember 2020/*December 31, 2020*				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Pengukuran kembali bersih penyisihan kerugian	215.349.122	36.689.482	237.803.222	489.841.826	*Net remeasurement of allowance*
Aset keuangan baru yang diterbitkan atau dibeli	49.663.293	6.523.280	13.499.296	69.685.869	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	(113.625.969)	(1.239.115)	(74.016.661)	(188.881.745)	*New financial assets derecognized*
Total penambahan	151.386.446	41.973.647	177.285.857	370.645.950	*Total additional*
Aset keuangan yang dihapus buku	-	-	(114.504.199)	(114.504.199)	*Financial assets written-off*
Penerimaan kembali kredit yang telah dihapusbukukan	-	-	21.748.430	21.748.430	*Recoveries from loans written-off*
Saldo akhir	**267.929.657**	**69.371.232**	**173.517.648**	**510.818.537**	***Ending balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai kredit yang diberikan yang dibentuk telah memadai untuk menutup kemungkinan kerugian akibat tidak tertagihnya kredit yang diberikan.

Management believes that the amount of the allowance for impairment losses provided is adequate to cover possible losses from uncollectible loans.

m. Kredit Hapus Buku

Perubahan dalam kredit yang dihapus buku adalah sebagai berikut:

m. Written-off loans

Changes in written-off loans are as follows:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Saldo awal	123.558.239	33.099.469	*Beginning balance*
Penghapusan tahun berjalan	514.357.233	114.504.199	*Write-off during the year*
Penerimaan kembali kredit yang telah dihapusbukukan (*cash recoveries*)	(90.898.664)	(24.045.429)	*Recoveries of previously written-off loan (cash recoveries)*
Saldo akhir	**547.016.808**	**123.558.239**	***Ending balance***

11. BIAYA DIBAYAR DI MUKA

11. PREPAID EXPENSES

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Pihak Berelasi			*Related Parties*
Jasa *Flagging*	2.779.675	3.037.440	*Flagging Services*
Asuransi	54.360	582.878	*Insurance*
	2.834.035	3.620.318	
Pihak Ketiga			*Third Parties*
Sewa	1.096.114	2.959.700	*Rental*
Total	**3.930.149**	**6.580.018**	***Total***

12. ASET TETAP / *12. FIXED ASSETS*

31 Desember 2021/*December 31, 2021*

	Saldo Awal/ *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Reklasifikasi/ *Reclassifications*	Saldo Akhir/ *Ending Balance*	
Harga Perolehan						***Cost***
Tanah	48.718.174	-	-	123.805	48.841.979	*Land*
Bangunan	38.722.811	72.434	-	11.376.524	50.171.769	*Building*
Leasehold Improvements	270.004.635	7.218.679	-	72.377.376	349.600.690	*Leasehold Improvements*
Kendaraan	44.813.555	113.447	(124.995)	-	44.802.007	*Vehicles*
Inventaris Kantor	216.414.880	30.583.355	(1.941.672)	30.015.311	275.071.874	*Office Equipment*
Total	618.674.055	37.987.915	(2.066.667)	113.893.016	768.488.319	*Total*
Bangunan dalam penyelesaian	22.153.746	124.942.263	-	(117.548.862)	29.547.147	*Construction in progress*
Total	640.827.801	162.930.178	(2.066.667)	(3.655.846)	798.035.466	*Total*
Aset hak guna	179.743.165	274.419.836	-	-	454.163.001	*Rights of use assets*
Total harga perolehan	820.570.966	437.350.014	(2.066.667)	(3.655.846)	1.252.198.467	*Total cost*
Akumulasi Penyusutan						***Accumulated Depreciation***
Bangunan	13.505.666	2.795.889	-	1.076.686	17.378.241	*Buildings*
Leasehold Improvements	151.065.604	74.844.086	-	(1.100.151)	224.809.539	*Leasehold Improvements*
Kendaraan	8.370.252	6.783.121	(124.995)	-	15.028.378	*Vehicles*
Inventaris Kantor	137.268.513	42.331.656	(1.941.672)	23.465	177.681.962	*Office Equipment*
	310.210.035	126.754.752	(2.066.667)	-	434.898.120	
Aset hak guna	76.166.049	86.537.564	-	-	162.703.613	*Rights of use assets*
Total akumulasi penyusutan	386.376.084	213.292.316	(2.066.667)	-	597.601.733	*Total accumulated depreciation*
Nilai Buku	**434.194.882**				**654.596.734**	***Book Value***

31 Desember 2020/*December 31, 2020*

	Saldo Awal/ *Beginning Balance*	Penambahan/ *Additions*	Pengurangan/ *Deductions*	Reklasifikasi/ *Reclassifications*	Saldo Akhir/ *Ending Balance*	
Harga Perolehan						***Cost***
Tanah	48.718.174	-	-	-	48.718.174	*Land*
Bangunan	36.693.320	132.017	-	1.897.474	38.722.811	*Building*
Leasehold Improvements	213.501.552	4.810.616	-	51.692.467	270.004.635	*Leasehold Improvements*
Kendaraan	21.404.171	230.390	(225.650)	23.404.644	44.813.555	*Vehicles*
Inventaris Kantor	194.487.854	16.169.372	(2.970.900)	8.728.554	216.414.880	*Office Equipment*
Total	514.805.071	21.342.395	(3.196.550)	85.723.139	618.674.055	*Total*
Bangunan dalam penyelesaian	71.115.849	36.761.036	-	(85.723.139)	22.153.746	*Construction in progress*
Total	585.920.920	58.103.431	(3.196.550)	-	640.827.801	*Total*
Aset hak guna	97.954.539	81.788.626	-	-	179.743.165	*Rights of use assets*
Total harga perolehan	683.875.459	139.892.057	(3.196.550)	-	820.570.966	*Total cost*
Akumulasi Penyusutan						***Accumulated Depreciation***
Bangunan	11.726.696	1.736.637	-	42.333	13.505.666	*Buildings*
Leasehold Improvements	94.344.479	56.719.043	-	2.082	151.065.604	*Leasehold Improvements*
Kendaraan	4.191.362	4.404.540	(225.650)	-	8.370.252	*Vehicles*
Inventaris Kantor	103.290.495	36.993.333	(2.970.900)	(44.415)	137.268.513	*Office Equipment*
	213.553.032	99.853.553	(3.196.550)	-	310.210.035	
Aset hak guna	-	76.166.049	-	-	76.166.049	*Rights of use assets*
Total akumulasi penyusutan	213.553.032	176.019.602	(3.196.550)	-	386.376.084	*Total accumulated depreciation*
Nilai Buku	**470.322.427**				**434.194.882**	***Book Value***

12. ASET TETAP (lanjutan)

Bangunan dalam penyelesaian pada tanggal 31 Desember 2021 dan 2020, merupakan renovasi atas beberapa bangunan yang disewa dari pihak ketiga, dengan estimasi persentase penyelesaian sebagai berikut:

12. FIXED ASSETS (continued)

Construction in progress as of December 31, 2021 and 2020, is related to several building renovation that were rented from third party, with estimated percentage of completion as follows:

	31 Desember 2021/*December 31, 2021*			
	Jumlah/ *Amount*	**Estimasi tahun penyelesaian/ *Estimated year of completion***	**Kisaran persentase penyelesaian/ *Range percentage of completion***	
Renovasi atas beberapa bangunan yang disewa	29.547.147	2022	50%-90%	*Renovation on several buildings rented*

	31 Desember 2020/*December 31, 2020*			
	Jumlah/ *Amount*	**Estimasi tahun penyelesaian/ *Estimated year of completion***	**Kisaran persentase penyelesaian/ *Range percentage of completion***	
Renovasi atas beberapa bangunan yang disewa	22.153.746	2022	50%-70%	*Renovation on several buildings rented*

Aset hak guna pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

Rights of use assets as of December 31, 2021 and 2020 are as follows:

	31 Desember 2021/*December 31, 2021*				
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deductions***	**Saldo akhir/ *Ending balance***	
Harga perolehan					***Cost***
Bangunan	137.526.537	255.434.436	-	392.960.973	*Buildings*
Kendaraan	42.216.628	18.985.400	-	61.202.028	*Vehicles*
Total harga perolehan	179.743.165	274.419.836	-	454.163.001	*Total cost*
Akumulasi penyusutan					***Accumulated depreciation***
Bangunan	60.918.383	68.952.575	-	129.870.958	*Buildings*
Kendaraan	15.247.666	17.584.989	-	32.832.655	*Vehicles*
Total akumulasi penyusutan	76.166.049	86.537.564	-	162.703.613	*Total accumulated depreciation*
Nilai buku	**103.577.116**			**291.459.388**	***Book value***

	31 Desember 2020/*December 31, 2020*				
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deductions***	**Saldo akhir/ *Ending balance***	
Harga perolehan					***Cost***
Bangunan	72.791.355	64.735.182	-	137.526.537	*Buildings*
Kendaraan	25.163.184	17.053.444	-	42.216.628	*Vehicles*
Total harga perolehan	97.954.539	81.788.626	-	179.743.165	*Total cost*
Akumulasi penyusutan					***Accumulated depreciation***
Bangunan	-	60.918.383	-	60.918.383	*Buildings*
Kendaraan	-	15.247.666	-	15.247.666	*Vehicles*
Total akumulasi penyusutan	-	76.166.049	-	76.166.049	*Total accumulated depreciation*
Nilai buku	**97.954.539**			**103.577.116**	***Book value***

12. ASET TETAP (lanjutan)

Beban hak guna yang dilaporkan dalam laporan laba rugi dan penghasilan komprehensif lainnya pada tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

12. FIXED ASSETS (continued)

Rights of use expense disclosed in the statement of profit or loss and other comprehensive income for the year ended December 31, 2021 and 2020 are as follows:

	31 Desember 2021/*December 31, 2021*			
	Beban penyusutan aset hak guna/ *Rights of use assets depreciation expense*	**Beban bunga atas liabilitas sewa/ *Interest expense on lease liabilities***	**Beban yang berhubungan dengan sewa jangka pendek/ *Expense related to short-term lease***	
Bangunan	68.952.575	13.109.565	6.466.185	*Buildings*
Kendaraan	17.584.989	2.227.422	1.887.487	*Vehicles*
Total	**86.537.564**	**15.336.987**	**8.353.672**	***Total***

	31 Desember 2020/*December 31, 2020*			
	Beban penyusutan aset hak guna/ *Rights of use assets depreciation expense*	**Beban bunga atas liabilitas sewa/ *Interest expense on lease liabilities***	**Beban yang berhubungan dengan sewa jangka pendek/ *Expense related to short-term lease***	
Bangunan	60.918.383	-	7.994.213	*Buildings*
Kendaraan	15.247.666	1.982.494	2.766.361	*Vehicles*
Total	**76.166.049**	**1.982.494**	**10.760.574**	***Total***

Bank menyewa beberapa aset termasuk kendaraan, rumah dinas, gedung kantor, dan lain-lain. Rata-rata masa sewa berkisar antara 3 - 5 tahun.

The Bank leases several assets including vehicles, office houses, office buildings, and others. The average of lease term ranges from 3 - 5 years.

Bank juga memiliki sewa tertentu dengan masa sewa 12 bulan atau kurang dan sewa aset bernilai rendah. Bank menerapkan pengecualian untuk sewa jangka pendek dan sewa bernilai rendah untuk sewa tersebut.

The Bank also has certain leases with terms of 12 months or less and leases of low value assets. The Bank applies exemptions for short-term and low-value leases for these leases.

Untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020, Bank menjual aset tetapnya dengan nilai buku sebesar RpNihil dengan harga jual masing-masing sebesar Rp103.927 dan Rp81.430 (Catatan 31).

For the year ended December 31, 2021 and 2020, the Bank sold fixed assets with book value amounting to RpNil, with selling price amounting to Rp103,927 and Rp81,430, respectively (Note 31).

Keuntungan/kerugian bersih atas penjualan aset tetap dicatat pada akun Laba/Rugi Penjualan Aset Tetap.

Net gain/loss on sale of fixed assets are recorded on the Gain/Loss on Sale of Fixed Assets.

Hak atas tanah diperoleh berdasarkan Sertifikat Hak Guna Bangunan (“HGB”) yang dapat diperbaharui dengan masa yang akan berakhir antara tahun 2028 sampai 2041. Mengacu pada praktek di masa lampau, Bank memiliki keyakinan dapat memperpanjang HGB tersebut.

Land rights acquired under "Building Usage Rights" ("HGB") that can be renewed will expire between 2028 and 2041. Based on past experience, the Bank has confidence to extend the HGB.

12. ASET TETAP (lanjutan)

Pada tanggal 31 Desember 2021 dan 2020, seluruh aset tetap, kecuali tanah, telah diasuransikan untuk menutupi kemungkinan kerugian terhadap risiko kebakaran, pencurian, dan bencana alam pada PT Mandiri Axa General Insurance (pihak berelasi), dengan nilai jumlah pertanggungan asuransi masing-masing berkisar sebesar Rp905.005.014 dan Rp551.265.763.

Manajemen berpendapat bahwa nilai pertanggungan tersebut telah memadai untuk menutupi kemungkinan kerugian yang terjadi atas aset tetap yang dipertanggungkan.

Pada tanggal 31 Desember 2021 dan 2020, jumlah nilai tercatat bruto dari setiap aset tetap yang telah disusutkan penuh namun masih digunakan masing-masing adalah sebesar Rp171.153.625 dan Rp91.076.067. Aset tetap yang telah disusutkan penuh namun masih digunakan oleh Bank antara lain berupa bangunan, kendaraan, dan inventaris kantor.

Manajemen berpendapat tidak terdapat indikasi penurunan nilai atas aset tetap yang dimiliki Bank pada tanggal 31 Desember 2021 dan 2020.

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat aset tetap yang dijaminkan.

12. FIXED ASSETS (continued)

As of December 31, 2021 and 2020, all fixed assets, except land, are insured to cover potential losses against fire, theft, and natural disasters to PT Mandiri Axa General Insurance (a related party) with total sum insured of approximately Rp905,005,014 and Rp551,265,763, respectively.

Management believes that the insurance coverage is adequate to cover possible losses on the assets insured.

As of December 31, 2021 and 2020, the gross amount of fixed asset which has been fully depreciated and are still being used amounted to Rp171,153,625 and Rp91,076,067, respectively. The fixed assets that have been fully depreciated but still in use by the Bank, include buildings, vehicles, and office equipment.

Management believes that there is no indication of impairment of fixed assets owned by the Bank as of December 31, 2021 and 2020.

As of December 31, 2021 and 2020, there were no fixed assets pledged as collateral.

13. ASET TIDAK BERWUJUD

13. INTANGIBLE ASSETS

	31 Desember 2021/*December 31, 2021*					
	Saldo Awal/ ***Beginning Balance***	**Penambahan/** ***Additions***	**Pengurangan/** ***Deductions***	**Reklasifikasi/** ***Reclassifications***	**Saldo Akhir/** ***Ending Balance***	
Harga Perolehan	91.349.724	3.852.589	-	3.655.846	98.858.159	*Cost*
Aset tidak berwujud dalam penyelesaian	-	2.746.833	-	-	2.746.833	*Intangible assets in progress*
Total	91.349.724	6.599.422	-	3.655.846	101.604.992	*Total*
Akumulasi Amortisasi	(32.248.663)	(17.834.467)	-	-	(50.083.130)	*Accumulated Amortization*
Nilai Buku	**59.101.061**				**51.521.862**	***Book value***

	31 Desember 2020/*December 31, 2020*					
	Saldo Awal/ ***Beginning Balance***	**Penambahan/** ***Additions***	**Pengurangan/** ***Deductions***	**Reklasifikasi/** ***Reclassifications***	**Saldo Akhir/** ***Ending Balance***	
Harga Perolehan	59.835.977	31.513.747	-	-	91.349.724	*Cost*
Akumulasi Amortisasi	(20.467.300)	(11.781.363)	-	-	(32.248.663)	*Accumulated Amortization*
Nilai Buku	**39.368.677**				**59.101.061**	***Book value***

Aset tidak berwujud merupakan perangkat lunak yang digunakan Bank. Manajemen Bank berpendapat tidak terdapat indikasi penurunan nilai aset tidak berwujud yang dimiliki Bank pada tanggal 31 Desember 2021 dan 2020.

Intangible assets are mainly software used by the Bank. The Bank's Management believes that there is no indication of impairment of intangible assets owned by the Bank as of December 31, 2021 and 2020.

13. ASET TIDAK BERWUJUD (lanjutan)

Aset tidak berwujud dalam penyelesaian pada tanggal 31 Desember 2021 merupakan instalasi aplikasi *software*, dengan estimasi persentase penyelesaian sebagai berikut:

13. INTANGIBLE ASSETS (continued)

Intangible assets in progress as of December 31, 2021, is related to installation of software application with estimated percentage of completion as follows:

	31 Desember 2021/*December 31, 2021*			
	Jumlah/ *Amount*	**Estimasi tahun penyelesaian/ *Estimated year of completion***	**Kisaran persentase penyelesaian/ *Range percentage of completion***	
Aset tidak berwujud	2.746.833	2022-2023	10%-90%	*Intangible assets*

14. ASET LAIN-LAIN

Pada tanggal 31 Desember 2021 dan 2020, aset lain-lain Bank terdiri dari:

14. OTHER ASSETS

As of December 31, 2021 and 2020, the Bank's other assets consist of the following:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Pihak Berelasi			*Related Parties*
Pendapatan bunga yang masih akan diterima	120.286.641	39.103.307	*Accrued interest receivables*
Lain-lain - neto	6.997.962	-	*Others - net*
Pihak Ketiga			*Third Parties*
Pendapatan bunga yang masih akan diterima - neto	189.795.730	218.046.204	*Accrued interest receivables - net*
Lain-lain - neto	14.992.971	17.748.105	*Others - net*
Total	**332.073.304**	**274.897.616**	***Total***

Pendapatan Bunga Yang Masih Akan Diterima

Accrued Interest Receivables

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Pihak Berelasi			*Related Parties*
Efek-efek	120.268.743	39.091.588	*Securities*
Kredit yang diberikan	17.898	11.719	*Loans*
	120.286.641	39.103.307	
Pihak Ketiga			*Third Parties*
Kredit yang diberikan	242.555.907	215.446.397	*Loans*
Penempatan pada Bank Indonesia	-	2.599.807	*Placements with Bank Indonesia*
	242.555.907	218.046.204	
Total	**362.842.548**	**257.149.511**	***Total***
Dikurangi: Cadangan Kerugian Penurunan Nilai	(52.760.177)	-	*Less: Allowance for Impairment Losses*
Neto	**310.082.371**	**257.149.511**	***Net***

14. ASET LAIN-LAIN (lanjutan) / *14. OTHER ASSETS (continued)*

Lain-lain - neto / ***Others - net***

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
Tagihan klaim asuransi - setelah dikurangi cadangan kerugian penurunan nilai	8.883.070	-	*Insurance claim receivables - net of allowance for impairment losses*
Tagihan kepada pihak ketiga	3.064.888	2.584.118	*Receivables to third parties*
Tagihan transaksi ATM	7.127.282	8.997.786	*ATM receivables*
Uang muka pengadaan barang dan jasa	1.678.625	795.987	*Advances of purchase goods and services*
Uang muka promosi pengembangan usaha	678.875	281.339	*Advances of business development*
Persediaan perlengkapan kantor	483.698	366.892	*Office supplies*
Agunan yang diambil alih - setelah dikurangi cadangan kerugian penurunan nilai	-	4.447.597	*Foreclosed assets - net of allowance for impairment losses*
Lain-lain	74.495	274.386	*Others*
Total	**21.990.933**	**17.748.105**	***Total***

15. LIABILITAS SEGERA / *15. LIABILITIES DUE IMMEDIATELY*

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
Pihak Ketiga - Rupiah			*Third Parties - Rupiah*
Liabilitas dana pensiun	723.735.956	539.828.460	*Pension funds liabilities*
Setoran dan transfer	21.794.241	23.901.520	*Deposit and transfer*
Liabilitas asuransi atas kredit yang diberikan	7.516.193	2.609.860	*Liabilities insurance for loans*
Liabilitas jamsostek	1.659.968	1.520.797	*Jamsostek liabilities*
Liabilitas Jaminan Hari Tua (JHT) Pensiun	1.553.822	2.426.334	*Pension plan liabilities*
Liabilitas asuransi kesehatan	1.190.050	1.229.362	*Health insurance liabilities*
Total	**757.450.230**	**571.516.333**	***Total***

16. SIMPANAN NASABAH / *16. DEPOSITS FROM CUSTOMERS*

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
Giro	150.971.477	103.837.672	*Current accounts*
Tabungan	6.601.844.416	4.742.002.407	*Saving deposits*
Deposito berjangka	27.375.071.334	22.735.448.292	*Time deposits*
Total	**34.127.887.227**	**27.581.288.371**	***Total***

Berdasarkan Undang-Undang No. 24 tentang Lembaga Penjaminan Simpanan ("LPS") tanggal 22 September 2004, efektif sejak tanggal 22 September 2005, sebagaimana diubah dengan Undang-Undang No. 7 Tahun 2009 tanggal 13 Januari 2009 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 3 Tahun 2008, LPS dibentuk untuk menjamin liabilitas tertentu bank-bank umum berdasarkan program penjaminan yang berlaku, yang besaran nilai jaminannya dapat berubah jika memenuhi kriteria tertentu yang berlaku.

Based on Law No. 24 regarding the Indonesia Deposit Insurance Agency ("LPS") dated September 22, 2004, effective on September 22, 2005, which was amended by the Law No. 7 Year 2009 dated January 13, 2009 regarding the Stipulation of Government Regulation No. 3 Year 2008, LPS was formed to guarantee certain obligations of commercial banks under the applicable guarantee program, in which the amount of guarantee can vary if it meets the applicable criteria.

16. SIMPANAN NASABAH (lanjutan)

Berdasarkan Peraturan Pemerintah Republik Indonesia No. 66/2008 tanggal 13 Oktober 2008 mengenai besarnya nilai simpanan yang dijamin LPS, pada tanggal 31 Desember 2021 dan 2020, jumlah simpanan yang dijamin LPS adalah simpanan sampai dengan Rp2.000.000 per nasabah per bank.

Pada tanggal 31 Desember 2021 dan 2020, berdasarkan Surat Edaran LPS No. 35 Tahun 2021 tanggal 27 September 2021, simpanan nasabah dijamin hanya jika suku bunganya sama dengan atau dibawah 3,50% untuk simpanan dalam Rupiah. Berdasarkan Surat Edaran LPS No. 38 Tahun 2020 tanggal 24 November 2020, simpanan nasabah dijamin hanya jika suku bunganya sama dengan atau dibawah 4,50% untuk simpanan dalam Rupiah.

Pada tanggal 31 Desember 2021 dan 2020, Bank adalah peserta dari program penjaminan tersebut.

Giro, tabungan, dan deposito berjangka yang dimiliki Bank pada tanggal 31 Desember 2021 dan 2020 dapat dirinci sebagai berikut:

16. DEPOSITS FROM CUSTOMERS (continued)

Based on Government Regulation of the Republic of Indonesia No. 66/2008 dated October 13, 2008 concerning the amount of deposit value guaranteed by LPS, as of December 31, 2021 and 2020, is up to Rp2,000,000 per customer per bank.

As of December 31, 2021 and 2020 based on the LPS Circular Letter No. 35 Year 2021 dated September 27, 2021, customer deposits are only covered if the interest rate is equal to or below 3.50% for deposits denominated in Rupiah. Based on the LPS Circular Letter No. 38 Year 2020 dated November 24, 2020, customer deposits are only covered if the interest rate is equal to or below 4.50% for deposits denominated in Rupiah.

As of December 31, 2021 and 2020, the Bank is a participant of that guarantee program.

Current accounts, saving deposits and time deposits held by the Bank as of December 31, 2021 and 2020 are detailed as follows:

a. Giro / *a. Current accounts*

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Rupiah			*Rupiah*
Pihak Berelasi	92.698.276	41.418.762	*Related Parties*
Pihak Ketiga	58.273.201	62.418.910	*Third Parties*
Total	**150.971.477**	**103.837.672**	***Total***

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Tingkat bunga rata-rata per tahun	2,44%	2,41%	*Average interest rate per annum*

Per 31 Desember 2021 dan 2020, tidak ada saldo giro yang dijadikan jaminan kredit yang diberikan.

As of December 31, 2021 and 2020, there were no current accounts pledged as collateral for loans.

b. Tabungan / *b. Saving deposits*

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Rupiah			*Rupiah*
Pihak Berelasi	5.477.044	4.491.081	*Related Parties*
Pihak Ketiga	6.596.367.372	4.737.511.326	*Third Parties*
Total	**6.601.844.416**	**4.742.002.407**	***Total***

16. SIMPANAN NASABAH (lanjutan)

16. DEPOSITS FROM CUSTOMERS (continued)

b. Tabungan (lanjutan)

b. Saving deposits (continued)

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Tingkat bunga rata-rata per tahun	1,57%	1,28%	*Average interest rate per annum*

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat tabungan yang dijadikan jaminan kredit yang diberikan.

As of December 31, 2021 and 2020, there were no saving deposits pledged as collateral for loans.

c. Deposito berjangka

c. Time deposits

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Rupiah			*Rupiah*
Pihak Berelasi	6.697.474.066	5.402.132.845	*Related Parties*
Pihak Ketiga	20.677.597.268	17.333.315.447	*Third Parties*
Total	**27.375.071.334**	**22.735.448.292**	***Total***

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Tingkat bunga rata-rata per tahun	4,29%	6,06%	*Average interest rate per annum*

Berdasarkan jangka waktu kontrak:

Based on contract period:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
1 bulan	6.126.600.116	5.993.976.338	*1 month*
3 bulan	10.766.612.896	7.595.824.745	*3 months*
6 bulan	6.281.601.810	5.147.588.174	*6 months*
12 bulan	3.707.437.012	3.997.274.535	*12 months*
24 bulan	492.818.500	784.500	*24 months*
36 bulan	1.000	-	*36 months*
Total	**27.375.071.334**	**22.735.448.292**	***Total***

Berdasarkan sisa umur jatuh tempo:

Based on the remaining maturities:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
< 1 bulan	10.233.324.106	8.986.306.967	*< 1 month*
1 - 3 bulan	9.794.241.613	7.051.046.485	*1 - 3 months*
4 - 6 bulan	3.597.245.316	3.804.518.550	*4 - 6 months*
7 - 12 bulan	3.242.751.299	2.673.867.540	*7 - 12 months*
> 12 bulan	507.509.000	219.708.750	*> 12 months*
Total	**27.375.071.334**	**22.735.448.292**	***Total***

Jumlah deposito berjangka yang dijadikan sebagai jaminan kredit yang diberikan pada tanggal 31 Desember 2021 dan 2020, masing-masing sebesar Rp2.365.000 dan Rp7.215.000 (Catatan 10g).

The amount of time deposits pledged as collateral for loans as of December 31, 2021 and 2020, amounted to Rp2,365,000 and Rp7,215,000, respectively (Note 10g).

17. SIMPANAN DARI BANK LAIN / *17. DEPOSITS FROM OTHER BANKS*

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
Pihak Ketiga			*Third Parties*
Rupiah			*Rupiah*
Interbank call money	100.000.000	-	*Interbank call money*
Tabungan	14.951.267	14.402.842	*Saving deposits*
Giro	1.999.628	319.127	*Current accounts*
Total	**116.950.895**	**14.721.969**	***Total***

Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

Average interest rates per annum are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Rupiah			*Rupiah*
Giro	2,50%	2,50%	*Current accounts*
Tabungan	1,75%	1,75%	*Saving deposits*
Interbank call money	2,89%	-%	*Interbank call money*

Klasifikasi jangka waktu simpanan dari bank lain berdasarkan sisa umur sampai dengan saat jatuh tempo adalah sebagai berikut:

The classification of the term of deposits from other banks based on the remaining maturities are as follows:

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
Rupiah			*Rupiah*
Kurang dari 1 bulan			*Less than 1 month*
Interbank call money	100.000.000	-	*Interbank call money*
Tabungan	14.951.267	14.402.842	*Saving deposits*
Giro	1.999.628	319.127	*Current accounts*
Total	**116.950.895**	**14.721.969**	***Total***

18. PERPAJAKAN / *18. TAXATION*

a. Utang Pajak / *a. Taxes Payable*

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
Pajak Penghasilan:			*Income tax:*
Pasal 4 ayat 2	19.761.778	20.705.824	*Art 4(2)*
Pasal 21	5.229.210	5.594.021	*Art 21*
Pasal 23	443.752	365.244	*Art 23*
Pasal 25	12.236.792	14.723.776	*Art 25*
Pasal 26	-	2.741	Art 26
Pasal 29	11.764.998	19.364.183	*Art 29*
Pajak Pertambahan Nilai	67.997	1.688.498	*Value Added Tax*
Total	**49.504.527**	**62.444.287**	***Total***

b. Beban Pajak / *b. Tax Expense*

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Beban pajak dari:			*Tax expense from:*
Pajak kini	270.554.539	180.581.226	*Current tax*
Pajak tangguhan	(75.000.212)	(41.217.787)	*Deferred tax*
Total	**195.554.327**	**139.363.439**	***Total***

c. Pajak Penghasilan Beban Kini / *c. Current Income Tax Expense*

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Laba sebelum taksiran pajak penghasilan sesuai dengan laporan laba rugi dan penghasilan komprehensif lain	841.231.140	568.522.996	*Income before estimated income tax in accordance with statement of profit or loss and other comprehensive income*
Beda Waktu			***Temporary differences***
Cadangan bonus dan beban akrual	79.655.443	5.391.567	*Provision for bonuses and accrual expenses*
Biaya imbalan pasti pasca kerja dan jangka panjang lainnya	21.486.498	18.060.488	*Post-employment benefits and other long-term employment benefits expense*
Koreksi cadangan kerugian penurunan nilai atas kredit	114.317.100	189.260.840	*Adjustment of allowance for impairment losses on loans*
Penyusutan aset tetap	14.895.460	6.498.722	*Depreciation of fixed assets*
Penyusutan aset hak guna dan beban bunga liabilitas sewa	10.426.514	699.700	*Depreciation of rights of use assets and interest expense of lease liabilities*
Amortisasi aset tidak berwujud	(2.301.699)	(2.679.704)	*Amortization of intangible assets*
Penyisihan kerugian penurunan nilai aset tidak produktif	4.447.597	784.870	*Allowance for impairment losses on non-productive assets*
Penyisihan kerugian penurunan nilai aset keuangan selain kredit yang diberikan	76.282.885	1.032.130	*Allowance for impairment losses of financial assets other than loans*
	319.209.798	219.048.613	

18. PERPAJAKAN (lanjutan) / *18. TAXATION (continued)*

c. Pajak Penghasilan Beban Kini (lanjutan) / *c. Current Income Tax Expense (continued)*

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Beda Tetap			***Permanent differences***
Biaya pengembangan usaha	19.498.759	14.236.753	*Business development expenses*
Biaya askes (Catatan 30)	17.314.291	8.254.368	*Health insurance expenses (Note 30)*
Biaya program sales	11.286.530	-	*Program sales expenses*
Biaya tunjangan PPh Pasal 21 (Catatan 30)	7.910.369	4.440.636	*Article 21 expenses (Note 30)*
Biaya risiko operasional	3.103.762	197.700	*Operational risk expenses*
Biaya pakaian dinas	2.252.828	938.127	*Office uniform expense*
Biaya sumbangan (Catatan 31)	1.349.473	289.403	*Donation expenses (Note 31)*
Biaya relokasi	1.180.837	1.010.834	*Relocation expenses*
Biaya denda dan sanksi (Catatan 29)	1.027.200	597.100	*Fine expenses (Note 29)*
Biaya banten, sesari (Catatan 31)	752.035	645.696	*Ritual expenses (Note 31)*
Biaya kegiatan olahraga-kesenian	577.012	562.376	*Sport activities and art expenses*
Biaya fasilitas pengurus	384.815	850.213	*Management facilities expenses*
Biaya sewa kendaraan pengurus	370.860	333.230	*Management rental vehicle expenses*
Biaya uang duka	204.464	152.159	*Funeral expenses*
Biaya rumah dinas	81.091	98.205	*Official residence expenses*
Biaya lain-lain	2.058.097	645.345	*Other expenses*
	69.352.423	33.252.145	
Taksiran laba kena pajak	**1.229.793.361**	**820.823.754**	***Estimated taxable income***
Taksiran pajak penghasilan badan	**270.554.539**	**180.581.226**	***Estimated corporate income tax***
Dikurangi:			*Less:*
Kredit Pajak - PPh Pasal 25	258.789.541	161.217.043	*Tax credit - Income tax art 25*
Taksiran utang pajak penghasilan	**11.764.998**	**19.364.183**	***Estimated income tax payables***

Rekonsiliasi antara laba sebelum beban pajak dikali tarif pajak yang berlaku dengan beban pajak adalah sebagai berikut:

The reconciliation between income before tax expense multiplied by using the applicable tax rate and tax expense are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Laba sebelum beban pajak penghasilan	841.231.140	568.522.996	*Income before income tax expense*
Tarif pajak	22%	22%	*Tax rate*
	185.070.851	125.075.059	
Pengaruh pajak atas perbedaan permanen	15.257.533	7.315.472	*Tax effects on permanent difference*
Perubahan tarif pajak	(4.774.057)	6.972.908	*Change on tax rates*
Total beban pajak	**195.554.327**	**139.363.439**	***Total tax expense***

Perhitungan pajak penghasilan badan untuk tahun yang berakhir pada 31 Desember 2021 tersebut di atas akan menjadi dasar dalam pengisian Surat Pemberitahuan Tahunan (“SPT”) Pajak Penghasilan Badan.

