mandiri taspen

# PENGUATAN WIRAUSAHA
# Membangun DAYA TAHAN SISTEMIK

*Strengthening Entrepreneurs Building Systemic Endurance*

LAPORAN TAHUNAN
ANNUAL REPORT
2019
PT. BANK MANDIRI TASPEN

TEMA
Theme

# PENGUATAN **WIRAUSAHA** MEMBANGUN **DAYA TAHAN SISTEMIK**

## Strengthening **Entrepreneurship**, 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*).**

**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.**

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

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

The management and all people of Bank Mantap are aware that to achieve sustainable competitive advantage requires systemic resilience towards business continuity (sustainability). The entrepreneurial spirit is values that are innovative and are never satisfied with current achievements but are constantly trying to find improvements (continuous improvement).

Management continues to encourage and strengthen entrepreneurial values in all lines to give birth to an entrepreneurial identity. Through entrepreneurship strengthening, all people of Bank Mantap are able to provide the best service, so that all stakeholders, especially customers, are satisfied and become loyal consumers. The form of services continues to be developed through innovation based on information technology that is in line with the needs of the millennial era.

The combination of innovative values that continue to be developed systemically and excellent service is expected to be able to emerge as a competitive advantage that is sustainable. To achieve this, it is necessary to support excellence and superior resources in line with the vision, mission, and values of Bank Mantap that have been set.

# KESINAMBUNGAN TEMA
## Theme Continuity

### PENGUATAN BISNIS MEMBANGUN KESEJAHTERAAN

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.

Penguatan bisnis tentu saja juga diikuti dengan peningkatan kesejahteraan nasabahnya, khususnya para pensiunan. Hal ini juga didukung dengan dilaksanakannya berbagai program-programn 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.

2018

### STRENGTHENING BUSINESS, ENHANCING PROSPERITY

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.

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.

### SEMAKIN MANTAP MELALUI PERCEPATAN EKSPANSI CAKUPAN WILAYAH

Arah dan kebijakan pengembangan usaha Bank Mandiri Taspen dalam jangka pendek dan menengah adalah menjadi mitra terbaik dan terpercaya dalam memberdayakan dan mensejahterakan rakyat Indonesia dalam menciptakan peluang bisnis dan kesejahteraan melalui produk dan layanan terbaik.

Hal tersebut diwujudkan dalam implementasi kemitraan strategis antara Bank Mandiri selaku pemegang saham mayoritas bersama dengan PT Taspen (Persero) dalam Bank Mandiri Taspen yang fokus dalam penyaluran kredit pensiunan dan UMKM. Adapun salah satu inisiatif strategis dalam mewujudkan visi dan misi tersebut adalah pengembangan cakupan bisnis Bank Mandiri Taspen Pos secara nasional.

Sesuai dengan *Corporate Plan* yang telah disusun, Bank memiliki inisiatif strategis utama untuk mewujudkan tujuan di tahun 2021 menjadi "*The Best Pension Business Bank in Indonesia*." Strategi yang ditetapkan adalah fokus pada produk dan layanan sesuai kebutuhan, sederhana, kompetitif dan memahami kebutuhan nasabah sesuai segmen serta memberikan imbal hasil yang optimal, layanan yang memberikan kemudahan dan kecepatan bagi nasabah, lokasi jaringan yang tersebar luas dan mendekatkan diri ke lokasi nasabah sehingga memberikan kemudahan akses bagi nasabah. Upaya-upaya yang dilakukan untuk pencapaian arah dan pengembangan usaha Bank Mandiri Taspen Pos adalah memperkuat sistem dan infrastruktur, membangun budaya atas dasar kinerja, mengembangkan bisnis, dan memperkuat Permodalan.

Adapun langkah-langkah strategis yang akan ditempuh adalah melakukan pengembangan jaringan kantor secara nasional dan mobil layanan kas keliling untuk menjangkau pelayanan kepada basis-basis pensiunan yang ada di Indonesia. Di samping itu Bank juga telah melakukan pengembangan dan akselerasi produktivitas bisnis baru di segmen pensiunan yang akan menjadi *engine of growth* utama Bank Mandiri Taspen ke depan, yang didukung oleh *expertise* yang dimiliki oleh masing-masing mitra strategis.

2017

### MORE SOLID THROUGH ACCELERATING COVERAGE EXPANSION

The short-and medium-term development direction and policy of Bank Mandiri Taspen is to become the best and reliable partner in empowering and prospering the people of Indonesia in creating business opportunities and welfare through the best products and services.

It is outlined in the strategic partnership between Bank Mandiri as the majority shareholder and PT Taspen (Persero) in Bank Mandiri Taspen, focusing on the distribution of loans for pensioners and MSMEs. One of the strategic initiatives in realizing the vision and mission is by expanding the national coverage of Bank Mandiri Taspen Pos business.

In line with the established Corporate Plan, the Bank has a major strategic initiative to realize its goal in 2021 to become "The Best Pension Business Bank in Indonesia." The established strategies include focusing on products and services as needed, being simple but competitive, and understanding customers' demands in line with their segments while providing optimal returns, services that provide convenience and speed for customers, widespread network location and getting closer to the customers' location so as to provide ease of access for customers. Efforts made to achieve the direction and business development of Bank Mandiri Taspen Pos are to strengthen system and infrastructure, build culture based on performance, develop business, and strengthen the Capital.

The strategic steps that will be taken are to expand the national office network and mobile cash service with cars to reach service to bases of pensioners in Indonesia. Besides, the Bank has also developed and accelerated new business productivity in the pensioner segment that will become the main engine of growth of Bank Mandiri Taspen in the future, supported by expertise owned by each strategic partner.

## MEMBANGUN BUDAYA BERBASIS KINERJA GUNA MERAIH PERTUMBUHAN BERKELANJUTAN

2016

## BUILDING PERFORMANCE BASED CULTURE FOR SUSTAINABLE GROWTH

Kemitraan strategis antara PT Bank Mandiri (Persero) Tbk, PT Taspen (Persero), dan PT Pos Indonesia (Persero) yang dilakukan sejak tahun 2015 merupakan babak baru dari perjalanan Bank Mandiri Taspen Pos (Bank Mantap). Kemitraan tersebut telah menambah cakupan bisnis Bank Mantap secara nasional. Strategi yang ditetapkan adalah fokus pada produk dan layanan sesuai kebutuhan, sederhana, kompetitif dan memahami kebutuhan nasabah sesuai segmen serta memberikan imbal hasil yang optimal.

Salah satu upaya penting yang difokuskan sejak tahun 2016 untuk pencapaian arah dan pengembangan usaha Bank Mandiri Taspen Pos adalah membangun budaya atas dasar kinerja. Pembangunan budaya atas dasar kinerja dilakukan dengan mengefektifkan pengelolaan kinerja dengan monitoring secara berjenjang untuk meyakinkan target sesuai rencana, meningkatkan pengelolaan *human capital* dan implementasinya serta internalisasi budaya kerja. Implementasi kebijakan *reward* dan *punishment* benar-benar ditegakkan, sehingga mampu membangun budaya kerja yang kuat. Penerapan strategi membangun budaya berbasis kinerja yang telah dilaksanakan terbukti mampu meningkatkan kinerja Bank Mantap, baik kinerja operasional maupun kinerja keuangan yang cukup signifikan di tahun 2016.

The established strategic partnership between PT Bank Mandiri (Persero) Tbk., PT Taspen (Persero), and PT Pos Indonesia (Persero) since 2015 was a new chapter of Bank Mandiri Taspen Pos (Bank Mantap) journey. The partnership had expanded Bank Mantap's business coverage at national level. The implemented strategies included focusing on products and services as needed, being humble but competitive, and understanding customers' demands in line with their segments while providing optimal returns.

One of the crucial efforts which had been the focus since 2016 for the direction and development of Bank Mandiri Taspen Pos business was to build performance-based culture. Performancebased culture was carried out by enhancing the effectiveness of performance management through hierarchical monitoring to ensure the achievement of targets in line with plans, improve human capital management and its implementation, and internalize the work culture. The reward and punishment policy was truthfully enforced to build a strong work culture. The strategy implementation of the performance-based culture that had been executed proved to be able to improve the performance of Bank Mantap, both operational and financial in 2016.

## TRANSFORMASI BISNIS UNTUK NILAI BESAR

2015

## BUSINESS TRANSFORMATION FOR LARGE VALUE

Perubahan Nama Bank Sinar Harapan Bali menjadi Bank Mandiri Taspen Pos (Bank Mantap) bukan hanya sekedar perubahan nama melainkan meneguhkan komitmen kami terhadap pelayanan kepada masyarakat dan pemangku kepentingan kami serta rakyat Indonesia secara keseluruhan. Perubahan nama ini juga diikuti dengan pembaharuan komitmen untuk meningkatkan kinerja dan memberi manfaat yang lebih berarti bagi semua pemangku kepentingan Bank Mantap.

Bank Mantap terus berkembang dan mengayunkan langkahnya secara konsisten, menuju pencapaian visi dan misinya sebagai bagian dari industri keuangan yang tersebar dalam melayani nasabah secara nasional.

Rekam jejak Bank Mantap dengan kepemilikan saham oleh 3 BUMN dengan kompetensi terspesialisasi pada masing masing bisnis yaitu PT Bank Mandiri (Persero) Tbk, PT Taspen (Persero) dan PT Pos Indonesia (Persero) akan memberi momentum pertumbuhan yang berkesinambungan bagi Bank Mantap.

The Name Change of Bank Sinar Harapan Bali into Bank Mandiri Taspen Pos (Bank Mantap) was not just a name change but affirmed our commitment to service to the community and our stakeholders as well as the people of Indonesia as a whole. This name change was also followed by a renewed commitment to improve our performance and provide more meaningful benefits to all stakeholders of Bank Mantap.

Bank Mantap continued to grow and took steps consistently towards the achievement of our vision and mission as a part of the financial industry spread in serving national customers.

The track record of Bank Mantap with the ownership of 3 state-owned enterprises with specialized competencies in each business, namely PT Bank Mandiri (Persero) Tbk, PT Taspen (Persero) and PT Pos Indonesia (Persero), will provide sustainable growth momentum for Bank Mantap.

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# LAPORAN TAHUNAN ANNUAL REPORT 2019

# KILAS KINERJA 2019
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# IKHTISAR KINERJA OPERATIONAL
## Performance Operational Highlights

mandiri taspen

**PERTUMBUHAN KREDIT PADA TAHUN 2019 MENCAPAI**
**Rp20,32** triliun atau **30,85%**

Credit Growth in 2019 reach Rp20.32 trillion or 30.85%

**DANA PIHAK KETIGA MENINGKAT MENJADI SEBESAR**
**Rp19,86** triliun atau tumbuh **30,17%** dibandingkan **2018**

THIRD-PARTY FUNDS INCREASED Rp19.86 trillion or 30.17% compared 2018

**LABA TAHUN BERJALAN MENINGKAT MENJADI**
**Rp456,21** miliar atau tumbuh **36,81%** dibandingkan **2018**

Income for the Year increase Rp456.21 billion or 36.81% compared 2018

**NPL GROSS**
NPL GROSS MENINGKAT DARI **0,63%** di tahun **2018**
menjadi **0,68%** di tahun **2019**

INCREASED NPL GROSS FROM 0.63% in 2018 to 0.68% in 2019

**TOTAL ASET TUMBUH MENJADI**
**Rp26,95** triliun atau **28,68%** dibandingkan **2018**

TOTAL ASSETS GROW UP Rp26.95 trillion or 28.68% compared 2018

**NPL NETT**
PENURUNAN **NPL NETT** DARI **0,20%** di tahun **2018**
menjadi **0,12%** di tahun **2019**

DECREASE NPL NETT from 0.20% in 2018 to 0.12% in 2019

**TOTAL EKUITAS TUMBUH MENJADI**
**Rp2,67** miliar atau **15,26%** dibandingkan **2018**

TOTAL EQUITY GROW UP Rp2.67 billion or 15.26% compared 2018

# IKHTISAR KEUANGAN DAN RASIO KEUANGAN
## Financial Highlights and Financial Ratios

### LAPORAN POSISI KEUANGAN — STATEMENT OF FINANCIAL POSITION

(dalam jutaan Rupiah kecuali dinyatakan lain / in millions Rupiah, unless otherwise stated)

| Uraian | 2019 | 2018 | 2017 | 2016 | 2015 | |
|---|---|---|---|---|---|---|
| Aset | | | | | | ASSETS |
| Kas | 80.011 | 67.830 | 53.256 | 41.024 | 28.032 | Cash |
| Giro pada Bank Indonesia | 797.664 | 611.823 | 759.367 | 366.937 | 133.051 | Current accounts with Bank Indonesia |
| Giro pada Bank Lain | 10.472 | 17.628 | 7.606 | 23.061 | 4.601 | Current accounts with other banks Related parties |
| Penempatan pada Bank Indonesia dan Bank Lain | 2.399.736 | 2.924.004 | 1.160.783 | 1.165.311 | 636.486 | Placements with Bank Indonesia and other banks |
| Efek-efek | 1.242.912 | 982.231 | 713.384 | 471.549 | 102.578 | Securities |
| Tagihan atas Efek-efek yang dibeli dengan janji dijual kembali | 1.591.515 | 383.997 | 137.305 | 171.724 | - | Securities purchased under agreements to resell |
| Kredit yang diberikan (neto) | 20.107.631 | 15.393.841 | 10.444.408 | 4.929.207 | 1.571.288 | Loans |
| Cadangan kerugian penurunan nilai | (208.680) | (132.127) | (62.078) | (21.288) | (14.105) | Allowance for impairment losses |
| Biaya dibayar di muka | 77.196 | 64.750 | 76.725 | 45.313 | 24.797 | Prepaid expenses |
| Aset tetap - setelah dikurangi akumulasi penyusutan | 372.368 | 292.155 | 227.527 | 132.923 | 47.834 | Fixed assets – after Accumulated depreciation |
| Aset Pajak Tangguhan | 14.182 | 10.985 | - | - | 438 | Deferred tax assets |
| Aset tidak berwujud - setelah dikurangi akumulasi amortisasi | 39.369 | 24.678 | 4.229 | 3.621 | 1.996 | Intangible assets – after accumulated amortization |
| Aset lain-lain - Neto | 217.902 | 170.011 | 103.112 | 61.888 | 26.989 | Other assets -net |
| **Total Aset** | **26.950.958** | **20.943.933** | **13.687.703** | **7.412.558** | **2.578.090** | **TOTAL ASSETS** |
| Liabilitas | | | | | | LIABILITIES |
| Liabilitas segera | 373.434 | 207.540 | 106.724 | 33.843 | 1.894 | Obligations due immediately |
| Simpanan nasabah | 19.864.301 | 15.259.774 | 9.732.375 | 5.651.792 | 1.832.504 | Deposits from customers |
| Simpanan dari bank lain | 726.710 | 393.568 | 196.650 | 153.210 | 11.659 | Deposits from other banks |
| Utang pajak | 61.117 | 76.084 | 37.162 | 4.937 | 3.970 | Taxes payable |
| Surat berharga yang diterbitkan | 2.991.379 | 1.995.379 | 1.993.073 | 348.802 | - | Securities issued |
| Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali | - | 491.330 | - | - | - | Securities sold under repurchase agreements |
| Liabilitas Pajak Tangguhan | - | - | 10.815 | 7.977 | - | Deferred Tax Liabilities |
| Liabilitas Imbalan Pasca Kerja | 47.526 | 23.599 | 13.289 | 9.890 | 6.812 | Employee benefits liabilities |
| Liabilitas Lain-lain | 211.918 | 176.168 | 89.976 | 31.557 | 22.277 | Other liabilities |
| **Total Liabiitas** | **24.276.385** | **18.623.443** | **12.180.065** | **6.242.008** | **1.879.116** | **TOTAL LIABILITIES** |
| Ekuitas | | | | | | EQUITY |
| Modal Saham | 751.307 | 681.061 | 624.500 | 500.000 | 500.000 | Share capital |
| Tambahan Modal Disetor | 920.039 | 493.082 | 349.643 | 74.000 | 74.000 | Additional paid-in capital |
| Dana Setoran Modal | - | 497.204 | 200.000 | | | Capital contribution |
| Keuntungan (kerugian) neto yang belum direalisasi dari kenaikan atau penurunan nilai wajar efek-efek yang tersedia untuk dijual - setelah pajak | 6.083 | (717) | - | - | - | Net unrealized gain (loss) from increase or decrease in fair value of available for sale securities - after tax |
| Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak | (11.889) | (3.005) | (1.903) | (2.765) | (2.240) | Remeasurement of employee benefits liabilities - after tax |
| Saldo Laba | 1.009.032 | 652.865 | 335.398 | 177.884 | 127.214 | Retained earnings |
| **Total Ekuitas** | **2.674.573** | **2.320.490** | **1.507.638** | **749.119** | **698.974** | TOTAL EQUITY |

## LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN

## STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

(dalam jutaan Rupiah kecuali dinyatakan lain / in millions Rupiah, unless otherwise stated)

| Uraian | 2019 | 2018 | 2017 | 2016 | 2015 | |
|---|---|---|---|---|---|---|
| Pendapatan Bunga Neto | 1.293.420 | 1.059.023 | 600.319 | 292.533 | 162.748 | Interest Income -Net |
| Laba Operasional | 615.346 | 453.624 | 219.952 | 72.207 | 34.709 | Operating Income |
| Laba Sebelum Beban Pajak | 620.833 | 452.057 | 218.806 | 71.489 | 33.895 | Income Before Tax Expenses |
| Laba Tahun Berjalan | 456.208 | 333.471 | 160.047 | 50.670 | 24.399 | Income For The Year |
| Total Penghasilan Komprehensif Tahun Berjalan | 454.124 | 331.653 | 160.909 | 50.145 | 23.934 | Other Comprehensive Income For The Year |
| Laba per Saham Dasar (nilai penuh) | 303.61 | 243.92 | 128.14 | 50.67 | 24.40 | Basic Earnings Per Share (Full Amount) |

## LAPORAN ARUS KAS

## STATEMENT OF CASH FLOWS

(dalam jutaan Rupiah kecuali dinyatakan lain / in millions Rupiah, unless otherwise stated)

| Uraian | 2019 | 2018 | 2017 | 2016 | 2015 | |
|---|---|---|---|---|---|---|
| Kas neto yang diperoleh dari/ (digunakan untuk) aktivitas operasi | (785.851) | 1.814.193 | (1.404.068) | 574.355 | 127.539 | Net Cash Provided By/ (Used In) |
| Kas neto yang digunakan untuk aktivitas investasi | (440.829) | (415.119) | (340.268) | (479.251) | (27.759) | Net Cash Used In Investing Activities |
| Kas neto yang diperoleh dari aktivitas pendanaan | 893.279 | 481.199 | 1.839.277 | 748.796 | - | Net Cash Provided By Financing Activities |
| Kenaikan / (Penurunan) Neto Kas dan Setara Kas | (333.401) | 1.880.273 | 94.941 | 843.900 | 99.780 | Increase/(Decrease) In Cash And Cash Equivalents |
| Kas dan Setara Kas pada Awal Tahun | 3.621.285 | 1.741.012 | 1.646.071 | 802.171 | 702.391 | Cash And Cash Equivalents At Beginning Of Year |
| Kas dan Setara Kas pada Akhir Tahun | 3.287.884 | 3.621.285 | 1.741.012 | 1.646.071 | 802.171 | Cash And Cash Equivalents At The End Of Year |

## RASIO KEUANGAN

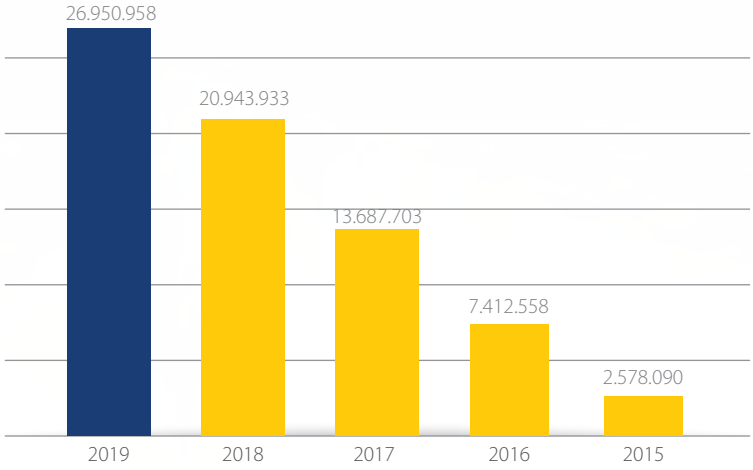
## FINANCIAL RATIOS

(dalam jutaan Rupiah kecuali dinyatakar

| Uraian | 2019 | 2018 | 2017 | 2016 | 2015 | |
|---|---|---|---|---|---|---|
| I. Permodalan | | | | | | Capital |
| 1. CAR | 21,72% | 24,31% | 22,32% | 31,48% | 42,35% | CAR |
| 2. Aktiva tetap terhadap Modal | 21,70% | 18,35% | 20,36% | 15,44% | 11,12% | Fixed Assets to Capital |
| II. Aktiva Produktif | | | | | | Earning Assets |
| 1. Aktiva Produktif Bermasalah | 0,59% | 0,56% | 0,59% | 0,34% | 0,57% | Non-Performing Assets |
| 2. NPL - Gross | 0,68% | 0,63% | 0,65% | 0,43% | 0,81% | NPL - Gross |
| 3. NPL - Net | 0,23% | 0,21% | 0,25% | 0,12% | 0,07% | NPL - Net |
| 4. PPA terhadap Aktiva Produktif | 0,90% | 0,75% | 0,53% | 0,34% | 0,62% | Allowance for Earning Assets Possible |
| 5. Pemenuhan PPA | 75,32% | 68,14% | 46,72% | 31,57% | 44,60% | Compliance with Allowance for Possible |
| III. Rentabilitas | | | | | | Profitability |
| 1. ROA | 2,62% | 2,64% | 2,02% | 1,62% | 1,66% | ROA |
| 2. ROE | 19,30% | 20,47% | 13,35% | 6,96% | 4,74% | ROE |
| 3. NIM | 6,04% | 6,92% | 6,61% | 7,64% | 9,51% | NIM |
| 4. BOPO | 79,84% | 80,00% | 84,87% | 88,07% | 87,42% | Operating Expense to Operating Income |
| IV. Likuiditas | | | | | | Liquidity |
| 1. LDR/LFR | 92,82% | 91,67% | 93,06% | 87,21% | 86,52% | LDR |
| V. Kepatuhan (Compliance) | | | | | | Compliance |
| 1.a. Persentase Pelanggaran BMPK | | | | | | 1a. Percentage of LLL iolation |
| a.1. Pihak Terkait | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | Related Party |
| a.2. Pihak Tidak Terkait | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | Non-related Party |
| 1.b. Persentase Pelampauan BMPK | | | | | | 1b. Percentage of Violation to BMPK |
| b.1. Pihak Terkait | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | Related Party |
| b.2. Pihak Tidak Terkait | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | Non-related Party |
| 2. GWM Rupiah | 6,01% | 6,51% | 6,55% | 6,56% | 8,08% | Rupiah Statutory Reserves |
| 3. PDN | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | NOP |

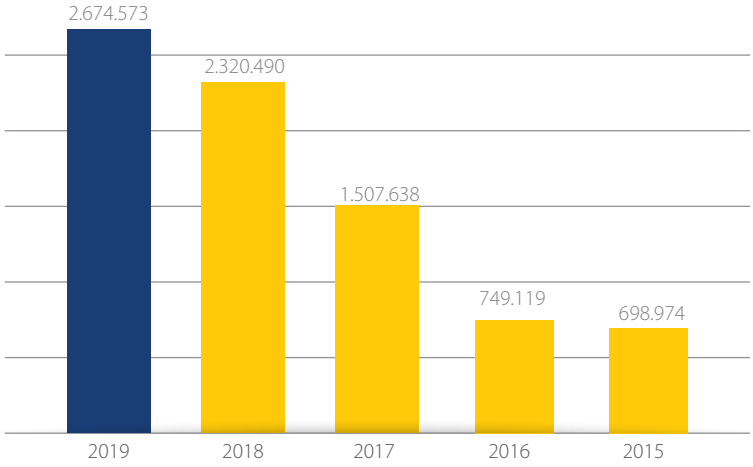
## ASET / ASSETS

(dalam jutaan Rupiah / in millons of Rupiah)



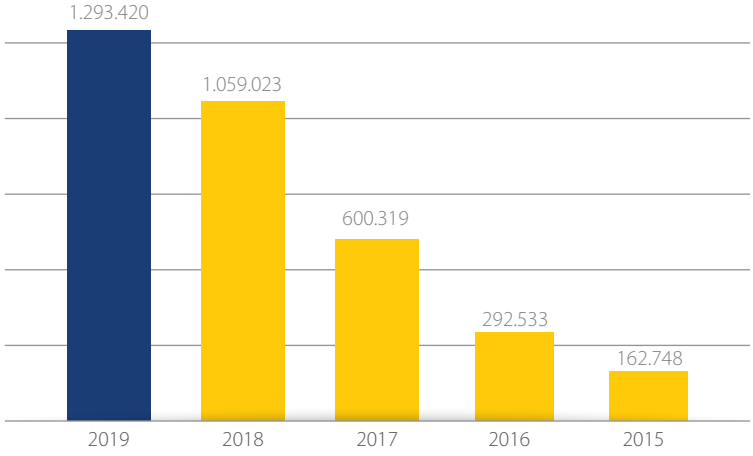

## EKUITAS / EQUITY

(dalam jutaan Rupiah / in millons of Rupiah)



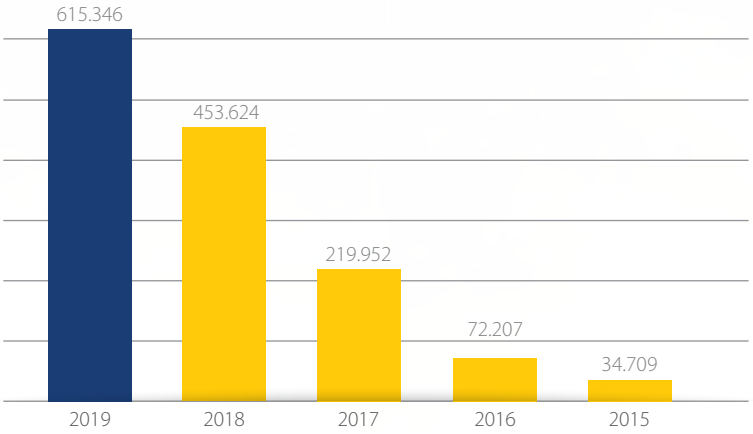

## PENDAPATAN BUNGA (NETO) / INTEREST INCOME -NET

(dalam jutaan Rupiah / in millons of Rupiah)



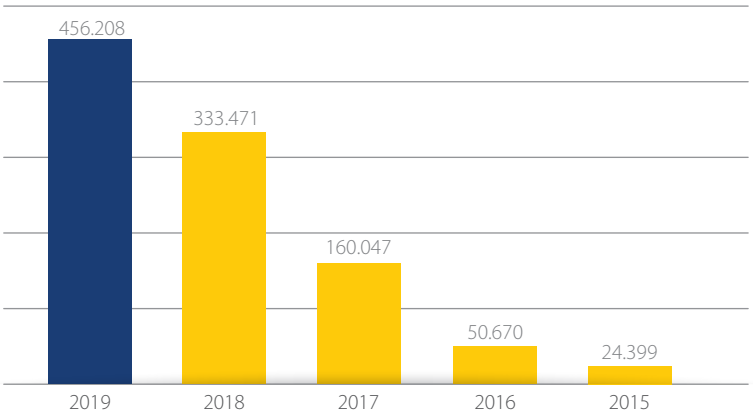
## LABA OPERASIONAL / OPERATING INCOME

(dalam jutaan Rupiah / in millons of Rupiah)



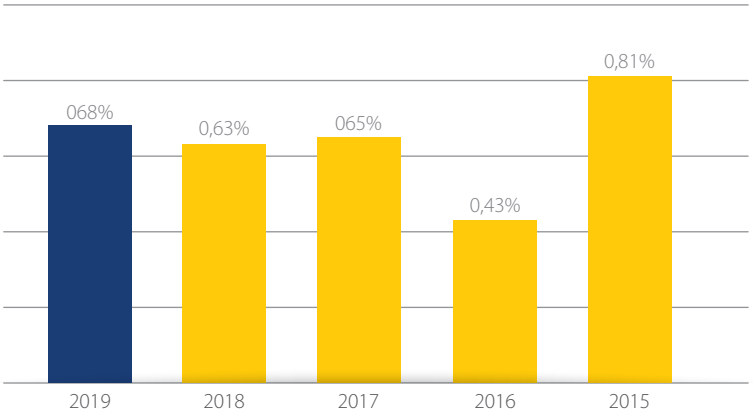

## LABA TAHUN BERJALAN / INCOME FOR THE YEAR

(dalam jutaan Rupiah / in millons of Rupiah)




## NPL - GROSS

(dalam jutaan Rupiah / in millons of Rupiah)



## ENTITAS ASOSIASI

Sampai dengan tanggal 31 Desember 2019, Bank Mantap tidak memiliki entitas anak dan entitas asosiasi.

## INFORMASI HARGA SAHAM

Bank Mantap merupakan badan usaha berbentuk Perseroan Terbatas tertutup. Saham Perusahaan dimiliki oleh PT Bank Mandiri (Persero) Tbk., PT Taspen (Persero), dan I.B. Made Putra Jandhana. Sampai dengan akhir periode pelaporan, Perusahaan tidak melakukan perdagangan saham Perusahaan pada Bursa Efek manapun. Dengan demikian, laporan ini tidak menyajikan informasi mengenai saham yang telah diterbitkan meliputi jumlah saham yang beredar, kapitalisasi pasar, harga saham dan volume perdagangan saham, aksi korporasi, jumlah saham beredar sebelum dan sesudah aksi korporasi, harga saham sebelum dan sesudah aksi korporasi, rasio pemecahan saham (*stock split*), rasio penggabungan saham (*reverse stock*), penghentian sementara perdagangan saham (*suspension*), maupun penghapusan pencatatan saham (*delisting*).

## ASSOCIATED COMPANIES

As of December 31, 2019 Bank Mantap does not have associated companies.

## INFORMATION OF STOCK PRICE

Bank Mantap is a limited liability company. The Company's shares are owned by PT Bank Mandiri (Persero) Tbk., PT Taspen (Persero), and I.B. Made Putra Jandhana. Until the end of reporting period, the Company did not conduct stock trading on any Stock Exchange. Therefore, this report does not provide information on issued shares including total outstanding shares, market capitalization, corporate action, total outstanding shares before and after corporate action, stock price before and after corporate action, stock split ratio, reverse stock ratio, suspension, or delisting

mandiri taspen

02

LAPORAN TAHUNAN
ANNUAL REPORT
2019

# LAPORAN MANAJEMEN
## Management Report

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# LAPORAN DEWAN KOMISARIS
## Report From The Board of Commissioners

> Fungsi pengawasan dan pemberian nasehat kepada Direksi oleh Dewan Komisaris telah dilaksanakan dengan baik dan berjalan efektif. Hal ini berdampak pada kinerja operasional, keuangan, dan tata kelola.
>
> Bank Mantap mampu meraih pencapaian kinerja keuangan yang tercermin dari ukuran asset, kredit yang disalurkan maupun pertumbuhan dana pihak ketiga (DPK). Selain itu pencapaian tata kelola, dari ukuran asesmen tata kelola, manajemen risiko, internal control, dan kinerja kepatuhan. Kesemuanya berdampak pada kedayatahanan dan reputasi Bank Mantap.

The Board of Commissioners has implemented its supervisory and advisory functions to the Board of Directors well and effectively. It has an impact on operational, financial, and governance performance. Bank Mantap can reach financial performance achievements as reflected in the size of assets, loans disbursed, and the growth of third party funds (DPK). Besides, the success of governance, from the scope of governance assessment, risk management, internal control, and compliance performance. All of which had an impact on the survival and reputation of Bank Mantap.

**Para pemegang saham dan pemangku kepentingan lainnya, yang kami hormati.**

Dewan Komisaris telah menjalankan tugas pengawasan dan pemberian nasehat kepada kepada Direksi dengan penuh tanggung jawab, sebagaimana diamanahkan dalam Anggaran Dasar dan peraturan perundangan yang berlaku. Dalam menjalankan tugasnya, Dewan Komisaris memastikan bahwa dalam melaksanakan kegiatan operasionalnya, Bank telah mengacu kepada rencana bisnis yang telah ditetapkan, serta memastikan kepatuhan terhadap seluruh peraturan dan perundang-undangan yang berlaku.

Dewan Komisaris senantiasa berupaya untuk memastikan bahwa Bank telah dikelola secara profesional, sesuai dengan kepentingan pemegang saham dan pemangku kepentingan lainnya. Dalam menjalankan perannya, Dewan Komisaris senantiasa menjaga obyektivitas dan independensi. Oleh karena itu, Dewan Komisaris tidak terlibat dalam pengambilan keputusan operasional Bank, kecuali hal-hal yang diatur dan ditetapkan dalam Anggaran Dasar dan peraturan perundang-undangan.

**Our respected shareholders and stakeholders,**

The Board of Commissioners has implemented the supervisory and advisory duties to the Board of Directors with full responsibility, as mandated by the Articles of Association and applicable laws and regulations. In implementing its duties, the Board of Commissioners ensures that during every operational activity, the Bank refers to the established business plan, while assuring the compliance with all applicable laws and regulations.

The Board of Commissioners constantly strives to ensure that the Bank has been professionally managed, according to the interests of the shareholders and other stakeholders. In assuming its roles, the Board of Commissioners always upholds objectivity and independency. Therefore, the Board of Commissioners is not involved in any decision-making activities for Bank's operations, unless for matters specified in the Articles of Association and the laws and regulations.

Dewan Komisaris memiliki komite-komite yang telah menjalankan tugas dengan efektif, yaitu Komite Audit, Komite Remunerasi dan Nominasi, dan Komite Pemantau Risiko. Tugas dan wewenang komite-komite penunjang Dewan Komisaris telah didefinisikan dengan jelas, sehingga dapat berperan secara efektif dalam membantu Dewan Komisaris.

Dalam laporan ini, Dewan Komisaris melaporkan penilaian kinerja Direksi, pandangan atas prospek usaha yang disusun oleh Direksi, penerapan penilaian atas komite-komite penunjang Dewan Komisaris, dan perubahan komposisi Dewan Komisaris.

## PENILAIAN ATAS KINERJA DIREKSI

Atas kinerja Direksi yang telah mampu menghadapi tantangan perekonomian di tahun 2019, Dewan Komisaris memberikan penghargaan yang setinggi-tingginya. Dewan Komisaris berpendapat bahwa kinerja Direksi sangat baik. Dalam melakukan penilaian atas kinerja Direksi, Dewan Komisaris mempertimbangkan hal-hal sebagai berikut.

### TINJAUAN MAKRO EKONOMI

Atas kinerja Bank yang sangat memuaskan, Dewan Komisaris memberikan penghargaan yang setinggi-tingginya atas kinerja Direksi yang telah mampu menghadapi tantangan perekonomian di tahun 2019. Di dalam laporannya, BI menyampaikan bahwa permodalan industri perbankan tetap kuat sebagaimana tercermin dari rasio kecukupan modal (*Capital Adequacy Ratio/CAR*) perbankan yang berada di atas persyaratan minimum. Rasio CAR perbankan posisi Triwulan III 2019 tercatat sebesar 23,19%, lebih tinggi dibandingkan triwulan sebelumnya (22,53%) maupun triwulan yang sama tahun sebelumnya (22,85%). Ketahanan permodalan yang terjaga tersebut selain sebagai penyangga/ bantalan untuk menyerap kerugian yang mungkin timbul, juga berfungsi sebagai sumber dana untuk membiayai kegiatan usaha perbankan. Pada Triwulan III 2019, kredit industri perbankan tumbuh sebesar 7,89% (yoy) lebih rendah dari triwulan sebelumnya sebesar 9,92% (yoy). Selama periode laporan, Kredit Modal Kerja (KMK), Kredit Investasi (KI), dan Kredit Konsumsi (KK) masing-masing tumbuh sebesar 5,94% (yoy), 12,84% (yoy) dan 6,82% (yoy). Terjadi perlambatan pada pada seluruh jenis kredit dibandingkan triwulan sebelumnya yang tumbuh 9,22% (yoy), 13,85% (yoy) dan 7,64% (yoy). Perlambatan pertumbuhan kredit tersebut terjadi sejalan dengan melambatnya pertumbuhan ekonomi global dan domestik.

Dari sisi risiko kredit, rasio *Non Performing Loan* (NPL) gross mengalami sedikit peningkatan yakni dari 2,51% pada Triwulan II 2019 menjadi sebesar 2,66%, namun tercatat stabil dibandingkan triwulan yang sama tahun sebelumnya (2,66%)

The Board of Commissioners is assisted by Audit Committee, Remuneration and Nomination Committee, and Risk Monitoring Committee which have implemented their duties effectively. The duties and authorities of these Board of Commissioners supporting committees are well-defined, which allow them to effectively assist the Board of Commissioners.

In this Report, the Board of Commissioners reports the assessment of the Board of Directors performance, opinion on the business outlook prepared by the Board of Directors, assessment implementation of the Board of Commissioners supporting committees, and changes in the Board of Commissioners composition.

## ASSESSMENT OF BOARD OF DIRECTORS PERFORMANCE

The Board of Commissioners highly appreciates the Board of Directors for the performance in facing the economic challenges throughout 2019. The Board of Commissioners considers that the Board of Directors has shown remarkable performance. In assessing the Board of Directors performance, the Board of Commissioners takes into account the following matters.

### MACRO-ECONOMIC OVERVIEW

For the very satisfactory performance, the Board of Commissioners gives the highest appreciation for the Board of Directors' performance in facing economic challenges in 2019. In its report, BI said that the capital of the banking industry remained strong, as reflected in the Capital Adequacy Ratio (CAR) of banks, which were above the minimum requirements. The banking CAR ratio for the third quarter of 2019 was 23.19%, higher than the previous quarter (22.53%), and the same quarter of the past year (22.85%). The capital adequacy that was maintained aside from being a buffer/cushion to absorb losses that might arise also served as a source of funds to finance banking business activities. In Quarter III 2019, banking industry credit grew by 7.89% (YoY), lower than the previous quarter of 9.92% (YoY). During the reporting period, Working Capital Loans (KMK), Investment Loans (KI), and Consumer Loans (KK) each grew by 5.94% (YoY), 12.84% (YoY) and 6.82% (YoY) ). There was a slowdown in all types of loans compared to the previous quarter, which grew 9.22% (YoY), 13.85% (YoY), and 7.64% (YoY). The slowdown in credit growth occurred in line with slowing global and domestic economic growth.

In terms of credit risk, the gross Non-Performing Loan (NPL) ratio increased slightly from 2.51% in the 2nd Quarter of 2019 to 2.66% but remained stable compared to the same quarter of the previous year (2.66%) (Graph 2.46). Based on the type

(Grafik 2.46). Berdasarkan jenis penggunaan, peningkatan risiko kredit terjadi pada KI dan KMK. Rasio NPL gross KI dan KMK pada Triwulan III 2019 masing-masing sebesar 2,56% dan 3,25%, meningkat dibandingkan dengan triwulan sebelumnya yakni sebesar 2,16% dan 3,12%. Sementara itu rasio NPL gross KK tercatat sebesar 1,75% sedikit membaik dibandingkan triwulan sebelumnya (1,77%). Dilihat dari sektor ekonomi, peningkatan NPL gross terjadi pada sektor Industri, Perdagangan, Pertanian, Pengangkutan, Listrik dan Pengangkutan. Di sisi lain penurunan NPL gross terjadi di sektor Pertambangan, Konstruksi, Jasa Sosial, dan Lain-Lain. Sektor Perdagangan masih merupakan sektor penyumbang risiko kredit tertinggi bagi industry dengan pangsa NPL mencapai 30,80%.Komitmen Pemerintah untuk terus memperkuat daya saing dan iklim usaha juga mendukung prospek pemulihan ekonomi tersebut.

## KINERJA OPERASIONAL DAN KEUANGAN

Dalam menghadapi kondisi perekonomian yang masih belum sesuai yang diharapkan hingga berdampak pada kondisi industri perbankan di 2019, Direksi mampu mengambil berbagai inisiatif strategis dalam rangka meningkatkan kinerja operasional Bank. Pada tahun 2019, Direksi telah melaksanakan nasehat Dewan Komisaris yaitu fokus pada:

1. Memberikan perhatian khusus pada kualitas kredit,
2. Menjaga likuiditas dalam level yang sehat,
3. Pertumbuhan kredit dan
4. Peningkatan *fee based income*. Di tengah tren NPL perbankan nasional yang mengalami peningkatan pada tahun 2019, Bank Mantap mampu menjaga NPL tetap di bawah 1% yaitu sebesar 0,68%, angka tersebut di bawah angka NPL industri yaitu sebesar 2,14%. Pada tahun 2019, Bank Mantap dalam kondisi yang likuid tercermin dari rasio LDR sebesar 102,28% di atas industri yang mencatat LDR sebesar 93,96%. Bank Mantap juga mampu membukukan NIM sebesar 6,04% di atas industri sebesar 4,9%, demikian pula dengan ROA yang mampu mencapai 2,62% di atas industri sebesar 2,48%.

Pada tanggal 31 Desember 2019, Bank Mantap membukukan kredit yang diberikan sebesar Rp20,32triliun, meningkat sebesar Rp 4,79 triliun atau 30,85% dibandingkan dengan posisi tanggal 31 Desember 2018. Pertumbuhan kredit yang cukup signifikan pada tahun 2019 tersebut terutama didorong oleh tumbuhnya jenis kredit modal kerja Rp 4,5 triliun atau 38,68%, dari posisi tanggal 31 Desember 2018 sebesar Rp 11,63 triliun menjadi sebesar Rp 16,13 triliun pada tanggal 31 Desember 2019. Jumlah dana pihak ketiga yang berhasil dihimpun Bank Mantap mengalami peningkatan sebesar Rp4,60 triliun atau 30,17% dari Rp15,26 triliun di 2018 menjadi Rp19,86 triliun di tahun 2019. Per 31 Desember 2019, total aset Bank meningkat menjadi Rp26,95 triliun dari Rp20,94 triliun per 31 Desember 2018. Peningkatan total aset tersebut mencapai Rp6 triliun atau sebesar 28,68%.

of use, the increase in credit risk occurred in Investment Loans and Working Capital Loans. The gross NPL ratio for Investment Loans and Working Capital Loans in the third quarter of 2019 was 2.56% and 3.25%, an increase compared to the previous quarter of 2.16% and 3.12%. Meanwhile, the gross NPL ratio of KK was recorded at 1.75%, slightly improved compared to the last quarter (1.77%). Viewed from the economic sector, the increase in gross NPL occurred in the industrial area, trade, agriculture, transportation, electricity, and transportation. On the other hand, the decline in gross NPL happened in the mining, construction, social services, and other sectors. The Trade Sector was still the highest contributor to credit risk for the industry with an NPL share reaching 30.80%. The Government's commitment to continue to strengthen competitiveness and the business climate also supports the prospect of economic recovery.

## OPERATIONAL AND FINANCIAL PERFORMANCES

In facing a quite unexpected economic condition which affected the banking industry throughout 2019, the Board of Directors has managed to make strategic initiatives to improve Bank's operational performance. In 2019, the Board of Commissioners has executed the mandates from the Board of Commissioners, namely:

1. focusing on credit quality;
2. maintaining liquidity at a healthy level;
3. promoting credit growth; and
4. increasing feebased income. Amid the national banking NPL trend which has increased in 2019, Bank Mantap is able to keep the NPL below 1% which is equal to 0.68%, this number is below the industry NPL which is 2.14%. In 2019, Bank Mantap in a liquid condition was reflected in the LDR ratio of 102.28% above the industry that recorded an LDR of 93.96%. Bank Mantap was also able to record an NIM of 6.04% above industry by 4.9%, as well as ROA which is able to reach 2.62% above the industry of 2.48%.

On December,31 2019 Bank Mantap loan distribution reached Rp20.32 trillion, increased Rp4.79 trillion or 30.84% if compared to December 31, 2018. Significant credit growth in 2019 it was mainly driven by the growth in the types of working capital loans of Rp4.5 trillion or 38.68%, from the position on December 31, 2018 was Rp11.63 trillion to Rp16.13 trillion on December 31, 2019. Total Third Party Funds (TPF) collected by Bank Mantap increased by IDR4.60 trillion or 30,17% from Rp15.26 trillion in 2018 to Rp19.86 trillion in 2019. On December 31, 2019, the Bank's total assets increased to to Rp26.95 trillion from Rp20.94 trillion as of December 31, 2018. Total assets increase Rp6 trillion or 28.68%.

Sedangkan untuk *fee based income*, Bank telah berhasil meningkatkan *fee based income* secara signifikan. Peningkatan *fee based income* di 2019 yang berhasil dihimpun Bank sebesar 22,30% dari Rp222,98 miliar di 2018 menjadi Rp272,72 miliar di 2019.

Pertumbuhan laba Bank Mantap pada tahun 2019 tercatat sebesar 36,8% berada jauh di atas pertumbuhan industri yang mencatat pertumbuhan negatif 12,9%. Pertumbuhan laba tersebut terutama didukung oleh pertumbuhan pendapatan bunga yaitu sebesar 35,9% yang berada di atas industri dengan pertumbuhan negatif 7,2%.

At the same time fee-based income, the Bank has managed to significantly increase fee-based income. Fee based income increase in 2019 which was collected by the Bank amounted to 22.30% from Rp222.98 billion in 2018 to Rp272.72 billion in 2019.

Bank Mantap's profit growth in 2019 was recorded at 36.8%, far above the industry growth, which recorded negative growth of 12.9%. The profit growth was mainly supported by interest income growth of 35.9%, which was above the industry, with a negative growth of 7.2%.

## 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 sebagai berikut.

1. Profil Risiko
2. *Good Corporate Governance*
3. Rentabilitas (*Earnings*)
4. Permodalan (*Capital*).

Hasil penilaian Tingkat Kesehatan Bank (*Risk Based Bank Rating*) posisi Desember 2019 terhadap tingkat kesehatan Bank memiliki peringkat "2". Peringkat Komposit 2 (PIK-2), mencerminkan kondisi Bank yang secara umum SEHAT sehingga mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya.

Selain pengawasan pada pencapaian kinerja bisnis, Dewan Komisaris juga menjalankan fungsi pengawasan dan pemberian nasehat pada proses bisnis. Proses bisnis yang baik akan mendorong kinerja bisnis yang baik pula. Dewan Komisaris fokus terhadap implementasi *good corporate governance* yang menjadi dasar efektifnya proses bisnis yang dijalankan.

## BANK SOUNDNESS LEVEL

Bank soundness level reflects the result of assessment to Bank risks and performances as seen from the final assessment rating pursuant to the Financial Services Authority Regulation No. POJK No. 4/POJK.03/2016 on Commercial Bank Soundness Level Rating. The Bank soundness level is measured using risk-based bank rating which consists of 4 (four) factors.

1. Risk Profile
2. Good Corporate Governance
3. Earnings
4. Capital

The results of the Risk Based Bank Rating for the position on December 2019 of the soundness level The bank has a rating of "2". Composite Rating 2 (PIK-2), reflecting the generally healthy condition of the Bank so as to be able to deal with significant negative effects from changes in business conditions and other external factors.

In addition to overseeing the achievement of business performance, the Board of Commissioners also carries out a supervisory function and giving advice on business processes. A good business process will encourage good business performance. Board Commissioners focus on the implementation of good corporate governance which is the basis of effective business processes run.

## PENGAWASAN TERHADAP IMPLEMENTASI STRATEGI PERSEROAN

Selama tahun 2019 Dewan Komisaris telah melaksanakan tugas, kewajiban dan tanggungjawabnya dalam rangka melakukan pengawasan terhadap kebijakan pengurusan dan jalannya pengurusan perseroan yang ditetapkan peraturan perundang undangan yang berlaku, Anggaran Dasar Perseroan serta Rencana Kerja yang ditetapkan pada awal tahun. Dalam menjalankan tugasnya 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

## SUPERVISION OF THE COMPANY'S STRATEGY IMPLEMENTATION

In 2019, the BOC of Bank Mandiri has performed their duties and responsibilities in monitoring management policies and Company's management in general pursuant to the prevailing regulations, the Company's Articles of Association, and the Work Plan set in the beginning of the year. In carrying out its duties, the Board of Commissioners issues recommendations to the Board of Directors if there are things that need to be reminded, so that the Board of Directors is careful in making risk-containing decisions and seeks to mitigate potential risks. Each report received by the Board of Commissioners is given a

risiko yang mungkin terjadi. Setiap laporan yang diterima oleh Dewan Komisaris diberikan komentar dengan menerbitkan surat kepada Direksi. Selama tahun 2019, Dewan Komisaris Bank Mantap telah menerbitkan 12 (dua belas) surat rekomendasi.

## PENERAPAN *GOOD CORPORATE GOVERNANCE*

Dewan Komisaris sangat menyadari bahwa implementasi *good corporate governance* (GCG) merupakan suatu syarat kunci dalam mencapai kinerja perusahaan yang berkelanjutan. Oleh karena itu implementasi *good corporate governance* menjadi perhatian utama bagi Dewan Komisaris dalam menjalankan fungsi pengawasan dan pemberian nasehat kepada Direksi.

Dewan Komisaris berpendapat bahwa Direksi telah menerapkan GCG dengan efektif dan konsisten di 2019. GCG merupakan mekanisme yang mengatur hubungan Bank dengan para pemangku kepentingan secara transparan, akuntabel, bertanggung jawab, independen dan adil. Dewan Komisaris berpendapat bahwa Bank telah merasakan manfaat yang signifikan dari implementasi GCG yang telah dilakukan.

Dalam rangka evaluasi penerapan GCG, Bank melaksanakan GCG *Assessment* yang dilaksanakan secara periodik dan konsisten setiap tahun yang terdiri dari *Self Assessment* sesuai ketentuan Otoritas Jasa Keuangan (OJK) dan *Third Party Assessment*. Dasar pelaksanaan *self assessment* adalah Surat Edaran Otoritas Jasa Keuangan Nomor 13/ SEOJK.03/2017 tentang Penerapan tata kelola bagi Bank Umum. Hasil pelaksanaan *self assessment* di tahun 2019 menunjukkan nilai komposit 2 (dua) yang mencerminkan Manajemen Bank telah melakukan penerapan *Good Corporate Governance* yang secara umum BAIK.

Bank memperoleh predikat "**Sangat Terpercaya**" (***Most Trusted***) pada pelaksanaan CGPI dengan skor mencapai **85.80**, meningkat dari periode sebelumnya "Terpercaya" (*Trusted*), 84.74.

### MANAJEMEN RISIKO

Untuk mengantisipasi dan beradaptasi dengan perubahan lingkungan bisnis perbankan yang dinamis, maka Bank menerapkan manajemen risiko sebagai konsep strategis. Pendekatan yang dilakukan dalam mendukung penerapan manajemen risiko yang efektif adalah dengan melakukan pendekatan komprehensif untuk mengelola risiko-risiko Bank secara menyeluruh, meningkatkan kinerja dalam mengelola ketidakpastian, meminimalisir ancaman dan memaksimalkan peluang tanpa mengabaikan prinsip-prinsip manajemen risiko.

Dewan Komisaris dan Direksi bertanggung jawab atas efektivitas penerapan Manajemen Risiko diantaranya melalui;

1. Menyetujui kebijakan Manajemen Risiko termasuk strategi

comment by issuing a letter to the Board of Directors. In 2019, the Board of Commissioners of Bank Mantap has issued 12 (twelve) letters of recommendation.

## GOOD CORPORATE GOVERNANCE IMPLEMENTATION

The Board of Commissioners is keenly aware that the implementation of good corporate governance (GCG) is a key requirement in achieving a sustainable Company performance. Therefore, good corporate governance implementation becomes a main concern for the Board of Commissioners in running the supervisory and advisory duties to the Board of Directors.

The Board of Commissioners believes that the Board of Directors has effectively and consistently implemented the GCG in 2019. GCG is a mechanism which arranges the relations between the Bank and the stakeholders in transparent, accountable, responsible, independent, and fair manners. The Board of Commissioners believes that the Bank has enjoyed significant benefits from the GCG implementation.

In the evaluation of the GCG implementation, GCG assessment is executed periodically and consistently every year either through self-assessment according to Financial Services Authority provisions or Third Party Assessment. The basis of implementation of self assesment is the Circular Letter of the Financial Services Authority No 13/SEOJK.03/2017 on the Implementation of Governance for Commercial Banks. The self-assessment in 2019 resulted the composite index 2 (two) which signifies that generally the Good corporate Governance has been WELL-implemented by the Bank Management.

The bank received the predicate "Most Trusted" in the implementation of CGPI with a score of 85.80, increased from the previous period "Trusted" (Trusted), 84.74.

### RISK MANAGEMENT

To anticipate and adapt to the dynamic changes in banking business environment, the Bank implements risk management as a strategic concept. In supporting the effectiveness of the risk management implementation, a comprehensive approach is carried out to manage overall Bank risks, increase performance in managing uncertainties, minimize threats and optimize opportunities without undermining the risk management principles.

The Board of Commissioners and the Board of Directors are responsible for the effectiveness of Risk Management implementation, among others by;

1. Approving Risk Management policies including Risk

dan kerangka Manajemen Risiko yang ditetapkan sesuai dengan tingkat risiko yang diambil (*risk appetite*) dan toleransi risiko *(risk tolerance*);

2. Mengevaluasi kebijakan Manajemen Risiko dan Strategi Manajemen Risiko paling kurang satu kali dalam satu tahun atau dalam frekuensi yang lebih sering dalam hal terdapat perubahan faktor-faktor yang mempengaruhi kegiatan usaha Bank secara signifikan;
3. Mengevaluasi pertanggungjawaban Direksi dan memberikan arahan perbaikan atas pelaksanaan kebijakan Manajemen Risiko secara berkala. Evaluasi dilakukan dalam rangka memastikan bahwa Direksi telah mengelola aktivitas dan risiko-risiko Bank secara efektif.

Pengawasan aktif Dewan Komisaris dilakukan antara lain melalui persetujuan dan evaluasi atas kebijakan manajemen risiko yang disusun oleh Direksi. Secara berkala Dewan Komisaris melakukan evaluasi pelaksanaan kebijakan manajemen risiko melalui forum Rapat Direksi dan Komisaris, maupun dalam rapat Komite Pemantau Risiko. Sedangkan Pengawasan aktif Direksi dilaksanakan antara lain dengan penyusunan, persetujuan, dan implementasi serta evaluasi atas kebijakan dan prosedur manajemen risiko, baik yang dilakukan melalui forum Rapat Direksi, maupun rapat dengan komite di bawah Direksi seperti Komite Manajemen Risiko dan ALCO.

Terdapat 8 (delapan) risiko yang dikelola Bank yaitu risiko kredit, risiko pasar, risiko likuiditas, risiko hukum, risiko operasional, risiko reputasi, risiko stratejik, dan risiko kepatuhan. Menurut pendapat Dewan Komisaris, kedelapan risiko tersebut telah dikelola dengan baik. Berdasarkan hasil laporan terakhir atas penilaian sendiri (*self assessment*), profil risiko Bank Mantap posisi 31 Desember 2019 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.

Sedangkan untuk penilaian profil risiko terintegrasi, meliputi 10 (sepuluh) jenis risiko yaitu Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Hukum, Risiko Reputasi, Risiko Stratejik, Risiko Kepatuhan, Risiko Transaksi Intra Grup dan Risiko Asuransi. Penilaian Profil Risiko Terintegrasi dilakukan Semesteran. Berdasarkan hasil laporan terakhir secara penilaian sendiri (*self assessment*), peringkat risiko "2" yang berarti bahwa risiko terintegrasi telah dikelolan dengan baik.

## PENERAPAN *WHISTLEBLOWING SYSTEM*

Sejak awal pengembangannya, Dewan Komisaris sangat peduli terhadap penerapan *Whistleblowing System* (WBS). Peran Dewan Komisaris dalam pengembangan WBS adalah melakukan arahan dalam penyusunan standar prosedur dan sistem yang digunakan. Dalam penerapannya, peran Dewan Komisaris adalah sebagai Pengarah dalam Tim Pengelola *Whistleblowing System* yang memiliki peran sebagai Pengawas.

Management strategies and framework set according to risk appetite and risk tolerance;

2. Evaluating Risk Management policies and Risk Management strategies at least once in a year or more frequently in the event that significant changes occur to the factors that may affect the Bank's business activities;
3. Evaluating Board of Directors accountability and providing directives for the improvement of the Risk Management policies on a regular basis. The evaluation is implemented to ensure that the Board of Directors has effectively managed the Bank's activities and risks.

Active monitoring by the Board of Commissioners is among others carried out through the approval and evaluation of the risk management policies formulated by the Board of Directors. On a regular basis, the Board of Commissioners evaluates the implementation of risk management policy through BOD-BOC Meetings and Risk Monitoring Committee Meetings. While the active supervision of the Board of Directors is carried out, among others, by compiling, approving and implementing and evaluating risk management policies and procedures, both carried out through Board of Directors' Meetings, as well as meetings with committees under the Board of Directors such as the Risk Management Committee and ALCO.

There are 8 (eight) risks managed by the Bank, namely: credit risk, market risk, liquidity risk, legal risk, operational risk, reputation risk, strategic risk, and compliance risk. According to the Board of Commissioners, these eight risks have been properly addressed. Based on the latest self-assessment report, Bank Mantap risk profile as of December 31, 2019 showed the risk rating of "2". The assessment reflects that the risks faced by Bank Mandiri Taspen are individually managed well so that it can support further business development.

As for the integrated risk profile assessment, it covers 10 (ten) types of risk, namely Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Reputation Risk, Strategic Risk, Compliance Risk, Intra-Group Transaction Risk and Insurance Risk. Integrated Risk Profile Assessment is conducted per Semester. Based on the results of the latest report in self-assessment, the risk rating was "2", which means that integrated risk has been properly managed

## WHISTLEBLOWING SYSTEM IMPLEMENTATION

Since the beginning of its development, the Board of Commissioners is very concerned about the implementation of a whistleblowing system (WBS). The role of the Board of Commissioners in the development of the WBS is to direct the preparation of standard operational procedures (SOPs) and systems used. In its implementation, the role of the Board of Commissioners is as a Director in a Whistleblowing System Management Team that has a role as Supervisor.

Menurut pandangan Dewan Komisaris, penerapan WBS di Bank Mantap telah berjalan dengan baik. Namun demikian, Dewan Komisaris memberikan arahan agar kedepannya penerapan WBS lebih ditingkatkan lagi efektivitasnya.

According to the Board of Commissioners, the implementation of the WBS at Bank Mantap has been going well. However, the Board of Commissioners provides direction so that the effectiveness of implementation of the WBS will be further enhanced in the future.

## PANDANGAN ATAS PROSPEK YANG TELAH DISUSUN OLEH DIREKSI

Dewan Komisaris memberikan tanggapan positif atas prospek usaha yang telah disusun oleh Direksi. Prospek usaha telah disusun berdasarkan asumsi yang tepat dan realistis. Bank Dunia memperkirakan pertumbuhan ekonomi dunia sebesar 2,5% pada 2020. Proyeksi ini lebih rendah dari perkiraan sebelumnya 2,7% yang dikeluarkan pada pertengahan tahun 2019. Kondisi tersebut terutama karena akumulasi kondisi ekonomi negara maju yang diperkirakan turun menjadi 1,4% pada 2020 sekalipun negara-negara berkembang meningkat menjadi 4,1%. Menteri Keuangan Republik Indonesia menyampaikan bahwa yang mempengaruhi penurunan tersebut baik dari faktor politik seperti adanya siklus pemilihan umum di Amerika Serikat, maupun faktor ekonomi masih banyak negara dalam kondisi fiskal dan moneternya memiliki ruang terbatas. Untuk itu, Kementerian Keuangan akan terus mewaspadai kondisi tersebut, sekalipun demikian Pemerintah tetap optimis dengan mangasumsikan pertumbuhan ekonomi Indonesia sebesar 5,3% (APBN 2020), dengan mengoptimalkan seluruh sumber daya yang ada untuk mendukung asumsi pertumbuhan tersebut.

Melihat peluang yang ada di industri perbankan dan kekuatan yang dimiliki, Bank Mantap optimis bahwa prospek perusahaan di masa yang akan datang akan sangat baik. Hal ini didukung oleh masih adanya peluang besar yang masih terbuka pada segmen *funding* dana masyarakat, segmen pembiayaan kredit mikro, UMKM, pra pensiun dan pensiunan di Indonesia yang masih memiliki potensi pasar yang besar. Disamping itu, segmen pembiayaan kredit pensiunan yang tidak begitu terpengaruh oleh dampak lesunya ekonomi, sangat signifikan mempengaruhi prospek Bank ke depan. Faktor kunci keberhasilan prospek usaha lainnya adalah kemampuan Bank dalam memberikan layanan perbankan hingga ke berbagai pelosok daerah melalui pemanfaatan jaringan yang dimiliki induk perusahaan.

Melihat Prospek usaha tersebut, Bank Mantap berupaya untuk memanfaatkan peluang yang ada melalui strategi dan rencana kerja tahun 2020 yang diuraikan sebagai berikut. Hal ini juga didukung kekuatan yang dimiliki Bank yaitu:

1. Bank Mandiri Taspen memiliki induk perusahaan dengan masing-masing yang berfungsi untuk mengembangkan bisnis Bank Mandiri Taspen yaitu:
   a. Bank Mandiri sebagai bank terbesar di Indonesia yang memiliki *expertise* dalam pengelolaan Bank.

## OPINION ON THE OUTLOOK PREPARED BY THE BOARD OF DIRECTORS

The Board of Commissioners has positive response towards the business outlook prepared by the Board of Directors. Such business outlook was drawn up based on accurate and realistic assumptions. The World Bank predicts world economic growth of 2.5% in 2020. This projection is lower than the previous estimate of 2.7% issued in mid-2019. The condition is mainly due to the accumulation of economic conditions in developed countries, which is expected to fall to 1.4% in 2020, even though developing countries increase to 4.1%. The Minister of Finance of the Republic of Indonesia said that what influenced the decline both from political factors such as the election cycle in the United States, as well as economic factors, many countries still have limited space in fiscal and monetary conditions. To that end, the Ministry of Finance will continue to be vigilant of these conditions; however, the Government remains optimistic by assuming Indonesia's economic growth of 5.3% (APBN 2020), by optimizing all available resources to support those growth assumptions.

With the opportunities in banking industry and our strength, the Bank is optimistic that future Company's outlook will be excellent. This is supported by wideopen opportunity in community funding, micro credit financing, MSMEs, pre-pension, and pension segments with large market potentials in Indonesia. Additionally, the pension credit financing segment which is also relatively unswayed by economic slowdown, significantly affect the Bank's future outlook. The key factor to the success of other business outlooks is the Bank's capability in providing banking services to the remotest areas through the utilization of the holding companies' networks.

Reviewing the business outlook, Bank Mantap strives to use existing opportunities through the strategies and work plan 2020, which is described below. This is also supported by the strength of the Bank, namely:

1. Bank Mandiri Taspen has a parent company with each of which serves to develop the business of Bank Mandiri Taspen, namely:
   a. Bank Mandiri as the largest bank in Indonesia that has expertise in Bank management.

b. PT. Taspen memilki akses kepada *captive market* pensiunan dan *expertise* 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. Risiko pembiayaan kredit segmen pensiunan relatif lebih rendah, karena sumber utama pembayaran angsuran kredit adalah dari manfaat pensiun debitur yang dipotong secara langsung.

4. Budaya kerja perusahaan yang kuat.

5. *Branding* yang mencerminkan keunggulan masing-masing induk dan *founder* perusahaan.

6. Mengutamakan SDM berasal dari wilayah setempat, sehingga penguasaan wilayah lebih optimal.

## PENILAIAN KINERJA KOMITE DI BAWAH DEWAN KOMISARIS DAN DASAR PENILAIANNYA

Dewan Komisaris memiliki 3 (tiga) organ pendukung dalam rangka dukungan pelaksanaan tugas dan tanggungjawabnya. Organ pendukung Dewan Komisaris adalah 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. Sepanjang tahun 2019, Komite Audit telah menjalankan tugas dan tanggungjawabnya dengan baik. Komite Audit telah melaksanakan Rapat Komite Audit sebanyak 12 (dua belas) kali dan menjalankan tugasnya yang antara lain meliputi:

1. Evaluasi Laporan Rencana dan Realisasi Kinerja Bank.

2. Berkoordinasi dan bekerjasama dengan unit terkait.

3. Mengadakan Rapat dan membuat laporan rekomendasi.

4. Penunjukan Kantor Akuntan Publik (KAP).

5. Evaluasi Laporan Hasil Audit Semesteran dan Rencana Audit Tahunan Internal Audit.

6. Evaluasi atau penilaian dari Komite Audit atas penggunaan jasa yang telah diberikan oleh Akuntan Publik (AP) dan Kantor Akuntan Publik (KAP).

Komite Remunerasi dan Nominasi memiliki tugas dan tanggung jawab membantu Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan

b. PT. Taspen has access to pension and expertise captive markets, thus, it can add the database of prospective pension debtors.

c. Funding support from the Shareholders group.

2. Collaboration with PT. ASABRI is an SOE engaging in the insurance and the payment of pension fund for the TNI soldiers, members, and the civil servants at the Ministry of Defense of the Republic of Indonesia, and POLRI.

3. The risk of pension credit financing segment is relatively low as the main source of the loan installment comes from the directly withdrawn debtors' pension benefits.

4. Strong company work culture.

5. Branding that reflects the advantages of each parent and founder of the company.

6. Prioritizing human resources comes from the local area, so that regional control is more optimal.

## PERFORMANCE ASSESTMENT OF THE COMMITTEES UNDER THE BOARD OF COMMISIONERS

The Board of Commissioners has 3 (three) supporting Committee to support the implementation of their tasks and responsibilities. The supporting Committee of the Board of Commissioners are the Audit Committee, Remuneration and Nomination Committee and Risk Monitoring Committee.

The Audit Committee has the duty and responsibility to conduct surveillance over things that are related to financial information, the internal control system (internal control system), the effectiveness of inspection by the external and internal auditors, the effectiveness of the implementation of risk management and compliance with applicable laws and regulations. Through 2019, the Audit Committee responsibility properly. Audit Committee the Audit Committee meeting was already carrying out as many as 12 (twelve) times and run the task professionally, which include:

1. The evaluation of plan and realization report of bank's performance.

2. Coordinating with related units.

3. Hold meetings and make recommendations report.

4. Public Accountant appointment.

5. The evaluation of semiannual audit result report and annual internal audit plan report.

6. The evaluation or assessment of the Audit Committee for the use of services provided by the Public Accountant and Accounting Firm.

Remuneration and Nomination Committee has the task and the responsibility of assisting the Board of Commissioners in performing its duties and functions in the field relating

remunerasi terhadap anggota Direksi dan Dewan Komisaris. Sepanjang tahun 2019, Komite Remunerasi dan Nominasi telah menjalankan tugas dan tanggungjawabnya dengan baik. Komite Remunerasi dan Nominasi telah melaksanakan Rapat Komite Remunerasi dan Nominasi sebanyak 7 (tujuh) kali dan menjalankan tugasnya yang antara lain meliputi:

1. Mengadakan Rapat dan membuat laporan rekomendasi.
2. Berkoordinasi dan bekerjasama dengan unit kerja terkait.
3. Penetapan Remunerasi dan Nominasi Bank.
4. Evaluasi Perubahan Struktur Organisasi satu tingkat di bawah Direksi.

Komite Pemantau Risiko memiliki tugas dan tanggung jawab jawab dalam melakukan pengawasan atas penerapan manajemen risiko Perseroan agar 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. Sepanjang tahun 2019, Komite Pemantau Risiko telah menjalankan tugas dan tanggungjawabnya dengan baik. Komite Pemantau Risiko telah melaksanakan Rapat Komite Pemantau Risiko sebanyak 12 (dua belas) kali dan menjalankan tugasnya yang antara lain meliputi:

1. Meminta dan mempelajari kebijakan dan peraturan internal terkait dengan manajemen risiko dan GCG yang dibuat Direksi.
2. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko
3. Evaluasi portfolio dan kinerja Bank.
4. Melakukan pembahasan laporan triwulan profil risiko dan Tingkat Kesehatan Bank.

Dewan Komisaris secara periodik (tahunan) melakukan penilaian atas efektivitas kinerja komite-komite di bawah Dewan Komisaris. Dewan Komisaris menilai bahwa selama tahun 2019 komite-komite telah menjalankan tugas dan tanggung jawabnya dengan cukup efektif dilihat dari pencapaian *Key Performance Indicator* (KPI) masing-masing komite.

## PERUBAHAN KOMPOSISI DEWAN KOMISARIS

Sepanjang tahun 2019 tidak terjadi perubahan komposisi Dewan Komisaris. Dengan demikian komposisi per 31 Desember 2019 adalah sebagai berikut:

to the nomination and remuneration of Directors and Board of Commissioners members. Through the year 2019, Remuneration and Nomination Committee has been running errands and their responsibilities well. Remuneration and Nomination Committee Meetings has been held as 7 (seven) times and run the task professionally, which include:

1. Conduct a meeting and make recommendations report.
2. Coordinating with related units.
3. Determination of bank remuneration and nomination.
4. Evaluation of changes in organizational structure one level below the Board of Directors.

Risk Monitoring Committee has duties and responsibility in conducting surveillance of the implementation of the risk management of the company whether if it still meets the elements of adequacy risk management methodology and procedures, so that the business activities of the Bank is still controlled on the limit of acceptable and profitable. Through 2019, Risk Monitoring Committee has been running errands and their responsibilities well. Risk Monitoring Committee have conducted meeting 12 (twelve) times and run their task professionally, which include:

1. Studying the internal policy and regulations related to risk management and GCG made by Board of Directors.

2. Monitor and evaluate the implementation of risk management Committee and risk management Work Unit.

3. Evaluating the portfolio of Bank's performance.

4. Discuss the risk profile quarterly report and bank health level.

The Board of Commissioners periodically (annual) do the assessment of the effectiveness of the performance of committees under the Board of Commissioners. The Board of Commissioners stated that over 2019, the committees have run tasks and responsibilities with quite effective as seen from the achievement of the Key Performance Indicator (KPI) of each Committee.