The above calculation of corporate income tax for the year ended December 31, 2021 will be used as basis for filling the Annual Tax Return (“SPT”) of Corporate Income Tax.

18. PERPAJAKAN (lanjutan)

c. Pajak Penghasilan Beban Kini (lanjutan)

Perhitungan pajak penghasilan badan untuk tahun yang berakhir pada 31 Desember 2020 sama dengan Surat Pemberitahuan Tahunan yang disampaikan Bank ke Kantor Pelayanan Pajak.

Berdasarkan Undang-undang No. 7 Tahun 2021 tanggal 29 Oktober 2021 tentang Harmonisasi Peraturan Perpajakan, antara lain mengatur bahwa tarif pajak yang dikenakan atas penghasilan kena pajak bagi Wajib Pajak badan dalam negeri dan bentuk usaha tetap adalah sebesar 22% yang berlaku pada tahun pajak 2022.

Berdasarkan Undang-undang No. 2 Tahun 2020 tanggal 18 Mei 2020 tentang Kebijakan Keuangan Negara dan Stabilitas Sistem Keuangan untuk Penanganan Pandemi Corona Virus Disease 2019 (COVID-19) dan/atau Dalam Rangka Menghadapi Ancaman yang Membahayakan Perekonomian Nasional dan/atau Stabilitas Sistem Keuangan (“UU No. 2 Tahun 2020”) mengatur mengenai penyesuaian tarif Pajak Penghasilan Wajib Pajak badan dalam negeri dan bentuk usaha tetap berupa penurunan tarif Pasal 17 ayat (1) huruf b Undang-undang mengenai Pajak Penghasilan menjadi sebesar 22% (dua puluh dua persen) yang berlaku pada Tahun Pajak 2020 dan Tahun Pajak 2021 dan sebesar 20% (dua puluh persen) yang mulai berlaku pada Tahun Pajak 2022, serta pengurangan lebih lanjut tarif pajak sebesar 3% untuk wajib pajak dalam negeri yang memenuhi persyaratan tertentu.

18. TAXATION (continued)

c. Current Income Tax Expense (continued)

The calculation of corporate income tax for the year ended December 31, 2020 is same as the Annual Tax Return filed by the Bank to the Tax Office.

Based on Law No. 7 Year 2021 dated October 29, 2021 on Harmonization of Taxation Regulation, among others regulates that income tax rate on Corporate taxpayer and Permanent Establishment’s taxable income is 22% which will be effective for fiscal year 2022.

Based on Regulation No. 2 Year 2020 dated May 18, 2020 related to State Financial Policy and Financial System Stability for Handling the 2019 Corona Virus Disease (COVID-19) Pandemic and/or in terms of Facing Threats that Endanger the National Economy and/or Financial System Stability ("Law No. 2 Year 2020") regulates the adjustment of Corporate Income Tax rates for domestic taxpayers and permanent establishments in the form of lowering the rates of Article 17 (1) letter b of the Law on Income Tax to 22% (twenty two percent) which applies to the 2020 and 2021 Fiscal Year and is 20% (twenty percent) which applicable starting 2022 Fiscal Year, as well as a further reduction of the tax rate by 3% for domestic taxpayers who meet certain requirements.

d. Pajak Tangguhan

Rincian aset (liabilitas) pajak tangguhan pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

d. Deferred Tax

The details of deferred tax assets (liabilities) as of December 31, 2021 and 2020 are as follows:

	31 Desember 2021/*December 31, 2021*				
	Saldo awal/ *Beginning balance*	**Dikreditkan/ (dibebankan) ke laporan laba rugi komprehensif/ *Credited/ (charged) to statement of profit or loss and other comprehensive income***	**Dikreditkan/ (dibebankan) ke ekuitas/ *Credited/ (charged) to equity***	**Saldo akhir/ *Ending balance***	
Aset pajak tangguhan					***Deferred Tax Assets***
Cadangan bonus dan beban akrual	20.808.322	17.552.857	-	38.361.179	*Provision for bonuses and accrued expenses*
Liabilitas imbalan kerja	15.397.684	5.619.962	256.873	21.274.519	*Employee benefits liabilities*
Penyisihan kerugian penurunan nilai kredit yang diberikan	28.183.291	28.952.009	-	57.135.300	*Allowance for impairment losses on loans*
Penyisihan kerugian penurunan nilai aset keuangan lainnya	219.246	16.804.159	-	17.023.405	*Allowance for impairment losses on other financial assets*
Penyusutan aset tetap	610.476	3.338.049	-	3.948.525	*Depreciation of fixed assets*

18. PERPAJAKAN (lanjutan)

d. Pajak Tangguhan (lanjutan)

Rincian aset (liabilitas) pajak tangguhan pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut: (lanjutan)

18. TAXATION (continued)

d. Deferred Tax (continued)

The details of deferred tax assets (liabilities) as of December 31, 2021 and 2020 are as follows: (continued)

	31 Desember 2021/*December 31, 2021*				
	Saldo awal/ *Beginning balance*	**Dikreditkan/ (dibebankan) ke laporan laba rugi komprehensif/ *Credited/ (charged) to statement of profit or loss and other comprehensive income***	**Dikreditkan/ (dibebankan) ke ekuitas/ *Credited/ (charged) to equity***	**Saldo akhir/ *Ending balance***	
Aset pajak tangguhan (lanjutan)					***Deferred tax assets (continued)***
Penyusutan aset hak guna dan beban bunga liabilitas sewa	139.940	2.307.827	-	2.447.767	*Depreciation of rights of use assets and interest expense of lease liabilities*
Cadangan kerugian penurunan nilai aset non produktif	288.985	1.007.370	-	1.296.355	*Allowance for impairment losses on non-productive assets*
	65.647.944	**75.582.233**	**256.873**	**141.487.050**	
Liabilitas pajak tangguhan					***Deferred tax liabilities***
(Keuntungan) Kerugian neto yang belum direalisasi dari kenaikan/ penurunan nilai wajar efek-efek yang tersedia untuk dijual	(10.067.112)	-	5.891.085	(4.176.027)	*Net unrealized loss (gain) from increase/decrease in fair value on available-for-sale securities*
Amortisasi aset tidak berwujud	(756.471)	(582.021)	-	(1.338.492)	*Amortization of intangible assets*
	(10.823.583)	(582.021)	5.891.085	(5.514.519)	
Total	**54.824.361**	**75.000.212**	**6.147.958**	**135.972.531**	***Total***

	31 Desember 2020/*December 31, 2020*					
	Saldo Awal/ *Beginning Balance*	**Dampak penerapan PSAK 71 di saldo laba/ *Implementation of PSAK 71 in retained earnings***	**Dikreditkan/ (dibebankan) ke laba rugi/ *Credited/(charged) to profit or loss***	**Dikreditkan/ (dibebankan) ke ekuitas/ *Credited/(charged) to equity***	**Saldo Akhir/ *Ending Balance***	
Aset pajak tangguhan						***Deferred tax assets***
Cadangan bonus dan beban akrual	22.330.497	-	(1.522.175)	-	20.808.322	*Provision for bonuses and accrued expenses*
Liabilitas imbalan kerja	11.881.427	-	2.130.147	1.386.110	15.397.684	*Employee benefits liabilities*
Penyisihan kerugian penurunan nilai kredit yang diberikan	(17.030.296)	6.062.158	39.151.429	-	28.183.291	*Allowance for impairment losses on loans*
Cadangan kerugian penurunan nilai aset non produktif	165.013	-	123.972	-	288.985	*Allowance for impairment losses on non-productive assets*
Cadangan kerugian penurunan nilai aset keuangan lainnya	-	16.025	203.221	-	219.246	*Allowance for impairment losses on other financial assets*
Penyusutan aset hak guna dan beban bunga liabilitas sewa	-	-	139.940	-	139.940	*Depreciation on rights of use assets and interest expense of lease liabilities*
Penyusutan aset tetap	(861.586)	-	1.472.062	-	610.476	*Depreciation of fixed assets*
	16.485.055	**6.078.183**	**41.698.596**	**1.386.110**	**65.647.944**	
Liabilitas pajak tangguhan						***Deferred tax liabilities***
(Keuntungan) kerugian neto yang belum direalisasi dari kenaikan/penurunan nilai wajar efek-efek yang diklasifikasikan sebagai nilai wajar melalui nilai wajar melalui penghasilan komprehensif lain	(2.027.607)	-	-	(8.039.505)	(10.067.112)	*Net unrealized (gain) loss from increase/decrease in securities classified as fair value through other comprehensive income*
Amortisasi aset tidak berwujud	(275.662)	-	(480.809)	-	(756.471)	*Amortization of intangible assets*
	(2.303.269)	**-**	**(480.809)**	**(8.039.505)**	**(10.823.583)**	
Total	**14.181.786**	**6.078.183**	**41.217.787**	**(6.653.395)**	**54.824.361**	***Total***

18. PERPAJAKAN (lanjutan)

d. Pajak Tangguhan (lanjutan)

Aset pajak tangguhan dihitung dengan menggunakan tarif pajak yang berlaku atau secara substansial telah berlaku pada tanggal laporan posisi keuangan.

e. Administrasi

Berdasarkan peraturan perpajakan di Indonesia, Bank menyampaikan Surat Pemberitahuan Pajak Tahunan ke kantor pajak atas dasar *self-assessment*. Kantor pajak berhak memeriksa atau mengoreksi pajak dalam jangka waktu 5 (lima) tahun setelah tanggal pajak terutang.

18. TAXATION (continued)

d. Deferred Tax (continued)

Deferred tax assets are calculated using applicable tax rate or substantially enacted tax rate at statement of financial position date.

e. Administration

According to the taxation laws of Indonesia, Bank submits the Annual Corporate Income Tax Returns to the tax office on the basis of self assessment. The Directorate General of Taxation may assess or amend taxes within 5 (five) years from time when the tax becomes due.

19. SURAT BERHARGA YANG DITERBITKAN

19. SECURITIES ISSUED

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Obligasi I	500.000.000	500.000.000	*Bonds I*
Obligasi Berkelanjutan I Tahap I	1.000.000.000	1.000.000.000	*Continuing Bonds I Phase I*
Obligasi Berkelanjutan I Tahap II	2.000.000.000	-	*Continuing Bonds I Phase II*
Dikurangi:			*Less:*
Beban emisi yang belum diamortisasi:			*Unamortized issuance costs*
Saldo awal	5.178.250	8.620.632	*Beginning balance*
Penambahan	6.642.203	-	*Addition*
Amortisasi	(3.457.456)	(3.442.382)	*Amortization*
	8.362.997	5.178.250	
Total	**3.491.637.003**	**1.494.821.750**	***Total***

Surat berharga yang diterbitkan sesuai dengan jatuh temponya:

Securities issued based on maturity profile:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Tahun			*Year*
2022	1.200.000.000	1.200.000.000	*2022*
2024	1.100.000.000	300.000.000	*2024*
2026	1.200.000.000	-	*2026*
Total	**3.500.000.000**	**1.500.000.000**	***Total***

Obligasi I

Pada tanggal 12 Juli 2017, Bank menerbitkan Obligasi I Bank Mandiri Taspen Pos Tahun 2017 (“Obligasi I Tahun 2017”) dengan nilai nominal sebesar Rp2.000.000.000 yang terdiri atas 2 (dua) seri:

Bonds I

On July 12, 2017, the Bank issued Bonds I Bank Mandiri Taspen Pos Year 2017 (“Bonds I Year 2017”) with a nominal value of Rp2,000,000,000 which consist of 2 (two) series:

Obligasi/*Bonds*	**Nilai nominal/*Nominal value***	**Suku bunga tetap per tahun/ *Fixed interest rate per annum***	**Tanggal jatuh tempo/*Maturity date***
Seri A/*Series A*	1.500.000.000	8,50%	11 Juli 2020/*July 11, 2020*
Seri B/*Series B*	500.000.000	8,75%	11 Juli 2022/*July 11, 2022*

19. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Obligasi I (lanjutan)

Bunga Obligasi I Tahun 2017 dibayarkan setiap triwulan, dengan pembayaran bunga pertama dilakukan pada tanggal 11 Oktober 2017 sedangkan pembayaran bunga obligasi terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 11 Juli 2020 untuk Seri A dan 11 Juli 2022 untuk Seri B yang juga merupakan tanggal pelunasan pokok dari masing-masing seri obligasi. Wali amanat dari penerbitan Obligasi I Tahun 2017 adalah PT Bank Mega Tbk.

Selama berlakunya jangka waktu Obligasi dan sebelum dilunasinya jumlah terhutang, Bank berkewajiban untuk: (i) memelihara pada setiap saat keadaan keuangan berada dalam kondisi sehat sesuai ketentuan OJK; (ii) mempertahankan tingkat kesehatan Bank minimal berada dalam peringkat komposit 3 (tiga) yang tergolong "Cukup Baik", sesuai penilaian internal berdasarkan ketentuan Bank Indonesia; (iii) memperoleh, mematuhi segala ketentuan dan melakukan hal-hal yang diperlukan untuk menjaga tetap berlakunya segala ijin dan persetujuan (baik dari pemerintah ataupun lainnya) dan melakukan hal-hal yang diwajibkan peraturan perundang-undangan Republik Indonesia.

Bank tanpa persetujuan tertulis wali amanat tidak akan melakukan hal-hal sebagai berikut: (i) mengurangi modal ditempatkan dan disetor kecuali karena adanya ketentuan Pemerintah atau Bank Indonesia; (ii) mengadakan perubahan bidang usaha; (iii) mengadakan penggabungan, konsolidasi, akuisisi dengan entitas lain yang menyebabkan bubarnya Bank.

Obligasi ini tidak dijamin dengan suatu bentuk jaminan khusus, kecuali jaminan umum sebagaimana dimaksud dalam dan sesuai dengan ketentuan Pasal 1131 dan Pasal 1132 Kitab Undang-Undang Hukum Perdata Indonesia yakni seluruh harta kekayaan Bank, baik benda bergerak maupun tidak bergerak, baik yang telah ada maupun yang akan ada di kemudian hari, menjadi tanggungan untuk seluruh perikatan Bank termasuk obligasi tersebut.

Pada tanggal 31 Desember 2021 dan 2020, peringkat Obligasi I Tahun 2017 menurut Fitch Rating adalah AA (idn) (*double A*).

Informasi mengenai surat berharga yang diterbitkan dimiliki oleh pihak berelasi disajikan pada Catatan 34.

Pada tanggal 31 Desember 2021 dan 2020, Bank telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian surat berharga yang diterbitkan.

Pada tanggal 11 Juli 2020, Bank telah melunasi Obligasi I Seri A.

19. SECURITIES ISSUED (continued)

Bonds I (continued)

The interest of Bonds I Year 2017 is paid quarterly, with the first payment on October 11, 2017. While the last payment of interest and also the maturity and payment date of the bonds' principal will fall on July 11, 2020 for series A and July 11, 2022 for series B. The trustee for Bonds I Year 2017 is PT Bank Mega Tbk.

During the validity period of the Bonds and prior to the repayment of the bonds, Bank is under obligation to: (i) maintain at all times the Bank's financial level in good condition as regulated by OJK; (ii) maintain the Bank's health level at a minimum in the composite level 3 (three) which is "Fair", according to internal assessment based upon Bank Indonesia's regulation; (iii) obtain and comply with permits and approvals (from the Government and other parties) and ensure that the Bank conform with Indonesia's rules and regulations.

The Bank, without a written consent from the trustee will not: (i) reduce the Bank's issued and fully paid up capital except such a reduction is conducted based on regulations from the Government of Indonesia or Bank Indonesia; (ii) undergo a change in its main business; (iii) undergo merger, consolidation, or acquisitions which led to the dissolution of the Bank.

The bonds are not guaranteed with specific guarantee, but guaranteed with all assets of the Bank, whether present or future, fixed or non-fixed assets, in accordance with the provisions of Article 1131 and 1132 of the Indonesian Civil Law.

As of December 31, 2021 and 2020, based on Fitch Rating's, rating for Bond I Year 2017 is AA (idn) (double A).

Information concerning securities issued owned by related parties are presented in Note 34.

As of December 31, 2021 and 2020, the Bank has fulfilled the requirements stipulated in the agreement of all securities issued.

On July 11, 2020, the Bank has fully paid Bonds I Series A.

19. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Obligasi Berkelanjutan I

Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap I Tahun 2019

Pada tanggal 18 November 2019, Bank telah menerbitkan Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap I Tahun 2019 ("Obligasi Berkelanjutan I Tahap I Tahun 2019") dengan nominal Rp1.000.000.000 yang terdiri atas 2 (dua) seri:

19. SECURITIES ISSUED (continued)

Continuing Bonds I

Bank Mandiri Taspen Continuing Bonds I Phase I Year 2019

On November 18, 2019, the Bank issued Bank Mandiri Taspen Continuing Bonds I Phase I Year 2019 ("Continuing Bonds I Phase I Year 2019") with a nominal value of Rp1,000,000,000 which consist of 2 (two) series:

Obligasi/*Bonds*	**Nilai nominal/*Nominal value***	**Suku bunga tetap per tahun/ *Fixed interest rate per annum***	**Tanggal jatuh tempo/ *Maturity date***
Seri A/*Series A*	700.000.000	7,90%	26 Nov 2022/*Nov 26, 2022*
Seri B/*Series B*	300.000.000	8,20%	26 Nov 2024/*Nov 26, 2024*

Bunga Obligasi Berkelanjutan I Tahap I Tahun 2019 dibayarkan setiap triwulan, dengan pembayaran bunga pertama dilakukan pada tanggal 26 Februari 2020 sedangkan pembayaran bunga obligasi terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 26 November 2022 untuk Seri A dan 26 November 2024 untuk Seri B yang juga merupakan tanggal pelunasan pokok dari masing-masing seri obligasi. Wali amanat dari penerbitan Obligasi Berkelanjutan I Tahap I Tahun 2019 adalah PT Bank Permata Tbk.

The interest of Continuing Bonds I Phase I Year 2019 is paid quarterly, with the first payment on February 26, 2020. While the last payment of interest and also the maturity and payment date of the bonds' principal will fall on November 26, 2022 for series A and November 26, 2024 for series B. The trustee for Continuing Bonds I Phase I Year 2019 is PT Bank Permata Tbk.

Selama berlakunya jangka waktu Obligasi dan sebelum dilunasinya jumlah terhutang, Bank berkewajiban untuk: (i) memelihara pada setiap saat keadaan keuangan berada dalam kondisi sehat sesuai ketentuan OJK; (ii) mempertahankan tingkat kesehatan Bank minimal berada dalam peringkat komposit 3 (tiga) yang tergolong "Cukup Baik", sesuai penilaian internal berdasarkan ketentuan Bank Indonesia; (iii) memperoleh, mematuhi segala ketentuan dan melakukan hal-hal yang diperlukan untuk menjaga tetap berlakunya segala ijin dan persetujuan (baik dari pemerintah ataupun lainnya) dan melakukan hal-hal yang diwajibkan peraturan perundang-undangan Republik Indonesia.

During the validity period of the Bonds and prior to the repayment of the bonds, the Bank is under obligation to: (i) maintain at all times the Bank's financial level in good condition as regulated by OJK; (ii) maintain the Bank's health level at a minimum in the composite level 3 (three) which is "Fair", according to internal assessment based upon Bank Indonesia's regulation; (iii) obtain and comply with permits and approvals (from the Government and other parties) and ensure that the Bank conform with Indonesia's rules and regulations.

Bank tanpa persetujuan tertulis wali amanat tidak akan melakukan hal-hal sebagai berikut: (i) mengurangi modal ditempatkan dan disetor kecuali karena adanya ketentuan Pemerintah atau Bank Indonesia; (ii) mengadakan perubahan bidang usaha; (iii) mengadakan penggabungan, konsolidasi, akuisisi dengan entitas lain yang menyebabkan bubarnya Bank.

The Bank, without a written consent from the trustee will not: (i) reduce the Bank's issued and fully paid up capital except such a reduction is conducted based on regulations from the Government of Indonesia or Bank Indonesia; (ii) undergo a change in its main business; (iii) undergo merger, consolidation, or acquisitions which led to the dissolution of the Bank.

19. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Obligasi Berkelanjutan I (lanjutan)

Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap I Tahun 2019 (lanjutan)

Obligasi ini tidak dijamin dengan suatu bentuk jaminan khusus, kecuali jaminan umum sebagaimana dimaksud dalam dan sesuai dengan ketentuan Pasal 1131 dan Pasal 1132 Kitab Undang-Undang Hukum Perdata Indonesia yakni seluruh harta kekayaan Bank, baik benda bergerak maupun tidak bergerak, baik yang telah ada maupun yang akan ada di kemudian hari, menjadi tanggungan untuk seluruh perikatan Bank termasuk obligasi tersebut.

Pada tanggal 31 Desember 2021 dan 2020, peringkat Obligasi Berkelanjutan I Tahap I Tahun 2019 menurut Fitch Rating adalah AA (idn) (*double A*).

Informasi mengenai surat berharga yang diterbitkan dimiliki oleh pihak berelasi disajikan pada Catatan 34.

Pada tanggal 31 Desember 2021 dan 2020, Bank telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian surat berharga yang diterbitkan.

Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap II Tahun 2021

Pada tanggal 29 April 2021, Bank telah menerbitkan Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap II Tahun 2021 ("Obligasi Berkelanjutan I Tahap II Tahun 2021") dengan nominal Rp2.000.000.000 yang terdiri atas 2 (dua) seri:

19. SECURITIES ISSUED (continued)

Continuing Bonds I (continued)

Bank Mandiri Taspen Continuing Bonds I Phase I Year 2019 (continued)

The bonds are not guaranteed with specific guarantee, but guaranteed with all assets of the Bank, whether present or future, fixed or non-fixed assets, in accordance with the provisions of Article 1131 and 1132 of the Indonesian Civil Law.

As of December 31, 2021 and 2020, based on Fitch Rating's, rating for Continuing Bonds I Phase I Year 2019 is AA (idn) (double A).

Information concerning securities issued owned by related parties are presented in Note 34.

As of December 31, 2021 and 2020, the Bank has fulfilled the requirements stipulated in the agreement of all securities issued.

Bank Mandiri Taspen Continuing Bonds I Phase II Year 2021

On April 29, 2021, the Bank issued Bank Mandiri Taspen Continuing Bonds I Phase II Year 2021 ("Continuing Bonds I Phase II Year 2021") with a nominal value of Rp2,000,000,000 which consist of 2 (two) series:

Obligasi/*Bonds*	**Nilai nominal/*Nominal value***	**Suku bunga tetap per tahun/ *Fixed interest rate per annum***	**Tanggal jatuh tempo/*Maturity date***
Seri A/*Series A*	800.000.000	6,50%	29 April 2024/*April 29, 2024*
Seri B/*Series B*	1.200.000.000	7,25%	29 April 2026/*April 29, 2026*

Bunga Obligasi Berkelanjutan I Tahap II Tahun 2021 dibayarkan setiap triwulan, dengan pembayaran bunga pertama dilakukan pada tanggal 29 Juli 2021 sedangkan pembayaran bunga obligasi terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 29 April 2024 untuk Seri A dan 29 April 2026 untuk Seri B yang juga merupakan tanggal pelunasan pokok dari masing-masing seri obligasi. Wali amanat dari penerbitan Obligasi Berkelanjutan I Tahap II Tahun 2021 adalah PT Bank Permata Tbk.

The interest of Continuing Bonds I Phase II Year 2021 is paid quarterly, with the first payment on July 29, 2021. While the last payment of interest and also the maturity and payment date of the bonds' principal will fall on April 29, 2024 for series A and April 29, 2026 for series B. The trustee for Continuing Bonds I Phase II Year 2021 is PT Bank Permata Tbk.

19. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Obligasi Berkelanjutan I (lanjutan)

Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap II Tahun 2021 (lanjutan)

Selama berlakunya jangka waktu Obligasi dan sebelum dilunasinya jumlah terhutang, Bank berkewajiban untuk: (i) memelihara pada setiap saat keadaan keuangan berada dalam kondisi sehat sesuai ketentuan OJK; (ii) mempertahankan tingkat kesehatan Bank minimal berada dalam peringkat komposit 3 (tiga) yang tergolong "Cukup Baik", sesuai penilaian internal berdasarkan ketentuan Bank Indonesia; (iii) memperoleh, mematuhi segala ketentuan dan melakukan hal-hal yang diperlukan untuk menjaga tetap berlakunya segala ijin dan persetujuan (baik dari pemerintah ataupun lainnya) dan melakukan hal-hal yang diwajibkan peraturan perundang-undangan Republik Indonesia.

Bank tanpa persetujuan tertulis wali amanat tidak akan melakukan hal-hal sebagai berikut: (i) mengurangi modal ditempatkan dan disetor kecuali karena adanya ketentuan Pemerintah atau Bank Indonesia; (ii) mengadakan perubahan bidang usaha; (iii) mengadakan penggabungan, konsolidasi, akuisisi dengan entitas lain yang menyebabkan bubarnya Bank.

Obligasi ini tidak dijamin dengan suatu bentuk jaminan khusus, kecuali jaminan umum sebagaimana dimaksud dalam dan sesuai dengan ketentuan Pasal 1131 dan Pasal 1132 Kitab Undang-Undang Hukum Perdata Indonesia yakni seluruh harta kekayaan Bank, baik benda bergerak maupun tidak bergerak, baik yang telah ada maupun yang akan ada di kemudian hari, menjadi tanggungan untuk seluruh perikatan Bank termasuk obligasi tersebut.

Pada tanggal 31 Desember 2021, peringkat Obligasi Berkelanjutan I Tahap II Tahun 2021 menurut Fitch Rating adalah AA (idn) (*double A*).

Informasi mengenai surat berharga yang diterbitkan dimiliki oleh pihak berelasi disajikan pada Catatan 34.

Pada tanggal 31 Desember 2021, Bank telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian surat berharga yang diterbitkan.

19. SECURITIES ISSUED (continued)

Continuing Bonds I (continued)

Bank Mandiri Taspen Continuing Bonds I Phase II Year 2021 (continued)

During the validity period of the Bonds and prior to the repayment of the bonds, the Bank is under obligation to: (i) maintain at all times the Bank's financial level in good condition as regulated by OJK; (ii) maintain the Bank's health level at a minimum in the composite level 3 (three) which is "Fair", according to internal assessment based upon Bank Indonesia's regulation; (iii) obtain and comply with permits and approvals (from the Government and other parties) and ensure that the Bank conforms with Indonesia's rules and regulations.

The Bank, without a written consent from the trustee will not: (i) reduce the Bank's issued and fully paid up capital except such a reduction is conducted based on regulations from the Government of Indonesia or Bank Indonesia; (ii) undergo a change in its main business; (iii) undergo merger, consolidation, or acquisitions which led to the dissolution of the Bank.

The bonds are not guaranteed with specific guarantee, but guaranteed with all assets of the Bank, whether present or future, fixed or non-fixed assets, in accordance with the provisions of Article 1131 and 1132 of the Indonesian Civil Law.

As of December 31, 2021, based on Fitch Rating's, rating for Continuing Bonds I Phase II Year 2021 is AA (idn) (double A).

Information concerning securities issued owned by related parties are presented in Note 34.

As of December 31, 2021, the Bank has fulfilled the requirements stipulated in the agreement of all securities issued.

20. PINJAMAN YANG DITERIMA / *20. BORROWINGS*

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
Pihak berelasi			***Related parties***
PT Bank Mandiri (Persero) Tbk	500.000.000	-	*PT Bank Mandiri (Persero) Tbk*
PT Bank Tabungan Negara (Persero) Tbk	500.000.000	-	*PT Bank Tabungan Negara (Persero) Tbk*
	1.000.000.000	-	
Pihak ketiga			***Third parties***
PT Bank Central Asia Tbk	750.000.000	750.000.000	*PT Bank Central Asia Tbk*
PT Bank BJB Tbk	500.000.000	500.000.000	*PT Bank BJB Tbk*
PT Bank OCBC-NISP Tbk	-	350.000.000	*PT Bank OCBC-NISP Tbk*
	1.250.000.000	1.600.000.000	
Total	**2.250.000.000**	**1.600.000.000**	***Total***

Perjanjian Pinjaman dengan PT Bank Central Asia Tbk (BCA)

Pada bulan Januari 2020, Bank memperoleh fasilitas kredit dari BCA, berupa fasilitas *Term Loan* 1 (*committed*) - *non revolving* dengan jumlah maksimum sebesar Rp500.000.000.

Fasilitas tersebut digunakan untuk membiayai modal kerja Bank.

Fasilitas ini memiliki jangka waktu selama 12 bulan hingga 20 Januari 2021 dengan suku bunga JIBOR 3 bulan + 125bps.

Pada tanggal 14 Desember 2020, jangka waktu fasilitas *Term Loan* 1 (*committed*) - *non revolving* telah diperpanjang menjadi hingga 20 Januari 2022.

Pada tanggal 15 Desember 2021, jangka waktu fasilitas T*erm Loan* 1 (*committed*) - *non revolving* telah diperpanjang kembali hingga 20 Januari 2025.

Fasilitas tersebut digunakan untuk membiayai modal kerja Bank.

Fasilitas ini memiliki jangka waktu selama 12 bulan hingga 30 Juni 2021 dengan suku bunga JIBOR 3 bulan + 125bps. Pada tanggal 29 Juni 2021, fasilitas *Term Loan* 2 *(committed)* - *non revolving* ini telah dilunasi oleh Bank.

Pada bulan Maret 2021, Bank memperoleh fasilitas kredit dari BCA, berupa fasilitas *Term Loan* 3 *(committed)* - *non revolving* dengan jumlah maksimum sebesar Rp250.000.000.

Fasilitas tersebut digunakan untuk membiayai modal kerja Bank.

Fasilitas ini memiliki jangka waktu selama 12 bulan hingga 31 Maret 2022 dengan suku bunga JIBOR 3 bulan + 125bps.

Pada tanggal 15 Desember 2021, jangka waktu fasilitas *Term Loan* 3 (*committed*) - *non revolving* telah diperpanjang menjadi hingga 31 Maret 2025.

Loan Agreement with PT Bank Central Asia Tbk (BCA)

On January 2020, Bank obtained loan facility from BCA in the form of Term Loan 1 (committed) - non revolving with a maximum credit limit of Rp500,000,000.

The facilities were used to Bank's general funding.

This facility has a term of 12 months up to January 20, 2021 which bears interest at JIBOR 3 month + 125bps.

On December 14, 2020, the Term Loan 1 (committed) - non revolving has been extended up to January 20, 2022.

On December 15, 2021, the Term Loan 1 (committed) - non revolving has been extended up to January 20, 2025.

The facilities were used to Bank's general funding.

This facility has a term of 12 months up to June 30, 2021 which bears interest at JIBOR 3 month + 125bps. On June 29, 2021, the Term Loan 2 (committed) - non revolving has been repaid by the Bank.

On March 2021, Bank obtained loan facility from BCA in the form of Term Loan 3 (committed) - non revolving with a maximum credit limit of Rp250,000,000.

The facilities were used to Bank's general funding.

This facility has a term of 12 months up to March 31, 2022 which bears interest at JIBOR 3 month + 125bps.

On December 15, 2021, the Term Loan 3 (committed) - non revolving has been extended up to March 31, 2025.

20. PINJAMAN YANG DITERIMA

Perjanjian Pinjaman dengan PT Bank Central Asia Tbk (BCA)

Pada bulan Desember 2021, Bank memperoleh fasilitas kredit dari BCA, berupa fasilitas *Term Loan* 4 (*committed*) - *non revolving* dengan jumlah maksimum sebesar Rp250.000.000

Bank belum melakukan penarikan atas fasilitas ini. Batas waktu penarikan fasilitas ini sampai dengan tanggal 31 Maret 2022.

Fasilitas ini memiliki jangka waktu selama 36 bulan dari tanggal penarikan pertama dengan suku bunga 5,25% per tahun.

Pada tanggal 31 Desember 2021 dan 2020, Bank telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian pinjaman.

Perjanjian Pinjaman dengan PT Bank OCBC-NISP Tbk (OCBC)

Pada bulan Mei 2020, Bank memperoleh fasilitas kredit dari OCBC, berupa fasilitas *Term Loan (committed) - non revolving* dengan jumlah maksimum sebesar Rp350.000.000.

Fasilitas tersebut digunakan untuk membiayai modal kerja Bank.

Fasilitas ini memiliki jangka waktu selama 12 bulan hingga dengan suku bunga JIBOR 3 bulan + 1,18%. Pada tanggal 30 Juni 2021, fasilitas *Term Loan (committed) - non revolving* telah dilunasi oleh Bank.

Pada tanggal 31 Desember 2020, Bank telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian pinjaman.

Perjanjian Pinjaman dengan PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (BJB)

Pada tanggal 23 September 2020, Bank memperoleh fasilitas kredit dari Bank BJB, berupa fasilitas *Term Loan (committed) - non revolving* dengan jumlah maksimum sebesar Rp500.000.000.

Fasilitas tersebut digunakan untuk membiayai modal kerja Bank.

Fasilitas ini memiliki jangka waktu selama 18 bulan dan jatuh tempo pada tanggal 23 Maret 2022 dengan suku bunga JIBOR 3 bulan + 140bps.

Pada tanggal 31 Desember 2021 dan 2020, tidak terdapat aset yang dijaminkan atas pinjaman yang diterima.

Pada tanggal 31 Desember 2021 dan 2020, Bank telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian pinjaman yang diterima.

20. BORROWINGS

Loan Agreement with PT Bank Central Asia Tbk (BCA)

On December 2021, Bank obtained loan facility from BCA in the form of Term Loan 4 (committed) - non revolving with a maximum credit limit of Rp250,000,000.

The bank has not made any withdrawals to the facility. The deadline for the withdrawal of this facility is until March 31, 2022.

This facility has a term of 36 months from the date of first withdrawal which bears interest at 5.25% per annum.

As of December 31, 2021 and 2020, the Bank has fulfilled the requirements stipulated in the agreement of borrowing.

Loan Agreement with PT Bank OCBC-NISP Tbk (OCBC)

On May 2020, Bank obtained loan facility from OCBC in the form of Term Loan (committed) - non revolving with a maximum credit limit of Rp350,000,000.

The facilities were used to Bank's general funding.

This facility has a term of 12 months which bears interest at JIBOR 3 month + 1.18%. On June 30, 2021, the Term Loan (committed) - non revolving has been repaid by the Bank.

As of December 31, 2020, the Bank has fulfilled the requirements stipulated in the agreement of borrowing.

Loan Agreement with PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (BJB)

On September 23, 2020, Bank obtained loan facility from Bank BJB in the form of Term Loan (committed) - non revolving with a maximum credit limit of Rp500,000,000.

The facilities were used to Bank's general funding.

This facility has a term of 18 months and will mature at March 23, 2022 which bears interest at JIBOR 3 month + 140bps.

As of December 31, 2021 and 2020, there is no asset pledged as collateral.

As of December 31, 2021 and 2020, the Bank has fulfilled the requirements stipulated in the agreement of all borrowings.

20. PINJAMAN YANG DITERIMA (lanjutan)

Perjanjian Pinjaman dengan PT Bank Tabungan Negara (Persero) Tbk (BTN)

Pada tanggal 16 Juni 2021, Bank memperoleh fasilitas kredit dari BTN, berupa fasilitas *Term Loan (committed) - non revolving* dengan jumlah maksimum sebesar Rp500.000.000.

Fasilitas tersebut digunakan untuk membiayai modal kerja Bank.

Fasilitas ini memiliki jangka waktu selama 12 bulan dengan suku bunga 5,3% per tahun.

Pada tanggal 31 Desember 2021, tidak terdapat aset bank yang dijaminkan atas pinjaman yang diterima.

Pada tanggal 31 Desember 2021, Bank telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian pinjaman yang diterima.

Perjanjian Pinjaman dengan PT Bank Mandiri (Persero) Tbk (Bank Mandiri)

Pada tanggal 29 Desember 2021, Bank memperoleh fasilitas kredit dari Bank Mandiri, berupa fasilitas *Term Loan (committed) - non revolving* dengan jumlah maksimum sebesar Rp500.000.000.

Fasilitas tersebut digunakan untuk membiayai modal kerja Bank.

Fasilitas ini memiliki jangka waktu selama 24 bulan dengan suku bunga JIBOR 3 bulan + 150bps.

Pada tanggal 31 Desember 2021, tidak terdapat aset bank yang dijaminkan atas pinjaman yang diterima.

Pada tanggal 31 Desember 2021, Bank telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian pinjaman yang diterima.

21. LIABILITAS IMBALAN KERJA

Bank menghitung dan membukukan beban imbalan kerja berdasarkan ketentuan yang diatur dalam Undang-Undang No. 13 Tahun 2003 tanggal 25 Maret 2003 dan Perjanjian Kerja Bersama Bank.

Bank menyelenggarakan program pensiun manfaat pasti bagi para karyawannya. Berdasarkan program ini, para karyawan berhak atas manfaat pensiun berdasarkan gaji dasar terakhir atau gaji bersih yang diterima dan masa kerja karyawan. Program pensiun ini dikelola oleh PT Asuransi Jiwasraya (“Jiwasraya”), perusahaan asuransi jiwa milik negara, di bawah suatu kontrak asuransi anuitas. Kontribusi ditanggung sepenuhnya oleh Bank. Tidak ada kontribusi tambahan yang dibayarkan untuk Jiwasraya untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020.

20. BORROWINGS (continued)

Loan Agreement with PT Bank Tabungan Negara (Persero) Tbk (BTN)

On June 16, 2021, Bank obtained loan facility from BTN in the form of Term Loan (committed) - non revolving with a maximum credit limit of Rp500,000,000.

The facilities were used to Bank’s general funding.

This facility has a term of 12 months which bears interest at 5.3% per annum.

As of December 31, 2021, there is no asset pledged as collateral.

As of December 31, 2021, the Bank has fulfilled the requirements stipulated in the agreement of all borrowings.

Loan Agreement with PT Bank Mandiri (Persero) Tbk (Bank Mandiri)

On June 16, 2021, Bank obtained loan facility from Bank Mandiri in the form of Term Loan (committed) - non revolving with a maximum credit limit of Rp500,000,000.

The facilities were used to Bank’s general funding.

This facility has a term of 24 months which bears interest at JIBOR 3 month + 150bps.

As of December 31, 2021, there is no asset pledged as collateral.

As of December 31, 2021, the Bank has fulfilled the requirements stipulated in the agreement of all borrowings.

21. EMPLOYEE BENEFITS LIABILITIES

The Bank calculates and records the employee benefits expense based on the provisions stipulated in Law No. 13 Year 2003 dated March 25, 2003 and the Collective Labor Agreement of the Bank.

The Bank organized defined benefit pension plans for the employees. Under this program, employees are entitled to a pension benefit based on the last basic salary or net salary received and the employment period. The pension plan is managed by PT Asuransi Jiwasraya ("Jiwasraya"), a state-owned life insurance company, under an annuity insurance contract. Contributions are fully borne by the Bank. No additional contributions are paid to Jiwasraya for the year ended December 31, 2021 and 2020.

21. LIABILITAS IMBALAN KERJA (lanjutan)

Bank juga menyelenggarakan program pensiun iuran pasti yang dikelola oleh DPLK PT AXA Mandiri Financial Services (DPLK Mandiri). Kontribusi Bank ke DPLK Mandiri adalah RpNihil masing-masing untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020.

Liabilitas imbalan kerja pada tanggal 31 Desember 2021 dan 2020, dicatat berdasarkan perhitungan aktuaria yang dilakukan oleh PT Jasa Aktuaris Praptasentosa Guna Jasa, aktuaris independen dengan nomor laporan masing-masing 61/LV/NSR/I/2022 tertanggal 5 Januari 2022 dan 45/LV/PSGJ/I/2021 tertanggal 8 Januari 2021.

Asumsi utama yang digunakan dalam menentukan biaya manfaat pensiun oleh Aktuaria Independen adalah sebagai berikut:

21. EMPLOYEE BENEFITS LIABILITIES (continued)

The Bank also organized a defined contribution pension plan which is managed by DPLK PT AXA Mandiri Financial Services (DPLK Mandiri). The Bank's contributions to DPLK Mandiri amounted to RpNil for the year ended December 31, 2021 and 2020, respectively.

The employee benefits liabilities as of December 31, 2021 and 2020, are recorded based on the actuarial calculations performed by PT Jasa Aktuaris Praptasentosa Guna Jasa, an independent actuary with report numbers of 61/LV/NSR/I/2022 dated January 5, 2022 and 45/LV/PSGJ/I/2021 dated January 8, 2021, respectively.

The key assumptions used in determining the pension benefits expenses by Independent Actuaries are as follows:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Usia Pensiun Normal	57 tahun/*years*	56 tahun/*years*	*Normal Retirement Age*
Tingkat Diskonto	7,60%	7,47%	*Discount Rate*
Tingkat Pengembalian Aset Program	7,60%	7,47%	*Rate of Return Plan Assets*
Tingkat Kenaikan Gaji	10,00%	10,00%	*Salary Increment Rate*
Tingkat Mortalita	TMI IV 2019	TMI IV 2019	*Mortality Rate*
Tingkat Cacat	5% dari TMI IV 2019/ 5% *from* TMI IV 2019	5% dari TMI IV 2019/ 5% *from* TMI IV 2019	*Disability Rate*
Tingkat Pengunduran Diri:			*Resignation Rate:*
Usia kurang dari 30 tahun	6% per tahun/*year*	6% per tahun/*year*	*Below 30 years old*
Usia 30 - 39 tahun	5% per tahun/*year*	5% per tahun/*year*	*30 - 39 years old*
Usia 40 - 44 tahun	3% per tahun/*year*	3% per tahun/*year*	*40 - 44 years old*
Usia 45 - 49 tahun	2% per tahun/*year*	2% per tahun/*year*	*45 - 49 years old*
Usia 50 - 54 tahun	1% per tahun/*year*	1% per tahun/*year*	*50 - 54 years old*
Usia 54 tahun ke atas	0%	0%	*Above 54 years old*

Liabilitas imbalan kerja terdiri dari:

Employee benefits liabilities consist of:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Liabilitas program imbalan pasti	85.048.682	65.976.812	*Defined benefit plan liabilities*
Liabilitas jangka panjang lainnya	11.653.498	10.502.780	*Other long-term benefit liabilities*
Total	**96.702.180**	**76.479.592**	***Total***

a. Liabilitas program imbalan pasti

Jumlah liabilitas program imbalan pasti berdasarkan perhitungan Aktuaria Independen per tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

a. Defined benefit plan liabilities

The amount of the defined benefit plan liabilities based on the calculation of the Independent Actuary as of December 31, 2021 and 2020 are as follows:

Liabilitas program imbalan pasti / ***Defined benefit plan liabilities***

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Nilai kini liabilitas imbalan kerja	91.499.578	71.154.439	*Present value of the defined benefit plan liabilities*
Nilai wajar aset program	(6.450.896)	(5.177.627)	*Fair value of plan assets*
Liabilitas - neto	**85.048.682**	**65.976.812**	***Liabilities - net***

21. LIABILITAS IMBALAN KERJA (lanjutan)

21. EMPLOYEE BENEFITS LIABILITIES (continued)

a. Liabilitas program imbalan pasti (lanjutan)

a. Defined benefit plan liabilities (continued)

Nilai kini liabilitas program imbalan pasti

Present value of the defined benefit plan liabilities

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
Saldo awal	71.154.439	45.136.489	*Beginning balance*
Beban jasa kini	18.517.105	14.239.550	*Current service cost*
Beban bunga	5.315.237	3.696.678	*Interest expense*
Biaya jasa lalu	1.334.045	2.523.538	*Past service cost*
Manfaat yang dibayarkan	(5.816.646)	(4.653.626)	*Benefits paid*
(Keuntungan) kerugian aktuarial:			*Actuarial (gain) loss:*
Perubahan asumsi demografi	-	(364.208)	*Changes in demographic assumptions*
Perubahan asumsi keuangan	(1.472.559)	6.128.533	*Changes in financial assumptions*
Experience adjustment	2.467.957	4.447.485	*Experience adjustment*
Saldo akhir	**91.499.578**	**71.154.439**	***Ending balance***

Beban program imbalan pasti

Defined benefit plan expenses

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Beban jasa kini	18.517.105	14.239.550	*Current service cost*
Beban bunga	5.315.237	3.696.678	*Interest expense*
Penghasilan bunga aset program	(386.769)	(502.445)	*Interest income from plan assets*
Biaya jasa lalu	1.334.045	2.523.538	*Past service cost*
	24.779.618	19.957.321	
Biaya pesangon pemutusan hubungan kerja	58.018	2.167.224	*Termination*
Total	**24.837.636**	**22.124.545**	***Total***

Rekonsiliasi perubahan liabilitas program imbalan pasti selama tahun berjalan

Reconciliation of changes in the defined benefit plan liabilities during the year

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
Saldo awal	65.976.812	39.001.630	*Beginning balance*
Beban imbalan kerja pada laporan laba rugi	24.837.636	22.124.545	*Employee benefits expense on the statement of profit or loss*
Beban (pendapatan) imbalan kerja pada penghasilan komprehensif lain	(1.263.744)	10.893.405	*Employee benefits expense (income) on other comprehensive income*
Manfaat yang dibayarkan oleh Bank	(4.502.022)	(6.042.768)	*Benefit paid by Bank*
Saldo akhir	**85.048.682**	**65.976.812**	***Ending balance***

Mutasi nilai wajar aset program

Movement of fair value of plan assets

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
Saldo awal	5.177.627	6.134.859	*Beginning balance*
Penghasilan bunga	386.769	502.445	*Interest income*
Manfaat yang dibayarkan oleh program	(1.372.642)	(778.082)	*Benefits paid by program*
Keuntungan (kerugian) aktuarial atas aset program	2.259.142	(681.595)	*Actuarial gain (loss) on plan assets*
Saldo akhir	**6.450.896**	**5.177.627**	***Ending balance***

Seluruh portofolio investasi aset program pada tanggal 31 Desember 2021 dan 2020 ditempatkan pada instrumen reksadana.

All of the investment portfolio of plan assets as of December 31, 2021 and 2020 are placed in mutual fund instruments.

21. LIABILITAS IMBALAN KERJA (lanjutan)

a. Liabilitas program imbalan pasti (lanjutan)

Pengukuran kembali (kerugian) keuntungan di penghasilan komprehensif lain

21. EMPLOYEE BENEFITS LIABILITIES (continued)

a. Defined benefit plan liabilities (continued)

Remeasurement of (losses) gains in other comprehensive income

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Saldo awal	(26.744.824)	(15.851.419)	*Beginning balance*
Kerugian aktuarial atas liabilitas	(995.398)	(10.211.810)	*Actuarial loss on liabilities*
Keuntungan (kerugian) aktuarial atas aset program	2.259.142	(681.595)	*Actuarial gain (loss) on plan assets*
Saldo akhir	**(25.481.080)**	**(26.744.824)**	***Ending balance***

Analisa sensitivitas nilai kini liabilitas program imbalan pasti (tidak diaudit)

The sensitivity analysis of the present value of defined benefit plan liabilities (unaudited)

	31 Desember 2021/*December 31, 2021*				
	Tingkat diskonto/ *Discount rate*		Tingkat kenaikan gaji/ *Salary increment rate*		
	Kenaikan 1%/ *Increase 1%*	Penurunan 1%/ *Decrease 1%*	Kenaikan 1%/ *Increase 1%*	Penurunan 1%/ *Decrease 1%*	
Dampak pada nilai kini liabilitas imbalan pasca kerja	(13.482.697)	16.327.016	15.284.228	(12.951.396)	*Impact on the present value of post-employment benefits liabilities*
Dampak pada beban jasa kini	(2.392.768)	2.935.024	2.756.768	(2.307.343)	*Impact on current service cost*

	31 Desember 2020/*December 31, 2020*				
	Tingkat diskonto/ *Discount rate*		Tingkat kenaikan gaji/ *Salary increment rate*		
	Kenaikan 1%/ *Increase 1%*	Penurunan 1%/ *Decrease 1%*	Kenaikan 1%/ *Increase 1%*	Penurunan 1%/ *Decrease 1%*	
Dampak pada nilai kini liabilitas imbalan pasca kerja	(10.878.341)	13.117.743	12.244.730	(10.419.834)	*Impact on the present value of post-employment benefits liabilities*
Dampak pada beban jasa kini	(2.180.748)	2.665.090	2.496.833	(2.097.733)	*Impact on current service cost*

Analisa profil jatuh tempo pembayaran imbalan pasca kerja (tidak diaudit)

Maturity profile analysis of payment post employment benefit (unaudited)

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
1 tahun	-	1.357.029	*1 year*
2 - 5 tahun	17.821.595	18.067.268	*2 - 5 years*
> 5 tahun	3.893.913.680	3.344.535.455	*> 5 years*
Total	**3.911.735.275**	**3.363.959.752**	***Total***

Durasi rata-rata tertimbang dari nilai kini liabilitas imbalan kerja pada tanggal 31 Desember 2021 dan 2020, masing-masing adalah sebesar 22,00 tahun dan 21,28 tahun (tidak diaudit).

The weighted average duration of the present value of employee benefits liabilities as of December 31, 2021 and 2020, are 22.00 years and 21.28 years, respectively (unaudited).

21. LIABILITAS IMBALAN KERJA (lanjutan) / *21. EMPLOYEE BENEFITS LIABILITIES (continued)*

b. Liabilitas jangka panjang lainnya / *b. Other long-term liabilities*

Rekonsiliasi perubahan liabilitas jangka panjang lainnya selama tahun berjalan / ***Reconciliation of other long-term liabilities during the year***

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
Saldo awal	10.502.780	8.524.070	*Beginning balance*
Beban imbalan kerja pada laporan laba rugi	6.592.774	5.992.128	*Employee benefits expense on the statement of profit or loss*
Manfaat yang dibayarkan oleh Bank	(5.442.056)	(4.013.418)	*Benefits paid by the Bank*
Saldo akhir	**11.653.498**	**10.502.780**	***Ending balance***

Beban imbalan jangka panjang lainnya / ***Other long-term benefits expenses***

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Beban jasa kini	2.468.931	2.565.674	*Current service cost*
Beban bunga	784.557	698.121	*Interest expense*
Kerugian aktuarial atas liabilitas	3.339.286	2.728.333	*Actuarial loss on liabilities*
Total	**6.592.774**	**5.992.128**	***Total***

Nilai kini liabilitas jangka panjang lainnya / ***The present value of other long-term liabilities***

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
Saldo awal	10.502.780	8.524.070	*Beginning balance*
Beban jasa kini	2.468.931	2.565.674	*Current service cost*
Beban bunga	784.557	698.121	*Interest expense*
Manfaat yang dibayarkan	(5.442.056)	(4.013.418)	*Benefit paid*
Kerugian aktuarial atas liabilitas	3.339.286	2.728.333	*Actuarial losses on liabilities*
Saldo akhir	**11.653.498**	**10.502.780**	***Ending balance***

22. LIABILITAS LAIN-LAIN / *22. OTHER LIABILITIES*

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
Cadangan bonus dan THR	152.563.426	85.280.558	*Accrued bonus and THR*
Bunga yang masih harus dibayar	98.255.247	86.866.505	*Accrued interest payable*
Lain-lain	372.773.428	55.848.362	*Others*
Total	**623.592.101**	**227.995.425**	***Total***

Bunga yang masih harus dibayar terdiri dari: / ***Accrued interest payable consists of:***

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
Deposito berjangka	54.339.526	63.721.562	*Time Deposits*
Surat berharga diterbitkan	41.207.222	17.146.806	*Securities issued*
Pinjaman yang diterima	2.493.056	5.844.383	*Borrowings*
Interbank call money	213.522	153.753	*Interbank call money*
Lain-lain	1.921	1	*Others*
Total	**98.255.247**	**86.866.505**	***Total***

22. LIABILITAS LAIN-LAIN (lanjutan)

22. OTHER LIABILITIES (continued)

Lain-lain terdiri dari:

Others consists of:

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
Liabilitas sewa	220.904.557	27.653.023	*Lease liabilities*
Klaim asuransi	89.184.592	1.435.227	*Insurance claim*
Titipan penyelesaian transaksi	17.601.697	3.554.580	*Settlement of transactions*
Akrual jasa profesional	17.169.588	9.319.447	*Accrual of professional services*
Cadangan biaya pihak ketiga	14.818.648	-	*Provision for third parties*
Utang jasa *flagging*	6.723.474	7.787.297	*Payable for flagging services*
Cadangan kerugian operasional	1.829.624	2.010.834	*Provision for operational losses*
Titipan jasa notaris	708.227	754.977	*Notary services*
Titipan dana retensi atas renovasi cabang	597.962	793.199	*Retention fee for branch renovation*
Titipan realisasi lelang jaminan	414.415	-	*Proceeds of collateral auction*
Utang premi asuransi	458.977	-	*Premium insurance payable*
Lain-lain	2.361.667	2.539.778	*Others*
Total	**372.773.428**	**55.848.362**	***Total***

Pengungkapan liabilitas sewa pada tanggal 31 Desember 2021 sebagai berikut:

Lease liabilities disclosed as of December 31, 2021 are as follows:

Kategori aset pendasar	Saldo awal 1 Januari 2021/ *Beginning balance January 1, 2021*	Penambahan liabilitas sewa/ *Addition of lease liabilities*	Beban bunga atas liabilitas sewa/ *Interest expense on lease liabilities*	Liabilitas sewa yang telah dibayarkan/ *Lease liabilities paid*	Saldo akhir 31 Desember 2021/ *Ending balance December 31, 2021*	*Category of underlying asset*
Bangunan	-	190.650.083	13.109.565	(12.207.863)	191.551.785	*Building*
Kendaraan	27.653.023	17.831.645	2.227.422	(18.359.318)	29.352.772	*Vehicles*
	27.653.023	**208.481.728**	**15.336.987**	**(30.567.181)**	**220.904.557**	

Pengungkapan liabilitas sewa pada tanggal 31 Desember 2020 sebagai berikut:

Lease liabilities disclosed as of December 31, 2020 are as follows:

Kategori aset pendasar	Saldo awal 1 Januari 2020/ *Beginning balance January 1, 2020*	Penambahan liabilitas sewa/ *Addition of lease liabilities*	Beban bunga atas liabilitas sewa/ *Interest expense on lease liabilities*	Liabilitas sewa yang telah dibayarkan/ *Lease liabilities paid*	Saldo akhir 31 Desember 2020/ *Ending balance December 31, 2020*	*Category of underlying asset*
Kendaraan	25.163.184	17.053.444	1.982.494	(16.546.099)	27.653.023	*Vehicles*

Analisis jatuh tempo liabilitas lain-lain terkait sewa.

Maturity analysis of other liabilities related with leases.

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
1 tahun	24.489.233	15.676.405	*1 year*
2 tahun	20.000.798	8.775.298	*2 years*
≥ 3 tahun	176.414.526	3.201.320	*≥ 3 years*
Total	**220.904.557**	**27.653.023**	***Total***

23. MODAL SAHAM

23. CAPITAL STOCK

Modal Dasar, Ditempatkan, dan Disetor

Authorized, Issued, and Fully Paid Capital

Rincian pemegang saham Bank dan kepemilikannya pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

The details of Bank's shareholders and their respective ownership interest as of December 31, 2021 and 2020 are as follows:

	31 Desember 2021/*December 31, 2021*			
	Jumlah Saham Ditempatkan dan Disetor Penuh/ *Total Issued and Fully Paid Shares*	**Jumlah/ *Amount***	**Persentase kepemilikan/ *Percentage of ownership***	
PT Bank Mandiri (Persero) Tbk	837.303.519	418.651.759	51,10%	*PT Bank Mandiri (Persero) Tbk*
PT Taspen (Persero)	793.687.754	396.843.877	48,44%	*PT Taspen (Persero)*
Ida Bagus Made Putra Jandhana	7.617.432	3.808.716	0,46%	*Ida Bagus Made Putra Jandhana*
Total	**1.638.608.705**	**819.304.352**	**100,00%**	***Total***

	31 Desember 2020/*December 31, 2020*			
	Jumlah Saham Ditempatkan dan Disetor Penuh/ *Total Issued and Fully Paid Shares*	**Jumlah/ *Amount***	**Persentase kepemilikan/ *Percentage of ownership***	
PT Bank Mandiri (Persero) Tbk	767.488.261	383.744.130	51,08%	*PT Bank Mandiri (Persero) Tbk*
PT Taspen (Persero)	727.509.225	363.754.613	48,42%	*PT Taspen (Persero)*
Ida Bagus Made Putra Jandhana	7.617.432	3.808.716	0,50%	*Ida Bagus Made Putra Jandhana*
Total	**1.502.614.918**	**751.307.459**	**100,00%**	***Total***

Tambahan modal disetor

Additional Paid in Capital

Tambahan modal disetor berasal dari selisih jumlah dana yang diterima oleh Bank untuk pembelian saham Bank dengan nilai nominal saham.

The additional paid in capital is derived from the difference in the amount of funds received by the Bank for the purchase of the Bank's shares with a nominal value of the shares.

Perubahan tambahan modal disetor pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

Changes in additional paid in capital as of December 31, 2021 and 2020 are as follows:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Tambahan modal disetor I (2016)	74.000.000	74.000.000	*Additional paid in capital I (2016)*
Tambahan modal disetor II (2017)	275.643.000	275.643.000	*Additional paid in capital II (2017)*
Tambahan modal disetor III (2018)	143.438.912	143.438.912	*Additional paid in capital III (2018)*
Tambahan modal disetor IV (2019)	426.957.460	426.957.460	*Additional paid in capital IV (2019)*
Tambahan modal disetor V (2021)	429.468.380	-	*Additional paid in capital V (2021)*
Total	**1.349.507.752**	**920.039.372**	***Total***

Dana setoran modal

Capital contribution

Pada tanggal 29 Desember 2020, Bank telah mendapatkan dana setoran modal dari pemegang saham sebesar Rp497.465.273 dengan rincian sebagai berikut:

On December 29, 2020, the Bank received capital contribution from the shareholders amounting to Rp497,465,273 with details as follows:

	Nominal	
PT Bank Mandiri (Persero) Tbk	255.384.214	*PT Bank Mandiri (Persero) Tbk*
PT Taspen (Persero)	242.081.059	*PT Taspen (Persero)*
Total	**497.465.273**	***Total***

23. MODAL SAHAM (lanjutan)

Dana setoran modal (lanjutan)

Berdasarkan Akta Pernyataan Keputusan Sirkuler Pemegang Saham No. 41 tanggal 28 Desember 2020 disetujui penambahan modal dasar, ditempatkan dan Modal Disetor Perseroan yang semula 1.502.614.918 lembar saham dengan nilai nominal seluruhnya sebesar Rp751.307.459 menjadi 1.638.608.705 lembar saham dengan nilai nominal seluruhnya sebesar Rp819.304.352, dan disetujui pengambilan bagian saham baru Bank sebesar Rp67.996.893 oleh:

	Jumlah Saham/ ***Total shares***	**Nominal**
PT Bank Mandiri (Persero) Tbk	69.815.258	34.907.629
PT Taspen (Persero)	66.178.529	33.089.264
Total	**135.993.787**	**67.996.893**

Selisih dana setoran modal sebesar Rp429.468.380 telah dicatat sebagai tambahan modal disetor.

Pada tanggal 2 Februari 2021, Bank mendapatkan persetujuan atas perubahan modal dasar, ditempatkan dan disetor tersebut dari OJK.

24. PENGGUNAAN LABA BERSIH

Penggunaan laba bersih untuk tahun 2020 dan 2019 adalah sebagai berikut:

Penggunaan laba bersih tahun 2020

Berdasarkan Berita Acara Rapat Umum Pemegang Saham Tahunan No. 15 tanggal 28 Juni 2021 yang dibuat oleh Notaris Zulkifli Harahap, S.H., Notaris di Jakarta, pemegang saham menyetujui untuk menyisihkan laba tahun buku 2020 sebesar Rp64.373.933 sebagai dividen kepada pemegang saham, Rp5.000.000 sebagai cadangan umum dan sisanya dimasukkan sebagai saldo laba.

Penggunaan laba bersih tahun 2019

Berdasarkan Berita Acara Rapat Umum Pemegang Saham Tahunan No. 31 tanggal 14 Februari 2020 yang dibuat oleh Notaris I Gusti Ngurah Putra Wijaya, S.H., Notaris di Denpasar, pemegang saham menyetujui untuk menyisihkan laba tahun buku 2019 sebesar Rp136.862.527 sebagai dividen kepada pemegang saham, Rp5.000.000 sebagai cadangan umum, dan sisanya dimasukkan sebagai saldo laba.

23. CAPITAL STOCK (continued)

Capital contribution (continued)

Based on the Deed of Circular Meeting Decision of Shareholders No. 41 dated December 28, 2020 approved the addition of authorized, issued and fully paid-up capital of the Company from 1,502,614,918 shares with a total nominal value of Rp751,307,459 to become 1,638,608,705 shares with total nominal value of Rp819,304,352, and approved the acquisition of Bank's new shares amounting to Rp67,996,893 by:

PT Bank Mandiri (Persero) Tbk	
PT Taspen (Persero)	
Total	

The difference of capital contribution amounting to Rp429,468,380 has been recorded as additional paid-in capital.

On February 2, 2021, the Bank has received approval for the change of authorized, issued and paid-up capital from the OJK.

24. APPROPRIATION OF NET INCOME

The appropriations of net income for the years 2020 and 2019 are as follows:

Appropriation of net income year 2020

Based on Statement of Annual General Meeting of Shareholders No. 15 dated June 28, 2021 by Notary Zulkifli Harahap, S.H., Notary in Jakarta, the shareholders agreed to distribute the net income of the fiscal year 2020 amounting Rp64,373,933 as dividend to shareholders, Rp5,000,000 as general reserve and the remaining net income will be included as retained earnings.

Appropriation of net income year 2019

Based on Statement of Annual General Meeting of Shareholders No. 31 dated February 14, 2020 by Notary I Gusti Ngurah Putra Wijaya, S.H., Notary in Denpasar, the shareholders agreed to distribute the net income of the fiscal year 2019 amounting Rp136,862,527 as dividend to shareholders, Rp5,000,000 as general reserve, and the remaining net income will be included as retained earnings.