## CHANGE IN BOARD OF COMMISSIONERS COMPOSITION

Throughout 2019 there was no change in the composition of the Board of Commissioners. Thus the composition as of December 31 2019 is as follows:

| Nama / Name | Jabatan | Position |
|---|---|---|
| Abdul Rachman | Komisaris Utama | President Commissioner |
| Agus Haryanto | Komisaris | Commissioner |
| Edhi Chrystanto | Komisaris Independen | Independent Commissioner |
| Sukoriyanto Saputro | Komisaris Independen | Independent Commissioner |
| Zudan Arif Fakrulloh | Komisaris Independen | Independent Commissioner |

Pemegang Saham memandang bahwa susunan Dewan Komisaris saat ini sangat efektif dalam melaksanakan tugas dan tanggung jawabnya.

The Shareholders consider that the current composition of the Board of Commissioners has been very effective in assuming its duties and responsibilities.

## FREKUENSI DAN CARA PEMBERIAN NASIHAT KEPADA ANGGOTA DIREKSI

Tugas, kewajiban dan tanggungjawab Dewan Komisaris dalam rangka pemberian nasihat kepada anggota Direksi antara lain dilakukan melalui rapat Dewan Komisaris, Rapat Dewan Komisaris mengundang Direksi, serta rapat dan evaluasi bersama komite-komite di bawah Dewan Komisaris. Selama tahun 2019, Dewan Komisaris telah menyelenggarakan rapat dengan mengundang Direksi sebayak 12 (dua belas) kali dan telah dilakukan dengan efektif.

## FREQUENCY AND HOW TO GIVE ADVICE TO MEMBERS OF THE BOARD OF DIRECTORS

The duties, obligations and responsibilities of the Board of Commissioners in order to provide advice to members of the Board of Directors, among others, are conducted through Board of Commissioners meetings, Board of Commissioners Meetings with the Board of Directors, as well as meetings and evaluations with committees under the Board of Commissioners. In 2019, the Board of Commissioners has held meetings by inviting Directors as many as 12 (twelve) times and has been carried out effectively.

## PENUTUP

Demikian laporan tugas pengawasan Dewan Komisaris atas kinerja dan pelaksanaan usaha Bank di tahun 2019. Dewan Komisaris akan selalu berupaya untuk profesional dan independen dalam menjalankan fungsi pengawasan dan pemberian nasihat agar kinerja Bank Mantap bisa selalu meningkat di masa yang akan datang.

Sekali lagi, Dewan Komisaris menyampaikan penghargaan kepada segenap jajaran Direksi dan seluruh karyawan Bank Mantap, berkat dedikasi dan kerja keras, Bank Mantap mampu bertahan dalam kondisi perekonomian yang mengalami tantangan.

## CLOSING

We hereby conclude this report of Board of Commissioners supervisory duty on the performance and execution of Bank business in 2019. The Board of Commissioners will always strive to be professional and independent in running the supervisory and advisory duties to increase the Bank's performance in more years to come.

Accordingly, the Board of Commissioners expresses our gratitude to the Board of Directors and all employees of the Bank for the dedication and hard work which have made the Bank survived the challenging economic condition.

Atas Nama Dewan Komisaris,
On behalf of the Board of Commissioners,

**Abdul Rachman**
Komisaris Utama
President Commissioner

# PROFIL DEWAN KOMISARIS
## Board Of Commissioners Profile

## DEWAN KOMISARIS
## Board of Commissioner

mandiri taspen

1. **ABDUL RACHMAN**
   KOMISARIS UTAMA / President Commissioner
2. **AGUS HARYANTO**
   KOMISARIS / Commissioner
3. **EDHI CHRYSTANTO**
   KOMISARIS INDEPENDEN / Independent Commissioner
4. **SUKORIYANTO SAPUTRO**
   KOMISARIS INDEPENDEN / Independent Commissioner
5. **ZUDAN ARIF FAKRULLOH**
   KOMISARIS INDEPENDEN / Independent Commissioner

# ABDUL RACHMAN

**65** SOLO **1954**
tahun / years old

## Komisaris Utama
President Commissioner

Periode I : 15 Mei 2015 sampai dengan 19 Maret 2018/
Period I : May 15, 2015 to March 19, 2018

Periode II : 19 Maret 2018 sampai dengan 2021/
Period II : March 19, 2018 until 2021

Kewarganegaraan/ Citizenship : **Indonesia**
Domisili/ Domicile : **Jakarta**

### Riwayat Pendidikan/ Educational background

- Sarjana Ekonomi/Akuntansi dari Universitas Padjajaran (1980)
  Bachelor of Economics / Accounting from Padjadjaran University (1980)
- *Master Business Administration* (MBA) dari Kansas State University, USA (1989)
  Master of Business Administration (MBA) from Kansas State University, USA (1989)

### Sertifikasi/ The Certification

Sertifikasi Manajemen Risiko Level V
Level V Risk Management Certification

### Pengalaman Kerja/ Work Experiences

- Kepala Cabang Bapindo Hongkong *Branch* (1993-1995)
  Head of Bapindo Hongkong Branch (1993-1995)
- Kepala Cabang Bapindo Cabang Surabaya (1995-1996)
  Head of Bapindo Surabaya Branch (1995-1996)
- Kepala Urusan Internasional Utama 1 Bapindo (1997-1999)
  Head of Main International Affairs 1 of Bapindo (1997-1999)
- *Executive Management Senior* (*Board Member of* PT Bank Mandiri (Persero) Tbk (1999-2001)
  Senior Management Executive (Board Member of PT Bank Mandiri (Persero) Tbk (1999-2001)
- *Group Head* Bank Mandiri (2001-2005)/
  Bank Mandiri Group Head (2001-2005)
- Komisaris PT Mandiri Sekuritas (2003-2004)
  Commissioner of PT Mandiri Sekuritas (2003-2004)
- Komisaris Bank Mandiri Syariah (2004)
  Bank Mandiri Syariah Commissioner (2004)
- Direktur *Corporate Banking* Bank Mandiri (2005-2008)
  Bank Mandiri Corporate Banking Director (2005-2008)
- Direktur *Special Asset Management* Bank Mandiri (2008-2010)
  Bank Mandiri Special Asset Management Director (2008-2010)
- Direktur *Institutional Banking* Bank Mandiri (2010-2014)
  Bank Mandiri Institutional Banking Director (2010-2014)
- Direktur Consumer Banking 2015
  Consumer Banking Director 2015

### Dasar Hukum Pengangkatan/ Legal Basis for Appointment

- Diangkat sebagai Komisaris Utama Bank Mantap untuk pertama kalinya sejak 15 Mei 2015 berdasarkan akta keputusan RUPS No. 28 tahun 2015 dan telah lulus fit and proper test OJK pada tanggal 7 Januari 2016
  Appointed as the President Commissioner of Bank Mantap for the first time since May 15, 2015 based on the deed of GMS decision No. 28 of 2015 and passed the FSA fit and proper test on 7 January 2016
- Diangkat kembali sejak 19 Maret 2018 berdasarkan akta keputusan RUPS No. 41 tahun 2018
  Reappointed since March 19, 2018 based on AGM Decree No. 41 of 2018

### Jabatan Rangkap/ Concurrent Position

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

### Hubungan Afiliasi/ Affiliate Relationship

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama

Has no affiliation either with members of the Board of Directors, other members of the Board of Commissioners or with controlling and major shareholders.

### Kepemilikan Saham/ Shareholding

Tidak memiliki saham di Bank Mantap
Does not own shares in Bank Mantap

# AGUS HARYANTO

**68** SOLO **1951**
tahun / years old

## Komisaris
Commissioner

Periode I : 15 Mei 2015 sampai dengan 19 Maret 2018/
Period I : May 15, 2015 to March 19, 2018

Periode II : 19 Maret 2018 sampai dengan 2021/
Period II : March 19, 2018 until 2021

Kewarganegaraan/ Citizenship : **Indonesia**
Domisili/ Domicile : **Jakarta**

### Riwayat Pendidikan/ Educational background

- Sarjana Hukum dari Universitas Indonesia (1982) / Bachelor of Laws from the University of Indonesia (1982)
- *Magister Mathematical Economics dari University of Colorado at Boulder* (1988) / Master of Mathematical Economics from the University of Colorado at Boulder (1988)
- *Doctor of Philosopy (PhD)* di bidang *Economics/Public Finance* dari *University of Colorado at Boulder* pada tahun 1991) / *Doctor of Philosopy (PhD) in Economics / Public Finance from the University of Colorado at Boulder in 1991*

### Sertifikasi/ The Certification

Sertifikasi Manajemen Risiko Level I Komisaris, LSPP yang diadakan di Jakarta / Level I Risk Management Certification of Commissioner, LSPP held in Jakarta

### Pengalaman Kerja/ Work Experiences

- Kepala Seksi pada Direktorat Hubungan Keuangan Internasional Departemen Keuangan (1983-1986) / Head of Section at the Directorate of International Financial Relations, Ministry of Finance (1983-1986)
- Kepala Cabang Kasubdit Administrasi Kas Negara pada Direktorat Perbendaharaan, Direktorat Jenderal Anggaran Departemen Keuangan (1991-1992) / Head of Sub-Directorate of State Treasury Administration at the Directorate of Treasury, Directorate General of Budget, Ministry of Finance (1991-1992)
- Kepala Biro Analisa Moneter, Badan Analisa Keuangan dan Moneter Departemen Keuangan (1992-1993) / Head of Monetary Analysis Bureau, Financial and Monetary Analysis Agency, Ministry of Finance (1992-1993)
- Kepala Biro Hukum dan Humas, Sekretariat Jenderal Departemen Keuangan (1993-1998) / Head of Legal and Public Relations Bureau, Secretariat General of the Ministry of Finance (1993-1998)
- Sekretaris Jenderal Departemen Keuangan (1998-2000), Komisaris PT Bank BNI (Persero) Tbk. (1999-2004 / Secretary General of the Ministry of Finance (1998-2000), Commissioner of PT Bank BNI (Persero) Tbk. (1999-2004)
- Inspektur Jenderal Departemen Keuangan (2000-2002) / Inspector General of the Ministry of Finance (2000-2002)
- Sekretaris Jenderal Departemen Keuangan (2002-2004) / Secretary General of the Ministry of Finance (2002-2004)
- *Executive Director* untuk Indonesia, New Zealand, Fiji, Samoa, Tonga dan Kyrgyz pada *Asia Development Bank,* Manila (2004-2007) / Executive Director for Indonesia, New Zealand, Fiji, Samoa, Tonga and Kyrgyzstan at the Asia Development Bank, Manila (2004-2007)
- Staf Ahli DPB pada sekretaris jenderal Departemen Keuangan (2007-2008) / Expert Staff of DPD to the Secretary General of the Ministry of Finance (2007-2008)
- Direktur Utama PT Taspen (Persero) di tahun 2008-2013 / President Director of PT Taspen (Persero) in 2008-2013

### Dasar Hukum Pengangkatan/ Legal Basis for Appointment

- Diangkat sebagai Komisaris Bank Mantap untuk pertama kalinya berdasarkan Akta keputusan RUPS No. 28 tahun 2015 dan telah lulus fit and proper test OJK pada tanggal 22 Desember 2015 / Appointed as a Commissioner of Bank Mantap for the first time based on the Deed of AGM Decree No. 28 of 2015 and passed the FSA fit and proper test on December 22, 2015
- Diangkat kembali sejak 19 Maret 2018 berdasarkan akta keputusan RUPS No. 41 tahun 2018 / Reappointed since March 19, 2018 based on AGM Decree No. 41 of 2018

### Hubungan Afiliasi/ Affiliate Relationship

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama

Has no affiliation either with members of the Board of Directors, other members of the Board of Commissioners or with controlling and major shareholders.

### Jabatan Rangkap/ Concurrent Position

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

### Kepemilikan Saham/ Shareholding

Tidak memiliki saham di Bank Mantap
Does not own shares in Bank Mantap

# EDHI CHRYSTANTO

**61** SEMARANG **1958**
tahun / years old

## Komisaris Independen
Independent Commissioner

Periode I : 15 Mei 2015 sampai dengan 19 Maret 2018/
Period I : May 15, 2015 to March 19, 2018

Periode II : 19 Maret 2018 sampai dengan 2021/
Period II : March 19, 2018 until 2021

Kewarganegaraan/ Citizenship : **Indonesia**
Domisili/ Domicile : **Jakarta**

### Riwayat Pendidikan/ Educational background

- Sarjana Ekonomi dari Universitas Diponegoro (1983)
  Bachelor of Economics from Diponegoro University (1983)
- *Master Business Administration* (MBA) dari *University of Colorado at Denver* (1993)
  Master of Business Administration (MBA) from the University of Colorado at Denver (1993)

### Sertifikasi/ The Certification

Sertifikasi Manajemen Risiko Level V, BSMR yang diadakan di Jakarta
Level V Risk Management Certification, BSMR held in Jakarta

### Pengalaman Kerja/ Work Experiences

- Kepala Bagian Sistem dan Prosedur Kredit Korporasi Bank Dagang Negara (BDN) (1994-1995)
  Head of Corporate Credit System and Procedures Division of Bank Dagang Negara (BDN) (1994-1995)
- *Relationship Manager* BDN hingga menjadi Kepala Cabang Jakarta Jatinegara BDN (1995-1999) Relationship Manager of BDN until became the Head of BDN Branch in Jatinegara Jakarta (1995-1999)
- Kepala Cabang Bank Mandiri Bandara Soekarno-Hatta Cargo (1991-2001)
  Head of Bank Mandiri Branch of Soekarno-Hatta Cargo Airport (1991-2001)
- Kepala Cabang Bank Mandiri Jakarta Tomang (2001-2003)
  Head of Bank Mandiri Branch of Jakarta Tomang (2001-2003)
- Kepala Cabang Bank Mandiri Jakarta Kebon Sirih, Gambir, Imam Bonjol dan Thamrin (2003-2009)
  Head of Bank Mandiri Branch of Jakarta Kebon Sirih, Gambir, Imam Bonjol and Thamrin (2003-2009)
- Kepala Kanwil X Makassar Bank Mandiri (2010)
  Head of Regional Office X of Bank Mandiri Makassar (2010)
- Kepala Kanwil V Bank Mandiri Jakarta Sudirman (2013-2014)
  Head of Regional Office V of Bank Mandiri Jakarta Sudirman (2013-2014)

### Dasar Hukum Pengangkatan/ Legal Basis for Appointment

- Diangkat sebagai Komisaris Independen Bank Mantap untuk pertama kalinya sejak 15 Mei 2015 berdasarkan akta keputusan RUPS No. 28 tahun 2015 dan telah lulus *fit and proper test* OJK pada tanggal 22 Desember 2015
  Appointed as the Independent Commissioner of Bank Mantap for the first time since May 15, 2015 based on the deed of GMS decision No. 28 of 2015 and passed the FSA fit and proper test on December 22, 2015
- Diangkat kembali sejak 19 Maret 2018 berdasarkan akta keputusan RUPS No. 41 tahun 2018
  Reappointed since March 19, 2018 based on AGM Decree No. 41 of 2018

### Jabatan Rangkap/ Concurrent Position

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

### Hubungan Afiliasi/ Affiliate Relationship

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama

Has no affiliation either with members of the Board of Directors, other members of the Board of Commissioners or with controlling and major shareholders.

### Kepemilikan Saham/ Shareholding

Tidak memiliki saham di Bank Mantap
Does not own shares in Bank Mantap

# SUKORIYANTO SAPUTRO

62 JAKARTA 1957
tahun / years old

## Komisaris Independen

Independent Commissioner

Periode I – 15 Mei 2015 sampai dengan 19 Maret 2018/

Periode I : 15 Mei 2015 sampai dengan 19 Maret 2018/
Period I : May 15, 2015 to March 19, 2018

Periode II : 19 Maret 2018 sampai dengan 2021/
Period II : March 19, 2018 until 2021

Kewarganegaraan/ Citizenship : **Indonesia**
Domisili/ Domicile : **Jakarta**

**Riwayat Pendidikan/ Educational background**

Sarjana Agronomi dari Institut Pertanian Bogor (1980)
Bachelor of Agronomy from Bogor Agricultural University (1980)

**Sertifikasi/ The Certification**

Sertifikasi Manajemen Risiko Level V, LSPP di Jakarta
Level V Risk Management Certification, LSPP in Jakarta

**Pengalaman Kerja/ Work Experiences**

- Pegawai Pimpinan Kredit Perkebunan di Kantor Pusat Bank Exim hingga menjadi Kepala Cabang di berbagai Cabang Bank Exim (1981-1999)
  Plantation Credit Chief at Bank Exim Headquarters until become Branch Head in various Branches of Bank Exim (1981-1999)
- Setelah proses merger Bank Exim ke dalam Bank Mandiri, beliau dipercaya menjadi Hub Manager Jakarta Plaza Mandiri (1999-2001)
  After the merger of Bank Exim into Bank Mandiri, he was entrusted to become Hub Manager/ of Jakarta Plaza Mandiri (1999-2001)
- Kepala Kantor Wilayah III, IX, VII, VIII Bank Mandiri (2001-2005)
  Head of Regional Offices III, IX, VII, VIII of Bank Mandiri (2001-2005)
- *Group Head Central Operations* Bank Mandiri (2005)
  Bank Mandiri Central Operations Group Head (2005)
- *Group Head Micro Business* Bank Mandiri (2005-2008)
  Bank Mandiri Micro Business Group Head (2005-2008)
- *Group Head Corporate Secretary* Bank Mandiri (2008-2013)
  Bank Mandiri Corporate Secretary Group Head (2008-2013)
- Direktur Utama di Bank Mutiara (2013-2014)
  President Director at Bank Mutiara (2013-2014)
- Komisaris di Bank Mutiara (2014)
  Commissioner at Bank Mutiara (2014)

**Dasar Hukum Pengangkatan/ Legal Basis for Appointment**

- Diangkat sebagai Komisaris Independen Bank Mantap untuk pertama kalinya sejak 15 Mei 2015 berdasarkan akta keputusan RUPS No. 28 tahun 2015 2018 dan telah lulus fit and proper test OJK pada tanggal 22 Desember 2015
  Appointed as the Independent Commissioner of Bank Mantap for the first time since May 15, 2015 based on the deed of GMS decision No. 28 of 2015 and passed the FSA fit and proper test on December 22, 2015
- Diangkat kembali sejak 19 Maret 2018 berdasarkan akta keputusan RUPS No. 41 tahun 2018
  Reappointed since March 19, 2018 based on the deed of GMS No. 41 of 2018

**Hubungan Afiliasi/ Affiliate Relationship**

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama

Has no affiliation either with members of the Board of Directors, other members of the Board of Commissioners or with controlling and major shareholders.

**Jabatan Rangkap/ Concurrent Position**

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

**Kepemilikan Saham/ Shareholding**

Tidak memiliki saham di Bank Mantap
Does not own shares in Bank Mantap

# ZUDAN ARIF FAKRULLOH

**50** SLEMAN **1969**
tahun / years old

## Komisaris Independen
Independent Commissioner

Periode I : 19 Maret 2018 sampai dengan 2021/
Period I : March 19, 2018 until 2021

Kewarganegaraan/ Citizenship : **Indonesia**
Domisili/ Domicile : **Jakarta**

**Riwayat Pendidikan/ Educational background**

- Sarjana di bidang Hukum dari Universitas Sebelas Maret Surakarta (1992)/ Bachelor of Law from Sebelas Maret University Surakarta (1992)
- Magister Ilmu Hukum dari Universitas Diponegoro (1995)/ Master of Law from Diponegoro University (1995)
- Doktor Ilmu Hukum dari Universitas Diponegoro (2001)/ Doctoral Degree of Law from Diponegoro University (2001)

**Sertifikasi/ The Certification**

Sertifikasi Manajemen Risiko Level I dan II Komisaris, LSPP di Jakarta/ Level I and II Risk Management Certification of Commissioner, LSPP in Jakarta

**Pengalaman Kerja/ Work Experiences**

- Kasubdit Kader di Bagian Diklat di Kemendagri (2002-2008)
  Head of Sub-Directorate of Cadres in the Department of Education and Training in the Ministry of Home Affairs (2002-2008)
- Kepala Bagian Perundang–undangan Biro Hukum Sekjen Kemendagri (2008 – 2011)
  Head of Legislation Division of Legal Bureau of Secretariat General of the Ministry of Home Affairs (2008 - 2011)
- Kepala Biro Hukum Setjen Kemendagri (2011 – 2014
  Legal Bureau of Secretariat General of the Ministry of Home Affairs (2011 – 2014)
- Staf Ahli Mendagri Bidang Hukum, Politik dan HAM (2014 – 2015)
  Expert Staff of Law, Politics and Human Rights of the Minister of Home Affairs (2014 - 2015)
- Penjabat Gubernur Gorontalo (2016 – 2017)
  Acting Governor of Gorontalo (2016 - 2017)
- Direktur Jenderal Kependudukan dan Pencatatan Sipil Kementerian Dalam Negeri (2015 – Sekarang)
  Director General of Population and Civil Registration of the Ministry of Home Affairs (2015 - Present)

**Dasar Hukum Pengangkatan/ Legal Basis for Appointment**

Diangkat sebagai Komisaris Independen Bank Mantap 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./ Appointed as Independent Commissioner of Bank Mantap for the first time since March 19, 2018 based on the deed of GMS decision No. 41 in 2018 and passed the FSA fit and proper test on October 8, 2018.

**Jabatan Rangkap/ Concurrent Position**

Direktur Jenderal Kependudukan dan Pencatatan Sipil Kemendagri (2015 – sekarang)/ Director General of Population and Civil Registration of the Ministry of Home Affairs (2015 - present)

**Hubungan Afiliasi/ Affiliate Relationship**

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama

Has no affiliation either with members of the Board of Directors, other members of the Board of Commissioners or with controlling and major shareholders.

**Kepemilikan Saham/ Shareholding**

Tidak memiliki saham di Bank Mantap
Does not own shares in Bank Mantap

# LAPORAN DIREKSI
## Report From The Board of Directors

"Kondisi stabilitas sistem keuangan Indonesia yang tetap *solid* dengan ditopang oleh ketahanan industri Perbankan serta efektifnya pelaksanaan strategi usaha. Sampai dengan akhir tahun 2019, laba bersih Bank Mantap tumbuh mencapai 36,81%. Selama tahun 2019, Bank Mantap berhasil menyalurkan kredit sebesar Rp20,32 triliun, atau mencapai 99,28% dari target sebesar Rp20.464.402 juta. Jumlah dana pihak ketiga yang berhasil dihimpun Bank Mantap sebesar Rp19,86 triliun meningkat sebesar 30,17% dari Rp15,26 triliun di 2018. Per 31 Desember 2019, total aset Bank Mantap meningkat menjadi Rp26,95 triliun dari Rp20,94 triliun per 31 Desember 2018. Pencapaian diatas menunjukkan kedayatahanan sistemik yang telah dibangun pada periode sebelumnya."

The condition of Indonesia's financial system stability remains robust, supported by the resilience of the banking industry and the effective implementation of business strategies. Until the end of 2019, Bank Mantap's net profit grew to reach 36.81%. During 2019, Bank Mantap managed to channel loans of Rp20.32 trillion, or reached 99.28% of the target of Rp20,464,402 million. The number of third party funds raised by Bank Mantap amounted to Rp19.86 trillion, an increase of 30.17% from Rp15.26 trillion in 2018. As of December 31, 2019, Bank Mantap's total assets increased to Rp26.95 trillion from Rp20.94 trillion per December 31, 2018. The achievement above showed the systemic survival that had been built in the previous period.

**Para pemegang saham dan pemangku kepentingan lainnya, yang kami hormati.**

Pada kesempatan yang baik ini izinkan kami menyampaikan Laporan Pengelolaan Bank untuk Tahun buku 2019. Secara umum, pencapaian kinerja Bank sangat baik. Tidak hanya pada aspek keuangan namun juga aspek non keuangan kendatipun kondisi perekonomian global dan nasional belum sepenuhnya mengalami pemulihan.

## ANALISIS KINERJA BANK

Kinerja Bank dipengaruhi oleh berbagai faktor, khususnya kondisi perekonomian makro. Direksi telah mampu menjalankan bisnis Bank dengan sangat baik dengan mengantisipasi berbagai isu yang terjadi pada kondisi perekonomian makro.

### TINJAUAN MAKRO EKONOMI

Pada tahun 2019 pertumbuhan perekonomian global masih mengalami perlambatan, Bank Indonesia ("BI") melaporkan bahwa meskipun ketidakpastian pasar keuangan global sedikit mereda,

**Dear valued shareholders and stakeholders,**

In this good opportunity, allow us to present you with our Bank Management Report for the Fiscal Year 2019. In general, the Bank has secured excellent performance. This happens not only to the financial aspect, but also to non-financial aspects although the global and national economic condition has not fully recovered.

## ANALYSIS OF BANK PERFORMANCE

Bank performance is influenced by various factors, especially those adapted to the macro economy. Board of Directors has succeeded in operating the Bank's business very well by anticipating various issues occurring on macro financial conditions.

### MACRO-ECONOMIC OVERVIEW

Global economic growth was still slowing down in 2019. Bank Indonesia ("BI") reported that although the uncertainty of the global financial markets has eased a little, the ongoing tension

ketegangan hubungan dagang Amerika Serikat dan Tiongkok yang masih berlangsung menurunkan *volume* perdagangan dunia dan menekan harga komoditas. Aliran modal asing ke Negara berkembang terus berlanjut sejalan dengan respons kebijakan moneter longgar di beberapa bank sentral dunia, serta penurunan risiko di Negara berkembang. Sekalipun pada penghujung tahun 2019 terdapat kabar baik yang datang dari Amerika Serikat dan Tiongkok yang telah melakukan sejumlah langkah rujuk, namun kesepakatan yang telah dirancang tersebut belum ditandatangani oleh kedua belah pihak.

Di dalam laporannya, BI menyampaikan bahwa permodalan industri perbankan tetap kuat sebagaimana tercermin dari rasio kecukupan modal (*Capital Adequacy Ratio*/CAR) perbankan yang berada di atas persyaratan minimum. Rasio CAR perbankan posisi Triwulan III 2019 tercatat sebesar 23,19%, lebih tinggi dibandingkan triwulan sebelumnya (22,53%) maupun triwulan yang sama tahun sebelumnya (22,85%). Ketahanan permodalan yang terjaga tersebut selain sebagai penyangga/ bantalan untuk menyerap kerugian yang mungkin timbul, juga berfungsi sebagai sumber dana untuk membiayai kegiatan usaha perbankan. Pada Triwulan III 2019, kredit industri perbankan tumbuh sebesar 7,89% (yoy) lebih rendah dari triwulan sebelumnya sebesar 9,92% (yoy). Selama periode laporan, Kredit Modal Kerja (KMK), Kredit Investasi (KI), dan Kredit Konsumsi (KK) masing-masing tumbuh sebesar 5,94% (yoy), 12,84% (yoy) dan 6,82% (yoy). Terjadi perlambatan pada pada seluruh jenis kredit dibandingkan triwulan sebelumnya yang tumbuh 9,22% (yoy), 13,85% (yoy) dan 7,64% (yoy). Perlambatan pertumbuhan kredit tersebut terjadi sejalan dengan melambatnya pertumbuhan ekonomi global dan domestik.

Dari sisi risiko kredit, rasio *Non Performing Loan* (NPL) gross mengalami sedikit peningkatan yakni dari 2,51% pada Triwulan II 2019 menjadi sebesar 2,66%, namun tercatat stabil dibandingkan triwulan yang sama tahun sebelumnya (2,66%) (Grafik 2.46). Berdasarkan jenis penggunaan, peningkatan risiko kredit terjadi pada KI dan KMK. Rasio NPL gross KI dan KMK pada Triwulan III 2019 masing-masing sebesar 2,56% dan 3,25%, meningkat dibandingkan dengan triwulan sebelumnya yakni sebesar 2,16% dan 3,12%. Sementara itu rasio NPL gross KK tercatat sebesar 1,75% sedikit membaik dibandingkan triwulan sebelumnya (1,77%). Dilihat dari sektor ekonomi, peningkatan NPL *gross* terjadi pada sektor Industri, Perdagangan, Pertanian, Pengangkutan, Listrik dan Pengangkutan. Di sisi lain penurunan NPL gross terjadi di sektor Pertambangan, Konstruksi, Jasa Sosial, dan Lain-Lain. Sektor Perdagangan masih merupakan sektor penyumbang risiko kredit tertinggi bagi industry dengan pangsa NPL mencapai 30,80%.

## KEBIJAKAN STRATEGIS

Berdasarkan kondisi makro ekonomi termasuk pengaruhnya terhadap industri perbankan Bank Mantap merumuskan berbagai kebijakan strategis untuk meraih setiap peluang dan potensi yang muncul. Keberhasilan pengelolaan Bank di 2019 merupakan hasil dari penetapan strategi yang tepat. Pada tahun 2019, Bank Mantap telah mengeksekusi strategi pengembangan bisnis dalam rangka mendukung tercapainya target kinerja operasional dan keuangan sesuai yang telah dituangkan dalam

of trade relations between the United States of America and China has reduced the volume of world trade and depressed commodity prices. The flow of foreign capital into developing countries continued in line with the response of loose monetary policy in some of the world's central banks, as well as risk reduction in developing countries. Even though at the end of 2019, there was good news coming from the United States and China that had taken several reconciliation steps. But both parties had not yet signed an agreement that had been drafted.

In its report, BI said that the capital of the banking industry remained strong, as reflected in the Capital Adequacy Ratio (CAR) of banks, which were above the minimum requirements. The banking CAR ratio for the third quarter of 2019 was 23.19%, higher than the previous quarter (22.53%), and the same quarter of the past year (22.85%). The capital adequacy that was maintained aside from being a buffer/cushion to absorb losses that might arise also served as a source of funds to finance banking business activities. In Quarter III 2019, banking industry credit grew by 7.89% (YoY), lower than the previous quarter of 9.92% (YoY). During the reporting period, Working Capital Loans (KMK), Investment Loans (KI), and Consumer Loans (KK) each grew by 5.94% (YoY), 12.84% (YoY) and 6.82% (YoY) ). There was a slowdown in all types of loans compared to the previous quarter, which grew 9.22% (YoY), 13.85% (YoY), and 7.64% (YoY). The slowdown in credit growth occurred in line with slowing global and domestic economic growth.

In terms of credit risk, the gross Non-Performing Loan (NPL) ratio increased slightly from 2.51% in the 2nd Quarter of 2019 to 2.66% but remained stable compared to the same quarter of the previous year (2.66%) (Graph 2.46). Based on the type of use, the increase in credit risk occurred in Investment Loans and Working Capital Loans. The gross NPL ratio for Investment Loans and Working Capital Loans in the third quarter of 2019 was 2.56% and 3.25%, an increase compared to the previous quarter of 2.16% and 3.12%. Meanwhile, the gross NPL ratio of KK was recorded at 1.75%, slightly improved compared to the last quarter (1.77%). Viewed from the economic sector, the increase in gross NPL occurred in the industrial area, trade, agriculture, transportation, electricity, and transportation. On the other hand, the decline in gross NPL happened in the mining, construction, social services, and other sectors. The Trade Sector was still the highest contributor to credit risk for the industry with an NPL share reaching 30.80%.

## STRATEGIC POLICIES

Based on the macro-economic condition including its impact on the banking industry, the Bank has formulated a set of strategic policies to seize every emerging opportunity and potential. Successful Bank management throughout 2019 was a result of the proper implementation of strategies. In 2019, Bank Mantap has executed the business development strategies in order to support the achievement of operational and financial performance targets that are outlined in the

Rencana Bisnis Bank serta meraih setiap peluang dan potensi bisnis yang ada di tahun 2019.

1. Strategi Pengembangan Penghimpunan Dana Pihak Ketiga.

   Penghimpunan DPK difokuskan terhadap pengembangan infrastruktur untuk akuisisi dana murah serta aliansi dan sinergi terhadap Grup usaha untuk penetrasi terhadap deposan-deposan institusi serta *wealth management*. Beberapa kunci strategi yang diterapkan oleh Bank sebagai berikut:

   a. Strategi Peningkatan Kualitas Dana Pihak Ketiga
      - Menjaga rasio *Loan to Fund Ratio* (LFR) pada tingkat yang efisien sehingga berdampak positif pada profitabilitas;
      - Melakukan strategi penurunan *concentration risk* terhadap deposan inti dengan fokus pada pengembangan infrastruktur akuisisi nasabah retail dari segmen pensiunan, UMKM maupun *Wealth*;
      - Meningkatkan rasio CASA dengan meluncurkan program-program tabungan retail sebagai *sweetener* dan *value added* bagi nasabah retail.

   b. Strategi Pemasaran
      - Melakukan mapping segmentasi nasabah sehingga program serta produk yang ditawarkan dapat tepat sasaran sesuai dengan kebutuhan market sesuai dengan segmen masing-masing;
      - Meluncurkan program–program Tabungan untuk mendorong pertumbuhan CASA.
      - Mempromosikan dan mensosialisasikan kartu ATM Bank Mantap yang dapat dipergunakan di seluruh jaringan ATM Bank Mandiri dan ATM yang tergabung dalam jaringan ATM Bersama.

   c. Strategi Penjualan
      - Meningkatkan produktifitas pegawai dalam akuisisi nasabah *New To Bank* (NTB) sehingga sebagai *customer based Bank* yang dievaluasi secara *periodic* melalui *Key Performance Indicator*;
      - Menyiapkan sarana dan prasarana bagi nasabah *priority*, pensiunan maupun UMKM untuk memudahkan mendapatkan layanan perbankan dan meningkatkan transaksinya.
      - Memberikan insentif kepada pegawai dan nasabah melalui program referral atas akuisisi nasabah NTB melalui program *Member Get Member*.
      - Aliansi dan Sinergi Bersama dengan Grup Usaha untuk akuisisi nasabah yang belum menjadi target market dari Grup usaha.

1. Strategi Pembiayaan Kredit

   Secara umum, fokus pembiayaan kredit adalah segmen Pensiunan dan UMKM khususnya di segmen komunitas strategis (komunitas bidan, komunitas petani sawit, komunitas bengkel, dan lainnya) maupun *payroll based customer* melalui produk KSM yang memiliki risiko relatif

Bank Business Plan and to seize every business opportunity and potential in 2019.

1. Strategy for Development of Third Party Funds Collection.

   TPF Collection is focused on developing infrastructure for the acquisition of low-cost funds and alliances and synergies with business groups to penetrate institutional depositors and wealth management. The Bank implemented the following key strategies:

   a. Strategy for Quality Improvement of Third Party Funds
      - Maintaining the Loan to Fund Ratio (LFR) at an efficient level so that it has a positive impact on profitability;
      - Executing strategies to decrease concentration risk towards core depositors with a focus on developing acquisition infrastructure for retail customers from the pensioner, MSME and Wealth segments;
      - Increasing CASA ratio by launching retail savings programs as a sweetener and value added for retail customers.

   b. Marketing strategy
      - Mapping customer segmentation so that programs and products offered can be precisely targeted according to market requirements in accordance with their respective segments;
      - Launched Savings programs to encourage CASA growth.
      - Promoting and socializing Bank Mantap ATM cards that can be used throughout the Bank Mandiri ATM network and ATMs that are members of ATM Bersama network.

   c. Sales Strategy
      - Increasing employee productivity in New to bank (NTB) customer acquisition to be a customer based Bank that is periodically evaluated through Key Performance Indicators;
      - Preparing facilities and infrastructure for priority customers, pensioners and MSMEs to facilitate obtaining banking services and increase transactions.
      - Providing incentives to employees and customers through a referral program for the acquisition of NTB customers through the Member Get Member program.
      - Alliances and Synergies Together with Business Groups for customer acquisitions that have not become the target market of the business group.

2. Credit Financing Strategy

   In general, the focus of credit financing is the Pension and MSME segments, especially in the strategic community segment (midwife community, oil palm farming community, workshop community, etc.) and payroll-based customers through KSM products that have a relatively

rendah baik untuk daerah di Pulau Bali maupun di luar Pulau Bali dengan strategi penerapan sebagai berikut:

a. Meningkatkan Target Pasar

Berdasarkan *risk appetite Management* menetapkan sasaran dan target pasar untuk kemudian menyusun strategi produk dan layanan untuk dapat dieksekusi oleh seluruh tim.

b. Meningkatkan Portofolio Kredit

Peningkatan portofolio Kredit sebagai aset utama Bank, khususnya dari segmen pensiunan melalui program sosialisasi ke kelompok-kelompok pensiunan dan akuisisi pegawai aktif yang sedang mempersiapkan masa pension.

c. Mempercepat Proses Kredit

Melakukan evaluasi dan perbaikan terhadap alur proses kredit, pembukaan *account* dan proses-proses pendukung (taksasi, legal, administrasi kredit, serta analis kredit) yang terintegrasi melalui *system Loan Originating System* (LOS).

d. Meningkatkan Peran dan Kualitas SDM di Bidang Perkreditan

Menetapkan ulang sasaran kerja utama individu yang fokus untuk meningkatkan akuisisi kredit yang baik dan aman, memberikan training serta pelatihan bagi pegawai-pegawai yang terkait dan memberikan kewenangan memutus kredit kepada pegawai sesuai *Job Description*.

e. Meningkatkan Penanganan atau *Management Account* Secara Konsisten Melakukan pemantauan nasabah Kol 1 secara rutin dan penagihan kol 2 secara intensif dan disiplin, serta berkoordinasi dengan tim *recovery* untuk melakukan *collection* atas nasabah yang sudah masuk ke NPL.

f. Implementasi program 3 (tiga) Pilar Mantap Indonesia sebagai program *loyalty* untuk nasabah pensiunan yang terdiri dari:

1) Mantap Sehat

Kegiatan dan program yang diperuntukkan bagi nasabah pensiunan untuk senantiasa sehat baik jasamani maupun rohani melalui kegiatan-kegiatan pemeriksanaan kesehatan gratis, senam sehat bersama dan kegiatan lainnya yang menunjang kesehatan pensiunan.

2) Mantap Aktif

Kegiatan dan program untuk membangun komunitas pensiunan yang aktif melalui kegiatan-kegiatan sosial dan keagamaan, seperti jalan sehat bersama, buka puasa bersama, kegiatan keagamaan bersama dan kegiatan lainnya untuk mendukung pensiunan agar aktif dalam kegiatan komunitas.

3) Mantap Sejahtera

Kegiatan dan program pelatihan kewirausahaan bagi para pensiunan sebagai bekal di hari pensiun. Pelatihan kewirausahaan dibuat dalam *closed system,* dimana mentor wirausaha akan bertindak sebagai pelatih, supplyer maupun pembeli dari

low risk for both in Bali Island and outside of Bali Island with the following implementation strategies:

a. Increasing Target Market

Based on the risk appetite management, the entire team can set goals and target markets to then develop product and service strategies to be executed by the entire team.

b. Increasing Credit Portfolio

The increase in the Credit portfolio is the Bank's main asset, especially from the pensioner segment through socialization programs to pensioner groups and the acquisition of active employees who are preparing for pension.

c. Accelerating Credit Process

Evaluating and improving the credit process flow, account opening and supporting processes (taxation, legal, credit administration, and credit analysts) that are integrated through the Loan Originating System (LOS).

d. Increasing the Role and Quality of HR in Credit

Re-establishing the main work goals of individuals who focus on improving good and safe credit acquisition, providing trainings for related employees, and giving the authority to decide on loans to employees in accordance with Job Description.

e. Increase Consistent Handling or Account Management Conducting regular monitoring to Kol 1 customers and intensive and disciplined collection to Kol 2 customers, while coordinating with the recovery team to perform collection to customers with NPL.

f. Implementation of 3 Pilar Mantap Indonesia program as a loyalty program for pensioner customers consisting of:

1) Mantap Sehat (Mantap Healthy)

The activity and program intended for pensioner customers to always be healthy both physically and spiritually through free medical examination activities, joint healthy gymnastics and other activities that support the health of pensioners.

2) Mantap Aktif (Mantap Active)

The activity and program to build a community of active pensioners through social and religious activities, such as joint healthy walks, breaking fast together, joint religious activities and other activities to support pensioners to be active in community activities.

3) Mantap Sejahtera (Mantap Prosperous)

The entrepreneurship training activity and program for pensioners as provision for pension days. Entrepreneurship training is created in a closed system, where entrepreneurial mentors will act as trainers, suppliers and buyers of businesses

usaha yang dijalankan oleh pensiunan, sehingga pensiunan tidak perlu khawatir akan kelangsungan usaha yang dirintis.

2. Jaringan Distribusi

   Secara umum, strategi utama pengembangan jaringan kantor secara nasional khususnya via *low cost network* (Graha Mantap) dan mobil layanan kas keliling untuk menuju daerah kantong-kantong pensiunan dan mendekati kantor-kantor PT Taspen (Persero). Beberapa strategi kunci yang diterapkan oleh Bank sebagai berikut:

   a. Mengefektifkan Pengelolaan Jaringan Kantor Mengoptimalkan potensi dari 274 kantor operasional Bank Mantap yang ada melalui pengelolaan kantor yang lebih efektif sesuai dengan koordinasi dari kantor pusat dibawah Divisi *Distributions and Portfolio Management*.

   b. Meningkatkan Layanan Meningkatkan layanan dari masing-masing kantor yang dilakukan oleh *unit service and quality control* yang ada di Kantor Pusat sehingga layanan yang ada di Cabang dapat terstandarisasi dan memberikan nilai tambah bagi setiap nasabah serta mengembangkan layanan digital (peningkatan fitur di mesin ATM dan *Mobile Banking*) untuk memudahkan nasabah mengakses layanan perbankan.

3. Aspek Operasional dan Teknologi

   Strategi terkait dengan operasional dan teknologi yang diterapkan Bank Mantap difokuskan untuk memberikan layanan yang cepat, nyaman, efisien dan handal bagi seluruh nasabah dan pegawai dengan tetap berorientasi pada bisnis serta sesuai dengan ketentuan dan GCG. Beberapa strategi utama yang diterapkan oleh Bank adalah sebagai berikut:

   a. Mengevaluasi dan memperbaiki jalur efektivitas proses operasional sehingga dapat lebih efisien dan cepat untuk mendukung percepatan penetrasi bisnis.

   b. Mengolah dan menyampaikan data pendukung keputusan baik kepada *top management* maupun seluruh Divisi yang membutuhkan sehingga dapat menjadi bahan analisa untuk mengambil keputusan yang lebih akurat.

   c. Bekerjasama dengan Induk usaha dalam pengembangan IT dan *E-Channel* sehingga didapatkan *resource* yang handal untuk mendukung pengembangan bisnis.

   d. Menyempurnakan implementasi GCG di seluruh unit dengan kontrol berjenjang dari *top management* sampai dengan tim lapangan yang berinteraksi langsung dengan nasabah.

   e. Mengembangkan infrastruktur layanan digital, baik layanan konvensional (ATM dan *Mobile Banking*) maupun inovasi baru dalam rangka kemudahan pembukaan rekening maupun akses kepada layanan perbankan yang mudah kepada nasabah, khususnya pensiunan.

   Strategi-strategi tersebut telah diimplementasikan secara efektif yang didukung oleh komitmen Direksi dan seluruh karyawan Bank Mantap. Kedepannya, Bank Mantap akan terus melakukan perbaikan-perbaikan agar kinerja Perseroan bisa tetap terjaga dan mendorong pengembangan usaha kedepannya.

run by the pensioners , so that they do not need to worry about the continuity of the business initiated.

3. Distribution Network

   In general, it is the main strategy to develop national office network, especially via the low cost network (Graha Mantap) and mobile cash service cars to get to areas where the majority of pensioners live and approach PT Taspen (Persero) offices. The Bank implemented the following key strategies:

   a. Effective Management of Office Networks Optimizing the potential of 415 existing Bank Mantap operational offices through more effective office management in accordance with the coordination of the head office under the Distributions and Portfolio Management Division.

   b. Improving Service Improving services from each office carried out by the service and quality control unit at the Head Office so that services in the Branch can be standardized and provide added values for each customer and develop digital services (feature enhancements in ATM machines and Mobile Banking) to make it easier for customers to access banking services.

4. Operational and Technology Aspects

   Focusing the implementation of operational and technology strategies on providing fast, comfort, efficient, and reliable services to all customers and employees by orienting to the business according to the provisions and GCG. The Bank implemented the following key strategies:

   a. Evaluating and improving the effectiveness of operational process to enhance the efficiency and acceleration of business penetration.

   b. Managing and presenting supporting data for decisions to the top management and all interested Divisions to be analyzed for more accurate decision making.

   c. Cooperating with the Holding companies in IT and e-channel development to gain reliable resources to support business development.

   d. Perfecting GCG implementation at all units with hierarchical control from top management to field teams with immediate interaction with the customers.

   e. Developing digital service infrastructure, both conventional services (ATM and Mobile Banking) and new innovations in order to facilitate account opening and access to easy banking services for customers, especially pensioners.

   These strategies were effectively implemented with support from the committed Board of Directors and all employees of Bank Mantap. In the future, Bank Mantap will continue to make improvements to maintain the Bank's performance and encourage business growth.

## KINERJA OPERASIONAL DAN KEUANGAN

Kondisi stabilitas sistem keuangan Indonesia yang tetap solid dengan ditopang oleh ketahanan industri Perbankan serta efektifnya pelaksanaan strategi usaha, Bank berhasil mencatatkan kinerja yang cukup baik di tahun 2019. Sampai dengan akhir tahun 2019, laba bersih Bank Mantap mencapai Rp456.21 Triliun tumbuh mencapai 36,81%.

Selama tahun 2019, Bank Mantap berhasil berhasil menyalurkan kredit sebesar Rp20,32 triliun, meningkat 30,84% jika dibandingkan dengan tahun 2018 yang mencapai Rp15,53 triliun. Pertumbuhan tersebut jauh di atas rata-rata industri yang memiliki pertumbuhan kredit sebesar 12,05%. Jumlah dana pihak ketiga yang berhasil dihimpun Bank Mantap mengalami peningkatan sebesar Rp4,60 triliun atau 30,17% dari Rp15,26 triliun di 2018 menjadi Rp19,86 triliun di tahun 2019. Per 31 Desember 2019, total aset Bank meningkat menjadi Rp26,95 triliun dari Rp20,94 triliun per 31 Desember 2018. Peningkatan total aset tersebut mencapai Rp6 triliun atau sebesar 28,68%.

Sedangkan untuk *fee based income*, Bank telah berhasil meningkatkan *fee based income* secara signifikan. Peningkatan *fee based income* di 2019 yang berhasil dihimpun Bank sebesar 22,30% dari Rp222,98 miliar di 2018 menjadi Rp272,72 miliar di 2019.

Bank Mantap sebagai Bank Konvensional, secara khusus menghadapi persaingan dengan seluruh bank umum konvensional kelas usaha BUKU II (Bank dengan Modal Inti Rp1 triliun sampai dengan Rp5 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.

Di tengah kondisi persaingan yang semakin ketat pada tahun 2019, selain karena adanya penambahan Bank Buku II, dari tahun 2018 sebanyak 51 bank menjadi 52 bank pada bulan Oktober 2019, juga pertumbuhan jumlah kantor cabang dari sebanyak 4.043 pada tahun 2018 menjadi 4.084 pada bulan Oktober 2019, Bank Mantap mampu meningkatkan pangsa pasarnya.

## PENCAPAIAN TARGET 2019

Sebagai rangkuman atas Analisis Kinerja Bank, secara umum berikut kami sampaikan perbandingan antara hasil yang dicapai dengan target 2019 yang telah ditetapkan. Pada tahun 2019, Bank Mantap dapat mencapai hampir seluruh target yang ditetapkan, dengan gambaran sebagai berikut :

- Realisasi total aset dapat tercapai 101,50% terutama karena realisasi penempatan pada Bank Indonesia yang mencapai 209,28% dari yang ditargetkan.
- Realisasi total kewajiban dan modal tercapai sebesar 101,50% terutama karena realisasi simpanan nasabah dalam bentuk Giro yang mencapai 163,63%.
- Realisasi jumlah kredit yang diberikan mencapai 101,26%.
- Realisasi pendapatan bunga neto hanya mencapai 96,24% karena realisasi beban bunga yang melebihi target yang telah ditetapkan untuk tahun 2019 (103,85%), karena pada dasarnya pendapatan bunga mencapai 100,16% dari target.

## OPERATIONAL AND FINANCIAL PERFORMANCES

The stability of Indonesian financial system which is backed by the resilience of Banking industry and the effectiveness of business strategies has enabled the Bank to secure remarkable performance in 2019. As of the end of 2019, Bank Mantap net profit reached Rp456.21 trillion to grow to 36.81%.

In 2019, Bank Mantap loan distribution reached Rp20.32 trillion, increased 30.84% if compared to 2018 which reached Rp15.53 trillion. The growth is far above the industry average has a credit growth of 12.05%. Total Third Party Funds (TPF) collected by Bank Mantap increased by IDR4.60 trillion or 30,17% from Rp15.26 trillion in 2018 to Rp19.86 trillion in 2019, total Bank's assets increased to Rp26.95 trillion from Rp20.94 trillion as of December 31, 2018. Total assets increase Rp6 trillion or 28.68%.

At the same time for fee-based income, the Bank has managed to significantly increase fee-based income. Fee increase based income in 2019 which was collected by the Bank amounted to 22.30% from Rp222.98 billion in 2018 to Rp272.72 billion in 2019.

Bank Mantap, like a Conventional Bank, specifically faces competition with all conventional commercial banks of the BUKU II business class (Banks with Core Capital of Rp1 trillion to Rp5 trillion) and the banking industry in Indonesia in determining market dominance. The business competition can be seen among others based on the number of assets owned, the number of third party funds successfully collected, and the number of loans by the Bank.

Amid increasingly fierce competition in 2019, apart from the addition of Bank Book II, from 2018 there were 51 banks to 52 banks in October 2019, also the growth of the number of branch offices from as many as 4,043 in 2018 to 4,084 in October 2019, Bank Mantap was able to increase its market share.

## ACHIEVEMENT OF 2019 TARGETS

To summarize the Bank Performance analysis, here are the general comparisons between the results achieved and the target set in 2019. In 2019, Bank Mantap could achieve almost all the targets set, with the following description:

- The realization of total assets could be obtained by 101.50%, mainly due to the realization of placement with Bank Indonesia, which reached 209.28% of the target.
- The realization of total liabilities and capital reached 101.50%, mainly due to the realization of deposits from customers in the form of current accounts, which reached 163.63%.
- The realization of total loans reached 101.26%.
- Realization of net interest income only reached 96.24% due to the realization of interest expense that exceeded the target set for 2019 (103.85%), because basically interest income reached 100.16% of the target. The high cost of

Tingginya *Cost of Fund* (biaya dana) yang disebabkan dana mahal dari bulan Desember 2018 serta peningkatan rata-rata aktiva produktif atas imbas *averaging* LFR di bawah 94%.

- Realisasi laba operasional mencapai 110,49% karena pedapatan operasional lainnya terealisasi sebesar 107,23% dari target sementara realisasi beban operasional lainnya dapat ditekan pada 92,53% dari pagu anggaran.
- Realisasi laba sebelum pajak mencapai 111,75% karena pada tahun 2019, Bank Mantap membukukan pendapatan non operasional bersih sedangkan pada tahun sebelumnya membukukan beban non operasional bersih
- Realisasi laba tahun berjalan adalah sebesar 114,05% dari target yang ditetapkan dalam RKAP 2019

### KENDALA-KENDALA YANG DIHADAPI

Bank senantiasa melakukan kajian dalam rangka mengantisipasi berbagai kendala yang dihadapi. Dengan menggunakan *tools* analisis SWOT, Bank menyadari bahwa beberapa kendala yang dihadapi antara lain adalah jaringan/ *network* yang belum sebanyak jaringan kantor bank lain dan *low cost funding* yang masih perlu ditingkatkan.

Bank telah menetapkan strategi pengembangan jaringan. Secara umum, strategi utama pengembangan jaringan Bank Mantap adalah menuju ke daerah kantong-kantong pensiunan dan mendekati kantor-kantor PT Taspen (Persero). Sedangkan untuk meningkatkan *low cost funding*, Bank Mantap menetapkan strategi penjualan dengan memperluas ke keluarga pensiunan dengan bekerja sama dengan PT Taspen (Persero).

## PROSPEK USAHA

Bank Dunia memperkirakan pertumbuhan ekonomi dunia sebesar 2,5% pada 2020. Proyeksi ini lebih rendah dari perkiraan sebelumnya 2,7% yang dikeluarkan pada pertengahan tahun 2019. Kondisi tersebut terutama karena akumulasi kondisi ekonomi negara maju yang diperkirakan turun menjadi 1,4% pada 2020 sekalipun negara-negara berkembang meningkat menjadi 4,1%. Menteri Keuangan Republik Indonesia menyampaikan bahwa yang mempengaruhi penurunan tersebut baik dari faktor politik seperti adanya siklus pemilihan umum di Amerika Serikat, maupun faktor ekonomi masih banyak negara dalam kondis fiskal dan moneternya memiliki ruang terbatas. Untuk itu, Kementerian Keuangan akan terus mewaspadai kondisi tersebut, sekalipun demikian Pemerintah tetap optimis dengan mangasumsikan pertumbuhan ekonomi Indonesia sebesar 5,3% (APBN 2020), dengan mengoptimalkan seluruh sumber daya yang ada untuk mendukung asumsi pertumbuhan tersebut.

Bank Indonesia juga terus melakukan berbagai kebijakan moneter untuk mendorong pertumbuhan ekonomi, seperti menurunkan suku bunga acuan dan melonggarkan Giro Wajib Minimum ("GWM"). Selain itu, Gubernur Bank Indonesia juga menyampaikan bahwa nilai tukar rupiah bergerak sangat baik tahun 2019 yang terapresiasi sebesar 2,68% sepanjang tahun, dan pada akhir tahun 2019 ditutup di bawah level Rp 13.900 per dolar Amerika Serikat. Penguatan nilai tukar rupiah tersebut didukung oleh pasokan valas dari para eksportir dan aliran masuk modal

funds caused by expensive funds from December 2018 and the increase in average productive assets on the impact of LFR averaging below 94%.

- The realization of operating income reached 110.49% because other operating income was realized at 107.23% of the target. In contrast, the realization of other operating expenses could be reduced at $ 92.53 from the budget limit.
- Realization of operating income before tax reached 111.75% because, in 2019, Bank Mantap posted non-operating income - net, while in the previous year recorded non-operating expenses - net.
- The realization of income for the year was 114.05% of the target set in the 2019 RKAP.

### CHALLENGES

The Bank constantly carries out reviews to anticipate various challenges. Using SWOT analytical tools, the Bank realizes that there are several challenges to face, among others lack of network compared to other banks' office network and insufficient low cost funding.

The Bank has also determined the network development strategies. In general, the main strategy for the development of Bank Mantap network is by targeting the areas where the majority of pensioners live as well as approaching PT Taspen (Persero) offices. On the other hand, to increase low cost funding, the Bank implements sale strategies by making expansion to pensioners' families through collaboration with PT Taspen (Persero).

## BUSINESS PROSPECT

The World Bank predicts world economic growth of 2.5% in 2020. This projection is lower than the previous estimate of 2.7% issued in mid-2019. The condition is mainly due to the accumulation of economic conditions in developed countries, which is expected to fall to 1.4% in 2020, even though developing countries increase to 4.1%. The Minister of Finance of the Republic of Indonesia said that what influenced the decline both from political factors such as the election cycle in the United States, as well as economic factors, many countries still have limited space in fiscal and monetary conditions. To that end, the Ministry of Finance will continue to be vigilant of these conditions; however, the Government remains optimistic by assuming Indonesia's economic growth of 5.3% (APBN 2020), by optimizing all available resources to support those growth assumptions.

Bank Indonesia also continues to implement various monetary policies to encourage economic growth, such as decreasing the benchmark interest rate and loosening the Minimum Statutory Reserves Requirement (GWM). Besides, the Governor of Bank Indonesia also said that the rupiah exchange rate moved very well in 2019, which appreciated 2.68% throughout the year. At the end of 2019, it closed below the level of Rp 13,900 per US dollar. The strengthening of the rupiah exchange rate was supported by the supply of foreign currency from exporters and the continued

asing yang tetap berlanjut sejalan prospek ekonomi Indonesia yang tetap terjaga. Bank Indonesia juga optimis nilai tukar mata uang akan tetap terjaga dengan baik pada tahun 2020.

Kondisi tersebut di atas diyakini juga akan membawa dampak positif bagi pertumbuhan Bank Mantap yang selama ini terjaga dengan baik. Bank Mantap senantiasa menjaga agar pertumbuhan kredit terjaga dan terkelola dengan baik, dengan menjaga agar pertumbuhan mikro dan retail dilakukan secara selektif terutama untuk di wilayah operasi Bali sampai kondisi ekonomi akibat dampak erupsi Gunung Agung membaik. Pertumbuhan Kredit Mikro akan didorong dari Produk KSM & KSM Combo serta implementasi kredit small kolektif bekerjasama dengan Amartha, sedangkan untuk retail dilakukan *maintenance* dan perpanjangan untuk eksisting *customer*. Pengelolaan kredit yang sehat akan menurunkan rasio NPL dan menekan pembentukan CKPN.

Di sisi lain, Bank Mantap masih menggunakan *Special Rate* Kredit secara selektif untuk meningkatkan penetrasi ke pasar, namun akan dikurangi secara bertahap. Selain itu struktur *funding* yang masih dominan Deposito mahal, akan dilakukan program dana murah untuk peningkatan *volume* disisi CASA.

## PENERAPAN *GOOD CORPORATE GOVERNANCE*

Bank Mantap berupaya keras untuk menyempurnakan dan melaksanakan praktik GCG, tidak hanya selaras dengan tuntutan regulasi namun juga sesuai dengan *best practices*/ standar internasional. Bagi Bank, penerapan GCG merupakan sebuah keharusan, investasi meniti tangga kesuksesan.

Dapat kami sampaikan bahwa Bank senantiasa menerapkan standard praktik GCG yang tinggi yang mengacu pada ketentuan OJK dan standar internasional. Berbagai upaya intensif telah dilakukan sebagaimana yang dapat dilihat pada bagian *Good Corporate Governance* pada Laporan Tahunan ini.

Bank Mantap telah memiliki struktur GCG yang kuat dan efektif yang terdiri dari organ utama, yaitu Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. Ketiga organ Bank tersebut telah menjalankan perannya masing-masing dalam memenuhi kewajibannya kepada pemegang saham dan pemangku kepentingan lainnya.

Selama tahun 2019, Bank Mantap telah menyelenggarakan RUPS tahunan dalam waktu yang tidak melewati batas yang ditentukan yaitu pada tanggal 15 Maret 2019 Bank juga menyelenggarakan RUPS Sirkuler yang diaktakan 7 Agustus 2019 dan RUPS Sirkuler 30 November 2019. Dalam penyelenggaraan RUPS, Bank berkomitmen untuk menegakkan prinsip *fairness* dengan menerapkan perlakuan yang sama bagi seluruh pemegang saham.

Dewan Komisaris dan Direksi, memiliki wewenang dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanahkan dalam Anggaran Dasar dan peraturan perundang-undangan. Secara lebih rinci, pedoman dan tata tertib kerja Direksi diatur dalam Pedoman Tata

inflow of foreign capital in line with Indonesia's economic prospects that were maintained. Bank Indonesia is also optimistic that the currency exchange rate will be well maintained in 2020.

The above conditions are believed to have a positive impact on Bank Mantap's growth, which has been well maintained. Bank Mantap always maintains that credit growth is maintained and well managed, by ensuring that micro and retail growth is carried out selectively, especially in the area of Bali's operations until economic conditions due to the impact of the eruption of Mount Agung improved. Micro Credit Growth will be driven from the products of KSM & KSM Combo as well as the implementation of collective small loans in collaboration with Amartha, while for retail, maintenance and extension will be made for existing customers. Sound credit management will reduce the NPL ratio and reduce the formation of Allowance for impairment loss (CKPN).

On the other hand, Bank Mantap still uses the Special Credit Rate selectively to increase market penetration but will be gradually reduced. Besides the funding structure that is still dominant, expensive deposits, a low-cost fund program will be conducted to increase volume on the CASA side.

## GOOD CORPORATE GOVERNANCE IMPLEMENTATION

The Bank makes the best effort to perfect and implement GCG principles, not only according to the regulations, but also in compliance with the best practices/international standards. For the Bank, GCG implementation is a necessity, an investment in climbing the ladder to success.

The Bank always implements high GCG practice standards by referring to the provisions of the Indonesian Financial Services Authority (FSA) and international standards. A number of intensive efforts were carried out, as seen in the section of Good Corporate Governance of this Annual Report.

The Bank is supported by a strong and effective GCG structure, consisting of the main organs, namely, the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors. These three organs have run their respective roles in fulfilling their responsibilities to the shareholders and other stakeholders.

Throughout 2019, the Bank has held annual GMS within the time frame not exceeding the limit set on March 15, 2019. The Bank also held Circular GMS on August 7, 2019 and November 30, 2019. In implementing the GMS, the Bank is committed to upholding the fairness principle by giving equal treatment to all shareholders.

The Board of Commissioners and the Board of Directors have clear authorities and responsibilities according to each function as mandated by the Articles of Association and the laws and regulations. In details, the guidelines and procedures for the Board of Directors are set in the Guidelines of the Board

Tertib Dewan Komisaris dan Direksi yang mengatur tentang Panduan Tata Kerja Dewan Komisaris dan Direksi. Dengan adanya Panduan Tata Kerja Dewan Komisaris dan Direksi diharapkan akan tercapai standar kerja yang tinggi, selaras dengan prinsip-prinsip GCG.

Dalam pelaksanaannya, organ Bank memiliki berbagai kebijakan/pedoman (Infrastruktur GCG) dalam menjalankan fungsi dan tugasnya. Tujuannya antara lain:

- Melengkapi kebijakan pendukung dalam penerapan GCG.
- Menjadi pedoman bagi Bank dalam menjalankan aktivitas sehari-hari sesuai dengan budaya (*corporate culture*) yang diharapkan.
- Merupakan bentuk komitmen tertulis bagi seluruh jajaran dan tingkatan organisasi Bank dalam rangka meningkatkan disiplin dan tanggung jawab organ Bank dalam rangka menjaga kepentingan *stakeholders* sesuai dengan tanggung jawab masing-masing.

Beberapa fungsi kunci dalam penerapan GCG meliputi manajemen risiko, sistem pengendalian internal, *whistleblowing system*, *corporate social responsibility* dijelaskan dalam uraian di bawah ini.

## MANAJEMEN RISIKO

Untuk mengantisipasi dan beradaptasi dengan perubahan lingkungan bisnis perbankan yang dinamis, maka Bank Mantap menerapkan manajemen risiko sebagai konsep strategis. Pendekatan yang dilakukan dalam mendukung penerapan manajemen risiko secara efektif adalah dengan melakukan pendekatan komprehensif untuk mengelola risiko-risiko Bank secara menyeluruh. Prinsip-prinsip manajemen risiko paling kurang mencakup 4 (empat) pilar, yaitu:

1. Pengawasan aktif Dewan Komisaris dan Direksi.
2. Kecukupan kebijakan, prosedur dan penetapan limit.
3. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko serta sistem informasi Manajemen Risiko.
4. Sistem pengendalian intern yang menyeluruh.

Terdapat 8 (delapan) risiko yang dikelola Bank yaitu risiko kredit, risiko pasar, risiko likuiditas, risiko hukum, risiko operasional, risiko reputasi, risiko stratejik, dan risiko kepatuhan. Menurut pendapat Dewan Komisaris, kedelapan risiko tersebut telah dikelola dengan baik. Berdasarkan hasil laporan terakhir atas penilaian sendiri (*self assessment*), profil risiko Bank Mantap posisi 31 Desember 2019 menunjukkan peringkat risiko "2". Penilaian tersebut mencerminkan bahwa risiko-risiko yang dihadapi Bank Mandiri secara individu dikelola dengan baik sehingga dapat mendukung pengembangan bisnis lebih lanjut.

## SISTEM PENGENDALIAN INTERNAL

Sistem Pengendalian Intern Bank Mantap, mengacu pada Surat Edaran Otoritas Jasa Keuangan No. 35/ SEOJK.03/2017

of Commissioners and the Board of Directors regulating the Work Guideline of the Board of Commissioners and the Board of Directors . With the Guidelines and Procedures, the Board of Commissioners and the Board of Directors are expected to achieve high working standards, pursuant to GCG principles.

In practice, the Bank organs have a set of policies/ guidelines (GCG Infrastructure) in running their functions and duties. It aims to, among others:

- Complete the supporting policies in GCG implementation.
- Serve as the guideline for the Bank in running daily activities according to the expected corporate culture.
- Serve as a written commitment for the whole personnel and organizational levels to uphold discipline and responsibility of Bank organs to maintain stakeholders interest according to each responsibilities.

Several key functions in GCG implementation include risk management, internal control system, whistle blowing system, and corporate social responsibilities as explained in the following narrations.

## RISK MANAGEMENT

To anticipate and adapt to the dynamic changes in banking business environment, the Bank implements risk management as a strategic concept. In supporting the effectiveness of the risk management implementation, a comprehensive approach is carried out to manage overall Bank risks. The risk management principles contain at least four (4) pillars, i.e.

1. Active monitoring from the Board of Commissioners and the Board of Directors.
2. Sufficiency of policies, procedures, and determination of limit.
3. Adequacy of risk identification, measurement, monitoring, and risk control process and Risk Management information system.
4. Comprehensive internal control system.

There are 8 (eight) risks managed by the Bank namely credit risk, market risk, liquidity risk, legal risk, operational risk, reputation risk, strategic risk, and compliance risk. According to the Board of Commissioners, these eight risks have been properly addressed. Based on the latest self-assessment report, Bank Mantap risk profile as of December 31, 2019 showed the risk index of "2". The assessment reflects that the risks faced by Bank Mandiri Taspen are individually managed well so that it can support further business development.

## INTERNAL CONTROL SYSTEM

Bank Mantap Internal Control System, refers to the Financial Services Authority Circular No. 35/SEOJK.03/2017 concerning

tentang Pedoman Standar Pengendalian Intern Bagi Bank Umum. 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 perundangundangan 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.

Dengan pengendalian internal yang baik diharapkan mampu mendukung pencapaian sasaran dan kinerja yang ditetapkan manajemen, menambah kepercayaan bagi manajemen dan mendorong kepatuhan pada ketentuan dan peraturan perundang-undangan yang berlaku serta meminimalisir risiko kerugian yang timbul melalui proses pengelolaan risiko yang akurat dan memadai.

Bank senantiasa melakukan evaluasi atas pelaksanaan sistem pengendalian internal di Bank dan memberikan usulan perbaikan dalam mencapai peningkatan yang berkelanjutan dari proses lini yang ada. Segala sesuatu terkait dengan permasalahan kecukupan pengendalian internal telah dilaporkan kepada Direksi. Langkah-langkah tindak lanjut telah dilakukan untuk meminimalkan risiko. Laporan juga disampaikan kepada Dewan Komisaris melalui Komite Audit yang telah dibentuk.

Pada periode 2019, Divisi Internal Audit telah melakukan pengujian dan evaluasi guna meningkatkan/ menyempurnakan efektifitas sistem pengendalian internal. Berdasarkan penelaahan dan pembahasan dalam pertemuan pertemuan yang telah dilakukan oleh Dewan Komisaris, Komite-Komite, Divisi Internal Audit dan beberapa divisi terkait dapat dikatakan bahwa Bank telah memiliki sistem pengendalian internal yang memadai.

### *WHITSLEBLOWING SYSTEM*

Dalam rangka meningkatkan efektivitas penerapan GCG, manajemen Bank berkomitmen menjalankan perusahaan secara profesional dengan berlandaskan pada perilaku perusahaan yang sesuai dengan *Code of Conduct* dan budaya kerja, guna mewujudkan tata kelola perusahaan yang baik. Oleh karena itu, Bank telah membangun *Whistleblowing System* (WBS).

Guidelines for Standard Internal Control for Commercial Banks. Internal control is a monitoring mechanism determined by bank management on an ongoing basis which aims to guarantee:

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.

Good internal control is expected to be able to support the achievement of goals and performance set by the management, increase trust toward the management, encourage compliance with applicable laws and regulations, and minimize arising risk of loss through accurate and adequate risk management process.

The Bank constantly evaluates the implementation of internal control system at the Bank and provides suggestions for the sustainable improvement of all lines. All matters relevant to the adequacy of internal control have been reported to the Board of Directors. Follow-up measures were implemented to minimize risks. Reports were also submitted to the Board of Commissioners through the established Audit Committee.

In 2019, the Internal Audit Division has carried out tests and evaluations to improve/perfect the effectiveness of internal control system. Based on the review and discussion in the meetings conducted by the Board of Commissioners, the Committees, the Internal Audit Division and several related divisions, it can be said that the Bank has an adequate internal control system

### WHISTLEBLOWING SYSTEM

In order to increase the effectiveness of GCG implementation, the Bank management is committed to running the company professionally based on the Code of Conduct and work culture, to realize a good corporate governance. Therefore, the Bank has established the Whistleblowing System (WBS).

WBS merupakan bagian dari sistem pengendalian intern dalam mencegah terjadinya praktik penyimpangan dan bertujuan untuk media bagi saksi pelapor untuk menyampaikan informasi mengenai tindakan pelanggaran yang diindikasi terjadi di dalam suatu perusahaan.

- Melakukan deteksi dini dan pencegahan terhadap terjadinya penyimpangan ataupun pelanggaran;
- Secara bertahap menciptakan iklim kerja yang terbuka, tulus, jujur dan bertanggung jawab.