24. PENGGUNAAN LABA BERSIH (lanjutan)

Cadangan Umum

Pada tanggal 31 Desember 2021 dan 2020, saldo cadangan umum masing-masing sebesar Rp155.000.000 dan Rp50.000.000. Cadangan umum ini dibentuk sehubungan dengan Undang-Undang Republik Indonesia No. 1/1995 yang telah digantikan dengan Undang-Undang No. 40/2007 efektif tanggal 16 Agustus 2007 mengenai Perseroan Terbatas, yang mengharuskan perusahaan-perusahaan untuk membuat penyisihan cadangan umum sebesar sekurang-kurangnya 20% dari jumlah modal yang ditempatkan dan disetor penuh. Undang-Undang tersebut tidak mengatur jangka waktu untuk penyisihan tersebut.

Cadangan Khusus

Berdasarkan Akta Keputusan Para Pemegang Saham Diluar Rapat Umum Pemegang Saham No. 15 tanggal 28 Juni 2021 yang dibuat oleh Notaris Zulkifli Harahap, S.H., Notaris di Jakarta, pemegang saham menyetujui untuk melakukan pemindahan dari cadangan khusus ke cadangan umum sebesar Rp100.000.000 sehingga saldo cadangan khusus per tanggal 31 Desember 2021 adalah RpNihil.

24. APPROPRIATION OF NET INCOME (continued)

General Reserves

As of December 31, 2021 and 2020, the balance of general reserve amounted to Rp155,000,000 and Rp50,000,000, respectively. This general reserve was provided in relation with the Law of the Republic of Indonesia No. 1/1995 which has been replaced with Law No. 40/2007 effective on August 16, 2007 concerning Limited Liability Company, which require companies to set up a provision for general reserves of at least 20% of total issued and fully paid capital. There is no timeline which this amount should be provided.

Specific Reserves

Based on Deed of Decision of Shareholders Outside the General Meeting of Shareholders No. 15 dated June 28, 2021 by Notary Zulfikli Harahap, S.H., Notary in Jakarta, the shareholders agreed to reclass specific reserves to general reserves amounting to Rp100,000,000 therefore the balance of specific reserves as of December 31, 2021 is amounting to RpNil.

25. PENDAPATAN BUNGA

25. INTEREST INCOME

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Kredit yang diberikan	3.827.867.344	3.136.851.214	*Loans*
Efek-efek	440.579.265	209.825.926	*Securities*
Giro dan penempatan pada Bank Indonesia	48.029.665	92.204.775	*Current accounts and placements with Bank Indonesia*
Giro pada bank lain	636.013	1.730.283	*Current accounts with other banks*
Total	**4.317.112.287**	**3.440.612.198**	***Total***

Pendapatan bunga yang diperoleh dari pihak berelasi untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020, masing-masing sebesar Rp298.122.491 dan Rp114.723.866, atau sebesar 6,91% dan 3,33% dari seluruh pendapatan bunga (Catatan 34).

Interest income from related parties for the year ended December 31, 2021 and 2020, amounted to Rp298,122,491 and Rp114,723,866, respectively, or 6.91% and 3.33% of the total interest income, respectively (Note 34).

26. BEBAN BUNGA / *26. INTEREST EXPENSES*

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Deposito berjangka	1.231.248.465	1.384.742.602	*Time deposits*
Surat berharga yang diterbitkan	220.667.873	194.738.215	*Securities issued*
Pinjaman yang diterima	90.268.570	56.103.574	*Borrowings*
Tabungan	84.211.742	64.497.448	*Saving deposits*
Premi penjaminan simpanan	63.527.639	46.208.592	*Deposit guarantee premium*
Giro	2.581.970	1.849.020	*Current accounts*
Interbank call money	449.700	608.414	*Interbank call money*
Total	**1.692.955.959**	**1.748.747.865**	***Total***

Beban bunga yang dibayarkan kepada pihak berelasi pada tanggal 31 Desember 2021 dan 2020, masing-masing sebesar Rp280.566.553 dan Rp232.743.452 atau masing-masing sebesar 16,57% dan 13,31% dari seluruh beban bunga (Catatan 34).

Interest expense paid to related parties for the year ended December 31, 2021 and 2020, amounted to Rp280,566,553 and Rp232,743,452, respectively or 16.57% and 13.31%, respectively of the total interest expense (Note 34).

27. PENDAPATAN OPERASIONAL LAINNYA / *27. OTHER OPERATING INCOME*

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Pendapatan jasa administrasi dan asuransi	105.434.722	228.057.567	*Income from administration and insurance services*
Pendapatan denda dan penalti dari pelunasan kredit sebelum jatuh tempo	47.150.643	24.423.818	*Fines and penalties income from loan prepayment*
Penerimaan pokok kredit hapus buku	23.452.784	2.296.999	*Recovery from written-off*
Keuntungan penjualan efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	13.523.190	-	*Gain on sale of securities at fair value through other comprehensive income*
Pendapatan administrasi simpanan nasabah	5.121.064	4.903.866	*Administration income on customer's deposit*
Pendapatan dari penalti tabungan dan deposito berjangka	2.846.409	1.822.601	*Income from penalties of saving and time deposits*
Lain-lain	4.196.983	1.926.938	*Others*
Total	**201.725.795**	**263.431.789**	***Total***

28. PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI / *28. PROVISION FOR IMPAIRMENT LOSSES*

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Pembentukan (pembalikan) cadangan kerugian penurunan nilai atas:			*Provision (reversal) for impairment losses on:*
Giro pada bank lain (Catatan 6)	(103)	385	*Current accounts with other banks (Note 6)*
Efek-efek (Catatan 8)	(144)	(523)	*Securities (Note 8)*
Kredit yang diberikan (Catatan 10)	658.844.229	370.645.950	*Loans (Note 10)*
Aset lain-lain (Catatan 14)	83.039.254	1.720.698	*Other assets (Note 14)*
Komitmen dan kontinjensi	(57.956)	96.440	*Commitment and contingencies*
Total	**741.825.280**	**372.462.950**	***Total***

29. BEBAN UMUM DAN ADMINISTRASI

29. GENERAL AND ADMINISTRATIVE EXPENSES

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Barang dan jasa	143.314.316	112.748.360	*Goods and services*
Penyusutan aset tetap (Catatan 12)	126.754.752	99.853.553	*Depreciation of fixed assets (Note 12)*
Penyusutan aset hak guna (Catatan 12)	86.537.564	76.166.049	*Depreciation of rights of use assets (Note 12)*
Promosi	50.440.100	37.277.297	*Promotion*
Iuran keanggotaan bank	35.972.809	19.357.505	*Bank's membership fee*
Sewa	23.690.659	12.743.068	*Rental*
Amortisasi aset tidak berwujud (Catatan 13)	17.834.467	11.781.363	*Amortization of intangible assets (Note 13)*
Pemeliharaan dan perbaikan	13.557.041	11.757.639	*Repairs and maintenance*
Bahan bakar minyak	10.663.971	9.230.603	*Fuel*
Beban pajak final	4.999.236	4.415.601	*Final tax expense*
Beban jasa pihak ketiga (Catatan 43)	4.683.251	5.441.868	*Third parties service (Note 43)*
Beban asuransi	4.585.363	3.120.088	*Insurance expense*
Beban *flagging* nasabah	3.941.834	1.588.700	*Customer flagging expense*
Biaya transaksi ATM	3.505.109	2.762.394	*ATM transaction fee*
Beban risiko operasional	3.150.953	6.154.229	*Operational risk expense*
Beban retribusi	2.178.900	1.623.279	*Retribution expense*
Beban pengurusan perijinan dan dokumen	1.296.714	78.126	*Licenses and documents expense*
Pinalti dan sanksi (Catatan 18c)	1.027.200	597.100	*Penalty and charges (Note 18c)*
Beban pengelolaan giro dan kliring	828.846	637.810	*Current account and clearing expense*
Beban pengelolaan administrasi surat berharga	747.214	357.019	*Securities issued administration expense*
Beban penanganan kredit bermasalah	340.711	108.610	*Non-performing loan handling expense*
Lain-lain	724.924	938.829	*Others*
Total	**540.775.934**	**418.739.090**	***Total***

Adapun rincian dari lain-lain adalah sebagai berikut:

Details of others are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Beban administrasi transfer	223.090	172.670	*Transfer administrative expense*
Beban akomodasi	197.829	174.156	*Accommodation expense*
Lain-lain	304.005	592.003	*Others*
Total	**724.924**	**938.829**	***Total***

30. BEBAN TENAGA KERJA / *30. SALARIES EXPENSES*

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Gaji, upah, honorarium, dan tunjangan karyawan	220.756.755	198.247.340	*Employee's salaries, wages, honorarium, and allowance*
Biaya insentif dan bonus	163.565.972	96.646.415	*Incentive and bonus*
Gaji dan upah tenaga kerja *outsourcing*	82.316.392	89.122.772	*Salaries and wages outsourcing employees*
Tunjangan karyawan	50.445.528	43.209.328	*Employees allowance*
Gaji dan upah karyawan kontrak	44.564.798	54.017.943	*Salaries and wages contract employees*
Tunjangan hari raya	40.344.551	36.276.466	*Holiday allowance*
Beban imbalan kerja (Catatan 21)	31.430.410	28.116.673	*Employee benefits expense (Note 21)*
Gaji direksi dan komisaris	20.887.437	18.455.544	*Directors and commissioners remunerations*
Asuransi kesehatan (Catatan 18c)	17.314.291	8.254.368	*Health insurance (Note 18c)*
Pendidikan dan pelatihan	16.645.047	18.859.590	*Education and training*
Tunjangan PPh Pasal 21 (Catatan 18c)	7.910.369	4.440.636	*Income Tax Benefit Article 21 (Note 18c)*
Beban *Car Ownership Programme*	4.172.000	3.214.000	*Car Ownership Programme expenses*
Beban penerimaan pegawai	1.269.700	477.804	*Recruitment expenses*
Lain-lain	1.770.116	1.759.980	*Others*
Total	**703.393.366**	**601.098.859**	***Total***

Lain-lain terdiri dari relokasi, uang duka dan beban tenaga kerja lainnya.

Others consist of relocation, condolences expenses and other salaries expenses.

31. PENDAPATAN (BEBAN) NON OPERASIONAL - NETO / *31. NON-OPERATING INCOME (EXPENSES) - NET*

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Sumbangan (Catatan 18c)	(1.349.473)	(289.403)	*Donation (Note 18c)*
Banten, sesari (Catatan 18c)	(752.035)	(645.696)	*Ritual expenses (Note 18c)*
Keuntungan penjualan dan pelepasan aset tetap dan inventaris (Catatan 12)	103.927	81.430	*Gain on sale and disposal of fixed assets and supplies (Note 12)*
Lain-lain - neto	3.341.178	6.381.442	*Others - net*
Total - neto	**1.343.597**	**5.527.773**	***Total - net***

32. LABA PER SAHAM DASAR

Laba per saham dasar dihitung dengan membagi laba tahun berjalan dengan rata-rata tertimbang jumlah saham biasa yang beredar pada tahun bersangkutan.

32. BASIC EARNINGS PER SHARE

Basic earnings per share is computed by dividing the current year profit by the weighted average number of common shares outstanding during the year.

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Laba tahun berjalan	645.676.813	429.159.557	*Income for the year*
Jumlah rata-rata tertimbang saham biasa yang beredar (nilai penuh)	1.638.608.705	1.502.614.918	*Number of weighted average shares outstanding (full amount)*
Laba per saham (nilai penuh)	**394,04**	**285,61**	***Earnings per shares (full amount)***

Pada tanggal 31 Desember 2021 dan 2020, Bank tidak memiliki efek yang bersifat dilutif.

As of December 31, 2021 and 2020, Bank does not have shares with dilutive effect.

33. KOMITMEN DAN KONTINJENSI

Akun-akun di bawah ini merupakan akun-akun yang dicatat di laporan posisi keuangan ekstra-komtabel (*off balance sheet*):

33. COMMITMENTS AND CONTINGENCIES

The accounts below are accounts recorded in the off balance sheet:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
KOMITMEN			***COMMITMENTS***
Liabilitas komitmen			*Commitment liabilities*
Fasilitas kredit nasabah yang belum ditarik *Committed*	8.240.346	13.859.236	*Unused loan facilities Committed*
Liabilitas komitmen - neto	8.240.346	13.859.236	*Commitment liabilities - net*
KONTINJENSI			***CONTINGENCIES***
Tagihan kontinjensi			*Contingent receivables*
Pendapatan bunga dalam penyelesaian	82.432.289	73.261.538	*Interest receivable on non-performing loan*
Kredit hapus buku	547.016.808	123.558.239	*Written-off loans*
Total tagihan kontinjensi - neto	629.449.097	196.819.777	*Total contingent receivables - net*
Tagihan (liabilitas) komitmen dan kontinjensi - neto	**621.208.751**	**182.960.541**	***Commitments and contingencies receivables (liabilities) - net***

34. SIFAT DAN TRANSAKSI DENGAN PIHAK BERELASI

Sifat hubungan pihak berelasi

Pihak-pihak berelasi adalah perusahaan dan perorangan yang mempunyai keterkaitan kepemilikan atau kepengurusan secara langsung maupun tidak langsung dengan Bank.

Dalam kegiatan normal usaha, Bank melakukan transaksi dengan pihak berelasi adalah transaksi perbankan seperti pada umumnya. Transaksi dengan pihak berelasi tersebut dilaksanakan dengan syarat dan kondisi yang sama sebagaimana dilakukan dengan pihak tidak berelasi, kecuali pinjaman yang diberikan kepada karyawan Bank. Bank memberikan suku bunga yang serupa untuk dana pihak ketiga dengan pihak berelasi dan pihak ketiga. Bank juga menggunakan suku bunga yang serupa antara pihak berelasi dan pihak ketiga dalam rangka pemberian pinjaman yang diberikan.

34. NATURE AND TRANSACTIONS WITH RELATED PARTIES

Nature of relationships with related parties

Related parties are companies and individuals who have direct or indirect ownership or management relationship with the Bank.

In normal course of business, the Bank enters into certain transactions with related parties which are also general banking business transactions. Transactions with related parties were conducted under terms and conditions similar to those granted to third parties, except for loans to the Bank's employee. The Bank gave similar interest rate for third party fund to related parties and third parties. The Bank also used similar interest rate between related parties and third parties for the loans.

Pihak Berelasi/*Related parties*	**Sifat hubungan pihak berelasi/ *Nature of relationship with related parties***	**Transaksi/*Transactions***
PT Bank Mandiri (Persero) Tbk	Entitas induk/ *Parent entity*	Giro pada bank lain, pinjaman yang diterima, pendapatan bunga, beban bunga/ *Current account with other bank, borrowings, interest income, interest expenses*
PT Bank Syariah Indonesia Tbk	Anak perusahaan PT Bank Mandiri (Persero) Tbk/ *Subsidiary of PT Bank Mandiri (Persero) Tbk*	Giro pada bank lain, pendapatan bunga/ *Current account with other bank, interest income*
PT Bank Rakyat Indonesia (Persero) Tbk	Badan Usaha Milik Negara/ *State Owned Company*	Giro pada bank lain, pendapatan bunga, surat berharga yang diterbitkan, beban bunga/ *Current accounts with other bank, interest income, securities issued, interest expenses*
PT Asuransi Jasa Indonesia (Persero)	Badan Usaha Milik Negara/ *State Owned Company*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest Expenses*
PT Taspen Abadi Sentosa	Anak perusahaan PT Taspen (Persero)/ *Subsidiary of PT Taspen (Persero)*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Estika Daya Mandiri	Dikendalikan oleh entitas anak PT Bank Mandiri (Persero) Tbk/ *Controlled by Subsidiary of PT Bank Mandiri (Persero) Tbk*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*

34. SIFAT DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

34. NATURE AND TRANSACTIONS WITH RELATED PARTIES (continued)

Sifat hubungan pihak berelasi (lanjutan)

Nature of relationships with related parties (continued)

Pihak Berelasi/*Related parties*	Sifat hubungan pihak berelasi/ *Nature of relationship with related parties*	Transaksi/*Transactions*
Pemerintah Republik Indonesia/ *Government of Republic Indonesia*	Pemegang Saham Akhir/ *Ultimate Shareholder*	Efek-efek, pendapatan bunga, aset lain-lain/ *Securities, interest income, other assets*
PT Dana Pensiun Karyawan Taspen	Anak perusahaan PT Taspen (Persero)/ *Subsidiary of PT Taspen (Persero)*	Surat berharga yang diterbitkan, beban bunga, simpanan nasabah/ *Securities issued, interest expense, deposits from customer*
Perum Jaminan Kredit Indonesia	Badan Usaha Milik Negara/ *State Owned Company*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Mandiri Tunas Finance	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk/ *Controlled by PT Bank Mandiri (Persero) Tbk*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Mandiri Axa General Insurance	Perusahaan Asosiasi Entitas Induk/ *Associate Company of Parent Entity*	Simpanan nasabah, beban bunga, biaya dibayar di muka/ *Deposits from customer, interest expenses, prepaid expenses*
PT Asuransi Jiwa Inhealth Indonesia	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk/ *Controlled by PT Bank Mandiri (Persero) Tbk*	Simpanan nasabah, beban bunga, biaya dibayar di muka/ *Deposits from customer, interest expenses, prepaid expenses*
PT Asuransi Kredit Indonesia (Persero)	Badan Usaha Milik Negara/ *State Owned Company*	Aset lain-lain, simpanan nasabah, beban bunga/*Other assets, deposits from customer, interest expenses*
PT Pos Indonesia (Persero)	Badan Usaha Milik Negara/ *State Owned Company*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Indonesia Infrastructure Finance	Badan Usaha Milik Negara/ *State Owned Company*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Bank Tabungan Negara (Persero) Tbk	Badan Usaha Milik Negara/ *State Owned Company*	Surat berharga yang diterbitkan, pinjaman yang diterima, beban bunga/ *Securities issued, borrowings, interest expenses*
PT Reasuransi Indonesia Utama (Persero)	Badan Usaha Milik Negara/ *State Owned Company*	Surat berharga yang diterbitkan, simpanan nasabah, beban bunga/ *Securities issued, deposits from customer, interest expenses*
PT Asuransi Perisai Listrik Nasional	Entitas Anak dari Badan Usaha *Milik Negara/Subsidiary of State Owned Company*	Aset lain-lain, simpanan nasabah, beban bunga/*Other assets, deposits from customer, interest expense*

34. SIFAT DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

34. NATURE AND TRANSACTIONS WITH RELATED PARTIES (continued)

Sifat hubungan pihak berelasi (lanjutan)

Nature of relationships with related parties (continued)

Pihak Berelasi/*Related parties*	Sifat hubungan pihak berelasi/ *Nature of relationship with related parties*	Transaksi/*Transactions*
Pejabat Eksekutif Bank	Pejabat kunci manajemen/ *Key management personnel*	Simpanan nasabah, kredit yang diberikan, aset lain-lain, pendapatan bunga, beban bunga/ *Deposits from customer, loans, other assets, interest income, interest expenses*
BPJS Ketenagakerjaan	Badan Usaha Milik Negara/ *State Owned Company*	Surat berharga yang diterbitkan, beban bunga/ *Securities issued, interest expenses*
PT Mulia Sasmita Bhakti	Dikendalikan oleh Dana Pensiun Bank Mandiri/*Controlled by Dana Pensiun Bank Mandiri*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
Dana Pensiun Bank Mandiri	PT Bank Mandiri (Persero) Tbk sebagai pendiri/ *PT Bank Mandiri (Persero) Tbk as founder*	Simpanan nasabah, beban bunga, surat berharga yang diterbitkan/ *Deposits from customer, interest expenses, securities issued*
PT Asuransi Jiwa Taspen	Anak perusahaan PT Taspen (Persero)/ *Subsidiary of PT Taspen (Persero)*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Usaha Gedung Mandiri	Dikendalikan oleh Dana Pensiun Bank Mandiri/*Controlled by Dana Pensiun Bank Mandiri*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Taspen (Persero)	Pemegang saham dengan pengaruh signifikan/ *Shareholder with significant influence*	Biaya dibayar di muka, simpanan nasabah, beban bunga, beban umum dan administrasi, surat berharga yang diterbitkan/ *Prepaid expense, deposits from customer, interest expenses, general and administrative expenses, securities issued*
PT Mandiri Manajemen Investasi	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk/ *Controlled by PT Bank Mandiri (Persero) Tbk*	Efek-efek, simpanan nasabah, beban bunga/ *Securities, deposits from customer, interest expenses*
PT Bumi Daya Plaza	Dikendalikan oleh Dana Pensiun Bank Mandiri/*Controlled by Dana Pensiun Bank Mandiri*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Penjaminan Infrastruktur Indonesia (Persero)	Badan Usaha Milik Negara/ *State Owned Company*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Aero Globe Indonesia	Entitas Anak dari Badan Usaha *Milik Negara/Subsidiary of State Owned Company*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*

34. SIFAT DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

34. NATURE AND TRANSACTIONS WITH RELATED PARTIES (continued)

Sifat hubungan pihak berelasi (lanjutan)

Nature of relationships with related parties (continued)

Pihak Berelasi/*Related parties*	**Sifat hubungan pihak berelasi/ *Nature of relationship with related parties***	**Transaksi/*Transactions***
PT Asabri (Persero)	Badan Usaha Milik Negara/ *State Owned Company*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
Koperasi Kesehatan Pegawai dan Pensiunan Bank Mandiri (Mandiri Healthcare)	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk/ *Controlled by PT Bank Mandiri (Persero) Tbk*	Surat berharga yang diterbitkan, beban bunga/ *Securities issued, interest expenses*
PT Jasa Marga Bali Tol	Entitas Anak dari Badan Usaha Milik Negara/*Subsidiary of State Owned Company*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Pengembangan Pariwisata Indonesia ITDC	Badan Usaha Milik Negara/ *State Owned Company*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
Reksa Dana Mandiri Investa Pasar Uang	Dikendalikan oleh PT Mandiri Manajemen Investasi/ *Controlled by PT Mandiri Manajemen Investasi*	Simpanan nasabah, beban bunga, surat berharga yang diterbitkan/ *Deposits from customer, interest expenses, securities issued*
Reksa Dana Mandiri Kapital Prima	Dikendalikan oleh PT Mandiri Manajemen Investasi/ *Controlled by PT Mandiri Manajemen Investasi*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Mandiri Capital Indonesia	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk/ *Controlled by PT Bank Mandiri (Persero) Tbk*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Pengelola Investama Mandiri	Dikendalikan oleh Dana Pensiun Bank Mandiri/*Controlled by Dana Pensiun Bank Mandiri*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Sarana Multi Infrastruktur (Persero)	Badan Usaha Milik Negara/ *State Owned Company*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Sarana Multigriya Finansial (Persero)	Badan Usaha Milik Negara/ *State Owned Company*	Efek-efek, aset lain-lain, pendapatan bunga/ *Securities, other assets, interest income*
PT Semen Tonasa	Entitas Anak dari Badan Usaha Milik Negara/*Subsidiary of State Owned Company*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
BPJS Kesehatan	Badan Usaha Milik Negara/ *State Owned Company*	Simpanan nasabah, surat berharga yang diterbitkan, beban bunga/ *Deposits from customer, securities issued, interest expenses*

34. SIFAT DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

34. NATURE AND TRANSACTIONS WITH RELATED PARTIES (continued)

Sifat hubungan pihak berelasi (lanjutan)

Nature of relationships with related parties (continued)

Pihak Berelasi/*Related parties*	Sifat hubungan pihak berelasi/ *Nature of relationship with related parties*	Transaksi/*Transactions*
PT Pertamina Pedeve Indonesia	Entitas Anak dari Badan Usaha Milik Negara/*Subsidiary of State Owned Company*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Hotel Indonesia Natour (Persero)	Badan Usaha Milik Negara/ *State Owned Company*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Axa Mandiri Financial Services	Perusahaan Asosiasi Entitas Induk/ *Associate Company of Parent Entity*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Gedung YKP Bank Exim	Dikendalikan oleh Dana Pensiun Bank Mandiri/*Controlled by Dana Pensiun Bank Mandiri*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Yayasan Kesehatan Garuda Indonesia	Entitas Anak dari Badan Usaha Milik Negara/*Subsidiary of State Owned Company*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*
PT Taspen Properti Indonesia	Entitas Anak dari PT Taspen (Persero)/*Subsidiary of PT Taspen (Persero)*	Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses*

Rincian saldo transaksi dengan pihak-pihak berelasi pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

The details of transaction balances with related parties as of December 31, 2021 and 2020 are as follows:

	31 Desember 2021/ *December 31, 2021*	31 Desember 2020/ *December 31, 2020*	
ASET			***ASSETS***
Giro pada Bank Lain (Catatan 6)	45.541.908	27.243.521	*Current Accounts with Other Banks (Note 6)*
Efek-efek (Catatan 8)	7.020.452.060	2.204.956.484	*Securities (Note 8)*
Kredit yang Diberikan (Catatan 10)	3.803.519	3.740.785	*Loans (Note 10)*
Biaya dibayar di muka (Catatan 11)	2.834.035	3.620.318	*Prepaid Expenses (Note 11)*
Aset lain-lain (Catatan 14)	141.451.429	39.103.307	*Other Assets (Note 14)*
Total Aset kepada Pihak Berelasi	**7.214.082.951**	**2.278.664.415**	***Total Assets to Related Parties***
Persentase dari Total Aset	15,84%	6,49%	*Percentage from Total Assets*
LIABILITAS			***LIABILITIES***
Simpanan Nasabah (Catatan 16)	6.795.649.386	5.448.042.688	*Deposits from Customers (Note 16)*
Surat berharga yang diterbitkan (Catatan 19)	809.000.000	585.000.000	*Securities Issued (Note 19)*
Pinjaman yang diterima (Catatan 20)	1.000.000.000	-	*Borrowings (Note 20)*
Total Liabilitas kepada Pihak Berelasi	**8.604.649.386**	**6.033.042.688**	***Total Liabilities to Related Parties***
Persentase dari Total Liabilitas	20,73%	19,07%	*Percentage from Total Liabilities*

34. SIFAT DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

34. NATURE AND TRANSACTIONS WITH RELATED PARTIES (continued)

Sifat hubungan pihak berelasi (lanjutan)

Nature of relationships with related parties (continued)

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
PENDAPATAN DAN BEBAN			***INCOME AND EXPENSE***
Pendapatan Bunga (Catatan 25)	298.122.491	114.723.866	*Interest Income (Note 25)*
Persentase dari Total Pendapatan Bunga	6,91%	3,33%	*Percentage from Total Interest Income*
Beban Bunga (Catatan 26)	280.566.553	232.743.452	*Interest Expenses (Note 26)*
Persentase dari Total Beban Bunga	16,57%	13,31%	*Percentage from Total Interest Expenses*
Beban Umum dan Administrasi (Catatan 29)	11.645.639	9.615.113	*General and Administrative Expense (Note 29)*
Persentase dari Total Beban Umum dan Administrasi	2,15%	2,30%	*Percentage from Total General and Administrative Expense*

Jumlah remunerasi yang telah diterima oleh Dewan Komisaris dan Direksi adalah sebagai berikut:

The total remuneration received by the Boards of Commissioners and Directors are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*		
	2021	**2020**	
Imbalan jangka pendek			*Short-term compensations*
Direksi	24.418.440	23.640.855	*Directors*
Komisaris	9.587.076	10.302.595	*Commissioners*
Total	**34.005.516**	**33.943.450**	***Total***

35. SEGMEN OPERASI

35. OPERATING SEGMENT

Bank telah menyajikan segmen operasi berdasarkan informasi yang disiapkan secara internal untuk pengambilan keputusan operasional.

The Bank reports operating segment in a manner consistent with the internal reporting provided for operational decision making.

35. SEGMEN OPERASI (lanjutan)

35. OPERATING SEGMENT (continued)

Tahun yang berakhir pada tanggal 31 Desember 2021 (dalam jutaan Rupiah)/
Year ended December 31, 2021 (in millions of Rupiah)

	Jawa	Bali & Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku & Papua	Total	
Laporan laba rugi dan penghasilan komprehensif lain								*Statement of profit or loss and other comprehensive income*
Pendapatan bunga	1.927.441	492.159	965.280	504.612	271.146	156.474	4.317.112	*Interest income*
Pendapatan operasional lainnya	96.369	23.954	47.393	18.544	10.224	5.242	201.726	*Other operating income*
Total pendapatan	2.023.810	516.113	1.012.673	523.156	281.370	161.716	4.518.838	*Total income*
Beban bunga	(1.469.193)	(49.375)	(134.285)	(24.737)	(9.948)	(5.418)	(1.692.956)	*Interest expense*
Pembentukan cadangan kerugian penurunan nilai	(248.461)	(251.083)	(139.300)	(49.457)	(32.869)	(20.656)	(741.826)	*Provision for impairment losses*
Beban operasional lainnya	(976.730)	(70.959)	(100.971)	(46.157)	(31.785)	(17.567)	(1.244.169)	*Other operating expenses*
Total beban	(2.694.384)	(371.417)	(374.556)	(120.351)	(74.602)	(43.641)	(3.678.951)	*Total expense*
Pendapatan (beban) non operasional - neto	1.237	(209)	101	132	76	7	1.344	*Non-operating income (expenses) - net*
Laba sebelum beban pajak	(669.337)	144.487	638.218	402.937	206.844	118.082	841.231	*Income before tax expenses*
Beban pajak	(195.554)	-	-	-	-	-	(195.554)	*Tax expenses*
Laba tahun berjalan	**(864.891)**	**144.487**	**638.218**	**402.937**	**206.844**	**118.082**	**645.677**	***Income for the year***

Tahun yang berakhir pada tanggal 31 Desember 2020 (dalam jutaan Rupiah)/
Year ended December 31, 2020 (in millions of Rupiah)

	Jawa	Bali & Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku & Papua	Total	
Laporan laba rugi dan penghasilan komprehensif lain								*Statement of profit or loss and other comprehensive income*
Pendapatan bunga	1.505.621	470.567	778.217	362.187	214.201	109.819	3.440.612	*Interest income*
Pendapatan operasional lainnya	98.799	34.376	63.640	34.526	20.356	11.734	263.431	*Other operating income*
Total pendapatan	1.604.420	504.943	841.857	396.713	234.557	121.553	3.704.043	*Total income*
Beban bunga	(1.527.749)	(57.133)	(134.029)	(18.235)	(6.717)	(4.885)	(1.748.748)	*Interest expense*
Pembentukan cadangan kerugian penurunan nilai	(89.960)	(202.244)	(42.559)	(17.147)	(13.484)	(7.068)	(372.462)	*Provision for impairment losses*
Beban operasional lainnya	(760.846)	(83.069)	(92.944)	(41.180)	(27.268)	(14.531)	(1.019.838)	*Other operating expenses*
Total beban	(2.378.555)	(342.446)	(269.532)	(76.562)	(47.469)	(26.484)	(3.141.048)	*Total expense*
Pendapatan (beban) non operasional - neto	4.497	874	165	70	(49)	(29)	5.528	*Non-operating income (expenses) - net*
Laba sebelum beban pajak	(769.638)	163.371	572.490	320.221	187.039	95.040	568.523	*Income before tax expenses*
Beban pajak	(139.363)	-	-	-	-	-	(139.363)	*Tax expenses*
Laba tahun berjalan	**(909.001)**	**163.371**	**572.490**	**320.221**	**187.039**	**95.040**	**429.160**	***Income for the year***

35. SEGMEN OPERASI (lanjutan)

35. OPERATING SEGMENT (continued)

31 Desember 2021 (dalam jutaan Rupiah)/*December 31, 2021 (in millions of Rupiah)*

	Jawa	Bali & Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku & Papua	Total	
Laporan Posisi Keuangan								*Statement of financial position*
Kredit yang diberikan - bruto	11.563.441	4.240.126	7.503.465	4.380.640	2.336.661	1.326.750	31.351.083	*Loans - gross*
Total aset	25.991.202	3.906.119	7.523.684	4.421.950	2.361.795	1.337.114	45.541.864	*Total assets*
Simpanan nasabah	26.099.359	1.521.368	4.128.405	1.371.726	656.294	350.735	34.127.887	*Deposits from customers*
Total liabilitas	22.561.079	3.937.849	7.180.222	4.248.248	2.292.270	1.294.056	41.513.724	*Total Liability*

31 Desember 2020 (dalam jutaan Rupiah)/*December 31, 2020 (in millions of Rupiah)*

	Jawa	Bali & Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku & Papua	Total	
Laporan Posisi Keuangan								*Statement of financial position*
Kredit yang diberikan - bruto	9.627.298	3.972.391	6.295.139	3.077.607	1.738.619	951.362	25.662.416	*Loans - gross*
Total aset	18.890.889	4.012.797	6.356.421	3.109.128	1.766.864	963.667	35.099.766	*Total assets*
Simpanan nasabah	21.707.833	1.502.668	2.902.718	867.907	346.768	253.394	27.581.288	*Deposits from customers*
Total liabilitas	25.704.469	1.531.338	2.918.892	870.954	348.983	254.632	31.629.268	*Total liability*

36. RISIKO KREDIT

Risiko kredit merupakan risiko yang terjadi akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajibannya kepada Bank. Untuk mengelola risikonya, Bank mengukur risiko kredit dari portofolio yang ada baik secara kuantitatif maupun kualitatif. Hal ini untuk memastikan kemungkinan kerugian dari tidak dibayarnya kredit yang diberikan menjadi seminimal mungkin, baik untuk debitur individual maupun secara keseluruhan.

Dalam melakukan pengelolaan risiko kredit, Bank berfokus pada beberapa unsur utama yang meliputi sumber daya risiko yang sadar risiko, kebijakan dan prosedur perkreditan yang mengutamakan prinsip kehati-hatian, proses persetujuan kredit yang transparan dan berjenjang oleh Komite Kredit, kriteria dan alat ukur risiko yang jelas, penyebaran risiko yang merata, administrasi dan dokumentasi yang lengkap serta pengawasan kredit secara berkesinambungan untuk menjaga kualitas kredit yang diberikan.

36. CREDIT RISK

Credit risk is the risk which is caused by the failure of the debtor and/or other parties to meet obligations to the Bank. To manage the risks, the Bank measures the credit risk from existing portfolio both quantitatively and qualitatively. This is to minimize possibility of losses from loans default, both for individual and overall debtors.

In conducting credit risk management, the Bank focuses on several key elements that include risk-conscious risk resources, prudent banking policies and procedures, a transparent and tiered credit approval process by the Credit Committee, clear criteria and risk measurement tools, equitable distribution of risks, complete administration and documentation as well as continuous credit monitoring to maintain the loans.

36. RISIKO KREDIT (lanjutan)

Bank melakukan pengawasan berkesinambungan untuk mengidentifikasi secara dini potensi risiko kredit yang mungkin timbul sehingga dapat dilakukan langkah-langkah penyelamatan maupun penyelesaian yang efisien dan efektif.

Berikut ini adalah rasio kredit bermasalah/*non-performing loan* (“NPL”) pada tanggal 31 Desember 2021 dan 2020:

36. CREDIT RISK (continued)

The Bank conducts ongoing monitoring to identify early potential credit risks that may arise in order to carry out efficient and effective rescue and resolution measures.

The following are the Bank’s non-performing loan ("NPL") ratio as of December 31, 2021 and 2020:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Rasio NPL - Bruto	0,75%	0,78%	*NPL Ratio - Gross*
Rasio NPL - Neto	0,20%	0,11%	*NPL Ratio - Net*

Sistem pengelolaan manajemen risiko kredit Bank telah dibakukan dalam suatu pedoman dan dikaji secara periodik.

The Bank's credit risk management system has been standardized in a guideline and reviewed periodically.

a.(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya

Eksposur risiko kredit terhadap aset pada laporan posisi keuangan pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

a.(i) Maximum exposure to credit risk without taking into account collateral and other credit supports

Credit risk exposure on assets in the statement of financial position as of December 31, 2021 and 2020 are as follows:

	Eksposur maksimum/*Maximum exposure*		
	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Giro pada Bank Indonesia	675.712.284	212.664.489	*Current accounts with Bank Indonesia*
Giro pada bank lain - neto	45.541.387	27.242.897	*Current accounts with other banks - net*
Penempatan pada Bank Indonesia	750.000.000	5.546.878.274	*Placements with Bank Indonesia*
Efek-efek - neto			*Securities - net*
Nilai wajar melalui penghasilan komprehensif lain	2.935.123.234	919.496.026	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	4.085.328.462	1.285.459.950	*Amortized cost*
Efek-efek yang dibeli dengan janji dijual kembali	5.142.161.216	1.050.855.251	*Securities purchased under agreement to resell*
Kredit yang diberikan - neto	30.628.331.463	25.151.597.917	*Loans - net*
Aset lain-lain*) - neto	329.355.980	268.825.565	*Other assets*) - net*
Total	**44.591.554.026**	**34.463.020.369**	***Total***

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.

*) *Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and others.*

	Eksposur maksimum/*Maximum exposure*		
	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Fasilitas kredit yang diberikan yang belum digunakan (*committed*)	8.240.346	13.859.236	*Unused loan facilities (committed)*

36. RISIKO KREDIT (lanjutan)

a.(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Tabel di atas menggambarkan eksposur maksimum atas risiko kredit bagi Bank pada tanggal 31 Desember 2021 dan 2020, tanpa memperhitungkan agunan atau pendukung kredit lainnya.

Manajemen yakin akan kemampuan Bank untuk mengendalikan dan memelihara eksposur risiko kredit yang berasal dari kredit yang diberikan berdasarkan hal-hal sebagai berikut:

- Bank telah memiliki pedoman tertulis mengenai kebijakan dan proses kredit yang mencakup seluruh aspek pemberian kredit yang dilakukan. Setiap pemberian kredit harus senantiasa mengacu pada kebijakan tersebut.

- Pemantauan kredit yang disiplin.

a.(ii) Analisa eksposur maksimum terhadap risiko kredit setelah memperhitungkan agunan dan pendukung kredit lainnya

Nilai tercatat dari aset keuangan Bank selain kredit yang diberikan dan efek-efek yang dibeli dengan janji dijual kembali menggambarkan eksposur maksimum atas risiko kredit.

Untuk kredit yang diberikan, Bank menggunakan agunan untuk meminimalkan risiko kredit. Bank menetapkan jenis dan nilai agunan yang dijaminkan sesuai skema kredit antara lain *physical collateral* (tanah, bangunan dan BPKB kendaraan bermotor) dan *financial collateral* (tabungan, giro, deposito berjangka, emas, dan surat berharga).

Apabila terjadi *default* (gagal bayar), Bank akan menggunakan agunan tersebut sebagai pilihan terakhir untuk pemenuhan kewajiban *counterparty*.

36. CREDIT RISK (continued)

a.(i) Maximum exposure to credit risk without taking into account collateral and other credit supports (continued)

The table above illustrates maximum exposure to credit risk for the Bank as of December 31, 2021 and 2020, without taking into account any collateral or other credit support.

Management believes that the Bank has the ability to control and maintain credit risk exposures derived from loans granted based on the following:

- *The Bank has written guidelines on credit policies and processes covering all aspects of credit disbursement. Each credit granted must always refer to the policy.*

- *The Bank implements strict of credit monitoring.*

a.(ii) Analysis of maximum exposure to credit risk after taking into account collateral and other credit supports

The carrying amount of the Bank's financial assets other than loans and securities purchased under agreements to resell represents the maximum exposure to credit risk.

For loans, the Bank uses collateral to minimize credit risk. The Bank determines the types and values of collateral pledged under the credit scheme, among others, physical collateral (land, building and motor vehicles ownership documents) and financial collateral (saving deposits, demand deposits, time deposits, gold, and securities).

In the event of default, the Bank will use the collateral as the last resort in recovering the obligation of the counterparty.

36. RISIKO KREDIT (lanjutan)

a.(ii) Analisa eksposur maksimum terhadap risiko kredit setelah memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Tabel dibawah ini menunjukkan *net maximum exposure* atas risiko kredit untuk efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2021 dan 2020.

36. CREDIT RISK (continued)

a.(ii) Analysis of maximum exposure to credit risk after taking into account collateral and other credit supports (continued)

The table below shows the net maximum exposure of credit risk on securities purchased under agreements to resell on December 31, 2021 and 2020.

	31 Desember 2021/*December 31, 2021*			
Keterangan/ *Descriptions*	**Eksposur maksimum/ *Maximum Exposure***	**Agunan/ *Collateral***	**Eksposur neto/ *Net exposure***	
Efek-efek yang dibeli dengan janji dijual kembali	5.142.161.216	5.408.831.000	-	*Securities purchased under agreements to resell*

	31 Desember 2020/*December 31, 2020*			
Keterangan/ *Descriptions*	**Eksposur maksimum/ *Maximum Exposure***	**Agunan/ *Collateral***	**Eksposur neto/ *Net exposure***	
Efek-efek yang dibeli dengan janji dijual kembali	1.050.855.251	1.179.882.989	-	*Securities purchased under agreements to resell*

b. Konsentrasi risiko aset keuangan dengan eksposur risiko kredit lokasi geografis

Analisis paparan maksimum eksposur untuk risiko kredit berdasarkan lokasi geografis tanpa memperhitungkan adanya agunan yang dikuasai atau *credit enhancement* lainnya pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

b. Concentration of risks of financial assets with credit risk exposure geographic location

The analysis of maximum exposure for credit risk based on geographic location without taking into account any collateral held or other credit enhancement as of December 31, 2021 and 2020 is as follows:

	31 Desember 2021 (dalam jutaan Rupiah)/*December 31, 2021 (in millions of Rupiah)*							
	Jawa	**Bali & Nusa Tenggara**	**Sumatra**	**Sulawesi**	**Kalimantan**	**Maluku & Papua**	**Total**	
Giro pada Bank Indonesia	675.712	-	-	-	-	-	675.712	*Current accounts with Bank Indonesia*
Giro pada Bank Lain	44.569	973	-	-	-	-	45.542	*Current Accounts with Other Banks*
Penempatan pada Bank Indonesia	750.000	-	-	-	-	-	750.000	*Placements with Bank Indonesia*
Efek-efek								*Securities*
Nilai wajar melalui penghasilan komprehensif lain	2.935.123	-	-	-	-	-	2.935.123	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	4.085.329	-	-	-	-	-	4.085.329	*Amortized cost*
Efek-efek yang dibeli dengan janji dijual kembali	5.142.161	-	-	-	-	-	5.142.161	*Securities purchased Under Agreements to resell*
Kredit yang diberikan	11.563.441	4.240.126	7.503.465	4.380.640	2.336.661	1.326.750	31.351.083	*Loans*
Aset lain-lain*)	228.220	78.589	45.653	26.009	13.852	7.776	400.099	*Other assets*)*
Total	25.424.555	4.319.688	7.549.118	4.406.649	2.350.513	1.334.526	45.385.049	*Total*
Cadangan kerugian penurunan nilai	(134.564)	(493.116)	(101.552)	(30.678)	(18.431)	(15.154)	(793.495)	*Provisions for impairment losses*
Neto	**25.289.991**	**3.826.572**	**7.447.566**	**4.375.971**	**2.332.082**	**1.319.372**	**44.591.554**	***Net***

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.

**) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and others.*

36. RISIKO KREDIT (lanjutan)

b. Konsentrasi risiko aset keuangan dengan eksposur risiko kredit lokasi geografis (lanjutan)

Analisis paparan maksimum eksposur untuk risiko kredit berdasarkan lokasi geografis tanpa memperhitungkan adanya agunan yang dikuasai atau *credit enhancement* lainnya pada tanggal dan 31 Desember 2021 dan 2020 adalah sebagai berikut: (lanjutan)

36. CREDIT RISK (continued)

b. Concentration of risks of financial assets with credit risk exposure geographic location (continued)

The analysis of maximum exposure for credit risk based on geographic location without taking into account any collateral held or other credit enhancement as of December 31, 2021 and 2020 is as follows: (continued)

31 Desember 2020 (dalam jutaan rupiah)/*December 31, 2020 (in millions of Rupiah)*

	Jawa	Bali & Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku & Papua	Total	
Giro pada Bank Indonesia	212.664	-	-	-	-	-	212.664	*Current Accounts with Bank Indonesia*
Giro pada Bank Lain	26.328	915	-	-	-	-	27.243	*Current Accounts with Other Banks*
Penempatan pada Bank Indonesia	5.546.878	-	-	-	-	-	5.546.878	*Placements with Bank Indonesia*
Efek-efek								*Securities*
Nilai wajar melalui penghasilan komprehensif lain	919.496	-	-	-	-	-	919.496	*Fair value through other comprehensive income*
Biaya perolehan diamortisasi	1.285.460	-	-	-	-	-	1.285.460	*Amortized cost*
Efek-efek yang dibeli dengan janji dijual kembali	1.050.855	-	-	-	-	-	1.050.855	*Securities Purchased Under Agreements to Resell*
Kredit yang diberikan	9.627.298	3.972.391	6.295.139	3.077.607	1.738.619	951.362	25.662.416	*Loans*
Aset lain-lain*)	114.951	77.790	40.066	19.316	10.816	5.886	268.825	*Other Assets*)*
Total	18.783.930	4.051.096	6.335.205	3.096.923	1.749.435	957.248	34.973.837	*Total*
Cadangan kerugian penurunan nilai	(92.891)	(325.626)	(51.349)	(20.232)	(12.539)	(8.183)	(510.820)	*Provisions for Impairment Losses*
Neto	**18.691.039**	**3.725.470**	**6.283.856**	**3.076.691**	**1.736.896**	**949.065**	**34.463.017**	***Net***

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.

*) *Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and others.*

c. Konsentrasi risiko aset keuangan dengan eksposur risiko kredit sektor Industri

Tabel berikut ini menggambarkan rincian eksposur kredit Bank pada nilai bruto (tanpa memperhitungkan cadangan kerugian penurunan nilai, agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan sektor industri pada tanggal 31 Desember 2021 dan 2020.

c. Concentration of risk of financial assets with exposure to credit risk industrial sector

The following table illustrates the details of the Bank's credit exposure to gross value (excluding allowance for impairment losses, collateral or other credit enhancements), categorized by industrial sector as of December 31, 2021 and 2020.

31 Desember 2021/*December 31, 2021*

	Pemerintah (termasuk Bank Indonesia)/ *Government (including Bank Indonesia)*	Lembaga Keuangan Bank/ *Financial Institution Bank*	Industri/ *Industry*	Jasa Dunia Pertanian/ *Agriculture*	Usaha/ *Business*	Lain-lain*)/ *Others*)*	Total	
Giro pada Bank Indonesia	675.712.284	-	-	-	-	-	675.712.284	*Current Accounts with Bank Indonesia*
Giro pada Bank Lain - neto	-	45.541.387	-	-	-	-	45.541.387	*Current Accounts with Other Banks - net*
Penempatan pada Bank Indonesia	750.000.000	-	-	-	-	-	750.000.000	*Placements with Bank Indonesia*
Efek-efek - neto	7.013.829.033	6.622.663	-	-	-	-	7.020.451.696	*Securities - net*
Efek-efek yang dibeli dengan janji dijual kembali	5.142.161.216	-	-	-	-	-	5.142.161.216	*Securities purchased Under Agreements to Resell*
Kredit yang diberikan - neto	-	-	117.169.297	4.803.603.083	1.560.243.474	24.147.315.609	30.628.331.463	*Loans - net*
Aset lain-lain**) - neto	120.268.743	(40.905)	729.693	29.200.887	9.043.808	170.153.754	329.355.980	*Other Assets**) - net*
Total	**13.701.971.276**	**52.123.145**	**117.898.990**	**4.832.803.970**	**1.569.287.282**	**24.317.469.363**	**44.591.554.026**	***Total***

*) Lain-lain merupakan sektor ekonomi selain industri pengolahan, pertanian, perburuan, dan sarana pertanian, dan jasa dunia usaha sesuai dengan Catatan 10b.

**) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.

*) *Others are economic sectors other than manufacturing, agriculture, hunting, and agriculture improvement, and business services in accordance with Note 10b.*

**) *Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and others.*

36. RISIKO KREDIT (lanjutan)

c. Konsentrasi risiko aset keuangan dengan eksposur risiko kredit sektor Industri (lanjutan)

Tabel berikut ini menggambarkan rincian eksposur kredit Bank pada nilai bruto (tanpa memperhitungkan cadangan kerugian penurunan nilai, agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan sektor industri pada tanggal 31 Desember 2021 dan 2020. (lanjutan)

36. CREDIT RISK (continued)

c. Concentration of risk of financial assets with exposure to credit risk industrial sector (continued)

The following table illustrates the details of the Bank's credit exposure to gross value (excluding allowance for impairment losses, collateral or other credit enhancements), categorized by industrial sector as of December 31, 2021 and 2020. (continued)

	31 Desember 2020/*December 31, 2020*							
	Pemerintah (termasuk Bank Indonesia)/ *Government (including Bank Indonesia)*	**Lembaga Keuangan Bank/ *Financial Institution Bank***	**Industri/ *Industry***	**Jasa Dunia Pertanian/ *Agriculture***	**Usaha/ *Business***	**Lain-lain*)/ *Others*)**	**Total**	
Giro pada Bank Indonesia	212.664.489	-	-	-	-	-	212.664.489	*Current Accounts with Bank Indonesia*
Giro pada Bank Lain - neto	-	27.242.897	-	-	-	-	27.242.897	*Current Accounts with Other Banks - net*
Penempatan pada Bank Indonesia	5.546.878.274	-	-	-	-	-	5.546.878.274	*Placements with Bank Indonesia*
Efek-efek - neto	2.194.431.911	10.524.065	-	-	-	-	2.204.955.976	*Securities - net*
Efek-efek yang dibeli dengan janji dijual kembali	1.050.855.251	-	-	-	-	-	1.050.855.251	*Securities purchased Under Agreements to Resell*
Kredit yang diberikan - neto	-	-	20.819.389	3.393.661.095	881.868.327	20.855.249.106	25.151.597.917	*Loans - net*
Aset lain-lain**) - neto	38.973.439	2.717.956	2.517.368	22.408.310	6.282.588	195.925.904	268.825.565	*Other Assets**) - net*
Total	**9.043.803.364**	**40.484.918**	**23.336.757**	**3.416.069.405**	**888.150.915**	**21.051.175.010**	**34.463.020.369**	***Total***

*) Lain-lain merupakan sektor ekonomi selain industri pengolahan, pertanian, perburuan, dan sarana pertanian, dan jasa dunia usaha sesuai dengan Catatan 10b.

**) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.

*) *Others are economic sectors other than manufacturing, agriculture, hunting, and agriculture improvement, and business services in accordance with Note 10b.*

**) *Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and others.*

d. Kualitas kredit dari aset keuangan

Pada tanggal 31 Desember 2021 dan 2020 eksposur risiko kredit atas aset keuangan terbagi atas:

d. Credit quality from financial assets

As of December 31, 2021 and 2020 the exposures to credit risk on financial assets are divided into:

	31 Desember 2021/*December 31, 2021*						
	Belum jatuh tempo atau tidak mengalami penurunan nilai/ *Neither past due nor impaired*	**Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ *Past due but not impaired***	**Mengalami penurunan nilai/ *Impaired**)***	**Total**	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***	**Neto/*Net***	
Giro pada Bank Indonesia	675.712.284	-	-	675.712.284	-	675.712.284	*Current Account with Bank Indonesia*
Giro pada Bank Lain	45.541.908	-	-	45.541.908	(521)	45.541.387	*Current Account with Other Banks*
Penempatan pada Bank Indonesia	750.000.000	-	-	750.000.000	-	750.000.000	*Placements with Bank Indonesia*
Efek-efek	7.020.452.060	-	-	7.020.452.060	(364)	7.020.451.696	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	5.142.161.216	-	-	5.142.161.216	-	5.142.161.216	*Securities purchased under agreements to resell*
Kredit yang diberikan	30.787.070.157	266.266.738	297.745.981	31.351.082.876	(722.751.413)	30.628.331.463	*Loans*
Aset lain-lain*)	352.178.496	25.003.831	22.916.911	400.099.238	(70.743.258)	329.355.980	*Other Assets*)*
Total	**44.773.116.121**	**291.270.569**	**320.662.892**	**45.385.049.582**	**(793.495.556)**	**44.591.554.026**	***Total***

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.

**) Termasuk dalam kategori "mengalami penurunan nilai" adalah kredit dengan kolektibilitas kurang lancar, diragukan dan macet sesuai dengan Peraturan OJK dan kredit yang direstrukturisasi diatas Rp1.000.000 (kredit bermasalah).

*) *Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and others.*

**) *Included in the "Impaired" category are loans that are substandard, doubtful and loss in accordance with OJK regulations and restructured loans above Rp1,000,000 (non-performing loans).*

36. RISIKO KREDIT (lanjutan)

d. Kualitas kredit dari aset keuangan (lanjutan)

Pada tanggal 31 Desember 2021 dan 2020 eksposur risiko kredit atas aset keuangan terbagi atas: (lanjutan)

36. CREDIT RISK (continued)

d. Credit quality from financial assets (continued)

As of December 31, 2021 and 2020 the exposures to credit risk on financial assets are divided into: (continued)

31 Desember 2020/*December 31, 2020*

	Belum jatuh tempo atau tidak mengalami penurunan nilai/ *Neither past due nor impaired*	Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ *Past due but not impaired*	Mengalami penurunan nilai/ *Impaired**)*	Total	Cadangan kerugian penurunan nilai/ *Allowance for impairment losses*	Neto/*Net*	
Giro pada Bank Indonesia	212.664.489	-	-	212.664.489	-	212.664.489	*Current Account with Bank Indonesia*
Giro pada Bank Lain	27.243.521	-	-	27.243.521	(624)	27.242.897	*Current Account with Other Banks*
Penempatan pada Bank Indonesia	5.546.878.274	-	-	5.546.878.274	-	5.546.878.274	*Placements with Bank Indonesia*
Efek-efek	2.204.956.484	-	-	2.204.956.484	(508)	2.204.955.976	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	1.050.855.251	-	-	1.050.855.251	-	1.050.855.251	*Securities purchased under agreements to resell*
Kredit yang diberikan	25.087.917.759	279.910.462	294.588.233	25.662.416.454	(510.818.537)	25.151.597.917	*Loans*
Aset lain-lain*)	244.450.199	12.288.177	12.087.189	268.825.565	-	268.825.565	*Other Assets*)*
Total	**34.374.965.977**	**292.198.639**	**306.675.422**	**34.973.840.038**	**(510.819.669)**	**34.463.020.369**	***Total***

) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.

**) Termasuk dalam kategori "mengalami penurunan nilai" adalah kredit dengan kolektibilitas kurang lancar, diragukan dan macet sesuai dengan Peraturan OJK dan kredit yang direstrukturisasi diatas Rp1.000.000 (kredit bermasalah).

**) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and others.*

***) Included in the "Impaired" category are loans that are substandard, doubtful and loss in accordance with OJK regulations and restructured loans above Rp1,000,000 (non-performing loans).*

Analisa umur aset keuangan yang telah jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

The aging analysis of financial assets that are past due but not impaired as of December 31, 2021 and 2020 are as follows:

31 Desember 2021/*December 31, 2021*

	1-30 hari/*days*	31-60 hari/*days*	61-90 hari/*days*	Total	
Kredit yang diberikan	87.793.820	92.147.206	86.325.712	266.266.738	*Loans*
Aset lain-lain	2.041.864	19.056.679	3.905.288	25.003.831	*Other Assets*
Total	**89.835.684**	**111.203.885**	**90.231.000**	**291.720.569**	***Total***

31 Desember 2020/*December 31, 2020*

	1-30 hari/*days*	31-60 hari/*days*	61-90 hari/*days*	Total	
Kredit yang diberikan	61.116.474	105.075.659	113.718.329	279.910.462	*Loans*
Aset lain-lain	759.734	6.682.524	4.845.919	12.288.177	*Other Assets*
Total	**61.876.208**	**111.758.183**	**118.564.248**	**292.198.639**	***Total***

36. RISIKO KREDIT (lanjutan)

d. Kualitas kredit dari aset keuangan (lanjutan)

Pada tanggal 31 Desember 2021 dan 2020, rincian kredit yang diberikan yang mengalami penurunan nilai beserta cadangan kerugian penurunan nilainya berdasarkan kelas aset sebagai berikut:

36. CREDIT RISK (continued)

d. Credit quality from financial assets (continued)

As of December 31, 2021 and 2020 loans impaired and their allowance for impairment losses by asset class is as follows:

	31 Desember 2021/*December 31, 2021*				
	Retail	**Mikro/*Micro***	**Pensiunan/ *Pensioners***	**Total**	
Mengalami penurunan nilai (dievaluasi secara individual)					*Impaired (individually)*
Nilai bruto	72.634.371	-	-	72.634.371	*Gross*
Cadangan kerugian penurunan nilai	(72.021.811)	-	-	(72.021.811)	*Allowance for impairment loss*
Nilai tercatat	612.560	-	-	612.560	*Carrying value*
Mengalami penurunan nilai (dievaluasi secara kolektif)					*Impaired (collectively)*
Nilai bruto	1.452.524	41.694.222	181.964.864	225.111.610	*Gross*
Cadangan kerugian penurunan nilai	(1.452.524)	(38.629.645)	(120.754.722)	(160.836.891)	*Allowance for impairment loss*
Nilai tercatat	-	3.064.577	61.210.142	64.274.719	*Carrying value*
Total nilai tercatat	**612.560**	**3.064.577**	**61.210.142**	**64.887.279**	***Total carrying value***

	31 Desember 2020/*December 31, 2020*				
	Retail	**Mikro/*Micro***	**Pensiunan/ *Pensioners***	**Total**	
Mengalami penurunan nilai (dievaluasi secara individual)					*Impaired (individually)*
Nilai bruto	24.563.335	736.916	-	25.300.251	*Gross*
Cadangan kerugian penurunan nilai (CKPN)	(18.009.332)	(579.417)	-	(18.588.749)	*Allowance for impairment loss*
Nilai tercatat	6.554.003	157.499	-	6.711.502	*Carrying value*
Mengalami penurunan nilai (dievaluasi secara kolektif)					*Impaired (collectively)*
Nilai bruto	89.870.793	28.278.975	151.138.214	269.287.982	*Gross*
Cadangan kerugian penurunan nilai	(41.214.219)	(24.096.844)	(128.336.430)	(193.647.493)	*Allowance for impairment loss*
Nilai tercatat	48.656.574	4.182.131	22.801.784	75.640.489	*Carrying value*
Total nilai tercatat	**55.210.577**	**4.339.630**	**22.801.784**	**82.351.991**	***Total carrying value***

Analisis Kualitas Kredit

Credit Quality Analysis

Pengukuran Kerugian Kredit Ekspektasian

Measurement of Expected Credit Losses

a. Peningkatan Risiko Kredit Secara Signifikan

Ketika menentukan apakah risiko gagal bayar pada instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal, Bank mempertimbangkan informasi yang wajar dan terdukung, serta relevan yang tersedia tanpa biaya atau upaya yang berlebihan. Hal tersebut mencakup informasi dan analisa kuantitatif dan kualitatif, berdasarkan pada pengalaman historis dan penilaian pakar kredit dan termasuk perkiraan masa depan (*forward-looking*).

a. Significant Increase on Credit Risk

When determining whether the risk of default on financial instruments has increased significantly since initial recognition, the Bank considers reasonable and supported, relevant information available without excessive costs or efforts. This includes quantitative and qualitative information and analysis, based on historical experience and credit expert judgment and including forward-looking estimates.

36. RISIKO KREDIT (lanjutan)

d. Kualitas kredit dari aset keuangan (lanjutan)

Analisis Kualitas Kredit (lanjutan)

Pengukuran Kerugian Kredit Ekspektasian (lanjutan)

a. Peningkatan Risiko Kredit Secara Signifikan (lanjutan)

Tujuan dari penilaian ini adalah untuk mengidentifikasi apakah peningkatan risiko kredit secara signifikan atas eksposur telah terjadi dengan membandingkan:

1. *Probability of default (PD)* atas umur tersisa pada tanggal pelaporan; dengan
2. *Probability of default (PD)* atas umur tersisa yang di estimasi pada saat pengakuan awal eksposur (jika relevan, disesuaikan dengan perubahan ekspektasi pembayaran di muka).

Bank juga menggunakan kriteria berikut dalam menentukan apakah peningkatan risiko kredit secara signifikan atas eksposur telah terjadi:

1. Pengujian kuantitatif berdasarkan perubahan *probability of default* (PD)
2. Indikator kualitatif
3. Tertunggak lebih dari 30 hari.

b. *Credit Risk Grades*

Bank mengalokasikan setiap eksposur ke *credit risk grades* berdasarkan variasi data yang ditentukan dapat memprediksi risiko gagal bayar dan menerapkan pengalaman atas kredit. *Credit risk grades* ditetapkan menggunakan faktor kualitatif dan kuantitatif yang dapat mengindikasikan risiko gagal bayar. Faktor-faktor ini bervariasi tergantung pada sifat eksposur dan jenis peminjam.

Credit risk grades ditetapkan dan dikalibrasi sedemikian rupa sehingga risiko terjadinya gagal bayar meningkat secara eksponensial seiring dengan penurunan risiko kredit, sebagai contoh, selisih antara *credit risk rating grades* 1 dan 2 lebih kecil dari pada selisih antara *credit risk rating grades* 2 dan 3.

36. CREDIT RISK (continued)

d. Credit quality from financial assets (continued)

Credit Quality Analysis (continued)

Measurement of Expected Credit Losses (continued)

a. Significant Increase on Credit Risk (continued)

The purpose of this assessment is to identify whether a significant increase in credit risk over exposure has occurred by comparing:

1. *Probability of default (PD) for the remaining aging at the reporting date; with*
2. *Probability of default (PD) for the estimated remaining aging at initial recognition of the exposure (if relevant, adjusted with changes in expectations of prepayment).*

The Bank also uses the following criteria in determining whether a significant increase in credit risk over exposure has occurred:

1. *Quantitative testing based on changes in the probability of default (PD)*
2. *Qualitative indicators*
3. *Overdue for 30 days.*

b. Credit Risk Grades

The bank allocates each exposure to credit risk grades based on a variety of data that is determined to predict the risk of default and apply credit experience. Credit risk grades are determined using qualitative and quantitative factors that can indicate the risk of default. These factors vary depending on the nature of the exposure and the type of borrower.

Credit risk grades are determined and calibrated in such a way that the risk of default is increasing exponentially as credit risk decreases, for example, the difference between credit risk rating grades 1 and 2 is smaller than the difference between credit rating grades 2 and 3.

36. RISIKO KREDIT (lanjutan)

d. Kualitas kredit dari aset keuangan (lanjutan)

Analisis Kualitas Kredit (lanjutan)

Pengukuran Kerugian Kredit Ekspektasian (lanjutan)

b. *Credit Risk Grades* (lanjutan)

Setiap eksposur dialokasikan ke *credit risk grades* pada pengakuan awal berdasarkan informasi yang tersedia tentang debitur. Eksposur ini dipantau secara berkelanjutan, dan dapat mengakibatkan eksposur dipindahkan ke *credit risk grades* yang berbeda. Pemantauan biasanya menggunakan data berikut: laporan keuangan, penggunaan fasilitas kredit, estimasi kondisi ekonomi.

c.* Penentuan Struktur *Probability of Default

Credit risk grades adalah input utama dalam penentuan struktur PD *term structure* atas eksposur. Bank mengumpulkan informasi kinerja dan gagal bayar tentang eksposur risiko kredit yang dianalisa berdasarkan yurisdiksi atau wilayah dan menurut jenis produk dan peminjam serta penilaian risiko kredit. Untuk beberapa portofolio, informasi yang dibeli dari penilai kredit eksternal juga digunakan.

Bank menggunakan model statistik untuk menganalisa data yang dikumpulkan dan menghasilkan perkiraan *probability of default* (PD) atas umur tersisa dan bagaimana hal ini diperkirakan akan berubah sebagai akibat dari berlalunya waktu.