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 kerahasian, pada tahun 2017 sarana pelaporan disederhanakan dengan hanya mempergunakan satu media yaitu *Letter to CEO* (LTC) melalui e-mail ltc@bankmantap.co.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. Pada tahun 2019 terdapat 1 (satu) surat pengaduan melalui sarana *Letter To CEO* (LTC) tanggal 21 Agustus 2019 yang diwakilkan dari Lembaga Bantuan Mediasi Nasabah, yang menyebutkan nasabah tersebut menjadi "bermasalah/macet" karena gajinya telah dimutasi bayar kepada Bank Mantap. Dari hasil investigasi tidak terbukti adanya pembiaran kecurangan (*fraud*) oleh internal Bank maupun Bank Mantap sebagai sumber masalah atas debitur macet tersebut.

## GCG *ASSESSMENT* DAN TINDAK LANJUTNYA

Dalam rangka evaluasi penerapan GCG, Bank melaksanakan GCG *Assessment* yang dilaksanakan secara periodik dan konsisten setiap tahun yang terdiri dari *Self Assessment* sesuai ketentuan BI/OJK dan *Third Party Assessment*. Dasar pelaksanaan *self assessment* adalah Surat Edaran Otoritas Jasa Keuangan Nomor 13/ SEOJK.03/2017 tentang Penerapan tata kelola bagi Bank Umum. Hasil pelaksanaan *self assessment* di tahun 2019 menunjukkan nilai komposit 2 (dua) yang nencerminkan Manajemen Bank telah melakukan penerapan *Good Corporate Governance* yang secara umum BAIK. Berdasarkan hasil evaluasi, Bank telah melaksanakan tidak lanjutnya berupa pengkinian pedoman serta peningkatan kualitas supervisi pegawai.

*Third party assessment* melalui kegiatan *Corporate Governance Perception Index* (CGPI) yang diadakan oleh *The Indonesian Institute for Corporate Governance* (IICG). Hasil penilaian CGPI tahun 2019 menunjukkan bahwa Bank Mantap mendapatkan predikat Perusahaan Sangat Terpercaya (*Most Trusted*). Bank Mantap memperoleh predikat "Sangat Terpercaya" (*Most Trusted*) pada pelaksanaan CGPI dengan skor mencapai 85.80, meningkat dari periode sebelumnya "Terpercaya" (*Trusted*) yang skornya 84.74.

The WBS is part of the internal control system in preventing the occurrence of deviant practices and aims for the media for the reporting witness to convey information about the indicated violations occurring within a company.

- Conducting early detection and prevention towards any fraud and violation;
- radually creating a transparent, sincere, honest, and responsible working climate.

Every employee can submit their information on alleged fraud through available media, such as phone, SMS, fax, e-mail, or other means. To improve the complaint service and maintain confidentiality, in 2017 the reporting media will be simplified into one media, i.e. Letter to CEO (LTC) to the e-mail address rbc.bmtp@bankmantap.co.id.

All submitted alleged fraud reports will be protected for the confidentiality and safety by the Bank. The whistleblowers are also guaranteed with the rights to obtain any information concerning the follow-ups on their reports. In 2019, there was 1 (one) complaint letter through the Letter To CEO (LTC) facility dated August 21, 2019 which was represented by Customer Mediation Assistance Institution, which says that the customer has become "problematic / stuck" because his salary has been transferred to Bank Mantap. From the results of the investigation there was no evidence of internal fraud Bank and Bank Mantap as a source of problems for the bad debtor.

## GCS ASSESSMENT AND ITS FOLLOW UP

In the evaluation of the GCG implementation, GCG assessment is executed periodically and consistently every year consisting of self-assessment according to BI/ FSA provisions or Third Party Assessment. The basis of the self assessment is the Financial Services Authority Circular Letter Number 13/ SEOJK.03/2017 concerning the Implementation of governance for Commercial Banks. The result of self-assessment in 2019 showed the composite value 2 (two) signifying that the Bank Management had performed the implementation of Good Corporate Governance, which was generally VERY GOOD. Based on the results of the evaluation, the Bank has carried out follow-up in the form of updating guidelines and improving the quality of employee supervision.

Third party assessment through Corporate Governance Perception Index (CGPI) held by the Indonesian Institute for Corporate Governance (IICG). The results of the 2019 CGPI assessment indicate that Bank Mantap has been named the Most Trusted Company. Bank Mantap received the predicate "Most Trusted" on CGPI implementation with a score of 85.80, an increase from the previous period of "Trusted" which scored 84.74.

## PENILAIAN KINERJA KOMITE DI BAWAH DIREKSI DAN DASAR PENILAIANNYA

Direksi dibantu oleh 4 (empat) 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 *Asset Liability Commitee* (ALCO)
3. Komite Teknologi Informasi
4. Komite Kredit

Direksi menilai bahwa selama 2019, 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. Selama tahun 2019, Komite Manajemen Risiko telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 8 (delapan) kali dan telah melaksanakan tugasnya dengan baik.

*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*. Selama tahun 2019, ALCO telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 6 (enam) kali dan telah melaksanakan tugasnya dengan baik.

Komite Teknologi Informasi bertugas untuk membantu Direksi dalam menjalankan kebijakan dan strategi yang terkait dengan aktivitas pengembangan Teknologi Informasi. Selama tahun 2019, Komite Teknologi Informasi telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 3 (tiga) kali dan telah melaksanakan tugasnya dengan baik.

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 2019 Komite Kredit melakukan rapat sebanyak 231 (dua ratus tiga puluh satu) kali dan telah melaksanakan tugasnya dengan baik.

## PERFORMANCE ASSESTMENT OF THE COMMITTEES UNDER THE BOARD OF DIRECTOR

The Board of Directors is assisted by four (4) Committees, all of which give you objective opinion to the Board of Directors and help to improve the effectiveness of the implementation of the director's duties systematically. Committee members are appointed by the Board of Directors and give contribution in meeting in accordance with their own expertise. The Committee is as follows:

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

The Board of Directors assesses that for 2019, committees under the Board of Directors have run the tasks and their responsibilities well.

Risk Management Committee is in charge of providing recommendations to the President Director that includes recommendations for preparing the risk management policy, setting the risk appetite and risk tolerance, and assess the effectiveness of the implementation of the risk management. During 2019, the Risk Management Committee already held meetings 8 (eight) times and done their duties properly.

Asset and Liability Commitee (ALCO) is tasked with providing recommendations in setting and evaluating the policies and strategies of managing liquidity in accordance with the applicable provisions, adequate liquidity needs, and minimize idle fund. During 2019, ALCO already held meetings 6 (six) times and have been doing their job properly.

Information technology Committee is tasked to assist the directors in carrying out policies and strategies related to the activities and development of information technology. During 2019, information technology Committee already held meetings 3 (three) times and have been doing their job properly.

The credit Committee is authorized and responsible for recommending credits or terminating credit according to the regulations stated in the Retail Credit standard procedures and standard procedures of micro-credit. During the year 2019 the credit Committee convenes as much as 231 (two hundred thirty one) and have been doing their job properly.

## PERUBAHAN KOMPOSISI DIREKSI

Sepanjang tahun 2019 tidak terjadi perubahan komposisi Direksi. Dengan demikian komposisi Direksi per 31 Desember 2019 adalah sebagai berikut:

## CHANGE IN BOARD OF DIRECTORS COMPOSITION

Throughout 2019 there was no change in the composition of the Directors. Thus the composition of the Directors as of December 31, 2019 are as follows:

| Nama | Jabatan |
|---|---|
| Josephus Koernianto Triprakoso | Direktur Utama / President Director |
| Nurkholis Wahyudi | Direktur *Business*/ Director of Business |
| Paulus Endra Suyatna | Direktur *Compliance and Risk* / Director of Compliance and Risk |
| Iwan Soeroto | Direktur *Information Tehnology and Operations*/ Director of Information Technology and Operations |

Komposisi Direksi saat ini dipandang efektif untuk memenuhi tuntutan bisnis, mewujudkan visi, misi dan sasaran strategis Bank berdasarkan evaluasi dari pemegang saham dan rekomendasi Dewan Komisaris serta Komite Remunerasi dan Nominasi.

The current composition of the Board of Directors is seen as effective in meeting the demands of the business, realizing the vision, mission and strategic goal of the Bank based on the evaluations from shareholders and recommendations from the Board of Commissioners and the Remuneration and Nomination Committee.

## PENUTUP

Demikian, laporan tugas Direksi atas pelaksanaan usaha Bank Mantap selama tahun 2019. Direksi 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 2019.

Atas arahan yang diberikan oleh Dewan Komisaris, Direksi memberikan penghargaan yang setinggi-tingginya. Arahan Dewan Komisaris sangat memberikan kontribusi dalam pencapaian kinerja Bank, sehingga mampu meningkatkan kinerja di tahun 2019.

Direksi juga mengucapkan penghargaan yang setinggi-tingginya kepada pemegang saham, nasabah dan mitra kerja Bank Mantap. Atas dukungan yang diberikan selama ini, Bank Mantap mampu berkembang dan senantiasa menunjukkan pencapaian kinerja yang sangat baik.

Kedepannya, kami tetap berkomitmen untuk selalu memberikan yang terbaik guna perbaikan pencapaian kinerja secara berkelanjutan. Direksi berharap bahwa Bank akan menjadi bagian penting dan berkontribusi dalam menunjang pertumbuhan perbankan nasional.

## CLOSING

We hereby conclude this report of the Board of Directors for the Bank business implementation throughout 2019. The Board of Directors highly appreciate the trust, commitment, and collaboration of all stakeholders, particularly the management and all employees for the hard work amid the challenging banking industry. With the hard work, the Bank successfully improved our performance in 2019.

We are also thankful for the directives provided by the Board of Commissioners. These directives came across as huge contribution in achieving and improving Bank performance in 2019.

The Board of Directors also expresses our gratitude to the shareholders, customers, and work partners. With your support, we managed to grow and show remarkable performance.

In the future, we are committed to ceaselessly providing the best for sustainable improvement in performance achievement.. The Board of Directors hopes that the Bank will emerge as a crucial part and give contribution in the development of Indonesian economy.

Atas Nama Direksi,
On behalf of the Board of Directors,

**Josephus Koernianto Triprakoso**
Direktur Utama
President Director

# PROFIL DIREKSI
## Board of Directors Profile

## DIREKSI
## Board of Director

1. **JOSEPHUS KOERNIANTO TRIPRAKOSO**
   DIREKTUR UTAMA / President Director
2. **NURKHOLIS WAHYUDI**
   DIREKTUR *BUSINESS* / Director of Business
3. **PAULUS ENDRA SUYATNA**
   DIREKTUR *COMPLIANCE AND RISK* / Director of Compliance and Risk
4. **IWAN SOEROTO**
   DIREKTUR *INFORMATION TEHNOLOGY AND OPERATIONS* / Director of Information Technology and Operations
5. **FAJAR ARI SETIAWAN**
   Senior Executive Vice President (SEVP)

# JOSEPHUS K. TRIPRAKOSO

**52** YOGYAKARTA **1967**
tahun / years old

## Direktur Utama
President Director

Periode I : 15 Mei 2015 sampai dengan 19 Maret 2018/
Period I : May 15, 2015 to March 19, 2018

Periode II : 19 Maret 2018 sampai dengan 2021/
Period II : March 19, 2018 until 2021

Kewarganegaraan/ Citizenship : **Indonesia**
Domisili/ Domicile : **Jakarta**

### Riwayat Pendidikan/ Educational background

- Sarjana Akuntansi dari Universitas Negeri Sebelas Maret (1991)/ Bachelor of Accounting from Sebelas Maret State University (1991)
- Magister Manajemen Akuntansi dari Universitas Persada Indonesia YAI (2001)/ Master of Accounting Management from the University of Persada Indonesia YAI (2001)

### Sertifikasi/ The Certification

Sertifikasi Manajemen Risiko Level 1 sampai dengan Level 5 di Lembaga Sertifikasi Profesi Perbankan Jakarta/ Level 1 to Level 5 Risk Management Certification at the Jakarta Professional Banking Certification Institute

### Pengalaman Kerja/ Work Experiences

- Staf bagian akuntansi Urusan Akuntansi Keuangan Bank Bumi Daya (1996) / Accounting staff for Financial Accounting Affairs at Bank Bumi Daya (1996)
- Kepala Seksi Pembukuan Valas Urusan Akuntansi Keuangan Bank Bumi Daya (1999) / Head of Foreign-Currency Accounting Section for Financial Accounting Affairs at Bank Bumi Daya (1999)
- Kepala Seksi *Regional Retail Controller* di Bank Mandiri (2000)/ Head of the Regional Retail Controller Section at Bank Mandiri (2000)
- Kepala Seksi Analisa Profitabilitas (2001) / Head of Profitability Analysis Section (2001)
- *Profesional Staff MIS Strategy Performance Group* Bank Mandiri (2003) / Professional Staff of MIS Strategy Performance Group of Bank Mandiri (2003)
- *Team Leader Monitoring & Analisis Strategy Performance Group* (2005) / Team Leader of Monitoring & Analysis Strategy Performance Group (2005)
- *Departement Head Controller Strategic Performance Group* (2007) / Departement Head of Controller Strategic Performance Group (2007)
- *Departement Head-Decision Support Micro & Retail Banking, Strategy and Perfomance Group* (2009) / Departement Head of Decision Support Micro & Retail Banking, Strategy and Perfomance Group (2009)
- *Deputy Regional Manager* Wilayah Bandung (2013) / Deputy Regional Manager of Bandung Region (2013)
- *General Manager* Bank Mandiri Kantor Cabang Dili (2015) / General Manager of Bank Mandiri of Dili Branch Office (2015)

### Dasar Hukum Pengangkatan/ Legal Basis for Appointment

Diangkat sebagai Direktur *Finance & Risk* Manajemen Bank Mantap untuk pertama kalinya sejak 15 Mei 2015 berdasarkan akta keputusan RUPS No. 28 tahun 2015, telah lulus *fit and proper test* OJK pada tanggal 22 Desember 2015 dan pada tanggal 7 April 2017 diangkat sebagai Direktur Utama berdasarkan akta keputusan RUPS No.4 tahun 2017 serta lulus lulus fit and proper test OJK pada tanggal 7 Agustus 2017

Appointed as the Director of Finance & Risk Management of Bank Mantap for the first time since May 15, 2015 based on the deed of GMS decision No. 28 of 2015, passed the OJK fit and proper test on 22 December 2015 and on 7 April 2017 was appointed as the President Director based on the deed of GMS Decision No. 4 of 2017 and passed the OJK fit and proper test on 7 August 2017

### Jabatan Rangkap/ Concurrent Position

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

### Hubungan Afiliasi/ Affiliate Relationship

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama

Has no affiliation either with members of the Board of Directors, other members of the Board of Commissioners or with controlling and major shareholders.

### Kepemilikan Saham/ Shareholding

Tidak memiliki saham di Bank Mantap
Does not own shares in Bank Mantap

# NURKHOLIS WAHYUDI

**43** KEBUMEN **1976**
tahun / years old

## Direktur *Business*
Director of Business

Periode I : 15 Mei 2015 sampai dengan 19 Maret 2018/
Period I : May 15, 2015 to March 19, 2018

Periode II : 19 Maret 2018 sampai dengan 2021/
Period II : March 19, 2018 until 2021

Kewarganegaraan/ Citizenship : **Indonesia**
Domisili/ Domicile : **Jakarta**

**Riwayat Pendidikan/ Educational background**

Sarjana Sosial Ekonomi Perikanan dari Universitas Brawijaya (2000)/ Bachelor of Fisheries Socio-Economic from Brawijaya University (2000)

**Sertifikasi/ The Certification**

Sertifikasi *Risk Management* Level 1 sampai dengan Level 5 BSMR dan LSPP di Jakarta/ Level 1 to Level 5 Risk Management Certification, BSMR and LSPP in Jakarta (2007-2017)

**Pengalaman Kerja/ Work Experiences**

- *Customer Service Officer* (CSO) di Bank Mandiri *Regional Network Group* (RNK) Mataram, Denpasar dan Malang (2004)/ Customer Service Officer (CSO) at Bank Mandiri Regional Network Group (RNK) Mataram, Denpasar and Malang (2004)
- *Retail Officer (RO), Marketing Officer (MO), Consumer Loan Collection Officer, Service Quality Liaison Officer (SQLO)-Regional Network Group* Bank Mandiri (2005)/ Retail Officer (RO), Marketing Officer (MO), Consumer Loan Collection Officer, Service Quality Liaison Officer (SQLO)-Regional Network Group of Bank Mandiri (2005)
- Profesional Staf *Sales and Monitoring Marketing - Small Business Group* (2008)/ Profesional Staf of Sales and Monitoring Marketing- Small Business Group (2008)
- *Executive Assistant* Direktur *Micro and Retail Banking* di tahun 2008/ Executive Assistant Director of Micro and Retail Banking in 2008
- Asisten Staf Khusus Menteri Negara BUMN di tahun 2009/ Special Staff Assistant to the Minister of State-Owned Enterprises in 2009
- *Cluster Manager* Kediri – MBDC Surabaya (2011)/ Cluster Manager in Kediri – MBDC Surabaya (2011)
- *Department Head Business and Product Development Micro Business Development Group* Bank Mandiri (2014)/ Department Head of Business and Product Development of Micro Business Development Group of Bank Mandiri (2014)
- Tim Transisi *Bank Joint Venture* (PT Bank Mandiri Taspen Pos) (2012-2015)/ Bank Joint Venture Transition Team (PT Bank Mandiri Taspen Pos) (2012-2015)

**Dasar Hukum Pengangkatan/ Legal Basis for Appointment**

Diangkat sebagai Direktur Bisnis Bank Mantap untuk pertama kalinya sejak 15 Mei 2015 berdasarkan akta keputusan RUPS No. 28 tahun 2015 lulus *fit and proper test* OJK pada tanggal 26 Februari 2016 dan pada tanggal 7 April 2017 diangkat sebagai Direktur Bisnis berdasarkan akta keputusan RUPS No.4 tahun 2017/ Appointed as the Business Director of Bank Mantap for the first time since May 15, 2015 based on AGM decree No. 28 of 2015 passed the OJK fit and proper test on February 26, 2016 and on April 7, 2017 was appointed as Business Director based on the deed of GMS decision No.4 of 2017

**Hubungan Afiliasi/ Affiliate Relationship**

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama

Has no affiliation either with members of the Board of Directors, other members of the Board of Commissioners or with controlling and major shareholders.

**Jabatan Rangkap/ Concurrent Position**

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

**Kepemilikan Saham/ Shareholding**

Tidak memiliki saham di Bank Mantap
Does not own shares in Bank Mantap

# PAULUS ENDRA SUYATNA

**54** YOGYAKARTA **1965**
tahun / years old

## Direktur *Compliance and Risk*

Director of Compliance and Risk

Periode I : 15 Mei 2015 sampai dengan 19 Maret 2018/
Period I : May 15, 2015 to March 19, 2018

Periode II : 19 Maret 2018 sampai dengan 2021/
Period II : March 19, 2018 until 2021

Kewarganegaraan/ Citizenship : **Indonesia**
Domisili/ Domicile : **Jakarta**

### Riwayat Pendidikan/ Educational background

- Sarjana Hukum dari Universitas Gadjah Mada (1989)/ Bachelor of Laws from Gadjah Mada University (1989)
- Magister Ekonomi Manajemen dari Universitas Padjajaran (1995)/ Master of Management Economics from Padjadjaran University (1995)

### Sertifikasi/ The Certification

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

### Pengalaman Kerja/ Work Experiences

- Pelaksana Biro Direksi pada PT Taspen (Persero) (1996)/ Directors Bureau Officer at PT Taspen (Persero) (1996)
- Pelaksana Sekretariat Perusahaan (1997); Pelaksana Hukum (1999); Asisten *Legal Officer* (2004); *Legal Officer* (2005); *Senior Legal Officer* (2008); Pj. Peneliti Madya (2009); Manajer Hukum (2012); Peneliti Utama (2014), Kepala Desk Hukum (2015) seluruhnya pada PT Taspen (Persero)/ Acting Corporate Secretariat (1997); Law Enforcement Officer (1999); Assistant Legal Officer (2004); Legal Officer (2005); Senior Legal Officer (2008); Acting Associate Researcher (2009); Legal Manager (2012); Main Researcher (2014), Head of Legal Desk (2015) entirely at PT Taspen (Persero)
- Komisaris Bank Perkreditan Rakyat milik Dana Pensiun Taspen (2015)/ Commissioner of Bank Perkreditan Rakyat owned by Taspen Pension Fund/Dana Pensiun Taspen (2015)

### Dasar Hukum Pengangkatan/ Legal Basis for Appointment

Diangkat sebagai Direktur *Procurement, Pension & Business Control* Bank Mantap sejak 15 Mei 2015 berdasarkan akta keputusan RUPS No. 28 tahun 2015, dan telah lulus *fit and proper test* OJK pada tanggal 26 Februari 2016 dan sebagai Direktur *Compliance and Risk* sejak tanggal 20 Maret 2018 berdasarkan akta keputusan RUPS No. 21 tahun 2018 serta telah lulus *fit and proper test* OJK pada tanggal 2 Oktober 2018

Appointed as Director of Procurement, Pension & Business Control of Bank Mantap since 15 May 2015 based on the deed of GMS No. 28 of 2015, and passed the OJK fit and proper test on February 26, 2016 and as Director of Compliance and Risk since March 20, 2018 based on the deed of GMS No. 21 of 2018 and passed the FSA fit and proper test on October 2, 2018

### Jabatan Rangkap/ Concurrent Position

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

### Hubungan Afiliasi/ Affiliate Relationship

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama

Has no affiliation either with members of the Board of Directors, other members of the Board of Commissioners or with controlling and major shareholders.

### Kepemilikan Saham/ Shareholding

Tidak memiliki saham di Bank Mantap
Does not own shares in Bank Mantap

# IWAN SOEROTO

53 JAKARTA 1966
tahun / years old

## Direktur *Information Tehnology and Operations*

Director of Information Technology and Operations

Periode I : 9 Oktober 2017 sampai dengan 2020
Period I : October 9, 2017 to 2020

Kewarganegaraan/ Citizenship : **Indonesia**
Domisili/ Domicile : **Jakarta**

### Riwayat Pendidikan/ Educational background

- Manajemen Informatika dari STMIK Kuwera Jakarta (1996)/ Information Management from STMIK Kuwera Jakarta (1996)
- Magister Manajemen dari Universitas Dokter Soetomo pada tahun (2004)/ Master of Management from Universitas Dokter Soetomo (2004)

### Sertifikasi/ The Certification

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

### Pengalaman Kerja/ Work Experiences

- Calon Pegawai Biro Pengolahan Data Elektronik di PT Taspen (1987)/ Prospective Employees of the Electronic Data Processing Bureau at PT Taspen (1987)
- Pegawai Sementara Biro Pengolahan Data Elektronik di PT Taspen (1988)/ Contract Employee of the Electronic Data Processing Bureau at PT Taspen (1988)
- Pegawai Tetap Biro Pengolahan Data Elektronik PT Taspen (1990)/ Permanent Staff of the Electronic Data Processing Bureau of PT Taspen (1990)
- Pranata Komputer Pratama, Staff Pengembangan Sistem Informasi di Taspen (1991)/ Primary Computer Officer, Information Systems Development Staff at Taspen (1991)
- Kepala Seksi Operasi Komputer di PT Taspen Kantor Pusat (1992)/ Head of Computer Operations Section at PT Taspen Head Office (1992)
- Kepala Seksi Staff Pengembangan Sistem Informasi di PT Taspen Kantor Pusat (1995)/ Head of Information System Development Staff Section at PT Taspen Head Office (1995)
- Pranata Komputer Muda Staf Pengembangan Sistem Informasi di PT Taspen Kantor Pusat (1996)/ Young Computer Officer of Information System Development Staff at PT Taspen Head Office (1996)
- Asman Administrasi SDM di PT Taspen Kantor Pusat (1997)/ Assistant Manager of HR Administration at PT Taspen Head Office (1997)
- PJ Kepala Bidang Sistem Informasi di PT Taspen Cabang Semarang (2002)/ Acting Head of Information Systems at PT Taspen, Semarang Branch (2002)
- Kepala Bidang Sistem Informasi di PT Taspen Cabang Semarang (2003)/ Head of Information Systems Division at PT Taspen, Semarang Branch (2003)
- Manajer Pengembangan SDM di PT Taspen Kantor Pusat (2005)/ HR Development Manager at PT Taspen Head Office (2005)
- Wakil Kepala Cabang Utama di PT Taspen Cabang Makassar (2010)/ Main Branch Deputy Head of PT Taspen, Makassar Branch (2010)
- Wakil Kepala Cabang Utama di PT Taspen Cabang Surabaya (2012)/ Main Branch Deputy Head of PT Taspen, Surabaya Branch (2012)
- Kepala Cabang Utama di PT Taspen Cabang Semarang (2014)/ Head of Main Branch of PT Taspen, Semarang Branch (2014)
- Sekretaris Perusahaan di PT Taspen Kantor Pusat (2014)/ Corporate Secretary at PT Taspen Head Office (2014)

### Dasar Hukum Pengangkatan/ Legal Basis for Appointment

Diangkat sebagai Direktur *Information Tehnology anf Operations* Bank Mantap 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

Appointed as Director of Information Technology and Operations of Bank Mantap since October 9, 2017 based on the deed of GMS decision No. 18 of 2017, and has passed the FSA fit and proper test on July 31, 2018

### Hubungan Afiliasi/ Affiliate Relationship

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama

Has no affiliation either with members of the Board of Directors, other members of the Board of Commissioners or with controlling and major shareholders.

### Jabatan Rangkap/ Concurrent Position

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

### Kepemilikan Saham/ Shareholding

Tidak memiliki saham di Bank Mantap
Does not own shares in Bank Mantap

# FAJAR ARI SETIAWAN

**42** TULUNG AGUNG **1977**
tahun / years old

## SEVP *Finance, Retail dan Digital Banking*

SEVP of Finance, Retail and Digital Banking

Periode I : 20 Agustus 2018 sampai dengan 2021
Period I : August 20, 2018 to 2021

Kewarganegaraan/ Citizenship : **Indonesia**
Domisili/ Domicile : **Jakarta**

### Riwayat Pendidikan/ Educational background

Sarjana Ilmu Sosial Politik dari Universitas Airlangga (2001)/ Bachelor of Social Political Science from Airlangga University (2001)

### Sertifikasi/ The Certification

Sertifikasi *Risk Management* Level 1 sampai dengan Level 5 BSMR dan LSPP di Jakarta (2012-2018)/ Level 1 to Level 5 Risk Management Certification at BSMR and LSPP in Jakarta (2012-2018)

### Pengalaman Kerja/ Work Experiences

- ODP *Human Resources Unit Performance, Polices & Procedure* di Bank Mandiri (2003)/ ODP Human Resources Unit Performance, Polices & Procedure of Bank Mandiri (2003)
- *Customer Service Officer* dengan penugasan di beberapa jaringan Kantor Bank Mandiri di Makassar dan Jakarta (2003-2005)/ Customer Service Officer with assignments in several Bank Mandiri office networks in Makassar and Jakarta (2003-2005)
- *Cash Outlet Officer* dengan daerah penugasan di beberapa jaringan kantor Bank Mandiri di Jakarta (2005-2006)/ Cash Outlet Officer with assignment areas in several Bank Mandiri office networks in Jakarta (2005-2006)
- *Spoke Manager* Kelas 3 Jakarta *Network Group Regional Office* III di Bank Mandiri Jakarta Kota (2006)/ Spoke Manager Class 3 Jakarta Network Group of Regional Office III at Bank Mandiri Jakarta Kota (2006)
- *Cash Outlet Manager* Jakarta *Network Group Regional Office* III di Bank Mandiri Jakarta Kota (2008)/ Cash Outlet Manager, Jakarta Network Group Regional Office III at Bank Mandiri Jakarta Kota (2008)
- *Retail Branch Manager* Jakarta *Network Group Regional Office* III di Bnak Mandiri Jakarta Kota (2009)/ Retail Branch Manager, Jakarta Network Group Regional Office III at Bnak Mandiri Jakarta Kota (2009)
- *Branch Manager* Jakarta *Network Group Regional Office* III di Bank Mandiri Jakarta Kota(2010)/ Branch Manager, Jakarta Network Group Regional Office III at Bank Mandiri Jakarta Kota(2010)
- *Branch Manager* Jakarta *Network Group Regional Office* IV di Bank Mandiri Jakarta Thamrin (2011)/ Branch Manager, Jakarta Network Group Regional Office IV at Bank Mandiri Jakarta Thamrin (2011)
- *Business Development Manager/ Jakarta Network Group Regional Office* III di Bank Mandiri Jakarta Kota (2013)/ Business Development Manager, Jakarta Network Group Regional Office III at Bank Mandiri Jakarta Kota (2013)
- DH ATM *Business/Electronic Banking Group ATM Business* di Bank Mandiri (2014)/ Deputy Head of ATM Business/Electronic Banking Group ATM Business at Bank Mandiri (2014)
- DH *E-Network Development/Transaction Banking Retail Group E-Network Development* di Bank Mandiri (2015)/ Deputy Head of E-Network Development/Transaction Banking Retail Group E-Network Development at Bank Mandiri (2015)
- DH *Working Capital/ Transaction Banking Product Development Group Working Capital* di Bank Mandiri (2018)/ Deputy Head of Working Capital/ Transaction Banking Product Development Group Working Capital at Bank Mandiri (2018)

### Dasar Hukum Pengangkatan/ Legal Basis for Appointment

Diangkat sebagai Direktur *Finance, Retail and Digital Banking* Bank Mantap untuk pertama kalinya sejak 20 Agustus 2018 berdasarkan akta keputusan RUPS Sirkuler No. 22 tahun 2018

Appointed as the Director of Finance, Retail and Digital Banking of Bank Mantap for the first time since August 20, 2018 based on the deed of the Circular GMS No. 22 of 2018

### Hubungan Afiliasi/ Affiliate Relationship

Tidak memiliki hubungan afiliasi baik dengan anggota Direksi, anggota Dewan Komisaris lainnya maupun dengan pemegang saham pengendali dan utama

Has no affiliation either with members of the Board of Directors, other members of the Board of Commissioners or with controlling and major shareholders.

### Jabatan Rangkap/ Concurrent Position

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

### Kepemilikan Saham/ Shareholding

Tidak memiliki saham di Bank Mantap
Does not own shares in Bank Mantap

# SURAT PERNYATAAN DEWAN KOMISARIS DAN DIREKSI
## Statement Letter of Board of Commissioners and Directors

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT Bank Mandiri Taspen tahun 2019 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi laporan tahunan dan laporan keuangan Perseroan.

Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned, testify that all information in the Annual Report ofP T Bank Mandiri Taspen tahun 2019 is presented in its entirety and we are fully responsible for the correctness of the contents in the Annual Report and Financial Report of the Company.

This statement is hereby made in all truthfulness.

DEWAN KOMISARIS
Board of Commissioners

ABDUL RACHMAN
Komisaris Utama
President Commissioners

AGUS HARYANTO
Komisaris
Commissioner

EDHI CHRYSTANTO
Komisaris Independen
Independent Commissioner

SUKORIYANTO SAPUTRO
Komisaris Independen
Independent Commissioner

ZUDAN ARIF FAKRULLOH
Komisaris Independen
Independent Commissioner

DIREKSI
Board of Directors

JOSEPHUS KOERNIANTO TRIPRAKOSO
Direktur Utama
President Director

NURKHOLIS WAHYUDI
Direktur Business
Director of Business

IWAN SOEROTO
Direktur Information Tehnology and Operations
Drector of Information Technology and Operations

PAULUS ENDRA SUYATNA
Direktur Compliance and Risk
Director of Compliance and Risk

mandiri taspen

03

# LAPORAN TAHUNAN
# ANNUAL REPORT 2019

# PROFIL PERUSAHAAN
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# IDENTITAS PERUSAHAAN
## Company Identity

| NAMA PERUSAHAAN | COMPANY NAME |
|---|---|
| **PT Bank Mandiri Taspen** | |
| NAMA *BRANDING* | BRANDING NAME |
| **Bank Mantap** | |
| ALAMAT KANTOR PUSAT PERUSAHAAN | COMPANY'S HEAD OFFICE ADDRESS |
| **Graha Mandiri Taspen**<br>Jl. Cikini Raya No.42, RT.16/RW.5, Cikini, Kec. Menteng, Kota Jakarta Pusat<br>Daerah Khusus Ibukota Jakarta 10330 - Indonesia | |
| BIDANG USAHA | LINE OF BUSINESS |
| **Perbankan** | **Banking** |
| TANGGAL PENDIRIAN | DATE OF ESTABLISHMENT |
| 3 November 1992 | November 3, 1992 |
| 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 |
| KEPEMILIKAN | OWNERSHIP |
| PT Bank Mandiri (Persero) Tbk., **51,077%**<br>PT Taspen (Persero), **48,416%**<br>Ida Bagus Made Putra Jandhana, **0,507%** | |
| MODAL DASAR | AUTHORIZED CAPITAL |
| Rp. 751.702.509.000,- | |
| MODAL DITEMPATKAN DAN DISETOR PENUH | ISSUED AND PAID-UP CAPITAL |
| Rp. 751.307.459.000,- | |
| 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 |
| KODE EMITEN | ISSUER CODE |
| BMTP | |
| DATA ANAK PERUSAHAAN | SUBSIDIARIES DATA |
| - | - |
| JUMLAH JARINGAN KANTOR | NUMBER OF OFFICE NETWORKS |
| 415 kantor | 415 offices |
| JUMLAH KARYAWAN | NUMBER OF EMPLOYEES |
| 2.700 orang | 2.700 people |

AKSES INFORMASI
ACCESS TO INFORMATION

**Sekretaris Perusahaan**
**Corporate Secretary**

Phone
(62-21) 21231772

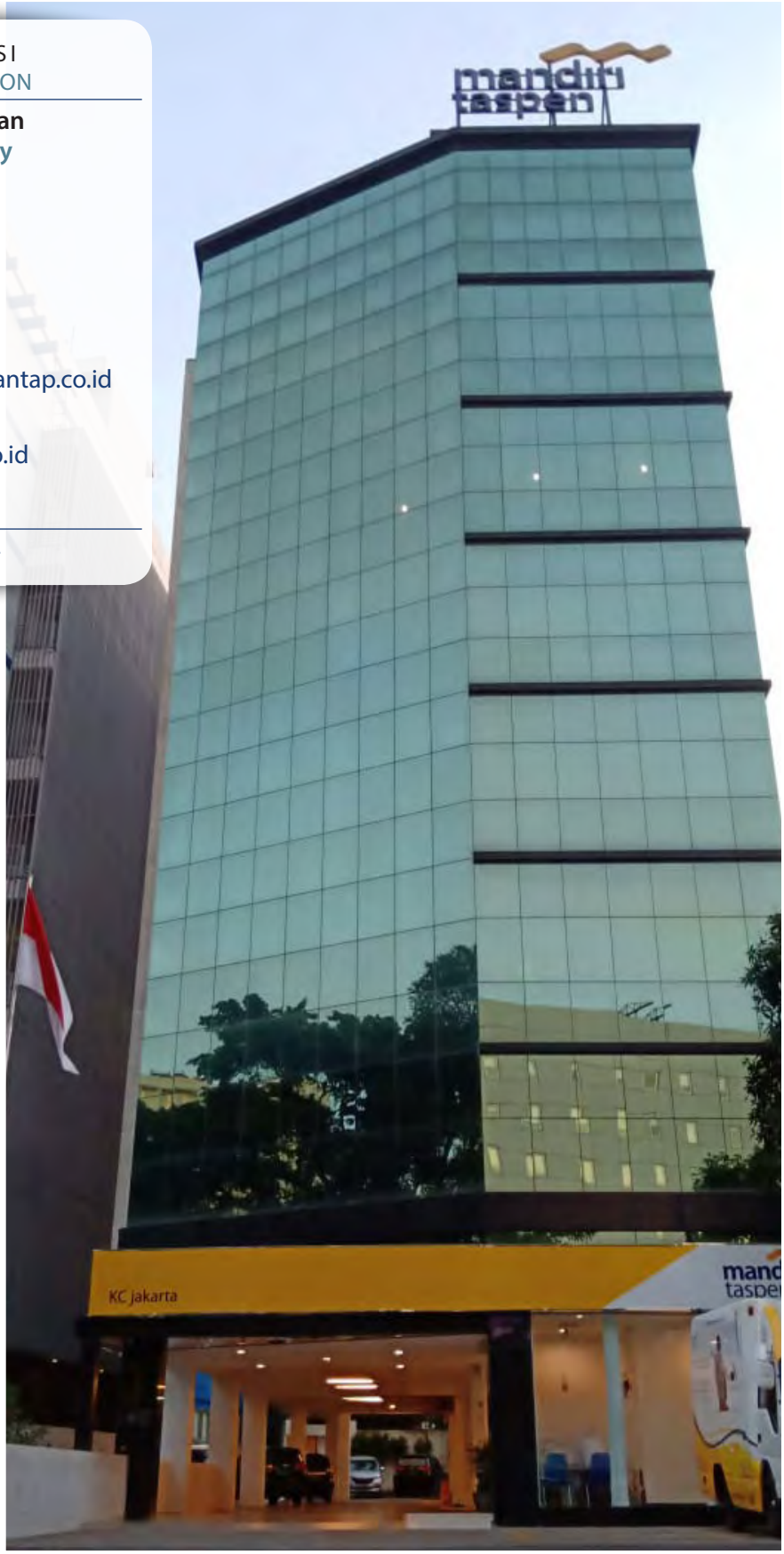
Fax
(62-21) 21231984

E-mail
corporate.secretary@bankmantap.co.id

Website
www.bankmantap.co.id

CALL CENTER

Mantap Call 14024



# 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

PT. Bank Mandiri Taspen (hereinafter referred to as "Bank") 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.

In order to transform into a National Bank, based on the Extraordinary General Meeting of Shareholders resolutions on December 22, 2014 as set forth in the Deed No.93 dated December 22, 2014 made before Notary I Gusti Ngurah Putra Wijaya, SH, changes were made to authorized capital, issued and paid up capital of the Bank from Rp 100,000,000,000 to Rp 500,000,000,000 and changes in the composition of the shareholders, the Deed of amendment has been approved in accordance with the Decree of the Minister of Justice and Human Rights No. AHU-13665.40.20.2014 dated December 30, 2014.

With the addition of new shareholders, namely PT Taspen (Persero) and PT Pos Indonesia (Persero), the name of PT Bank Sinar Harapan Bali was then determined to be changed into PT Bank Mandiri Taspen Pos pursuant to the amendments to the Articles of Association in accordance with Deed No. 5 dated 7 January 2015 made before Notary I Gusti Ngurah Putra Wijaya, S.H., a Notary in Denpasar. The Deed of Amendment was approved by the Minister of Justice and Human Rights of the Republic of Indonesia through Decree No. AHU-0001075. AH.01.02 dated January 23, 2015. The change of name of the Bank has also been approved by the Financial Services Authority (OJK) based on letter No. 166 / KDK.03 / 2015 dated 24 July 2015, concerning the Use of Business License in the name of PT Bank Mandiri Taspen Pos and letter No. S-134 / KO.311 / 2015 dated July 31, 2015 concerning the Approval of

Perubahan Logo, maka PTBank 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.

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.

Untuk menguatkan ekspansi usaha dan menjadi Bank Nasional yang memiliki jaringan usaha di seluruh pelosok Indonesia, berdasarkan 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 mengenai Pemindahan Kedudukan Kantor Pusat Bank. Akta perubahan tersebut telah dilaporkan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sebagaimana surat penerimaan pemberitahuan perubahan data Perseroan tertanggal 11 Maret 2019 No. AHU-AH.01.03-138220 dan telah didaftarkan pada daftar Perseroan Nomor AHU-0039461. AH.01.11 Tahun 2019 tanggal 11 Maret 2019. Perubahan Anggaran Dasar tersebut juga telah disetujui berdasarkan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-0012925.AH.01.02 Tahun 2019 tentang Persetujuan Perubahan Anggaran Dasar Perseroan Terbatas PT Bank Mandiri Taspen serta telah mendapat persetujuan dari Otoritas Jasa Keuangan Nomor: S-5/PB.1/2019 tanggal 28 Januari 2019 tentang Rencana Pemisahan dan Pemindahan Alamat Kantor Pusat (KP), Bank memindahkan Kantor Pusatnya yang semula berkedudukan dan berkantor pusat di Denpasar-Bali menjadi berkedudukan dan berkantor pusat di Jakarta Pusat. Perpindahan kantor pusat tersebut kemudian dilaksanakan secara efektif pada tanggal 11 Maret 2019.

Perubahan terakhir atas Anggaran Dasar Bank dinyatakan dengan Akta Pernyataan Keputusan Sirkuler Pemegang Saham Perseroan Terbatas PT Bank Mandiri Taspen No. 76 tanggal 30 November 2019 dari Notaris I Gusti Ngurah Putra Wijaya, S.H., Notaris di Denpasar, mengenai penambahan bidang usaha Unit Usaha Syariah. Akta perubahan tersebut

Logo Change. Therefore, PT Bank Sinar Harapan Bali officially changed its name and logo to PT Bank Mandiri Taspen Pos dated August 7, 2015.

Pursuant to General Meeting of Shareholders Resolutions No. 4 dated 6 November 2017 drawn up before Notary I Gusti Ngurah Putra Wijaya, S.H., a Notary in Denpasar, the shareholders of the Bank approved the Bank's change of name from PT Bank Mandiri Taspen Pos to PT Bank Mandiri Taspen. The Amendment deed has been reported to the Minister of Justice and Human Rights of the Republic of Indonesia with the letter of notification receipt on the Bank's change of data dated 7 November 2017 No. AHU-AH.01.03-0188167 and has been registered to Company register Number AHU- 0140174. AH.01.11 of 2017 dated 7 November 2017.

The Bank's change of name has been approved by Financial Services Authority pursuant to Letter No. KEP- 22/PB.1/2017 dated 18 December 2017 regarding the Stipulation of the Use of Business License in the name of PT Bank Mandiri Taspen Pos to become PT Bank Mandiri Taspen and Letter of Regional Financial Services Authority: Bali and Nusa Tenggara No. S-128/KR.08/2017 dated 22 December 2017 on the Affirmation for the Bank's Logo Change, therefore, PT Bank Mandiri Taspen Pos officially changed its name and logo to PT Bank Mandiri Taspen on 23 December 2017.

To strengthen business expansion and become a National Bank that has business networks throughout Indonesia, based on the Resolution of the General Meeting of Shareholders No.53 dated October 31, 2016 from Notary I Gusti Ngurah Putra Wijaya, SH, a Notary in Denpasar, which deed was later confirmed by the Affirmation of Meeting Resolution Number 7 dated March 5, 2019 concerning the Relocation of the Bank's Head Office. The deed of amendment has been reported to the Minister of Justice and Human Rights of the Republic of Indonesia as stated in the receipt letter of the change notification of the Company's data dated March 11, 2019 No. AHU-AH.01.03-138220 and has been registered in the Company register Number AHU-0039461.AH.01.11 of 2019 dated March 11, 2019. Amendments to the Articles of Association have also been approved based on the Decree of the Minister of Justice and Human Rights of the Republic of Indonesia No.AHU-0012925 .AH.01.02 of 2019 concerning the Approval of Amendments to the Articles of Association of PT Bank Mandiri Taspen and have obtained the approval from the Financial Services Authority Number: S-5 / PB.1 / 2019 dated January 28, 2019 concerning a Plan of Separation and Relocation of the Address of the Head Office (KP), The Bank has relocated its Head Office which was previously domiciled and headquartered in Denpasar-Bali to become domiciled and headquartered in Central Jakarta. The relocation of the head office was then carried out effectively on March 11, 2019.

The latest amendment to the Bank's Articles of Association is stated by the Deed of Circular Resolution Statement of Shareholders of PT Bank Mandiri Taspen No. 76 dated November 30, 2019 from Notary I Gusti Ngurah Putra Wijaya, S.H., a Notary in Denpasar, regarding the addition of a business unit, namely the Sharia Business Unit. The deed of amendment

telah dilaporkan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sebagaimana surat penerimaan pemberitahuan perubahan data Perseroan tertanggal 2 Desember 2019 No. AHU-AH.01.03-0366987 dan telah didaftarkan pada daftar Perseroan Nomor AHU-0231812. AH.01.11 Tahun 2019 tanggal 2 Desember 2019. Perubahan Anggaran Dasar tersebut juga telah disetujui berdasarkan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-0100178.AH.01.02 Tahun 2019 tentang Persetujuan Perubahan Anggaran Dasar Perseroan Terbatas PT 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.

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. Dan memperoleh pernyataan efektif pada tanggal 18 November 2019 untuk menerbitkan Penawaran Umum Berkelanjutan Obligasi Berkelanjutan I Bank Mandiri Taspen dengan jumlah pokok Rp1.000.000.000, dan telah pada tanggal 27 November 2019 telah dicatat pada Bursa Efek Indonesia.

has been reported to the Minister of Justice and Human Rights of the Republic of Indonesia as a letter of receipt of changes notification of the Company's data, dated December 2, 2019 No. AHU-AH.01.03-0366987 and has been registered in the Company register Number AHU-0231812.AH.01.11 of 2019 dated December 2, 2019. The Amendments to the Articles of Association have also been approved based on the Decree of the Minister of Justice and Human Rights of the Republic of Indonesia No.AHU-0100178 .AH.01.02 of 2019 concerning Approval of Amendments to the Articles of Association of PT Bank Mandiri Taspen.

The Bank received 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 the Decree of Bank Indonesia No.27 / 65 / UPBS / PBD2 dated May 11, 1994 concerning Granting Business License of Commercial Bank.

On June 21, 2017, the Bank received an effective statement from the Chairman of OJK with letter No. S-339 / D.04 / 2017 to conduct a public offering for the Bonds of Bank Mandiri Taspen Pos I of 2017 with the principal amount of Rp2,000,000,000. On July 12, 2017, the bonds have been listed on the Indonesia Stock Exchange. And received an effective statement on November 18, 2019 to issue a sustainable public offering of Obligasi Berkelanjutan I Bank Mandiri Taspen with the principal amount of Rp1,000,000,000, and on November 27, 2019 were listed on the Indonesia Stock Exchange.

## KETERANGAN PERUBAHAN NAMA
## Description on Change of Name

Sesuai dengan keterangan pada riwayat singkat perusahaan di atas, Bank Mantap 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.

In accordance with the description in the company's brief history above, Bank Mantap has carried out name changes twice, as follows

- First, the change of Bank name from PT Bank Sinar Harapan Bali to PT Bank Mandiri Taspen Pos according to the amendment to the Articles of Association corresponds to the Deed No. 5 dated January 7, 2015, which was effective on August 7, 2015; and
- Second, the change of Bank name from PT Bank Mandiri Taspen Pos to PT Bank Mandiri Taspen according to the GMS Resolutions No. 4 on November 6, 2017 which was effective on December 23, 2017.

*Jreeeng...*
Bank Sinar
*Meraih Sukses Bersama Anda*
anak perusahaan bank **mandiri**

mandiri taspen pos

mandiri taspen

# *BRAND* PERUSAHAAN
## Corporate Brand

*Corporate Brand Philosophy* merupakan filosofi dasar yang menggambarkan elemen-elemen dari brand identitas Bank Mantap. *Corporate Brand Philosophy* disusun sebagai kerangka acuan bagi seluruh Jajaran Bank dalam mengaplikasikan *brand* identitas Bank Mantap 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 Mantap dari kompetitor dan alasan nasabah memilih Bank Mantap. Bank Mantap sebagai mitra terbaik dan terpercaya dalam memberdayakan dan mensejahterakan membantu menciptakan peluang pertumbuhan bisnis dan kesejahteraan melalui produk dan layanan terbaik. Bank Mantap terus menyediakan alternatif produk dan layanan keuangan yang lengkap dan beragam, sesuai dengan kebutuhan perorangan dan perusahaan yang semakin bermacam-macam. Bank Mantap 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 Mantap sekaligus digunakan sebagai *tagline* dalam komunikasi eksternal.

*Brand Essence* diterjemahkan dengan pernyataan:

*"Memuliakan, Memberdayakan dan Mensejahterakan"*

### *BRAND PERSONALITY*

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

1. ***Passionate***

   Menggambarkan kedekatan Bank Mantap dengan nasabah dan *stakeholders* yang diterjemahkan ke dalam pernyataan:

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

2. ***Open***

   Menggambarkan keterbukaan Bank Mantap yang diterjemahkan dengan pernyataan :

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

Corporate Brand Philosophy is a basic philosophy that describes the elements of Bank Mantap brand identity. Corporate Brand Philosophy is structured as a reference framework for all levels of Bank in implementing the brand identity of Bank Mantap accurately and consistently to create a quality brand experience for all stakeholders so as to generate a sustainable brand.

### POSITIONING STATEMENT

Positioning Statement describes the things which distinct Bank Mantap from its competitors and the reasons why the customers choose Bank Mantap. Bank Mantap as the best and trusted partner in empowerment and prosper helps to create business growth opportunities and prosperity through the best products and services. Bank Mantap keeps providing the alternative of financial products and services that are complete and diverse tailored to the increasingly diverse needs of individuals and companies. Bank Mantap keeps creating added value for its customers among others by combining special expertise, local knowledge and an in-depth understanding of the market conditions and changes.

### BRAND ESSENCE

Brand Essence is the core of the idea that shows the soul/ spirit for the development of Bank Mantap as well as used as the tagline for external communication.

Brand Essence is interpreted with the statement:

*"Honoring, Empowering, and Prospering"*

### BRAND PERSONALITY

Brand Personality describes how Bank Mantap wants to be known by the outside world namely customers and stakeholders. Brand Personality is interpreted from the company's culture values and the Ultimate Behavior of Bank Mantap and visualized into several characters as follows:

1. Passionate

   Describing Bank Mantap's closeness with the customers and stakeholders which is interpreted with the statement:

   *"Bank Mantap is my best friend, always opens and serves with sincerity, honesty, and warmth and creates comfort."*

2. Open

   Describing Bank Mantap's openness, that is interpreted with the statement:

   *"I believe in Bank Mantap since its employees communicate sincerely, openly, have a positive attitude and always maintain integrity."*

3. ***Progressive***

Menggambarkan keinginan Bank Mantap untuk memberikan solusi yang progresif kepada nasabah dan *stakeholders* yang diterjemahkan dengan pernyataan:

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

4. ***Specialist***

Menggambarkan keterbukaan Bank Mantap yang diterjemahkan dengan pernyataan:

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

5. ***Agile***

Menggambarkan kesiapan dan kegesitan Bank Mantap dalam mengantisipasi kebutuhan nasabah dan *stakeholders* yang diterjemahkan dengan pernyataan:

*"Bank Mantap 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"*

3. Progressive

Describing Bank Mantap's wishes to provide progressive solutions to the customers and stakeholders, that is interpreted with the statement:

*"Bank Mantap always provides perfect solutions, not only to satisfy my needs but also to provide more than I need."*

4. Specialist

Describing Bank Mantap's openness, that is interpreted with the statement:

*"I believe in Bank Mantap since its employees communicate sincerely, open, have a positive attitude and always maintain integrity."*

5. Agile

Describing Bank Mantap's readiness and agility in anticipating the customers' and stakeholders' needs, that is interpreted with the statement:

*"Bank Mantap always responds to market changes, never stops innovating, and always provides more than expected."*

6. Brand Promise

Brand Promise is a promise about the benefits and advantages provided by Bank Mantap to its customers and stakeholders, that is interpreted with the statement:

*"Bank Mantap focuses on the products and services as needed, simple, competitive and understands the customers' needs according to the segments and provide an optimal return."*

## *MASTERBRAND LOGO*

*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.

Logo mark in the form of the liquid gold wave is the symbol of financial wealth in Asia where the gold curve as a metamorphose of agile, progressive, foresight, excellence, flexibility, and toughness for any possibilities that might come.

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 Mantap

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 Mantap.

***KUNING EMAS/ YELLOW GOLD***

Penggunaan warna kuning emas (kuning ke arah orange) melambangkan :

The use of gold color (yellow with shades of orange) symbolizes:

- Keagungan, kemuliaan, kemakmuran, kejayaan.

  Majesty, glory, prosperity, and greatness.
- Menjadikan kita merasa tajam perhatiannya (warna yang menarik perhatian orang) aktif, kreatif dan meriah, warna spiritual dan melambangkan hal yang luar biasa.

  Making us feel sharp attention (the color attracts people's attention) active, creative and bright, spiritual color and represents amazing things.
- Warna ini juga ramah, menyenangkan dan nyaman.

  This is also a friendly, pleasant, and comfortable color.
- Warna ini diterima sebagai warna riang, membuat perasaan masa depan lebih baik, cemerlang dan menyala-nyala.

  This color is understood as cheerful, making the future feeling better, brilliant and blazing on.

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*).

It is the color of Bank Mandiri that represents comfort, calm, cooling, stability (Command, lead) and serious (Respect) and stands the test (Reliable), trustworthy, high integrity (Trust, Integrity), a symbol of a specialist (Profesionalism)

***BIRU/ BLUE***

**mandiri**

Mandiri Taspen

Dengan huruf kecil menggambarkan sikap ramah (ramah terhadap semua segmen bisnis yang dimasuki Bank Mantap), dan kepribadian yang rendah hati (menunjukkan keinginan yang besar untuk melayani dengan rendah hati/ *Customer Focus*).

With small letters illustrates friendliness (friendly to all business segments entered by Bank Mantap), and humble personality (indicates a great wish to serve humbly/Customer Focus).

Ditulis tebal semua menunjukan ketegasan dan rasa percaya diri dalam mengelola perusahaan.

The writing in the logo is all written in bold, illustrating the firmness and confidence in managing the company.

*Logo type* bertuliskan Mandiri Taspen juga mencerminkan pemiliknya.

The logotype that reads "mandiri taspen" also indicates the owner

**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

# VISI, MISI, DAN BUDAYA PERUSAHAAN
## Vision, Mission and Corporate Culture

Pada tahun 2019, dilakukan penyesuaian misi Bank untuk menyesuaikan dengan kewajiban bank menerapkan aksi keuangan berkelanjutan. Penetapan Visi dan Misi Bank Mantap dilaksanakan pada Rapat Direksi tanggal 21 November 2019 dan tertuang dalam Risalah Rapat Direksi No. RR.DIR/046/2019 tanggal 21 November 2019

In 2019, the Bank's mission adjustment was made to adjust to the bank's obligation to implement sustainable financial actions. The stipulation of the Vision and Mission of Bank Mantap was performed at the Board of Directors' Meeting dated 21 November 2019 and stated in Minutes of the Board of Directors' Meeting No. RR.DIR/046/2019 dated 21 November 2019.

**VISI**
**Vision**

Menjadi Mitra Terbaik dan Terpercaya dalam Memberdayakan dan Mensejahterakan

"To be the best and reliable partner in empowering and improving the welfare"

**MISI**
**Mision**

- Menciptakan pertumbuhan bisnis dan kesejahteraan melalui produk dan layanan keuangan terbaik

  To create business growth and prosperity through the best financial products and services
- Fokus Pada Kebutuhan UMKM dan Pensiunan dengan menyelaraskan kepentingan ekonomi, sosial dan lingkungan

  To focus on the needs of Micro Small and Medium Enterprises (MSMEs) and retirees by aligning economic, social, and environmental interests.

**BUDAYA PERUSAHAAN**
**Company Culture**

**TOPP** yang artinya **T**angguh, **O**ptimal, **P**rofesional dan **P**eduli

TOPP which means strong, optimal, professional and caring

Secara seremonial, Mantap TOPP diluncurkan pada 17 Agustus 2019 dalam acara "*Revamp Culture Bank Mantap*" dan secara bankwide pada 7 September 2019 dalam acara "Mantap *Leadership Forum* 2019"

Ceremonially, Mantap TOPP was launched on 17 August 2019 in the event of "Bank Mantap Revamp Culture" and bankwide on 7 September 2019 in the event of "Mantap Leadership Forum 2019"

mandiri taspen

## PERNYATAAN MENGENAI BUDAYA PERUSAHAAN

Budaya Perusahaan memegang peranan penting dalam pengelolaan sumber daya manusia Perusahaan dalam upaya mewujudkan Visi, Misi dan Target Perusahaan. Dalam melaksanakan proses pengembangan mencapai visi Perusahaan "Menjadi Mitra Terbaik dan Terpercaya dalam Memberdayakan dan Mensejahterakan". Bank Mantap memiliki tata nilai sebagai komitmen perusahaan untuk mewujudkan visi dan misinya berdasarkan standar global dan penerapan tata kelola perusahaan yang baik (*Good Corporate Governance*).

Nilai-nilai Bank Mantap disebut dengan TOPP, terdiri dari Tangguh, Optimal, Profesional dan Peduli ini wajib diketahui dan menjadi pedoman bagi seluruh karyawan dalam beraktivitas. Penerapan tata nilai TOPP didasarkan pada Surat Keputusan Direksi PT Bank Mandiri Taspen No. SKD/008A/II/2017

## STATEMENT ON CORPORATE CULTURE

Corporate Culture plays important role in Company's human resources management to realize Company's Vision, Mission and Target. In implementing development process to achieve Company's Vision "To be the best and reliable partner in empowering and improving the welfare". Bank Mantap has values as Company's commitment to realize its vision and mission based on global standard and Good Corporate Governance implementation.

Bank Mantap Values is called as TOPP which means strong, optimal, professional, and caring, and these values must be acknowledged and become a guidance for all employees in their activities. Implementation of TOPP values is in accordance with Board of Directors' Decree of PT Bank Mandiri Taspen No.SKD/008A/II/2017.

mandiri taspen

Insan Bank Mantap, yang sekarang akan disebut sebagai MANTAP SQUAD, diharapkan menjadi pribadi dengan semangat juang tinggi mewujudkan visi misi perusahaan, cepat beradaptasi dengan berbagai perubahan yang terjadi (internal dan eksternal), serta selalu terbuka terhadap segala sesuatu hal-hal yang baru, terus belajar menjadi yang terbaik

Bank Mantap personnel, who will now be called MANTAP SQUAD, are expected to become individuals with a high fighting spirit in realizing the company's vision and mission, quick adapting to various changes that occur (internal and external), and always open to everything new things, continue to learn to be the best

dalam hal apapun selalu berupaya memberikan kinerja yang melampaui ekspektasi *(go extra miles/beyond the limit)*

in any case always try to provide performance that exceeds expectations (go extra miles / beyond the limit)

menyelaraskan antara perkataan dan perbuatan (*walk the talk*). Bekerja sesuai fungsi, tanggung jawab dan kewenangan dengan tetap memperhatikan koridor / ketentuan / regulasi, menjaga integritas, memiliki inisiatif serta bersikap proaktif.

aligning words and deeds (walk the talk). Work according to function, responsibility, and authority while taking into account corridors/provisions/ regulations, maintaining integrity, having initiative and being proactive.

bekerja dengan tulus ikhlas, memberi perhatian kepada lingkungan (internal dan eksternal), dan menjaga nama baik diri, rekan kerja, atasan, unit kerja dan perusahaan.

work sincerely, pay attention to the environment (internal and external), and maintain the good name of yourself, coworkers, superiors, work units, and companies.

# BIDANG USAHA
## Line of Business

### KEGIATAN USAHA

Sesuai dengan Anggaran Dasar Pasal 3, Bank Mantap menetapkan maksud dan tujuan perusahaan adalah melakukan usaha dalam bidang perbankan, dengan demikian sesuai dengan pasal 3, maka Bank Mantap dapat melaksanakan kegiatan usaha sebagai berikut :

1. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lainnya yang dipersamakan dengan itu;
2. Memberikan kredit;
3. Menerbitkan surat pengakuan hutang;
4. 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) dan Obligasi;
   - Surat dagang berjangka waktu sesuai sampai dengan 1 (satu) tahun, memindahkan uang baik untuk kepentingan sendiri maupun kepentingan nasabah;
5. Menerima pembayaran dari tagihan atas surat-surat berharga dan melakukan perhitungan dengan atau antara pihak ketiga;
6. Menyediakan tempat untuk menyimpan barang dan surat berharga;
7. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak;
8. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat-surat berharga yang tidak tercatat di Bursa Efek;
9. 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
10. 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.27/63/UPBD/PBD2 tanggal 11 Mei 1994 perihal Pemberian Izin Usaha Bank Umum.

### BUSINESS ACTIVITY

In accordance with Article 3 of the Articles of Association, Bank Mantap establishes the company's purposes and objectives is to conduct business in the banking sector, thus in accordance with article 3, Bank Mantap can carry out business activities as follows:

1. Funds Raising from the public in the form of deposits, namely demand deposits, time deposits, certificates of deposit, savings, and/or other forms equivalent to that;
2. Give credit;
3. Issue a letter of debt acknowledgment;
4. Buy, sell or guarantee at your own risk or for the benefit and at the behest of its customers:
   - Money orders including draft and acceptances by banks whose validity period is not more than the custom in the trading of the said letters;
   - Debt acknowledgment and other commercial paper whose validity period is not more than the custom in the trading of the said letters;
   - State treasury papers and government guarantee letter;
   - Bank Indonesia Certificates (SBI) and Bonds;
   - Commercial papers with a term of up to 1 (one) year, transferring money both for own interests and the interests of customers;
5. Receive payments from bills on securities and make calculations with or between third parties;
6. Provide a place to store goods and securities;
7. Carry out custodial activities for the interests of other parties based on a contract;
8. Placing funds from customers to other customers in the form of securities which not listed on the Stock Exchange;
9. Buying through auction, collateral either in whole or in part if the debtor does not fulfill his obligations to the bank, with the provision that the collateral purchased must be disbursed as soon as possible; and
10. Conduct factoring, credit card business and trusteeship activity.

The bank obtained the business license as a Commercial Bank under 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. 27/63/UPBD/PBD2 dated 11 May 1994 on the Granting of Commercial Bank Business License.

## KEGIATAN USAHA YANG DIJALANKAN

Kegiatan usaha yang dijalankan oleh Bank Mantap sesuai dengan Anggaran Dasar Perusahaan Bank Mantap.

### 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 Mantap sebagai Bank juru bayar gaji pensiunan. Sebagai bentuk apresiasi kepada nasabah pensiunan, tabungan ini dibebaskan dari biaya administrasi dan bebas saldo minimum dan tetap memperoleh bunga tabungan yang dihitung secara harian.
- Tabungan siMantap Berjangka (TSB)
  Tabungan berjangka dengan setoran wajib setiap bulan dengan jangka 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 Mantap adalah simpanan berjangka dalam mata uang Rupiah dengan bunga menarik dan beragam keuntungan lainnya.
- 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 Mantap

PRODUK KREDIT

- Kredit Mantap Pensiun (KMP)
  Kredit Mantap Pensiun (KMP) adalah 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.

## BUSINESS ACTIVITIES CONDUCTED

The business activities conducted by Bank Mantap are in accordance with the Company's Articles of Association.

### PRODUCTS AND SERVICES

FUND PRODUCTS

- Tabungan siMantap
  The savings for customers individually or entities with a competitive interest rate calculated daily. These savings equipped with ATM facilities that can be transacted at all Bank Mandiri ATMs.
- Tabungan siMantap Pensiun
  The savings for pensioner customers as a means to collect their pension funds and salaries every month since Bank Mantap has been appointed as the payer bank of the pensioners' salaries. As a form of appreciation to pensioner customers, these savings are free from administrative fees and minimum balances and remain to earn interest on savings which are calculated daily.
- Tabungan siMantap Berjangka (TSB)
  Term savings with monthly compulsory deposits, a flexible term, higher interest rate than other savings. Aiming to provide an opportunity for customers to set aside money every month so that within the determined period, the funds collected may be used as planned.
- TabunganKu
  TabunganKu is the savings for Indonesian citizens with easy and simple requirements and jointly conducted by banks in Indonesia to foster saving culture and to improve the community welfare.
- Deposit
  A type of savings can only be disbursed for a certain period and requirements. Bank Mantap Deposits are time deposits in Rupiah currency, with attractive interest and various other benefits.
- Giro
  Third-party funds in Rupiahs currency that can be withdrawn at any time by using checks, billet giro, other payment orders according to the provisions stipulated by Bank Mantap

LOAN PRODUCTS

- Mantap Retirement Loan (KMP)
  Mantap Retirement Loan (KMP) is a loan granted to the retiree for consumptive multipurpose with fixed installments covering the principal and interest where the installments are paid within a certain period as agreed with the source of payment using monthly pension salaries.

- Kredit Mantap Pra Pensiun (KMPP)
  Kredit Mantap Pra pensiun adalah 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 Usaha Pensiun (KMUP)
  Kredit Mantap Usaha Pensiun (KMUP) adalah 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 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 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 kredit yang diberikan kepada anggota suatu komunitas usaha atau organisasi profesi melalui pola kerjasama untuk membiayai berbagai macam kebutuhannya.
- 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 5 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 5 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 5 miliar

- Mantap Pre-Retirement Loan (KMPP)
  Mantap Pre-Retirement Loan is a loan given to Civil Servants, member of Indonesian Army, Indonesian National Police, Civil Servants of Indonesian Army/ Indonesian National Police that immediately enters the Retirement Age Limit which is connected to retirement period and Pension payment through Bank.
- Mantap Retirement Business Loan (KMUP)
  Mantap Retirement Business Loan (KMUP) is a loan given to an entrepreneur who has additional income from a pension salary for the purpose of working capital with fixed installments covering the principal and interest where the installment is paid for a certain period in accordance with the agreement with the source of payment from operating revenue and monthly pension salary.
- Mantap Multipurpose Loan (KSM)
  Mantap Multipurpose Loan (KSM) is a loan given to an employee who has a fixed income or permanent profession or certain market target to finance various needs.
- Mantap Business Loan (KUM)
  Mantap Business Loan (KUM) is a loan given to micro-entrepreneurs to finance productive business requirements either for investment or work capital purposes.
- Mantap Community Loan (KKM)
  Mantap Community Loan (KKM) is a loan given to members of a business community or professional organization through a pattern of cooperation to finance various kinds of needs.
- Mantap Retail Working Capital Loan (KMK-RM)
  Mantap Retail Working Capital Loan (KMK-RM) is a loan facility provided to individual entrepreneur and business entity to finance the working capital of a company that runs out in one business cycle and can be extended as needed, the maximum loan period of 120 months with a limit of above Rp200 million to 5 billion.
- Mantap Retail Investment Loan (KI-RM)
  Mantap Retail Investment Loan (KI-RM) is a loan facility provided to individual entrepreneur and business entity to finance capital goods in the context of rehabilitation, expansion and establishment of new projects whose repayment from business income with financed capital goods, the maximum loan period of 120 months with a limit of above Rp200 million to with 5 billion.
- Mantap Retail Consumer Loan (KK-RM)
  Mantap Retail Consumer Loan (KK-RM) is a loan provided to individuals for multipurpose necessities (not business), the maximum loan period is120 months with a limit above Rp 200 million up to 5 billion.

- Kredit dengan Agunan Tunai
  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

- *Western Union (WU) Money Transfer*
  *Western Union* merupakan salah satu bentuk layanan yang ada hasil kerjasama aliansi dengan BSM. Produk layanan ini adalah jasa pengiriman uang dari dan ke berbagai Negara di dunia dengan menggunakan teknologi elektronik secara *online* dan *real time* untuk menjangkau berbagai pelosok penjuru dunia termasuk Indonesia. Sebagai daerah wisata Bali memiliki banyak daerah tempat lokasi wisata yang didatangi wisatawan manca negara dan dengan hadirnya Bank Mantap hingga ke pelosok daerah dengan Layanan *Western Union* dapat memberikan memberikan layanan jasa transfer uang yang cepat dan terpercaya. Saat ini Layanan *Western Union* hanya ada dibeberapa KCP Bank Mantap yang berada di lokasi wisata.
- Layanan Gadai Emas
  Juga merupakan kerjasama aliansi dengan BSM berupa produk cicil emas. Dengan hadirnya konter layanan tersebut dapat memberikan alternatif produk bank berupa mencicil maupun gadai emas. Setiap transaksi produk gadai emas di Bank Mantap ini akan dilayani langsung oleh petugas BSM yang berwenang. Hasil *referral* maupun transaksi yang dilakukan KLG di kantor Bank Mantap nasabah tetap dilayani dengan kondisi standar layanan Bank Mantap. Saat ini Konter Layanan Gadai BSM berada di 5 KCP Bank Mantap, Melati, Gungung Agung, Waturenggong, Ubud, Sukawati.
- Bank Garansi
  Bank Garansi adalah Jaminan yang diberikan oleh Bank kepada pihak penerima jaminan baik perorangan (contoh: kontraktor) maupun perusahaan, dalam melakukan pekerjaan berupa proyek yang dapat ditutup dengan asuransi ataupun dengan memberikan jaminan tunai. Apabila pihak yang dijamin melakukan wanprestasi, maka bank akan melakukan pembayaran senilai proyek tersebut atau dari jaminan tunai yang telah dijaminkan ke bank.
- Layanan Pembayaran (*Online Payment*)
  Layanan Pembayaran Bank Mantap dapat dilakukan di seluruh kantor cabang Mantap, agar nasabah dapat melakukan pembayaran tagihan paska bayar maupun pembelian token listrik prabayar dan pulsa telepon selular.
- Transfer (Pengiriman Uang RTGS)
  Jasa pengiriman uang yang dilaksanakan atas permintaan dan untuk kepentingan nasabah melalui kliring dan RTGS di seluruh kantor cabang Mantap menggunakan ketentuan Bank Indonesia

- Loan with Cash Collateral
  Loan with Cash Collateral is a loan facility provided to individual customers, individual business or business entity with Bank Mandiri Taspen Deposit as collateral.

## SERVICES

- Western Union (WU) Money Transfer
  Western Union is a form of service as the result of an alliance collaboration with BSM. This service product is a money transfer service to and from various countries in the world by using electronic technology online and in real-time to reach all corners of the world including Indonesia. As a tourist area, Bali has many tourist locations visited by foreign tourists and with the presence of Bank Mantap to rural areas with Western Union Services may provide fast and reliable money transfer services. Currently, Western Union Services are only available in several Supporting Branch Offices (KCP) of Bank Mantap, located in tourist areas.
- Gold Pawn Service
  It is also an alliance collaboration with BSM in the form of gold installment products. With the presence of these service counters can provide alternative bank products in the form of gold installments and pawning. Every gold pawning transaction at Bank Mantap shall be served directly by the authorized officer. The results of referrals and transactions made by KLG at the office of Bank Mantap are still served by the standard conditions of Bank Mantap services. Currently, BSM Pawning Service Counter exist in 5 KCP of Bank Mantap, Melati, Gungung Agung, Waturenggong, Ubud, Sukawati.
- Guarantee Bank
  Guarantee Bank is a Guarantee provided by the Bank to the recipient of the guarantee either individuals (for example contractors) or companies, in carrying out the works in the form of projects that can be covered by insurance or by providing cash collateral. In case the guaranteed party is in default, the Bank shall make payment worth the project or from the cash collateral that has been pledged to the Bank.
- Payment Service (Online Payment)
  Bank Mantap Payment Services can be done at all branch offices of Bank Mantap, so that the customers can pay postpaid bills as well as purchase prepaid electricity tokens and cellular telephone pulses.
- Transfer (RTGS Money Transfer)
  Money transfer service can be done on the request and for the interest of the customers through clearing and RTGS in all Bank Mantap branch offices in accordance with the provisions of Bank Indonesia.

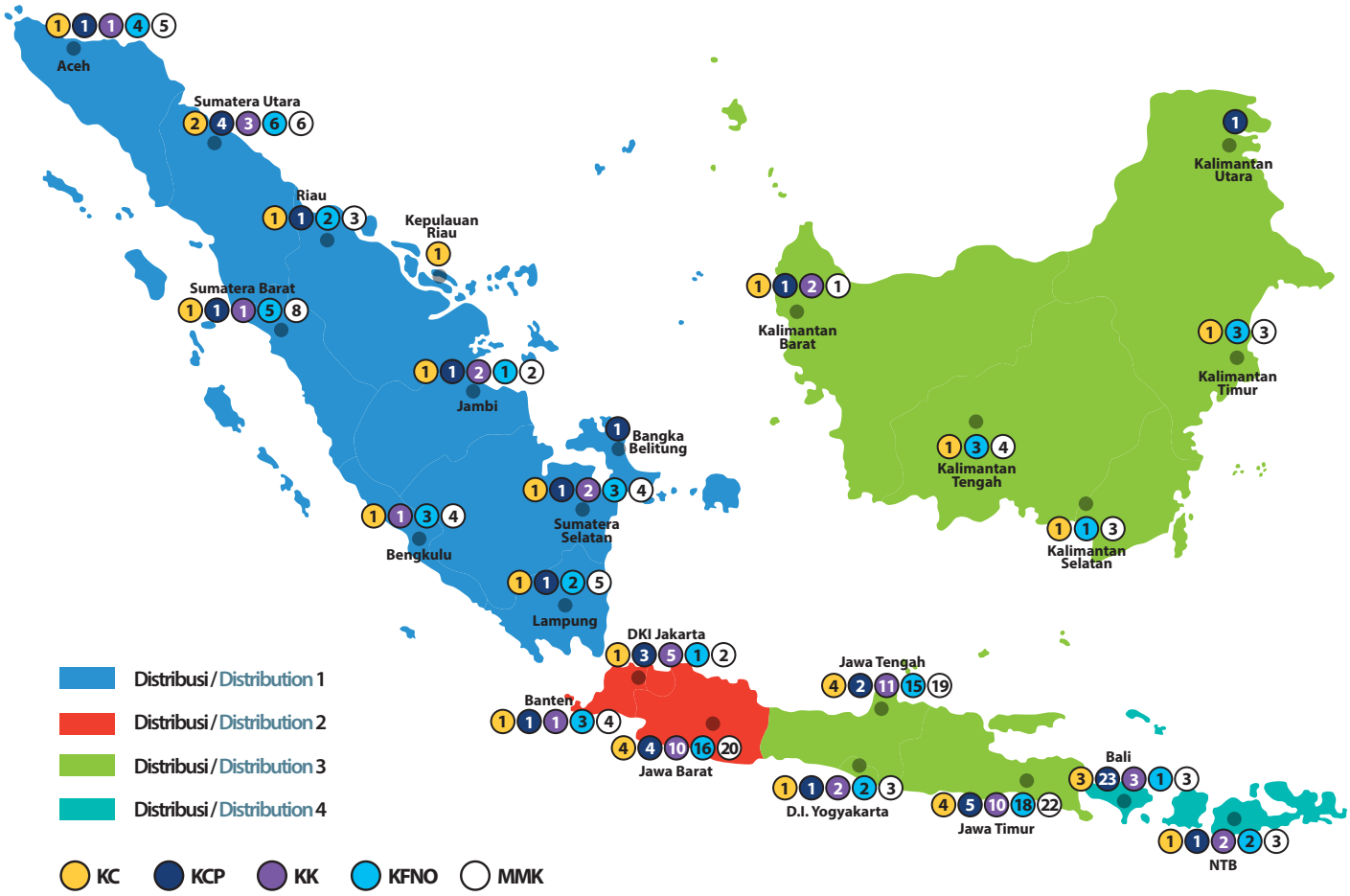
# PETA WILAYAH OPERASIONAL
## Map of Operational Area

**DISTRIBUTION 1**
- 10 KANTOR CABANG REGIONAL HEAD OFFICES
- 11 KANTOR CABANG PEMBANTU SUB-BRANCH OFFICES
- 10 KANTOR KAS CASH OFFICES

**DISTRIBUTION 2**
- 1 KANTOR PUSAT WILAYAH REGIONAL HEAD OFFICES
- 6 KANTOR CABANG REGIONAL HEAD OFFICES
- 8 KANTOR CABANG PEMBANTU SUB-BRANCH OFFICES
- 16 KANTOR KAS CASH OFFICES

**DISTRIBUTION 3**
- 13 KANTOR CABANG REGIONAL HEAD OFFICES
- 10 KANTOR CABANG PEMBANTU SUB-BRANCH OFFICES
- 25 KANTOR KAS CASH OFFICES

**DISTRIBUTION 4**
- 12 KANTOR CABANG REGIONAL HEAD OFFICES
- 31 KANTOR CABANG PEMBANTU SUB-BRANCH OFFICES
- 12 KANTOR KAS CASH OFFICES



## *HIGHLIGHT* JARINGAN KANTOR
### Office Network Highligh

| JENIS TYPES | 2019 | 2018 | 2017 | 2016 | 2015 |
|---|---|---|---|---|---|
| KPO | 1 | 1 | 1 | 1 | 1 |
| KW | 4 | 4 | 4 | 4 | 0 |
| KC | 41 | 37 | 37 | 30 | 15 |
| KCP | 60 | 51 | 48 | 82 | 79 |
| KK | 63 | 64 | 58 | 6 | 6 |
| KF | 102 | 62 | 1 | 1 | 1 |
| MMK | 142 | 59 | 9 | 3 | 0 |
| ATM* | 18.291* | 17.376* | 17.766* | 17.461* | 10 |

* Pada tahun 2016 Bank Mantap mulai memanfaatkan jaringan ATM Bank Mandiri /In 2016, Bank Mantap started to use Bank Mandiri ATM network

KPO : Kantor Pusat Operasional/ Operational Headquarter

KW : Kantor Wilayah/ Regional Office

KC : Kantor Cabang/ Branch Office

KCP : Kantor Cabang Pembantu/ Sub-Branch Office

KK : Kantor Kas/ Cash Office

KF : Kantor Fungsional/Functional Office

KF UMK : Kantor Fungsional Usaha Mikro Kecil/ Small Business Functional Office

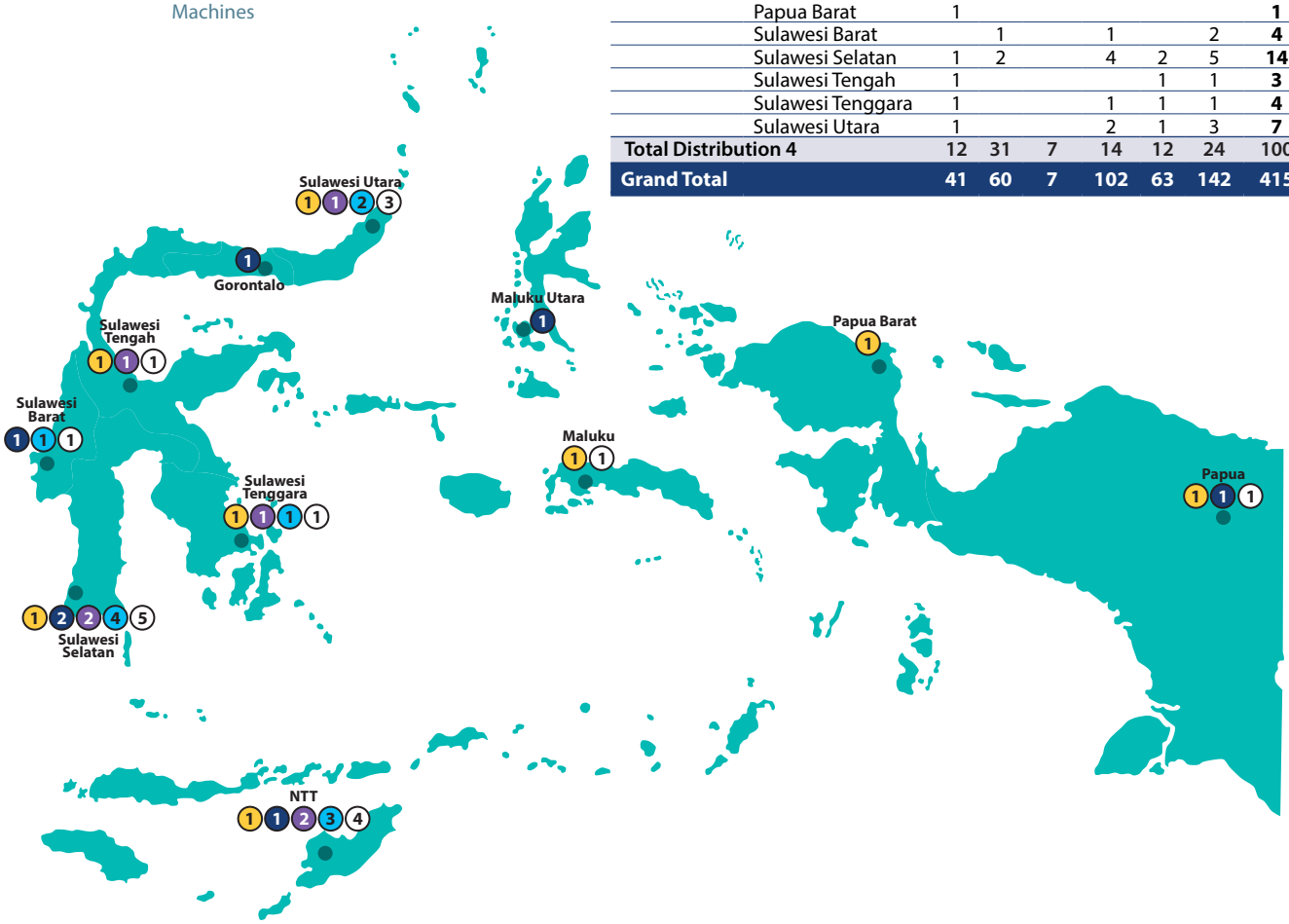
KFNO : Kantor Fungsional Non Operasional/ Non Operational Functional Office

MMK : Mantap Mobil Kas/Mantap Cash Car

ATM : Anjungan Tunai Mandiri/ Automated Teller Machines

## DATA JARINGAN KANTOR PER PROVINSI
### Office Network Data Per Province

| Distribution | Provinsi Province | Ijin Kantor / Office Permit | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | KC | KCP | KF UMK | KFNO | KK | MMK | Grand Total |
| Distribution 1 | Bangka Belitung | | 1 | | | | | **1** |
| | Bengkulu | 1 | | | 3 | 1 | 4 | **9** |
| | Jambi | 1 | 1 | | 1 | 2 | 2 | **7** |
| | Lampung | 1 | 1 | | 2 | | 5 | **9** |
| | Aceh | 1 | 1 | | 4 | 1 | 5 | **12** |
| | Riau | 1 | 1 | | 2 | | 3 | **7** |
| | Sumatera Barat | 1 | 1 | | 5 | 1 | 8 | **16** |
| | Sumatera Selatan | 1 | 1 | | 3 | 2 | 4 | **11** |
| | Sumatera Utara | 2 | 4 | | 6 | 3 | 6 | **21** |
| | Kepulauan Riau | 1 | | | | | | **1** |
| Total Distribution 1 | | 10 | 11 | | 26 | 10 | 37 | **94** |
| Distribution 2 | Banten | 1 | 1 | | 3 | 1 | 4 | **10** |
| | DKI Jakarta | 1 | 3 | | 1 | 5 | 2 | **12** |
| | Jawa Barat | 4 | 4 | | 16 | 10 | 20 | **54** |
| **Total Distribution 2** | | **6** | **8** | | **20** | **16** | **26** | **76** |
| Distribution 3 | DIY | 1 | 1 | | 2 | 2 | 3 | **9** |
| | Jawa Tengah | 4 | 2 | | 15 | 11 | 19 | **51** |
| | Jawa Timur | 4 | 5 | | 18 | 10 | 22 | **59** |
| | Kalimantan Barat | 1 | 1 | | | 2 | 1 | **5** |
| | Kalimantan Selatan | 1 | | | 1 | | 3 | **5** |
| | Kalimantan Tengah | 1 | | | 3 | | 4 | **8** |
| | Kalimantan Timur | 1 | | | 3 | | 3 | **7** |
| | Kalimantan Utara | | 1 | | | | | **1** |
| **Total Distribution 3** | | **13** | **10** | | **42** | **25** | **55** | **145** |
| Distribution 4 | Bali | 3 | 23 | 7 | 1 | 3 | 3 | **40** |
| | Gorontalo | | 1 | | | | | **1** |
| | Maluku | 1 | | | | | 1 | **2** |
| | Maluku Utara | | 1 | | | | | **1** |
| | NTB | 1 | 1 | | 2 | 2 | 3 | **9** |
| | NTT | 1 | 1 | | 3 | 2 | 4 | **11** |
| | Papua | 1 | 1 | | | | 1 | **3** |
| | Papua Barat | 1 | | | | | | **1** |
| | Sulawesi Barat | | 1 | | 1 | | 2 | **4** |
| | Sulawesi Selatan | 1 | 2 | | 4 | 2 | 5 | **14** |
| | Sulawesi Tengah | 1 | | | | 1 | 1 | **3** |
| | Sulawesi Tenggara | 1 | | | 1 | 1 | 1 | **4** |
| | Sulawesi Utara | 1 | | | 2 | 1 | 3 | **7** |
| **Total Distribution 4** | | **12** | **31** | **7** | **14** | **12** | **24** | **100** |
| **Grand Total** | | **41** | **60** | **7** | **102** | **63** | **142** | **415** |



# NAMA DAN ALAMAT ENTITAS ANAK DAN/ATAU KANTOR CABANG
## Names and Addresses of Subsidiaries and/or Branch Office

Sampai dengan akhir periode perusahaan tidak memiliki anak perusahaan, sehingga tidak ada informasi terkait nama dan alamat entitas anak.

Until the end of the period the company does not has a subsidiary, so there is no information related to the name and address of the subsidiary.

### KANTOR CABANG / BRANCH OFFICE

**BANDA ACEH**
Jl. Dr. Mr. T.H. Muhammad Hasan
Desa Sukadamai, Kec. Lueng Bata,
Banda Aceh
Nanggroe Aceh Darussalam (NAD)
Telp : 0651-8011454
Fax : 0651-18011944

**PEMATANGSIANTAR**
Jl. Sutomo, Kel. Proklamasi,
Kec. Siantar Barat, Pematangsiantar
Sumatera Utara
Telp : 0622-7354857, 7354858,
0622-7354856, 7354859
Fax : 0622-7354853

**MEDAN**
Gedung Taspen Jl. Jend. Gatot Subroto,
No. 99 Medan, Sumatera Utara
Telp : 061 - 80442027, 80441373,
80441568, 80442476, 80442184

**PADANG**
Jl. Proklamasi No. 51 C-D
Kel. Alang Laweh, Kec. Padang Selatan,
Padang, Sumatera Barat
Telp : 0751-37581,37583
Fax : 0751-37582

**PEKANBARU**
Jl. Sudirman, Kel. Tangkerang Tengah,
Kec. Marpoyan Damai, Pekanbaru, Riau
Telp : 0761-8411303, 8411304,
8411308, 8411298
Fax : 0761-8411124

**TANJUNGPINANG**
Komplek Pinlang Mas Bintan Center, Jl.
D.I. Panjaitan KM 9, Batu IX,
Kec. Tanjungpinang Timur,
Tanjung Pinang, Kepulauan Riau
Telp : 0771-4445641

**JAMBI**
Jl. Hayam Wuruk RT 002,
Kel. Talang Jauh, Kec. Jelutung,
Kota Jambi, Jambi
Telp : 0741-20158, 20102

**BENGKULU**
Jl. Sudirman, Kel. Pintu Batu,
Kec.Teluk Segara, Kota Bengkulu
Bengkulu
Telp : 0736-7324498, 7324497
Fax : 0736-7324492

**PALEMBANG**
Komplek Ruko Ario Kemuning 1, RT 003,
RW 002, Kel. Ario Kemuning,
Kec.Kemuning, Palembang
Sumatera Selatan
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0711- 5614337,5614339
Fax : 0711-5614338

**BANDAR LAMPUNG**
Jl. Diponogoro Nomor 71,
Kel. Kupang Teba, Kec. Teluk Betung
Utara, Kota Bandar Lampung, Lampung
Telp : 0721-5603335, 5603334,
0721-5603342, 5603344
Fax : 0721-5606621

**SERANG**
Jl. Ahmad Yani No. 33 Kel. Cimuncang,
Kec. Serang, Kota Serang, Banten
Telp : 0254-204426, 213638, 213604,
0254-2213564
Fax : 0254-213581

**JAKARTA**
Jl. Cikini Raya No. 42, Kel. Cikini,
Kec. Menteng, Jakarta Pusat
Telp : 021-3919161, 3919162, 3919163
Fax : 021-3919173

**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 : 021-22012157

**CIREBON**
Jl. Dokter Wahidin Sudirohusodo No.51
Kota Cirebon, Jawa Barat
Telp : 0231-204835,237497, 237498,
0231-237499
Fax : 0231-200299

**TASIKMALAYA**
Perum Grand Juanda Town House Kav.
No.1-2, Jl. Ir. H. Juanda, Kel. Sukamulya,
Kec. Bungursari, Tasikmalaya, Jawa Barat
Telp : 0265-7522386, 7522388,
0265-7522380, 7522379
Fax : 0265-7522390

**BANDUNG**
Jl. Diponegoro No. 23 Bandung
Jawa Barat
Telp : 022-7333250
Fax : 022-7333242

**PURWOKERTO**
Ruko Eks Nusantara No. 2 dan 3
Jl. Jenderal Sudirman, Kel. Kranji,
Kec. Purwokerto Timur, Banyumas,
Jawa Tengah
Telp : 0281-6512927, 6512934,
0281-6512966, 7771123
Fax : 0281-7771011

**PEKALONGAN**
Jl. Hayam Wuruk No.15 Kel. Bendan,
Kec. Pekalongan Barat, Pekalongan,
Jawa Tengah
Telp : 0285-4151160, 4151161,
0285-4151162, 4151158
Fax : 0285-4151159

**SURAKARTA**
Jl. Slamet Riyadi No. 540 Kel. Kerten,
Kec. Laweyan, Surakarta, Jawa Tengah
Telp : 0271-7462604,746205, 7462606,
0271-721878
Fax : 0271-721278

**SEMARANG**
MT. Haryono No. 878, Semarang
Jawa Tengah
Telp : 024-76585382, 76585383,
024- 76585384, 76585385
Fax : 024-76585381

**YOGYAKARTA**
Jl. Kusumanegara No. 14, Kel.Tahunan,
Kec.Umbulharjo, Yogyakarta,
DIY Yogyakarta
Telp : 0274 - 380265, 380642, 386240
Fax : 0274-450085

**KEDIRI**
Jl Brawijaya 29-29A Kel. Pakelan, Kec.
Kediri, Kediri, Jawa timur
Telp : 0354-672878, 672578
Fax : 0354-673763

mandiri taspen

### SURABAYA
Jl. Kebon Rojo No.10 Kel. Krembangan Selatan Kec. Krembangan, Surabaya, Jawa Timur
Telp : 031 - 3559484, 3559485, 3559486, 3559487
Fax : 031-3559480

### MALANG
Jl. Kauman 22 Kavling A,B,C Kel.Kauman, Kec. Klojen, Malang, Jawa Timur
Telp : 0341-368907, 368910, 368918
Fax : 0341-368926

### JEMBER
Jl. Ahmad Yani No 37-39 Kel. Kepatihan Kec. Kaliwates, Jember, Jawa Timur
Telp : 033-1423513, 1421694, 1421112, 033- 1421406
Fax : 033-1424118

### SINGARAJA
Jl. Ahmad Yani, Kel. Kaliuntu, Kec.Buleleng, Bali
Telp : 0362-3301571 / 3301572
Fax : 0362-32725

### KARANGASEM
Jl. Diponegoro No. 12 Karangasem Bali
Telp : 0363-21877
Fax : 0363-22553

### MELATI
Jl. Melati No. 65, Dangin Puri Kangin, Kec. Denpasar Utara, Denpasar, Bali
Telp : 0361 – 227076
Fax : 0361 - 239029

### MATARAM
Jl. Langko No. 21 Taman Sari, Ampenan, Mataram, Nusa Tenggara Barat
Telp : 0370-629712, 629714
Fax : 0370-629713

### KUPANG
Jl. Soekarno No. 27 Kel. Fountein
Kec. Oebobo, Kupang
Nusa Tenggara Timur
Telp : 0380-820007
Fax : 0380 825368

### PONTIANAK
Jl. Jenderal Ahmad Yani,
Kel. Bangka Belitung Laut,
Kec. Pontianak Tenggara, Pontianak
Kalimantan Barat
Telp : 0561-6580410, 6580411, 658413, 0561-6580414

### PALANGKARAYA
Jl. Ahmad Yani No. 46A Kel. Pahandut, Kec. Pahandut, Palangkaraya, Kalimantan Tengah
Telp : 0536 - 4264116

### BANJARMASIN
Jl. Raya MT. Haryono, Kel. Kertak Baru Ulu Kec. Banjarmasin Tengah, Banjarmasin, Kalimantan Selatan
Telp : 0511-6740770, 6740771, 0511- 6740772, 6740761
Fax : 0511-6740762

### SAMARINDA
Jl. Pangeran Diponegoro No.23 B & C, Kel.Pasar Pagi, Kec. Samarinda Ilir, Samarinda, Kalimantan Timur
Telp : 0541-6526529

### PALU
Jl. Wolter Monginsidi No. 88 B & 88 C, Kel. Lolu Selatan, Kec. Palu Timur,
Palu, Sulawesi Tengah
Telp : 0451-4016876

### MAKASSAR
Jl. Botolempangan 66a dan 66b,
Kel. Sawerigading Kec. Ujung Pandang Sulawesi Selatan
Telp : 041- 3631799, 3621881, 3631782
Fax : 0411-3631785

### KENDARI
Jl. MT Haryono L142 dan K142,
Kel. Wowawangu, Kec. Kadia, Kendari, Sulawesi Tenggara
Telp : 0401-3190863

### AMBON
Jl. Diponegoro, Kel. Ahusen, Kec. Sirimau, Ambon, Maluku
Telp : 0911 3831919, 09113831385, 09113831033, 09113831600

### MANOKWARI
Jl. Trikora, Kel. Wosi, Distrik Manokwari, Manokwari, Papua Barat
Telp : 0986-2213226,2213356,2213020, 0986-22211299
Fax : 0986-2214454

### JAYAPURA
Jl. Raya Kotaraja, Kel. Vim, Kec. Abepura, Jayapura, Papua
Telp : 0967-5186299

## KANTOR CABANG PEMBANTU / SUB-BRANCH OFFICES

### LHOKSEUMAWE MERDEKA
Jl. Merdeka No. 37-38,
Desa Simpang Empat Kec. Banda Sakti, Lhokseumawe, Aceh
Telp : 0645-6500812, 6500242, 6500605, 6500702

### GUNUNGSITOLI
Jl. Jenderal Sudirman No. 124,
Kel. Pasar Gunungsitoli, Kec. Gunungsitoli, Gunungsitoli, Sumatera Utara
Telp : 0639-2620571, 2620442, 2620528, 2620536

### DELI SERDANG
Jl. Lintas Sumatera No. 32 A-B,
Kec. Lubuk Pakam, Kab. Deli Serdang
Sumatera Utara
Telp : 061-79751993, 79751045, 061-79751045,79759388

### BINJAI
Jl. Sutomo No. 25, Kel. Pahlawan,
Kec. Binjai Utara, Kota Binjai,
Sumatera Utara
Telp : 061-80044765

### MEDAN ISKANDAR MUDA
Jl. Iskandar Muda No. 77,
Babura Kec. Medan Baru, Medan,
Sumatera Utara
Telp : 061- 80512711, 80512713, 061- 80512714, 80512715

### BUKITTINGGI
Jl. Pemuda No 19, Kel. Aur Tajungkang Tengah Sawah, Kec. Guguk Panjang, Bukittinggi, Sumatera Barat
Telp : 0752-21037, 21043, 21033
Fax : 0752-21028

### KAMPAR
Jl. Jenderal Sudirman,
Desa/Kel. Bangkinang, Kec. Bangkinan,
Kab. Kampar, Riau
Telp : 0762-323734, 323040, 323322, 322727
Fax : 0762-323734

### BANGKO
Jl. Jend. Sudirman No. 1-2 Bangko, Merangin, Jambi
Telp : 0746-3260102

### LUBUKLINGGAU
Jl. Yos Sudarso, RT. 03, Kel. Watervang, Kec. Lubuklinggau Timur I, Lubuklinggau, Sumatera Selatan
Telp : 0733-3281801, 33281607
Fax : 0733-3281869

### PANGKAL PINANG
Jl. Mayor Syafrie Rachman,
Kel.Semabung Baru, Kec. Girimaya,
Pangkal Pinang, Kepulauan Bangka Belitung
Telp : 0717-9109781, 9109076, 9109597, 9109459

### METRO
Jl. Jend. Sudirman No. 28, Kel. Metro
Kec. Metro Pusat, Kota Metro, Lampung
Telp : 0725-7856223, 7856224

### TANGERANG
Jl. Daan Mogot Ruko C, RT. 001, RW. 05
Kel. Sukarasa, Kec. Tangerang, Tangerang, Banten
Telp : 021-55771720, 55771721, 021-55771722, 55771723
Fax : 021- 55771724

### BOGOR
Jl. Raya Pajajaran No. 41, Ruko No. 6-7
Bogor, Jawa Barat
Telp : 021-8571568, 8571569, 8571570
Fax : 021-8571272

### JAKARTA TIMUR
Jl. Dewi Sartika No. 83
Jakarta Timur, DKI Jakarta
Telp : 021-80882433, 80882455, 021-80889595
Fax : 021-80890017

### JAKARTA BARAT
Jl. Joglo Raya No. 21
Kel. Srengseng, Kec. Kembangan
Jakarta Barat DKI Jakarta
Telp : 021-22542551, 22542552, 021-22542553
Fax : 021-22542554

### JAKARTA SELATAN
Jl. RS Fatmawati No. 26 RT. 02 RW. 08
Pondok Labu, Cilandak
Jakarta Selatan, DKI Jakarta
Telp : 021-22767104, 22767066, 021- 22767106, 22767063
Fax : 021 22767104

### DEPOK
Jl. Margonda Raya No. 179, Kel. Kemiri Muka, Kec. Beji, Depok, Jawa Barat
Telp : 021-22969520, 22969521, 22969522
Fax : 021-22969523

### BANDUNG UJUNG BERUNG
Jl. Jend. A. H. Nasution Blok A5- 03 dan Blok A5-05, Kel. Cipadung Wetan,
Kec. Panyilekan, Bandung, Jawa Barat
Telp : 022-63721865
Fax : 022 - 63722378

### CIMAHI
Jl. Cibabat Raya No. 416, Kampung Sentral, RT 002, RW 04
Kel. Cibabat Kec. Cimahi Utara,
Cimahi, Jawa Barat
Telp : 022-0662333

### KLATEN
Jl. Pemuda Selatan No. 79,
Kel.Tonggalan, Kec. Klaten Tengah,
Kab. Klaten, Jawa Tengah
Telp : 0272-3359480,3359478,3759481
Fax : 272-3359479

### MAGELANG
Jl. Ahmad Yani No. 8, Kel. Panjang,
Kec. Magelang Utara, Magelang,
Jawa Tengah
Telp : 0293-3193113, 3193126

### SLEMAN
Jl. Godean Km. 10, Desa Sidoagung,
Kec. Godean, Kab. Sleman,
DIY Yogyakarta
Telp : 0274-798065,798668, 798667
Fax : 0274-798258

### SUMENEP
Jl. Trunojoyo No. 49, Sumenep
Jawa Timur
Telp : 0328-6762000/6762001
Fax : 0328-6762003

### MADIUN
Jl. H. Agus Salim 80,
Kel. Nambangan Lor, Kec. Manguharjo,
Madiun, Jawa Timur
Telp : 0351-4773896, 4773897, 0351-4773898, 4773855
Fax : 0351-4773856

### SIDOARJO
Jl. H. Soenandar Priyo Sudarmo
Kel. Sidokare, Kec. Sidoarjo,
Sidoarjo, Jawa Timur
Telp : 031-99702798, 99702797, 031-99702737
Fax : 031-99700877

### LAMONGAN
Citi9 Lamongan Trade Centre
Jl. Panglima Sudirman No. 17, Lamongan,
Jawa Timur
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Fax : 0322-4675599

### MOJOKERTO
Jl. Pahlawan No. 36, Kel. Kranggan,
Kec. Prajuritkulon, Mojokerto,
Jawa Timur
Telp : 0321-5283115, 5283125, 0321-5283123
Fax : 0321-5283104

### KEROBOKAN BARAT
Jl. Raya Canggu Kerobokanan No. 11,
Badung, Bali
Telp : 0361-8445790
Fax : 0361-8445790

### GARUDA WISNU KENCANA
Jl. Uluwatu, Desa Ungasan,
Kec. Kuta Selatan (Depan GWK),
Badung, Bali
Telp : 0361 - 703115
Fax : 0361 – 703115

### KUTA
Jl. Bypass Ngurah Rai Tuban Plaza No.47
Badung, Bali
Telp : 0361 - 751997
Fax : 0361 – 753215

mandiri taspen

**MAMBAL**
Jl. Raya Latu, Badung, Bali
Telp : 0361 - 469170
Fax : 0361 – 469171

**MENGWI**
Jl. Raya Mengwitani, Badung, Bali
Telp : 0361 - 829955
Fax : 0361 - 829989

**BANGLI**
Jl. Ngurah Rai, Bangli, Bali
Telp : 0366-91276
Fax : 0366-93806

**KINTAMANI**
Komplek Pasar Singa Mandawa
Bangli, Bali
Telp : 0366-51360
Fax : 0366-51360

**BANYUATIS**
Jl. Raya Banyuatis, Buleleng, Bali
Telp : 087863297549

**SERIRIT**
Jl. Ahmad Yani, Buleleng, Bali
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**UBUD**
Jl. Cokorda Rai Pundak No. 45,
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Fax : 0361-970629

**GIANYAR**
Jl. Dharma Giri, Gianyar, Bali
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Fax : 0361-8958302

**SUKAWATI**
Jl. Raya Sukawati, Gianyar, Bali
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Fax : 0361-299392

**PEKUTATAN**
Jl. Raya Denpasar, Gilimanuk,
Jembrana, Bali
Telp : 0365 - 4700119 / 083117558860

**NEGARA**
Jl. Ngurah Rai No.68, Jembrana, Bali
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Fax : 0365-40721

**KUBU**
Jl. Raya Karangasem - Singaraja,
Karangasem, Bali
Telp : 082897015969

**SELAT**
Jl. Raya Selat, Karangasem
Karangasem, Bali
Telp : 082897103178

**KLUNGKUNG**
Jl. Untung Surapati No. 36, Semarapura,
Kec. Klungkung, Kab. Klungkung, Bali
Telp : 0366-23326
Fax : 0366-24106

**NUSA PENIDA**
Jl. Nusa Indah, Kec. Nusa Penida,
Klungkung, Bali
Telp : 0366-5596699
Fax : 0366-5596699

**TABANAN**
Jl. Pahlawan No.2A,
Tabanan, Bali
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Fax : 0361 – 814202

**GUNUNG AGUNG**
Jl. Gunung Agung No.21, Denpasar, Bali
Telp : 0361-410788
Fax : 0361-411066

**RENON**
Jl. Cok Agung Tresna No.19
Denpasar, Bali
Telp : 0361 - 234779
Fax : 0361 - 237527

**SEMPIDI**
Jl. Cokroaminoto No.165, Denpasar, Bali
Telp : 0361 - 413104
Fax : 0361 - 410420

**TEUKU UMAR**
Jl. Teuku Umar No.123, Denpasar, Bali
Telp : 0361-4723295
Fax : 0361-4723296

**BIMA**
Jl. Soekarno Hatta, Kel. Paruga,
Kec. Rasanae Barat, Bima,
Nusa Tenggara Barat
Telp : (0374) 42571

**ENDE KELIMUTU**
Jl. Kelimutu RT.06/RW.02 Kec. Ende
Tengah, Kab. Ende, Nusa Tenggara Timur
Telp : (0381)2500331

**TARAKAN**
Jl. Yos Sudarso, Kel. Selumit, Kec. Tarakan
Tengah, Tarakan, Kalimantan Utara
Telp : 0551-3821358, 3821966,
0551-3820188, 3820625

**SINTANG**
Jl. Lintas Melawi, Kel. Ladang,
Kec. Sintang, Kab. Sintang,
Kalimantan Barat
Telp : 0265-2028470, 2028722,
0265-2028122, 2027850

**GORONTALO NANI WARTABONE**
Jl. Nani Wartabone, Kel. Heledulaa,
Kec. Kota Timur, Gorontalo
Telp : (0435) 8531884

**MAMUJU**
Jl. KS Tubun Kel. Rimuku, Kec. Mamuju
Kab. Mamuju, Sulawesi Barat
Telp : 0426 2331997

**PALOPO**
Jl. Jendral Sudirman, Kel. Salekoe,
Kec. Wara Timur, Palopo,
Sulawesi Selatan
Telp : 0471-3204978

**BONE**
Jl. Ahmad Yani No. 22 Kel. Macanang
Kec. Tanete Riattang Barat, Kab. Bone,
Sulawesi Selatan
Telp : 0481-2921755, 2421696,
2921502

**TERNATE**
Jl. Raya Mangga Dua, Kel. Mangga Dua,
Kec. Ternate Selatan, Ternate,
Maluku Utara
Telp : 0921-6201104, 6202386

**MERAUKE**
Jl. Raya Mandala, Kel. Mandala, Distrik
Merauke, Merauke, Papua
Telp : 0971-3335755,3334952,3334317

# INOVASI *OUTLET* DAN ATM
## Outlet and ATM Innovation

Sejalan dengan pengembangan bisnis yang telah direncanakan Bank Mantap 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 Mantap yaitu melaksanakan inovasi *outlet*.

Dari segi tampilan *outlet* Bank Mantap mengalami transformasi yang signifikan dibandingkan sebelumnya dengan menyesuaikan pada target nasabahnya, salah satunya nasabah pensiunan, sehingga *outlet* di disain menyesuaikan kebutuhan pensiunan. Bank Mantap 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.

Bank Mantap 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.

Mulai tahun 2018, Bank Mantap 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 Mantap bekerjasama dengan Bank Mandiri untuk memanfaatkan jaringan ATM Bank Mandiri, dengan demikian nasabah Bank Mantap dapat melakukan penarikan dana dan transaksi perbankan lainnya dengan kartu ATM Bank Mantap di seluruh mesin ATM Bank Mandiri yang berjumlah 18.291 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 Mantap menutup seluruh ATM Bank Mantap.

In line with the planned business development, Bank Mantap 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 Mantap's breakthroughs is implementing outlet innovation.

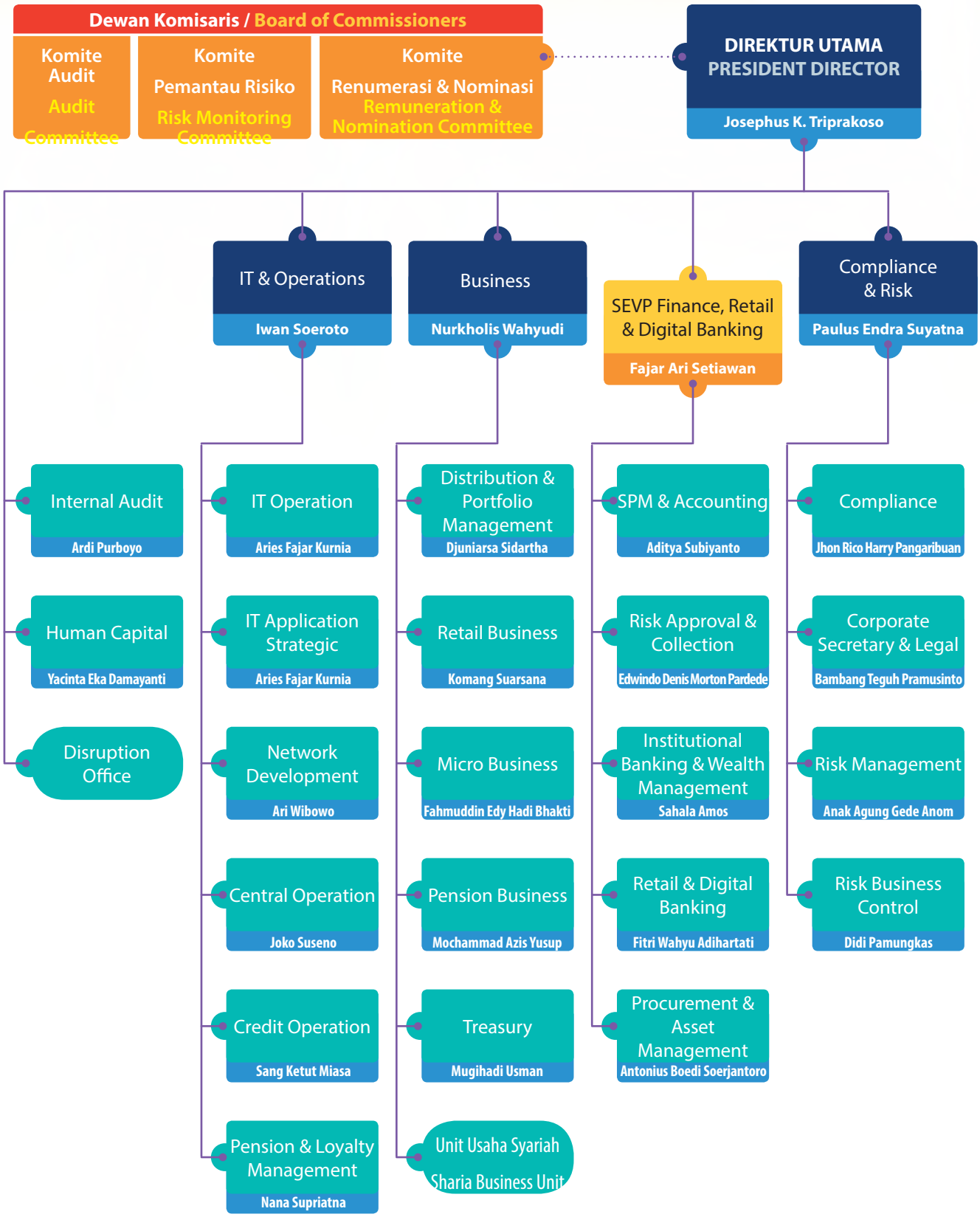
In terms of the appearance of Bank Mantap's outlet experienced a significant transformation compared to before by adjusting to the target customers, one of which is retiree customers, so that the outlet is designed to adjust the needs of retirees. Bank Mantap has provided health room services that are equipped with check beds, wheelchairs, oxygen cylinders, medicines and other health facilities to serve customers at certain times. Besides, the furniture design uses soft color tase, ergonomic design, the chair is not too low and soft so that it makes it easier for retiree customers to move and provide a sense of comfort.

Bank Mantap also prepares Graha Mantap facilities, in the form of facilities provided for retirees to carry out authentication activities comfortably and can be used as a place for the activities of retirees.

Starting in 2018, Bank Mantap has also provided disability toilets designed for customers with special needs. Toilets are designed width, access as the size of wheelchair and companion, equipped with safety railings on the wall.

In connection with the ATM network, since 2016 Bank Mantap has collaborated with Bank Mandiri to utilize the Bank Mandiri ATM network, thus Bank Mantap customers can withdraw funds and other banking transactions with Bank Mantap ATM cards in all Bank Mandiri ATMs, totaling 18,291 throughout Indonesia. The basis of the cooperation agreement is stated in agreement No.DBT.TBR / PKS / 011/2016 and No.DIR.PKS / 021B / IV / 2016 dated April 4, 2016. With this synergy Bank Mantap closed all Bank Mantap's ATMs.

# STRUKTUR ORGANISASI
## Organization Structure



# PROFIL PEJABAT EKSEKUTIF
## Profile of Executive Officers

## Ardi Purboyo

Kepala Divisi *Internal Audit*
Head of Internal Audit Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

**59** PEKALONGAN **1960**
tahun / years old

**Riwayat Pendidikan / Educational Background :**

- Sarjana Ekonomi Akuntansi dari Sekolah Tinggi Ilmu Ekonomi YAI (1991)
  Bachelor of Economics in Accounting from YAI Institute of Economic Sciences (1991)
- Magister Manajemen dari Universitas Trisakti (2000)
  Master of Management from Trisakti University (2000)

**Pengalaman Kerja / Work Experience:**

- Asisten *Auditor* di PT. Bank Dagang Negara (1985)/ Assistant Auditor at PT. Bank Dagang Negara (1985)
- *Team Leader* di *Treasury & Financial Institution Audit* PT Bank Mandiri (Persero), Tbk (2009-2011)/ Team Leader of Treasury & Financial Institution Audit at PT Bank Mandiri (Persero), Tbk (2009-2011)
- *Project Manager* setingkat *Division Head - Operational Risk Management* di PT Bank Syariah Mandiri (2011-2014)/ Project Manager parallel to Head of Operational Risk Management Division at PT Bank Syariah Mandiri (2011-2014)
- *Specialist Risk Management Audit* PT Bank Mandiri (Persero), Tbk (2014-2015)/ Specialist in Risk Management Audit at PT Bank Mandiri (Persero), Tbk (2014-2015).
- *Division Head Internal Audit* PT Bank Mandiri Taspen (2016 – sekarang)/ Head of Internal Audit Division at PT Bank Mandiri Taspen (2016 –present)

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Menjabat sebagai Kepala Divisi Internal Audit sejak 1 Februari 2016 berdasarkan Surat Keputusan No. SKD.CHC/0009.A/2016 tanggal 1 Februari 2016 / Serving as the Head of Internal Audit Division since February 1st, 2016 based on Decision Letter Number SKD.CHC/0009.A/2016 dated February 1st, 2016.

## Jhon Rico Harry Pangaribuan

Kepala Divisi *Compliance*
Head of Compliance Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

**50** TARUTUNG **1969**
tahun / years old

**Riwayat Pendidikan / Educational Background :**

- Sarjana Ekonomi dari Universitas Sumatera Utara (1993)/
  Bachelor of Economics from North Sumatera University (1993)
- Magister Hukum Bisnis dari Universitas Padjajaran (2003)/
  Master of Business Law from Padjajaran University (2003)

**Pengalaman Kerja / Work Experience:**

- Pengalaman perbankan di PT Danamon Tbk (1994-1995)/ Banking experiences at PT Danamon Tbk (1994-1995)
- *Auditor* di PT. Bank Dagang Negara (1995-2001)/ Auditor at PT. Bank Dagang Negara (1995-2001)
- *Division Head Compliance* PT Bank Mandiri Taspen (2016 – sekarang)/ Head of Compliance Division at PT Bank Mandiri Taspen (2016 – present)

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Menjabat sebagai Kepala Divisi *Compliance* sejak 11 April 2016 berdasarkan Surat Keputusan No. SKD.CHC/0079/2016 tanggal 11 April 2016/ Serving as the Head of Compliance Division since April 11st, 2016 based on Decision Letter Number SKD.CHC/0079/2016 dated April 11st, 2016.

# Komang Suarsana

Kepala Divisi *Retail Business*
Head of Retail Business Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Denpasar

**56** BULELENG **1963**
tahun / years old

**Riwayat Pendidikan / Educational Background :**

- Sarjana Ekonomi dari Universitas Pendidikan Nasional (1987)
  Bachelor of Economics from Universitas Pendidikan Nasional (1987)
- Magister Manajemen dari Universitas Pendidikan Nasional (2011
  Master of Management from Universitas Pendidikan Nasional (2011)

**Pengalaman Kerja / Work Experience:**

- *Supervisor*, BII Denpasar (1988-1995)/ Supervisor at BII Denpasar (1988-1995)
- *Sub Branch Manager* BII, BII Nusa Dua Denpasar(1995-1997)/ Sub Branch Manager of BII, BII Nusa Dua Denpasar(1995-1997)
- Pimpinan Cabang BII Jombang & Mataram (2004-2009)/ Branch Manager of BII Jombang & Mataram (2004-2009)
- BM Denpasar, PT Mega Capital Indonesia (2009-2010)/ Manager of Denpasar Branch, PT Mega Capital Indonesia (2009-2010)
- *Division Head Retail Business*, PT Bank Mandiri Taspen (2016-Sekarang)/ Head of Retail Business Division, PT Bank Mandiri Taspen (2016-present)

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Menjabat sebagai Kepala Divisi *Retail Business* sejak 10 Januari 2016 berdasarkan Surat Keputusan No. SKD.CHC/0004/2016 tanggal 10 Januari 2016/ Serving as the Head of Retail Business Division since January 10th, 2016 based on Decision Letter Number SKD.CHC/0004/2016 dated January 10th, 2016

# Anak Agung Gede Anom

Kepala Divisi *Risk Management*
Head of Credit Risk Approval Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

**55** GIANYAR **1964**
tahun / years old

**Riwayat Pendidikan / Educational Background :**

Sarjana di bidang Akuntansi dari Universitas Mahasaraswati (1989)
Bachelor degree in Accounting from Mahasaraswati University (1989)

**Pengalaman Kerja / Work Experience:**

- Mai Bank Sinar Pasar (1990-1995)/ Mai Bank Sinar Pasar (1990-1995)
- Pimpinan Cabang PT Bank Sinar Harapan Bali (1995-2002)/ Branch Manager of PT Bank Sinar Harapan Bali (1995-2002)
- Kepala Bagian Personalia di PT Bank Sinar Harapan Bali (2002-2013)/ Head of Personnel Division at PT Bank Sinar Harapan Bali (2002-2013)
- Kepala Urusan *Risk Management & Product* di PT Bank Sinar Harapan Bali (2014-2015)/ Head of Risk Management & Product Department at PT Bank Sinar Harapan Bali (2014-2015)
- Division *Head Credit Risk Aproval* di PT Bank Mandiri Taspen (2015- 2017)/ Head of Credit Risk Approval Division at PT Bank Mandiri Taspen (2015-2017)
- Division *Head Risk Management* di PT Bank Mandiri Taspen (2017-sekarang)/ Head of Credit Risk Management Division at PT Bank Mandiri Taspen (2015-present)

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Menjabat sebagai Kepala Divisi *Risk Management* sejak 14 Agustus 2017 berdasarkan Surat Keputusan No. CHC.HCP/HCS.4781/2017 tanggal 14 Agustus 2017 / Serving as the Head of Risk Management Division since August 14th, 2017 based on Decision Letter Number CHC.HCP/HCS.4781/2017 dated August 14th, 2017

# Didi Pamungkas

Kepala Divisi *Risk Business Control*
Head of Business Risk Control Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

**47** TEGAL **1972**
tahun / years old

**Riwayat Pendidikan / Educational Background :**

- Sarjana Akuntansi dari Universitas Diponegoro Semarang pada (1997)
  Bachelor degree in Accounting from Diponegoro University, Semarang (1997)

**Pengalaman Kerja / Work Experience:**

- *Auditor* di PT Bank Mandiri (Persero)Tbk (2006)/ Auditor at PT Bank Mandiri (Persero)Tbk (2006)
- *Team Leader* RIC di PT Bank Mandiri (Persero) Tbk(2006-2010)/ Team Leader of RIC at PT Bank Mandiri (Persero) Tbk(2006-2010)
- RBC *Manager* di PT Bank Mandiri (Persero)Tbk (2010-2015)/ RBC Manager at PT Bank Mandiri (Persero)Tbk (2010-2015)
- *Department Head* di PT Bank Mandiri (Persero)Tbk(2015-2017 / Department Head at PT Bank Mandiri (Persero)Tbk(2015-2017)
- *Division Head* di PT Bank Mandiri Taspen (02 Januari 2018- Sekarang)/ Division Head at PT Bank Mandiri Taspen (January 2nd, 2018-present)

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Menjabat sebagai Kepala Divisi *Risk Business Control* sejak 08 Januari 2018 berdasarkan Surat Keputusan No. SKD.CHC/007/2018 tanggal 04 Januari 2018/ Serving as the Head of Business Risk Control Division since January 8th, 2018 based on Decision Letter Number SKD.CHC/007/2018 dated January 4th, 2018.

# Nana Supriatna

Kepala Divisi *Pension and Loyalty Management*
Head of Pension and Loyalty Management Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

**60** GARUT **1959**
tahun / years old

**Riwayat Pendidikan / Educational Background :**

- Sarjana Akuntansi dari Universitas Borobudur (1994)
  Bachelor degree in Accounting from Borobudur University (1994)

**Pengalaman Kerja / Work Experience:**

- Kepala Bidang, PT Taspen (Persero) (1999-2004)/ Division Head, PT Taspen (Persero)(1999-2004)
- *Manager* Sekretariatan & Pengamanan, PT Taspen (Persero), (2004-2008)/ Manager of Secretarial & Security, PT Taspen (Persero), (2004-2008)
- Wakil Kepala Cabang Utama, PT Taspen (Persero)(2008-2011)/ Deputy Head of Main Branch, PT Taspen (Persero)(2008-2011)
- *Senior System Analyst*, PT Taspen (Persero)(2011-2013)/ Senior System Analyst, PT Taspen (Persero)(2011-2013)
- Kepala Cabang, PT Taspen (Persero)(2013-2015)/ Branch Manager, PT Taspen (Persero)(2013-2015
- *Division Head Pension & Loyalty Management* (2015-Sekarang)/ Head of Pension and Loyalty Management Division (2015-present)

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Menjabat sebagai Kepala Divisi *Pension & Loyalty Management* sejak 3 Agustus 2015 berdasarkan Surat Keputusan No. 0297/KP-DIR/SK/DCLHC/ BSHB/VIII/2015 tanggal 3 Agustus 2015/ Serving as the Head of Pension and Loyalty Management Division since August 3rd, 2015 based on Decision Letter Number 0297/KP-DIR/SK/DCLHC/BSHB/VIII/2015 dated August 3rd, 2015.

# Bambang Teguh Pramusinto

Kepala Divisi *Corporate Secretary and Legal*
Head of Corporate Secretary and Legal Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

**59** JAKARTA **1960**
tahun / years old

**Riwayat Pendidikan / Educational Background :**

- Sarjana Hukum dari Universitas Indonesia (1985)
  Bachelor of Law from Indonesia University (1985)
- Magister Hukum dari American University-Washington *College Of Law* (1996)
  Master of Law from American

**Pengalaman Kerja / Work Experience:**

- *Staff Recovery Credit*, Cabang, dan Sub Urusan Hukum Biro Direksi di Bank Bumi Daya (1986-1999)/ Staff of Credit Recovery, Branch, and Legal Sub-Department of the Bureau of Directors at Bank Bumi Daya (1986-1999)
- *Profesional Staff Legal Group* (2003-2005)/ Profesional Staff of Legal Group (2003-2005)
- *Department Head Capital Market Assurance* (2015)/ Head of Capital Market Assurance Department (2015)
- *Division Head Corporate Secretary & Legal* di PT Bank Mandiri Taspen (2015 - sekarang)/ Head of Corporate Secretary and Legal Division at PT Bank Mandiri Taspen (2015 - present)

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Menjabat sebagai Kepala Divisi *Corporate Secretary and Legal* sejak 8 April2016 berdasarkan Surat Keputusan No. SKD.CHC/0080/2016 tanggal 11 April 2016/ Serving as the Head of Corporate Secretary and Legal Division since April 8th, 2016 based on Decision Letter Number SKD. CHC/0080/2016 dated April 11th, 2016

# Djuniarsa Sidartha

Kepala Divisi *Distribution and Portofolio Management*
Head of Credit Operation Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

**54** KUNINGAN **1965**
tahun / years old

**Riwayat Pendidikan / Educational Background :**

Sarjana Ekonomi Manajemen dari Universitas Bandung pada (1992)
Bachelor of Economics in Management from Bandung University (1992)

**Pengalaman Kerja / Work Experience:**

- *Assistant Manager Officer* di Bapindo (1991 – 1999/ Assistant Manager Officer at Bapindo (1991 – 1999)
- *Assistant Manager Officer* di PT Bank Mandiri (Persero), Tbk (1999 – 2001)/ Assistant Manager Officer at PT Bank Mandiri (Persero), Tbk (1999 – 2001)
- *Cluster Manager* di PT Bank Mandiri (Persero), Tbk (2001 – 2012)/ Cluster Manager at PT Bank Mandiri (Persero), Tbk (2001 – 2012)
- *Buss Support Manager* di PT Bank Mandiri (Persero), Tbk. (2012 – 2015)/ Buss Support Manager at PT Bank Mandiri (Persero), Tbk. (2012 –2015)
- *Division Head Credit Operation* di PT Bank Mandiri Taspen. (November 2016 – 2018)/ Head of Credit Operation Division at PT Bank Mandiri Taspen. (November 2016 – present)
- *Division Head Distribution and Portofolio Management* di Bank Mandiri Taspen (2018-sekarang) / Head of Distribution and Portofolio Management Divison at Bank Mandiri Taspen (2018 – present)

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Menjabat sebagai Kepala Divisi *Central & Credit Operation* sejak 15 Agustus 2016 berdasarkan Surat Keputusan No. SKD.CHC/0180.2016 tanggal 15 agustus 2016/ Serving as the Head of Central & Credit Operation Division since August 15th, 2016 based on Decision Letter Number SKD.CHC/0180.2016 dated August 15th, 2016.

# Joko Suseno

Kepala Divisi *Central Operation*

Head of Central Operation Division

PJ. Divisi *Network Development*

Acting Ofcer of Network Development Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

**52** PEMATANG SIANTA **1967**
tahun / years old

**Riwayat Pendidikan / Educational Background :**

- Sarjana Finance dari STMB (2003)/
  Bachelor degree in Finance from STMB (2003)

**Pengalaman Kerja / Work Experience:**

- PT Pos Indonesia (1989-2015)/ PT Pos Indonesia (1989-2015)
- PT Medexs Visi Medika (2016-2011)/ PT Medexs Visi Medika (2016-2011)
- Division *Head Funding Management* / Treasury di PT Bank Mandiri Taspen (2016-2018)/ Head of Funding Management/Treasury Division at PT Bank Mandiri Taspen (2016-2018)
- Division *Head Central Operation* di PT Bank Mandiri Taspen (2018-Sekarang)/ Head of Credit Operation Division at PT Bank Mandiri Taspen (2018-present)

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Divisi *Funding Management* sejak 1 November 2016 berdasarkan Surat Keputusan No. SKD. CHC/316A/2016 tanggal 1 November 2016/ Funding Management Division since November 1st, 2016 based on Decision Letter Number SKD.CHC/316A/2016 dated November 1st, 2016.

# Fahmuddin Edy Hadi Bhakti

Kepala Divisi *Micro Business*

Head of Micro Business Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

**53** BELITANG **1966**
tahun / years old

**Riwayat Pendidikan / Educational Background :**

- Sarjana hukum dari Universitas Bung Karno pada (2010)
  Bachelor of Law from Bung Karno University (2010)

**Pengalaman Kerja / Work Experience:**

- *Senior Clerk*, Bank Dagang Negara (1985-1992)/ Senior Clerk, Bank Dagang Negara (1985-1992)
- *Assistant Manager*, Bank Dagang Negara (1992-1999)/ Assistant Manager, Bank Dagang Negara (1992-1999)
- *Assistant Manager*, PT Bank Mandiri (Persero)Tbk (1999-2000)/ Assistant Manager, PT Bank Mandiri (Persero)Tbk (1999-2000)
- *Manager*, PT Bank Mandiri (Persero) Tbk/ Manager, PT Bank Mandiri (Persero) Tbk(2000-2005)
- *Senior Manager*, PT Bank Mandiri (Persero) Tbk (2005-2010)/ Senior Manager, PT Bank Mandiri (Persero) Tbk (2005-2010)
- MBDC, PT Bank Mandiri (Persero)Tbk (2010-2013)/ MBDC, PT Bank Mandiri (Persero)Tbk (2010-2013)
- VP- *Regional Micro Business*, PT Bank Maybank (2013-2014)/ VPRegional Micro Business, PT Bank Maybank (2013-2014)
- SVP-*Micro Business,* PT Bank Maybank (2014-2015)/ SVP-Micro Business, PT Bank Maybank (2014-2015)
- *Division Head Micro Business*, PT Bank Mandiri Taspen (2016-Sekarang)/ Head of Micro Business Division, PT Bank Mandiri Taspen (2016-present)

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Menjabat sebagai Kepala Divisi *Micro Business* sejak 1 Agustus 2016 berdasarkan Surat Keputusan No. SKD.CHC/178/2016 tanggal 1 Agustus 2016/ Serving as the Head of Micro Business Division since August 1st, 2016 based on Decision Letter Number SKD.CHC/178/2016 dated August 1st, 2016.

# Yacinta Eka Damayanti

Kepala Divisi *Human Capital*
Head of Human Capital Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

**50** CIMAHI **1969**
tahun / years old

**Riwayat Pendidikan / Educational Background :**

- Sarjana Filsafat dari Universitas Erlangga (1993)
  Bachelor degree in Philosophy from Erlangga University (1993)
- Magister di bidang Sumber Daya Manusia dari IPWI (2001)
  Master degree in Human Resources from IPWI (2001)

**Pengalaman Kerja / Work Experience:**

- PT Gesuri LLOYD (1993-2002)/ PT Gesuri LLOYD (1993-2002)
- Parasahabat Group (2002-2013)/ Parasahabat Group (2002-2013)
- *Department Head* di Bank Mandiri (2005-2015)/ Department Head at Bank Mandiri (2005-2015)
- *Division Head Human Capital* di Bank Mandiri Taspen (2015-Sekarang)/ Head of Human Capital Division at Bank Mandiri Taspen (2015-present)

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Menjabat sebagai Kepala Divisi *Human Capital* sejak 10 Juli 2015 berdasarkan Surat Keputusan No. 0187/KP-DIR/SK/DCLHC/BSHB/VII/2015 tanggal 10 Juli 2015./ Serving as the Head of Human Capital Division since July 10th,i 2015 based on Decision Letter Number 0187/KP-DIR/SK/DCLHC/BSHB/VII/2015 dated July 10th, 2015.

# Antonius Boedi Soerjantoro

Kepala Divisi *Procurement and Asset Management*
Head of Procurement and Asset Management Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

**58** KUNINGAN **1961**
tahun / years old

**Riwayat Pendidikan / Educational Background :**

Sarjana Ekonomi Manajemen dari Universitas Bandung pada (1992)
Bachelor of Economics in Management from Bandung University (1992)

**Pengalaman Kerja / Work Experience:**

- Kepala SPI di PT Taspen (2010-2012)/ Head of Internal Control Unit at PT Taspen (2010-2012),
- Kepala Divisi Logistik di PT Taspen (2013-2014)/ Head of Logistics Division at PT Taspen (2013-2014),
- Kepala Divisi Investasi di PT Taspen (2014-2015)/ Head of Investment Division at PT Taspen (2014-2015)
- Divisi Perencanaan dan Pengembangan PT Taspen (2016-2017)/ Planning and Development Division at PT Taspen (2016-2017).
- *Division Head Procurement* PT Bank Mandiri Taspen (2018 – sekarang)/ Head of Procurement Division at PT Bank Mandiri Taspen (2018 – present)

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Menjabat sebagai Kepala Divisi *Procurement and Asset Management* sejak 12 Januari 2018 berdasarkan Surat Keputusan No. SKD.CHC/026/2018 tanggal 09 Januari 2018/ Serving as the Head of Procurement and Asset Management Division since January 12th, 2018 based on Decision Letter Number SKD.CHC/026/2018 dated January 9th, 2018.

# Sang Ketut Miasa

Kepala Divisi *Credit Operation*
Head of Credit Operation Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

**41** BANGLI **1978**
tahun / years old

**Riwayat Pendidikan / Educational Background :**

- Sarjana Ekonomi Akuntansi dari Universitas Udayana (2001)/ Bachelor of Economics in Accounting from Udayana University (2001)

**Pengalaman Kerja / Work Experience:**

- Staff Akunting di PT Bank Sinar Harapan Bali (2003 – 2006)/ Staff of Accounting at PT Bank Sinar Harapan Bali (2003 – 2006)
- Kepala Seksi Akunting di PT Bank Sinar Harapan Bali (2006 – 2010)/ Head of Accounting Section at di PT Bank Sinar Harapan Bali (2006 –
- 2010)
- Kepala Bagian Akuntansi di PT Bank Sinar Harapan Bali (2010 – 2015)/ Head of Accounting Division at PT Bank Sinar Harapan Bali (2010 –2015)
- *Division Head SPM & Accounting* di PT Bank Mandiri Taspen (November 2015- Februari 2019)/ Head of SPM and Accounting Division at PT Bank Mandiri Taspen (November 2015- February 2019)
- *Division Head Credit Operation* di PT Bank Mandiri Taspen ( Februari 2019 – sekarang)/ Head of Credit Operation Division at PT Bank Mandiri Taspen (February 2019 - present)

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Menjabat sebagai Kepala Divisi *SPM & Accounting* sejak 10 Juli 2015 berdasarkan Surat Keputusan No. 017/KP-DIR/SK/DCLHC/BSHB/VII/2O\015 tanggal 10 Juli 2015. / Serving as the Head of SPM and Accounting Division since July 10th, 2015 based on Decision Letter Number 017/KP-DIR/SK/DCLHC/BSHB/VII/2O\015 dated July 10th, 2015

# Mugihadi Usman

Kepala Divisi *Treasury*
Head of Treasury Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

**57** BELITUNG **1962**
tahun / years old

**Riwayat Pendidikan / Educational Background :**

- Sarjana Pertanian dari Universitas Sriwijaya (1986)
  Bachelor degree in Agriculture from Sriwijaya University (1986)

**Pengalaman Kerja / Work Experience:**

- Staf di PT Bank Mandiri (Persero) Tbk (1990-1996)/ Staff at PT Bank Mandiri (Persero)Tbk (1990-1996)
- *Officer* di PT Bank Mandiri (Persero) Tbk (1999-2003)/ Ofcer at PT Bank Mandiri(Persero)Tbk (1999-2003)
- *Senior MM Dealer* di PT Bank Mandiri (Persero) Tbk (2003-2005)/ Senior MM Dealer at PT Bank Mandiri(Persero) Tbk (2003-2005)
- *Team Leader* RMT Makassar di PT Bank Mandiri (Persero) Tbk/ Team Leader of RMT Makassar at PT Bank Mandiri (Persero) Tbk (2007-2008)
- CF *Dealer Marketing* di PT Bank Mandiri (Persero)Tbk (2011-2017)/ CF Dealer Marketing at PT Bank Mandiri (Persero)Tbk (2011-2017)
- *Specialist* di PT Bank Mandiri (Persero)Tbk (2017-2018)/ Specialist at PT Bank Mandiri (Persero) Tbk (2017-2018)
- Divison *Head Treasury* di PT Bank Mandiri Taspen (Maret 2018-Sekarang)/ Head of Treasury Division at PT Bank Mandiri Taspen (March 2018-present)

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Menjabat sebagai Kepala Divisi *Treasury* sejak 1 Maret 2018 berdasarkan Surat Keputusan No. KEP. DIR/058/II/2018 tanggal 21 Februari 2018/ Serving as the Head of Treasury Division since March 1st, 2018 based on Decision Letter Number KEP.DIR/058/II/2018 dated February 21st, 2018.

# Sahala Amos

Kepala Divisi *Institusional Banking and Wealth Management*
Head of Institutional Banking and Wealth Management Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

**45** MANGGAR **1974**
tahun / years old

**Riwayat Pendidikan / Educational Background :**

- Sarjana Sistem Informasi dari Universitas Gunadarma (2002)
  Bachelor of Information Systems from Gunadarma University (2002)

**Pengalaman Kerja / Work Experience:**

- *Standard Chartered Bank* Indonesia (2003 – 2005) / Standard Chartered Bank Indonesia (2003 - 2005)
- PT Bank Mandiri (Persero) Tbk (2005 – 2010) / PT Bank Mandiri (Persero) Tbk (2005 - 2010)
- PT Bank Danamon Indonesia Tbk (2012 – 2014) / PT Bank Danamon Indonesia Tbk (2012 - 2014)
- PT Bank Permata Tbk (2014 – 2015) / PT Bank Permata Tbk (2014 - 2015)
- PT AXA *Financial* Indonesia (2015 – 2017) / PT AXA Financial Indonesia (2015 - 2017)
- *Department Head Institutional Banking & Wealth Management* (2017 – 2018) / Department Head of Institutional Banking & Wealth Management (2017 - 2018)
- *Division Head Institutional Banking & Wealth Management* (2018 – sekarang) / Division Head of Institutional Banking & Wealth Management (2018 - present)

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Menjabat sebagai Kepala Divisi *Institusional Banking and Wealth Management* sejak 6 Juli 2018 berdasarkan Surat Keputusan No. KEP.DIR/194/VII/2018 tanggal 6 Juli 2018. / Serving as the Head of Institutional Banking and Wealth Management Division since July 6th, 2018 based on Decision Letter Number .KEP.DIR/194/VII/2018 dated July 6th, 2018 .

# Edwindo Denis Morton Pardede

Kepala Divisi *Risk Approval & Collection*
Head of Credit Risk Approval Division and Acting Head of Collection

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

**53** SIMALUNGUN **1966**
tahun / years old

**Riwayat Pendidikan / Educational Background :**

- Sarjana Ekonomi Akuntasi dari Universitas Sumatera Utara (1991)
  Bachelor of Economics in Accounting from North Sumatera University (1991)
- Magister Manajemen Finance dari Universitas Gajahmada (2007)
  Master of Management in Finance from Gadjah Mada University (2007)

**Pengalaman Kerja / Work Experience:**

- Kasie Kantor Pusat di PT Bank Mandiri (Persero) Tbk (1996-1999)/ Section Head at PT Bank Mandiri (Persero) Tbk Headquarter (1996-1999)
- *Senior Officer* di PT Bank Mandiri(Persero)Tbk (1999-2001)/ Senior Ofcer at PT Bank Mandiri(Persero)Tbk (1999-2001)
- *Professional Staff* di PT Bank Mandiri(Persero)Tbk(2001-2006)/ Professional Staff at PT Bank Mandiri(Persero)Tbk(2001-2006)
- SH *Remote Supervision* di PT Bank Mandiri (Persero)Tbk (2006-2007)/ SH of Remote Supervision at PT Bank Mandiri (Persero)Tbk (2006-2007)
- CLC *Manager* di PT Bank Mandiri (Persero)Tbk (2007-2010)/ CLC Manager at PT Bank Mandiri (Persero)Tbk (2007-2010)
- RRCC *Manager* Medan & Banjarmasin di PT Bank Mandiri (Persero)Tbk (2010-2013)/ RRCC Manager in Medan & Banjarmasin at PT Bank Mandiri (Persero)Tbk (2010-2013)
- *Retail Risk Manager* CRA Medan di PT Bank Mandiri(Persero)Tbk (2013-2015)/ Retail Risk Manager of CRA Medan at PT Bank Mandiri(Persero)Tbk (2013-2015)
- *Retail Credit Risk Head* di PT Bank Mandiri (Persero)Tbk (2015-2017) / Retail Credit Risk Head at PT Bank Mandiri (Persero)Tbk (2015-2017)
- SME & *Micro Risk Head* XI di PT Bank Mandiri (Pesero)Tbk (2017-2017) / SME & Micro Risk Head XI at PT Bank Mandiri (Pesero)Tbk (2017-2017)
- *Division Head Risk Approval* di PT Bank Mandiri Tapen (2017-2019)/ Head of Risk Approval Division at PT Bank Mandiri Tapen (2017-2019)
- *Division Head Risk Approval & Collection* di PT Bank Mandiri Taspen (2019 – sekarang)/ Head of Risk Approval & Collection Division at PT Bank Mandiri Tapen (2019-present)

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Menjabat sebagai Kepala Divisi *Credit Risk Approval* sejak 25 Agustus 2017 berdasarkan Surat Keputusan No. SKD.CHC/507/2017 tanggal 25 Agustus 2017. / Serving as the Head of Credit Risk Approval Division since August 25th, 2017 based on Decision Letter Number SKD.CHC/507/2017 dated August 25th, 2017.