Analisa ini mencakup identifikasi dan kalibrasi hubungan antara perubahan tingkat gagal bayar dan perubahan dalam faktor-faktor makro ekonomi utama serta analisa mendalam tentang dampak faktor-faktor lain tertentu (misalkan restrukturisasi) pada risiko gagal bayar. Untuk sebagian besar eksposur, indikator makro ekonomi utama meliputi: pertumbuhan PDB, suku bunga acuan, dan tingkat pengangguran. Untuk eksposur pada industri dan/atau wilayah tertentu, analisa dapat mencakup harga komoditas dan/atau harga properti yang relevan.

36. CREDIT RISK (continued)

d. Credit quality from financial assets (continued)

Credit Quality Analysis (continued)

Measurement of Expected Credit Losses (continued)

b. Credit Risk Grades (continued)

Each exposure is allocated to credit risk grades at initial recognition based on available information about the debtor. This exposure is monitored on an ongoing basis, and can result in the exposure being transferred to different credit risk grades. Monitoring usually uses the following data: financial statements, use of credit facilities, estimates of economic conditions.

c. Determination of Probability of Default Structure

Credit risk grades are the main input in determining the PD term structure of the exposure. The Bank collects performance and default information about credit risk exposures, which are analyzed by jurisdiction or region and by product and borrower type and credit risk assessment. For some portfolios, information purchased from external credit assessors is also used.

The bank uses a statistical model to analyze the data collected and produce an estimate of the probability of default (PD) for the remaining life and how this is expected to change as a result of the passage of time.

This analysis includes the identification and calibration of the relationship between changes in default rates and changes in key macroeconomic factors as well as an in-depth analysis of the impact of certain other factors (eg restructuring) on the risk of default. For most exposures, the main macroeconomic indicators include: GDP growth, benchmark interest rates, and the unemployment rate. For exposures in certain industries and/or regions, the analysis can include commodity prices and/or relevant property prices.

36. RISIKO KREDIT (lanjutan)

d. Kualitas kredit dari aset keuangan (lanjutan)

Analisis Kualitas Kredit (lanjutan)

Pengukuran Kerugian Kredit Ekspektasian (lanjutan)

d. Penentuan Terjadinya Peningkatan Risiko Kredit Secara Signifikan

Kriteria untuk menentukan apakah risiko kredit telah meningkat secara signifikan bervariasi untuk setiap portofolio dan termasuk perubahan kuantitatif pada PD dan faktor kualitatif, termasuk penentuan berdasarkan status hari tunggakan.

Risiko kredit dari eksposur tertentu dianggap telah meningkat secara signifikan sejak pengakuan awal jika, berdasarkan permodelan kuantitatif Bank, *probability of default* (PD) atas umur tersisa telah meningkat signifikan.

Bank juga dapat menggunakan penilaian dari analis kredit dan, jika mungkin, pengalaman historis yang relevan, dalam menentukan bahwa mungkin eksposur telah mengalami peningkatan risiko kredit yang signifikan berdasarkan indikator kualitatif tertentu yang dianggap dapat mengindikasi hal tersebut dan pengaruhnya mungkin tidak sepenuhnya tercermin dalam analisis kuantitatif secara tepat waktu.

Bank menentukan bahwa peningkatan risiko kredit secara signifikan belum terjadi apabila masih kurang dari 30 hari tunggakan. Hari tunggakan ditentukan dengan menghitung jumlah hari sejak tanggal jatuh tempo awal dimana pembayaran penuh belum diterima. Tanggal jatuh tempo ditentukan tanpa mempertimbangkan masa tenggang yang mungkin tersedia bagi peminjam.

Bank memantau efektivitas kriteria yang digunakan dalam mengidentifikasi peningkatan risiko kredit yang signifikan dengan cara reviu berkala.

36. CREDIT RISK (continued)

d. Credit quality from financial assets (continued)

Credit Quality Analysis (continued)

Measurement of Expected Credit Losses (continued)

d. Determination of Significant Increase in Credit Risk

Criteria for determining whether credit risk has increased significantly varies for each portfolio and includes quantitative changes in PD and qualitative factors, including determination based on arrears day status.

Credit risk from certain exposures is considered to have increased significantly since initial recognition if, based on the Bank's quantitative modeling, the probability of default (PD) for the remaining life has increased significantly.

The Bank can also use the judgment of credit analysts and, if possible, relevant historical experience, in determining that exposure may have experienced a significant increase in credit risk based on certain qualitative indicators that are considered to indicate this and their effects may not be fully reflected in quantitative analysis in a comprehensive manner on time.

The Bank determines that a significant increase in credit risk has not occurred if it is still less than 30 days overdue. Arrears days are determined by calculating the number of days from the initial due date where full payment has not been received. The due date is determined without considering the grace period that might be available to the borrower.

The Bank monitors the effectiveness of the criteria used in identifying significant increases in credit risk by periodic review.

36. RISIKO KREDIT (lanjutan)

d. Kualitas kredit dari aset keuangan (lanjutan)

Analisis Kualitas Kredit (lanjutan)

Pengukuran Kerugian Kredit Ekspektasian (lanjutan)

e. Modifikasi Aset Keuangan

Ketentuan kontraktual pinjaman dapat dimodifikasi untuk beberapa alasan, termasuk perubahan kondisi pasar, retensi pelanggan dan faktor-faktor lain yang tidak terkait dengan penurunan kredit saat pinjaman yang ketentuan kontraktualnya dimodifikasi dapat menyebabkan pinjaman awal dihentikan pengakuannya dan pinjaman hasil modifikasi diakui sebagai pinjaman baru pada nilai wajar.

Ketika ketentuan kontraktual pinjaman dimodifikasi dan tidak mengakibatkan penghentian pengakuan, penentuan terjadinya peningkatan risiko kredit secara signifikan dilakukan dengan cara membandingkan:

- sisa PD sepanjang umur pada tanggal pelaporan berdasarkan ketentuan yang dimodifikasi; dengan
- sisa PD sepanjang umur yang diestimasi berdasarkan data pada saat pengakuan awal dan ketentuan kontraktual awal.

f. Definisi Gagal Bayar (*Default*)

Bank menganggap aset keuangan dalam keadaan *default* (gagal bayar) ketika:

- Debitur tidak mungkin membayar kewajiban kreditnya kepada secara penuh, tanpa bantuan (*recourse*) dari kelompok usahanya; atau
- Debitur telah melewati jatuh tempo lebih dari 90 hari atas kewajiban kredit material apa pun kepada kelompok usahanya.

Dalam menilai apakah debitur dalam keadaan default (gagal bayar), Bank mempertimbangkan indikator berikut:

- Kualitatif - seperti pelanggaran persyaratan penjanjian (*covenants*);
- Kuantitatif - seperti status tunggakan; dan
- Berdasarkan data yang dikembangkan secara internal dan diperoleh dari sumber eksternal.

36. CREDIT RISK (continued)

d. Credit quality from financial assets (continued)

Credit Quality Analysis (continued)

Measurement of Expected Credit Losses (continued)

e. Modification of Financial Assets

The contractual terms of the loan can be modified for several reasons, including changes in market conditions, customer retention and other factors not related to the current credit decline. Loans with modified contractual terms can cause the initial loan to be derecognized and the loan as a result of the modification is recognized as a new loan at fair value.

When the contractual terms of the loan are modified and do not result in termination of recognition, determining the occurrence of a significant increase in credit risk is done by comparing:

- *remaining lifetime PD at reporting date based on modified provisions; with*
- *remaining lifetime PD estimated based on data at initial recognition and initial contractual provisions.*

f. Definition of Default

The Bank considers financial assets as default when:

- *The debtor is unlikely to fully paid its loan obligations, without support (recourse) from the business group; or*
- *The debtor has more than 90 days past due for any material loan obligations to the business group.*

In assessing whether a debtor is in default, the Bank considers the following indicators:

- *Qualitative - such as violations of the terms of the agreement (covenants);*
- *Quantitative - such as overdue status; and*
- *Based on data developed internally and obtained from external sources.*

36. RISIKO KREDIT (lanjutan)

d. Kualitas kredit dari aset keuangan (lanjutan)

Analisis Kualitas Kredit (lanjutan)

Input, Asumsi, dan Teknik yang digunakan dalam mengestimasi penurunan nilai

a. Penggunaan informasi perkiraan masa depan (*forward-looking*)

Bank menggunakan informasi *forward-looking* dalam menilai apakah telah terjadinya peningkatan risiko kredit secara signifikan dan pengukuran kerugian kredit ekspektasian. Berdasarkan saran dari Komite Manajemen Risiko, pakar ekonomi dan pertimbangan berbagai informasi aktual dan perkiraan eksternal, Bank merumuskan pandangan dasar (*base case*) tentang pergerakan variabel ekonomi yang relevan di masa depan serta perkiraan skenario lain yang mungkin terjadi. Proses ini meliputi pengembangan dua atau lebih skenario ekonomi tambahan dan mempertimbangkan probabilitas relatif dari keluaran (*output*) yang mungkin. Informasi eksternal mencakup data ekonomi dan perkiraan yang diterbitkan oleh berbagai pihak seperti badan pemerintah dan analis sektor swasta dan akademisi terpilih.

Pandangan dasar (*base case*) mencerminkan keluaran dengan probabilitas yang paling tinggi dan digunakan dalam perencanaan strategis dan anggaran. Skenario yang lain, mencerminkan keluaran yang lebih optimis dan keluaran yang lebih pesimis.

Skenario ekonomi yang dirumuskan menggunakan kisaran indikator utama berikut:

36. CREDIT RISK (continued)

d. Credit quality from financial assets (continued)

Credit Quality Analysis (continued)

Inputs, Assumptions, and Techniques used in estimating impairment

a. Use of forward-looking information

The Bank uses forward-looking information in assessing whether there has been a significant increase in credit risk and in measuring expected credit losses. Based on suggestions from the Risk Management Committee, economic experts and consideration of various actual and external forecast information, the Bank formulates a basic view (base case) on the movement of relevant economic variables in the future as well as estimates of other possible scenarios. This process involves developing two or more additional economic scenarios and considering the relative probability of the possible outputs. External information includes economic data and forecasts published by various parties such as government agencies and selected private sector analysts and academics.

The base case reflects the output with the highest probability and is used in strategic planning and budgeting. The other scenario reflects a more optimistic output and a more pessimistic outcome.

The economic scenario is formulated using the following main indicators:

	2021	2022
Indeks Gaji (dalam ribuan rupiah)/ *Salary Index (in thousands of rupiah)*	dasar Rp3.626/ *baseline Rp3,626* kisaran antara Rp3.294 hingga Rp3.959/ *ranges from Rp3,294 to Rp3,959*	dasar Rp4.448/ *baseline Rp4,448* kisaran antara Rp4.123 hingga Rp4.773/ *ranges from Rp4,123 to Rp4,773*
Inflasi/ *Inflation*	dasar 2,10%/ *baseline 2.10%* kisaran antara 1,44 hingga 2,75%/ *ranges from 1.44 to 2.75%*	dasar 2,53%/ *baseline 2.53%* kisaran antara 1,68 hingga 3,38%/ *ranges from 1.68 to 3.38%*

36. RISIKO KREDIT (lanjutan)

d. Kualitas kredit dari aset keuangan (lanjutan)

Analisis Kualitas Kredit (lanjutan)

Input, Asumsi, dan Teknik yang digunakan dalam mengestimasi penurunan nilai (lanjutan)

a. Penggunaan informasi perkiraan masa depan (*forward-looking*) (lanjutan)

Skenario ekonomi yang dirumuskan menggunakan kisaran indikator utama berikut: (lanjutan)

	2021	2022
BI-7 Days Reverse Repo Rate/ *BI-7 Days Reverse Repo Rate*	dasar 5,76%/ *baseline 5.76%* kisaran antara 5,14 hingga 6,38%/ *ranges from 5.14 to 6.38%*	dasar 4,19%/ *baseline 4.19%* kisaran antara 3,38 hingga 5,01%/ *ranges from 3.38 to 5.01%*
Laju Pertumbuhan PDB/ *GDP Growth*	dasar 5,06%/ *baseline 5.06%* kisaran antara 4,97 hingga 5,15%/ *ranges from 4.97 to 5.15%*	dasar 5,10%/ *baseline 5.10%* kisaran antara 1,98 hingga 8,23%/ *ranges from 1.98% to 8.23%*
PDB Jasa Keuangan dan Asuransi (dalam milyar rupiah)/ *GDP Financial Institution and Insurance (in billions of rupiah)*	dasar Rp40.040/ *baseline Rp40,040* kisaran antara Rp36.860 hingga Rp43.220/ *ranges from Rp36,860 to Rp43,220*	dasar Rp43.664/ *baseline Rp43,664* kisaran antara Rp40.205 hingga Rp47.123/ *ranges from Rp40,205 to Rp47,123*

b. Pengukuran Kerugian Kredit Ekspektasian

Input utama dalam pengukuran kerugian kredit ekspektasian adalah variabel berikut:

- *Probability of Default* (PD)
- *Loss of Given Default* (LGD)
- *Exposure at Default* (EAD)

Parameter ini umumnya berasal dari model statistik yang dikembangkan secara internal dan data historis lainnya. Parameter ini disesuaikan untuk mencerminkan informasi *forward-looking*.

Estimasi PD adalah estimasi pada tanggal tertentu, yang dihitung berdasarkan model peringkat statistik, dan dinilai menggunakan rating yang disesuaikan dengan berbagai kategori dari debitur dan eksposur. Model statistik ini didasarkan pada data yang disusun secara internal yang terdiri dari faktor kuantitatif dan kualitatif.

36. CREDIT RISK (continued)

d. Credit quality from financial assets (continued)

Credit Quality Analysis (continued)

Inputs, Assumptions, and Techniques used in estimating impairment (continued)

a. Use of forward-looking information (continued)

The economic scenario is formulated using the following main indicators: (continued)

b. Measurement of Expected Credit Loss

The main inputs in measuring expected credit losses are the following variables:

- *Probability of Default (PD)*
- *Loss of Given Default (LGD)*
- *Exposure at Default (EAD)*

These parameters generally come from internally developed statistical models and other historical data. This parameter is adjusted to reflect forward-looking information.

Estimated PD is an estimate at a specific date, which is calculated based on a statistical ranking model, and is assessed using a rating adjusted for various categories of debtors and exposures. This statistical model is based on internally compiled data consisting of quantitative and qualitative factors.

36. RISIKO KREDIT (lanjutan)

d. Kualitas kredit dari aset keuangan (lanjutan)

Analisis Kualitas Kredit (lanjutan)

Input, Asumsi, dan Teknik yang digunakan dalam mengestimasi penurunan nilai (lanjutan)

b. Pengukuran Kerugian Kredit Ekspektasi (lanjutan)

LGD adalah besarnya kerugian jika terjadi gagal bayar. Parameter LGD diestimasi secara historis berdasarkan tingkat pemulihan atas klaim terhadap debitur yang gagal bayar. Model LGD mempertimbangkan struktur, jaminan, senioritas klaim, industri debitur, dan biaya pemulihan setiap jaminan yang merupakan bagian integral dari aset keuangan.

EAD merepresentasikan estimasi eksposur jika terjadi gagal bayar. EAD suatu aset keuangan adalah jumlah tercatat bruto. Untuk komitmen pinjaman dan jaminan keuangan, EAD mencakup jumlah yang telah ditarik, serta jumlah potensial di masa depan yang akan ditarik, yang diestimasi berdasarkan pengamatan historis dan perkiraan berwawasan ke depan (*forward-looking*).

Ketika pemodelan parameter dilakukan secara kolektif, instrumen keuangan dikelompokkan berdasarkan kesamaan karakteristik risiko yang meliputi:

- Jenis instrumen;
- Peringkat risiko kredit;
- Jenis agunan;
- Tanggal pengakuan awal;
- Sisa waktu jatuh tempo.

36. CREDIT RISK (continued)

d. Credit quality from financial assets (continued)

Credit Quality Analysis (continued)

Inputs, Assumptions, and Techniques used in estimating impairment (continued)

b. Measurement of Expected Credit Loss (continued)

LGD is the amount of loss in the event of default. The LGD parameter is estimated historically based on the rate of recovery of claims against default debtors. The LGD model takes into account the structure, guarantees, seniority of claims, the debtor's industry, and the cost of recovery of each guarantee that is an integral part of a financial asset.

EAD represents the estimated exposure in the event of default. The EAD of a financial asset is the gross carrying amount. For loan commitments and financial guarantees, EAD includes the amount that has been drawn, as well as the potential future amount to be withdrawn, which is estimated based on historical observations and forward-looking estimates.

When parameter modeling is carried out collectively, financial instruments are grouped based on common risk characteristics which include:

- *Instrument type;*
- *Credit risk rating;*
- *Collateral type;*
- *Initial recognition date;*
- *Remaining maturity.*

37. RISIKO LIKUIDITAS

Risiko likuiditas merupakan risiko akibat ketidakmampuan Bank untuk memenuhi liabilitas yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank.

37. LIQUIDITY RISK

Liquidity risk is a risk due to the inability of the Bank to meet the maturing obligations from cash flow funding and/or of high quality liquid assets that can be pledged, without disrupting the activities and financial condition.

37. RISIKO LIKUIDITAS (lanjutan)

Pengelolaan risiko likuiditas antara lain dilakukan melalui upaya peningkatan pelayanan kepada nasabah penyimpan dalam rangka menjaga stabilitas dan kontinuitas jumlah simpanan, kebijakan penempatan dana pada instrumen yang aman dan likuid, kebijakan *contingency funding plan*, dan pemantauan posisi likuiditas secara harian serta evaluasi posisi likuiditas melalui rapat *Asset Liability Committee* (“ALCO”) secara rutin.

37. LIQUIDITY RISK (continued)

Liquidity risk management, among others, is done through efforts to improve services to depositors in order to maintain stability and continuity of deposits, fund placement policies on safe and liquid instruments, contingency funding plan policy, and monitoring of daily liquidity position and evaluation of liquidity position through Asset Liability Committee ("ALCO") meetings on a regular basis.

31 Desember/*December 31, 2021* (dalam jutaan Rupiah)/*(in millions of Rupiah)*

Akun	Total	Tidak Mempunyai Kontrak Jatuh Tempo/ *No maturity contract*	Sampai dengan 1 bulan/ *Up to 1 month*	> 1 bulan - 3 bulan/ *> 1 month - 3 months*	> 3 bulan - 6 bulan/ *> 3 months - 6 months*	> 6 bulan - 12 bulan/ *> 6 months - 12 months*	> 1 tahun 3 tahun/ *> 1 year - 3 years*	Lebih dari 3 tahun/ *More than 3 years*	*Account*
ASET									***ASSETS***
Kas	101.571	101.571	-	-	-	-	-	-	*Cash*
Giro pada Bank Indonesia	675.712	675.712	-	-	-	-	-	-	*Current Accounts with Bank Indonesia*
Giro pada Bank Lain	45.542	45.542	-	-	-	-	-	-	*Current Accounts with Other Banks*
Penempatan pada Bank Indonesia	750.000	-	750.000	-	-	-	-	-	*Placements with Bank Indonesia*
Efek-efek	7.020.452	-	-	-	515.616	25.318	296.248	6.183.270	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	5.142.161	-	5.142.161	-	-	-	-	-	*Securities purchased under agreements to resell*
Kredit yang Diberikan	31.351.083	-	74.150	34.756	61.896	61.481	618.133	30.500.667	*Loans*
Aset Lain-lain*)	400.099	3.301	292.639	71.341	32.818	-	-	-	*Other Assets*)*
	45.486.620	826.126	6.258.950	106.097	610.330	86.799	914.381	36.683.937	
Cadangan Kerugian Penurunan Nilai	**(793.495)**								***Allowance for Impairment Losses***
Total	**44.693.125**								***Total***
LIABILITAS									***LIABILITIES***
Liabilitas segera	757.450	757.450	-	-	-	-	-	-	*Liabilities due Immediately*
Simpanan Nasabah	34.127.887	6.752.816	10.313.027	9.742.374	3.778.490	3.048.937	492.243	-	*Deposits from Customers*
Simpanan dari Bank Lain	116.951	16.951	100.000	-	-	-	-	-	*Deposits from Other Banks*
Surat berharga yang diterbitkan	3.491.637	-	-	-	-	1.198.459	1.096.699	1.196.479	*Securities Issued*
Pinjaman yang diterima	2.250.000	-	500.000	1.250.000	-	-	500.000	-	*Borrowings*
Liabilitas Lain-lain**)	476.299	-	51.195	41.207	10.429	152.563	220.905	-	*Other Liabilities**)*
	41.220.224	7.527.217	10.964.222	11.033.581	3.788.919	4.399.959	2.309.847	1.196.479	
Perbedaan Jatuh Tempo	4.266.396	(6.701.091)	(4.705.272)	(10.927.484)	(3.178.589)	(4.313.160)	(1.395.466)	35.487.458	*Maturity Gap*
Posisi Neto setelah Cadangan Kerugian Penurunan Nilai	**3.472.901**								***Net position after Allowance for Impairment Losses***

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.

**) Liabilitas lain-lain terdiri dari bunga yang masih harus dibayar, cadangan bonus dan THR, utang jasa pihak ketiga, titipan jasa notaris, titipan dana retensi atas renovasi cabang, utang premi asuransi, liabilitas sewa dan lain-lain.

**) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and others.*

***) Other liabilities consist of accrued interest payable, accrued bonus and THR, payable of third party services, notary services, retention fees for branch renovation, premium insurance payable, lease liabilities and others.*

37. RISIKO LIKUIDITAS (lanjutan)

37. LIQUIDITY RISK (continued)

31 Desember/*December 31, 2020* (dalam jutaan Rupiah)/*(in millions of Rupiah)*

Akun	Total	Tidak Mempunyai Kontrak Jatuh Tempo/ *No maturity contract*	Sampai dengan 1 bulan/ *Up to 1 month*	> 1 bulan - 3 bulan/ *> 1 month - 3 months*	> 3 bulan - 6 bulan/ *> 3 months - 6 months*	> 6 bulan - 12 bulan/ *> 6 months - 12 months*	> 1 tahun 3 tahun/ *> 1 year - 3 years*	Lebih dari 3 tahun/ *More than 3 years*	*Account*
ASET									***ASSETS***
Kas	75.973	75.973	-	-	-	-	-	-	*Cash*
Giro pada Bank Indonesia	212.664	212.664	-	-	-	-	-	-	*Current Account with Bank Indonesia*
Giro pada Bank Lain	27.243	27.243	-	-	-	-	-	-	*Current Account with Other Banks*
Penempatan pada Bank Indonesia	5.546.878	-	5.546.878	-	-	-	-	-	*Placements with Bank Indonesia*
Efek-efek	2.204.956	-	-	-	-	295.586	633.129	1.276.241	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	1.050.855	-	1.050.855	-	-	-	-	-	*Securities purchased under agreements to resell*
Kredit yang Diberikan	25.662.416	-	27.173	38.558	111.060	125.073	472.110	24.888.442	*Loans*
Aset Lain-lain*)	268.825	620	240.963	14.738	12.504	-	-	-	*Other Assets*)*
	35.049.810	316.500	6.865.869	53.296	123.564	420.659	1.105.239	26.164.683	
Cadangan Kerugian Penurunan Nilai	**(510.820)**								***Allowance for Impairment Losses***
Total	**34.538.990**								***Total***
LIABILITAS									***LIABILITIES***
Liabilitas segera	571.516	-	571.516	-	-	-	-	-	*Liabilities due Immediately*
Simpanan Nasabah	27.581.288	4.792.699	8.991.158	7.062.573	3.814.008	2.688.821	227.322	4.707	*Deposits from Customers*
Simpanan dari Bank Lain	14.722	14.722	-	-	-	-	-	-	*Deposits from Other Banks*
Surat berharga yang diterbitkan	1.494.822	-	-	-	-	-	1.196.395	298.427	*Securities Issued*
Pinjaman yang diterima	1.600.000	-	-	-	350.000	250.000	1.000.000	-	*Borrowings*
Liabilitas Lain-lain**)	204.544	4.744	37.284	26.325	14.959	109.250	11.982	-	*Other Liabilities**)*
	31.466.892	4.812.165	9.599.958	7.088.898	4.178.967	3.048.071	2.435.699	303.134	
Perbedaan Jatuh Tempo	3.582.918	(4.495.665)	(2.734.089)	(7.035.602)	(4.055.403)	(2.627.412)	(1.330.460)	25.861.549	*Maturity Gap*
Posisi Neto setelah Cadangan Kerugian Penurunan Nilai	**3.072.098**								***Net Position after Allowance for Impairment Losses***

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.

**) Liabilitas lain-lain terdiri dari bunga yang masih harus dibayar, cadangan bonus dan THR, utang jasa pihak ketiga, titipan jasa notaris, titipan dana retensi atas renovasi cabang, utang premi asuransi dan lain-lain.

*) *Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and others.*

**) *Other liabilities consist of accrued interest payable, accrued bonus and THR, payable of third party services, notary services, retention fees for branch renovation, premium insurance payable and others.*

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari liabilitas keuangan sesuai kontrak berdasarkan arus kas *undiscounted* pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut (disajikan dalam jutaan):

The following maturity table provides information on the estimated maturity of the contractual financial liabilities based on undiscounted cash flows as of December 31, 2021 and 2020 as follows (presented in millions):

31 Desember 2021/*December 31, 2021*

Akun	Total	Tidak Mempunyai Kontrak Jatuh Tempo/ *No maturity contract*	Sampai dengan 1 bulan/ *up to 1 month*	> 1 bulan - 3 bulan/ *> 1 month - 3 months*	> 3 bulan - 6 bulan/ *> 3 months - 6 months*	> 6 bulan - 12 bulan/ *> 6 months - 12 months*	> 1 tahun - 3 tahun/ *> 1 year - 3 years*	Lebih dari 3 tahun/ *more than 3 years*	*Account*
Liabilitas									*Liabilities*
Liabilitas Segera	757.450	757.450	-	-	-	-	-	-	*Liabilities due Immediately*
Simpanan Nasabah	34.261.971	6.787.061	10.348.424	9.778.005	3.793.562	3.060.626	494.293	-	*Deposits from Customers*
Simpanan dari Bank Lain	120.153	17.263	102.890	-	-	-	-	-	*Deposits from Other Banks*
Surat berharga yang diterbitkan	3.753.660	-	-	-	-	1.295.946	1.173.789	1.283.925	*Securities Issued*
Pinjaman yang diterima	2.298.971	-	522.719	1.256.563	6.563	6.563	506.563	-	*Borrowings*
Liabilitas Lain-lain**)	484.935	-	52.123	41.954	10.618	155.329	224.911	-	*Other Liabilities**)*
Total	**41.677.140**	**7.561.774**	**11.026.156**	**11.076.522**	**3.810.743**	**4.518.464**	**2.399.556**	**1.283.925**	***Total***

**) Liabilitas lain-lain terdiri dari bunga yang masih harus dibayar, cadangan bonus dan THR, utang jasa pihak ketiga, titipan jasa notaris, titipan dana retensi atas renovasi cabang, utang premi asuransi, liabilitas sewa dan lain-lain.

**) *Other liabilities consist of accrued interest payable, accrued bonus and THR, payable of third party services, notary services, retention fees for branch renovation, premium insurance payable, lease liabilities and others.*

37. RISIKO LIKUIDITAS (lanjutan)

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari liabilitas keuangan sesuai kontrak berdasarkan arus kas *undiscounted* pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut (disajikan dalam jutaan): (lanjutan)

37. LIQUIDITY RISK (continued)

The following maturity table provides information on the estimated maturity of the contractual financial liabilities based on undiscounted cash flows as of December 31, 2021 and 2020 as follows (presented in millions): (continued)

	31 Desember 2020/*December 31, 2020*								
Akun	**Total**	**Tidak Mempunyai Kontrak Jatuh Tempo/ *No maturity contract***	**Sampai Dengan 1 Bulan/ *up to 1 month***	**> 1 Bulan - 3 Bulan/ *> 1 month - 3 months***	**> 3 Bulan - 6 Bulan/ *> 3 months - 6 months***	**> 6 Bulan - 12 Bulan/ *> 6 months - 12 months***	**> 1 Tahun 3 Tahun/ *> 1 year - 3 years***	**Lebih dari 3 Tahun/ *more than 3 years***	***Account***
Liabilitas									*Liabilities*
Liabilitas Segera	571.516	-	571.516	-	-	-	-	-	*Liabilities Due Immediately*
Simpanan Nasabah	28.711.827	4.898.719	6.278.090	7.955.867	5.391.584	4.186.746	821	-	*Deposits from Customers*
Simpanan dari Bank Lain	14.982	14.982	-	-	-	-	-	-	*Deposits from Other Banks*
Surat berharga yang diterbitkan	1.785.648	-	11.181	31.357	30.812	52.018	1.660.280	-	*Securities Issued*
Pinjaman yang diterima	1.685.913	-	-	22.930	622.774	28.060	1.012.149	-	*Borrowings*
Liabilitas Lain-lain**)	205.813	4.744	37.284	26.325	14.959	110.465	12.036	-	*Other Liabilities**)*
Total	**32.975.699**	**4.918.445**	**6.898.071**	**8.036.479**	**6.060.129**	**4.377.289**	**2.685.286**	**-**	***Total***

**) Liabilitas lain-lain terdiri dari bunga yang masih harus dibayar, cadangan bonus dan THR, utang jasa pihak ketiga, titipan jasa notaris, titipan dana retensi atas renovasi cabang, utang premi asuransi, liabilitas sewa dan lain-lain.

***) Other liabilities consist of accrued interest payable, accrued bonus and THR, payable of third party services, notary services, retention fees for branch renovation, premium insurance payable, lease liabilities and others.*

Bank telah memiliki model pengukuran risiko likuiditas untuk mengukur risiko likuiditas dari portofolio aset dan liabilitas Bank, dan memberikan jaminan keamanan tambahan berdasarkan skenario terbaik *(best case)*, terburuk *(worst case),* dan paling mungkin terjadi *(most probable case)*.

The Bank has a liquidity risk measurement model to measure liquidity risk from the Bank's portfolio of assets and liabilities, and provides additional security assurance based on best case scenarios, worst case, and most probable case.

38. RISIKO TINGKAT SUKU BUNGA

Bank melakukan pengukuran risiko tingkat suku bunga dengan menggunakan metodologi yang dapat mengidentifikasi risiko tingkat suku bunga dari portofolio aset dan liabilitas yang sensitif terhadap perubahan suku bunga serta menentukan besaran risiko terhadap Bank.

Untuk mengendalikan risiko tingkat suku bunga tersebut, Bank menjadikan tingkat suku bunga penjaminan dari Lembaga Penjaminan Simpanan sebagai salah satu acuan dalam menetapkan tingkat suku bunga dana pihak ketiga dan tingkat suku bunga kredit. Selain itu, penghimpunan dana Bank selalu dikaitkan dengan kemampuan penyalurannya, serta diupayakan tidak terjadi *negative interest gap* sehingga *net interest margin* yang diperoleh Bank selalu dalam kondisi positif dan risiko tingkat suku bunga dapat ditekan seminimal mungkin.

38. INTEREST RATE RISK

The Bank assesses interest rate risk using a methodology that identifies interest rate risk from asset and liability portfolios that are sensitive to changes in interest rates and determines the amount of risk to the Bank.

To control the interest rate risk, the Bank sets the guarantee interest rate of the Deposit Insurance Corporation as one of the references in determining the interest rate of third party funds and the loan interest rate. In addition, the collection of the Bank's funds is always associated with the ability of distribution, as well as attempted non-negative interest gap so that the net interest margin obtained by the Bank is always in a positive condition and interest rate risk can be minimized.