# Aries Fajar Kurnia

Kepala Divisi *Information Technology Application Strategic* & Kepala Divisi *Information Technology Operations*

Head of Strategic Information Technology Application Division & Head of Information Technology Operations Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

48 TEGAL 1971
tahun / years old

**Riwayat Pendidikan / Educational Background :**

- Sarjana Teknik Komputer dari Universitas Gunadarma (1994)
  Bachelor degree in Computer Engineering from Gunadarma University (1994)
- Magister Teknik Informasi dari Universitas Indonesia (2007)
  Master degree in Information Engineering from Indonesia University (2007)

**Pengalaman Kerja / Work Experience:**

- *Senior Manager* di PT Bank Mandiri(Persero) Tbk (2004-2006)/ Senior Manager at PT Bank Mandiri(Persero) Tbk (2004-2006)
- *Assistant Vice President* di PT Bank Mandiri (Persero)Tbk (2006-2012)/ Assistant Vice President at PT Bank Mandiri (Persero)Tbk (2006-2012)
- *Head of IT Resilience & Security Department* di PT Bank Mandiri(Persero)Tbk (2012-2014)/ Head of IT Resilience & Security Department at PT Bank Mandiri(Persero)Tbk (2012-2014)
- *Head of Information Security & Infrastructure Architecture Department* di PT Bank Mandiri (Persero) Tbk (2015-2016)/ Head of Information Security & Infrastructure Architecture Department at PT Bank Mandiri (Persero) Tbk (2015-2016)
- *Head of Data Governance & Architecture Department* di PT Bank Mandiri (Persero)Tbk/ Head of Data Governance & Architecture Department at PT Bank Mandiri (Persero) Tbk (2016-2017)
- *Head of Security Service-Ciso Office* di PT Bank Mandiri (Persero)Tbk (2017-2018)/ Head of Security Service-Ciso Ofce at PT Bank Mandiri (Persero)Tbk (2017-2018)
- *Head of Information Technology* di PT Bank Mandiri (Persero)Tbk (2018-2018)/ Head of Information Technology at PT Bank Mandiri (Persero)Tbk (2018-2018)
- *Division Head IT Application Strategic* di PT Bank Mandiri Taspen (2018-Sekarang)/ Head of Strategic IT

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Menjabat sebagai Kepala Divisi *Information Technology Application Strategic* sejak 01 September 2018 berdasarkan Surat Keputusan No. UTM.HMC/HCS.315/2018 tanggal 01 September 2018. Dan merangkap jabatan sebagai Kepala *Divisi Information Technology Operations* sejak 01 Desember 2018 berdasarkan Surat Keputusan No. DIR.UTM/016/2018 tanggal 26 November 2018/ Serving as the Head of Strategic Information Technology Application Division since September 1st, 2018 based on Decision Letter Number UTM.HMC/HCS.315/2018 dated September 1st, 2018. And he also serves as the Head of Information Technology Operations Division since December 1st, 2018 based on Decision Letter Number DIR.UTM/016/2018 dated November 26th, 2018

# Mochammad Azis Yusup

Kepala Divisi *Business Pension*

Head of Pension Business Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

51 YOGYAKARTA 1968
tahun / years old

**Riwayat Pendidikan / Educational Background :**

- Sarjana Administrasi Negara dari Universitas Jendral Sudirman (1993)
  Bachelor of State Administration from Jendral Sudirman University (1993)

**Pengalaman Kerja / Work Experience:**

- Divisi Strategi Kemitraan Konsumer Wilayah 1 – Jakarta di Bank Bukopin (1998-2017)/ Consumer Partnership Strategy Division Region 1 – Jakarta at Bank Bukopin (1998-2017)
- *Division Head Pension Business* di PT Bank Mandiri Taspen (2018-Sekarang)/ Head of Pension Business Division at PT Bank Mandiri Taspen (2018-present)

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Menjabat sebagai Kepala Divisi *Business Pension* sejak tanggal 23 Juli 2018 berdasarkan Surat Keputusan No. KEP.DIR/205/VII/2018 tanggal 23 Juli 2018/ Serving as the Head of Pension Business Division since July 23rd, 2018 based on Decision Letter Number KEP.DIR/205/VII/2018 dated July 23rd, 2018.

# Aditya Subiyanto

Kepala Divisi *Strategy Performance Management and Accounting*
Head of Strategy Performance Management and Accounting Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

**31** BANTUL **1988**
tahun / years old

**Riwayat Pendidikan / Educational Background :**

- Sarjana Ilmu Komputer dari Universitas Udayana Pada Tahun (2010)
  Bachelor degree in Computer Science from Udayana University (2010)

**Pengalaman Kerja / Work Experience:**

- *Officer Development Program* di PT Bank Mandiri (Persero) Tbk. Jakarta (April 2010 – September 2010);/ Officer Development Program of PT Bank Mandiri (Persero) Tbk. Jakarta (April 2010 – September 2010)
- *Customer Service Officer* di PT Bank Mandiri (Persero) Tbk. – Branch Denpasar Veteran (September 2010 – October 2010); / Customer Service Officer of PT Bank Mandiri (Persero) Tbk. –Denpasar Veteran Branch (September 2010 – October 2010);
- *Regional Performance & Budgeting Officer* PT Bank Mandiri (Persero) Tbk. – *Regional Office* XI Denpasar (October 2010 – July 2014);/ Regional Performance & Budgeting Officer of PT Bank Mandiri (Persero) Tbk. – Regional Office XI Denpasar (October 2010 – July 2014);
- *Business Development Officer* PT Bank Mandiri (Persero) Tbk. – Kantor Wilayah XI Denpasar;/ Business Development Officer of PT Bank Mandiri (Persero) Tbk. – Denpasar XI Regional Office
- *Subsidiary Liaison Manager* di PT Bank Mandiri (Persero) Tbk. Regional XI Denpasar (October 2014 – July 2015)/ Subsidiary Liaison Manager at PT Bank Mandiri (Persero) Tbk. Regional XI Denpasar (October 2014 – July 2015)
- Departmen Head SPM di PT Bank Mandiri Taspen Denpasar (Agustus 2015 – Februari 2019)/ Head of SPM Department at PT Bank Mandiri Taspen Denpasar (August 2015 – February 2019)
- Kepala Divisi SPM & *Accounting* di PT Bank Mandiri Taspen Jakarta (Februari 2019 – Sekarang)/ Head of SPM Division and Accounting at PT Bank Mandiri Taspen Jakarta (February 2019 - present)

**Dasar Hukum Pengangkatan / Legal Basis of Appointment:**

Menjabat sebagai Kepala Divisi *SPM & Accounting* sejak 8 Februari 2019 berdasarkan Surat Keputusan No. DIR.UTM/017/II/2019 tanggal 10 Juli 2019. / Serving as the Head of SPM & Accounting since February 8th, 2019 based on Decision Letter Number DIR.UTM/017/II/2019 dated July 10th, 2019.

# Fitri Wahyu Adihartati

Kepala Divisi *Retail & Digital Banking*
Officer of Retail and Digital Banking Division

Warganegara / Citizenship : Indonesia
Domisili / Domicile : Jakarta

**44** JAKARTA **1975**
tahun / years old

**Riwayat Pendidikan / Educational Background :**

- Sarjana Teknologi Industri Pertanian, Institut Pertanian Bogor
  Bachelor of Agricultural Industrial Technology, Bogor Agricultural University
- Magister MBA Warwick Business School-United Kingdom (2010-2011)
  Master of MBA Warwick Business School-United Kingdom (2010-2011)

**Pengalaman Kerja / Work Experience:**

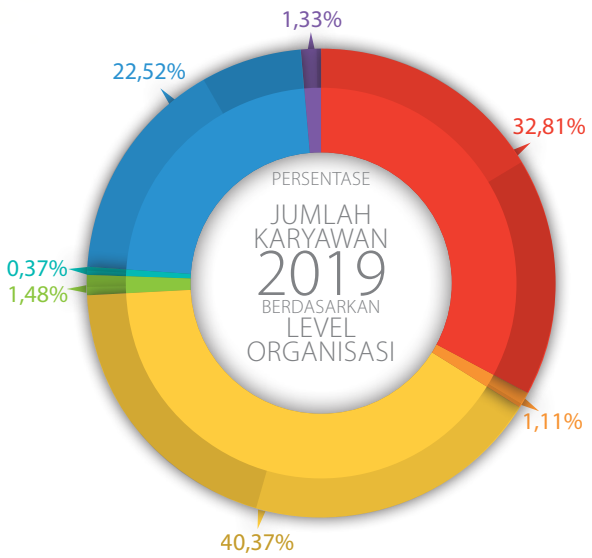
- ODP PT Bank Bumi Daya (1999) / ODP at PT Bank Bumi Daya (1999)
- Kepala Cabang Bank Mandiri Kantor Kas Jakarta ITC Fatmawati (2005-2007) / Branch Manager of Bank Mandiri Jakarta Cash Office ITC Fatmawati (2005 – 2007)
- Kepala Cabang Bank Mandiri Jakarta Panglima Polim (2007-2009)/ Branch Manager of Bank Mandiri Jakarta Panglima Polim (2007-2009)
- Kepala Cabang Bank Mandiri Cabang Jakarta Grenvil (2009)/ Branch Manager of Bank Mandiri Jakarta Grenvil Branch (2009)
- *Senior Product Manager Value Chain Bussiness* (2011-2013) / Senior Product Manager Value Chain Bussiness (2011-2013)
- *Department Head – Remittance Department* (2013-2016) / Department Head – Remittance Department (2013-2016)
- *Non Executive Director* - Mandiri International Remittance, Bhd (2013-2016) / Non Executive Director - Mandiri International Remittance, Bhd (2013-2016)
- Kepala Cabang Bank Mandiri Jakarta Sudirman (2016-2018) / Branch Manager of Bank Mandiri Jakarta Sudirman (2016-2018)
- Kepala Divisi *Retail dan Digital Banking* Bank Mandiri Taspen (2019 – sekarang) / Head of Bank Mandiri Taspen Retail and Digital Banking Division (2019 – present)

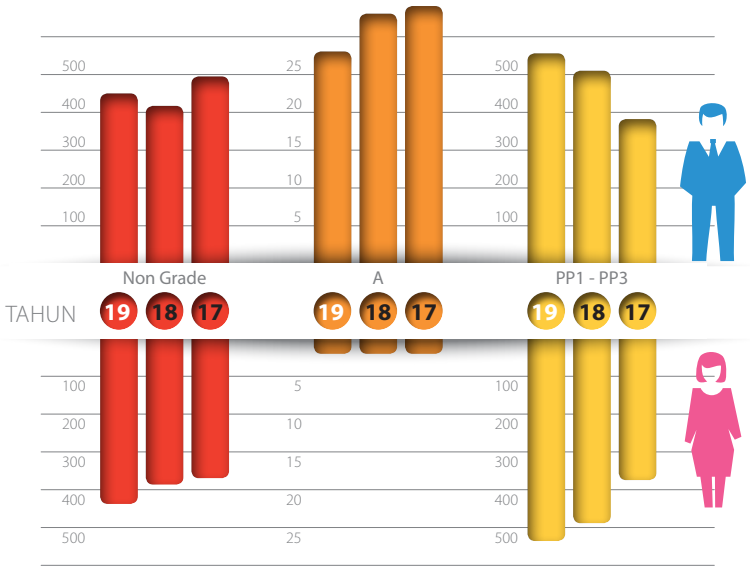
Menjabat sebagai Kepala Divisi *Retail and Digital Banking* sejak 4 Januari 2019 berdasarkan surat keputusan No.DIR.UTM/002/2019 tanggal 4 Januari 2019. / Serving as the Head of Retail and Digital Banking Divisionsince January 4th, 2019 based on Decision Letter Number SDIR. UTM/002/2019 dated January 4th, 2019.

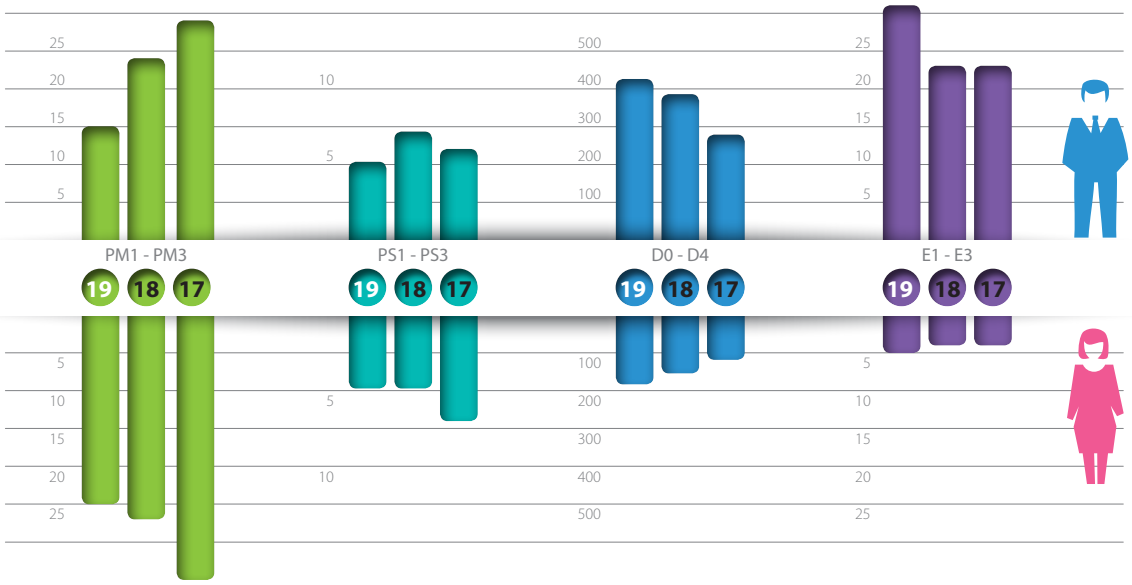
# PROFIL KARYAWAN
## Profile of Employees

### KOMPOSISI JUMLAH KARYAWAN BERDASARKAN LEVEL ORGANISASI
Composition of Number of Employees Based on Organizational Levels

| LEVEL ORGANISASI ORGANIZATIONAL LEVELS | 2019 | | | | 2018 | | | | 2017 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | L | P | Sub Total | % | L | P | Sub Total | % | L | P | Sub Total | % |
| Non Grade | 443 | 443 | 886 | 32,81 | 416 | 386 | 802 | 32,56 | 494 | 369 | 863 | 40,06 |
| A | 28 | 2 | 30 | 1,11 | 33 | 2 | 35 | 1,42 | 34 | 2 | 36 | 1,67 |
| PP1-PP3 | 555 | 535 | 1.090 | 40,37 | 509 | 488 | 997 | 40,48 | 381 | 374 | 755 | 35,05 |
| PM1-PM3 | 15 | 25 | 40 | 1,48 | 24 | 27 | 51 | 2,07 | 29 | 35 | 64 | 2,97 |
| PS1-PS3 | 5 | 5 | 10 | 0,37 | 7 | 5 | 12 | 0,49 | 6 | 7 | 13 | 0,60 |
| D0-D4 | 425 | 183 | 608 | 22,52 | 385 | 154 | 539 | 21,88 | 278 | 118 | 396 | 18,38 |
| E1-E3 | 31 | 5 | 36 | 1,33 | 23 | 4 | 27 | 1,10 | 23 | 4 | 27 | 1,25 |
| TOTAL | 1.502 | 1.198 | **2.700** | 100,00 | 1.397 | 1.066 | **2.463** | 100,00 | 1.245 | 909 | **2.154** | 100,00 |

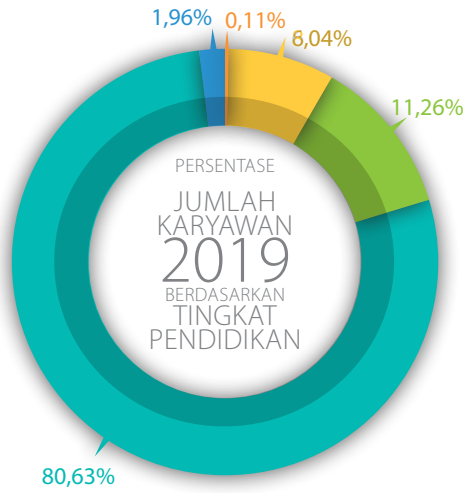


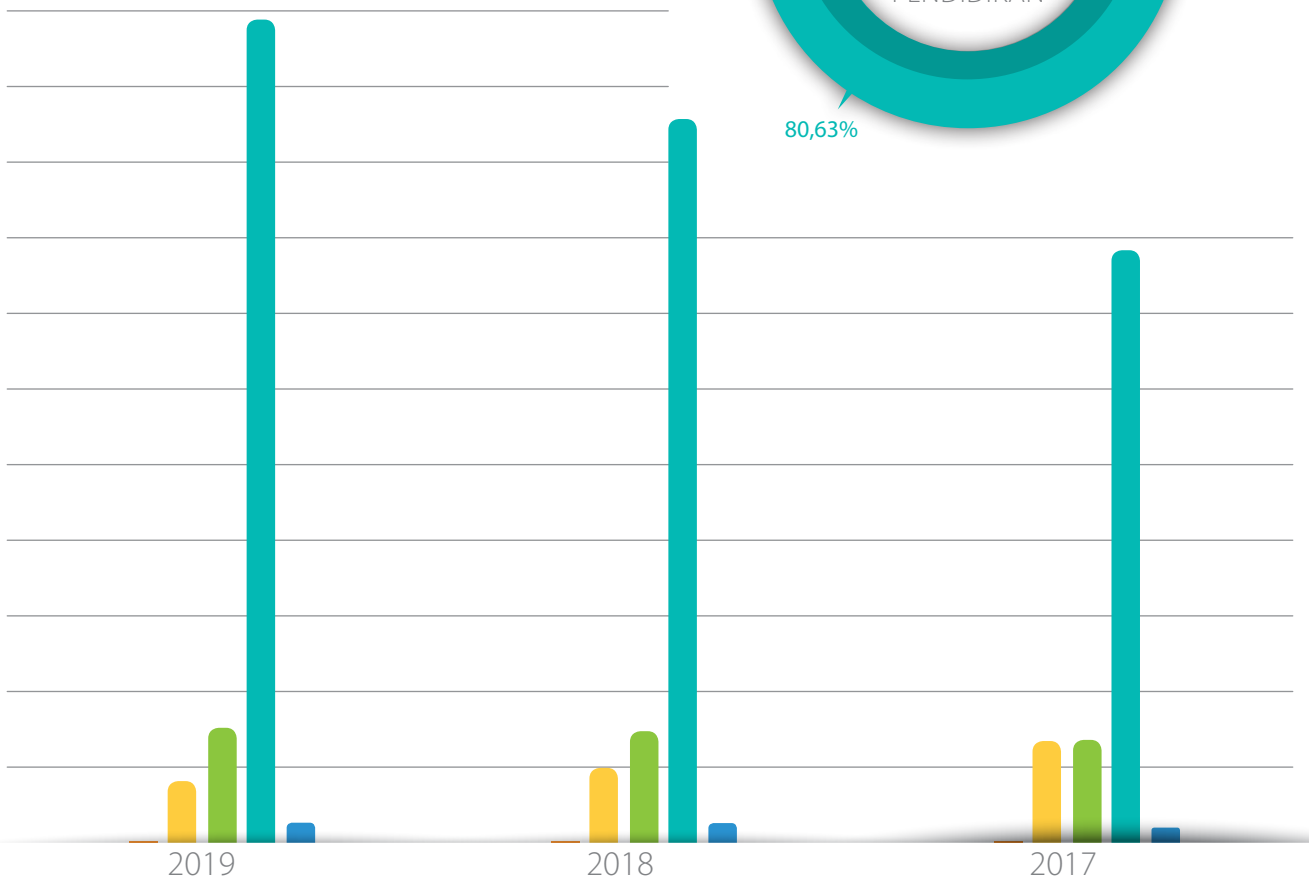



## KOMPOSISI JUMLAH KARYAWAN BERDASARKAN TINGKAT PENDIDIKAN
### Composition of Employee Number Based on Education Level

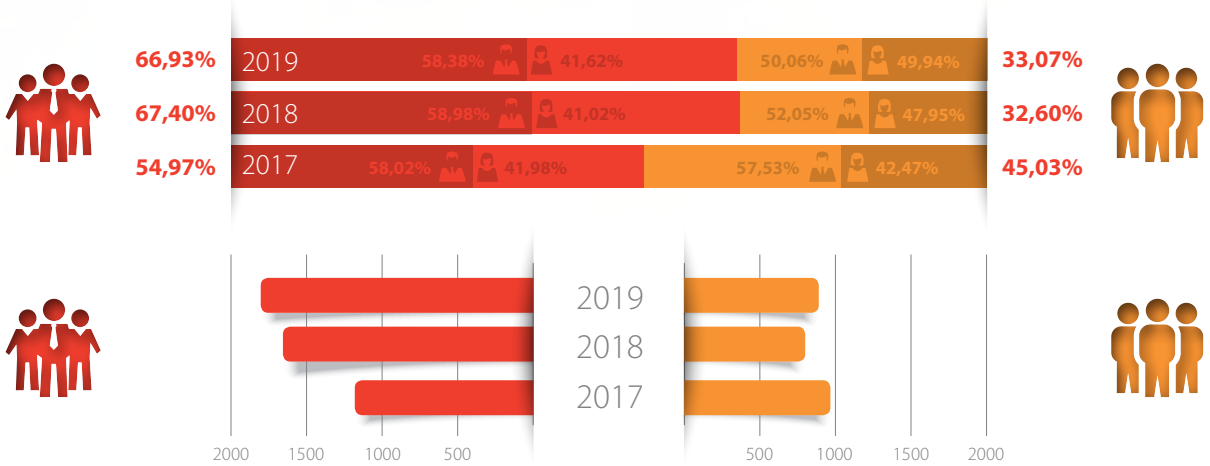
| TINGKAT PENDIDIKAN<br>LEVEL OF EDUCATION | 2019 | | | | 2018 | | | | 2017 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | L | P | Sub Total | % | L | P | Sub Total | % | L | P | Sub Total | % |
| SD / Primary School | 0 | 0 | 0 | 0,00 | 0 | 0 | 0 | 0,00 | 1 | 0 | 1 | 0,05 |
| SMP / Middle School | 1 | 2 | 3 | 0,11 | 2 | 2 | 4 | 0,16 | 3 | 2 | 5 | 0,23 |
| SMA/ High School | 96 | 67 | 163 | 6,04 | 120 | 78 | 198 | 8,04 | 159 | 110 | 269 | 12,49 |
| Diploma. Diploma | 152 | 152 | 304 | 11,26 | 149 | 146 | 295 | 11,98 | 128 | 144 | 272 | 12,63 |
| Sarjana / Bachelor | 1216 | 961 | 2177 | 80,63 | 1090 | 824 | 1914 | 77,71 | 925 | 642 | 1567 | 72,75 |
| Pasca Sarjana / Post Graduate | 37 | 16 | 53 | 1,96 | 36 | 16 | 52 | 2,11 | 29 | 11 | 40 | 1,86 |
| TOTAL | 1502 | 1198 | **2700** | 100 | 1397 | 1066 | **2463** | 100 | 1245 | 909 | **2154** | 100 |



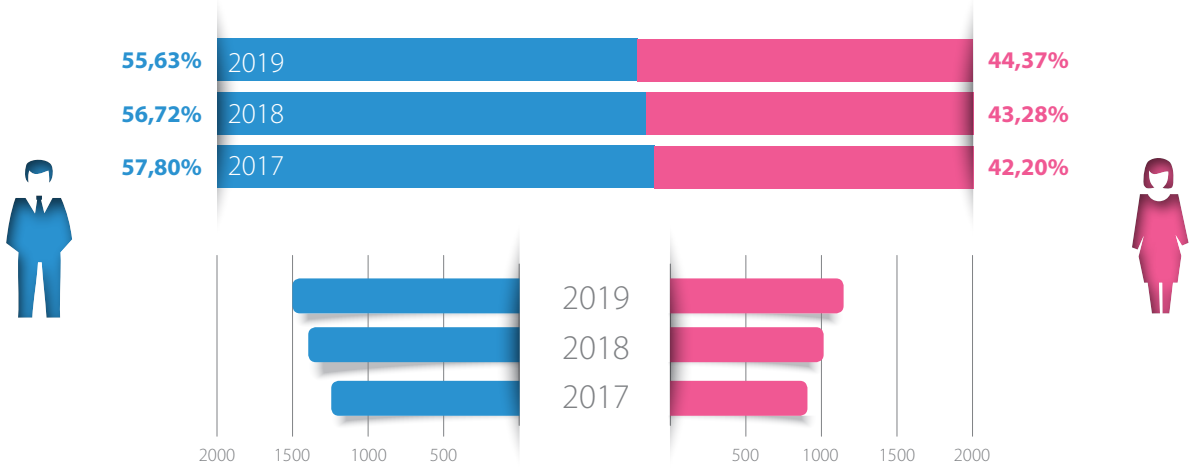
## KOMPOSISI JUMLAH KARYAWAN BERDASARKAN STATUS KARYAWAN
### Composition of Employee Number Based on Employee Status

| STATUS KARYAWAN | 2019 | | | | 2018 | | | | 2017 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | L | P | Sub Total | | L | P | Sub Total | | L | P | Sub Total | |
| Pegawai Tetap / *Permanent Employees* | 1055 | 752 | 1807 | 66,93 | 979 | 681 | 1660 | 67,40 | 687 | 497 | 1184 | 54,97 |
| Kontrak / *Contract* | 447 | 446 | 893 | 33,07 | 418 | 385 | 803 | 32,60 | 558 | 412 | 970 | 45,03 |
| Total | 1502 | 1198 | 2700 | 100,00 | 1397 | 1066 | 2463 | 100,00 | 1245 | 909 | 2154 | 100,00 |



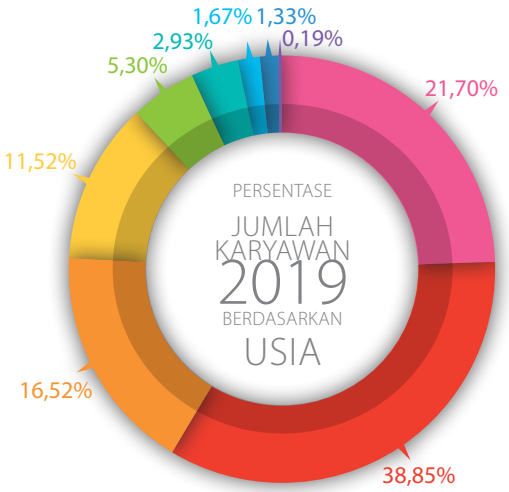

## KOMPOSISI JUMLAH KARYAWAN BERDASARKAN JENIS KELAMIN
## COMPOSITION OF TOTAL EMPLOYEES BASED ON GENDER

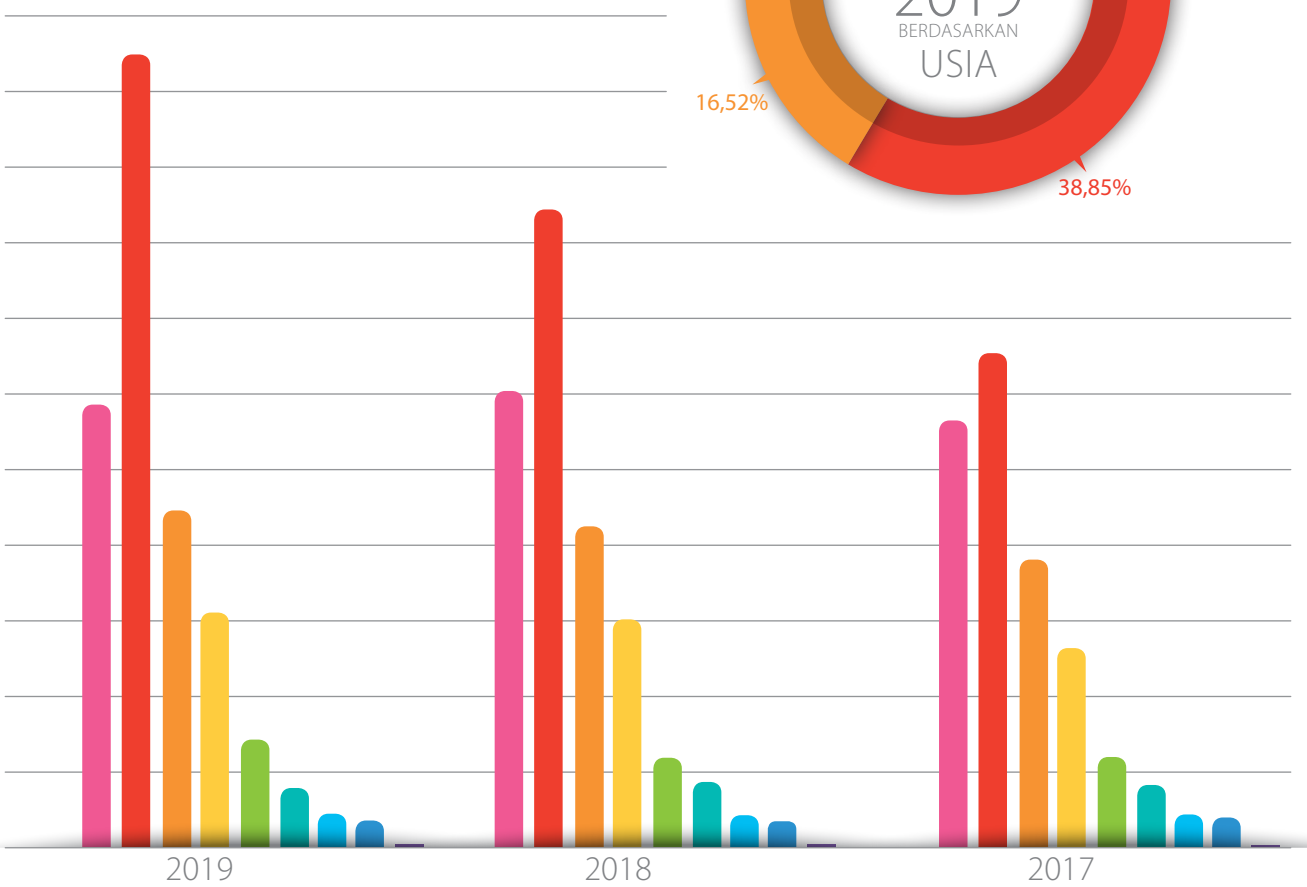
| GENDER | 2019 | | 2018 | | | |
|---|---|---|---|---|---|---|
| | Total | % | Total | % | Total | % |
| Laki-Laki / *Male* | 1502 | 55,63 | 1397 | 56,72 | 1245 | 57,80 |
| Perempuan / *Female* | 1198 | 44,37 | 1066 | 43,28 | 909 | 42,20 |
| Total | 2700 | 100,00 | 2463 | 100,00 | 2154 | 105,06 |



## KOMPOSISI JUMLAH KARYAWAN BERDASARKAN USIA
### Composition of Employee Number Based on Age

| USIA / Age dalam Tahun / in years | 2019 | | | | 2018 | | | | 2017 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | L | P | Sub Total | % | L | P | Sub Total | % | L | P | Sub Total | % |
| < 26 | 175 | 411 | 586 | 21,70 | 192 | 412 | 604 | 24,52 | 215 | 350 | 565 | 26,23 |
| 26 - 30 | 553 | 496 | 1049 | 38,85 | 469 | 375 | 844 | 34,27 | 356 | 298 | 654 | 30,36 |
| 31 - 35 | 317 | 129 | 446 | 16,52 | 301 | 124 | 425 | 17,26 | 268 | 113 | 381 | 17,69 |
| 36 - 40 | 225 | 86 | 311 | 11,52 | 215 | 87 | 302 | 12,26 | 193 | 71 | 264 | 12,26 |
| 41 - 45 | 110 | 33 | 143 | 5,30 | 94 | 25 | 119 | 4,83 | 90 | 30 | 120 | 5,57 |
| 46 - 50 | 56 | 23 | 79 | 2,93 | 63 | 24 | 87 | 3,53 | 57 | 26 | 83 | 3,85 |
| 51 - 55 | 30 | 15 | 45 | 1,67 | 30 | 13 | 43 | 1,75 | 29 | 15 | 44 | 2,04 |
| 56 - 60 | 31 | 5 | 36 | 1,33 | 29 | 6 | 35 | 1,42 | 34 | 6 | 40 | 1,86 |
| > 60 | 5 | 0 | 5 | 0,19 | 4 | 0 | 4 | 0,16 | 3 | 0 | 3 | 0,14 |
| TOTAL | 1.502 | 1.198 | 2.700 | 100,00 | 1.397 | 1.066 | 2.463 | 100,00 | 1.245 | 909 | 2.154 | 100,00 |



# PENGEMBANGAN KOMPETENSI KARYAWAN
## Employee Competency Development

### KEBIJAKAN

Kebijakan pengembangan kompetensi karyawan diatur dalam Kebijakan Sumber Daya Manusia Bank Mantap. 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 2019 Bank Mantap menyelenggarakan program pengembangan kompetensi karyawan sebanyak 157 (Seratus Lima Puluh Tujuh) kali.

### POLICY

The employee competency development policy is regulated in the Bank Mandiri Human Resources Policy. The Bank has a policy that every employee gets equal opportunities in employee competency development programs at all levels of the organization.

Employee competency development carried out includes developing competencies from the Implementing Level to the managerial level. Throughout 2019 Bank Mantap held 157 (One Hundred Fifty Seven) employee competency development programs.

| No | Nama Training<br>Training Name | Tanggal Pelaksanaan<br>Implementation date | Peserta<br>Participant | Penyelenggara<br>Organizer |
|---|---|---|---|---|
| 1 | *Self Learning*/Pembekalan Sertifikasi Manajemen Risiko Level 1<br>Self Learning / Debriefing Risk Management Certification Level 1 | 23 Nov 2018 s/d 4 Jan 2019<br>Nov 23 2018 to Jan 4 2019 | Kepala KC, KCP, KF UMK, KK & *Operation Manager*<br>head of branch office, head of sub-branch office, head of functional office, head of Small Micro Business, head of cash office, and Operation Manager | *Human Capital* |
| 2 | *Training Relationship Officer* Pensiunan (Distribution I)<br>Retired Relationship Officer Training (Distribution I) | 5 s/d 6 Jan 2019<br>Jan 5 to 6 2019 | *Relationship Officer* Pensiunan<br>Retired Relationship Officer | *Human Capital* |
| 3 | *Training Relationship Officer* Pensiunan (Distribution II)<br>Retired Relationship Officer Training (Distribution II) | 12 s/d 13 Jan 2019<br>Jan 12 to 13 2019 | *Relationship Officer* Pensiunan<br>Retired Relationship Officer | *Human Capital* |
| 4 | Konsinyering *Modul Officer Development Program* dan *Staff Development Program*<br>Consignment for Officer Development Program dan Staff Development Program Module | 19 Jan 2019<br>Jan 19 2019 | *Dept. Head & Team Leader*<br>Dept. Head & Team Leader | *Human Capital* |
| 5 | *Office Channeling*<br>Office Channeling | 19 Jan 2019<br>Jan 19 2019 | *Account Officer* Pensiunan, *Customer Service*, Kepala KC, KK, Pelaksana<br>Retired Account Officer, Customer Service, Head of Branch Offices, Cash Offices, Implementers | *Human Capital* dan KC Jakarta<br>Human Capital and Branch Office Jakarta |
| 6 | Pembinaan *Security* Wilayah Jabodetabek<br>Greater Jakarta Area Security Development | 26 Jan 2019<br>Jan 26 2019 | *Security*<br>Security | *Human Capital dan Procurement & Asset Management*<br>Human Capital and Procurement & Asset Management |
| 7 | *Risk & Compliance Awareness Class Distribution* I<br>Risk & Compliance Awareness Class Distribution I | 9 Feb 2019<br>February 9 2019 | *Distribution Head, Operation Head, Dept. Head,* Kepala KC, KK, *Risk Business Control*<br>Distribution Head, Operation Head, Department Head, Branch Office Head, Cash Office, Risk Business Control | *Human Capital*<br>Human Capital |
| 8 | Sosialisasi PIN PAD dan *Smart Branch System (SBS)*<br>PINPad and Smart Branch System (SBS) Socialization | 9 Feb 2019<br>February 9 2019 | *Teller, Customer Service, Operation Manager*<br>Teller, Customer Service, Operation Manager | *Human Capital* dan *Central Operation*<br>Human Capital and Central Operation |
| 9 | *Training Account Officer* Pensiunan Wilayah Sumatera Selatan<br>Retired Account Officer Training in the South Sumatra Region | 9 s/d 10 Feb 2019<br>February 9 to 10 2019 | *Account Officer* Pensiunan<br>Retired Account Officer | *Human Capital*<br>Human Capital |
| 10 | *Training Relationship Officer* Pensiunan Wilayah Sumatera Selatan<br>Retired Training Relationship Officer for the South Sumatra Region | 9 s/d 10 Feb 2019<br>February 9 to 10 2019 | *Relationship Officer* Pensiunan, Kepala KK<br>Retired Relationship Officer, Head of the Cash Office | *Human Capital*<br>Human Capital |

| No | Nama Training<br>Training Name | Tanggal Pelaksanaan<br>Implementation date | Peserta<br>Participant | Penyelenggara<br>Organizer |
|---|---|---|---|---|
| 11 | *Training Account Officer* Pensiunan Wilayah Sumatera Utara<br>Retired Account Officer Training in the North Sumatra Region | 16 s/d 17 Feb 2019<br>February 16 to 17 2019 | *Account Officer* Pensiunan, *Credit Operation*<br>Retired Account Officer, Credit Operation | *Human Capital*<br>Human Capital |
| 12 | *Training Relationship Officer* Pensiunan Wilayah Sumatera Utara<br>Retired Training Relationship Officer for the North Sumatra Region | 16 s/d 17 Feb 2019<br>February 16 to 17 2019 | *Relationship Officer* Pensiunan, Kepala KK<br>Retired Relationship Officer, Head of the Cash Office | *Human Capital* |
| 13 | *Sosialisasi Service, Culture & Basic Training Frontliner Distribution* I<br>Frontliner Distribution I Service, Culture & Basic Training Socialization | 16 s/d 17 Feb 2019<br>February 16 to 17 2019 | *Teller, Customer Service*<br>Teller, Customer Service | *Human Capital* |
| 14 | *Sosialisasi Service, Culture & Basic Training Frontliner Distribution* III<br>Frontliner Distribution III Service, Culture & Basic Training Socialization | 23 s/d 24 Feb 2019<br>February 23 to 24 2019 | Teller, Customer Service, Flying Team, Associate, Profesional Staff & Performance<br>Teller, Customer Service, Flying Team, Associate, Profesional Staff & Performance | *Human Capital* |
| 15 | *Sharing Knowledge*<br>Sharing Knowledge | 1 Mar 2019<br>March 1 2019 | *Account Officer* Pensiunan, *Relationship Officer* Pensiunan, *General Affair, Security, Associate, Admin, Verifikator, Driver*<br>Retired Account Officer, Retired Relationship Officer, General Affair, Security, Associate, Admin, Verifier, Driver | *Human Capital* dan KC Serang<br>Human Capital and Serang Branch Office |
| 16 | *Bussiness Mastery Accelerator*<br>Bussiness Mastery Accelerator | 2 Mar 2019<br>March 2 2019 | *Bussiness Service, Teller, Customer Service, Associate, Account Officer* Pensiunan, *Relationship Officer Pensiunan, General Affair, Admin*<br>Business Service, Tellers, Customer Service, Associates, Retired Account Officers, Retired Relationship Officers, General Affairs, Admin | *Human Capital* dan KC Serang<br>Human Capital and Branch Office Serang |
| 17 | Sosialisasi Mantap *Mobile* & Produk DPK *Segment Retail Banking* Wilayah Timur (*Distribution* IV)<br>Socialization of Mantap Mobile & DPK Products of Retail Banking Segment of Eastern Region (Distribution IV) | 2 Mar 2019<br>March 2 2019 | *Customer Service, Operation Manager*<br>Customer Service, Operation Manager | *Human Capital* |
| 18 | Sosialisasi *Service, Culture & Basic Training Front Liner* (*Distribution* II)<br>Front Liner Service, Culture & Basic Training Socialization (Distribution II) | 2 - 3 Mar 2019<br>March 2 to 3 2019 | *Teller, Customer Service, Flying Team, Security*<br>Teller, Customer Service, Flying Team, Security | *Human Capital* |
| 19 | Sosialisasi *Service, Culture & Basic Training Front Liner* (*Distribution* IV)<br>Front Liner Service, Culture & Basic Training Socialization (Distribution IV) | 2 - 3 Mar 2019<br>March 2 to 3 2019 | *Teller, Customer Service*<br>Teller, Customer Service | *Human Capital* |
| 20 | Sosialisasi Mantap *Mobile* & Produk DPK *Segment Retail Banking* Wilayah Tengah (*Distribution* IV)<br>Socialization of Mantap Mobile & DPK Products of Retail Banking Segment of Central Region (Distribution IV) | 2 Mar 2019<br>March 2 2019 | *Customer Service, Operation Manager*<br>Customer Service, Operation Manager | *Human Capital* |
| 21 | Sosialisasi Mantap *Mobile* & Produk DPK *Segment Retail Banking* (*Distribution* III)<br>Socialization of Mantap Mobile & DPK Segment Retail Banking Central Region Products (Distribution III) | 9 Mar 2019<br>March 9 2019 | *Customer Service, Flying Team, Operation Manager,* Kepala Kantor Cabang, Pelaksana *Distribution, Profesional Staff & Performance*<br>Customer Service, Flying Team, Operation Manager, Head of Branch Offices, .Distribution Implementer, Professional Staff & Performance | *Human Capital* |
| 22 | Sosialisasi Mantap *Mobile* & Produk DPK *Segment Retail Banking* (*Distribution* I)<br>Socialization of Mantap Mobile & DPK Products of Retail Banking Segment (Distribution I) | 9 Mar 2019<br>March 9 2019 | *Teller, Customer Service, Flying Team, General Affair, Operation Manager*<br>Teller, Customer Service, Flying Team, General Affair, Operation Manager | *Human Capital* |

| No | Nama Training<br>Training Name | Tanggal Pelaksanaan<br>Implementation date | Peserta<br>Participant | Penyelenggara<br>Organizer |
|---|---|---|---|---|
| 23 | *Sosialisasi Service & Basic Frontliner*<br>Socialization of Service & Basic Frontliner | 16 Mar 2019<br>March 16 2019 | *Customer Service, Teller, Operation Head, Dept Head, Assistant Service Quality Officer*<br>Customer Service, Tellers, Operation Head, Department Head, Assistant Service Quality Officer | *Human Capital* |
| 24 | *Training* Mantap *Call*<br>Mantap Call Training | 16 - 17 Mar 2019<br>March 16 to 17 2019 | Pelaksana *Call Center, Operator*<br>Call Center Implementers, Operators | *Human Capital* |
| 25 | Sosialisasi *Platform Urbanhire* dan Kebijakan SDM 2019<br>Socialization of Urbanhire Platform and HR Policy 2019 | 3 – 4 Mei 2019<br>May 3 to 4 2019 | Profesional *Staff Performance & Monitoring*<br>Professional Staff Performance & Monitoring | *Human Capital* |
| 26 | *Training Service Quad & Basic* Wilayah Jayapura<br>Service Quard & Basic Training on Jayapura Region | 11 Mei 2019<br>May 11 2019 | *Frontliner*<br>Frontliner | *Human Capital* |
| 27 | *Training* SNI ISO 9001:2015 *Loan Factory* Wilayah Jakarta<br>SNI ISO 9001:2015 Loan Factory Training on Jakarta Region | 11, 12, 17 & 18 Mei 2019<br>May 11 to 18 2019 | *Departement Head Loan Factory, Departement Head Credit Processing & Support, Senior Profesional Staff, Profesional Staff, Disburse Officer, Verification Officer, Verifikasi Dokumen, Verifikasi Income*, Pelaksana Telekonfirmasi & Pelaksana BI *Checking*<br>Dept Head of Loan Factory, Dept. Head of Credit Processing & Support,...Document Verification, Income Verification, Teleconfirmation Implementer & BI Checking Implementer | *Human Capital* |
| 28 | *Training Leadership (Coaching & Mentoring)* Kepala Cabang Batch 1<br>Leadership Training (Coaching & Mentoring) for Branch Heads, Batch 1 | 10 – 12 Mei 2019<br>May 10 to 12 2019 | Kepala Cabang<br>Head of Branch | *Human Capital* |
| 29 | *Training Relationship Officer* Pensiunan<br>Retired Relationship Officer Training | 11 – 12 Mei 2019<br>May 11 – 12 2019 | *Relationship Officer* Pensiunan<br>Retired Relationship Officer | *Human Capital* |
| 30 | *Training Leadership (Coaching & Mentoring)* Kepala Cabang Batch 2<br>Leadership Training (Coaching & Mentoring) for Branch Heads, Batch 2 | 17 – 19 Mei 2019<br>May 17 – 19 2019 | Kepala Cabang<br>Branch head | Human Capital |
| 31 | *Basic Training Verifikator Distribution* 3<br>Basic Training for Verifier of Distribution 3 | 17 Mei 2019<br>May 17 2019 | Verifikator<br>Verifier | *Human Capital* |
| 32 | Sosialisasi Pengadaan Barang, Jasa dan Implementasi Sistem SAP FICO di *Distribution* & Kantor Cabang<br>Socialization of Products Procurement and Services and SAP FICO System Implementation at Distribution & Branch Office | 18 Mei 2019<br>May 18 2019 | Operation Head, Operation Manager, General Affair, Profesional Staff & Pelaksana Distribution<br>Operation Head, Operation Manager, General Affairs, Professional Staff & Implementing Distribution | *Human Capital and Procurement & Asset Management* |
| 33 | *Risk & Compliance Awareness Distribution* 3<br>Risk & Compliance Awareness Distribution 3 | 18 Mei 2019<br>May 18 2019 | *Distribution Head, Operation Head*, Kepala Cabang, *Spoke Manger, Operation Manager*, Kepala Kantor Cabang Pembantu, Kepala Kantor Kas, *Risk Business Control*<br>Distribution Head, Operation Head, Branch Head, Spoke Manger, Operation Manager, Head of Sub-Branch Office, Head of Cash Office, Risk Business Control | *Human Capital* |
| 34 | *Training* SNI ISO 9001:2015 *Loan Factory* Wilayah Bali<br>ISO 9001: 2015 Loan Factory Training in Bali Region | 1, 2, 15 & 16 Juni 2019<br>June 1, 2 , 15 & 16 2019 | *Division Head Credit Operation, Departement Head Loan Factory, Profesional Staff, Credit Operation*, Verifikasi *Income*, Verifikasi Dokumen, Pelaksana Telekonfirmasi & *Disburse Officer*<br>Division Head of Credit Operation, Dept. Head of Loan Factory, Professional Staff, Credit Operations, Income Verification, Document Verification, Teleconfirmation & Disburse Officer | *Human Capital* |

| No | Nama Training<br>Training Name | Tanggal Pelaksanaan<br>Implementation date | Peserta<br>Participant | Penyelenggara<br>Organizer |
|---|---|---|---|---|
| 35 | *Basic Training* Verifikator *Distribution* 4<br>Basic Training for Verifier of Distribution 4 | 14 Juni 2019<br>June 14 2019 | Verifikator<br>Verifier | *Human Capital* |
| 36 | *Training Service & Culture Security Distribution* 3 Wilayah Surabaya<br>Service Training & Culture Security Distribution 3 Surabaya Region | 15 Juni 2019<br>June 15 2019 | *Security* | *Human Capital and Procurement & Asset Management* |
| 37 | *Training Service & Culture Security Distribution* 3 Wilayah Semarang<br>Service & Culture Security Training for Distribution 3, Semarang Region | 16 Juni 2019<br>June 16 2019 | *Security* | *Human Capital and Procurement & Asset Management* |
| 38 | Pendidikan *Staff Development Program* Angkatan V Tahun 2019<br>Staff Development Program Batch V of 2019 | 15 Feb – 17 Juni 2019<br>February 15 – June 17 2019 | *Frontliner, Credit Operation, Account Officer* Pensiunan, Verifikator<br>Frontliner, Credit Operation, Retired Account Officer, Verifier | *Human Capital* |
| 39 | Pendidikan *Officer Development Program* Angkatan IV Tahun 2019<br>Officer Development Program Batch IV of 2019 | 15 Feb – 17 Juni 2019<br>February 15 – June 17 2019 | *Fresh Graduated* | *Human Capital* |
| 40 | *Training Service & Culture Security Distribution* 1 Wilayah Palembang<br>Service & Culture Security Training for Distribution 1, Palembang Region | 23 Juni 2019<br>June 23 2019 | *Security* | *Human Capital and Procurement & Asset Management* |
| 41 | *Training* Investigasi<br>Investigation Training | 27 – 28 Juni 2019<br>June 27 – 28 2019 | *Departement Head, Project Manager, Team Leader, Senior Professional Staff, Professional Staff, RBC Koordinator & Risk Business Control* (RBC)<br>Department Head, Project Manager, Team Leader, Senior Professional Staff, Professional Staff, RBC Coordinator & Risk Business Control (RBC) | *Human Capital & Risk Business Control* |
| 42 | *Training Service & Culture Security Distribution* 1 Wilayah Medan<br>Service Training & Culture Security Distribution 1 Medan Region | 28 Juni 2019<br>June 28 2019 | *Security* | *Human Capital and Procurement & Asset Management* |
| 43 | *Training Service & Culture Security Distribution* 4 Wilayah Makassar<br>Service Training & Culture Security Distribution 4 Makassar Region | 29 Juni 2019<br>June 29 2019 | *Security* | *Human Capital and Procurement & Asset Management* |
| 44 | *Training Service & Culture Security Distribution* 4 Wilayah Denpasar<br>Service Training & Culture Security Distribution 4 Denpasar Region | 30 Juni 2019<br>June 30 2019 | *Security* | *Human Capital and Procurement & Asset Management* |
| 45 | *Focus Group Disscusion* Penyusunan HCSP<br>Focus Group Discussion on Preparation of HCDP | 1 – 2 Juli 2019<br>July 1-2 2019 | *Division Head, Department Head* &Pejabat Setingkat Department Head<br>Division Head, Department Head & Officials at the level of Dept. Head | *Human Capital* |
| 46 | Pembekalan *Management Trainee* PT Taspen<br>Briefing of PT Taspen Management Trainees | 4 – 6 Juli 2019<br>July 4-6 2019 | *Management Trainee* PT Taspen<br>PT Taspen Management Trainee | *Human Capital* |
| 47 | *Office Chanelling*<br>Office Chanelling | 5 Juli 2019<br>July 5 2019 | *Account Officer* Pensiunan, *Relationship Officer* Pensiunan, *General Affair, Teller, Flying Team,* Verifikator, Kepala Kantor Cabang Pembantu, *Customer Service, Business Service, Credit Operation*, Kepala Kantor Kas<br>Retired Account Officer, Retired Relationship Officer, General Affair, Teller, Flying Team, Verifier, Head of Sub-Branch Office, Customer Service, Business Service, Credit Operation, Head of Cash Office | *Human Capital* dan Kantor Cabang Bandung<br>Human Capital and Bandung Branch Office |

| No | Nama Training<br>Training Name | Tanggal Pelaksanaan<br>Implementation date | Peserta<br>Participant | Penyelenggara<br>Organizer |
|---|---|---|---|---|
| 48 | *Training Basic* Verifikator Distribution 4 Wilayah Makassar<br>Basic Training for Verifier of Distribution 4, Makassar Region | 5 Juli 2019<br>July 5 2019 | *Risk Business Control* & Verifikator<br>*Business Control & Verification Risk* | *Human Capital* |
| 49 | *Risk & Compliance Awareness Distribution* 4<br>Risk & Compliance Awareness Distribution 4 | 6 Juli 2019<br>July 6 2019 | *Distribution Head, Operation Head*, Kepala Cabang, *Spoke Manger, Operation Manager*, Kepala Kantor Cabang Pembantu, Kepala Kantor Kas, *Risk Business Control*<br>Distribution Head, Operation Head, Branch Head, Spoke Manger, Operation Manager, Head of Sub-Branch Office, Head of Cash Office, Risk Business Control | *Human Capital* |
| 50 | Pembekalan *Management Trainee* PT Taspen<br>Briefing of PT Taspen Management Trainees | 8 – 10 Juli 2019<br>July 8 – 10 2019 | *Management Trainee* PT Taspen<br>PT Taspen Management Trainee | *Human Capital* |
| 51 | *Training Leadership (Coaching & Mentoring)* Untuk Pimpinan Unit Kerja Batch 1<br>Leadership Training (Coaching & Mentoring) for Work Unit Heads, Batch 1 | 12 – 14 Juli 2019<br>July 12 – 14 2019 | Kepala Kantor Cabang Pembantu, *Operation Manager,* Kepala Kantor Kas, *Spoke Manager* dan *Departement Head*<br>Head of Sub-Branch Office, Operation Manager, Head of Cash Office, Spoke Manager and Department Head | *Human Capital* |
| 52 | *Focus Group Discussion* Penyusunan *Human Capital Strategy & Policy Distribution* 1<br>Focus Group Discussion on Preparation of Human Capital Strategy & Policy Distribution 1 | 13 Juli 2019<br>July 13 2019 | Kepala Kantor Cabang & *Operation Manager*<br>Head of Branch Office & Operation Manager | *Human Capital* |
| 53 | *Focus Group Discussion Penyusunan Human Capital Strategy & Policy Distribution* 2<br>Focus Group Discussion on Preparation of Human Capital Strategy & Policy Distribution 2 | 13 Juli 2019<br>July 13 2019 | *Operation Head*, Kepala Kantor Cabang, *Operation Manager* & Kepala Kantor Cabang Pembantu<br>Operation Head, Head of Branch Office, Operation Manager & Head of Sub-Branch Office | *Human Capital* |
| 54 | *Focus Group Discussion Penyusunan Human Capital Strategy & Policy Distribution* 3<br>Focus Group Discussion on Preparation of Human Capital Strategy & Policy Distribution 3 | 13 Juli 2019<br>July 13 2019 | Kepala Kantor Cabang & Kepala Kantor Cabang Pembantu<br>Head of Branch Offices & Head of Sub-Branch Offices | *Human Capital* |
| 55 | *Focus Group Discussion Penyusunan Human Capital Strategy & Policy Distribution* 4<br>Focus Group Discussion on Preparation of Human Capital Strategy & Policy Distribution 4 | 13 Juli 2019<br>July 13 2019 | Kepala Kantor Cabang & Kepala Kantor Cabang Pembantu<br>Head of Branch Offices & Head of Sub-Branch Offices | *Human Capital* |
| 56 | *Refreshment Product Knowledge, Service & Culture*<br>Refreshment of Product Knowledge, Service & Culture | 13 – 14 Juli 2019<br>July 13 – 14 2019 | *Teller, Customer Service* & Mantap *Associate*<br>Teller, Customer Service & Mantap Associate | *Human Capital* |
| 57 | *Training* Protokoler<br>Protocol Training | 13 – 14 Juli 2019<br>July 13 – 14 2019 | *Division Head, Departement Head,* Perwakilan Masing-Masing Divisi, Kepala Cabang, Kepala Cabang Pembantu, Operation Manager, *Team Leader*, Profesional Staf & Pelaksana *Admin*<br>Division Head, Departement Head, Representative of Each Division, Branch Head, Sub-Branch Manager, Operation Manager, Team Leader, Professional Staff & Admin Implementer | |
| 58 | *Training Basic* Verifikator *Distribution* 1<br>BBasic Training for Verifier of Distribution 1 | 19 Juli 2019<br>July 19 2019 | Verifikator<br>Verifier | *Human Capital* |
| 59 | *Training Smart Branch Sytem* (SBS)<br>Smart Branch Sytem (SBS) Training | 18 – 19 Juli 2019<br>July 18 - 19 2019 | *Relationship Officer* Pensiunan<br>Retired Relationship Officer | *Human Capital* |

| No | Nama Training<br>Training Name | Tanggal Pelaksanaan<br>Implementation date | Peserta<br>Participant | Penyelenggara<br>Organizer |
|---|---|---|---|---|
| 60 | Konsinyering *Modul Basic Training*<br>Consignment of Basic Training Modules | 19 Juli 2019<br>July 19 2019 | *Division Head, Departement Head & Team Leader*<br>Division Head, Department Head & Team Leader | *Human Capital* |
| 61 | *Training Leadership (Coaching & Mentoring)* Untuk Kepala Kantor Cabang Pembantu *Batch* 2<br>Leadership Training (Coaching & Mentoring) for Heads of Sub-Branch Offices, Batch 2 | 19 – 21 Juli 2019<br>July 19 – 21 2019 | Kepala Kantor *Cabang Pembantu & Operation Manager*<br>Head of Sub-Branch Office & Operation Manager | *Human Capital* |
| 62 | *Office Chanelling*<br>Office Chanelling | 20 Juli 2019<br>July 20 2019 | Kepala Kantor Cabang, *Operation Manager, Relationship Officer* Pensiunan, *Business Institurional Manager, General Affair, Flying Team, Customer Service, Teller*, Kliring, *Account Officer* Pensiunan, *Credit Operation, Business Service*, Verifikator, Kepala Kas<br>Head of Branch Office, Operations Manager, Retired Relationship Officer, Business Institutional Manager, General Affairs, Flying Team, Customer Service, Teller, Clearing, Retired Account Officer, Credit Operation, Business Service, Verifier, Cash Head | *Human Capital*<br>dan Kantor Cabang Pontianak<br>Human Capital and Pontianak Branch Office |
| 63 | *Office Chanelling*<br>Office Chanelling | 20 Juli 2019<br>July 20 2019 | Kepala Cabang, *Account Officer* Pensiunan, *General Affair, Flying Team, Customer Service, Credit Operation*, Verifikator, *Relationship Officer* Pensiunan, *Teller, Business Service*<br>Branch Heads, Retired Account Officers, General Affairs, Flying Teams, Customer Service, Credit Operations, Verifiers, Retired Relationship Officers, Tellers, Business Service | *Human Capital*<br>dan Kantor Cabang Bengkulu<br>Human Capital and Bengkulu Branch Office |
| 64 | Pembekalan Dan Sertifikasi Manajemen Risiko Level 1<br>Debriefing & Certification of Risk Management Level 1 | 20 – 21 Juli 2019<br>July 20 – 21 2019 | *Departement Head*, Kepala Kantor Cabang Pembantu, Kepala Kantor Kas, *Operation Manager Dan Professional Staff Liquidity Risk*<br>Department Head, Head of Sub-Branch Office, Head of Cash Office, Operation Manager and Professional Staff Liquidity Risk | *Human Capital* |
| 65 | *Training Service & Culture Security & Frontliner Distribution* 2 Wilayah Bandung<br>Service & Culture Security & Frontliner Training, Distribution 2, Bandung Region | 27 Juli 2019<br>July 27 2019 | *Security, Frontliner*<br>Security, Frontliner | *Human Capital* |
| 66 | *Office Chanelling*<br>Office Chanelling | 3 Agustus 2019<br>August 3 2019 | Kepala Kantor Cabang Pembantu, *Relationship Officer* Pensiunan, Verifikator, *Credit Operation, Account Officer* Pensiunan, *Teller, Business Service*<br>Head of Sub-Branch Office, Retired Relationship Officer, Verifier, Credit Operation, Retired Account Officer, Tellers, Business Service | *Human Capital*<br>dan Kantor Cabang Pembantu Ternate<br>Human Capital and Ternate Sub-Branch Offices |
| 67 | *Training Leadership (Coaching & Mentoring)* Untuk Kepala Kantor Cabang Pembantu Batch 3<br>Leadership Training (Coaching & Mentoring) for Heads of Sub-Branch Offices, Batch 3 | 16 – 18 Agustus 2019<br>August 16 -18 2019 | Kepala Kantor Cabang Pembantu & *Spoke Manager*<br>Head of Sub-Branch Office & Spoke Managers | *Human Capital* |
| 68 | *Training Audit Tools* (IDEA)<br>Audit Tools (IDEA) Training | 15 – 16 Agustus 2019<br>August 15 - 16 2019 | *Division Head, Departement Head, Team Leader/Senior Professional Staff, Professional Staff,* Pelaksana *Internal Audit*<br>Division Head, Department Head, Team Leader / Senior Professional Staff, Professional Staff, Internal Audit Implementer | *Human Capital* |
| 69 | *Revamp Culture* Bank Mantap<br>Revamp Culture of Bank Mantap | 16 – 18 Agustus 2019<br>August 16 – 18 2019 | *Professional Staff,* Kepala Kantor Kas, *Risk Business Control*<br>Professional Staff, Head of Cash Office, Risk Business Control | *Human Capital* |

| No | Nama Training<br>Training Name | Tanggal Pelaksanaan<br>Implementation date | Peserta<br>Participant | Penyelenggara<br>Organizer |
|---|---|---|---|---|
| 70 | *Training Service Excellence Skills Driver* (Keprotokoleran)<br>Service Excellence Skills Driver Training (Protocol) | 24 Agustus 2019<br>August 24 2019 | *Driver* | *Human Capital* |
| 71 | *Workshop E-Office*<br>Workshop E-Office | 26 Agustus 2019<br>August 26 2019 | *Departement Head, Team Leader, Professional Staff,* Pelaksana<br>Service Excellence Skills Driver Training (Protocol)Dept. Head, Team Leader, Professional Staff, Implementer | Divisi *Human Capital* & Divisi *Corporate Secretary & Legal*<br>Human Capital Division & Corporate Secretary & Legal Division |
| 72 | *Workshop*/Sosialisasi HCSP-SKHA<br>HCSP-SKHA Workshop / Socialization | 27 Agustus 2019<br>August 27 2019 | *Division Head, Departement Head, Team Leader & Professional Staff*<br>Division Head, Department Head, Team Leader & Professional Staff | *Human Capital* |
| 73 | Pelatihan Kewirausahaan<br>Entrepreneurship training | 30 Agustus 2019<br>August 30 2019 | Mantan Pegawai Bank Mantap<br>Former Employee of Bank Mantap | *Human Capital and Distribution* 4 |
| 74 | *Training Problem Solving & Decision Making* Untuk Kepala Cabang<br>Problem Solving & Decision Making Training For Branch Heads | 13 – 15 September 2019<br>September 13 – 15 2019 | Kepala Cabang<br>Branch head | *Human Capital* |
| 75 | Pembekalan Dan Sertifikasi Manajemen Risiko Level 1<br>Debriefing and Certification of Risk Management Level 1 | 14 – 15 September 2019<br>September 14 – 15 2019 | Komite Pemantau Risiko Pihak Independen, *Departement Head*, Pejabat Setingkat *Departement Head*, Kepala Kantor Cabang Pembantu, Kepala Kantor Kas, *Operation Manager, Team Leader & Risk Business Control Koordinator*<br>Independent Party Risk Monitoring Committee, Department Head, Department Head Officials at the level of Department Head Officer, Head of Sub-Branch Office, Head of Cash Office, Operation Manager, Team Leader & Risk Business Control Coordinator | *Human Capital* |
| 76 | *Training Limit Counter Party*<br>Limit Counter Party Training | 14 September 2019<br>September 14 2019 | *Division Head Risk Approval & Collection, Senior Profesional Staff Risk Approval Treasury, Project Manager, Senior Profesional Staff Market Risk, Professional Staff Liquidity Risk, Professional Staff Support & Portfolio Management, Team Leader Governance & UPG, Profesional Staff Regulatory & MIS CPL, Professional Staff Cash & Liquidity & Profesional Staff Dealing Room*<br>Division Head of Risk Approval & ColleSenior Professional Staff of Market Risk, Professional Staff of Liquidity Risk, Professional Staff of Support & PortfolioManagement, Team Leader of Governance & UPG, Professional Staff of Regulatory & MIS CPL, Professional Staff of Cash & Liquidity & Professional Staff of Dealing Room | *Human Capital* |
| 77 | *Forum & Refreshment Operation Head* serta *Operation Manager Distribution* 1 dan 2<br>Forum & Refreshment for Operation Head & Operation Manager of Distribution 1 and 2 | 21 – 22 September 2019<br>September 21 – 22 2019 | *Operation Head & Operation Manager*<br>Operation Head & Operation Manager | *Human Capital* |
| 78 | *Training Leadership (Coaching & Mentoring)* Untuk Kepala Kantor Kas<br>Leadership Training (Coaching & Mentoring) for Heads of Cash Offices | 21 – 22 September 2019<br>September 21 – 22 2019 | Kepala Kantor Kas<br>Head of the Cash Office | *Human Capital* |
| 79 | *Assesment Credit Risk Approval*<br>Credit Risk Approval Assessment | 27 September 2019<br>September 27 2019 | *Credit Risk* Analisis<br>Credit Risk Analysis | *Human Capital* |

| No | Nama Training<br>Training Name | Tanggal Pelaksanaan<br>Implementation date | Peserta<br>Participant | Penyelenggara<br>Organizer |
|---|---|---|---|---|
| 80 | *Training* Lembaga Keuangan Syariah<br>Sharia Financial Institution Training | 6 Oktober 2019<br>October 6 2019 | *Division Head, Department Head, Senior Professional Staff, Team Leader, Assistant Relationship Manager Funding, Professional Staff,* Pelaksana<br>Division Head, Department Head, Senior Professional Staff, Team Leader, Asisstant Relationship Manager of Funding, Professional Staff, Implementer | *Human Capital* |
| 81 | *Training Leadership (Coaching & Mentoring)* Untuk Kepala Kantor Kas<br>Leadership Training (Coaching & Mentoring) for Heads of Cash Offices | 12 – 13 Oktober 2019<br>October 12 - 13 2019 | Kepala Kantor Kas, Kepala Kantor Kas (Pj)<br>Head of Cash Office and Acting Head of Cash Office | *Human Capital* |
| 82 | *Training* Protokoler<br>Protocol Training | 12 – 13 Oktober 2019<br>October 12 - 13 2019 | Kepala Kantor Cabang, *Operation Manager, General Affair, Flying Team, Customer Service*<br>Head of Branch Office, Operation Manager, General Affairs, Flying Team, Customer Service | *Human Capital* |
| 83 | *Refreshment Credit Operation Distribution 1 & 2*<br>*Refreshment of Credit Operation of Distribution 1 & 2* | 12 – 13 Oktober 2019<br>October 12 - 13 2019 | *Credit Operation*<br>Credit Operation | *Human Capital* |
| 84 | *Refreshment Credit Operation Distribution* 3<br>Refreshment of Credit Operation of Distribution 3 | 19 – 20 Oktober 2019<br>October 19 - 20 2019 | *Credit Operation*<br>Credit Operation | *Human Capital* |
| 85 | Pembekalan Dan Sertifikasi *Risk Management* Level 1<br>Debriefing and Certification of Risk Management Level 1 | 19 – 20 Oktober 2019<br>October 19 - 20 2019 | Operation Manager, Kepala Kantor Cabang Pembantu, Kepala Kantor Kas, Spoke Manager, Kepala Cabang, Kepala Kantor Fungsional UMK<br>Operation Manager, Head of Sub-Branch Office, Head of Cash Office, Spoke Manager, Branch Head, Head of UMK Functional Office | *Human Capital* |
| 86 | *Training Leadership (Coaching & Mentoring)* Untuk Kepala Kantor Kas<br>Leadership Training (Coaching & Mentoring) for Cash Office Heads | 19 – 20 Oktober 2019<br>October 19 - 20 2019 | Kepala Kantor Kas<br>Head of the Cash Office | *Human Capital* |
| 87 | *Refreshment Operation Head & Operation Manager*<br>Refreshment of Operation Head & Operation Manager | 19 – 20 Oktober 2019<br>October 19 - 20 2019 | *Operation Head & Operation Manager*<br>Operation Head & Operation Manager | *Human Capital* |
| 88 | *Self Leadership & Negotiation Skill Training Batch* 1<br>Self Leadership and Negotiation Skill Training Batch 1 | 19 – 20 Oktober 2019<br>October 19 - 20 2019 | *Departement Head, Senior Profesional Staff, Profesional Staff*<br>Department Head, Senior Professional Staff, Professional Staff | *Human Capital* |
| 89 | *Sharing Session* Arsitektur Kebijakan PT Bank Mandiri Taspen<br>Sharing Session on PT Bank Mandiri Taspen Policy Architecture | 25 Oktober 2019<br>October 25 2019 | *Division Head, Department Head*, Pejabat Setingkat *Department Head, Team Leader, Co Project Manager, Professional Staff*, Pelaksana<br>Division Head, Department Head, Department Head Level Officer, Team Leader, Co Project Manager, Professional Staff, Implementer | *Corporate Secretary & Legal and Human Capital* |
| 90 | *Training* Penilaian Transaksi Jaminan Kredit<br>Credit Guarantee Transaction Assessment Training | 14 – 15 November 2019<br>November 14 – 15 2019 | *Senior Profesional Staff, Dept Head Relationship Officer* Pensiunan, Pegawai Pelaksana Pemegang Kewenangan, Kepala Mantap Mobil Kas, Mikro Manager, *Credit Operation Officer & Disburse Officer, Team Leader,* Pelaksana<br>Senior Professional Staff, Dept. Head of .Retired Relationship Officer, Authority Managing Officer, Head of Mantap Cash Car, Micro Manager, Credit Operation Officer & Disburse Officer, Team Leader, Implementer | *Human Capital* |
| 91 | Pembekalan Dan Sertifikasi *General Banking Level* 1<br>Debriefing & Certification of General Banking Level 1 | 16 – 17 November 2019<br>November 16 – 17 2019 | Kepala Kantor Cabang Pembantu<br>Head of Sub-Branch Office | *Human Capital* |

| No | Nama Training<br>Training Name | Tanggal Pelaksanaan<br>Implementation date | Peserta<br>Participant | Penyelenggara<br>Organizer |
|---|---|---|---|---|
| 92 | Pembekalan Dan Sertifikasi *General Banking Level* 2<br>Debriefing & Certification of General Banking Level 2 | 16 – 17 November 2019<br>November 16 – 17 2019 | Kepala Kantor Cabang<br>Head of Branch Office | *Human Capital* |
| 93 | *Training Design Delivery & Train The Trainer*<br>Design Delivery Training & Train the Trainer | 16 – 17 November 2019<br>November 16 – 17 2019 | Kepala Kantor Cabang, *Operation Manager & Operation Head*<br>Head of Branch Office, Operation Manager & Operation Head | *Human Capital* |
| 94 | Pembekalan Dan Sertifikasi Manajemen Risiko Level 1<br>Debriefing & Certification of Risk Management Level 1 | 16 – 17 November 2019<br>November 16 – 17 2019 | Kepala Kantor Cabang, Kepala Kantor Cabang Pembantu, Kepala Kantor Kas, *Team Leader, Senior Professional Staff*<br>Head of Branch Office, Head of Sub-Branch Office, Head of Cash Office, Team Leader, Senior Professional Staff | *Human Capital* |
| 95 | *Self Leadership & Negotiation Skill Training Batch* 2<br>Self Leadership and Negotiation Skill Training Batch 2 | 16 – 17 November 2019<br>November 16 – 17 2019 | Pejabat Setingkat *Dept Head, Senior Professional Staff, Professional Staff*, Pelaksana, Mikro *Manager, Relationship Manager Retail.*<br>Officials at Dept Head level, Senior Professional Staff, Micro Implementer, Relationship Manager, Retail Manager | *Human Capital* |
| 96 | *Refreshment Credit Operation Distribution* 4 (Wilayah Timur)<br>Refreshment of Credit Operation of Distribution 4 (Eastern Region) | 16 – 17 November 2019<br>November 16 – 17 2019 | *Credit Operation*<br>Credit Operation | *Human Capital* |
| 97 | *Refreshment Credit Operation Distribution* 4 (Wilayah Kupang & Bali Nusra)<br>Refreshment of Credit Operation of Distribution 4 (Kupang & Bali Nusa Tenggara Region) | 23 – 24 November 2019<br>November 23 – 24 2019 | *Credit Operation*<br>Credit Operation | *Human Capital* |
| 98 | *Training Risk Business Control*<br>Risk Business Control Training | 29 – 30 November 2019<br>November 29 – 30 2019 | RBC Cabang, *Professional Staff*, RBC Koordinator, Pelaksana<br>RBC Branch, Professional Staff, RBC Coordinator, Implementer | *Human Capital* |
| 99 | *Training Sales Boothcamp* 2019<br>Sales Boothcamp Training 2019 | 29 – 30 November 2019<br>November 29 – 30 2019 | *Customer Service, Teller, Retail Funding, Assistant Relationship Funding, Flying Team*<br>Customer Service, Tellers, Retail Funding, Asisstant of Relationship Funding, Flying Team | *Human Capital* |
| 100 | *Training* Pembekalan Pra Purnabakti Tahun 2019<br>Debriefing Pre-Retirement Training 2019 | 2 – 6 Desember 2019<br>December 2 – 6 2019 | *Division Head Risk Approval & Collection*<br>Division Head of Risk approval & Collection | Mandiri *University Group and Human Capital* |
| 101 | *Self Leadership Training*<br>Self Leadership Training | 7 – 8 Desember 2019<br>December 7 – 8 2019 | Pelaksana<br>Implementer | *Human Capital* |
| 102 | *Workshop Business Rule Pensiun*<br>Retirement Business Rule Workshop | 11 Desember 2019<br>December 11 2019 | *Division Head, Department Head, Team Leader, Professional Staff, Distribution Head, Professional Staff & Performance Monitoring, Spoke Manager*<br>Division Head, Department Head, Team Leader, Professional Staff, Distribution Head, Professional Staff & Performance Monitoring, Spoke Manager | *Compliance and Human Capital* |
| | | Public Training / Public Training | | |
| 1 | *Workshop Internal Audit* : Standar Audit Internal – Kode Etik Profesi<br>Internal Audit Workshop: Internal Audit Standards - Code of Professional Ethics | 10 - 11 Jan 2019<br>January 10 – 11 2019 | *Senior Professional Staff Audit*<br>Senior Professional Audit Staff | Yayasan Pendidikan *Internal Audit*<br>*Internal Audit Education Foundation* |

| No | Nama Training<br>Training Name | Tanggal Pelaksanaan<br>Implementation date | Peserta<br>Participant | Penyelenggara<br>Organizer |
|---|---|---|---|---|
| 2 | Sertifikasi Manajemen Risiko Level I<br>Risk Management Certification Level 1 | 12 Jan 2019<br>January 12 2019 | Kepala Kantor Cabang, Kepala Kantor Cabang Pembantu, Kepala Kantor Fungsional UMK, Kepala Kantor Kas & *Operation Manager*<br>Head of Branch Office, Head of Sub-Branch Office, Head of UMK Functional Office, Head of Cash Office & Operation Manager | *Human Capital* dan Lembaga Sertifikasi Profesi Perbankan (LSPP)<br>Human Capital and Banking Professional Certification Agency (LSPP) |
| 3 | Pembekalan Dan Sertifikasi *Frontliner*<br>Debriefing and Certification for Fontliner | 12 - 13 Jan 2019<br>January 12 – 13 2019 | *Staff Development Program, Customer Service, Teller, Flying Team*<br>Development Program Staff, Customer Service, Teller, Flying Team | *Human Capital*, Lembaga Pengembangan Perbankan Indonesia (LPPI) dan Lembaga Sertifikasi Profesi Perbankan (LSPP)<br>Human Capital, Indonesian Banking Development Institute (LPPI), and Banking Professional Certification Agency (LSPP) |
| 4 | Seminar *Leading In Millenial Era*<br>Leading In Millennial Era Seminar | 31 Jan 2019<br>January 31 2019 | *Dept. Head, Professional Staff Recruitment*<br>Dept. Head, Professional staff of Recruitment | *Human Capital, Thripro Event Organizer* |
| 5 | Pembekalan Materi Uji Sertifikasi Kepatuhan Level 1<br>Debriefing of Compliance Certification Test Material Level 1 | 6 - 7 Feb 2019<br>February 6 – 7 2019 | *Professional Staff & Team Leader Regulatory* & MIS CPL<br>Professional Staff & Team Leader of Regulatory & MIS CPL | *Human Capital*, Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)<br>Human Capital, Banking Compliance Director Communication Forum |
| 6 | Uji Kompetensi *Treasury Dealer Basic*<br>Competency Test of Basic Treasury Dealer | 9 Feb 2019<br>February 9 2019 | *Professional Staff Dealing Room*<br>Professional Staff Dealing Room | *Human Capital* dan Lembaga Sertifikasi Profesi Perbankan (LSPP)<br>Human Capital and Banking Professional Certification Agency (LSPP) |
| 7 | Uji Kompetensi *Treasury Dealer Intermediate*<br>Intermediate Treasury Dealer Competency Test | 16 Feb 2019<br>February 16 2019 | *Senior Professional Staff Dealing Room*<br>Senior Professional Staff of Dealing Room | *Human Capital* dan Lembaga Sertifikasi Profesi Perbankan (LSPP)<br>Human Capital, and Banking Professional Certification Agency (LSPP) |
| 8 | Pelatihan *Microsoft Power Point*<br>Microsoft Power Point Training | 23 Feb 2019<br>February 23 2019 | *Team Leader Sekretariat, Dept. Head,* Pelaksana, *Profesional Staff* Sekretariat & *Legal*<br>Secretariat Team Leader, Dept. Head, Implementer, Professional Staff of Secretariat & Legal | *Human Capital* |
| 9 | Pembekalan dan Sertifikasi *Frontliner*<br>Debriefing and Certification for Frontliner | 2 - 3 Mar 2019<br>March 2 – 3 2019 | *Staff Development Program, Customer Service, Teller, Flying Team*<br>Staff Development Program, Customer Service, Teller, Flying Team | *Human Capital,* Lembaga Pengembangan Perbankan Indonesia (LPPI) dan Lembaga Sertifikasi Profesi Perbankan (LSPP)<br>Human Capital, Indonesian Banking Development Institute (LPPI), and Banking Professional Certification Agency (LSPP) |
| 10 | *Growth Event "Urbanhire Talk's Im Only On My Way"*<br>Growth Event "Urbanhire Talk's Im Only On My Way" | 26 Maret 2019<br>March 26 2019 | *Departement Head Strategy & Policy & Professional Staff Industrial Relation*<br>Dept. Head of Strategy & Policy, Professional Staff of Industrial Relation | *Urbanhire* |
| 11 | *Workshop Annual Report* Berbasis Kriteria AR *Award* 2018<br>Workshop on Annual Report Based on 2018 ARA Criteria | 2 – 3 Mei 2019<br>May 2 – 3 2019 | *Departement Head Policy, Procedure & Assurance*<br>Dept. Head of Policy, Procedure & Assurance | Komite Nasional Kebijakan *Governance*<br>*National Committee on Governance* |
| 12 | Pembekalan Sertifikasi *Treasury Level Basic*<br>Debriefing of Treasury Certification, Basic Level | 9 - 10 Mei 2019<br>May 9 – 10 2019 | *Departement APU PPT & Professional Staff Governance & UPG*<br>APU PPT Department, Professional Staff of Governance & UPG | Efektif Pro *Knowledge Source* |

| No | Nama Training<br>Training Name | Tanggal Pelaksanaan<br>Implementation date | Peserta<br>Participant | Penyelenggara<br>Organizer |
|---|---|---|---|---|
| 13 | Pembekalan Uji Sertifikasi Audit Intern *Bank Level Auditor*<br>Debriefing of Banking Internal Audit Certification Test for Auditor Level | 20 - 21 Juni 2019<br>June 20 – 21 2019 | *Team Leader Analyst* APU PPT<br>APU PPT Team Leader Analyst | Asanka Kreasi Mandiri |
| 14 | Pelatihan *Audit* Intern Tingkat Dasar II Angkatan Ke-268 dan Ke-269<br>Internal Audit Training, Basic Level II, Batch 268 & 269 | 24 Juni - 5 Juli 2019<br>june 24 - July 5 2019 | *Senior Professional Staff Audit* II<br>Senior Professional Staff of Audit II | Yayasan Pendidikan *Internal Audit*<br>*Internal Audit Education Foundation* |
| 15 | Seminar BARA *Risk Forum* "PSAK 71 *Impairment Deep Dive In Risk Management Perspective*"<br>BARA Risk Forum Seminar "PSAK 71 Impairment Deep Dive In Risk Management Perspective" | 27 - 28 Juni 2019<br>June 27 – 28 2019 | Direksi *Compliance & Risk & Sevp Finance, Retail & Digital Banking Division Head SPM & Accounting & Team Leader Accounting Policy & Tax Division Head Risk Management & Departement Head Credit & Portfolio Risk*<br>Director of Compliance & Risk, SEVP of Finance, Retail & Digital Banking, Division Head of SPM & Accounting, Team Leader of Accounting Policy & Tax, Division Head of Risk Management & Dept. Head of Credit & Portfolio Risk | *Banker Asociation For Risk Management* (BARA) |
| 16 | *Light Up Your Company "Shorter Go Faster, Everything Else Are Shorter, So We Must Go Faster"*<br>Light Up Your Company "Shorter Go Faster, Everything Else Are Shorter, So We Must Go Faster" | 11 – 13 Juli 2019<br>July 11 – 13 2019 | *Team Leader OD & Performance Management, Team Leader Learning Delivery & Operation & Professional Staff*<br>Team Leader of OD & Performance Management, Team Leader of of Learning Delivery & Operation & Professional Staff | *Transformer Center* |
| 17 | Pendidikan Khusus Profesi Advokat (PKPA) 2019<br>Advocate Professional Special Education 2019 | 20 Juli – 4 Agustus 2019<br>July 20 – August 2019 | *Departement Head Legal & Departement Head Policy, Procedure & Assurance*<br>Department of Legal & Department Head of Policy, Procedure & Assurance | Faizal Hafield & *Partner Education Of Law* |
| 18 | *National Anti Fraud Conference* (NAFC)<br>National Anti Fraud Conference (NAFC) | 10 – 11 Juli 2019<br>July 10 – 11 2019 | *Departement Head Audit* I<br>Departement Head of Audit I | *Association Of Certified Fraud Examiners* (ACFE) |
| 19 | Sosialisasi UndangUndang Konstruksi No. 2 Tahun 2017 berikut Peraturan Menteri PUPR No. 7 Tahun 2019 Termasuk Pembahasan *Standard* Dokumen Pemilihan Jasa/ Pekerjaan Konstruksi<br>Socialization of the Law on Construction No. 2 of 2017 following the Minister of PUPR Regulation No. 7 of 2019, including discussion of standard documents for the selection of services / construction works | 1 – 2 Agustus 2019<br>August 1 – 2 2019 | *Professional Staff* & Pelaksana *Procurement & Asset Management*<br>Professiona Staff & Implementer of Procurement & Asset Management | Bina Management Center |
| 20 | Pelatihan *Financial Risk Manager* (FRM)<br>Financial Risk Manager (FRM) Training | 3 Agustus – 2 November 2019<br>August 3 – November 2 2019 | *Senior Professional Staff Market Risk*<br>Senior Professional Staff of Market Risk | Binus *University Business School* |
| 21 | Seminar Sehari Perbankan Syariah "*Spin Off* Atau Konversi, Peluang dan Tantangannya (*Refreshment* Sertifikasi Manajemen Risiko)<br>One Day Seminar on Sharia Banking: Spin Off or Conversion, Opportunity and Challenge (Refreshment of Risk Management Certification) | 7 Agustus 2019<br>August 7 2019 | *Division Head SPM & Accounting & Departement Head SPM*<br>Division Head of SPM & Accounting & Dept. Head of SPM | Stabilitas |
| 22 | *Training Microsoft SQL Server*<br>Microsoft SQL Server Training | 12 – 16 Agustus 2019<br>August 12 – 16 2019 | Pelaksana *SPM & Accounting*<br>SPM & Accounting Implementer | PT Mitra Integrasi Informatika |

| No | Nama Training<br>Training Name | Tanggal Pelaksanaan<br>Implementation date | Peserta<br>Participant | Penyelenggara<br>Organizer |
|---|---|---|---|---|
| 23 | ISEB-ISTQB *International Certified Software Testing : Fundation Level - Mastering* Series (CFTL)<br>ISEB-ISTQB International Certified Software Testing : Fundation Level - Mastering Series (CFTL) | 15 – 16 Agustus 2019<br>August 15 – 16 2019 | *Departement Head IT Risk & Quality Assurance, Professional Staff Quality Assurance & Development & IT Risk & Quality Assurance*<br>Departement Head of IT Risk & Quality Assurance, Professional Staff of Quality Assurance & Development and IT Risk & Quality Assurance | PT Andalan Nusantara Teknologi |
| 24 | *Project Management Office*: Strategi Pengelolaan Transformasi Bisnis Terintegrasi<br>Project Management Office: Integrated Business Transformation Management Strategy | 19 – 20 Agustus 2019<br>August 19 – 20 2019 | Pejabat Setingkat *Departement Head & Professional Staff Project Management Office*<br>Department Head Level Officials & Professional Staff of Project Management Office | *One Point* Indonesia |
| 25 | *Executive Overview Of Islamic Bank*<br>Executive Overview Of Islamic Bank | 19 – 20 Agustus 2019<br>August 19 – 20 2019 | Direktur IT *& Operation, SEVP Finance, Retail & Digital Banking*<br>Director of IT & Operations, SEVP of Finance, Retail & Digital Banking | Lembaga Pengembangan Perbankan Indonesia<br>Indonesian Banking Development Institute (LPPI) |
| 26 | *Refreshment* Sertifikasi Manajemen Risiko Level 3<br>Refreshment of Risk Management Certification Level 3 | 20 Agustus 2019<br>August 20 2019 | *Division Head Compliance*<br>Head Division of Compliance | Lembaga Sertifikasi Profesi Perbankan<br>Banking Professional Certification Agency (LSPP) |
| 27 | *Refreshment* Sertifikasi Manajemen Risiko Level 5<br>Refreshment of Risk Management Certification Level 5 | 20 Agustus 2019<br>August 20 2019 | Komisaris Independen<br>Independent Commissioner | Lembaga Sertifikasi Profesi Perbankan<br>Banking Professional Certification Agency (LSPP) |
| 28 | *Executive Overview of Islamic Bank*<br>Executive Overview of Islamic Bank | 9 – 10 September 2019<br>September 9 – 10 2019 | Direktur Utama, Direktur *Business, Division Head SPM & Accounting, Departement Head Strategy & Performance Management*<br>President Director, Business Director, Division Head of SPM & Accounting, Dept. Head of Strategy & Performance Management | Lembaga Pengembangan Perbankan Indonesia<br>Indonesian Banking Development Institute (LPPI) |
| 29 | Pendidikan Khusus Profesi Advokat (PKPA) 2019<br>Advocate Professional Special Education (PKPA) 2019 | 7 – 22 September 2019<br>September 7 – 22 2019 | *Professional Staff Legal Operation*<br>Professional Staff of Legal Operation | Faizal Hafield & *Partner Education Of Law* |
| 30 | 2019 *Excecutive Outlook On Big Data, AI (Artificial Intelligence) & Blockchain Conference*<br>2019 Excecutive Outlook On Big Data, AI (Artificial Intelligence) & Blockchain Conference | 23 – 24 September 2019<br>September 23 – 24 2019 | Direktur Utama, Direktur *IT & Operation*<br>President Director, Director of IT & Operation | Asia *Anti Fraud* |
| 31 | *Executive Overview Of Islamic Bank*<br>Executive Overview Of Islamic Bank | 23 – 24 September 2019<br>September 23 – 24 2019 | Direktur *Compliance & Risk* dan *Departement Head Network Support & Policy*<br>Director of Compliance & Risk and Department Head for Network Support & Policy | Lembaga Pengembangan Perbankan Indonesia<br>Indonesian Banking Development Institute (LPPI) |
| 32 | *Workshop: How To Combat Fraud In E – Channel*<br>Workshop: How To Combat Fraud In E – Channel | 26 – 27 September 2019<br>September 26 – 27 2019 | *Professional Staff Risk Business Control*<br>Professional Staff of Risk Business Control | Asia *Anti Fraud* |
| 33 | *Marketing Plan Training*<br>Marketing Plan Training | 28 September 2019<br>September 28 2019 | *Division Head, Department Head, Team Leader, Professional Staff,* Pelaksana, Mantap *Associate*<br>Division Head, Department Head, Team Leader, Professional Staff, Implementer, Mantap Associate | Markplus *Institute* |
| 34 | *Workshop* Bidang Kepatuhan & AML Tingkat Eksekutif Level 3 Tahun 2019<br>Compliance & AML Workshop, Executive Level 3 of 2019 | 3 – 4 Oktober 2019<br>October 3 – 4 2019 | Direktur *Compliance & Risk*<br>Director of Compliance & Risk | Forum Komunikasi Direktur Kepatuhan Perbankan<br>Banking Compliance Director Communication Forum |
| 35 | Uji Sertifikasi Kepatuhan<br>Compliance Certification Test | 5 Oktober 2019<br>October 5 2019 | Direktur *Compliance & Risk*<br>Director of Compliance & Risk | Lembaga Sertifikasi Profesi Perbankan<br>Banking Professional Certification Agency |

| No | Nama Training<br>Training Name | Tanggal Pelaksanaan<br>Implementation date | Peserta<br>Participant | Penyelenggara<br>Organizer |
|---|---|---|---|---|
| 36 | Sertifikasi *Qualified Internal Auditor*<br>Qualified Internal Auditor Certification | 28 Oktober – 9 November 2019<br>October 28 – 9 November 2019 | *Professional Staff Audit* II<br>Professional Staff of Audit II | Yayasan Pendidikan *Internal Audit*<br>*Internal Audit Professional Training & Development Center* |
| 37 | Seminar IBM *Systems Techu* Bali<br>Seminar on IBM System Techu Bali | 7 – 8 November 2019<br>November 7 – 8 2019 | *Division Head IT Application Strategic*<br>Division Head of IT Application Strategic | IBM |
| 38 | *Workshop Procurement & Fraud*<br>Procurement & Fraud Workshop | 11 – 12 November 2019<br>November 11 – 12 2019 | *Department Procurement & PS Routine*<br>Department of Procurement & PS Routine | Asia *Anti Fraud* |
| 39 | *Strategic Workforce Planning : Future Of Work*<br>Strategic Workforce Planning : Future Of Work | 13 – 14 November 2019<br>November 13 – 14 2019 | PS *Recruitment*<br>PS Recruitment | PT. Willis *Towers* Watson Indonesia |
| 40 | Pembekalan Manajemen Risiko Level 3<br>Debriefing of Risk Management Level 3 | 14 – 16 November 2019<br>November 14 – 16 2019 | *Division Head Treasury*<br>Division Head of Treasury | PT Efektif *Pro Knowledge Source* |
| 41 | *Quality Assurance* Fungsi *Internal Audit*<br>Quality Assurance Internal Audit Function | 18 – 19 November 2019<br>November 18 – 19 2019 | PS *Quality Assurance & Development* & Pelaksana<br>PS of Quality Assurance & Development & Implementer | Yayasan Pendidikan *Internal Audit*<br>*Internal Audit Professional Training & Development Center* |
| 42 | *Successful Project Management*<br>Successful Project Management | 18 – 19 November 2019<br>November 18 – 19 2019 | Pelaksana<br>Implementer | *Synergis Training* |
| 43 | *Enterprise Risk Management*<br>Enterprise Risk Management | 19 – 20 November 2019<br>November 19 - 20 2019 | *Professional Staff Audit* II<br>Professional Staff of Audit II | *The Institute Of Internal Auditors* Indonesia |
| 44 | CIO *Leadership Summit* 2019<br>CIO Leadership Summit 2019 | 20 – 22 November 2019<br>November 20 - 22 2019 | *Division Head It Application Strategic*<br>Division Head of IT Application Strategic | CIO *Academy* Asia |
| 45 | *Asean Connectivity 2025 : A Brave New World Of Digital Innovation For One Asean Banking Sector*<br>Asean Connectivity 2025 : A Brave New World Of Digital Innovation For One Asean Banking Sector | 22 – 27 November 2019<br>November 22 - 27 2019 | *SEVP Finance, Retail & Digital Banking*<br>SEVP of Finance, Retail & Digital Banking | *The Association Of Banks* In Cambodja |
| 46 | *Money Live Summit* 2019<br>Money Live Summit 2019 | 25 – 26 November 2019<br>November 25 - 26 2019 | Direktur Utama, Direktur *It & Operation*<br>President Director, Director of IT & Operations | *Market Force Live* |
| 47 | *Grow With Change*<br>Grow With Change | 28 November 2019<br>November 28 2019 | *Division Head Human Capital*<br>Division Head of Human Capital | *Skill More* |
| 48 | *Training Dealer* Tahun 2019<br>Dealer Training Year 2019 | 2 – 13 Desember 2019<br>December 2 – 13 2019 | PS *Asset Liability & Wholesale Funding*<br>PS Asset Liability & Wholesale Funding | PT Bank Mandiri (Persero) Tbk |
| 49 | *Business Resilience Risk- 2019 "A Premier Forum For Business Continuity, Technology Disaster Recovery, Risk Management And Crisis Management Stakehoders"*<br>Business Resilience Risk- 2019 "A Premier Forum For Business Continuity, Technology Disaster Recovery, Risk Management And Crisis Management Stakeholders" | 5 – 6 Desember 2019<br>December 5 – 6 2019 | *Division Head Central Operation & Departement Head Central Operation*<br>Division Head of Central Operations & Dept. Head of Central Operations | PT Bina Analiti Radhika |

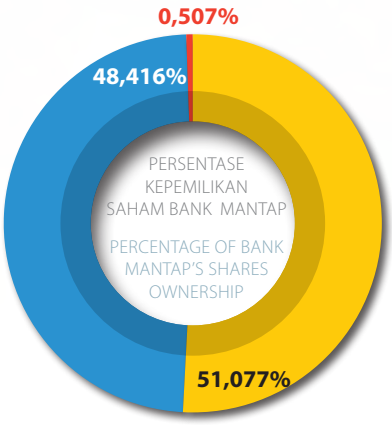
| No | Nama Training<br>Training Name | Tanggal Pelaksanaan<br>Implementation date | Peserta<br>Participant | Penyelenggara<br>Organizer |
|---|---|---|---|---|
| 50 | *Credit Risk Modelling* - Jembatan Implementasi Psak 71<br>Credit Risk Modeling - The Bridge of Psak Implementation 71 | 10 – 12 Desember 2019<br>December 10 – 12 2019 | *Departement Head Credit & Portfolio Risk & SPS Market Risk*<br>Dept. Head of Credit & Portfolio Risk & SPS of Market Risk | PT *Risk Management Guard* |
| 51 | Pembekalan Manajemen Risiko Level 1<br>Debriefing of Risk Management Level 1 | 13 Desember 2019<br>December 13 2019 | *Division Head Procurement & Asset Management & Departement Head HC Strategy & Policy*<br>Division Head of Procurement & Asset Management & Department Head of HC Strategy & Policy | PT Efektif *Pro Knowledge Source* |
| 52 | Pembekalan Manajemen Risiko Level 1<br>Debriefing of Risk Management Level 1 | 14 Desember 2019<br>December 14 2019 | *Division Head Procurement & Asset Management & Departement Head HC Strategy & Policy*<br>Division Head of Procurement & Asset Management & Dept. Head of HC Strategy & Policy | Lembaga Sertifikasi Profesi Perbankan<br>Banking Professional Certification Agency (LSPP) |
| 53 | *Querying Microsoft* SQL Server 2014<br>Querying Microsoft SQL Server 2014 | 16 – 20 Desember 2019<br>December 16 – 20 2019 | TL Business Improvement, PS Support & Portfolio Management, Pelaksana<br>TL of Business Improvement, PS of Support & Portfolio Management, Implementer | PT Inovasi Informatika Indonesia |
| 54 | Seminar Prospek dan Tantangan Ekonomi Pada Tahun 2020<br>Seminar on Prospect and Economic Challenges in 2020 | 19 Desember 2019<br>December 19 2019 | Direktur *Compliance & Risk*, Komisaris Independen, *Division Head Compliance*<br>Director of Compliance & Risk, Independent Commissioner, Division Head of Compliance | Forum Komunikasi Direktur Kepatuhan Perbankan<br>Banking Compliance Director Communication Forum |
| 55 | *Workshop* PSAK 71, PSAK 72, Dan PSAK 73 bagi Perbankan dan Lembaga Keuangan : Dampak Implementasi Terhadap Laba, Laporan Keuangan dan Aspek Perpajakan<br>Workshop on PSAK 71, PSAK 72, and PSAK 73 for Banking and Financial Institutions: Impact of Implementation on Profit, Financial Statements and Taxation Aspects | 19 – 20 Desember 2019<br>December 19 – 20 2019 | *TL Accounting Policy & SPS Accounting Operation & Reconciliation*<br>TL of Accounting Policy & SPS of Accounting Operation & Reconciliation | *Infobank Institute* |

# KOMPOSISI PEMEGANG SAHAM
## Shareholder Composition

Struktur kepemilikan saham Bank Mantap sampai dengan akhir tahun 2019, berdasarkan akta No.42 tanggal 19 Desember 2018 adalah sebagai berikut:

The structure of Bank Mantap's share ownership until the end of 2019, based on deed No.42 of December 19, 2019 was as follows:

| Nama / Name | Jumlah Saham Number of Shares | Kepemilikan* Ownership |
|---|---|---|
| PT Bank Mandiri (Persero) Tbk. | 767.488.261 | 51,077% |
| PT Taspen (Persero) | 727.509.255 | 48,416% |
| I.B. Made Putra Jandhana | 7.617.432 | 0,507% |
| TOTAL | 1.502.614.918 | 100,00% |




Rincian Nama Pemegang Saham yang Memiliki 5% atau Lebih saham

Details of the Name of the Shareholders Owning 5% or More shares

| Nama / Name | Jumlah Saham Number of Shares | Kepemilikan* Ownership |
|---|---|---|
| PT Bank Mandiri (Persero) Tbk. | 767.488.261 | 51,077% |
| PT Taspen (Persero) | 727.509.255 | 48,416% |
| TOTAL | 1.494.997.516 | 99,493% |

Rincian Nama Dewan Komisaris dan Dewan Direktur yang memiliki Saham

Details of the Names of the Board of Commissioners and the Board of Directors who own Shares

| Jabatan Position | Nama Name | Jumlah Saham Number of Shares | Kepemilikan* Ownership |
|---|---|---|---|
| **Komisaris / The Board of Commissioners** | | | |
| Komisaris Utama / President Commissioner | Abdul Rahman | - | - |
| Komisaris / Commissioner | Agus Haryanto | - | - |
| Komisaris Independen / Independent Commissioner | Edhi Chrystanto | - | - |
| Komisaris Independen / Independent Commissioner | Sukoriyanto Saputro | - | - |
| Komisaris Independen / Independent Commissioner | Zudan Arif Fakrulloh | - | - |
| **Direksi / The Board of Directors** | | | |
| Direktur Utama / President Director | Josephus K Triprakoso | - | - |
| Direktur Bussiness / Bussiness Director | Nurkholis Wahyudi | - | - |
| Direktur IT and Operations / IT and Operations Director | Iwan Soeroto | - | - |
| Direktur Compliance and Risk / Compliance and Risk Director | Paulus Endra Suyatna | - | - |

Kelompok Pemegang Saham Masyarakat dengan Kepemilikan Saham Masing-masing Kurang dari 5%

Community Shareholders Group with Share Ownership of less than 5% each

| Nama / Name | Jumlah Saham / Number of Shares | Kepemilikan* / Ownership |
|---|---|---|
| I.B. Made Putra Jandhana | 7.617.432 | 0,50% |

# DAFTAR ENTITAS ANAK DAN ENTITAS ASOSIASI
## List of Children Entities and Associated Entities

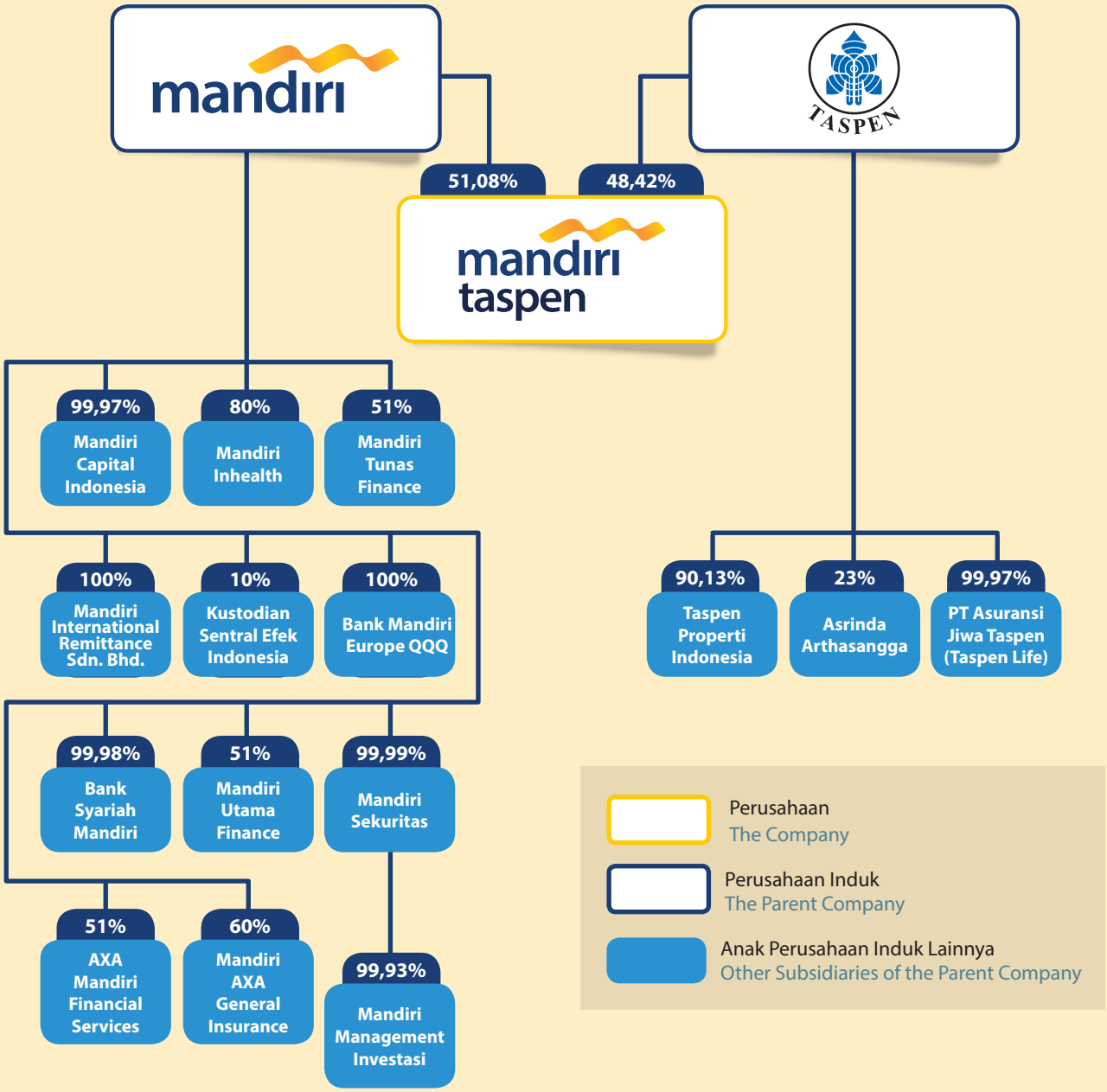
Saat Ini Bank Mantap tidak memiliki Entitas Anak maupun Entitas Asosiasi. Dengan demikian, laporan ini tidak menyajikan informasi mengenai:

1. Nama entitas anak dan/atau asosiasi;
2. Persentase kepemilikan saham ;
3. Keterangan tentang bidang usaha entitas anak dan/atau entitas asosiasi; dan
4. Keterangan status operasi entitas anak dan/atau entitas asosiasi (telah beroperasi atau belum beroperasi).

At present Bank Mantap does not have Subsidiaries or Associate Entities. Therefore, this report does not provide information on

1. Name of subsidiary and/or associated entity;
2. Share-ownership percentage;
3. Line of business of subsidiary and/or associated entity; and
4. Operational status of subsidiary and/or associated entity (in commercial operation/not yet in commercial operation).

# STRUKTUR GRUP PERUSAHAAN
## Corporate Group Structure



# KRONOLOGIS PENCATATAN SAHAM
## Chronology of Stock Listing

| Tanggal Pener-bitan Publication date | Jumlah Saham/ Lb Number of Shares / Sheets | Nominal/lembar Price / Sheets | Total | Akta Notaris Notarial Deed |
|---|---|---|---|---|
| 3 Nopember 1992 November 3 1992 | 50.000 | 1.000.000 | 50.000.000.000 | No. 4 Tanggal 3 November 1992 Deed Number 4 November 3 1992 |
| 3 Mei 2008 May 3 2008 | 200.000.000 | 500 | 100.000.000.000 | Akta No.5 Tanggal 3 Mei 2008 Deed Number 5 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 Number 93 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 Number 53 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 Number 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 Number 42 December 2018 |

Sampai dengan tanggal 31 Desember 2019 Bank Mantap belum mencatatkan sahamnya di bursa saham. Dengan demikian, laporan ini tidak menyajikan informasi mengenai saham yang telah diterbitkan meliputi jumlah saham yang beredar, kapitalisasi pasar, harga saham dan volume perdagangan saham, aksi korporasi, jumlah saham beredar sebelum dan sesudah aksi korporasi, harga saham sebelum dan sesudah aksi korporasi, rasio pemecahan saham (stock split), rasio penggabungan saham (*revers stock*), penghentian sementara perdagangan saham (*suspension*), maupun penghapusan pencatatan saham (*delisting*). Bank Mantap menjadi perusahaan tercatat karena menerbitkan obligasi di tahun 2017 dan tahun 2019. Oleh karena itu, tidak terdapat informasi tentang kronologis pencatatan saham

As of December 31, 2019, Bank Mantap has not listed its shares on the stock exchange. Therefore, this report does not provide information on issued shares including total outstanding shares, market capitalization, corporate action, total outstanding shares before and after corporate action, stock price before and after corporate action, stock split ratio, reverse stock ratio, suspension, or delisting. Bank Mantap became a listed company because it issued bonds in 2017 and 2019. Therefore, there is no information about the chronology of the listing of shares

# KRONOLOGIS PENCATATAN EFEK LAINNYA OBLIGASI
## Chronological Recording of Other Securities

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.

On July 12, 2017, the Bank issued Bonds of Bank Mandiri Taspen Pos 2017 ("Bonds I of 2017") with a nominal value of Rp2,000,000,000 consisting of 2 (two) series.

| No | Uraian Description | Tanggal Penerbitan Publication date | Mata uang currency | Jumlah obligasi Number of bonds | Tanggal jatuh tempo Due date | Tingkat suku bunga Interest rate | Status pembayaran Payment status | Peringkat Rank 2017 | Peringkat Rank 2016* |
|---|---|---|---|---|---|---|---|---|---|
| 1. | Obligasi Seri A Series A Bonds | 12 Juli 2017 July 12 2017 | Rupiah | 1.500.000.000 | 11 Juli 2020 July 11 2020 | 8,5% | Belum Lunas Not yet paid off | AA (idn) (double A) | - |
| 2. | Obligasi Seri B Series B Bonds | 12 Juli 2017 July 12 2017 | Rupiah | 500.000.000 | 11 Juli 2022 July 11 2022 | 8,75% | Belum Lunas Not yet paid off | AA (idn) (double A) | - |

*Penawaran Umum Obligasi baru dilaksanakan di 2017 / The new Bond Public Offering will take place in 2017

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.

On November 26, 2019, the Bank issued Bank Mandiri Taspen Taspen Phase I Year 2019 ("2019 Continuous Bonds I") with a nominal value of Rp1,000,000,000 consisting of 2 (two) series.

| No | Uraian Description | Tanggal Penerbitan Publication date | Mata uang currency | Jumlah obligasi Number of bonds | Tanggal jatuh tempo Due date | Tingkat suku bunga Interest rate | Status pembayaran Payment status | Peringkat Rank 2018 | Peringkat Rank 2019 |
|---|---|---|---|---|---|---|---|---|---|
| 1. | Obligasi Seri A Series A Bonds | 26 November 2019 November 26 2019 | Rupiah | 700.000.000 | 26 November 2022 November 26 2022 | 7,90% | Belum Lunas Not yet paid off | AA (idn) (double A) | AA (idn) (double A) |
| 2. | Obligasi Seri B Series B Bonds | 26 November 2019 November 26 2019 | Rupiah | 300.000.000 | 26 November 2024 November 26 2024 | 8,20% | Belum Lunas Not yet paid off | AA (idn) (double A) | AA (idn) (double A) |

## KRONOLOGI PENERBITAN/PENCATATAN EFEK LAINNYA
## Chronology of Publishing / Recording of Other Securities

Sampai dengan 31 Desember 2019, Bank Mantap belum melakukan penerbitan efek lainnya

As of December 31, 2019, Bank Mantap has not yet issued other securities

## LEMBAGA PROFESI PENUNJANG
## Supporting Professional Agencies

### KANTOR AKUNTAN PUBLIK

**Puwantono, Sungkoro dan Surja (Ernst & Young)**
Gedung Bursa Efek Indonesia
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Telp: +6221 5289 500
Fax: +62 21 5289 4100
Website: www.EY.com/id

### NOTARIS

**I Gusti Ngurah Putra Wijaya, SH**
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Email: putra-wijaya@hotmail.com

### ADVOKAT

**Suryatin Lijaya, SH**
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Telp: (62) (361) 261938, 231060,
Fax: (62) (361) 231060
Email : suryatin@indosat.net.id

### KONSULTAN HUKUM

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Satrio Tower, 12th Floor, JL. Prof. DR. Satrio Kav. C4,
Jakarta 12950 Indonesia
Telp: 021 2251 3689
Fax : 021 4704805
Email : info@siarlegal.com

### LEMBAGA PEMERINGKAT

**PT Fitch Ratings Indonesia**
DBS Bank Tower 24th Floor, Suite 2403
Jl. Prof.Dr. Satrio Kav 3-5 12940
Telp:+62 21 29886800
Fax: +62 21 29886822
Website: www.fitchratings.com

### PUBLIC ACCOUNTING FIRM

**Puwantono, Sungkoro and Surja (Ernst & Young)**
Indonesia Stock Exchange Building, Jl. Jenderal Sudirman, Kav 52-53 Jakarta 12190
Tel: +6221 5289 500
Fax: +62 21 5289 4100
Website: www.EY.com/id

### NOTARY PUBLIC

**I Gusti Ngurah Putra Wijaya, SH**
Jalan Veteran 33 Denpasar, Denpasar-Bali,
Tel: 0361-228101, 0361-236132
Email: putra-wijaya@hotmail.com

### ADVOCATE

**Suryatin Lijaya, SH**
Jalan Serma Kawi no. 11, Denpasar, Bali
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**Siahaan, Irdamis, Andarumi & Partners (SIAR)**
Satrio Tower, 12th Floor, JL. Prof. DR. Satrio Kav. C4.
Jakarta 12950 Indonesia
Tel: 021 2251 3689
Fax: 021 4704805
Email: info@siarlegal.com

### RATING AGENCY

**PT Fitch Ratings Indonesia**
DBS Bank Tower 24th Floor, Suite 2403
Jl. Prof.Dr. Satrio Kav 3-5 12940
Telp:+62 21 29886800
Fax: +62 21 29886822
Website: www.fitchratings.com

# PENGHARGAAN DAN SERTIFIKASI PENGHARGAAN
## Awards and Certification

Selama tahun 2019, Bank Mantap menerima Penghargaan sebagai berikut:

During 2019, Bank Mantap received the following awards

**28 Juni 2019**
Bank Mantap memperoleh **Penghargaan Bank Terbaik 2019** dalam Kategori Bank Umum Buku II (Modal Inti Rp. 1 Triliun – Rp. 5 Triliun) Versi Investor Award 2019

**June 28, 2019:**
Bank Mantap received **The 2019 Best Bank Aaward** in the Book II Commercial Bank Category (Core Capital of Rp. 1 Trillion - Rp. 5 Trillion) Investor Award 2019 Version;

**12 Juli 2019**
Bank Mantap memperoleh Penghargaan **Bank Umum Swasta Non – Devisa** Versi Anugerah Bisnis Indonesia Award 2019

**July 12, 2019**
Bank Mantap received **The Non-Foreign Exchange Private Bank Award** from the Bisnis Indonesia Award 2019

**30 Agustus 2019**
Bank Mantap memperoleh Penghargaan **Info Bank Award 2019** Golden Throphy **"Sangat bagus 5 tahun berturut–turut"**

**30 August 2019**
Bank Mantap received **The 2019 Info Bank Award; Golden** Throphy **"Very good 5 years in a row"**

**29 Agustus 2019**
Bank Mantap memperoleh Penghargaan **Top Bank, Insurance, & Multi Finance 2019** CEO Terbaik Buku II & Top Bank Buku **II**

**August 29 2019**
Bank Mantap received **The Top Bank, Insurance & Multi Finance Award 2019** Best Book II & Top Bank Book II CEO

**28 November 2019**
Bank Mantap memperoleh **Predikat Best Financial Performance Bank 2019** Kategori Bank Umum Konvensional dari TEMPO Financial Award

**November 28, 2019**:
Bank Mantap obtained the 2019 Best Financial Performance Bank Predicate, Conventional Commercial Bank Category, from the TEMPO Financial Award

**28 Nopember 2019**
Bank Mantap memperoleh Penghargaan sebagai **Bank Pendukung UMKM Terbaik** Bank Buku 1 & 2 dari Bank Indonesia Award

**November 28, 2019:**
Bank Mantap received an award as the Best Supporting SME Bank - Book Books 1 & 2 from Bank Indonesia Award.

**11 Desember 2019**
Bank Mantap memperoleh Penghargaan **CGPI dengan predikat Sangat Terpercaya**

**December 11, 2019:**
Bank Mantap received a **CGPI award with the title of Most Trusted**

# PERISTIWA PENTING 2019
## Significant Events 2019

**08 JANUARI**

Pelepasan Umroh

**23 JANUARI**

HUT Bank Mantap

**24 FEBRUARI**

Festival Mantap Indonesia 2019

**24 FEBRUARI**

Launching E-Oten & SBS

**26 FEBRUARI**

Mantap Mencari Mentor

**11 MARET**

Launcing Mantap Mobile

**11 MARET**

Perpindahan Kantor Pusat

**12 MARET**

Mantap Sales Championship

mandiri taspen

**13 MARET**

KPR Combo
(pembiayaan bersama KPR dengan Mandiri)

**15 MARET**

Rapat Umum Pemegang Saham
Tahun Buku 2018

**21 MARET**

Rapat Kerja

**11 APRIL**

Launching Bank Pesepsi

**17 APRIL**

**02 MEI**

Board Forum

**24 MEI**

Roadshow Buka Bersama Mantap di 4 kota

**26 JUNI**

Edukasi Perbankan

**28 JUNI**

Investor Award

**02 JULI**

Anugrah Bisnis Award

**09 JULI**

PKS dengan Mandiri Joint financing

**22 JULI**

PKS dengan Koperasi Nusantara

**12 AGUSTUS**

Qurban bersama Mantap di KC Bandung

**17 AGUSTUS**

Perayaan 17 Agustus Bank Mandiri Taspen

**23 AGUSTUS**

Porseni Mandiri

**29 AGUSTUS**

Infobank Award

mandiri taspen

**30 AGUSTUS**

Top Bank

**6-8 SEPTEMBER**

Leadership Forum

**30 SEPTEMBER**

Pelepasan anggota DPR dan DPD Periode 14-19

**02 OKTOBER**

Perayaan HUT 21 Tahun Bank Mandiri

**11 OKTOBER**

Edukasi Perbankan di SMA Negeri 1 Yogyakarta

**14 OKTOBER**

Penyerahan THT Wakil Presiden

**21 OKTOBER**

Peresmian KCP Klungkung

**23 OKTOBER**

Investor Gathering

Penawaran Umum Obligasi Berkelanjutan I

**22 NOVEMBER**

Mantap Frontliner Award

**24 NOVEMBER**

Mantap Squad Award

**27 NOVEMBER**

Tempo Award

**27 NOVEMBER**

Pencatatan Obligasi di BEI

**28 NOVEMBER**

Pelepasan Umroh

**6-8 DESEMBER**

AOP Award

11
DESEMBER

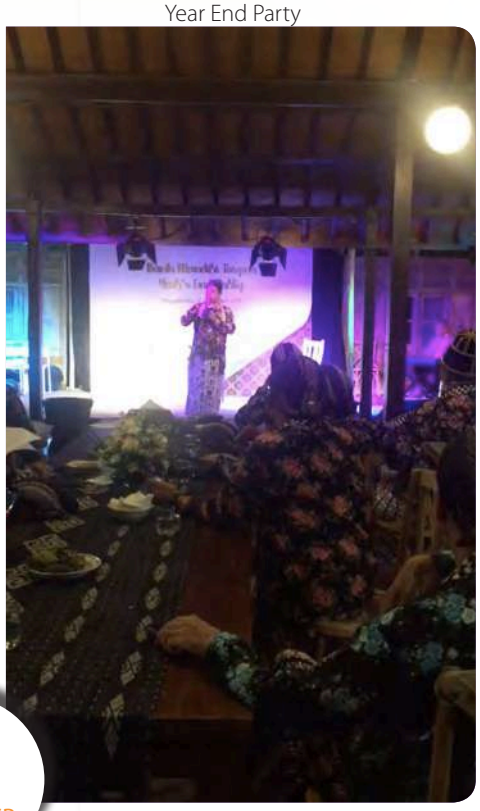
CGPI Award

18
DESEMBER

Natal Bapekkris

21
DESEMBER

Year End Party



# PENDIDIKAN DAN/ATAU PELATIHAN DEWAN KOMISARIS, DIREKSI, KOMITE-KOMITE, SEKRETARIS PERUSAHAAN, DAN UNIT AUDIT INTERNAL

## Education and / or Training of Board of Commissioners, Directors, Committees, Corporate Secretary, and Internal Audit Units

### PENGEMBANGAN KOMPETENSI DEWAN KOMISARIS

### BOARD OF COMMISSIONERS COMPETENCY DEVELOPMENT

#### TABEL PENGEMBANGAN KOMPETENSI DEWAN KOMISARIS

#### BOARD OF COMMISSIONERS COMPETENCY DEVELOPMENT TABLE

| Nama<br>Name | Jabatan<br>Position | Materi Pengembangan Kompetensi / Pelatihan<br>Competency Development / Training Materials | Waktu dan Tempat Pelaksanaan<br>Time and Place of Implementation | Jenis Pelatihan dan Penyelenggaraan<br>Type of Training and Organization |
|---|---|---|---|---|
| Abdul Rachman | Komisaris Utama<br>President Commissioner | Going Digital The Banking Transformation | 06 Desember 2019, Denpasar<br>December 6, 2019 in Denpasar | LPPI |
| Agus Haryanto | Komisaris<br>Commissioner | 1. Refreshment Manajemen Risiko Level 1<br>Refreshment Risk Management Level 1<br>2. Going Digital The Banking Transformation<br>Going Digital The Banking Transformation | 1. 21 Mei 2019, Jakarta<br>May 21, 2019 in Jakarta<br>2. 06 Desember 2019, Denpasar<br>December 6, 2019 in Denpasar | 1. LSPP<br>2. LPPI |
| Sukoriyanto Saputro | Komisaris Independen<br>Independent Commissioner | Going Digital The Banking Transformation | 06 Desember 2019, Denpasar<br>December 6, 2019 in Denpasar | LPPI |
| Edhi Chrystanto | Komisaris Independen<br>Independent Commissioner | 1. Refreshment Manajemen Risiko Level 5<br>Refreshment Risk Management Level 1<br>2. Going Digital The Banking Transformation<br>Going Digital The Banking Transformation<br>3. Seminar Prospek dan Tantangan Ekonomi 2020<br>Seminar on Prospects and Economic Challenges in 2020 | 1. 20 Agustus 2019, Medan<br>August 20, 2019 in Jakarta<br>2. 06 Desember 2019, Denpasar<br>December 06, 2019 in Denpasar<br>3. 19 Desember 2019, Jakarta<br>December19, 2019 in Jakarta | 1. LSPP<br>2. LPPI<br>3. FKDKP |
| Zudan Arif Fakrulloh | Komisaris Independen<br>Independent Commissioner | Going Digital The Banking Transformation<br>Going Digital The Banking Transformation | 06 Desember 2019, Denpasar<br>December 6, 2019 in Denpasar | LPPI |

mandiri taspen

## PENGEMBANGAN KOMPETENSI DIREKSI

## DEVELOPMENT OF COMPETENCY OF DIRECTORS

### TABEL PENGEMBANGAN KOMPETENSI DIREKSI

### BOARD OF DIRECTORS COMPETENCY DEVELOPMENT TABLE

| Nama<br>Name | Jabatan<br>Position | Materi Pengembangan Kompetensi / Pelatihan<br>Competency Development / Training Materials | Waktu dan Tempat Pelaksanaan<br>Time and Place of Implementation | Jenis Pelatihan dan Penyelenggaraan<br>Type of Training and Organization |
|---|---|---|---|---|
| Josephus K Triprakoso | Direktur Utama<br>President Director | 1. Risk & Compliance Awarness ( Refreshment SMR Level 5 )<br>Risk & Compliance Awareness (Refreshment SMR Level 5)<br>2. Executive Overview Of Islamic Banking<br>Executive Overview Of Islamic Banking<br>3. 2019 Executive Outlook On Big Data, AI & Blockchain Conference<br>2019 Executive Outlook On Big Data, AI & Blockchain Conference<br>4. Money Live Summit 2019<br>Money Live Summit 2019 | 1. 7 Agustus 2019, Jakarta<br>August 7, 2019 in Jakarta<br>2. 9 – 10 September 2019, Jakarta<br>September 9-10 , 2019 in Jakarta<br>3. 23 – 24 September 2019, Bali<br>September 23-24, 2019 in Bali<br>4. 25 – 26 November 2019, London<br>November 25-26, 2019 in London | 1. LSPP<br>2. LPPI<br>3. Asia Anti Fraud |
| Nurkholis Wahyudi | Direktur<br>Director | 1. Risk & Compliance Awarness ( Refreshment SMR Level 5 )<br>2. Executive Overview Of Islamic Banking<br>3. GEPS 2019<br>1. Risk & Compliance Awareness (Refreshment SMR Level 5)<br>2. Executive Overview Of Islamic Banking<br>3. GEPS 2019 | 1. 7 Agustus 2019, Jakarta<br>August 7, 2019 in Jakarta<br>2. 9 – 10 September 2019, Jakarta<br>September 9 -10 , 2019 in Jakarta<br>3. 30 Oktober – 3 November 2019, Korea<br>October 30 - November 3, 2019 in Korea | 1. LSPP<br>2. LPPI<br>3. GEPS |
| Paulus Endra Suyatna | Direktur<br>Director | 1. PSAK 71 Impairment Deep Dive in Risk Management Perspective<br>PSAK 71 Impairment Deep Dive in Risk Management Perspective<br>2. Risk & Compliance Awarness ( Refreshment SMR Level 5 )<br>Risk & Compliance Awareness (Refreshment SMR Level 5)<br>3. Executive Overview Of Islamic Banking<br>Executive Overview Of Islamic Banking<br>4. Kepatuhan & AML Level 3<br>Compliance & AML Level 3<br>5. Kepatuhan Perbankan<br>Banking Compliance<br>6. GEPS 2019<br>GEPS 2019 | 1. 27 – 28 Juni 2019, Bali<br>June 27 - 28, 2019 in Bali<br>2. 7 Agustus 2019, Jakarta<br>August 7, 2019 in Jakarta<br>3. 23 – 24 September 2019, Jakarta<br>September 23 - 24, 2019 in Jakarta<br>4. 3 – 4 Oktober 2019, Jakarta<br>October 3 - 4, 2019 in Jakarta<br>5. 5 Oktober 2019, Jakarta<br>October 5, 2019 in Jakarta<br>6. 30 Oktober – 04 November 2019, Korea<br>October 30 - November 3, 2019 in Korea | 1. BARA<br>2. LSPP<br>3. LPPI<br>4. LSPP<br>5. LSPP<br>6. GEPS |

| Nama<br>Name | Jabatan<br>Position | Materi Pengembangan Kompetensi / Pelatihan<br>Competency Development / Training Materials | Waktu dan Tempat Pelaksanaan<br>Time and Place of Implementation | Jenis Pelatihan dan Penyelenggaraan<br>Type of Training and Organization |
|---|---|---|---|---|
| Iwan Soeroto | Direktur<br>Director | 1. Executive Overview Of Islamic Banking<br>Executive Overview Of Islamic Banking<br>2. 2019 Executive Outlook On Big Data, AI & Blockchain Conference<br>2019 Executive Outlook On Big Data, AI & Blockchain Conference<br>3. Legal & Compliance Risk Management (Refreshement SMR Level 5)<br>Legal & Compliance Risk Management (Refreshement of SMR Level 5)<br>4. Money Live Summit 2019<br>Money Live Summit 2019 | 1. 19 – 20 September 2019, Jakarta<br>September 19 - 20, 2019 in Jakarta<br>2. 23 – 24 September 2019, Bali<br>September 23 - 24 , 2019 in Bali<br>3. 16 Oktober 2019, Surabaya<br>October 16, 2019 in Surabaya<br>4. 25 – 26 November 2019, London<br>November 25 - 26, 2019 in London | 1. LPPI<br>2. Asia Anti Fraud<br>3. LSPP<br>4. London |
| Fajar Ari Setiawan | SEVP<br>SEVP | 1. PSAK 71 Impairment Deep Dive in Risk Management<br>PSAK 71 Impairment Deep Dive in Risk Management<br>2. Risk & Compliance Awarness ( Refreshment SMR Level 5 )<br>Risk & Compliance Awareness (Refreshment SMR Level 5)<br>3. Executive Overview Of Islamic Banking<br>Executive Overview Of Islamic Banking<br>4. Asian Bankers 2019<br>Asian Bankers 2019 | 1. 27 – 28 Juni 2019, Bali<br>June 27 - 28, 2019 in Bali<br>2. 7 Agustus 2019, Jakarta<br>August 7, 2019 in Jakarta<br>3. 19 – 20 Agustus 2019, Jakarta<br>August 19 - 20, 2019 in Jakarta<br>4. 25 – 27 November 2019, Kamboja<br>November 25-27, 2019 in Cambodia | 1. BARA<br>2. LSPP<br>3. LPPI<br>4. Perbanas |

## PENGEMBANGAN KOMPETENSI KOMITE REMUNERASI DAN NOMINASI

## DEVELOPMENT OF NOMINATION AND REMUNERATION COMMITTEE COMPETENCIES

### TABEL PENGEMBANGAN KOMPETENSI KOMITE REMUNERASI DAN NOMINASI

### NOMINATION AND REMUNERATION COMMITTEE COMPETENCY DEVELOPMENT TABLE

| Nama<br>Name | Jabatan<br>Position | Materi Pengembangan Kompetensi / Pelatihan<br>Competency Development / Training Materials | Waktu dan Tempat Pelaksanaan<br>Time and Place of Implementation | Jenis Pelatihan dan Penyelenggaraan<br>Type of Training and Organization |
|---|---|---|---|---|
| Zudan Arif Fakrulloh | Komisaris Independen<br>Independent Commissioner | Going Digital The Banking Transformation<br>Going Digital The Banking Transformation | 06 Desember 2019, Denpasar<br>December 6 2019, Denpasar | LPPI |
| Abdul Rachman | Komisaris Utama<br>President Commissioner | Going Digital The Banking Transformation<br>Going Digital The Banking Transformation | 06 Desember 2019, Denpasar<br>December 6 2019, Denpasar | LPPI |
| Agus Haryanto | Komisaris<br>Commissioner | 1. Refreshment Manajemen Risiko Level 1<br>Refreshment Risk Management Level 1<br>2. Going Digital The Banking Transformation<br>Going Digital The Banking Transformation | 1. 21 Mei 2019, Jakarta<br>May 21, 2019 in Jakarta<br>2. 06 Desember 2019, Denpasar<br>December 06, 2019 in Denpasar | 1. LSPP<br>2. LPPI |
| Sukoriyanto Saputro | Komisaris Independen<br>Independent Commissioner | Going Digital The Banking Transformation<br>Going Digital The Banking Transformation | 06 Desember 2019, Denpasar<br>December 6 2019, Denpasar | LPPI |
| Edhi Chrystanto | Komisaris Independen<br>Independent Commissioner | 1. Refreshment Manajemen Risiko Level 5<br>Refreshment Risk Management Level 5<br>2. Going Digital The Banking Transformation<br>Going Digital The Banking Transformation<br>3. Seminar Prospek dan Tantangan Ekonomi 2020<br>Seminar on Prospects and Economic Challenges in 2020 | 1. 20 Agustus 2019, Medan<br>August 20, 2019 in Medan<br>2. 06 Desember 2019, Denpasar<br>December 6, 2019 in Denpasar<br>3. 19 Desember 2019, Jakarta<br>December 19, 2019 in Jakarta | 1. LSPP<br>2. LPPI<br>3. FKDKP |
| Yacinta Eka Damayanti | Anggota Komite Remunerasi dan Nominasi / Division Head Human Capital<br>Member of the Remuneration and Nomination Committee / Division Head of Human Capital | 1. Pembekalan dan Ujian Manajemen Risiko Level 2<br>Debriefing and Level 2 Risk Management Test<br>2. Grow With Change<br>Grow With Change | 1. 27 – 29 Juni 2019, Jakarta<br>June 27 - 29, 2019 in Jakarta<br>2. 28 November 2019<br>November 28, 2019 | 1. Efektif Pro & LSPP<br>2. PT Pandu Mitra Nusantara |

## PENGEMBANGAN KOMPETENSI KOMITE AUDIT

## AUDIT COMMITTEE COMPETENCE DEVELOPMENT

### TABEL PENGEMBANGAN KOMPETENSI KOMITE AUDIT

### AUDIT COMMITTEE COMPETENCY DEVELOPMENT TABLE

| Nama<br>Name | Jabatan<br>Position | Materi Pengembangan Kompetensi / Pelatihan<br>Competency Development / Training Materials | Waktu dan Tempat Pelaksanaan<br>Time and Place of Implementation | Jenis Pelatihan dan Penyelenggaraan<br>Type of Training and Organization |
|---|---|---|---|---|
| Sukoriyanto Saputro | Komisaris Independen<br>Independent Commissioner | Going Digital The Banking Transformation<br>Going Digital The Banking Transformation | 06 Desember 2019, Denpasar<br>December 6 2019, Denpasar | LPPI |
| Edhi Chrystanto | Komisaris Independen<br>Independent Commissioner | 1. Refreshment Manajemen Risiko Level 5<br>Refreshment Risk Management Level 5<br>2. Going Digital The Banking Transformation<br>Going Digital The Banking Transformation<br>3. Seminar Prospek dan Tantangan Ekonomi 2020<br>Seminar on Prospects and Economic Challenges in 2020 | 1. 20 Agustus 2019, Medan<br>August 20, 2019 in Medan<br>2. 06 Desember 2019, Denpasar<br>06 December 06, 2019 in Denpasar<br>3. 19 Desember 2019, Jakarta<br>December 19, 2019 in Jakarta | 1. LSPP<br>2. LPPI<br>3. FKDKP |
| Zudan Arif Fakrulloh | Komisaris Independen<br>Independent Commissioner | Going Digital The Banking Transformation<br>Going Digital The Banking Transformation | 06 Desember 2019, Denpasar<br>December 6 2019 in Denpasar | LPPI |
| Jani Arjanto | Anggota Komite Audit Pihak Independen<br>Member of the Independent Party Audit Committee | Pembekalan dan Ujian Sertifikasi Risk Management Level 1<br>Debriefing and Level 1 Risk Management Certification Test | 14 – 15 September 2019<br>September 14-15, 2019 | Efektif Pro & LSPP |
| Effendi Sitompul | Anggota Komite Audit Pihak Independen<br>Member of the Independent Party Audit Committee | Nihil | Nihil | Nihil |
| Ardi Purboyo | Sekretaris (ex-officio)<br>Secretary (ex-officio) | Training Aplikasi IDEA<br>IDEA Application Training | 15-16 Agustus 2019<br>August 15 – 16, 2019 | PT. Bank Mandiri Taspen |
| | | Pelatihan Anti Korupsi Untuk Pegawai Satuan Pengawas Internal (SPI) Pada BUMN/BUMD<br>Anti Corruption Training for Employees of Internal Supervisory Unit (SPI) at BUMN / BUMD | 26 - 28 November 2019<br>November 26 – 28, 2019 | Komisi Pemberantasan Korupsi (KPK) |
| | | Training Conflict resolution serta Influence & Communication Untuk Auditor Supervisor<br>Conflict resolution training and Influence & Communication for Supervisor Auditors | 11-12 Desember 2019<br>December 11-12, 2019 | PT. Bank Mandiri (Persero), Tbk |

## PENGEMBANGAN KOMPETENSI KOMITE PEMANTAU RISIKO

## RISK MONITORING COMMITTEE DEVELOPMENT COMPETENCY

### TABEL PENGEMBANGAN KOMPETENSI KOMITE PEMANTAU RISIKO

### RISK MONITORING COMMITTEE COMPETENCY DEVELOPMENT TABLE

| Nama<br>Name | Jabatan<br>Position | Materi Pengembangan Kompetensi / Pelatihan<br>Competency Development / Training Materials | Waktu dan Tempat Pelaksanaan<br>Time and Place of Implementation | Jenis Pelatihan dan Penyelenggaraan<br>Type of Training and Organization |
|---|---|---|---|---|
| Edhi Chrystanto | Komisaris Independen<br>Independent Commissioner | 1. Refreshment Manajemen Risiko Level 5<br>Refreshment Risk Management Level 5<br>2. Going Digital The Banking Transformation<br>Going Digital The Banking Transformation<br>3. Seminar Prospek dan Tantangan Ekonomi 2020<br>Seminar on Prospects and Economic Challenges in 2020 | 1. 20 Agustus 2019, Medan<br>August 20, 2019 in Medan<br>2. 06 Desember 2019, Denpasar<br>December 06, 2019 in Denpasar<br>3. 19 Desember 2019, Jakarta<br>December 19, 2019 in Jakarta | 1. LSPP<br>2. LPPI<br>3. FKDKP |
| Sukoriyanto Saputro | Komisaris Independen<br>Independent Commissioner | Going Digital The Banking Transformation<br>Going Digital The Banking Transformation | 06 Desember 2019, Denpasar<br>December 6 2019 in Denpasar | LPPI |
| Zudan Arif Fakrulloh | Komisaris Independen<br>Independent Commissioner | Going Digital The Banking Transformation<br>Going Digital The Banking Transformation | 06 Desember 2019, Denpasar<br>December 6 2019, Denpasar | LPPI |
| I Nyoman S Suryawan | Anggota Komite Pemantau Risiko Pihak Independen<br>Independent Party Risk Monitoring Committee Member | Pembekalan dan Ujian Sertifikasi Risk Management Level 1<br>Debriefing and Level 1 Risk Management Certification Test | 19 Oktober 2019, Jakarta<br>October 19, 2019 in Jakarta | Efektif Pro & LSPP |
| Didin Rasyidin | Anggota Komite Pemantau Risiko Pihak Independen<br>Independent Party Risk Monitoring Committee Member | Nihil | Nihil | Nihil |

## PENGEMBANGAN KOMPETENSI KOMITE TATA KELOLA TERINTEGRASI

## INTEGRATED GOVERNANCE COMMITTEE DEVELOPMENT COMPETENCY

### TABEL PENGEMBANGAN KOMPETENSI KOMITE TATA KELOLA TERINTEGRASI

### INTEGRATED COMPETENCY COMMITTEE DEVELOPMENT COMPETENCY TABLE

| Nama<br>Name | Jabatan<br>Position | Materi Pengembangan Kompetensi / Pelatihan<br>Competency Development / Training Materials | Waktu dan Tempat Pelaksanaan<br>Time and Place of Implementation | Jenis Pelatihan dan Penyelenggaraan<br>Type of Training and Organization |
|---|---|---|---|---|
| Edhi Chrystanto | Komisaris Independen<br>Independent Commissioner | 1. Refreshment Manajemen Risiko Level 5<br>Refreshment Risk Management Level 5<br>2. Going Digital The Banking Transformation<br>Going Digital The Banking Transformation<br>3. Seminar Prospek dan Tantangan Ekonomi 2020<br>Seminar on Prospects and Economic Challenges in 2020 | 1. 20 Agustus 2019, Medan<br>August 20, 2019 in Medan<br>2. 06 Desember 2019, Denpasar<br>December 06, 2019 in Denpasar<br>3. 19 Desember 2019, Jakarta<br>December 19, 2019 in Jakarta | 1. LSPP<br>2. LPPI<br>3. FKDKP |

## PENGEMBANGAN KOMPETENSI SEKRETARIS PERUSAHAAN

## CORPORATE SECRETARY DEVELOPMENT COMPETENCY

### TABEL PENGEMBANGAN KOMPETENSI SEKRETARIS PERUSAHAAN

### CORPORATE SECRETARY DEVELOPMENT COMPETENCY TABLE

| Nama<br>Name | Jabatan<br>Position | Materi Pengembangan Kompetensi / Pelatihan<br>Competency Development / Training Materials | Waktu dan Tempat Pelaksanaan<br>Time and Place of Implementation | Jenis Pelatihan dan Penyelenggaraan<br>Type of Training and Organization |
|---|---|---|---|---|
| Bambang Teguh Pramusinto | Sekretaris Perusahaan<br>Corporate Secretary | 1. Training Keprotokolan dan Secretary<br>Protocol and Secretary Trainning<br>2. Seminar "Pembentukan Organ Board (Komite, Corporate Secretary, Internal Audit)"<br>Seminar on "Organ Board Formation (Committee, Corporate Secretary, Internal Audit)"<br>3. Seminar "Memastikan Kepatuhan Perusahaan atas peraturan terkait Direksi dan Dewan Komisaris"<br>Seminar "Ensuring Company Compliance with Regulations relating to Directors and Board of Commissioners" | 1. 13 Juli s.d 14 Juli 2019, LPPI Jakarta<br>July 13 to July 14, 2019 in LPPI Jakarta<br>2. 9 April 2019, Bursa Efek Indonesia<br>April 9, 2019 in Bursa Efek Indonesia<br>3. 20 Maret 2019, Bursa Efek Indonesia<br>March 20, 2019 in Bursa Efek Indonesia | 1. LPPI<br>2. ICSA dan Bursa Efek<br>3. ICSA dan Bursa Efek |

## INFORMASI PADA WEBSITE PERUSAHAAN

Bank Mantap memberikan kemudahan akses informasi secara transparan dan akurat bagi pemangku kepentingan (stakeholder) melalui situs https://www.bankmantap.co.id/. Situs Bank Mantap juga membuat informasi yang lebih spesifik, yaitu:

## INFORMATION ON CORPORATE WEB

Bank Mantap provides easy access to information transparently and accurately for stakeholders through official website of https://www.bankmantap.co.id/. Bank Mantap also presents more specific information as follows:

Peta situs https://www.bankmantap.co.id/

Site map of https://www.bankmantap.co.id/

| | | |
|---|---|---|
| Tentang kami<br>About Us | Sekilas perusahaan<br>Struktur organisasi<br>Budaya kerja<br>Manajemen<br>Pemegang saham<br>Penghargaan<br>Good Corporate Governance<br>Whistleblowing system<br>Pengungkapan kuantitatif eksposur risiko | The company at a glance<br>Organizational structure<br>Corporate culture<br>Managements<br>Shareholders<br>Achievements<br>Good Corporate Governance<br>Whistleblowing system<br>Quantitative disclosure of risk exposure |
| Pinjaman<br>Loan | Kredit mantap pensiun<br>Retail<br>Mikro | Mantap Pension Credit<br>Retail<br>Micro |
| Simpanan<br>Saving | Tabunganku<br>Tabungan Simantap berjangka<br>Tabungan siMantap gold<br>Tabungan Simantap pensiun<br>Deposito mantap<br>Giro | Tabunganku<br>siMantap Savings Periods<br>siMantap Savings Gold<br>siMantap Pension Savings<br>Mantap Deposits<br>Giro |
| Jasa Bank<br>Bank Services | Tarif layanan<br>Bank garansi<br>Referensi bank<br>Transfer<br>Inkaso | Fee of service<br>Bank guarantee<br>Banks reference<br>Transfer<br>Inkaso |
| Cabang<br>Branch | Jumlah Masing-masing Cabang | The Number of Each Branch |

## PENGEMBANGAN KOMPETENSI UNIT AUDIT INTERNAL

## INTERNAL AUDIT UNIT DEVELOPMENT COMPETENCY

### TABEL PENGEMBANGAN KOMPETENSI UNIT AUDIT INTERNAL
### INTERNAL AUDIT UNIT DEVELOPMENT COMPETENCY TABLE

| No | Nama Pendidikan dan Pengembangan Karyawan<br>*Name of Employee Education and Development* | Nama Penyelenggara<br>*Organizer Name* | Waktu Pelaksanaan<br>*Execution time* |
|---|---|---|---|
| 1 | *Workshop* "Teknik investigasi"<br>"Investigation Techniques" Workshop | PT. Bank Mandiri (Persero), Tbk | Januari 2019<br>January 2019 |
| 2 | *Training* Aplikasi IDEA<br>IDEA Application Training | PT. Bank Mandiri Taspen | 15 - 16 Agustus 2019<br>15-16 August 2019 |
| 3 | *Training* Teknik Investigasi<br>Investigation Techniques Workshop | PT. Bank Mandiri Taspen | 27 - 28 Juni 2019<br>27 - 28 June 2019 |
| 4 | Sertifikasi *Qualified* Internal Audit<br>Qualified Internal Audit Certification | Yayasan Pendidikan Internal Audit (YPIA) | Juni dan Oktober 2019<br>June and October 2019 |
| 5 | *Training Quality Assurance* Fungsi Internal Audit<br>Quality Assurance Training on Internal Audit Function | Yayasan Pendidikan Internal Audit (YPIA) | 18 - 19 Oktober 2019<br>18 - 19 October 2019 |
| 6 | *Training* SAP & *Basic Accounting*<br>SAP & Basic Accounting Training | PT. Bank Mandiri Taspen | 02 November 2019<br>02 November 2019 |
| 7 | Sertifikasi SMR Level 1<br>Level 1 SMR Certification | PT. Bank Mandiri Taspen | 16 - 17 November 2019<br>16 - 17 November 2019 |
| 8 | Pelatihan Anti Korupsi Untuk Pegawai Satuan Pengawas Internal (SPI) Pada BUMN/BUMD<br>Anti Corruption Training for Employees of Internal Audit Unit (SPI) at SOEs / Regional-Owned Enterprises | Komisi Pemberantasan Korupsi (KPK) | 26 - 28 November 2019<br>26 - 28 November 2019 |
| 9 | *Training Self Leadership*<br>Self Leadership Training | PT. Bank Mandiri Taspen | 06 Desember 2019<br>06 December 2019 |
| 10 | *Training Conflict resolution* serta *Influence & Communication* Untuk Auditor Supervisor<br>Conflict resolution and Influence & Communication Training for Supervisor Auditors | PT. Bank Mandiri (Persero), Tbk | 11 - 12 Desember 2019<br>11 - 12 December 2019 |

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LAPORAN TAHUNAN
ANNUAL REPORT
2019

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# SUMBER DAYA MANUSIA
## Human Capital

## *STRATEGIC PLAN* PENGELOLAAN SUMBER DAYA MANUSIA
### Strategic Plan Of Human Resources Management

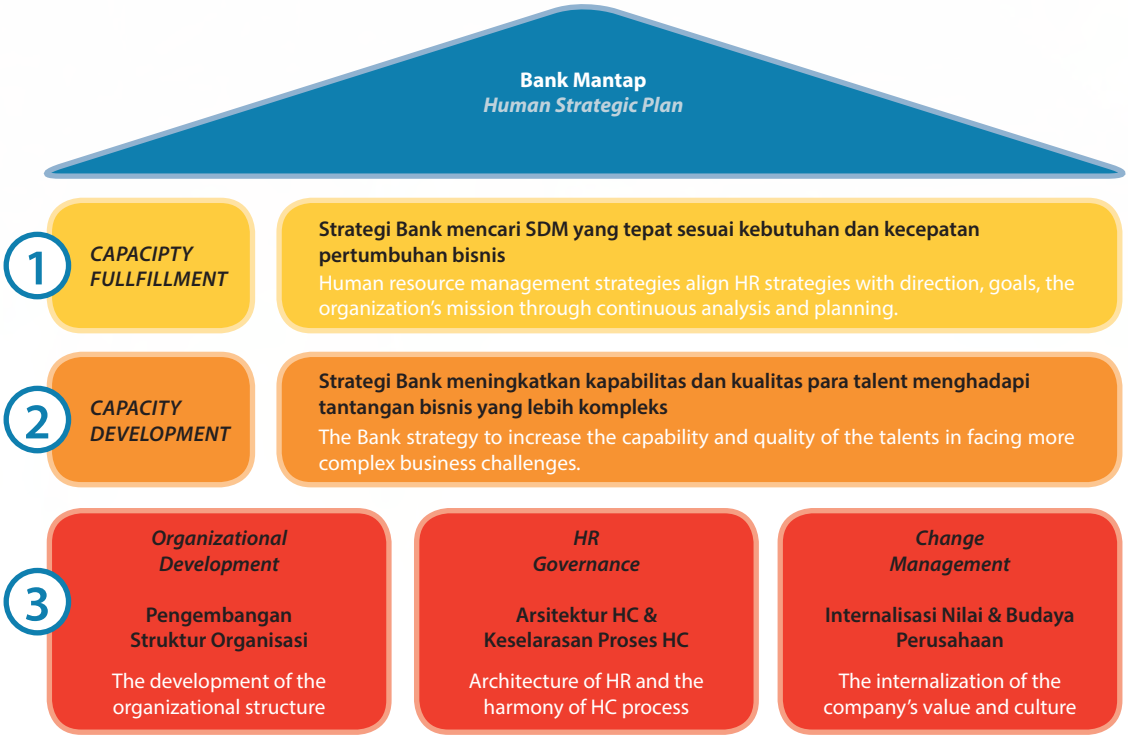
Dalam pengelolaan Sumber Daya Manusia, Bank Mantap menyusun *Human Capital Strategic Plan (HCSP)* yang dapat membantu organisasi dalam menyusun kebijakan sumber daya manusia, strategi dan program meningkatkan kemampuan pegawai, sehingga membantu pegawai mencapai cita-cita dan tujuan organisasi. HCSP 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 dengan kinerja terbaik. 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 mereka dan bagaimana agar mereka 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 Mantap 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




Strategi manajemen sumber daya manusia menyelaraskan strategi SDM dengan arah, tujuan, misi organisasi melalui analisa dan perencanaan secara sinambung.
Human resource management strategies align HR strategies with direction, goals, the organization's mission through continuous analysis and planning.