38. RISIKO TINGKAT SUKU BUNGA (lanjutan)

Tabel di bawah ini mengikhtisarkan aset dan liabilitas keuangan Bank pada nilai tercatat, yang dikategorikan berdasarkan jangka waktu kontrak pada tanggal 31 Desember 2021 dan 2020 (disajikan dalam jutaan):

38. INTEREST RATE RISK (continued)

The table below summarizes the Bank's financial assets and liabilities at their carrying values, categorized under contract terms as of December 31, 2021 and 2020, respectively (presented in millions):

	31 Desember 2021/*December 31, 2021*										
Akun	**Total**	**Tidak Dikenakan Bunga/** ***Non-interest bearing***	**Sampai dengan 1 bulan/** ***up to 1 month***	**> 1 bulan - 3 bulan/** ***> 1 month - 3 months***	**> 3 bulan - 1 tahun/** ***> 3 months - 1 year***	**1 tahun - 2 tahun/** ***1 year - 2 years***	**2 tahun - 3 tahun/** ***2 years - 3 years***	**3 tahun - 4 tahun/** ***3 years - 4 years***	**4 tahun - 5 tahun/** ***4 years - 5 years***	**Lebih dari 5 tahun/** ***more than 5 years***	***Accounts***
Aset											***Assets***
Giro pada Bank Indonesia	675.712	-	675.712	-	-	-	-	-	-	-	*Current Account with Bank Indonesia*
Giro pada Bank Lain	45.542	-	45.542	-	-	-	-	-	-	-	*Current Account with Other Banks*
Penempatan pada Bank Indonesia	750.000	-	750.000	-	-	-	-	-	-	-	*Placements with Bank Indonesia*
Efek-efek	7.020.452	-	-	-	540.934	89.797	206.452	-	312.310	5.870.959	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	5.142.161	-	5.142.161	-	-	-	-	-	-	-	*Securities purchased under agreements to resell*
Kredit yang Diberikan	31.351.083	-	-	-	126.537	61.539	212.884	128.883	422.797	30.398.443	*Loans*
Aset Lain-lain*)	400.099	400.099	-	-	-	-	-	-	-	-	*Other Assets*)*
	45.385.049	400.099	6.613.415	-	667.471	151.336	419.336	128.883	735.107	36.269.402	
Liabilitas											***Liabilities***
Liabilitas Segera	757.450	757.450	-	-	-	-	-	-	-	-	*Liabilities due Immediately*
Simpanan Nasabah	34.127.887	774.407	16.251.110	9.742.374	3.846.283	3.021.470	492.243	-	-	-	*Deposits from Customers*
Simpanan dari Bank lain	116.951	-	116.951	-	-	-	-	-	-	-	*Deposits from Other Banks*
Surat berharga yang Diterbitkan	3.491.637	-	-	-	1.198.459	-	1.096.699	-	1.196.479	-	*Securities Issued*
Pinjaman yang diterima	2.250.000	-	500.000	1.250.000	-	500.000	-	-	-	-	*Borrowings*
Liabilitas Lain-lain**)	476.299	476.299	-	-	-	-	-	-	-	-	*Other Liabilities**)*
	41.220.224	2.008.156	16.868.061	10.992.374	5.044.742	3.521.470	1.588.942	-	1.196.479	-	
Total Gap Suku Bunga	**4.164.825**	**(1.608.057)**	**(10.254.646)**	**(10.992.374)**	**(4.377.271)**	**(3.370.134)**	**(1.169.606)**	**128.883**	**(461.372)**	**36.269.402**	***Total Interest Rate Gap***

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.

**) Liabilitas lain-lain terdiri dari bunga yang masih harus dibayar, cadangan bonus dan THR, utang jasa pihak ketiga, titipan jasa notaris, titipan dana retensi atas renovasi cabang, utang premi asuransi dan lain-lain.

**) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and others.*

***) Other liabilities consist of accrued interest payable, accrued bonus and THR, payable of third party services, notary services, retention fees for branch renovation, premium insurance payable and others.*

38. RISIKO TINGKAT SUKU BUNGA (lanjutan)

Tabel di bawah ini mengikhtisarkan aset dan liabilitas keuangan Bank pada nilai tercatat, yang dikategorikan berdasarkan jangka waktu kontrak pada tanggal 31 Desember 2021 dan 2020 (disajikan dalam jutaan): (lanjutan)

38. INTEREST RATE RISK (continued)

The table below summarizes the Bank's financial assets and liabilities at their carrying values, categorized under contract terms as of December 31, 2021 and 2020, respectively (presented in millions): (continued)

	31 Desember 2020/*December 31, 2020*										
Akun	**Total**	**Tidak Dikenakan Bunga/ *Non-interest bearing***	**Sampai dengan 1 bulan/ *up to 1 month***	**> 1 bulan - 3 bulan/ *> 1 month - 3 months***	**> 3 bulan - 1 tahun/ *> 3 months - 1 year***	**1 tahun - 2 tahun/ *1 year - 2 years***	**2 tahun - 3 tahun/ *2 years - 3 years***	**3 tahun - 4 tahun/ *3 years - 4 years***	**4 tahun - 5 tahun/ *4 years - 5 years***	**Lebih dari 5 tahun/ *more than 5 years***	***Accounts***
Aset											***Assets***
Giro pada Bank Indonesia	212.664	-	212.664	-	-	-	-	-	-	-	*Current Account with Bank Indonesia*
Giro pada Bank Lain	27.243	-	27.243	-	-	-	-	-	-	-	*Current Account with Other Banks*
Penempatan pada Bank Indonesia	5.546.878	-	5.546.878	-	-	-	-	-	-	-	*Placements with Bank Indonesia*
Efek-efek	2.204.956	-	-	-	295.587	543.471	89.658	263.111	-	1.013.129	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	1.050.855	-	1.050.855	-	-	-	-	-	-	-	*Securities purchased under agreements to resell*
Kredit yang Diberikan	25.662.416	-	-	-	173.329	106.672	129.099	110.179	408.341	24.734.796	*Loans*
Aset Lain-lain*)	268.825	268.825	-	-	-	-	-	-	-	-	*Other Assets*)*
	34.973.837	268.825	6.837.640	-	468.916	650.143	218.757	373.290	408.341	25.747.925	
Liabilitas											***Liabilities***
Liabilitas Segera	571.516	571.516	-	-	-	-	-	-	-	-	*Liabilities due Immediately*
Simpanan Nasabah	27.581.288	171.338	10.668.478	7.595.825	9.144.863	784	-	-	-	-	*Deposits from Customers*
Simpanan dari Bank lain	14.722	-	14.722	-	-	-	-	-	-	-	*Deposits from Other Banks*
Surat berharga yang Diterbitkan	1.494.822	-	-	-	-	1.196.395	-	298.427	-	-	*Securities Issued*
Pinjaman yang diterima	1.600.000	-	-	-	600.000	1.000.000	-	-	-	-	*Borrowings*
Liabilitas Lain-lain**)	204.544	176.892	-	-	15.676	8.775	3.201	-	-	-	*Other Liabilities**)*
	31.466.892	919.746	10.683.200	7.595.825	9.760.539	2.205.954	3.201	298.427	-	-	
Total Gap Suku Bunga	**3.506.945**	**(650.921)**	**(3.845.560)**	**(7.595.825)**	**(9.291.623)**	**(1.555.811)**	**215.556**	**74.863**	**408.341**	**25.747.925**	***Total Interest Rate Gap***

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.
**) Liabilitas lain-lain terdiri dari bunga yang masih harus dibayar, cadangan bonus dan THR, utang jasa pihak ketiga, titipan jasa notaris, titipan dana retensi atas renovasi cabang, utang premi asuransi dan lain-lain.

**) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and others.*
***) Other liabilities consist of accrued interest payable, accrued bonus and THR, payable of third party services, notary services, retention fees for branch renovation, premium insurance payable and others.*

Risiko tingkat suku bunga terjadi dari bermacam-macam layanan perbankan kepada nasabah meliputi penghimpunan dana (antara lain giro, tabungan dan deposito berjangka), penempatan dana (antara lain kredit yang diberikan), komitmen dan kontinjensi, serta instrumen lain yang mengandung suku bunga.

ALCO Bank yang beranggotakan Direksi dan beberapa anggota manajemen senior, bertanggung jawab dalam menetapkan kebijakan dan strategi pengelolaan risiko tingkat suku bunga di banking book serta mengawasi penerapan dan pelaksanaannya. Tujuan utama ALCO adalah mengoptimalkan hasil usaha Bank dengan tetap memperhatikan batasan-batasan risiko yang ditetapkan.

Interest rate risk arises from a variety of banking services to customers including the collection of funds (including demand deposits, saving and time deposits), placement of funds (including loans), commitments and contingencies, and other instruments containing interest rates.

The Bank's ALCO with members of the Board of Directors and several senior management members, is responsible for establishing policies and strategies for interest rate risk management in the banking book and overseeing the implementation and execution. ALCO's main objective is to optimize the Bank's business results while taking into account the defined risk limits.

38. RISIKO TINGKAT SUKU BUNGA (lanjutan)

Tabel di bawah ini mengikhtisarkan sensitivitas laba tahun berjalan terhadap pergerakan suku bunga terhadap Bank pada tanggal 31 Desember 2021 dan 2020:

38. INTEREST RATE RISK (continued)

The table below summarizes the current year earnings sensitivity to interest rate movements against the Bank as of December 31, 2021 and 2020:

	Peningkatan 100bps/ *Increase 100bps*	**Penurunan 100bps/ *Decrease 100bps***	
31 Desember 2021			***December 31, 2021***
(Mengurangi)/menambah laba tahun berjalan (Rp Juta)	(19.456)	19.456	*(Decrease)/increase net income in current year (in millions of Rupiah)*
31 Desember 2020			***December 31, 2020***
(Mengurangi)/menambah laba tahun berjalan (Rp Juta)	(13.947)	13.947	*(Decrease)/increase net income in current year (in millions of Rupiah)*

Proyeksi di atas mengasumsikan bahwa seluruh variabel lainnya adalah konstan pada tanggal pelaporan keuangan.

The above projection assumes that all other variables are constant at the financial reporting date.

39. RISIKO OPERASIONAL

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, atau adanya problem eksternal yang mempengaruhi operasional Bank.

Untuk meminimalisasi risiko operasional yang timbul, Bank telah meningkatkan fungsi kontrol dalam pemrosesan transaksi yang dilakukan dengan cara antara lain dengan menerapkan prosedur yang menjamin ketepatan waktu penyelesaian transaksi, melakukan penyesuaian metode akuntansi sesuai standar yang berlaku, memelihara dokumen dan arsip secara tertib, mengamankan akses terhadap aset dan data. Selain itu Bank juga meningkatkan fungsi dari Satuan Kerja Audit Intern yang secara regular akan melakukan pemeriksaan terhadap kegiatan operasional perbankan.

39. OPERATIONAL RISK

Operational risk is the risk due to inadequacy and/or malfunction of internal processes, human error, system failure, or any external problems affecting the Bank's operations.

In order to minimize operational risks arising, the Bank has enhanced the control function in transaction processing performed by, inter alia, implementing procedures that guarantee the timeliness of transaction settlement, adjusting accounting methods according to applicable standards, maintaining documents and archives in an orderly fashion, securing access to assets and data. In addition, the Bank also improves the function of the Internal Audit Unit which will regularly conduct checks on banking operations.

40. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran. Nilai wajar diperoleh dari kuotasi harga atau model arus kas diskonto.

40. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value is derived from quoted prices or discounted cash flow models.

40. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN (lanjutan)

Tabel berikut menunjukkan nilai tercatat dan estimasi nilai wajar aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2021 dan 2020:

40. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES (continued)

The following table shows the carrying amount and estimated fair values of the Bank's financial assets and liabilities as of December 31, 2021 and 2020:

	31 Desember/*December 31*, 2021		31 Desember/*December 31*, 2020		
	Nilai tercatat/ *Carrying value*	Nilai wajar/ *Fair value*	Nilai tercatat/ *Carrying value*	Nilai wajar/ *Fair value*	
Aset Keuangan					***Financial Assets***
Nilai wajar melalui					*Fair value through*
Penghasilan Komprehensif Lain					*Other Comprehensive Income*
Efek-efek	2.935.123.234	2.935.123.234	919.496.026	919.496.026	*Securities*
Biaya perolehan diamortisasi					*Amortized cost*
Efek-efek - neto	4.085.328.462	4.130.864.991	1.285.459.950	1.347.574.311	*Securities - net*
Pinjaman yang diberikan dan Piutang					*Loans and Receivables*
Kas	101.571.326	101.571.326	75.973.540	75.973.540	*Cash*
Giro pada Bank Indonesia	675.712.284	675.712.284	212.664.489	212.664.489	*Current account with Bank Indonesia*
Giro pada bank lain - neto	45.541.387	45.541.387	27.242.897	27.242.897	*Current account with other banks - net*
Penempatan pada Bank Indonesia	750.000.000	750.000.000	5.546.878.274	5.546.878.274	*Placements with Bank Indonesia*
Efek-efek yang dibeli dengan janji untuk dijual kembali	5.142.161.216	5.142.161.216	1.050.855.251	1.050.855.251	*Securities purchased under agreements to resell*
Kredit yang diberikan - neto	30.628.331.463	30.661.214.301	25.151.597.917	25.178.781.521	*Loans - net*
Aset Lain-lain*) - neto	329.355.980	329.355.980	268.825.565	268.825.565	*Other Assets*) - net*
Total aset keuangan	**44.693.125.352**	**44.771.544.719**	**34.538.993.909**	**34.628.291.874**	***Total Financial Assets***
Liabilitas Keuangan					***Financial Liabilities***
Liabilitas Keuangan lainnya					*Other Financial Liabilities*
Liabilitas Segera	757.450.230	757.450.230	571.516.333	571.516.333	*Liabilities due Immediately*
Simpanan Nasabah	34.127.887.227	34.127.887.227	27.581.288.371	27.581.288.371	*Deposits from Customers*
Simpanan dari Bank Lain	116.950.895	116.950.895	14.721.969	14.721.969	*Deposits from Other Banks*
Surat berharga yang diterbitkan	3.491.637.003	3.753.659.420	1.494.821.750	1.785.359.054	*Securities Issued*
Pinjaman yang diterima	2.250.000.000	2.298.968.750	1.600.000.000	1.685.911.533	*Borrowings*
Liabilitas Lain-lain**)	476.298.536	476.298.536	204.543.962	204.543.962	*Other Liabilities**)*
Total liabilitas keuangan	**41.220.223.891**	**41.531.215.058**	**31.466.892.385**	**31.843.341.222**	***Total Financial Liabilities***

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.

**) Liabilitas lain-lain terdiri dari bunga yang masih harus dibayar, cadangan bonus dan THR, utang jasa pihak ketiga, titipan jasa notaris, titipan dana retensi atas renovasi cabang, utang premi asuransi, liabilitas sewa dan lain-lain.

**) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and others.*

***) Other liabilities consist of accrued interest payable, accrued bonus and THR, payable of third party services, notary services, retention fees for branch renovation, premium insurance payable, lease liabilities and others.*

Instrumen keuangan Bank yang diakui pada nilai wajar berdasarkan hirarki yang digunakan Bank untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan adalah sebagai berikut:

(i) Level 1 - harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik;

(ii) Level 2 - teknik penilaian di mana tingkat level input terendah yang signifikan terhadap pengukuran nilai wajar dapat diobservasi baik secara langsung atau tidak langsung;

(iii) Level 3 - teknik penilaian di mana tingkat level input terendah yang signifikan terhadap pengukuran nilai wajar tidak dapat diobservasi baik secara langsung atau tidak langsung.

The Bank's financial instruments are recognized at fair value based on the hierarchy used by the Bank to determine and disclose the fair value of financial instruments as follows:

(i) Level 1 - quoted (unadjusted) market prices in active markets for identical assets or liabilities;

(ii) Level 2 - valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable;

(iii) Level 3 - valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly unobservable.

40. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN (lanjutan)

Tabel dibawah ini menyajikan aset dan liabilitas yang diakui pada nilai wajar berdasarkan hirarki yang digunakan Bank untuk menentukan dan mengungkapkan nilai wajar dari aset dan liabilitas:

40. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES (continued)

The following table presents assets and liabilities recognized at fair value based on the hierarchy used by the Bank to determine and disclose the fair value of assets and liabilities:

	31 Desember 2021/*December 31, 2021*				
	Nilai wajar/*Fair value*				
	Tingkat 1/ *Level 1*	**Tingkat 2/ *Level 2***	**Tingkat 3/ *Level 3***	**Total**	
Aset yang diukur pada nilai wajar					*Assets measured at fair value*
Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	2.935.123.234	-	-	2.935.123.234	*Securities at fair value through other comprehensive income*
Aset yang nilai wajarnya diungkapkan					*Assets are disclosed at fair value*
Kredit yang diberikan - neto	-	30.656.052.463	5.161.838	30.661.214.301	*Loans - net*
Efek-efek yang diukur pada biaya perolehan diamortisasi - neto	4.126.111.748	4.753.243	-	4.130.864.991	*Securities at amortized cost - net*
Total aset yang nilai wajarnya diungkapkan	4.126.111.748	30.660.805.706	5.161.838	34.792.079.292	*Total assets disclosed at fair value*
Total	7.061.234.982	30.660.805.706	5.161.838	37.727.202.526	*Total*
Liabilitas yang nilai wajarnya diungkapkan					*Liabilities are disclosed at fair value*
Surat berharga yang diterbitkan	-	3.753.659.420	-	3.753.659.420	*Securities issued*
Pinjaman yang diterima	-	2.298.968.750	-	2.298.968.750	*Borrowings*
Total liabilitas yang nilai wajarnya diungkapkan	-	6.052.628.170	-	6.052.628.170	*Total liabilities disclosed at fair value*

	31 Desember 2020/*December 31, 2020*				
	Nilai wajar/*Fair value*				
	Tingkat 1/ *Level 1*	**Tingkat 2/ *Level 2***	**Tingkat 3/ *Level 3***	**Total**	
Aset yang diukur pada nilai wajar					*Assets measured at fair value*
Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	919.496.026	-	-	919.496.026	*Securities at fair value through other comprehensive income*
Aset yang nilai wajarnya diungkapkan					*Assets are disclosed at fair value*
Kredit yang diberikan - neto	-	25.171.472.123	7.309.398	25.178.781.521	*Loans - net*
Efek-efek yang diukur pada biaya perolehan diamortisasi - neto	1.336.600.748	10.973.563	-	1.347.574.311	*Securities at amortized cost - net*
Total aset yang nilai wajarnya diungkapkan	1.336.600.748	25.182.445.686	7.309.398	26.526.355.832	*Total assets disclosed at fair value*
Total	2.256.096.774	25.182.445.686	7.309.398	27.445.851.858	*Total*
Liabilitas yang nilai wajarnya diungkapkan					*Liabilities are disclosed at fair value*
Surat berharga yang diterbitkan	-	1.785.359.054	-	1.785.359.054	*Securities issued*
Pinjaman yang diterima	-	1.685.911.533	-	1.685.911.533	*Borrowings*
Total liabilitas yang nilai wajarnya diungkapkan	-	3.471.270.587	-	3.471.270.587	*Total liabilities disclosed at fair value*

40. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN (lanjutan)

Berikut metode dan asumsi yang digunakan untuk perkiraan nilai wajar:

Nilai wajar aset dan liabilitas keuangan tertentu selain efek-efek, kredit yang diberikan dan surat berharga yang diterbitkan mendekati nilai tercatat karena instrumen keuangan tersebut memiliki jangka waktu jatuh tempo yang singkat dan/atau suku bunganya sering ditinjau ulang.

Nilai wajar dari kredit yang diberikan dengan suku bunga mengambang dan nilai tercatat atas kredit jangka pendek dengan suku bunga tetap adalah perkiraan yang layak atas nilai wajar. Nilai wajar dari kredit jangka panjang yang diberikan dengan suku bunga tetap dengan mendiskonto arus kas masa depan menggunakan tingkat suku bunga yang tersedia untuk pinjaman dengan persyaratan, risiko kredit dan sisa jangka waktu jatuh tempo yang serupa.

Nilai wajar dari efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan biaya perolehan amortisasi dinilai menggunakan harga kuotasi pasar. Nilai wajar dari efek-efek yang yang diukur pada biaya perolehan amortisasi - Efek Beragun Aset dengan mendiskonto arus kas masa depan menggunakan tingkat suku bunga yang tersedia dengan persyaratan, risiko kredit dan sisa jangka waktu jatuh tempo yang serupa.

40. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES (continued)

The following are the methods and assumptions used for the fair value estimates:

The fair value of certain financial assets and liabilities except for securities, loans and securities issued approximates the carrying amount because those financial instruments have short term maturities and/or interest rates are frequently reviewed.

The fair value of loans with floating rates and the carrying value of short-term fixed-rate loans is a fair estimate of fair value. The fair value of long-term loans are provided at a fixed rate by discounting future cash flows using the interest rates available for the loan on terms, credit risks and remaining maturities of a similar nature.

The fair value of securities at fair value through other comprehensive income and amortized cost is valued using the market quotation price. The fair value of a securities at amortized cost - Asset Backed Securities is calculated by discounting future cash flows using available interest rates on terms, credit risks and remaining maturities of similar maturities.

41. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM

Kewajiban Penyediaan Modal Minimum (“KPMM”) adalah rasio modal terhadap Aset Tertimbang Menurut Risiko (“ATMR”). Perhitungan KPMM pada tanggal 31 Desember 2021 dan 2020 didasarkan pada Peraturan OJK No. 34/POJK.03/2016 tanggal 22 September 2016.

Surat Edaran Bank Indonesia No. 13/6/DPNP tanggal 18 Februari 2011 mengatur ketentuan pelaksanaan perhitungan aset tertimbang menurut risiko untuk risiko kredit. Ketentuan ini mulai berlaku efektif pada tanggal 2 Januari 2012.

41. CAPITAL ADEQUACY RATIO

Minimum Capital Adequacy Ratio ("KPMM") is the ratio of capital to Risk Weighted Assets ("RWA"). The calculation of KPMM as of December 31, 2021 and 2020 is based on OJK Regulation No. 34/POJK.03/2016 dated September 22, 2016.

Bank Indonesia Circular Letter No. 13/6/DPNP dated February 18, 2011 provides for the implementation of the calculation of risk-weighted assets for credit risk. This provision became effective on January 2, 2012.

41. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM (lanjutan)

Rasio kewajiban penyediaan modal Bank dengan memperhitungkan risiko kredit, risiko operasional, dan risiko pasar pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut: (dalam jutaan)

41. CAPITAL ADEQUACY RATIO (continued)

The Bank's capital adequacy ratio by taking into account credit risk, operational risk, and market risk on December 31, 2021 and 2020 is as follows: (in millions)

	31 Desember 2021/ ***December 31, 2021***	**31 Desember 2020/** ***December 31, 2020***	
Rasio KPMM			*CAR Ratio*
Modal:			*Capital:*
Modal Inti (Tier 1)			*Core Capital (Tier 1)*
Modal Inti Utama (CET-1)	3.854.255	2.778.766	*Common Equity (CET-1)*
Modal Inti Tambahan (AT-1)	-	-	*Additional Tier (AT-1)*
Total modal inti (Tier 1)	3.854.255	2.778.766	*Total Core Capital (Tier-1)*
Modal Pelengkap (Tier 2)	227.788	186.497	*Supplementary Capital (Tier-2)*
Total Modal untuk Risiko Kredit, Risiko Operasional, dan Risiko Pasar	4.082.043	2.965.263	*Total Capital for Credit Risk, Operational and Market*
Rasio KPMM			*CAR Ratio*
Aset Tertimbang Menurut Risiko (ATMR) Kredit	18.090.073	14.843.467	*Risk Weighted Assets (ATMR) Credit Risk*
Aset Tertimbang Menurut Risiko (ATMR) Operasional	2.940.837	2.232.808	*Risk Weighted Assets (ATMR) Operational Risk*
Aset Tertimbang Menurut Risiko (ATMR) Pasar	-	-	*Risk Weighted Assets (ATMR) Market Risk*
Total ATMR untuk Risiko Kredit, Risiko Operasional dan Risiko Pasar	**21.030.910**	**17.076.275**	***Total ATMR for Credit Risks, Operational Risks, and Market Risks***
Rasio KPMM			*Capital Adequancy Ratio*
Rasio CET-1	18,33%	16,27%	*CET-1 Ratio*
Rasio Tier 1	18,33%	16,27%	*Tier 1 Ratio*
Rasio Tier 2	1,08%	1,09%	*Tier 2 Ratio*
Rasio Total	19,41%	17,36%	*Total Ratio*
Rasio Minimum CET-1	4,50%	4,50%	*CET-1 Minimum Ratio*
Rasio Minimum Tier 1	6,00%	6,00%	*Tier 1 Minimum Ratio*
Rasio KPMM Minimum berdasarkan profil risiko	10,00%	10,00%	*Minimum CAR based on Risk profile*

42. MANAJEMEN RISIKO

Bank telah mengimplementasikan prosedur Manajemen risiko sesuai dengan PBI No. 5/8/PBI/2003 tentang "Penerapan Manajemen Risiko bagi Bank Umum" sebagaimana telah diubah dengan PBI No. 11/25/PBI/2009 dan Surat Edaran Bank Indonesia No. 5/21/DPNP perihal "Penerapan Manajemen Risiko bagi Bank Umum" sebagaimana telah diubah dengan Surat Edaran Bank Indonesia No. 13/23/DPNP tanggal 25 Oktober 2011 dan Peraturan OJK No. 18/POJK.03/2016 tanggal 16 Maret 2016.

Kegiatan operasional Bank telah dan dapat terus terdampak oleh pandemi COVID-19. Dampak pandemi COVID-19 terhadap perekonomian global dan Indonesia berpengaruh terhadap pertumbuhan ekonomi, penurunan pasar modal, peningkatan risiko kredit, depresiasi nilai tukar mata uang asing dan terganggunya operasional kegiatan usaha. Pada tanggal 31 Desember 2021, pandemi berdampak terhadap operasi Bank dan kegiatan usaha secara keseluruhan, termasuk kinerja penjualan, restrukturisasi, kondisi pasar dan kondisi keuangan pelanggannya, dan lain-lain.

Penerapan manajemen risiko pada Bank merupakan suatu proses yang meliputi kegiatan identifikasi, pengukuran, pengendalian dan pemantauan risiko, yang mencakup hal-hal sebagai berikut:

- Pengawasan aktif Dewan Komisaris dan Direksi;
- Kecukupan kebijakan, prosedur dan penetapan limit;
- Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi manajemen risiko; dan
- Sistem pengendalian intern yang menyeluruh.

Penerapan manajemen risiko pada Bank juga mencakup pengelolaan risiko produk dan aktivitas baru.

Selain itu, manajemen telah membentuk Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko yang independen terhadap Satuan Kerja Operasional maupun Satuan Kerja Audit Intern ("SKAI"), dengan harapan pengelolaan risiko secara keseluruhan dapat dilakukan secara terpadu, terarah, terkoordinir dan berkesinambungan untuk meningkatkan kinerja usaha Bank.

Bank telah mengelola 8 (delapan) jenis risiko sesuai ketentuan Bank Indonesia yaitu risiko kredit, risiko likuiditas, risiko pasar, risiko operasional, risiko kepatuhan, risiko hukum, risiko reputasi, dan risiko stratejik.

42. RISK MANAGEMENT

The Bank has implemented risk management procedures in accordance with PBI No. 5/8/PBI/2003 on "Implementation of Risk Management for Commercial Banks" as amended by Bank Indonesia Regulation No. 11/25/PBI/2009 and Bank Indonesia Circular Letter No. 5/21/ DPNP concerning "Application of Risk Management for Commercial Banks" as amended by Bank Indonesia Circular Letter No. 13/23/DPNP dated October 25, 2011 and the OJK Regulation No. 18/POJK.03/2016 dated March 16, 2016.

The Bank's operation has and may continue to be impacted by the outbreak of COVID-19 pandemic. The effects of COVID-19 pandemic to the global and Indonesian economy include effect to economic growth, decline in capital markets, increase in credit risk, depreciation of foreign currency exchange rates and disruption of business operation. As of December 31, 2021, the pandemic affects the Bank operations and overall business, include sales performance, restructuring, market condition and financial condition of its customers, and others.

Implementation of risk management at the Bank is a process that includes identification, measurement, control and risk monitoring activities, including the following:

- *Active supervision of the Boards of Commissioners and Directors;*
- *Adequacy of policies, procedures and limit setting;*
- *Adequacy of risk identification, measurement, monitoring and control process and risk management information system; and*
- *Comprehensive internal control system.*

The implementation of risk management in the Bank also includes the management of new product risks and activities.

In addition, management has established an independent Risk Management Committee and Risk Management Working Unit on the Operational Work Unit and Internal Audit Unit ("SKAI"), in the hope that the overall risk management can be integrated, directed, coordinated and sustained to improve business performance of the Bank.

The Bank manages 8 (eight) types of risk in accordance with Bank Indonesia's provisions: credit risk, liquidity risk, market risk, operational risk, compliance risk, legal risk, reputation risk, and strategic risk.

42. MANAJEMEN RISIKO (lanjutan)

Profil Risiko

Bank juga membuat profil risiko yang secara garis besar dapat memetakan aktivitas yang memiliki risiko maupun potensi risiko yang mengganggu kelangsungan bisnis Bank.

Bank telah membentuk struktur organisasi manajemen risiko yang terpusat dan independen yang memiliki fungsi mengidentifikasi, mengukur, memonitor dan mengelola risiko-risiko dasar, dan menetapkan pedoman serta kebijakan risiko.

Pengungkapan mengenai risiko kredit, risiko likuiditas, risiko tingkat suku bunga, dan risiko operasional telah diungkapkan dalam catatan tersendiri (Catatan 36, 37, 38 dan 39).

a. Risiko Hukum

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis.

Pengelolaan risiko hukum antara lain dilakukan dengan mendokumentasi, mengelola kelengkapan dan keabsahan dokumen, meminimalisir kerugian/biaya yang terkait dengan kasus hukum dan menghindari pelanggaran terhadap regulasi perbankan dan ketentuan hukum.

b. Risiko Reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemegang saham yang bersumber dari persepsi negatif terhadap Bank.

Bank akan merespon secara aktif apabila timbul publikasi negatif sehingga hal-hal yang mungkin berpotensi merugikan Bank dapat dideteksi lebih awal.

c. Risiko Stratejik

Risiko stratejik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis.

Pengelolaan risiko stratejik antara lain dilakukan dengan mengoptimalkan sumber daya yang ada dan melakukan pengawasan terhadap realisasi Rencana Bisnis Bank (“RBB”), dan melakukan penyesuaian kebijakan dan prosedur terhadap perubahan eksternal.

42. RISK MANAGEMENT (continued)

Risk Profile

The Bank also creates a risk profile that can outline risk and potential risk activities that interfere with the Bank's business continuity.

The Bank has established a centralized and independent risk management organization structure that has the function of identifying, measuring, monitoring and managing basic risks, and establishing risk guidelines and policies.

Disclosures on credit risk, liquidity risk, interest rate risk, and operational risk are disclosed in separate notes (Notes 36, 37, 38 and 39).

a. Legal Risk

Legal risk is the risk due to lawsuits and/or weakness of juridical aspect.

Legal risk management, among others, is done by documenting, managing the completeness and validity of documents, minimizing losses/costs associated with legal cases and avoiding violations of banking regulations and legal provisions.

b. Reputation Risk

Reputation risk is a risk due to the decreasing shareholder confidence stemming from negative perceptions of the Bank.

The Bank will respond actively in the event of a negative publication so that matters that may potentially harm the Bank may be detected earlier.

c. Strategic Risk

Strategic risk is the risk due to inaccuracy in the taking and/or execution of a strategic decision as well as failure in anticipating changes in the business environment.

Strategic risk management, among others, is done by optimizing existing resources and monitoring the realization of Bank Business Plan ("RBB"), and adjusting policies and procedures to external changes.

42. MANAJEMEN RISIKO (lanjutan)

Profil Risiko (lanjutan)

d. Risiko Kepatuhan

Risiko kepatuhan adalah risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku.

Risiko kepatuhan melekat pada risiko Bank yang terkait pada peraturan perundang-undangan dan ketentuan lainnya yang berlaku seperti Batas Maksimum Pemberian Kredit (“BMPK”), restrukturisasi kredit, *Know Your Customers* (“KYC”) dan komitmen terhadap ketentuan tertentu.

42. RISK MANAGEMENT (continued)

Risk Profile (continued)

d. Compliance Risk

Compliance risk is the risk that the Bank does not comply with and/or does not execute the rules according to the prevailing laws and regulations.