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 fulfllment*). Program pengembangan pegawai berkelanjutan mulai dari pegawai baru, pegawai

HR 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

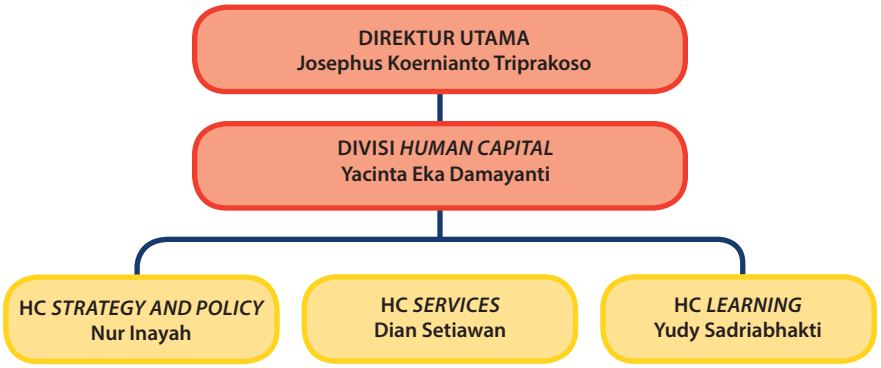
eksisting maupun pegawai yang akan berakhir masa dinasnya. Pengembangan disusun untuk semua level jabatan, baik di kantor pusat maupun di jaringan kantor atau lapangan (*capability development*). Hal penting lainnya adalah melakukan evaluasi dan penyesuaian oganisasi, mengkaji kembali struktur dan setiap 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*). 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*).

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). 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 Mantap dilaksanakan oleh Divisi *Human Capital* sesuai dengan bagan dibawah ini:

The management of Human Capital in Bank Mantap is carried out by Human Capital Division and in accordance with the following chart:




### 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.

### FUNCTION AND SCOPE OF DUTIES OF HUMAN CAPITAL DIVISION

Human Capital division 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.

Pada Divisi *Human Capital* terdapat tiga Departemen yang memiliki ruang lingkup tugas dan tanggung jawab sebagai berikut:

In the Human Capital division, there are three dapartments, which have the scope of duties and responsibilities as follows:

| No. | Departemen<br>*Departement* | Ruang Lingkup Tugas dan Tanggung Jawab<br>*Scope of Duties and Responsibilities* |
|---|---|---|
| 1 | *Department HC Strategy & Policy*<br>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.<br><br>Prepare, monitor and evaluate the implementation of HC strategies and policies including organizational changes/development, employees career development and movement as well as the management of employee performance to suit the Bank's needs and business development. |
| 2 | *Department HC Services*<br>Department HC Services | 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.<br><br>Manage, develop, and evaluate the implementation of operational strategy and policies, benefit, administration, and personnel communications for optimal results according to the provisions and procedures to support the smooth process of the organization's work. |
| 3 | *Department HC Learning*<br>Department HC Learning | Menyusun, mengelola dan mengevaluasi strategi pengembangan pegawai yang efektif dan efsien melalui *training*, pendampingan, *coaching, culture development* dan *knowledge management* untuk mencapai tingkat kompetensi pegawai sesuai kebutuhan organisasi.<br><br>Plan, manage and evaluate effective and efficient employee development strategies through training, mentoring, coaching, culture development and knowledge management to achieve the level of competence of the employees according to the needs of the organization. |

Aspek-aspek yang menjadi tanggung jawab HC 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 beneft 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 factor 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.

The aspects of the responsibility of HC 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*, pengakhiran hubungan kerja karena suatu hal tertentu yang mengakibatkan berakhirnya hak dan kewajiban antara pekerja/buruh dan pengusaha. (Defnisi Pasal 1 Nomor 30 UU 13 Tahun 2003 "UU Ketenagakerjaan).
- *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 kualifkasi jabatan dan pekerjaan. *Development*, mempersiapkan individu untuk memikul tanggung jawab yang berbeda atau yang lebih tinggi dalam perusahaan atau organisasi.
- *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: mengetahui aktivitas dan output apa yang diinginkan, mengobservasi apakah aktivitas dan output terjadi, dan menyediakan *feedback* untuk menolong pegawai dalam memenuhi harapan.
- *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.

- Termination. Termination of employment relations is due to a certain matter which results in the termination of rights and obligations between workers/employeees and employers. (Definition of Article 1 Number 30 of Law 13 of 2003 "Labor Laws").
- Training and development. Training or Job training is the whole activity to give, obtain, improve, and develop work competencies, productivity, discipline, attitudes, and work ethic at a certain level of skills and expertise in accordance with the levels and qualifications of positions and jobs. Development prepares individuals to bear different or higher responsibilities in a company or organization.
- 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 and outputs occur, and providing feedback to help employees meet expectations.
- 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 received by employees who have quit their jobs, who have reached the working age limit, which is paid weekly, monthly or paid at once.

## PROFIL KEPALA DIVISI HUMAN CAPITAL

Profil kepala Divisi *Human Capital* dapat dilihat pada Profil Pejabat Eksekutif.

## PROFILE OF HUMAN CAPITAL DIVISION HEAD

Human Capital Division head profile can be seen in the profile of Executive Officers.

# 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).

Edwin B. Filippo (1984:4) mendefnisikan 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 Mantap terhadap ketentuan yang mengatur pengelolaan (*manage*) Sumber Daya Manusia untuk mendukung visi dan misi perusahaan dilakukan pada tahun 2017 dengan penyempurnaan dengan menyusun ketentuan baru. Pengelolaan Sumber Daya Manusia di Bank Mantap berpedoman pada Standar Prosedur

Sumber Daya Manusia tanggal 1 Februari 2017. Sejauh ini standar prosedur tersebut masih dapat diimplementasikan dan masih 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.

Pembentukan 4 (empat) Distribution pada 2017 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 *supervise Operation Head*.

Tugas utama seorang *Distribution Head* adalah memastikan pencapaian seluruh target bisnis jaringan kantor dan sebagai koordinator yang melakukan supervise terhadap cabang di bawah koordinasinya agar dapat memberikan kinerja terbaik. Sedangkan Operational Head bertangngung jawab untuk memastikan seluruh operasional yang mendukung bisnis dapat

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) 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 latest adjustments made by Bank Mantap to the provisions that govern the management of Human Capital to support the company's vision and mission are carried out in 2017 with improvements by drafting new provisions.

Management of Human Capital at Bank Mantap is guided by the Standard Procedure for Resources Humans on February 1, 2017. So far, the standard procedure can still be implemented and is quite in accordance with current bank conditions. The detailed provisions stipulated in the Technical Guidelines are also compiled, this is where studies and adjustments are made following the changes that have taken place, related both internal changes from the Bank and external changes from the regulator. The Bank always strives to maintain that the compiled and adjusted provisions can be implemented properly 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.

Formation of 4 (four) Distributions in 2017 led by Distribution Head carrying out business functions and one Operation Head person running operational functions, is able to improve performance and accelerates business processes in office networks. Organizations in the distribution are equipped with supporting organs to handle staffing, administration, networking, reporting, performance and monitoring and are under the supervision of operation 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

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 ke-4 distribusi ini membuat lebih efektif seluruh proses bisnis dan operasional, dengan cakupan jaringan kantor sebagai berikut:

1. *Distribution* 1 Medan, membawahi seluruh Jaringan Kantor Bank Mantap di Seluruh Pulau Sumatera, Batam dan Kepulauan Riau, Bangka Belitung.
2. *Distribution* 2 Jakarta, membawahi seluruh Jaringan Kantor Bank Mantap di Serang, DKI Jakarta dan Jabar.
3. *Distribution* 3 Surabaya, membawahi seluruh Jaringan Kantor Bank Mantap di Jatim, Jabar, DI Yogyakarta dan seluruh Pulau Kalimantan.
4. *Distribution* 4 Denpasar, membawahi seluruh Jaringan Kantor Bank Mantap di Bali, NTB, NTT, seluruh Pulau Sulawesi, Ambon dan Maluku Utara, dan seluruh Pulau Jayapura.

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. Unit kerja Informasi dan Teknologi dipecah menjadi 2, satu unit khusus menyusun strategi pengembangan aplikasi dan satu unit berfokus pada operasional dan supporting. Unit kerja baru yang akan fokus mengembangkan produk digital adalah *Retail & Digital Banking*, unit ini merupakan pengembangan dari unit kerja *Institutional Banking & Wealth Management*.

## 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 berkualifkasi 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. Pada 2019 manajemen mengambil kebijakan untuk membatasi penerimaan dari eksternal khususnya pemenuhan SDM untuk pembukaan jaringan kantor baru. Hal ini mendorong pegawai berprestasi dan memiliki kesempatan lebih besar menerima tanggung jawab lebih besar.

Secara umum tujuan pengembangan karir adalah pengembangan yang efektif dari talenta yang ada, serta kepuasan terhadap kebutuhan pengembangan secara spesifk 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

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 the 4 distributions makes the entire business and operational processes more effective, with office network coverage as follows:

1. Distribution 1 Medan, in charge of the entire Bank Mantap Office Networks in the Sumatra, Batam and Riau Islands, and Bangka Belitung.
2. Distribution 2 Jakarta, in charge of the entire Bank Mantap Office Networks in Serang, the Special Capital Region of Jakarta, and West Java.
3. Distribution 3 Surabaya, in charge of the entire Bank Mantap Office Networks in East Java, West Java, Special Region of Yogyakarta, and Borneo Island.
4. Distribution 4 Denpasar, in charge of the entire Bank Mantap Office Networks in Bali, West Nusa Tenggara, East Nusa Tenggara, Sulawesi Island, Ambon and North Maluku, and Jayapura.

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. The Information and Technology work unit is broken down into 2. One special unit develops an application development strategy and one unit focuses on the operations and supporting. The new work unit that will focus on developing digital products is Retail & Digital Banking. This unit is a development of Institutional Banking & Wealth Management work unit.

## 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 development of organization as well as wider office network will surely open the opportunity for employee's career. In 2019, management made a policy to limit outsourcing especially in fulfilling the need of human resource to open new office network. It encourage employee to make an achievement and to have more opportunities to get higher responsibility.

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

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 simbiosa 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 *turn over*, dengan rendahnya turn over dapat menghemat biaya tenaga kerja, khususnya biaya untuk mendidik pegawai baru.

Dalam mempertimbangkan pengembangan karir pegawai mengacu pada *Prudential Career Management Guideline* sebagai berikut:

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 terakhir minimal berada di *Performance Level 3* (PL3) dengan *Talent Criteria (TC) Critical Resources (CR)*, pendidikan minimal setera dengan Sarjana/S1 dan tidak sedang terkena atau dalam masa pengenaan sanksi.

Pada 2019 dilaksanakan pula peserta SDP melalui jalur *fast track* yaitu jalur khusus yang perlu mendapatkan persetujuan manajemen dengan jumlah sangat selektif. Kandidat terpilih tentunya harus memenuhi seluruh persyaratan minimal terlebih dahulu dan memiliki *added value* yang tidak dimiliki oleh kandidat lain. Peserta jalur *fast track* ini dapat mengikuti pendidikan SDP dan mengikuti seluruh rangkaian seleksi kecuali *aptitude test*. Setelah kandidat memenuhi syarat administrasi tersebut, maka tahap selanjutnya adalah seleksi wawancara dengan Kepala Unit Kerja, *aptitude test* dan fnal interview oleh Direktur Bidang dan atau Direktur Human Capital. Apabila seluruh tahapan tersebut berhasil dilalui maka kandidat akan mengikuti pendidikan SDP selama jangka waktu

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. 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.

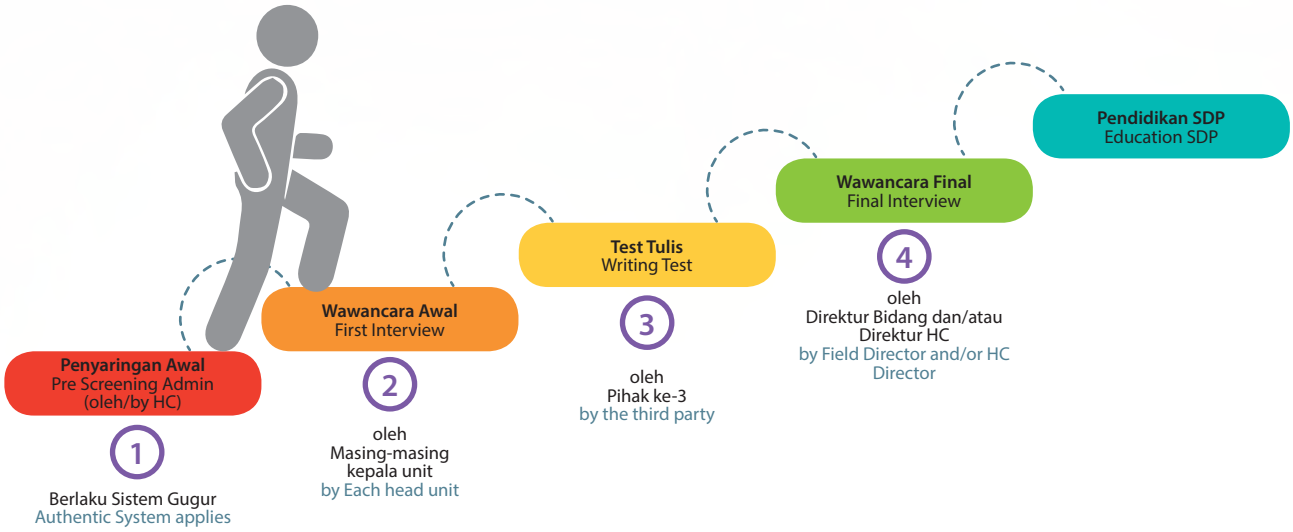
Career development can be started from entry level and mid-level. When an employee is hired as an entry level employee, a promotion opportunity will be granted to such employee who excels and meets the criteria, such as to be promoted as senior management (officer) through the Staff Development Program (SDP). The minimum requirements that must be met are working period (minimum of 3 years), the last performance assessment score is at least in Performance Level 3 (PL3) with Talent Criteria (TC) of Critical Resources (CR), minimum education of at least equivalent to Bachelor/S1 and not being imposed by or during imposition of sanctions.

In 2019, SDP participant is promoted through fast track, which is a special promotion that needs management's approval and the number of the participant is really selective. The chosen candidate surely needs to meet all minimum requirements first and has added value that other candidate does not have. The participant of fast track can take SDP education and all series of selection process except aptitude test. 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

tertentu. Setelah lulus pendidikan SDP, maka pegawai diberikan kesempatan untuk mengisi posisi level officer, seperti misalnya *Relationship Officer Pensiunan (ROP), Relationship Manager Retail, Micro Manager* dan posisi *back office* lain yang setingkat.

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 *Professional Staff* (PS) menjadi *Team Leader* (TL), *Team Leader* menjadi Kepala KCP (kelas yang lebih tinggi), Kepala KCP kelas menjadi Kepala Cabang, *Operation Manager* menjadi Kepala Cabang, Kepala Cabang menjadi *Distribution Head* atau *Operation Head* di jaringan kantor.

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*.

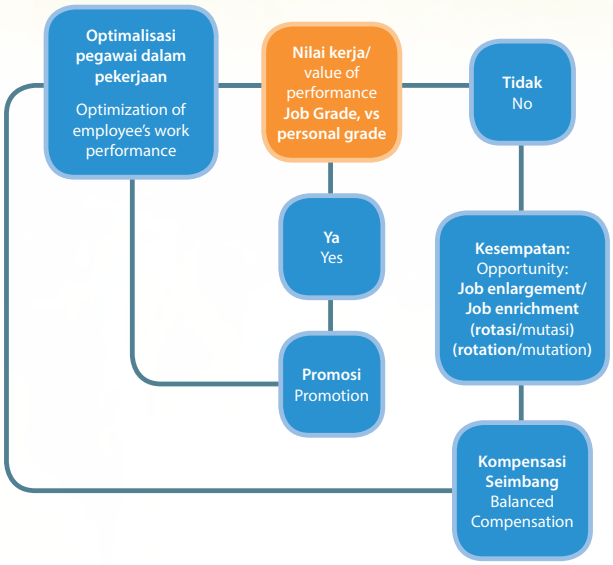
Alur pengembangan karir tersebut dapat digambarkan sebagai berikut:

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.

Examples of mid-level career development are the promotion for Professional Staff (PS) level employees to be Team Leader (TL). Team leader will be promoted as the Head of Sub-Branch Office (higher position), the Head of Sub-Branch Office will be promoted as the Head of Branch Office, Operation Manager will be promoted as the Head of Branch Office, and the Head of Branch Office will be promoted as Distribution Head or Operation Head.

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 defnitif.

Pengembangan karir bagi level pemula yang berasal dari program *Officer Development Program (ODP)* dimulai dengan melakukan rotasi, mutasi 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 to another 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. The procedure for employee promotion is specified to structural position and the determination for structural position with official status as well as definite determination.

Career development for the entry level from Officer Development Program (ODP) is started by rotation, in which the mutation is conducted to at least 3 (three) different fields, namely sales and service, internal control, and risk, while the previous operator will be promoted to the head of work unit. Rotation/mutation aims to ensure that when the employee leads a work unit, the ODP participants who pass the selection phases can be better leader since they have been given complete knowledge in the three fields.

## PEMENUHAN SUMBER DAYA MANUSIA

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, pada tahun 2019 kebutuhan Sumber Daya Manusia (SDM) untuk level manajerial dan operasional sangat tinggi sebagai implikasi rencana bisnis yang signifkan. 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 dengan 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 2 (dua) tahun 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 *independent* agar hasilnya terukur secara baik dan terstandarisasi.
2. Eksternal
   Pemenuhan dari eksternal khususnya untuk posisi kepala unit kerja pada 2019 sangat dibatasi bahkan nyaris ditiadakan, karena Bank memberikan kesempatan lebih besar kepada pegawai eksisting terbaik untuk mengisinya. Jika pun ada pemenuhan dari eksternal, hanya terbatas pada posisi kunci di kantor pusat yang strategis sementara sources dari internal tidak tersedia.

   Pemenuhan dari eksternal untuk level pemula atau pelaksana di jaringan kantor sebagian besar memang berasal dari *local people* yang lebih mengenal situasi dan kondisi setempat, serta dapat lebih mudah diterima lebih baik oleh masyarakat di lokasi tersebut. Harapan perusahaan, dengan *local people* dapat melakukan penetrasi pasar dengan baik, komunikasi lebih baik dengan instansi setempat sekaligus menjadi *brand ambassador* bagi Bank Mantap di daerah tersebut.

Pemenuhan SDM dari eksternal dibedakan menjadi 4 (empat) kelompok, yaitu:

## WORKFORCE FULFILLMENT

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, in 2019, the needs of Human Resources (HR) for the managerial and operational level was very high as the significant implications of the business plan. HR 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 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-2-year-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-levelabove head of work unit, and aptitude test held by independent consultant for better and standardized result.
2. External
   External fulfillment, especially for the position of the head of work unit in 2019 is really limited, even abolished, because Bank gives more opportunities to the best existing employee. External fulfillment is only limited to the main position in the central office which is unavailable in the internal sources.

   External fulfillment for the entry level mostly comes from local people that have already known the surrounding situation and condition, and are easily accepted by the local community. The company hopes that local people can penetrate the market well, communicate well with the local instances, as well as be a brand ambassador for Bank Mandiri Taspen in that area.

HC fulfilment from external is divided into 4 (two) groups, namely:

## PEMENUHAN SDM
HR Fulfilment

Sumber pemenuhan untuk posisi strategis diutamakan dari internal, posisi middle management dapat berasar dari eksternal dan level pemula akan dipenuhi dari fresh graduate melalui program ODP & Mantap Associate.

Sources of fulfilment for strategic position is prioritized from internal sources, middle management position can be fulfilled by external sources, and entry level will be fulfilled by fresh graduate through ODP program and Mantap Associate.

**FRESH GRADUATE**
**(eksternal) melalui Associate Development Program (ADP)/ Mantap) Associate untuk level pemula**

FRESH GRADUATE
(external) through Associate Development Program (ADP)/Mantap Associate for entry level

**FRESH GRADUATE**
**(eksternal) melalui ODP untuk officer**

FRESH GRADUATE
(external sources) through ODP for officer.

**EXPERIENCE HIRE**
**(eksternal) apabila sumber internal tidak tersedia**

EXPERIENCE HIRE
(external) if the internal sources are not available

**PROMOSI, ROTASI, MUTASI**
**Pengembangan pegawai berkinerja baik (sumber internal) dan SDP**

PROMOTION, ROTATION, MUTATION
development for employees with good performance (internal sources) and SDP

**Pertama**, membuat program *Officer Development Program* (ODP) yang bersumber dari *freshgraduate* 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-rekrutmen 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 Mantap Angkatan 4 Tahun 2019, dan pada tahun ini kelas ODP dijalankan paralel bersamaan dengan Pendidikan *Staff Development Program* (SDP) yang berasal dari pegawai internal.

Persiapan modul dilakukan bersama secara sinergi antara *Subject Matter Expert* (SME) dari internal Bank Mantap 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 (*classical training*) termasuk 1 (satu) minggu pendidikan character building di Pusat Pendidikan Ajudan Jenderal (Pusdik Ajen) di Lembang-Bandung, *On the Job Training* (OJT) di Cabang Bank Mantap selama lebih kurang 30 hari dan Kantor Pusat 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 di kelas dan OJT.

Selain sumber eksternal dari ODP ada pula program baru yang menjadi alternatif pemenuhan SDM yaitu *Associate Development Program* (ADP) atau program permagangan yang lebih dikenal dengan *Mantap Associate* (MA).

**First**, hold Officer Development Program (ODP) for fresh graduate of any state and well-accredited private universities. Various types of social media help us to inform the opportunity of this program through social media of the employees. In addition to its attractiveness for the applicants, spreading information through social media can be a means to introduce the company's brand. All candidates can access the Bank e-recruitment and directly join the initial administration selection process. All candidates/applicants from the state universities will be prioritized by Bank.

Selection process includes administration selection, initial interview, aptitude test, interview with the director, and medical test. There is 1 class of ODP Bank Mantap 2019 batch 4, and OPD class is conducted in parallel at the same time as Staff Development Program (SDP) class from internal employees this year.

Module preparation is conducted in synergy between the Subject Matter Expert (SME) from internal sources of Bank Mantap and expertize from Bank Mandiri and external parties, as well as trainers. ODP is divided into 3 (three) phases, namely classical training including 1 (one) week of character building in the General Adjutant Education Center (Pusdik Ajen) in Lembang-Bandung, On the Job Training (OJT) in Bank Mantap's Branch office for about 30 days and the Head Office. The last phase is presentation test to test the ODP participants' understanding on their knowledge, possibilities of new ideas to improve the process, the existing product and system as well as the implementation of theory/knowledge gained during the classical training and OJT.

Besides external sources from ODP, there is a new program to be the alternative of HR fulfilment, namely Associate Development Program (ADP) or internship program or known as Mantap Associate (MA).

Program MA telah mendapatkan persetujuan dari Dinas Tenaga Kerja, yang memang menjadi salah satu program pemerintah untuk menyerap tenaga kerja lulusan setara SMA/SMK. Bank menggunakan MA untuk mengisi kebutuhan frontliner yaitu customer service dan teller dijaringan kantor.

**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.

**Keempat**, penggunaan Tenaga Alih Daya Pelaksanaannya berpedoman pada Ketentuan PBI 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, *collection*, layanan *call center*, pencetakan kartu ATM serta aktivitas otentifkasi pensiunan.

## 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, fnancial dan kematangan organisasi agar dapat lebih efektif dan efsien 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 dicitacitakan, Brown (2001:25) Satu unit di *Human Capital* yaitu *Human Capital Learning (HCL)* melaksanakan upaya memperbaiki kapasitas pegawai eksisting, bersinergi dengan para *expertise* dan *Subject Matter Expert (SME)* internal dan eksternal dalam menyusun modul-modul pengembangan.

MA program has been approved the Department of Labor, and becomes one of the government programs to absorb labours whose educational background is High school. Bank uses MA to fill the need of frontliner, namely customer service and teller.

**Second**, hold recruitment through internal referral from the holding companies (PT Mandiri and PT Taspen). Every employee may refer to their candidates who meet the criteria to fill the vacant position. This selection method is implemented cautiously through referral checking at the previous company to maintain their records of performance and integrity.

**Third**, hold recruitment through Experience Hire to meet the ready-to-use personnel required by the Bank to be placed in strategic positions who are not available in the internal sources.

**Fourth**, Utilization of Outsourcing It is implemented based on the provisions of PBI and the Department of Labor. Utilization of Outsourcing is in line with the business development in which the type of work to be performed by outsourcing services is a work classified as supporting work, in both business activities flow and supporting business activities. The types of work are the basic jobs such as driver, waiter, cleaning service, security, administration, collection, call center, ATM card printing, and authentication activities retirees.

## 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). One unit in Human Capital which is Human Capital Learning (HCL) carries out efforts to improve the capacity of existing employees, synergize with expertise and internal and external Subject Matter Experts (SME) in developing the development modules.

Setiap pegawai baru mengikuti *Induction Training*, dengan modul utama berupa *overview* perusahaan (visi, misi, budaya), pengenalan tentang produk, proses dan *system* yang digunakan dalam mendukung bisnis, serta *Good Corporate Governance (GCG)*, APU PPT, *Risk Management*, Audit, ketentuan internal.

Tidak hanya berupa *classical training*, pendidikan dan pelatihan diberikan pula dalam bentuk *On The Job Training* (OJT), yaitu dengan "menitipkan" pegawai baru di unit kerja eksisting 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. Refreshment kepada pegawai di unit kerja *Collection And Productivity, Account Officer Pensiunan* (*AOP*), para *Frontliner*, *Relationship Manager Retail* (*RM Retail*) dan *Relationship Officer Pensiunan (ROP)*. Kegiatan *refreshment* juga diberikan kepada pegawai sales, operasional dan support yang membutuhkan penyegaran. Selain *refreshment*, dilakukan pula assessment kredit mikro kepada kepala unit yang menangani kredit mikro, ada pula *assessment* untuk para kepala cabang yang hasilnya akan digunakan sebagai acuan bagi Bank dalam meningkatkan kompetesni para kepala cabang dari sisi *softskill* maupun *hardskill*.

*Refreshment* sertifkasi Manajemen Risiko kepada Pengurus, Kepala Unit Kerja dan pegawai yang memiliki kewenangan, khususnya bagi pemilik sertifkasi yang akan berakhir masa berlakunya pada tahun 2019 dan Sertifkasi bidang kerja baru dari *Treasury, Audit, Compliance*. Kemampuan teknikal pun menjadi bagian yang diperhatikan dalam upaya memperbaiki competency pegawai. Beberapa pengembangan *technical skill* yang dilaksanakan sepanjang tahun 2019 adalah penggunaan berbagai aplikasi baru karena adanya perubahan proses bisnis seperti Sistem Informasi Management BUP (SIM BUP), aplikasi MORIS, e-form dan e-otentikasi serta SAP, *workshop Risk Business Control* (RBC) dan verifkator, *service* dan *culture* kepada para pimpinan unit di cabang dan para *Frontliner* (CS, Teller dan tenaga pengaman); pelatihan ini akan berkelanjutan pada 2019 agar seluruh jaringan kantor memiliki standar layanan yang baik dan beberapa technical skill lainnya.

Bank menyadari bahwa dengan perkembangan bisnis, khususnya kredit pensiun, yang demikian cepat maka berbagai risiko operasional pun muncul, oleh karenanya satu *workshop* nasional diselenggarakan untuk mengkaji produk dan seluruh rangkaian proses bisnis yang perlu diperbaiki dengan melibatkan seluruh unit kerja. 4 (empat) topik utama yang menjadi perhatian yaitu proses akuisisi, proses internal, monitoring dan oeprasional di cabang. Setiap usulan perbaikan yang telah disusun diharapkan dapat ditindaklanjuti oleh unit kerja dan dapat diimplementasikan pada 2020.

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 enrich the knowledge is also given to employees who are still in the same position for several years, which is in the form of refreshment activities in terms of business, risk management, operations and other fields that can increase employees' knowledge. Refreshment is given to employees in the Collection And Productivity work unit, Retired Account Officer (AOP), Frontliners, Retail Relationship Managers (Retail RM) and Retired Relationship Officers (ROP). Refreshment activities are also given to sales, operational and support employees who need refreshment. In addition to refreshment, micro credit assessment is also carried out to the head of the unit that handles micro credit; there is also an assessment for the branch heads whose results will be used as a reference for the Bank in increasing the competency of branch heads in terms of soft skills and hard skills.

Refreshment of Risk Management certification is given to Managers, Heads of Work Units and employees who have authority, especially for certification owners who will expire in 2019 and Certification of new fields of work from Treasury, Audit, Compliance. Technical capabilities also become a part of being considered in an effort to improve employee competency. Some technical skills development carried out throughout 2019 is the use of various new applications due to changes in business processes such as the BUP Management Information System (SIM BUP), MORIS applications, e-forms and e-authentication as well as SAP, Risk Business Control (RBC) workshops and verifiers, service and culture to unit leaders in branches and Frontliners (CS, Teller and security personnel); This training will continue in 2019 so that the entire office network has good service standards and several other technical skills.

The Bank realizes that with the development of business, especially pension credit, which is so fast that various operational risks arise; therefore a national workshop is held to review the product and the whole set of business processes that need to be improved by involving all work units. 4 (four) main topics of concern are the acquisition process, internal processes, monitoring and operations at the branch. Each proposed improvement has been expected to be followed up by the work unit and can be implemented in 2019.

Pada 2019 manajemen memberikan perhatian khusus untuk meningkatkan standar layanan yang khusus serta focus untuk memenuhi ekspektasi dan kebutuhan pensiunan menjadi kunci sukses Bank Mantap ke depan. Sesuai dengan *Employee Value Preposition* kita yaitu : Bakti Kepada Orang Tua , Standar Layanan Bank Mantap harus dapat menjadi nilai unik yang memberikan *value added* serta membedakan Bank Mantap 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*, 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.

*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.

Dari sisi sistem, *Learning and development* ditingkatkan dengan menyesuaikan beberapa kebijakan agar system berjalan lebih efektif dan efsien 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.

Selain kebijakan, Divisi *Human Capital* juga telah mengkaji kembali *Competency Profile* yang pernah disusun pada tahun sebelumnya, disesuaikan dengan perubahan organisasi dan jabatan yang ada dalam organsiasi dan kelak digunakan sebagai acuan dalam setiap proses kepegawaian. *Competency profile* ini merupakan perpaduan antara *competency, skill, judgement and attribute* yang dibutuhkan oleh seorang pegawai untuk dapat menjalankan tugasnya secara efektif. Secara umum *Competency Profile* disusun agar selaras dengan visi, misi dan *value* perusahaan; strategi dan tujuan organisasi; *job role* serta struktur organisasi. Dalam penyusunannya, dibagi menjadi 3 (tiga) bagian besar yaitu *Leadership Competencies, Core Competencies* dan *Functional Competencies*.

*Competencies Profile* ini akan digunakan oleh HC dan Manajemen dalam setiap proses kepegawaian, yaitu mulai dari rekrutmen dan seleksi, pendidikan dan pengembangan, penilaian kinerja, kompensasi dan benefit, perencanaan karir,

In 2019 management gives special attention to improving special service standards and focusing on meeting the expectations and needs of pensioners as the key to the Bank Mantap's future success. In accordance with our Employee Value Preposition, which is: Dedication to Parents, the Service Standards of Bank Mantap must be able to be a unique value that provides value added and distinguishes Mantap Bank from Competitive 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 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 is also given to employees who perform 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.

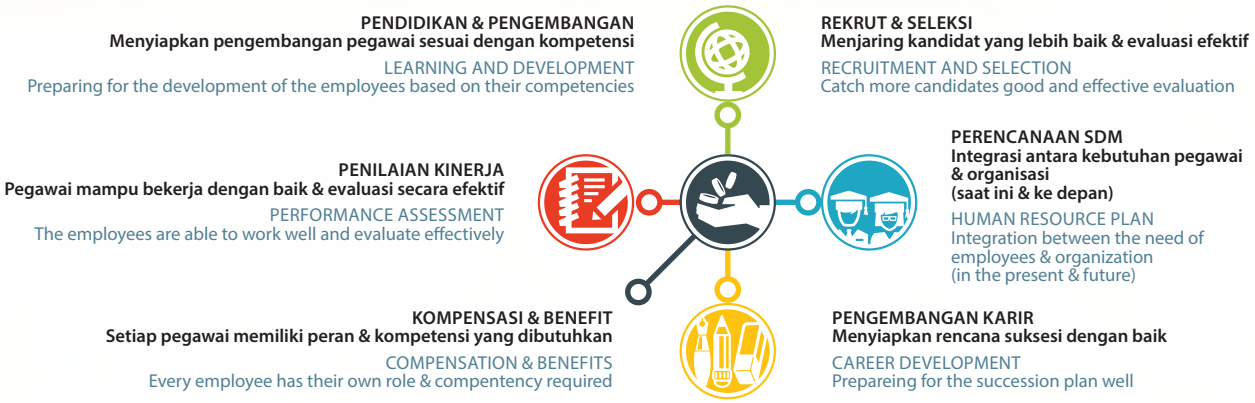
In terms of systems, Learning and development is improved by adjusting several policies so that the system runs more effectively and efficiently and still adheres to the provisions of the regulator or applicable laws. One of them is by completing the Human Resource Guidelines Standards with the Technical HR Guidelines following the policy architecture that applies at the Bank.

In addition to policies, the Human Capital Division has also reviewed the Competency Profile that was compiled in the previous year, adjusted to organizational changes and positions in the organization and will later be used as a reference in each staffing process. This competency profile is a combination of competency, skill, judgment and attribute needed by an employee to be able to carry out their duties effectively. In general, the Competency Profile is compiled to be in line with the vision, mission and value of the company; strategy and aims of the organization; job role as well as the structure of organization. In the compilation, the profile is divided into three major parts, which are Leadership Competencies, Core Competencies and Functional Competencies.

This Competencies Profile will be used by HC and Management in each staffing process, starting from recruitment and selection, education and development, performance assessment, compensation and benefits, career planning, and HR planning

dan perencanaan SDM (seperti ilustrasi di bawah ini).

(as illustrated below).




Rangkaian dari penyusunan *Competency Profile* adalah dengan mereviu dan *redefned job description* dan melakukan analisa jabatan untuk mengevaluasi kembali *function, scope and accountabilities* suatu jabatan. Project ini berhasil karena dukungan dan keterlibatan langsung seluruh Kepala Divisi dan pekerjaan akan berlanjut setiap kali terjadi perubahan organisasi atau jabatan baru dalam organisasi.

The series of compilation of Competency Profile is by reviewing and redefining the job description and analyzing the position to reevaluate the function, scope and accountabilities of a position. This project was successful because the support and direct involvement of all Division Heads and jobs will continue whenever there is a change in the organization or new position in the organization.

## 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.

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 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 konfik, terutama apabila berkaitan dengan persepsi atau interpretasi yang tidak sama tentang kepentingan masing-masing pihak.

## `EMPLOYEE RELATION

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.

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 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.

Di dalam Undang-undang ketenagakerjaan No. 13 tahun 2003 pasal 16 disebutkan bahwa pengertian dari Hubungan Industrial adalah sistem Hubungan yang terbentuk antara para pelaku dalam proses produksi barang dan/atau jasa yang terdiri dari unsur pengusaha, pekerja/buruh dan pemerintah didasarkan pada nilai-nilai Pancasila dan Undang-Undang 1945.

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 tertentu saja 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.

Untuk kedua kalinya, pada 2019 Bank menyelenggarakan Mantap Award, yaitu ajang nasional penghargaan yang diberikan kepada para pegawai berprestasi yang konsisten berkinerja baik. Event ini diharapkan mampu memberikan rasa bangga kepada pegawai dan menjadi lebih *engage*, sehingga mereka terpacu untuk senantiasa memberikan kinerja terbaik sekaligus memberi motivasi bagi pegawai lainnya untuk berlomba menjadi yang terbaik pula. Kinerja baik sudah pasti akan menunjang pencapaian target perusahaan. *Event* ini akan menjadi agenda *culture* perusahaan yang akan rutin dilaksanakan. Dalam Mantap Award terdapat 3 (tiga) *event* yang diselenggarakan yaitu *Mantap Frontliner Championship*, *Mantap Innovation Award* dan *Mantap Best Employee*.

In the Manpower Act No. 13 of 2003 article 16 states that the understanding of Industrial Relations is a system of relationships formed between the actors in the process of producing goods and/or services consisting of elements of employers, workers and the government based on Pancasila values and the 1945 Law.

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.

For the first time, in 2019 the Bank held Mantap Award, which was the national award ceremony provided for the employees who have been consistently in great performance. This event is expected to give the sense of pride to the employees to get them more engaged and encouraged to keep giving the best performance as well as to motivate other employees to be better. A good performance will support the achievement of target of the company. This event will be the company's culture agenda that will be routinely done. Mantap Award has three events held which are Mantap Frontliner Championship, Mantap Innovation Award and Mantap Best Employee.

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 Mantap dari sisi manapun dan sebagai satu bentuk implementasi nilai budaya dan perilaku utama insan bank Mantap yaitu Inovatif: "pembelajar dan selalu memberi yang terbaik". Kelak, selain program unggulan untuk para nasabah pensiunan, Mantap ingin memberikan "pelayanan" terbaik yang akan senantiasa diingat oleh nasabah.

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 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.

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.

The culture formed out of consistently good habit will create a unique culture which can reflect on the company and distinguish between one company and another. Mantap wants to instill, that all employees are given the freedom to put forth innovative and creative ideas so that they can provide improvements for Bank Mantap from any side and as a form of implementing cultural values and main behaviors of Bank Mantap people, which is being innovative: "learners and always give the best". Later, in addition to excellent programs for retired customers, Mantap wants to provide the best "service" that will always be remembered by customers.

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, 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 opportunities 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 Mantap 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*.

Bank Mantap 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.

## 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.

## 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.

**NEW CORNER**
**mentoring & buddy bagi setiap pegawai baru (new hire, SDP/ ODP, mutasi)**

NEW CORNER
Mentoring & buddhy for every new employee (new hire, SDP/ODP, mutation)

**OUTSTANDING PERFOMER**
**coaching sebagai apreasi, encourage untuk pertahankan kinerja, beri challenge & support**

OUTSTANDING PERFOMER
coaching as the appreciation, encourage to maintain the performance, providing challenge & support

**UNDERPORM DIGGING & ASKING**
**tanya penyebab apa yang bisa dilakukan, bagaimana komitmen, Listening more, mentoring**

UNDERPORM DIGGING & ASKING
ask for the cause, what can be done, how the commitment is, listening more, mentoring

**AVERAGE PERFORM**
**motivasi, encourage, support, mentoring untuk meningkatkan kinerja**

AVERAGE PERFORM
motivation, encourage, support, mentoring to improve the performance

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

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

kesempatan pengembangan pegawai.

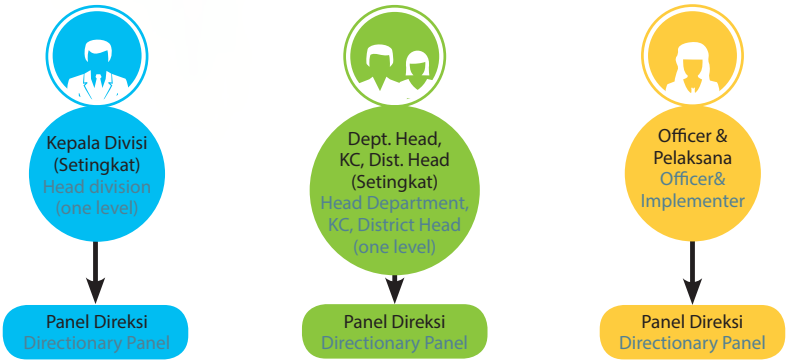
Penilaian dengan menggunakan KPI dan *balance score card* berlaku untuk seluruh level jabatan dalam organisasi, baik untuk pegawai dengan status kontrak maupun pegawai tetap. Metode ini telah dijalankan pertama kali untuk penilaian kinerja tahun 2015 dan dilanjutkan pada tahun-tahun berikutnya. Bagi 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.

Penilaian secara panel juga dilakukan untuk memastikan kinerja dan kontribusi pegawai sesuai dengan harapan Bank. Pembagian panel adalah sebagai berikut:

increase and opportunities for employee development.

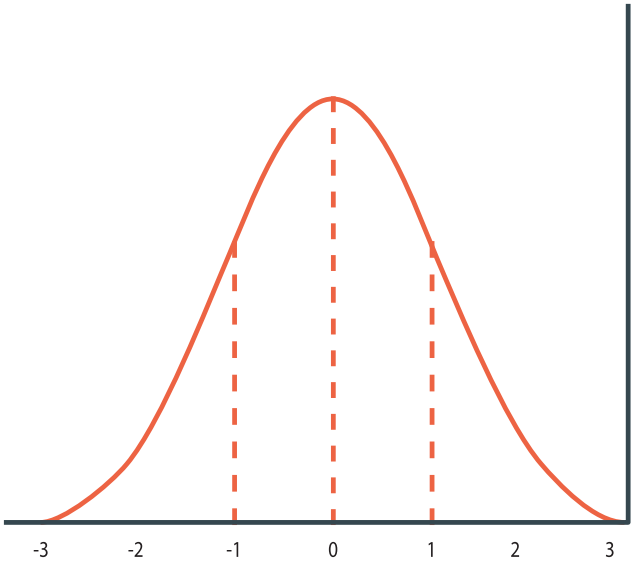
Assessment by using KPI and balance score card applies to all levels of positions in the organization, both for employees with contract status and permanent employees. This method has been carried out for the first time for performance evaluation in 2015 and continued in the following years. For employees with contract status, performance appraisal is also used as a basis for consideration in making decisions on whether to extend work contracts, appoint permanent employees or terminate employment contracts.

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 tertinggi akan diberikan kepada pegawai berkinerja terbaik, sebaliknya pegawai dengan kontribusi terendah mungkin tidak merasakan hal tersebut.

At the end of the assessment period, a recapitulation of the results of evaluations of all employees will be prepared and a normal distribution is made. The Human Capital Division will analyze and prepare proposals to management regarding the value of appreciation to be given to employees according to the Bank's capabilities. In principle, the highest appreciation will be given to the best performing employees, whereas employees with the lowest contribution may not feel it.




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:

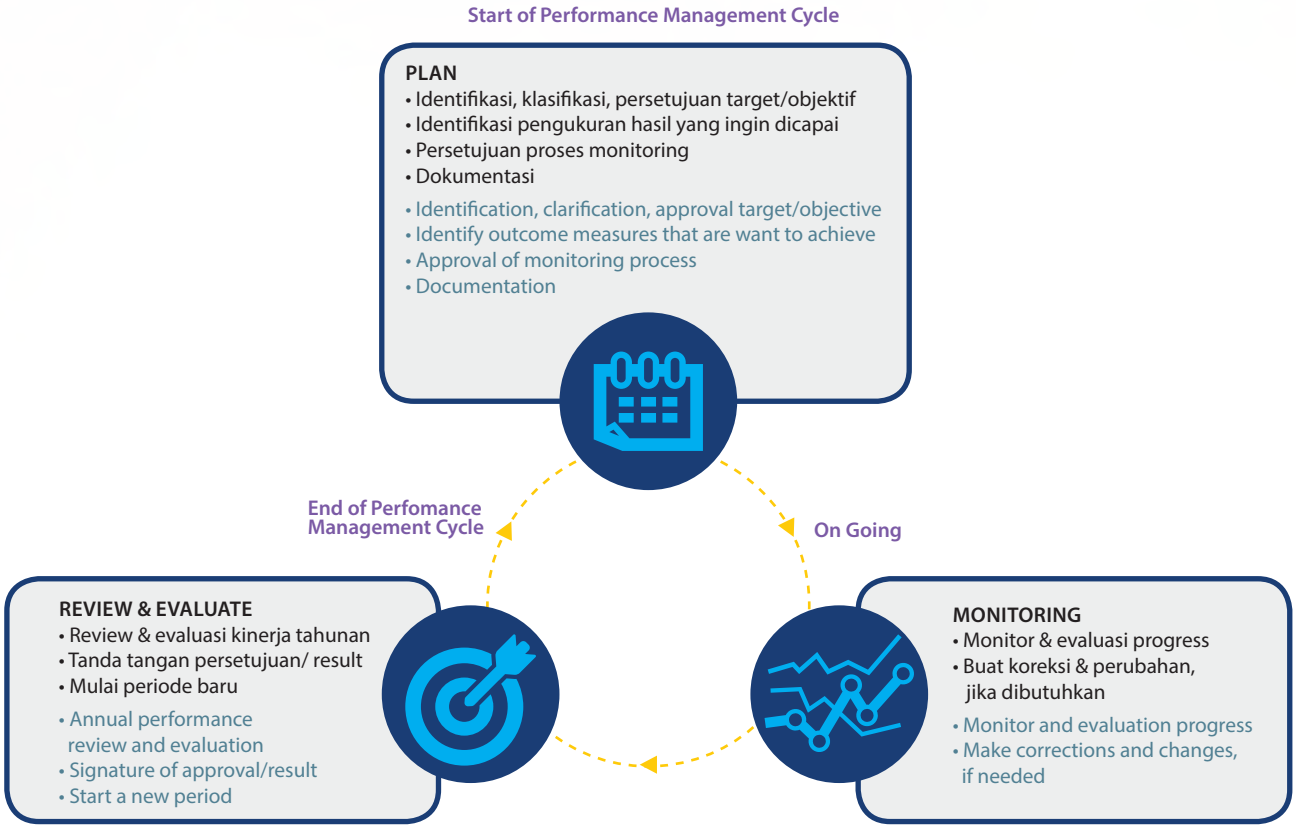
a. PL1 (superior performance)
b. PL2 (very good performance)
c. PL3 (good performance)
d. PL4 (required some improvement) and
e. PL5 (under performance)

*Performance management* merupakan proses perencanaan, monitoring dan revieu kinerja pegawai secara berkelanjutan, bagai sebuah roda (seperti ilustrasi berikut).

Sejak 2017 Bank Mantap 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.

Performance management is a process of planning, monitoring and reviewing employee performance on an ongoing basis, like a wheel (like in the following illustration).

Since 2017 Bank Mantap has implemented an assessment of the Work Unit, which is: exeed, meet, below, so that each work unit is assessed for performance that will affect the individual assessment of the work unit concerned.




## KEBIJAKAN SISTEM IMBALAN

*Reward* adalah imbal jasa. Dalam konteks manajemen perusahaan, *reward* 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. *Reward* dapat berbentuk *cash* atau *non-cash* dan sering disebut dengan *compensation* and *benefts*.

Manajemen reward adalah bagian dari manajemen SDM. Oleh karena itu, memahami dan mengelola reward tidak terlepas dari kerangka pemikiran dan pengelolaan SDM secara keseluruhan. *Reward policy* tidak dapat berdiri sendiri, namun harus terintegrasi dengan sub-sistem lain dalam manajemen SDM, seperti rekrutmen, manajemen karir, manajemen kinerja, pengembangan organisasi dan lainnya.

## REWARD SYSTEM POLICY

Reward is a reward. In the context of corporate management, reward is a reward provided by the company to employees, for the work performed by the employee for the company. Things that can affect reward include: the weight of the position, the achievement of targets, the competency of the incumbent and the period of employment. Rewards can be in the form of cash or non-cash and are often referred to as compensation and benefits.

Reward management is part of HR management. Therefore, understanding and managing rewards is inseparable from the overall framework of HR thinking and management. Reward 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.

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 reward adalah keputusan yang didasari pertimbangan bisnis. Seberapa besar kompensasi yang diberikan pada pegawai sepenuhnya didasari pertimbangan bisnis. Perusahaan dapat 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 reward harus diambil dengan mempertimbangkan *cost* and *beneft* 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.

Remuneration Policy of Bank Mandiri Taspen was prepared as an effort to attract new hires and employee retention. The good remuneration policy is expected to provide motivation for the Bank Mandiri Taspen talent pool, so that it can continuously improve its performance and contribute maximally to the company's goals.

Decisions about reward are decisions based on business considerations. How much compensation is given to employees is entirely based on business considerations. Companies can pay large salaries, with the risk of increasing salary costs, or can pay a small salary with a high risk of turnover and ultimately increase the cost of recruitment and training. Thus, decisions about rewards must be taken by considering the cost and benefits ofon business continuity.

The remuneration policy will be prepared so that it can have a competitive value towards the market, especially in the same business sector, namely banking, and its implementation is carried out in stages by taking into account the performance of each individual (based of performance) and company performance. The study of bank remuneration is carried out every year to be in line with market conditions and bank strategies.

## OPERASIONAL *HUMAN CAPITAL*

Pelaksanaan operasional *Human Capital* dilaksanakan dengan *Human Capital Management System* (HCMS) yang merupakan kombinasi antara sistim 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.

Sejak tahun 2016 HC bekerja sama dengan tim IT 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.

Since 2016 HC has collaborated with the IT team to develop a web-based employee database management application so as to reduce manual work (paper work), manage the data base in an integrated manner between one unit and another within the HC organization, as well as other work units in the branch 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.

# TEKNOLOGI INFORMASI
## Information Technology

Memasuki era modernisasi, Teknologi Informasi menjadi aspek terpenting dalam seluruh aspek kehidupan manusia, termasuk kegiatan bisnis. Banyak perusahaan yang 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 Mantap Teknologi Informasi berperan penting dalam menjaga kelancaran proses bisnisnya, diantaranya untuk otomatisasi sistem operasional pada core business.

Dalam rangka mencapai visi transformasi maka pengembangan TI Bank Mantap 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 kecukupan kebijakan, standar, dan prosedur penggunaan teknologi informasi, kecukupan proses identifkasi, pengukuran, pemantauan, dan pengendalian risiko penggunaan teknologi informasi, serta dilakukannya sistem pengendalian internal. Tata kelola teknologi informasi dilakukan dengan difokuskan pada manajemen risiko operasional terkait teknologi informasi yang dapat mengganggu kelancaran operasional Bank.

Entering the era of modernization, Information Technology has become the most crucial aspect in all aspects of human life, including business activities. Many companies are required to keep abreast of the increasingly massive flow of Information Technology so that companies can improve their performance amid increasingly competitive business competition. In Bank Mantap environtment, Information Technology plays an essential role in maintaining the smoothness of business processes, including for the automation of operational systems in the core business.

In order to achieve the vision of transformation, the IT development of Bank Mantap continues to prioritize the good information technology governance, and done with a focus on the risk management in the IT operational management which can disrupt the smooth operation of the Bank. In order to fulfil the technology governance, the Bank will always ensure and pay attention to the adequacy of policies, standards, and procedures for the use of information technology, the adequacy of the process of identifying, measuring, monitoring and controlling the risk for the use of the information technology, and as well as to perform the internal control system. The information technology governance is carried out by focusing on the operational risk management related to the information technology which can disrupt the smooth operation of the Bank.

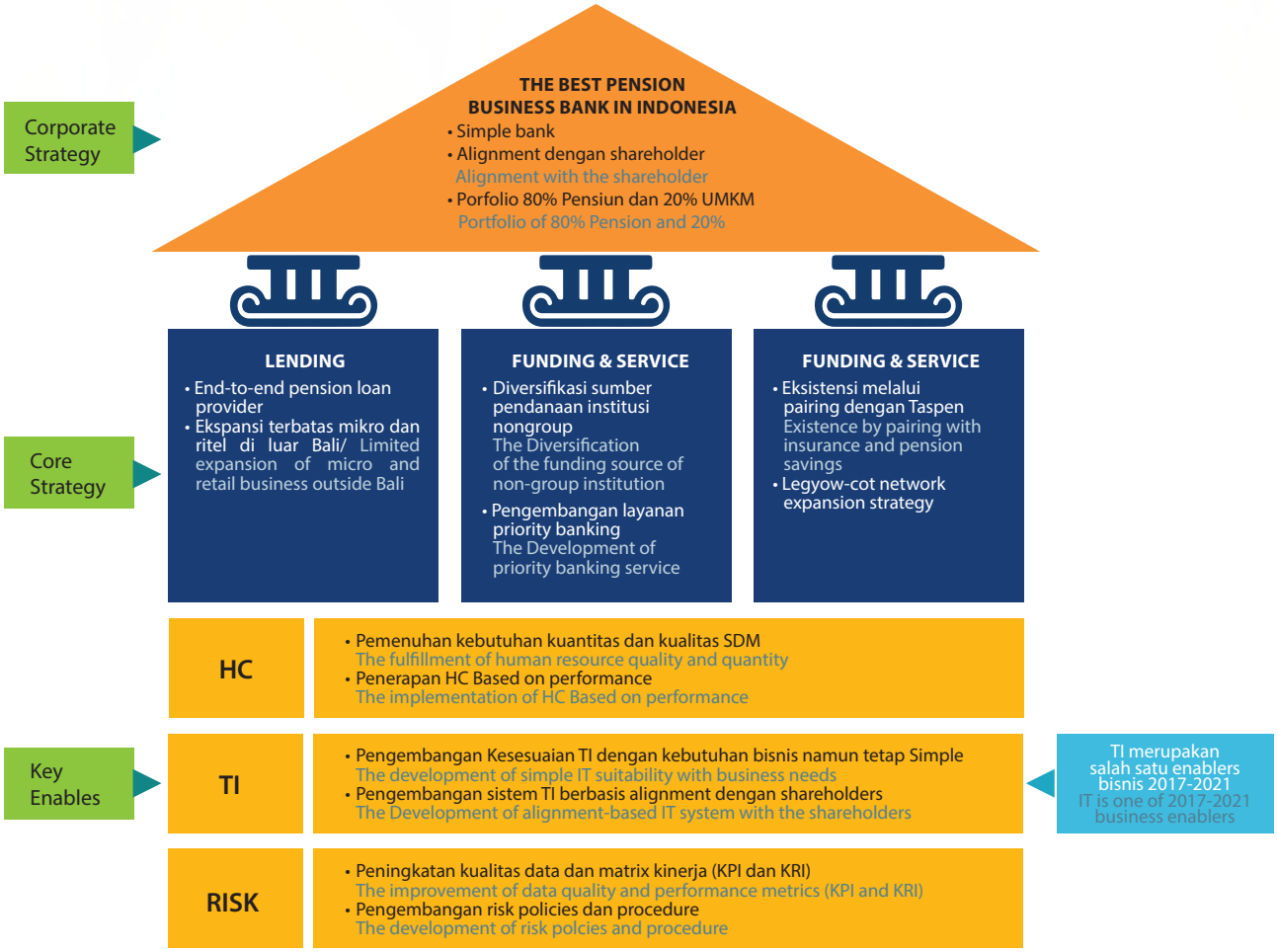
# STRATEGI MANAJEMEN TEKNOLOGI INFORMASI
## Strategy Of Information Technology Management

Sesuai Corporate Plan Bank Mandiri Taspen periode 2017-2021, strategi Bank adalah menjadi *The Best Pension Business Bank in Indonesia*. Untuk mencapai hal tersebut Bank Mantap melakukan transformasi yang berfokus pada bisnis Pensiun dan UMKM melalui 6 (enam) inisiatif strategis (*Lending, Funding & Service, Network, Human Capital, Risk* dan *Information Technology)*.

Teknologi Informasi (TI) disebutkan sebagai *key enabler* dalam *Corporate Plan Bank* dan telah dituangkan dalam *Information Technology Strategic Plan* (ITSP) 2017 – 2021 serta telah diselaraskan, diperbaharui dan didetailkan dalam *IT Blueprint Digital Banking* 2018 - 2020 melalui akselerasi Perbankan Digital ditahun 2018. Dengan penggambaran sebagai berikut:

In accordance with the Corporate Plan of Bank Mandiri Taspen for the period of 2017-2021, the Bank Strategy is to become The Best Pension Business Bank in Indonesia. In order to reach that, Bank Mantap transforms to focus on the pension business and UMKM (Micro, Small, Medium Enterprises) through 6 (six) strategic initiatives (Lending, Funding and Service, Network, Human Capital, Risk and Information Technology).

Information Technology (IT) is said to be a key enabler in the Bank Corporate Plan, and has been set forth into the Information Technology Strategic Plan (ITO) 2017 – 2021, and also has been harmonized, renewed, and detailed, into the IT Blueprint Digital Banking 2018 – 2020 through the Digital Banking acceleration in 2018 as illustrated below:




Untuk mencapai visi bank yang telah bertransformasi menjadi Bank dengan fokus pada bisnis pensiunan dan UMKM diperlukan dukungan TI yang memadai dan berkualitas, mengacu pada *IT Blueprint Digital Banking* yang telah diselaraskan dengan *Corporate Plan* serta *Information Technology Strategic Plan* (ITSP) 2017 – 2021, dengan tiga fokus utama transformasi yaitu:

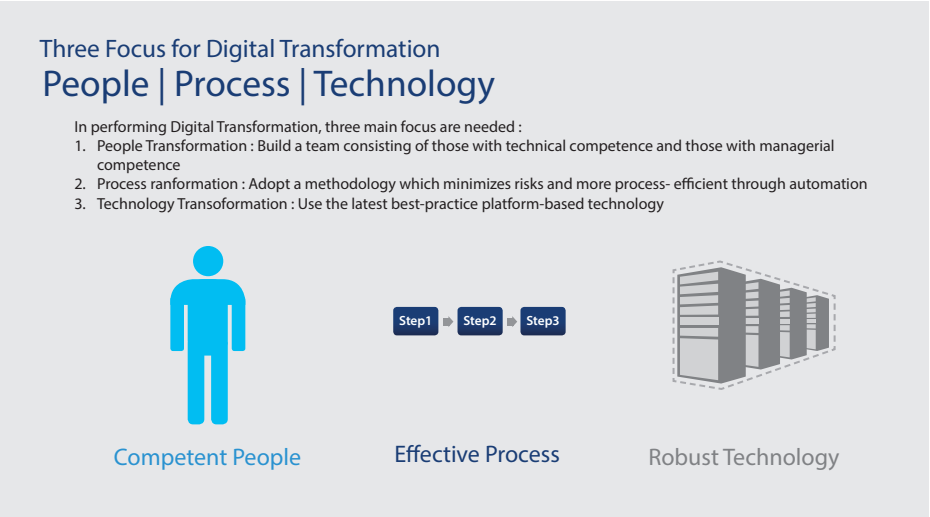
- Transformasi *People:* membangun struktur organisasi yang didukung oleh team dengan kompetensi teknis dan managerial yang sesuai dengan kebutuhan Bank.

In order to reach the vision of the bank which has been transformed into the Bank focusing on the pension business and UMKM, a quality and adequate IT support is needed, referring to the IT Blueprint Digital Banking which has been harmonized with the Corporate Plan as well as the Information Technology Strategic Plan (ITSP) 2017 – 2021, by three main focuses of the transformation which are:

- People Transformation: building an organizational structure supported by a team with technical and managerial competencies that are in accordance with the needs of the Bank.

- Transformasi *Process*: menerapkan methodology sesuai standar dan best practice untuk meminimalisir risiko dan mengefsienkan proses melalui otomatisasi. Penerapan transformasi proses ini salah satunya adalah dengan melakukan standarisasi proses TI untuk meningkatkan quality development dan operation.
- Transformasi *Technology*: Menggunakan teknologi dengan basis platform-platform sesuai best practice terkini diindustri perbankan.

- Process Transformation: applying a methodology according to the standard and the best practice to minimize risk, and streamlining the process through the automation. One of these process transformation applications is by standardizing the IT process in order to improve the quality development and operation.
- Technology Transformation: using a platformsbased technology based on the latest best practice in the banking industry.