The compliance risks are attached to the Bank's risk associated with legislation and other applicable provisions such as the Legal Lending Limit ("LLL"), credit restructuring, Know Your Customers ("KYC") and commitment to certain conditions.

43. PERJANJIAN SIGNIFIKAN

a. Pada tanggal 14 November 2016, Bank melakukan perjanjian dengan PT Pos Indonesia (Persero) (“Pos”), pihak berelasi, untuk melakukan pemotongan uang pensiun dari debitur kredit yang diberikan di seluruh wilayah kerja Pos yang mengambil uang pensiun di Kantor Pos sebagai angsuran atas kredit pensiun yang diberikan oleh Bank. Perjanjian ini berlaku sejak tanggal 30 Agustus 2016 dan berakhir pada tanggal 13 September 2020 dan tidak diperpanjang. Pos tetap berkewajiban melakukan pemotongan uang pensiun dari debitur yang masih berlangsung dan Bank tetap membayar imbalan jasa atas hal tersebut.

   Atas jasa pemotongan uang pensiun untuk angsuran kredit pensiun, Pos berhak menerima imbal jasa dari Bank sebesar 3% dari jumlah uang tertagih belum termasuk Pajak Pertambahan Nilai (PPN). Pembayaran imbal jasa tersebut dilakukan dengan pemotongan langsung dari jumlah uang tertagih yang disetor Pos. Penyetoran hasil pemotongan uang angsuran kredit pensiun tersebut dilakukan pada tanggal 21 untuk setiap bulannya. Pada tanggal 31 Desember 2021 dan 2020, Bank mencatat beban pemotongan angsuran kredit tersebut sebagai beban jasa pihak ketiga dalam beban umum dan administrasi masing-masing sebesar Rp4.683.251 dan Rp5.441.868 (Catatan 29).

b. Pada tanggal 5 Oktober 2015, Bank melakukan perjanjian kerja sama dengan PT Artajasa Pembayaran Elektronis (“Artajasa”), pihak ketiga, untuk menyediakan layanan *Switching System* dan *Card Management System* dengan masa berlaku 3 (tiga) tahun sejak tanggal perjanjian. Perjanjian ini telah diperpanjang pada tanggal 5 Oktober 2018 yang berlaku sampai dengan tanggal 5 Oktober 2021 dan dapat diperpanjang secara otomatis selama 12 bulan berikutnya, kecuali ditentukan lain oleh kedua pihak.

43. SIGNIFICANT AGREEMENTS

a. On November 14, 2016, the Bank entered into an agreement with PT Pos Indonesia (Persero) ("Pos"), a related party, to withhold the pension payments from the debtors taking pension payments at the Post Office in installments pension loans granted by the Bank. This Agreement is valid from August 30, 2016 and ends on September 13, 2020 and not extended. Pos remains obliged to withhold the pension payments from the outstanding debtors and the Bank still pays service fee for it.

   For deduction services on pension loan installments, Pos shall be entitled to receive 3% service fee from the Bank of collected amounts excluding Value Added Tax (VAT). The payment is made by deducting directly from the amount collected. Settlement of the pension loan installment is made on the 21st of each month. As of December 31, 2021 and 2020, the Bank recognized the deduction service as a third party service charge in general and administrative expenses amounting of Rp4,683,251 and Rp5,441,868, respectively (Note 29).

b. On October 5, 2015, the Bank entered into a cooperation agreement with PT Artajasa Pembayaran Elektronis ("Artajasa"), a third party, to provide Switching System and Card Management System services with validity period of 3 (three) years from the date of agreement. This agreement has been renewed and valid from October 5, 2018 to October 5, 2021 and can be extended automatically for the next 12 months, unless otherwise specified by both parties.

43. PERJANJIAN SIGNIFIKAN (lanjutan)

c. Pada tanggal 5 April 2021, Bank melakukan addendum pertama perjanjian kerja sama dengan PT Bank Mandiri (Persero) Tbk ("Bank Mandiri"), pihak berelasi, untuk menggabungkan ATM milik Bank dalam *switching* ATM milik Bank Mandiri sehingga nasabah Bank berhak untuk menggunakan ATM milik Bank Mandiri. Perjanjian ini berlaku mulai tanggal 5 April 2021 dan terus berlaku hingga ada pemberitahuan tertulis dari pihak yang ingin mengakhiri perjanjian.

d. Pada tanggal 17 Juli 2019, Bank melakukan perjanjian kerja sama dengan PT Taspen (Persero), pihak berelasi, tentang pembayaran tabungan hari tua, pensiun, jaminan kecelakaan kerja dan jaminan kematian melalui rekening Bank. Perjanjian ini berlaku selama 2 (dua) tahun sejak tanggal 17 Juli 2019 hingga 16 Juli 2021 dan sedang dilakukan perpanjangan.

e. Pada tanggal 12 Maret 2021, Bank melakukan perjanjian kerja sama dengan PT Asuransi Jiwa Inhealth Indonesia, pihak berelasi, tentang pemasaran produk asuransi "Mandiri Inhealth Credit Life Protection Bank Mantap" kepada debitur Bank Mantap dengan model bisnis kerja sama referensi dalam rangka produk bank. Perjanjian ini berlaku selama 3 (tiga) tahun sejak tanggal 12 Maret 2021 hingga 18 Maret 2024 dan dapat diperpanjang.

f. Pada tanggal 9 Maret 2015 yang telah diubah terakhir kali pada tanggal 28 Mei 2018, Bank melakukan perjanjian dengan PT Asuransi Kredit Indonesia (Persero) ("Askrindo"), pihak berelasi, untuk melindungi Bank dari risiko kerugian tidak tertagihnya kredit dengan asuransi atas kredit yang diberikan. Premi asuransi kredit ditanggung oleh debitur. Perjanjian ini berlaku hingga 3 (tiga) tahun sejak tanggal perjanjian dan sedang dilakukan perpanjangan.

g. Pada tanggal 8 Juni 2018, Bank melakukan perjanjian kerja sama dengan PT Artajasa Pembayaran Elektronis, pihak ketiga, tentang keanggotaan layanan transaksi elektronis Artajasa dalam rangka implementasi gerbang pembayaran nasional (GPN). Perjanjian ini berlaku selama 3 (tiga) tahun dan terus berlaku hingga ada pemberitahuan tertulis dari pihak yang ingin mengakhiri perjanjian.

43. SIGNIFICANT AGREEMENTS (continued)

c. On April 5, 2021, the Bank entered into a first addendum cooperation agreement with PT Bank Mandiri (Persero) Tbk ("Bank Mandiri"), a related party, to merge the Bank's ATMs in the ATM switching of Bank Mandiri so that the Bank's customers are entitled to use the ATMs owned by Bank Mandiri. This agreement is valid from April 5, 2021 and continues until there is written notification from the party who wants to terminate the agreement.

d. On July 17, 2019, the Bank entered into cooperation agreement with PT Taspen (Persero), a related party, regarding the payment of pension plan through Bank's deposit account. This agreement is valid for 2 (two) years from July 17, 2019 to July 16, 2021 and is being extended.

e. On March 12, 2021, the Bank entered into a cooperation agreement with PT Asuransi Jiwa Inhealth Indonesia, a related party, about marketing insurance products "Mandiri Inhealth Credit Life Protection Bank Mantap" to Bank Mantap's debtors in Bank product referral model collaboration scheme. This agreement is valid for 3 (three) years from March 12, 2021 to March 18, 2041 and may be extended.

f. On March 9, 2015, which was last amended on May 28, 2018, the Bank entered into an agreement with PT Asuransi Kredit Indonesia (Persero) ("Askrindo"), a related party, to protect the Bank from the risk of uncollectible loans with insurance on credit given. Credit insurance premium is borne by the debtor. This agreement is valid for 3 (three) years from the date of agreement and is being extended.

g. On June 8, 2018, the Bank entered into a cooperation agreement with PT Artajasa Pembayaran Elektronis, a third party, regarding membership of Artajasa electronic transaction services in the framework of implementing the national payment gate (GPN). This agreement is valid for 3 (three) years and continues until there is written notification from the party who wants to terminate the agreement.

43. PERJANJIAN SIGNIFIKAN (lanjutan)

h. Pada tanggal 22 Juni 2018, Bank melakukan perjanjian kerja sama dengan PT Jalin Pembayaran Nusantara, pihak ketiga, tentang pemanfaatan layanan debet dalam jaringan link. Perjanjian ini berlaku selama 3 (tiga) tahun dan terus berlaku hingga ada pemberitahuan tertulis dari pihak yang ingin mengakhiri perjanjian.

i. Pada tanggal 17 Maret 2020, Bank melakukan perjanjian kerja sama pembiayaan kendaraan bermotor bagi aparatur sipil negara dengan PT Mandiri Tunas Finance, pihak berelasi. Perjanjian ini berlaku mulai tanggal 17 Maret 2020 dan berlaku selama 5 (lima) tahun hingga 17 Maret 2025 dan dapat diperpanjang berdasarkan kesepakatan para pihak.

j. Pada tanggal 27 Januari 2021, Bank melakukan perjanjian kerja sama penyaluran pembiayaan dengan PT Fidac Inovasi Teknologi (Fidac), pihak ketiga, tentang pembiayaan kepada pegawai negeri sipil aktif yang terdaftar dalam sistem *peer-to-peer lending* DUMI yang dikelola oleh Fidac dengan total fasilitas pembiayaan sebesar Rp100.000.000. Perjanjian ini berlaku mulai tanggal 27 Januari 2021 dan berlaku selama 3 (tahun) tahun hingga ada pengakhiran perjanjian secara tertulis oleh salah satu pihak.

k. Bank mempunyai perjanjian kerjasama pembiayaan bersama dengan PT Bank Mandiri (Persero) Tbk. Bank bertindak sebagai agen untuk kegiatan seleksi konsumen, penagihan dan pengurusan dokumen administrasi.

Pada tanggal 9 Juli 2019, Bank dan PT Bank Mandiri (Persero) Tbk menandatangani Perjanjian Kerjasama Pembiayaan Kendaraan Bermotor dengan total fasilitas pembiayaan bersama sebesar Rp1.000.000.000 hingga 31 Desember 2019 dan dapat diperpanjang sesuai kesepakatan para pihak, dimana Bank menanggung risiko (*risk*) kredit dan menerima imbalan (*rewards*) sesuai dengan porsi pembiayaannya.

43. SIGNIFICANT AGREEMENTS (continued)

h. On June 22, 2018, the Bank entered into a cooperation agreement with PT Jalin Pembayaran Nusantara, a third party, regarding utilization of the debit services in the link network. This agreement is valid for 3 (three) years and continues until there is written notification from the party who wants to terminate the agreement.

i. On March 17, 2020, the Bank entered into a vehicle financing for civil servants cooperation agreement with PT Mandiri Tunas Finance, a related party. This agreement is valid for 5 (five) years from March 17, 2020 up to March 17, 2025 and can be extended based on the agreement of the parties.

j. On January 27, 2021, the Bank entered into a financing cooperation agreement with PT Fidac Inovasi Teknologi (Fidac), a third party, regarding loan financing to active civil servants registered in the DUMI peer-to-peer lending system managed by Fidac with a total financing facility of Rp100,000,000. This agreement is valid starting January 27, 2021 and is valid for 3 (three) years until there is a written termination of the agreement by either party.

k. The Company entered into a joint financing agreement with PT Bank Mandiri (Persero) Tbk. The Bank acts as an agent to underwrite, collect and administer consumer financing.

On July 9, 2019, the Bank and PT Bank Mandiri (Persero) Tbk signed a Joint Financing Agreement with the total joint financing facility amounting to Rp1,000,000,000 until December 31, 2019 and can be extended based on the agreement of the parties, whereby the Bank bears the credit risk and receives rewards in accordance with its financing portion.

43. PERJANJIAN SIGNIFIKAN (lanjutan)

Dalam perjanjian kerjasama tersebut, porsi fasilitas pembiayaan yang akan diberikan untuk konsumen dari masing-masing pihak adalah 40,00% dari Bank dan 60,00% dari PT Bank Mandiri (Persero) Tbk.

Jumlah pembiayaan bersama dengan PT Bank Mandiri (Persero) Tbk yang dikelola oleh Bank pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

43. SIGNIFICANT AGREEMENTS (continued)

Based on the agreements, the amount of funds to be financed by each party is 40.00% from the Bank and 60.00% from PT Bank Mandiri (Persero) Tbk.

Total joint financing amount with PT Bank Mandiri (Persero) Tbk managed by the Bank as of December 31, 2021 and 2020 are as follows:

	31 Desember 2021/ *December 31, 2021*	**31 Desember 2020/ *December 31, 2020***	
Kredit yang diberikan	114.476.559	129.698.204	*Loans*
Rata - rata jangka waktu kredit (tahun)	2 - 15	1 - 15	*Average of loan period (years)*

44. TAMBAHAN INFORMASI ARUS KAS

Rekonsiliasi liabilitas yang timbul dari aktivitas pendanaan adalah sebagai berikut:

44. ADDITIONAL CASH FLOW INFORMATION

The reconciliation of liabilities that arised from financing activities are as follows:

	1 Januari 2021/ *January 1, 2021*	**Arus Kas/ *Cash Flows***	**Perubahan nonkas - amortisasi biaya transaksi/ *Non-cash activities - amortization of transaction cost***	**31 Desember 2021/ *December 31, 2021***	
Surat berharga yang diterbitkan	1.494.821.750	2.000.000.000	(3.184.747)	3.491.637.003	*Securities issued*
Pinjaman yang diterima	1.600.000.000	650.000.000	-	2.250.000.000	*Borrowings*
Liabilitas sewa	27.653.023	(30.567.181)	223.818.715	220.904.557	*Lease liabilities*
Total liabilitas dari aktivitas pendanaan	**3.122.474.773**	**2.619.432.819**	**220.633.968**	**5.962.541.560**	***Total liabilities from financing activities***

	1 Januari 2020/ *January 1, 2020*	**Arus Kas/ *Cash Flows***	**Perubahan nonkas - amortisasi biaya transaksi/ *Non-cash activities - amortization of transaction cost***	**31 Desember 2020/ *December 31, 2020***	
Surat berharga yang diterbitkan	2.991.379.368	(1.500.000.000)	3.442.382	1.494.821.750	*Securities issued*
Pinjaman yang diterima	-	1.600.000.000	-	1.600.000.000	*Borrowings*
Liabilitas sewa	25.163.184	(16.546.099)	19.035.938	27.653.023	*Lease liabilities*
Total liabilitas dari aktivitas pendanaan	**3.016.542.552**	**83.453.901**	**22.478.320**	**3.122.474.773**	***Total liabilities from financing activities***

Aktivitas Bank yang tidak mempengaruhi arus kas untuk tahun yang berakhir pada tanggal 31 Desember 2020 adalah reklasifikasi aset hak guna dari biaya dibayar di muka menjadi aset tetap sebesar Rp72.791.355 (Catatan 11 dan 12).

The Bank's activity which doesn't affect cash flows for the year ended December 31, 2020 are reclassification of rights of use assets from prepaid expenses to fixed assets amounting to Rp72,791,355 (Note 11 and 12).

45. STANDAR AKUNTANSI YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF

Berikut ini ikhtisar Pernyataan Standar Akuntansi Keuangan (PSAK) dan Interpretasi Standar Akuntansi Keuangan (ISAK) yang diterbitkan oleh Dewan Standar Akuntansi Keuangan (DSAK) - IAI yang relevan untuk Bank, namun belum berlaku efektif untuk laporan keuangan pada tanggal 31 Desember 2021:

Efektif berlaku pada atau setelah tanggal 1 Januari 2022:

- Penyesuaian Tahunan 2020 - PSAK No. 71, “Instrumen Keuangan - Imbalan dalam pengujian “10 persen” untuk penghentian pengakuan liabilitas keuangan”, berlaku efektif 1 Januari 2022.

  Amendemen tersebut mengklarifikasi biaya yang termasuk dalam entitas ketika menilai apakah persyaratan liabilitas keuangan baru atau yang dimodifikasi secara substansial berbeda dari persyaratan liabilitas keuangan asli.

Efektif berlaku pada atau setelah tanggal 1 Januari 2023:

- Amendemen PSAK No. 1, “Penyajian Laporan Keuangan tentang Klasifikasi Liabilitas sebagai Jangka Pendek atau Jangka Panjang”, berlaku efektif 1 Januari 2023 dengan penerapan dini diperkenankan.

  Amendemen menentukan persyaratan untuk mengklasifikasikan kewajiban sebagai lancar atau tidak lancar.

Bank sedang mengevaluasi dampak dari standar akuntansi tersebut dan belum menentukan dampaknya terhadap laporan keuangannya.

45. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE

The following summarizes the Statement of Financial Accounting Standards (PSAK) and Interpretation of Financial Accounting Standards (ISAK) - IAI that are relevant to the Bank, but not yet effective for the financial statements as of December 31, 2021:

Effective on or after January 1, 2022:

- *2020 Annual Adjustment - PSAK No. 71, “Financial Instruments - Fee under testing “10 percent” for the derecognition of a financial liability”, effective January 1, 2022.*

  The amendments clarify the costs included in the entity when assessing whether the terms of the new or modified financial liabilities are substantially different from the terms of the original financial liabilities.

Effective on or after January 1, 2023:

- *Amendment to PSAK No. 1, “Presentation of Financial Statements regarding the Classification of Liabilities as Short-Term or Long-Term”, effective January 1, 2023 with earlier application is permitted.*

  The amendments specify the requirements for classifying a liability as current or non-current.

The Bank is presently evaluating and has not yet determined the effects of these accounting standards on its financial statements.

46. DAMPAK PENERAPAN PSAK 71 "INSTRUMEN KEUANGAN" DAN PSAK 73 "SEWA"

Sebagaimana telah dijelaskan pada Catatan 2ac, Bank menerapkan PSAK 71 pada tanggal 1 Januari 2020. Dampak atas penerapan PSAK 71 terhadap laporan keuangan pada tanggal 1 Januari 2020 adalah sebagai berikut:

46. IMPLEMENTATION OF PSAK 71 "FINANCIAL INSTRUMENTS" AND PSAK 73 "LEASES"

As explained in Note 2ac, the Bank implemented PSAK 71 on January 1, 2020. The impact of the application of PSAK 71 on the financial statements as of January 1, 2020 is as follows:

Klasifikasi Aset dan Liabilitas Keuangan / *Classification of Financial Assets and Liabilities*

Catatan/*Notes*	Klasifikasi berdasarkan PSAK 55 pada tanggal 31 Desember 2019/ *Classification based on PSAK 55 as of December 31, 2019*	Klasifikasi berdasarkan PSAK 71 pada tanggal 1 Januari 2020/ *Classification based on PSAK 71 as of January 1, 2020*	Saldo berdasarkan PSAK 55 pada tanggal 31 Desember 2020/ *Balance based on PSAK 55 as of December 31, 2020*	Saldo berdasarkan PSAK 71 pada tanggal 1 Januari 2021/ *Balance based on PSAK 71 as of January 1, 2021*
Aset Keuangan/*Financial Assets*				
Kas/*Cash*	Pinjaman yang diberikan dan piutang/ *Loans and receivables*	Biaya perolehan diamortisasi/ *Amortized cost*	80.010.720	80.010.720
Giro pada Bank Indonesia/ *Current Accounts with Bank Indonesia*	Pinjaman yang diberikan dan piutang/ *Loans and receivables*	Biaya perolehan diamortisasi/ *Amortized cost*	797.664.336	797.664.336
Giro pada Bank Lain/ *Current Accounts with Other Banks*	Pinjaman yang diberikan dan piutang/ *Loans and receivables*	Biaya perolehan diamortisasi/ *Amortized cost*	10.472.219	10.472.219
Penempatan pada Bank Indonesia/ *Placements with Bank Indonesia*	Pinjaman yang diberikan dan piutang/ *Loans and receivables*	Biaya perolehan diamortisasi/ *Amortized cost*	2.399.736.315	2.399.736.315
Efek-efek/*Securities*				
Dimiliki hingga jatuh tempo/ *Held to maturity*	Dimiliki hingga jatuh tempo/ *Held to maturity*	Biaya perolehan diamortisasi/ *Amortized cost*	832.644.977	832.644.977
Tersedia untuk dijual/ *Available-for-sale*	Tersedia untuk dijual/ *Available-for-sale*	Nilai wajar melalui penghasilan komprehensif lain/ *Fair value through other comprehensive income*	410.267.104	410.267.104
Efek-efek yang dibeli dengan janji dijual kembali/ *Securities purchased under agreements to resell*	Pinjaman yang diberikan dan piutang/ *Loans and receivables*	Biaya perolehan diamortisasi/ *Amortized cost*	1.591.515.138	1.591.515.138
Kredit yang diberikan/ *Loans*	Pinjaman yang diberikan dan piutang/ *Loans and receivables*	Biaya perolehan diamortisasi/ *Amortized cost*	20.316.310.890	20.316.310.890
Aset Lain-lain*)/ *Other Assets*)*	Pinjaman yang diberikan dan piutang/ *Loans and receivables*	Biaya perolehan diamortisasi/ *Amortized cost*	210.601.500	210.601.500
Liabilitas Keuangan/*Financial Liabilities*				
Liabilitas segera/ *Liabilities due Immediately*	Liabilitas keuangan dengan biaya perolehan diamortisasi/ *Financial liabilities at amortized cost*	Biaya perolehan diamortisasi/ *Amortized cost*	373.433.553	373.433.553
Simpanan Nasabah/ *Deposits from Customers*	Liabilitas keuangan dengan biaya perolehan diamortisasi/ *Financial liabilities at amortized cost*	Biaya perolehan diamortisasi/ *Amortized cost*	19.864.301.114	19.864.301.114
Simpanan dari Bank Lain/ *Deposits from Other Banks*	Liabilitas keuangan dengan biaya perolehan diamortisasi/ *Financial liabilities at amortized cost*	Biaya perolehan diamortisasi/ *Amortized cost*	726.710.078	726.710.078

46. DAMPAK PENERAPAN PSAK 71 "INSTRUMEN KEUANGAN" DAN PSAK 73 "SEWA" (lanjutan)

46. IMPLEMENTATION OF PSAK 71 "FINANCIAL INSTRUMENTS" AND PSAK 73 "LEASES" (continued)

Klasifikasi Aset dan Liabilitas Keuangan (lanjutan)

Classification of Financial Assets and Liabilities (continued)

Catatan/*Notes*	Klasifikasi berdasarkan PSAK 55 pada tanggal 31 Desember 2019/ *Classification based on PSAK 55 as of December 31, 2019*	Klasifikasi berdasarkan PSAK 71 pada tanggal 1 Januari 2020/ *Classification based on PSAK 71 as of January 1, 2020*	Saldo berdasarkan PSAK 55 pada tanggal 31 Desember 2020/ *Balance based on PSAK 55 as of December 31, 2020*	Saldo berdasarkan PSAK 71 pada tanggal 1 Januari 2021/ *Balance based on PSAK 71 as of January 1, 2021*
Liabilitas Keuangan/*Financial Liabilities* (lanjutan)/*(continued)*				
Surat berharga yang diterbitkan/ *Securities Issued*	Liabilitas keuangan dengan biaya perolehan diamortisasi/ *Financial liabilities at amortized cost*	Biaya perolehan diamortisasi/ *Amortized cost*	2.991.379.368	2.991.379.368
Liabilitas Lain-lain**)/ *Other Liabilities**)*	Liabilitas keuangan dengan biaya perolehan diamortisasi/ *Financial liabilities at amortized cost*	Biaya perolehan diamortisasi/ *Amortized cost*	200.804.693	200.804.693

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.
**) Liabilitas lain-lain terdiri dari bunga yang masih harus dibayar, cadangan bonus dan THR, utang jasa pihak ketiga, titipan jasa notaris, titipan dana retensi atas renovasi cabang, utang premi asuransi dan lain-lain.

**) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and others.*
***) Other liabilities consist of accrued interest payable, accrued bonus and THR, payable of third party services, notary services, retention fees for branch renovation, premium insurance payable and others.*

Dampak penerapan PSAK 71 terhadap laporan keuangan

Dampak atas penerapan PSAK 71 pada laporan posisi keuangan pada tanggal 1 Januari 2020 adalah sebagai berikut:

Impact of implementation of PSAK 71 on financial statements

The impact of the implementation of PSAK 71 on the statement of financial position as of January 1, 2020 are as follows:

	Saldo sebelum penerapan PSAK 71/ *Balance before implementation PSAK 71*	Klasifikasi dan pengukuran/ *Classification and measurement*	Kerugian kredit ekspektasian/ *Expected credit loss*	Saldo setelah penerapan PSAK 71/ *Balance after implementation PSAK 71*	
Aset					***Assets***
Kas	80.010.720	-	-	80.010.720	*Cash*
Giro pada Bank Indonesia	797.664.336	-	-	797.664.336	*Current accounts with Bank Indonesia*
Giro pada bank lain - neto	10.472.219	-	(239)	10.471.980	*Current accounts with other banks - net*
Penempatan pada Bank Indonesia	2.399.736.315	-	-	2.399.736.315	*Placements with Bank Indonesia*
Efek-efek - neto	1.242.912.081	-	(1.031)	1.242.911.050	*Securities - net*
Efek-efek yang dibeli dengan janji dijual kembali	1.591.515.138	-	-	1.591.515.138	*Securities purchased under agreements to resell*
Kredit yang diberikan - neto	20.107.631.167	-	(24.248.633)	20.083.382.534	*Loans - net*
Biaya dibayar di muka	77.195.667	-	-	77.195.667	*Prepaid expenses*
Aset tetap - neto	372.367.888	-	-	372.367.888	*Fixed assets - net*
Aset pajak tangguhan	14.181.786	-	6.078.183	20.259.969	*Deferred tax assets*
Aset tidak berwujud - neto	39.368.677	-	-	39.368.677	*Intangible assets - net*
Aset lain-lain - neto	217.901.994	-	-	217.901.994	*Other assets - net*
Total Aset	**26.950.957.988**	**-**	**(18.171.720)**	**26.932.786.268**	***Total Assets***
Liabilitas					***Liabilities***
Liabilitas segera	373.433.553	-	-	373.433.553	*Liabilities due immediately*
Simpanan nasabah	19.864.301.114	-	-	19.864.301.114	*Deposits from customers*
Simpanan dari bank lain	726.710.078	-	-	726.710.078	*Deposits from other banks*
Utang pajak	61.117.087	-	-	61.117.087	*Taxes payable*
Surat berharga yang diterbitkan	2.991.379.368	-	-	2.991.379.368	*Securities issued*
Liabilitas imbalan kerja	47.525.700	-	-	47.525.700	*Employee benefits liabilities*
Liabilitas lain-lain	211.918.350	-	62.827	211.981.177	*Other liabilities*
Total Liabilitas	**24.276.385.250**	**-**	**62.827**	**24.276.448.077**	***Total Liabilities***

46. DAMPAK PENERAPAN PSAK 71 "INSTRUMEN KEUANGAN" DAN PSAK 73 "SEWA" (lanjutan)

46. IMPLEMENTATION OF PSAK 71 "FINANCIAL INSTRUMENTS" AND PSAK 73 "LEASES" (continued)

Dampak penerapan PSAK 71 terhadap laporan keuangan (lanjutan)

Impact of implementation of PSAK 71 on financial statements (continued)

Dampak atas penerapan PSAK 71 pada laporan posisi keuangan pada tanggal 1 Januari 2020 adalah sebagai berikut: (lanjutan)

The impact of the implementation of PSAK 71 on the statement of financial position as of January 1, 2020 are as follows: (continued)

	Saldo sebelum penerapan PSAK 71/ *Balance before implementation PSAK 71*	Klasifikasi dan pengukuran/ *Classification and measurement*	Kerugian kredit ekspektasian/ *Expected credit loss*	Saldo setelah penerapan PSAK 71/ *Balance after implementation PSAK 71*	
Ekuitas					***Equity***
Modal saham, ditempatkan dan disetor penuh	751.307.459	-	-	751.307.459	*Share capital, issued and fully paid*
Tambahan modal disetor	920.039.372	-	-	920.039.372	*Additional paid-in capital*
Keuntungan neto yang belum direalisasi dari kenaikan nilai wajar efek-efek yang tersedia untuk dijual - setelah pajak	6.082.820	-	-	6.082.820	*Unrealized gain from increase in fair value of available for sale securities - after tax*
Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak	(11.888.564)	-	-	(11.888.564)	*Remeasurement of employee benefits liabilities - after tax*
Saldo laba					*Retained earnings*
Sudah ditentukan penggunaannya	145.000.000	-	-	145.000.000	*Appropriated*
Belum ditentukan penggunaannya	864.031.651	-	(18.234.547)	845.797.104	*Unappropriated*
Total Ekuitas	**2.674.572.738**	**-**	**(18.234.547)**	**2.656.338.191**	***Total Equity***
Total Liabilitas dan Ekuitas	**26.950.957.988**	**-**	**(18.171.720)**	**26.932.786.268**	***Total Liabilities and Equity***

Berikut adalah dampak atas perubahan cadangan kerugian penurunan nilai dari atas instrumen keuangan dari PSAK 55 ke PSAK 71 pada tanggal 1 Januari 2020:

Below are the impact of change of allowance for impairment losses for financial instruments from PSAK 55 to PSAK 71 as of January 1, 2020:

	Cadangan kerugian penurunan nilai berdasarkan PSAK 55/ *Allowance for impairment losses based on PSAK 55*			Kerugian penurunan nilai ekspektasian menurut PSAK 71/ *Expected credit loss based on PSAK 71*					
Akun	**Cadangan kerugian penurunan nilai kolektif/ *Allowance for impairment losses collective***	**Cadangan kerugian penurunan nilai individual/ *Allowance for impairment losses individual***	**Total**	**Stage 1**	**Stage 2**	**Stage 3**	**Total**	**Kenaikan (penurunan)/ *Increase (decrease)***	***Account***
Giro pada Bank Lain	-	-	-	239	-	-	239	239	*Current Accounts with Other Banks*
Efek-efek	-	-	-	1.031	-	-	1.031	1.031	*Securities*
Kredit yang Diberikan	188.895.726	19.783.997	208.679.723	44.080.586	80.955.718	107.892.052	232.928.356	24.248.633	*Loans*
Komitmen dan kontinjensi	-	-	-	62.780	47	-	62.827	62.827	*Commitments and contingencies*
Total	**188.895.726**	**19.783.997**	**208.679.723**	**44.144.636**	**80.955.765**	**107.892.052**	**232.992.453**	**24.312.730**	***Total***

46. DAMPAK PENERAPAN PSAK 71 "INSTRUMEN KEUANGAN" DAN PSAK 73 "SEWA" (lanjutan)

46. IMPLEMENTATION OF PSAK 71 "FINANCIAL INSTRUMENTS" AND PSAK 73 "LEASES" (continued)

PSAK 73

Berikut adalah dampak atas penerapan PSAK 73 pada tanggal 1 Januari 2020:

PSAK 73

Below are the impact of implementation PSAK 73 as of January 1, 2020:

	Sebelum penyesuaian/ *Before adjustment*	Penyesuaian PSAK 73/ *Adjustment PSAK 73*	Setelah penyesuaian/ *After adjustment*	
Laporan Posisi Keuangan				***Statement of Financial Position***
Aset				***Assets***
Biaya dibayar di muka	77.195.667	(72.791.355)	4.404.312	*Prepaid expenses*
Aset tetap - neto	372.367.888	97.954.539	470.322.427	*Fixed assets - net*
Liabilitas				***Liabilities***
Liabilitas lain-lain	211.918.350	25.163.184	237.081.534	*Other liabilities*

47. PENYELESAIAN LAPORAN KEUANGAN

Manajemen Bank bertanggung jawab penuh atas penyusunan laporan keuangan ini yang diselesaikan dan diotorisasi untuk diterbitkan pada tanggal 20 Januari 2022.

47. COMPLETION OF THE FINANCIAL STATEMENTS

The management of the Bank is responsible for the preparation of these financial statements which were completed and authorized for issued on January 20, 2022.

2021 **Laporan Tahunan**
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mandiri taspen

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