Pentingnya dukungan TI sebagai salah satu enabler bisnis 2017-2021 mengacu kepada *Corporate Plan* merupakan dasar dilakukannya *enrichment* terhadap sistem TI Bank Mantap. Penguatan TI yang dilakukan di 2017 - 2021 adalah sebagai berikut:

The importance of the IT support as one of the business enablers of 2017-2021, referring to the Corporate Plan, is the basis of the enrichment of the Bank Mantap IT system. The strengthening of the IT which is done in 2017 – 2021 can be explained as follows:

| Corporate Strategy Plan 2017-2021 | | | Indikasi IT Strategy Support<br>The indication of IT Strategy Support |
|---|---|---|---|
| 1 LENDING | A PENSION | • Implementasi jaringan non cabang (graha/fronting)<br>The implementation of non-branch network (graha/fronting)<br>• Pembentukan loan factory kredit pensiun<br>The establishment of pension credit loan factory<br>• Digitalisasi sistem pelayanan pensiun<br>The digitalization of pension service system | • Redesign arsitektur core banking<br>Redesigning core banking architecture<br>• Pengembangan sistem pelayanan kredit pensiun (LOS + LMS) terintegrasi<br>Development of integrated pension credit service system (LOS + LMS)<br>• Sistem otentifikasi digital untuk pensiunan dan transaksi<br>Digital authentification system for the pensionary and transaction |
| | B MIKRO & FUEL | • Ekspansi terbatas diluar Bali<br>Limited expansion outside Bali<br>• Implementasi community based lending<br>The implementation of community based lending<br>• Downgrading cabang mikro menjadi KF UMK di Bali<br>Downgrading the mikro branches into KF SMB in Bali | • Implementasi LOS yang mendukung community format<br>The implementation of LOS that support community format |
| 2 FUNDING STRATEGY | | • Implementasi coordinated funding model<br>The implementation of coordinated funding model<br>• Pengembangan layanan priority banking<br>The development of priority banking service<br>• Diversifikasi dana institusi<br>The diversification of insitutional fund<br>• Perluasan e-Banking baik channel maupun layanan<br>The expansion of e-Banking, both channel and service | • Treasury, aset, and liabilities management (ALMA) system<br>Treasury, assets, and liabilities management (ALMA) system<br>• Redesign enterprise integration (switching) platform<br>Redesigning enterprise integration (switching) platform |
| 3 BUSINESS SUPPORT STRATEGY | | • Development Human resource<br>Human resource development<br>• Penguatan mitigasi Resiko<br>The reinforcement of risk mitigation<br>• Otomatisasi Proses back-office<br>Automation of back-office process | • Management information system<br>• Profitability evaluation system<br>• Human resource database & performance<br>• Risk dashboard platform |

Secara garis besar rencana strategis dalam *IT Blueprint Digital Banking 2018-2020* dituangkan dalam *Highlevel Roadmap IT Strategy 2018-2020*, sebagai berikut:

Broadly speaking, the strategic plan in the IT Blueprint Digital Banking of 2018 – 2020 is set forth in the High-level Information Technology Road-Map is as follows:

**(The translation of the road map above):**
**High-level Roadmap of 2018 – 2020 Bank Mantap IT**

| | 2018 Quick Win | 2019 Foundational | 2020 Expand |
|---|---|---|---|
| IT Application & Information | • Mobile Apps & Mobile Web (e-Form, Mobile Approval, Mobile Leads, Mobile Banking)<br>• EDW (DB Replica)<br>• Integration of Quickwin SOA Quickwin<br>• Effective Support for ad-hoc business demand<br>• Standard Mobile & Web Apps Framework<br>• Standard Integration (SOA, ETL, MQ, DV) | • Focus on fund distribution system improvement for UMKM, namely micro business campaign, LOS, Branchless Banking, agency and entrepreneurship System<br>• Extended core banking system (BDS) enhancement, focus on non-transactional service<br>• Standard Enterprise Data Warehouse (DWH, Analytic, Big Data) | • Building network ecosystem and network system platforms for partnership among businesses and network digitalization, System heads to Fintech and P2P Landing<br>• Core Banking System (BDS) enhancement, focus on transactional service<br>• Analytical first stage of customers behavior towards AI ability |
| IT Governance & Organization | • BM-ONE Core Optimization<br>• Banking main service ability enchantment, 1:1 fulfillment between capacity and capability of DC with DRC<br>• Integrated monitoring system<br>• System security enhancement | • SOA first phase as standard integrated platform<br>• Monitoring system that can keeps track on SLA and OLA<br>• Secondary Data Center Establishment to fulfill operational business continuity and availability as well as policy obedience related to banking infrastructure | • Monitoring performance (APM), to monitor banking main service visibility<br>• Capacity automation management<br>• Security system enhancement from digital banking and customers data |
| IT Infrastructure | • Resources Management improvement<br>• Portfolio Management project<br>• Service Operational Enhancement (Incident & Problem Management) | • Framework & Banking Governance function Development<br>• SLA & OLA framework development<br>• Banking Architecture Management<br>• Organizational resources needs analysis | • Investment on pool talent for innovative learning and tech-savvy<br>• IT & Business Organization alignment<br>• ITSM process implementation to increase Company Architecture & Service Strategy<br>• Framework development for IT performance assessment |

Rencana strategis teknologi informasi dalam rangka menunjang rencana pengembangan bisnis sesuai *Road Map* diatas adalah sebagai berikut:

1. Tahun 2018 – *Quick Win*
   - Menuntaskan project - project TI sesuai inisiatif bisnis dan TI yang sedang berjalan.
   - Membangun standar platfom digitalisasi terpusat untuk meningkatkan kelincahan TI dalam mengembangkan sistem/aplikasi.
   - Fokus kepada improvement organisasi TI untuk meningkatkan kapasitas dan kemampuan sumberdaya/ *resources*.
   - Melakukan *capacity planning* terhadap *core banking*
2. Tahun 2019 – *Foundational*
   - Memperkuat system penyaluran dana UMKM
   - Pembangunan Platform Digitalisasi
   - Membangun ekosistem Kewirausahaan dan keagenan
   - Membangun system branchless dan agent banking
   - Improvement Core Banking System dan pembangunan"extendedcore"
   - Membangun system kemitraan
3. Tahun 2020 – *Expand*
   - Penyediaan platform kerjasama dan integrase antar bisnis
   - Penyediaan Platform berkonsepkan FinTech
   - Pembuatan Data Analytic untuk mendukung crossselling dan up selling
   - Dev*elop innovative pool talent* dan *tech-savvy*

Information technology strategic plan in order to support the business development plan in accordance with the Road Map above is as follows:

1. Year 2018 – Quick Win
   - Completing IT projects according to ongoing business and IT initiatives.
   - Establishing a centralized digitalization platform standard to improve the IT agility in developing the system/application.
   - Focusing on the IT organization improvement to increase the capacity and capability of resources.
   - Performing the capacity planning for the core banking.
2. Year 2019 – Foundational
   - Strengthening the fund channeling system of UMKM
   - Digitalization Platform Establishment
   - Building an ecosystem of entrepreneurship and agency
   - Building a branchless system and a banking agent
   - Improving the Core Banking System and the extended core establishment
   - Building a partnership system
3. Year 2020 – Expand
   - Supplying cooperation platform and integration among businesses
   - Supplying a FinTech-based platform
   - Making Analytical Data to support the cross selling and the up selling
   - Developing the innovative pool talent and techsavvy

# KEBIJAKAN DAN TATA KELOLA TEKNOLOGI INFORMASI
## Policy And Governance Of Information Technology

Dalam rangka mencapai visi transformasi maka pengembangan TI Bank Mantap 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 Identifkasi, 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 Pengembangan Sistem EUC
g. Standar dan Prosedur Problem Handling dan Hak Akses
h. Standar dan Prosedur Disaster Recovery Plan (DRP)

### KECUKUPAN PROSES IDENTIFKASI, PENGUKURAN, PEMANTAUAN, DAN PENGENDALIAN RISIKO PENGGUNAAN TEKNOLOGI INFORMASI

Pemenuhan terhadap aspek ini ditunjukkan bahwa Bank telah melakukan identifkasi 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.

In order to reach the vision of the transformation, the IT development of Bank Mantap 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. Standards and Procedures of EUC System Development
g. Standard and Procedure of Problem Handling and Right of Access
h. Standards and Procedures of Disaster Recovery Plan (DRP)

### 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.

## 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 *system 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*.

## INTERNAL CONTROL SYSTEM OVER THE USE OF THE INFORMATION TECHNOLOGY

Internal controls over Information Technology that has been applied are as follows:

a. Performing backup of data and main system to external media,

b. Securing logical and physical access of Data Center and Disaster Recovery Center,

c. Maintenance of Data Center critical devices and systems and Disaster Recovery Center for ongoing support,

d. Capacity Plan and Monitoring,

e. System test before migrating to production,,

f. Role-based access control applications,

g. Access control uses end user domain,

h. Protecting from virus attacks with antivirus systems,,

i. Review of system access authority.

The results of the control process done are:

a. Operational of IT systems are running

b. There has been no system failure which causes bank operations to be suspended temporarily or for a long time

c. The problems occurred can be resolved properly

d. Virus attacks against end-user devices can be controlled

e. System access authority is maintained

The final score of self-assessment of IT risk rating is Lowto-moderate.

# INFRASTRUKTUR TEKNOLOGI INFORMASI
## Infrastructure Of Information Technology

Untuk mewujudkan impian menjadi Bank Pensiunan terbaik maka perlu didukung infrastruktur teknologi yang memadai dengan memperkuat lingkungan data center, security, dan network. Dalam era teknologi yang berkembang sangat cepat dan persaingan untuk memberikan layanan terbaik kepada pelanggan maka pendekatan untuk infrastruktur berbasis agile dalam perbankan merupakan kunci sukses dari inovasi digital perbankan mengingat kebutuhan sistem yang akan terus bergerak sangat dinamis. Pendekatan infrastruktur dilakukan dengan mengacu kepada IT Blueprint Digital Banking 2018-2020, meliputi:

a. Optimalisasi kinerja dari operasional core banking dengan melakukan pemisahan fungsi reporting. Hal ini dilakukan karena semakin bertambahnya nasabah, users dan pertumbuhan cabang, pemenuhan atas fungsi reporting akan berimplikasi langsung terhadap sistem core banking.

b. Modernisasi infrastructure untuk mendukung agile infrastruktur dalam rangka digitalisasi perbankan, mengingat infrastruktur saat ini belum flexible/scalable sehingga diperlukan adanya high availability untuk core services agile infrastruktur dalam mendukung rapid deployment and development.

c. Pemenuhan sistem monitoring yang terintegrasi dan komprehensif diperlukan untuk memberikan visibility terkait kinerja dari sistem infrastruktur dan kecukupan kapasitas mengingat keterbatasan visibility saat ini yang menyulitkan penanganan masalah infrastruktur di lapangan dalam mendukung pengembangan bisnis Bank.

d. Peningkatan sistem keamanan untuk mengantisipasi cyber attack di industry fnansial atas pertumbuhan digital banking Bank yang sangat cepat data.

To reach the dream in becoming the best Pension Bank, such adequate technological infrastructure is needed as a supporter in strengthening the environment of the data center, security, and network. In the era of veryfast- developed technology and competition to give the best service to customers, then an approach for the agile-based infrastructure in banking is a key to success in the banking digital innovation, considering the system requirements which will keep moving very dynamically.The infrastructure approach is carried out by referring to the IT Blueprint Digital Banking of 2018 – 2020, covering:

a. Optimizing the performance from the core banking core operation by separating the reporting function. The increasing customers, users, and branch growth, will make the fulfillment for the reporting function have direct implication to the core banking system, and that is why this optimization is done.

b. Modernizing the infrastructure to support the agile infrastructure in terms of the banking digitalization, considering the recent infrastructure has not yet been flexible/scalable, thus it is required to have such high availability for the core services agile of the infrastructure in order to support the rapid deployment and development.

c. A comprehensive and integrated monitoring system fulfillment is need to give a visibility related to the infrastructure system performance and the capacity adequacy, considering the recent visibility limitation which complicates the on-field infrastructure problem solving in supporting the bank business development

d. A security system enhancement to anticipate the cyber attack in the financial industry towards the bank digital banking growth whose data is very fast.

# ARSITEKTUR *PLATFORM* DIGITALISASI
## Architecture of Digitalization Platform

Dalam pencapaian menjadi bank pensiun terbaik di 2020, 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 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 ter*monitor* 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 the achievement towards the best pension bank in 2020, a digitalization platform --which is the architecture of the application in which is integrated to increase the ability in development and operation-- has been established, that covers:

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**

   Building and strengthening 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.

# FOKUS PENGEMBANGAN TEKNOLOGI INFORMASI TAHUN 2018-2019
## Focus Of Information Technology Development In 2018 – 2019

Fokus pengembangan Teknologi Informasi Bank Mandiri Taspen tahun 2018-2019 melalui IT *Blueprint Digital Banking* adalah merupakan *phase quickwin* dan *phase IT Foundation* sejalan dengan *Corporate* dan *Business Strategy Bank*: Tahun 2018 – 2019 berada dalam fase *Construction* dalam *road map* Penguatan IT Bank Mantap. Beberapa inisiatif strategi pengembangan teknologi informasi tahun 2018 – 2019 adalah sebagai berikut:

The focus of the development of Information Technology of Bank Mandiri Taspen in 2018 – 2019 through the IT Blueprint Digital Banking is the quickwin phase and the IT Foundation phase which in line with Corporate and Business Strategy of the Bank: The year of 2018 – 2019 is in a phase of Construction in the road map of Strengthening IT Bank Mantap. Some of the development of information technology development strategies in 2018 - 2019 are as follows:

| No | Inisiatif Strategis<br>*Strategic Initiative* | Aktivitas<br>*Activity* | Rincian Aktivitas<br>*Activity Detail* |
|---|---|---|---|
| 1 | Pengadaan *Operating System* (O/S) dan *Database* untuk *New Applications*<br>Procurement of Operating Systems (OS) and Databases for New Applications | Menyediakan O/S, *Software* Virtualisasi dan *Database* untuk aplikasi yang akan diimplementasikan tahun 2019 dan *Security* untuk *Data Protection*<br>Providing O/S, Virtualization, and Database Software for applications that will be implemented in 2019, and Security for Data Protection | Pengadaan *Software VMware*, O/S Windows, O/S RHEL *Red Hat Enterprise Linux*, DB MSSQL, *Software Active Directory, Software Data Protection*<br>Procurement of VMware Software, Windows O/S, O/S RHEL Red Hat Enterprise Linux, MSSQL DB, Active Directory Software, Data Protection Software |
| 2 | Pengadaan *Hardware Server* untuk *New Applications*<br>Procurement of Server Hardware for New Applications | Menyediakan *Hardware Server* untuk *Active Directory, Apps Server, DB Server Type and Web Server* untuk aplikasi baru yang akan diimplementasikan tahun 2019<br>Providing Server Hardware for Active Directory, Apps Server, DB Server Type, and Web Server for new applications that will be implemented in 2019 | Pengadaan *Active Directory, Apps Server (Type 1, Type 2) Database Server (Type 1, Type 2, Type 3)* dan *Web Server Type 1*<br>Procurement of Active Directory, Server Apps (Type 1, Type 2), Database Server (Type 1, Type 2, Type 3), and Web Server Type 1 |
| 3 | *Hardware External Storage*<br>Hardware External Storage | Menyediakan H*ardware External Storage* untuk Aplikasi baru yang akan diimplementasikan tahun 2019<br>Providing External Storage Hardware for new Applications that will be implemented in 2019 | Pengadaan *External Storage New applications- HDD Tier 1 SSD, HDD Tier 2 SAS, HDD Tier 3 SATA*<br>Procurement of External Storage for New applications - Tier 1 SSD, HDD Tier 2 SAS, HDD Tier 3 SATA |
| 4 | *Network and Infrastruktur Branch DC-DRC – Standar dized DC Environment and Confguration*<br>Network and Infrastruktur Branch DC-DRC – Standar dized DC Environment and Confguration | Pemenuhan *Data Center Facilities* (DC Bali)<br>Fulfillment of Data Center Facilities (DC Bali) | *Cabling, UPS, CCTV, access door and display monitoring*<br>Pengadaan Jasa Konsultasi Fasilitas DC *Review (Feasibility Study)*<br>Cabling, UPS, CCTV, access door and display monitoring, Procurement of Facility Consulting Services DC Review (Feasibility Study) |
| 5 | *Infrastruktur IT Security Data Center*<br>Infrastruktur IT Security Data Center | Perangkat infrastruktur *IT security and Load Balancer*<br>Infrastructure Equipment of IT security and LoadBalancer | Pengadaan perangkat *IT Security (Next Generation Firewall dan Load Balancer for data Center)*<br>Procurement of IT Security Equipment (Next Generation Firewall and Load Balancer for data Center) |
| 6 | *Monitoring Tools: Integrated Network Monitoring - Manage Service*<br>Monitoring Tools: Integrated Network Monitoring - Manage Service | *Integrated Network Monitoring (WAN, Intranet, Extranet, LAN* dan *Internet)*<br>Integrated Network Monitoring (WAN, Intranet, Extranet, LAN dan Internet) | Pengadaan *Software Network Monitoring* secara *Manage Service*<br>Procurement of Manage-Service-Based Network Monitoring Software |
| | *Data Center Management and Analytic Performance-Manage Service*<br>Data Center Management and Analytic Performance-Manage Service | *Integrated Monitoring, Performance, Analytic and Management*<br>Integrated Monitoring, Performance, Analytic and Management | Pengadaan *Software Data Center Management and Analytic* secara *Manage Service*<br>Procurement of Manage-Service-Based Data Center Management and Analytical Software |
| | *Application Performance Monitoring and Management Manage Service*<br>Application Performance Monitoring and Management Manage Service | *Integrated Monitoring, Performance, Analytic and Management*<br>Integrated Monitoring, Performance, Analytic and Management | Pengadaan *Software Application Performance Monitoring and Management* secara *Manage Service*<br>Procurement of Manage-Service-Based Data Application Performance Monitoring and Management software |

| No | Inisiatif Strategis<br>*Strategic Initiative* | Aktivitas<br>*Activity* | Rincian Aktivitas<br>*Activity Detail* |
|---|---|---|---|
| 7 | IT *Security Infrastructure - Manage Service*<br>IT Security Infrastructure - Manage Service | *Software Security Infrastructure: Next Generation Network Endpoint Access Protection, Hardening and Patch Management, Cycber Security Analytic (SOC Operations) – Manage Service*<br>Software Security Infrastructure: Next Generation Network Endpoint Access Protection, Hardening and Patch Management, Cycber Security Analytic (SOC Operations) – Manage Service | *Pengadaan Manage Service untuk Next Generation Network Endpoint Access Protection, Hardening and Patch Management, Cycber Security Analytic (SOC Operations).*<br>Procurement of Manage Service untuk Next Generation Network Endpoint Access Protection, Hardening and Patch Management, Cycber Security Analytic (SOC Operations). |
| 8 | IT *Security Infrastructure - Software*<br>IT Security Infrastructure - Software | *Software – Security Infrastructure: Priviledge Identity Management Solutions* dan *License Antivirus Kantor Pusat* dan *Data Center*<br>Software – Security Infrastructure: Priviledge Identity Management Solutions and License Antivirus Head Office and Data Center | Pengadaan *Software Priviledge Identity Management Solutions* dan *License Antivirus* Kantor Pusat dan *Data Center*<br>Procurement of Software Priviledge Identity Management Solutions and License Antivirus Kantor Pusat and Data Center |
| 9 | *Licenses Microsoft Office for Operational Bank* (MS LIC)<br>Licenses Microsoft Office for Operational Bank (MS LIC) | *Annual License Microsoft for Users*<br>Annual License Microsoft for Users | Perpanjangan *Annual license Microsoft Office*<br>Extension of the Annual Microsoft Office License |
| 10 | *Core banking Capacity Planning* (mesin)<br>Core banking Capacity Planning (Machine) | Pengadaan jasa konsultasi perhitungan kapasitas Core banking dan seluruh *environment* yang terhubung<br>Procurement of consulting service to calculate Core banking capacity and all connected environments | *Capacity Planning* mesin *Core Banking* – IBM *System* AS400<br>Capacity Planning Machine Core Banking – IBM System AS400 |
| 11 | *Cyber Security Workshop*<br>Cyber Security Workshop | Pelaksanaan *workshop* kejuruan bidang *cybersecurity*<br>Implementation of vocational workshops on cyber security | *Workshop* kejuruan bidang *cyber security*<br>Vocational workshops on cyber security |
| 12 | *Maintenance Network - Provider Telco*<br>Maintenance Network - Provider Telco | *Maintenance* Jaringan Komunikasi<br>Communication Network Maintenance | *Maintenance* Jaringan Komunikasi Eksisting<br>Existing Communication Network Maintenance |
| 13 | *Maintenance Hardware (included* Perangkat Kerja Pegawai)<br>Hardware Maintenance (including Employees Work Devices) | *Maintenance* perangkat *server* DC - DRC dan Seat Management perangkat *end user, Nation wide Branch Standarizations and High Availability* Fase Pertama 50 Cabang termasuk email dan internet<br>Maintenance of server DC - DRC devices and Seat Management of end user devices, Nation wide Branch Standarizations and High Availability for First Phase 50 Branches including e-mail and internet | *Maintenance* perangkat *server* DC -DRC dan *Seat Management* Perangkat *end user, Nation wide Branch Standarizations and High Availability* Fase Pertama 50 Cabang termasuk email dan internet<br>Maintenance of server DC - DRC devices and Seat Management of end user devices, Nation wide Branch Standarizations and High Availability for First Phase 50 Branches including e-mail and internet |
| 14 | *Maintentance Software*<br>Maintentance Software | *Maintenance license* aplikasi<br>Application license maintenance | Maintenance *license* aplikasi Eksisting<br>Maintenance license application Eksisting |
| 15 | *Integration System* – SOA *Enhancement*<br>Integration System – SOA Enhancement | Pembangunan integrasi untuk Penambahan beberapa target sistem baru sebanyak 50 servis tambahan untuk SOA<br>Integration development for the addition of several new target systems as many as 50 additional services for SOA | SOA *Enhancements* (50 *Services*)<br>1. BDS<br>2. LOS<br>SOA Enhancements (50 Services)<br>1. BDS<br>2. LOS |

| No | Inisiatif Strategis<br>*Strategic Initiative* | Aktivitas<br>*Activity* | Rincian Aktivitas<br>*Activity Detail* |
|---|---|---|---|
| | | API *Management*<br>API Management | Pembelian lisensi API Management beserta Pengembangan Platform API Management, IT Bank Mandiri Taspen dapat mempublish API kepihak partner dengan memiliki kemampuan mengontrol akses, monitoring penggunakan, monitoring performance, dan fungsi administrasi lainnya. Agar memperkuat security dan meningkatkan kemudahan bagi partner untuk mengintegrasikan sistem ke Bank Mandiri Taspen<br>Purchase of API license Management along with API Platform Development Management, IT of Bank Mandiri Taspen can publish API to parties of partners by owning access control ability, monitoring utilization, monitoring performance, and other administration functions. Therefore to strengthen security, and improve convenience for partners to integrate system to Bank Mandiri Taspen |
| 16 | Implementasi Aplikasi Pendukung pembuatan *Report* dan Aktifitas Cabang<br>Implementation of Supporting Applications for making Reports and Activities in Branches | Konsolidasi seluruh data yang ada pada Bank Mandiri Taspen<br>Consolidation of all available data at Bank Mandiri Taspen | *Master Data Management:*<br>*- Agreement with Customer*<br>*- Integrated CIF*<br>*- Account*<br>*- Product and Rule* |
| | | BDS *Next Generation*<br>BDS Next Generation | Pembuatan *system Branch Delivery System* (BDS) berteknologi web dan *mobile* yang terintegrasi dengan *Core Banking*<br>Making a web-and-mobile-technology Branch Delivery System (BDS) system that is integrated with Core Banking |
| 17 | *Big Data Platform*<br>Big Data Platform | *Enterprise Data Warehouse with Multi Dimension Data Core system*<br>Enterprise Data Warehouse with Multi Dimension Data Core system | Pengembangan *Enterprise Data Warehouse* (EDW) dengan fokus kepada pembangunan basis data dengan struktur multi dimension data untuk data core system<br>Development of Enterprise Data Warehouse (EDW) by focusing on building a database with multi-dimension data structures for core system data |
| 18 | *Digitalization Platform*<br>Digitalization Platform | Pembuatan Standarisasi dan *development* SOA sebagai *support platform Digital Banking*<br>Making Standardization and development of SOA as a support for Digital Banking platform | Pengadaan jasa konsultasi untuk Standarisasi SOA dan BPM *Platform* yang akan di gunakan untuk *support platfrom digital banking*. Standarisasi termasuk *landscape* SOA baik *atomic* dan *composite service* dan BPM *flow standard, security service* internal dan eksternal, standarisasi SLA *service, throteling, standard scalability* dan HA, *monitoring* dan analisis *service*.<br>Procurement of consulting services for SOA Standardization and BPM Platform that will be used to support digital banking platform. Standardization includes landscape SOA, both atomic and composite service, and standard BPM flow, internal and external security service, standard SLA service, throttling, standard scalability and HA, monitoring and analysis services. |
| | | Pembuatan Standarisasi DBMS, ETL, DWH, *Analytic, Reporting* dan BI<br>Making standardization of DBMS, ETL, DWH, Analytic, Reporting and BI | Pengadaan jasa konsultasi Standarisasi untuk DBMS, ETL, DWH, *Analytic, Reporting* dan BI. Standarisasi termasuk data konseptual, *data business model, data system model, data technology model*<br>Procurement of Standardization consulting services for DBMS, ETL, DWH, Analytic, Reporting and BI. Standardization includes conceptual data, business model data, sy tem model data, technology model data |
| | | *Development* Standarisasi *Channel Mobile, Web and Single ID*<br>Development Standarisasi Channel Mobile, Web and Single ID | *Development platform Channel Mobile, Web and Single ID* dalam pemenuhan kebutuhan *Digital Banking*<br>Platform Channel Mobile Development, Web and Single ID platform in fulfilling Digital Banking needs |

| No | Inisiatif Strategis<br>*Strategic Initiative* | Aktivitas<br>*Activity* | Rincian Aktivitas<br>*Activity Detail* |
|---|---|---|---|
| | | LOS *Regeneration Phase* 1<br>LOS Regeneration Phase 1 | BPM - *External Resources Regenerasi system* LOS menggunakan *platform* BPM dengan fokus kepada:<br>- LOS Pensiunan<br>- KSMP (Kredit Serba Guna Mantap Pegawai)<br>BPM - External Resources Regenerating the LOS system using BPM platform with focuses on:<br>- LOS for Retirements<br>- KSMP (Multipurpose Credit for Employees of Mantap) |
| | | LOS *Regeneration Phase* 2<br>LOS Regeneration Phase 2 | BPM - *Internal Resources*<br>- KUM (Kredit Usaha Mikro)<br>- KKM (Kredit Komunitas Mantap)<br>- Kredit Mantap Sejahtera<br>BPM - Internal Resources<br>- KUM (Credit for Micro Business)<br>- KKM (Credit for Steady Community)<br>- Mantap Sejahtera Credit |
| 19 | *Supporting Systems*<br>Supporting Systems | MGM (*member Get Member*) *and Loyalty System*<br>MGM (member Get Member) and Loyalty System | Pembangunan *system loyalty program* dan *member get member system*<br>Development of loyalty program systems and member get member system |
| 20 | *Information Security*<br>Information Security | *IT Security Transformation - Quick win* (*Adopt* ISO 27001)<br>IT Security Transformation - Quick win (Adopt ISO 27001) | Pengadaan aplikasi dan jasa konsultasi untuk mengadopsi *Standard* ISO 27001<br>Procurement of applications and consulting services to adopt ISO 27001 Standards |
| | | *Identity Access Management plus Single Sign On (Internal)*<br>Identity Access Management plus Single Sign On (Internal) | Pengadaan aplikasi dan jasa konsultasi untuk *Identity Access Management plus Single Sign On* didalam IT internal<br>Procurement of application and consulting service for Identity Access Management plus Single Sign On in internal IT |
| | | GRC *Automation System Phase* 1<br>GRC Automation System Phase 1 | Pengadaan aplikasi dan jasa konsultasi GRC *Automation System Phase 1*<br>Procurement of Application and consulting service for Phase-1 GRC Automation System |
| | | *Review ISO 27001 Readiness*<br>Review ISO 27001 Readiness | Pengadaan jasa konsultasi untuk menilai kesiapan ISO 27001<br>Procurement of consulting services to assess ISO 27001 readiness |
| 21 | *Infrastructure*<br>Infrastructure | Jasa Konsultasi Fasilitas *Data Center Review*<br>Consulting Service for Data Center Facility Review | Pengadaan jasa Konsultasi Review Fasilitas *Data Center (Feasibility Study)*<br>Procurement of Data Center Facility Review Consultation services (Feasibility Study) |
| | | Konsultasi Review Core Banking Systems<br>Consultation on Core Banking Systems Review | Pengadaan jasa konsultasi perhitungan kapasitas *Core banking* dan seluruh *environment* yang terhubung<br>Procurement of consulting services to calculate Core banking capacity and all connected environments |
| 22 | IT *Governance*<br>IT Governance | *Blueprint Digital Banking 2019-2020 Assistance*<br>Blueprint Digital Banking 2019-2020 Assistance | Pengadaan jasa konsultasi untuk pendetailan roadmap Blueprint Digital Banking 2019-2020<br>Procurement of consulting services for 2019 – 2020 Blueprint Digital Banking roadmap detail |
| | | Konsultasi untuk membangun *Operations* KPIs untuk OLA dan SLA<br>Consultation to build Operational KPIs for OLA and SLA | Pengadaan jasa konsultasi untuk membangun Operations KPIs *comprehensive monitoring for OLA and SLA*<br>Procurement of consulting service to build Operational KPIs comprehensive monitoring for OLA and SLA |

| No | Inisiatif Strategis<br>*Strategic Initiative* | Aktivitas<br>*Activity* | Rincian Aktivitas<br>*Activity Detail* |
|---|---|---|---|
| | | *Enterprise Architecture Blueprint Refresh and Planning*<br>Enterprise Architecture Blueprint Refresh and Planning | Pengadaan jasa konsultasi untuk *Enterprise Architecture Blueprint Refresh and Planning*<br>Procurement of consulting services for Enterprise Architecture Blueprint Refresh and Planning |
| | | *Develop Service Operations Framework and Transformation*<br>Develop Service Operations Framework and Transformation | Pengadaan jasa konsultasi untuk pengembangan *Service Operations Framework and Transformation (Workshop/ Process Assessment, Overall Gap Analysis, Improvement Plans - Short and Long term, SOP enhancements, Socializations)*<br>Procurement of consulting service for development of services of Operational Framework and Transformation (Workshop/ Process Assessment, Overall Gap Analysis, Improvement Plans - Short and Long term, SOP enhancements, Socializations) |
| 23 | *Integration Software*<br>Integration Software | *Services Oriented Architecture* (SOA) - JBOSS<br>Services Oriented Architecture (SOA) - JBOSS | Pengadaan *software* yang digunakan sebagai sistem terpusat yang dapat membuat, mengatur dan mendeploy aplikasi sebagai basis integrasi antar sistem<br>Procurement of software that is used as centralized system that can create, manage, and deploy applications as basis for integration among systems |
| | | *Development and Operation Container plus Deployment Manager*<br>Development and Operation Container plus Deployment Manager | Pengadaan platform yang dapat melakukan *management system* yang berjalan otomatis menyesuaikan kapasitasnya dengan *load* yang ada.<br>Procurement of platform that can perform management system that runs automatically, adjusts its capacity with existing load |
| | | *Business Process Management* (BPM)<br>Business Process Management (BPM) | Pengadaan platform untuk membuat workflow yang memerlukan human interaction seperti LOS dengan tujuan mempercepat proses development aplikasi<br>Procurement of platforms to create workflow that requires human interaction, such as LOS, with the aim of speeding up the application development process |
| | | *Gluster Storage*<br>Gluster Storage | Pengadaan platform penyimpan data atau file yang dapat tingkatkan kehandalannya (*availabilty dan performance*) dengan melakukan *clustering*<br>Procurement of data or file storage platform whose reliability can be increased (availability and performance) by clustering |

## PENGEMBANGAN TEKNOLOGI INFORMASI TAHUN 2020

Bank Mantap telah menyiapkan pengelolaan operasional teknologi informasi di tahun 2019 dengan mengacu pada *Standard* ISO 27001 yang difokuskan pada IT *Security*. Dalam rangka mempersiapkan hal tersebut, saat ini telah dilakukan *assessment* yang bertujuan untuk mengevaluasi kebutuhan infrastruktur yang diperlukan. Rekomendasi hasil *assessment* nantinya akan ditindaklanjuti dalam rangka pengelolaan IT yang mengacu pada *Standard* ISO 27001.

**Uji Coba *Disaster Recovery Plan* (DRP) / *Switch Over* Tahun 2019**

Untuk menghindari masalah dan kemampuan dalam menghadapi masalah ketika bencana terlangsung adalah hal yang penting dilakukan guna menggambarkan bagaimana perusahaan akan menghadapi bencana yang mungkin terjadi.

Kegiatan perbankan tidak dapat terhindar dari adanya gangguan/kerusakan/bencana yang disebabkan oleh alam maupun manusia, seperti terjadinya gempa bumi, bom, kebakaran, banjir, *power failure*, kesalahan teknis, kelalaian manusia, demo buruh, huru-hara dan sebagainya. Kerusakan yang terjadi tidak hanya berdampak pada kemampuan teknologi suatu Bank, tetapi juga berdampak pada kegiatan operasional bisnis Bank terutama pelayanan kepada nasabah. Bila tidak ditangani secara khusus, selain bank akan menghadapi risiko operasional, juga akan mempengaruhi risiko reputasi dan berdampak pada menurunnya tingkat kepercayaan nasabah kepada Bank.

DRP merupakan komponen prosedur BCP yang lebih menekankan pada aspek teknologi dengan focus pada data recovery dan berfungsinya sistem aplikasi dan infrastruktur IT yang kritikal. Dengan mempertimbangkan hal tersebut di atas serta untuk meningkatkan pelayanan berbasis Teknologi Informasi kepada nasabah dan keamanan operasional bank, maka Bank Mantap melakukan uji coba *Disaster Recovery Plan* (DRP) secara berkala setiap tahunnya.

## INFORMATION TECHNOLOGY DEVELOPMENT OF YEAR 2020

Bank Mantap has prepared information technology operational management in 2019 by referring to ISO 27001 Standard which is focused on IT Security. In order to prepare such matter, an assessment has been done recently which aims to evaluate the required infrastructure needs. Later, the assessment results recommendation will be followed up in terms of the IT management referring to the ISO 27001 Standard.

**Trial Disaster Recovery Plan (DRP) / Switch Over 2019**

To avoid problems and abilities within facing problems when disasters occur are things the important thing to do to describe how companies will face disasters that may occur.

Banking activities cannot be avoided disruption / damage / disaster caused by nature and humans, like earthquakes, bombs, fire, flood, power failure, technical error, human negligence , labor demonstrations, riots and so on. Damage it does not only affect ability a bank's technology, but also has an impact on activities Bank business operations, especially services to the customer. If not specifically handled, other than the bank will facing operational risk, will also affect reputation risk and the impact on declining rates customer trust in the Bank.

DRP is a component of more BCP procedures emphasizing the technological aspects with a focus on data recovery and functioning of the application system and infrastructure IT Critical. Taking this into account in for and to improve Technology-based services Information to customers and security of bank operations, then Bank Mantap conducts a Disaster Recovery Plan trial (DRP) regularly every year.

## MAKSUD DAN TUJUAN

a. Memenuhi Surat Edaran Otoritas Jasa Keuangan nomor 21 SE OJK.03/2017 tanggal 6 Juni 2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum.
b. Menjaga keamanan sistem informasi dan meminimalisasi kemungkinan kehilangan data.
c. Meningkatkan *utility* penggunaan *Data Center & Disaster Recovery Center (*DRC).
d. Memastikan kesiapan dan kemampuan operasional IT infrastruktur Bank Mantap yang mencakup jaringan komunikasi, dan *Core Banking* dengan menggunaan aplikasi melalui mesin backup apabila mesin production.
e. Memastikan kesiapan dan kemampuan SDM yang terlibat dalam organisasi DRP.
f. Meningkatkan pelayanan berbasis teknologi informasi.

## PURPOSE AND OBJECTIVES

a. Fullfill the Circular Letter of The Financial Services Authority No. 21/SEOJK.03/2017 dated 6 June 2017 regarding the Implementation of Risk Management for Information Technology in Commercial Bank.
b. Maintain information system security and minimize possible data loss.
c. Improves the utility of using Data Center & Disaster Recovery Center (DRC).
d. Ensuring IT operational readiness and capability Bank Mantap infrastructure which includes networks communication, and Core Banking using application through a backup engine if the production machine.
e. Ensuring the readiness and capability of the HR involved in the DRP organization.
f. Improving information technology-based services.

## RUANG LINGKUP

1. Menguji kesiapan DRC.
2. Menguji kesiapan *Team* dan pedoman DRP.
3. Memastikan kesiapan perangkat DRC dapat dijadikan mesin produksi.
4. Menguji Jaringan Komunikasi seluruh jaringan kantor ke DRC.

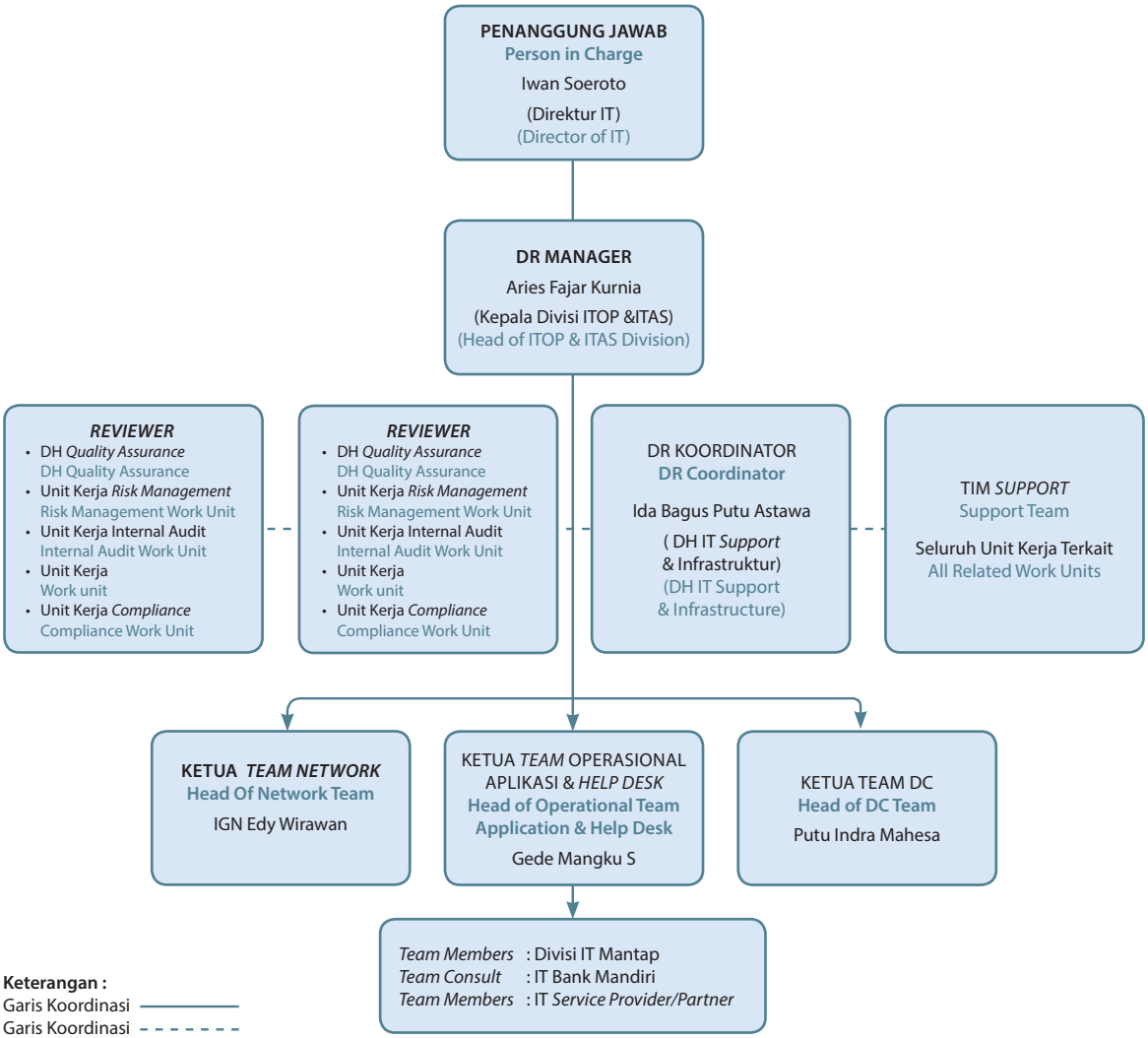
Pelaksanaan uji coba *Disaster Recovery Plan* dengan mengalihkan (*switch over partial*) operasional bank dari mesin *production Core Banking Data Center Plaza* Mandiri ke mesin *backup Core Banking* di DRC Rempoa dan termasuk menguji koneksi mesin AS.400 backup pada hari Jumat, 16 Agustus 2019, Pukul 24.00 hingga selesai. Pelaksanaan ini di ikutin oleh *Team* Informasi Teknologi, *Team User Groups* ( Unit SKAI, *Unit Accounting, Unit Compliance*, dan Seluruh Kantor Bank Mantap).

## SCOPE

1. Test the readiness of the DRC.
2. Test the Team's readiness and DRP guidelines.
3. Ensure the readiness of the DRC device can be madeproduction machine.
4. Test the Communication Network throughout the office network to DRC.

Carry out a trial of the Disaster Recovery Plan with switch over the bank operational from the machine Plaza Mandiri's Core Banking Data Center production to the machine Core Banking backups in DRC Rempoa and including testing machine connections AS.400 backup on Friday, August 16 2019, at 24.00 to finish. This implementation was followed by the Information Technology Team, Team User Groups (SKAI Unit, Accounting Unit, Compliance Unit, and All Bank Mantap Offices ).

**STRUKTUR ORGANISASI**
**Organizational Structure**



## IT INFRASTRUKTUR

1. Kondisi saat ini Bank Mantap memiliki infrastruktur sebagai berikut :
   a. Mesin production menggunakan *server power* 8 *iseries* 8286-41A dengan OS V7R1.
   b. Mesin backup menggunakan *server power* 8 *iseries* 8286-41A dengan OS V7R2.
3. Dalam pelaksanaan DRP untuk operasional Bank Mantap menggunakan mesin back up dan menggunakan aplikasi BM *One* untuk *Core Banking System*.
4. Infrastruktur pendukung
5. Perangkat IT seluruh jaringan kantor
6. Skenario Pengujian *Disaster Recovery Plan* (DRP)

Tahapan-Tahapan Pelaksanaan Pengalihan Operasional adalah sebagai berikut :

1. Tahap Persiapan

   Merupakan proses persiapan secara teknis, prosedur dan koordinasi team dalam menunjang pelaksanaan uji coba DRP. Termasuk waktu pelaksanaan, Perangkat yang digunakan, test script.

2. Tahap Pelaksanaan

   Merupakan proses pelaksanaan pada saat uji coba DRP, dengan memindahkan (*switch over*) data mesin production dari DC Plaza Mandiri ke DRC Rempoa.

3. Tahap Pemeriksaan

   Melakukan pemeriksaan terhadap setiap tahap proses pelaksanaan dan kebenaran data pada laporan yang dihasilkan uji coba.

4. Tahap *Contingency Plan*

   Merupakan proses persiapan prosedur yang harus dilakukan jika uji coba DRP mengalami kegagalan (*error system/transaction*) dengan batasan waktu yang telah ditetapkan yaitu melakukan *switch back*.

Proses uji coba DRP tahun 2019 yang berjalan lancar dan baik, maka proses uji coba DRP tahun 2019 "Dapat dijalankan dengan baik".

## IT INFRASTRUCTURE

1. 1. Current conditions Bank Mantap has infrastructure as follows :
   a. Production machines use server power 8 iseries 8286-41A with OS V7R1.
   b. The backup engine uses the power server 8 Iseries 8286-41A with OS V7R2.
3. In the implementation of DRP for the operation of Bank Mantap use the back up machine and use the application BM One for the Core Banking System.
4. Supporting infrastructure
5. IT devices throughout the office network
6. Scenarios for testing the Disaster Recovery Plan (DRP)

Stages of Implementation of Operational Transfer are as follows :

1. Preparation Stage

   Is a technical preparation process, procedure and team coordination in supporting the implementation of the test try DRP. Including the implementation time, which device used, test script.

2. Implementation Stage

   Is the implementation process at the time of trial DRP, by moving (switch over) machine data production from DC Plaza Mandiri to DRC Rempoa.

3. Inspection Stage

   Check every stage of the process implementation and correctness of data on the report resulting trial.

4. Contingency Plan Phase

   Is a process of preparation of procedures that must be conducted if the DRP trial fails (error system / transaction) with a time limit that has been that is, set back switch.

The 2019 DRP trial process is running smoothly and well, then the 2019 DRP trial process "Can be run well".

mandiri taspen

05

LAPORAN TAHUNAN
ANNUAL REPORT
2019

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# TINJAUAN PEREKONOMIAN
## Economic Review

## ANALISIS PEREKONOMIAN GLOBAL

Pada tahun 2019 pertumbuhan perekonomian global masih mengalami perlambatan, Bank Indonesia ("BI") melaporkan bahwa meskipun ketidakpastian pasar keuangan global sedikit mereda, ketegangan hubungan dagang Amerika Serikat dan Tiongkok yang masih berlangsung menurunkan volume perdagangan dunia dan menekan harga komoditas. Aliran modal asing ke Negara berkembang terus berlanjut sejalan dengan respons kebijakan moneter longgar di beberapa bank sentral dunia, serta penurunan risiko di Negara berkembang. Sekalipun pada penghujung tahun 2019 terdapat kabar baik yang datang dari Amerika Serikat dan Tiongkok yang telah melakukan sjumlah langkah rujuk, namun kesepakatan yang telah dirancang tersebut belum ditandatangani oleh kedua belah pihak.

Pada bulan Juni 2019, Bank Dunia telah merevisi prakiraan pertumbuhan ekonomi global tahun 2019 dan 2020 menjadi 2,6% dan 2,7% dari proyeksi yang dibuat pada bulan Januari 2019 sebesar 2,9% dan 2,8%. Dasar pertimbangan perubahan ini, adalah karena melambatnya laju ekonomi global yang disebabkan oleh lesunya perdagangan internasional. Sementara itu, pertumbuhan ekonomi negara-negara berkembang tertahan oleh lambatnya investasi dan berbagai

## GLOBAL ECONOMIC ANALYSIS

Global economic growth was still slowing down in 2019. Bank Indonesia ("BI") reported that although the uncertainty of the global financial markets has eased a little, the ongoing tension of trade relations between the United States of America and China has reduced the volume of world trade and depressed commodity prices. The flow of foreign capital into developing countries continued in line with the response of loose monetary policy in some of the world's central banks, as well as risk reduction in developing countries. Even though at the end of 2019, there was good news coming from the United States and China that had taken several reconciliation steps. But both parties had not yet signed an agreement that had been drafted.

In June 2019, the World Bank revised its forecast for global economic growth in 2019 and 2020 to 2.6% and 2.7% of the projections made in January 2019 at 2.9% and 2.8%. The essential consideration of this change was due to the slowing pace of the global economy caused by the sluggish international trade. Meanwhile, the economic growth of developing countries was restrained by slow investment and various risks that impeded growth. These risks included

risiko yang menghambat pertumbuhan. Risiko-risiko itu termasuk meningkatnya halangan perdagangan, tekanan keuangan yang muncul kembali, dan perlambatan di beberapa ekonomi besar yang lebih lambat dari perkiraan. Menurut Presiden Bank Dunia David Malpass dalam keterangan resminya, "Momentum ekonomi tetap lemah saat ini sementara tingkat utang yang makin tinggi dan pertumbuhan investasi yang lemah di negara-negara berkembang menahan mereka mencapai potensinya,"

Sementara itu, pada bulan Oktober 2019, *International Monetary Fund* ("IMF") kembali memangkas proyeksi pertumbuhan ekonomi global tahun 2019 menjadi 3%, setelah menurunkan target pertumbuhan ekonomi global pada bulan Juli 2019 menjadi sebesar 3,2%. Proyeksi tingkat pertumbuhan tersebut jauh di bawah pertumbuhan ekonomi global pada tahun 2017 yang mencapai 3,3%. Ketidakpastian Brexit, perang dagang dan kondisi geopolitik di beberapa Negara di dunia menjadi dasar pertimbangan utama atas koreksi pertumbuhan ekonomi global tersebut. Lebih jauh, IMF memrediksi pertumbuhan ekonomi Negara-negara maju akan melambat dari 2,3% pada tahun 2018 menjadi hanya 1,7% pada tahun 2019. Untuk Amerika Serikat, diperkirakan hanya akan tumbuh sebesar 2,4% setelah tahun lalu dapat tumbuh 2,9%, Inggris yang masih menghadapi permasalahan Brexit, diperkirakan tumbuh 1,2% dari tahun sebelumnya sebesar 1,4%. Sementara Jerman yang menghadapi merosotnya produksi mobil diperkirakan hanya akan tumbuh 0,5% dari tahun sebelumnya yang mengalami pertumbuhan sebesar 1,5%. Pertumbuhan ekonomi Tiongkok diperkirakan akan melambat dari tahun lalu sebesar 6,6% menjadi 6,1% tahun ini, terutama sebagai dampak dari perang dagang dengan Amerika Serikat. Menurut IMF, bank sentral dapat menahan penurunan pertumbuhan ekenomi dengan melaksanakan stimulus bunga rendah.

## ANALISIS PEREKONOMIAN NASIONAL

Dalam keterangan persnya pada awal tahun 2020, Kementerian Keuangan menyampaikan bahwa perekonomian Indonesia pada tahun 2019 berhasil tumbuh positif di tengah perlambatan ekonomi global yang terjadi sebagai akibat perang dagang antara Amerika Serikat dengan Tiongkok, kondisi geopolitik seperti yang terjadi di Hongkong, penurunan harga komoditi, serta perlambatan ekonomi di banyak Negara. Diperkirakan pereonomian Indonesia masih mampu tumbuh di atas 5% karena terjaganya permintaan domestik, konsumsi pemerintah, serta investasi. Kinerja perekonomian yang terjaga serta pelaksanaan program pembangunan juga telah berhasil menurunkan tingkat pengangguran, mengurangi ketimpangan dan mempertahankan kesejahteraan masyarakat.

Di tengah ketidakpastian ekonomi global dan di banyak negara, APBN tahun 2019 didorong ekspansif dan *countercyclical* untuk menjalankan peran strategis dalam menjaga stabilitas makroekonomi, mempertahankan

increasing trade barriers, re-emerging financial pressures, and a slowdown in some large economies that were slower than expected. According to World Bank President David Malpass in his official statement, "Economic momentum remained weak at the moment while higher debt levels and weak investment growth in developing countries held them from reaching their potential,"

Meanwhile, in October 2019, the International Monetary Fund ("IMF") again cut its forecast for global economic growth in 2019 to 3% after reducing its global economic growth target in July 2019 to 3.2%. The growth rate projection was far below the global economic growth in 2017, which reached 3.3%. Uncertainty of Brexit, trade war, and geopolitical conditions in several countries in the world was the primary consideration for the correction of global economic growth. Furthermore, the IMF predicted that economic growth in developed countries would slow from 2.3% in 2018 to only 1.7% in 2019. For the United States of America, it was estimated to only grow by 2.4% after last year it could produce 2 9%, the UK was still facing Brexit problems, estimated to grow 1.2% from the previous year of 1.4%. While Germany, which was facing a decline in car production, was expected to grow only 0.5% of the prior year, which experienced a growth of 1.5%. China's economic growth was expected to slow from last year's 6.6% to 6.1% this year, mainly as a result of the trade war with the United States of America. According to the IMF, the central bank could withstand the decline in economic growth by implementing a low-interest stimulus.

## NATIONAL ECONOMIC ANALYSIS

In his press briefing at the beginning of 2020, the Ministry of Finance said that the Indonesian economy in 2019 managed to grow positively amid the global economic slowdown. It occurred as a result of the trade war between the United States and China, geopolitical conditions such as that in Hong Kong, falling commodity prices, and an economic slowdown in many countries. It was estimated that Indonesia's economy was still able to grow above 5% due to maintained domestic demand, government consumption, and investment. The continued economic performance and the implementation of development programs had also succeeded in reducing unemployment rates, reducing inequality, and maintaining public welfare.

The 2019 expansive and countercyclical state budget was driven to play a strategic role in maintaining macroeconomic stability amid global economic uncertainty in many countries. It was also supporting the momentum of domestic economic

momentum pertumbuhan perekonomian domestik, dan mendorong laju kegiatan dunia usaha, serta tetap memberikan perlindungan kepada masyarakat. Realisasi defisit APBN tahun 2019 sementara berkisar pada 2,2% dari PDB, dibandingkan dengan target awal 1,84% dari PDB. Pelebaran defisit tersebut dilakukan secara terukur dengan memperhitungkan risiko dan manfaatnya, serta kredibilitas fiskal.

Dengan melihat pertumbuhan ekonomi Indonesia sampai triwulan III tahun 2019 yang tumbuh sebesar 5,04% (c-to-c) serta langkah-langkah yang dilakukan Pemerintah dan BI, *outlook* perekonomian nasional dalam keseluruhan tahun 2019 diproyeksikan dapat tumbuh mencapai 5,05%. Pertumbuhan ini bersumber dari kontribusi konsumsi rumah tangga dan pemerintah yang masing-masing tumbuh 5,2% dan 4,7%. Pembentukan modal tetap bruto tumbuh moderat sebesar 4,7%, yang dipengaruhi oleh terjaganya fundamental perekonomian domestik, di tengah peningkatan risiko ketidakpastian global yang memengaruhi persepsi investor. Sementara itu, kinerja ekspor dan impor masih terbatas sejalan dengan perkembangan melemahnya perdagangan dunia dan turunnya harga komoditas utama Indonesia seperti batu bara. Berbagai kondisi tersebut menghadapkan Pemerintah pada berbagai tantangan untuk terus menjaga momentum pertumbuhan ekonomi di tahun 2019.

Dalam kondisi yang relatif menantang tersebut, tingkat inflasi dapat dikendalikan pada tingkat sebesar 2,72%, tingkat terendah yang dicapai dalam waktu 20 tahun terakhir, sehingga turut berkontribusi pada pertumbuhan permintaan domestik. Selain itu, nilai tukar rupiah terhadap dolar Amerika Serikat cenderung menguat atau mengalami apresiasi 3,9% (EoP) dibandingkan dengan yang diasumsikan dalam APBN. Hal ini seiring dengan terjaganya cadangan devisa nasional serta masuknya aliran modal asing ke dalam negeri akibat perbaikan credit rating Indonesia sebagai wujud kepercayaan investor terhadap perekonomian Indonesia.

## ANALISIS INDUSTRI PERBANKAN

Selama periode 2019, tantangan yang dihadapi oleh industri perbankan di Indonesia tidak ringan, mulai dari kondisi ekonomi global yang masih mengalami perlambatan dan ketatnya persaingan terutama untuk mendapatkan dana masyarakat yang berakibat lebih lanjut pada ketatnya likuiditas. Kondisi tersebut juga membawa dampak pada tertahannya ekspansi kredit, mayoritas bank-bank cenderung menjaga agar kualitas aset dan likuiditasnya tetap baik.

BI telah menciptakan berbagai stimulus, salah satunya dengan melakukan pelonggaran *loan to value* (LTV) untuk mendorong kredit di sektor properti. Selain itu, BI juga memutuskan untuk menurunkan Giro Wajib Minimum (GWM) Rupiah sebesar 100 basis poin (bps) secara keseluruhan di tahun 2019, dan memangkas suku bunga acuan BI 7 *Day Reverse Repo Rate* (BI7-DRRR) sebanyak 100 bps.

growth, and encouraging the pace of business activities while continuing to protect the public. The realization of the 2019 state budget's deficit temporarily was around 2.2% of GDP, compared to the initial target of 1.84% of GDP. The widening of the deficit was carried out measurably by taking into account the risks and benefits, as well as fiscal credibility.

By looking at Indonesia's economic growth up to the third quarter of 2019, which grew by 5.04% (c-to-c) and the steps taken by the Government and BI, the outlook for the national economy as a whole in 2019 was projected to grow to 5.05%. This growth came from the contribution of household and government consumption, each of which rose 5.2% and 4.7%. The formation of gross fixed capital grew moderately by 4.7%, which was influenced by the maintained fundamentals of the domestic economy, amid an increased risk of global uncertainty that affected investors' perceptions. Meanwhile, export and import performance were still limited in line with the development of weakening world trade and falling prices for Indonesia's primary commodities, such as coal. These conditions presented the Government with various challenges to continue to maintain the momentum of economic growth in 2019.

Under these relatively challenging conditions, the inflation rate could be controlled at a rate of 2.72%, the lowest level reached in the last 20 years, thus contributing to the growth of domestic demand. Besides, the rupiah exchange rate against the US dollar tended to strengthen or experienced a 3.9% appreciation (EoP) compared to that assumed in the APBN. It was in line with the maintenance of national foreign exchange reserves and the inflow of foreign capital into the country due to the improvement of Indonesia's credit rating as a form of investor confidence in the Indonesian economy.

## BANKING INDUSTRY ANALYSIS

During the 2019 period, the challenges faced by the banking industry in Indonesia were not easy, starting from the global economic conditions, which were still experiencing slowing and intense competition, especially to get public funds, which further results in tight liquidity. This condition also had an impact on restrained credit expansion; the majority of banks tended to maintain their asset quality, and liquidity was still good.

BI has created various stimuli, one of which was by relaxing loan to value (LTV) to encourage credit in the property sector. Besides, BI also decided to reduce the Minimum Statutory Reserves Requirement (GWM) of Rupiah by 100 basis points (bps) overall in 2019 and cut the BI 7-day Reverse Repo Rate (BI7-DRRR) interest rate by 100 bps.

Namun demikian, di tengah tekanan ketidakpastian ekonomi global dan domestik, pelaku industri perbankan masih cukup optimistis melakukan aksi korporasi untuk mendukung ekspansi bisnisnya. Ketua Dewan Komisioner Otoritas Jasa Keuangan ("OJK") Wimboh Santoso juga mengatakan bahwa industri perbankan Indonesia masih sangat menarik bagi semua investor, baik luar maupun dalam negeri. Sebagian besar aksi korporasi perbankan yang dilakukan pada 2019 adalah upaya konsolidasi usaha dan ekspansi baik organik maupun anorganik, yang dilakukan melalui merger atau penggabungan, akuisisi, maupun penambahan modal untuk membuka peluang masuknya pemilik-pemilik baru. Selain itu, pasar modal juga diramaikan oleh penerbitan obligasi perbankan, khususnya pada semester kedua. Namun, berbeda dengan 2018, tidak ada bank yang melakukan *go public* di bursa sepanjang tahun ini.

However, amid the pressures of global and domestic economic uncertainty, banking industry players were still quite optimistic about taking corporate actions to support business expansion. Chairman of the Board of Commissioners of the Financial Services Authority ("OJK") Wimboh Santoso also said that the Indonesian banking industry was still desirable to all investors, both foreign and domestic. Most of the corporate banking actions carried out in 2019 were efforts to consolidate business and expansion, both organic and inorganic, which were carried out through mergers or consolidation, acquisitions, or capital increase to open up opportunities for new owners. Also, the capital market was enlivened by the issuance of banking bonds, especially in the second semester. However, in contrast to 2018, there were no banks has gone public on the exchange this year.

Di dalam laporannya, BI menyampaikan bahwa permodalan industri perbankan tetap kuat sebagaimana tercermin dari rasio kecukupan modal (*Capital Adequacy Ratio*/CAR) perbankan yang berada di atas persyaratan minimum. Rasio CAR perbankan posisi Triwulan III 2019 tercatat sebesar 23,19%, lebih tinggi dibandingkan triwulan sebelumnya (22,53%) maupun triwulan yang sama tahun sebelumnya (22,85%). Ketahanan permodalan yang terjaga tersebut selain sebagai penyangga/ bantalan untuk menyerap kerugian yang mungkin timbul, juga berfungsi sebagai sumber dana untuk membiayai kegiatan usaha perbankan. Pada Triwulan III 2019, kredit industri perbankan tumbuh sebesar 7,89% (yoy) lebih rendah dari triwulan sebelumnya sebesar 9,92% (yoy). Selama periode laporan, Kredit Modal Kerja (KMK), Kredit Investasi (KI), dan Kredit Konsumsi (KK) masing-masing tumbuh sebesar 5,94% (yoy), 12,84% (yoy) dan 6,82% (yoy). Terjadi perlambatan pada pada seluruh jenis kredit dibandingkan triwulan sebelumnya yang tumbuh 9,22% (yoy), 13,85% (yoy) dan 7,64% (yoy). Perlambatan pertumbuhan kredit tersebut terjadi sejalan dengan melambatnya pertumbuhan ekonomi global dan domestik.

In its report, BI said that the capital of the banking industry remained strong, as reflected in the Capital Adequacy Ratio (CAR) of banks, which were above the minimum requirements. The banking CAR ratio for the third quarter of 2019 was 23.19%, higher than the previous quarter (22.53%), and the same quarter of the past year (22.85%). The capital adequacy that was maintained aside from being a buffer/cushion to absorb losses that might arise also served as a source of funds to finance banking business activities. In Quarter III 2019, banking industry credit grew by 7.89% (YoY), lower than the previous quarter of 9.92% (YoY). During the reporting period, Working Capital Loans (KMK), Investment Loans (KI), and Consumer Loans (KK) each grew by 5.94% (YoY), 12.84% (YoY) and 6.82% (YoY) ). There was a slowdown in all types of loans compared to the previous quarter, which grew 9.22% (YoY), 13.85% (YoY), and 7.64% (YoY). The slowdown in credit growth occurred in line with slowing global and domestic economic growth.

Dari sisi risiko kredit, rasio Non Performing Loan (NPL) gross mengalami sedikit peningkatan yakni dari 2,51% pada Triwulan II 2019 menjadi sebesar 2,66%, namun tercatat stabil dibandingkan triwulan yang sama tahun sebelumnya (2,66%) (Grafik 2.46). Berdasarkan jenis penggunaan, peningkatan risiko kredit terjadi pada KI dan KMK. Rasio NPL gross KI dan KMK pada Triwulan III 2019 masing-masing sebesar 2,56% dan 3,25%, meningkat dibandingkan dengan triwulan sebelumnya yakni sebesar 2,16% dan 3,12%. Sementara itu rasio NPL gross KK tercatat sebesar 1,75% sedikit membaik dibandingkan triwulan sebelumnya (1,77%). Dilihat dari sektor ekonomi, peningkatan NPL gross terjadi pada sektor Industri, Perdagangan, Pertanian, Pengangkutan, Listrik dan Pengangkutan. Di sisi lain penurunan NPL gross terjadi di sektor Pertambangan, Konstruksi, Jasa Sosial, dan Lain-Lain. Sektor Perdagangan masih merupakan sektor penyumbang risiko kredit tertinggi bagi industry dengan pangsa NPL mencapai 30,80%.

In terms of credit risk, the gross Non-Performing Loan (NPL) ratio increased slightly from 2.51% in the 2nd Quarter of 2019 to 2.66% but remained stable compared to the same quarter of the previous year (2.66%) (Graph 2.46). Based on the type of use, the increase in credit risk occurred in Investment Loans and Working Capital Loans. The gross NPL ratio for Investment Loans and Working Capital Loans in the third quarter of 2019 was 2.56% and 3.25%, an increase compared to the previous quarter of 2.16% and 3.12%. Meanwhile, the gross NPL ratio of KK was recorded at 1.75%, slightly improved compared to the last quarter (1.77%). Viewed from the economic sector, the increase in gross NPL occurred in the industrial area, trade, agriculture, transportation, electricity, and transportation. On the other hand, the decline in gross NPL happened in the mining, construction, social services, and other sectors. The Trade Sector was still the highest contributor to credit risk for the industry with an NPL share reaching 30.80%.

## ANALISIS POSISI BANK MANTAP DALAM INDUSTRI PERBANKAN

Sebagai perbandingan kinerja Bank Mantap terhadap perbankan nasional, berikut adalah rincian kinerja Bank Mantap dibandingkan dengan kinerja perbankan nasional.

## ANALYSIS OF BANK MANTAP'S POSITION IN THE BANKING INDUSTRY

As a comparison of Bank Mantap's performance against national banks, the following was a breakdown of Bank Mantap's performance compared to national banking performance.

### PERTUMBUHAN KINERJA BANK MANTAP DIBANDINGKAN INDUSTRI POSISI DESEMBER 2019
### Bank Mantap's Performance Growth Compared to Industry - December 2019 Position

| Kinerja | Growth Tahun 2019 | | Performance |
|---|---|---|---|
| | Perseroan | Industri Perbankan<br>Banking Industy | |
| Aset (Rp milyar) | 28.7% | 3.3% | Assets (Rp billion) |
| Kredit (Rp milyar) | 30.9% | 3.8% | Credit (Rp billion) |
| DPK (Rp milyar) | 30.2% | 4.9% | Third Party Funds (Rp billion) |
| Laba (Rp milyar) | 36.8% | -12.9% | Profit (Rp billion) |
| Pendapatan Bunga (Rp milyar) | 35.9% | -7.2% | Interest Income (Rp billion) |
| Beban Bunga (Rp milyar) | 50.7% | 0.7% | Interest Cost (Rp billion) |

*Sumber: Statistik Perbankan Indonesia (www.ojk.go.id) Industri Perbankan Tahun 2019 : posisi Oktober 2019*
*Source: Indonesian Banking Statistics (www.ojk.go.id) Banking Industry 2019: October 2019 position*

### PERBANDINGAN RASIO BANK MANTAP DIBANDINGKAN INDUSTRI POSISI DESEMBER 2019
### Ratio Comparison of Bank Mantap compared to Industry - December 2019 Position

| Kinerja | Tahun 2019 | | Performance |
|---|---|---|---|
| | Perseroan | Industri Perbankan<br>Banking Industy | |
| NIM (%) | 6.04% | 4.90% | NIM (%) |
| NPL Gross (%) | 0.68% | 2.14% | NPL Gross (%) |
| ROA (%) | 2.62% | 2.48% | ROA (%) |
| CAR (%) | 21.72% | 23.54% | CAR (%) |
| LDR (%) | 102.28% | 93.96% | LDR (%) |
| BOPO (%) | 79.84% | 80.65% | BOPO (%) |

*Sumber: Statistik Perbankan Indonesia (www.ojk.go.id) Industri Perbankan Tahun 2019 : posisi Oktober 2019*
*Source: Indonesian Banking Statistics (www.ojk.go.id) Banking Industry 2019: October 2019 position*

Pada tahun 2019, kinerja pertumbuhan Bank Mantap lebih baik dari industri perbankan nasional (bank umum). Dari sisi aset, Bank Mantap mampu mencatat pertumbuhan sebesar 28,7% di atas industri perbankan nasional ("Industri") bulan Oktober 2019 yaitu sebesar 3,3%, sedangkan untuk pertumbuhan kredit tercatat sebesar 30,9% jauh di atas industri bulan Oktober 2019 yaitu sebesar 3,8%. Apabila dilihat dari sisi DPK, Bank Mantap mampu tumbuh sebesar 30,2% jauh di atas pertumbuhan DPK industri yaitu sebesar 4,9%.

Pertumbuhan laba Bank Mantap pada tahun 2019 tercatat sebesar 36,8% berada jauh di atas pertumbuhan industri yang mencatat pertumbuhan negatif 12,9%. Pertumbuhan laba tersebut terutama didukung oleh pertumbuhan pendapatan bunga yaitu sebesar 35,9% yang berada di atas industri dengan pertumbuhan negatif 7,2%.

In 2019, Bank Mantap's growth performance was better than the national banking industry (commercial banks). In terms of Assets, Bank Mantap was able to record growth of 28.7% above the national banking industry ("industry") in October 2019, which was 3.3%, while for Loan growth was recorded at 30.9% far above the industry in October 2019 which was 3.8%. When viewed from the side of DPK, Bank Mantap was able to grow by 30.2% far above the growth of industrial DPK, which was 4.9%.

Bank Mantap's profit growth in 2019 was recorded at 36.8%, far above the industry growth, which recorded negative growth of 12.9%. The profit growth was mainly supported by interest income growth of 35.9%, which was above the industry, with a negative growth of 7.2%.

Pada tahun 2019, Bank Mantap dalam kondisi yang likuid tercermin dari rasio LDR sebesar 102,28% di atas industri yang mencatat LDR sebesar 93,96%. Bank Mantap juga mampu membukukan NIM sebesar 6,04% di atas industri sebesar 4,9%, demikian pula dengan ROA yang mampu mencapai 2,62% di atas industri sebesar 2,48%.

Terdapat penurunan CAR sebesar 0,30% dari bulan Juli 2019, hal tersebut disebabkan ATMR Risiko Kredit meningkat. Kenaikan tersebut berasal dari peningkatan *eksposure* kredit UMKM (produktif) yang didominasi oleh penambahan segmen Pensiun khususnya produk KUP (Kredit Usaha Pensiun) dan KPP (Kredit Pra Pensiun). Hal tersebut mengakibatkan posisi CAR Bank Mantap berada di bawah industry perbankan nasional yaitu 23,54%.

Di tengah tren NPL perbankan nasional yang mengalami peningkatan pada tahun 2019, Bank Mantap mampu menjaga NPL tetap di bawah 1% yaitu sebesar 0,68%, angka tersebut di bawah angka NPL industri yaitu sebesar 2,14%.

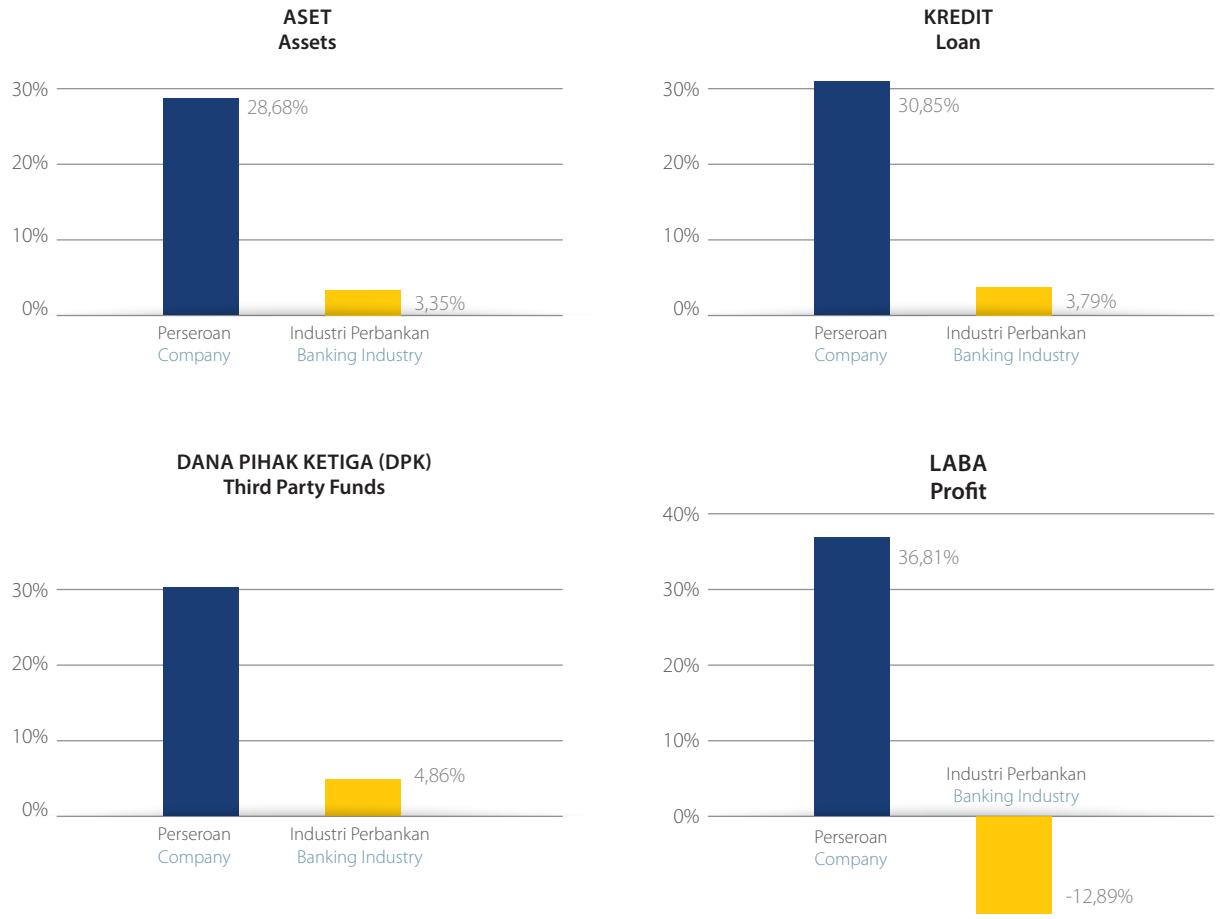
In 2019, Bank Mantap, in a liquid condition, was reflected in the LDR ratio of 102.28% above the industry that recorded an LDR of 93.96%. Bank Mantap was also able to file a NIM of 6.04% above industry of 4.9%, as well as ROA, which was able to reach 2.62% above industry of 2.48%.

There was a decrease in CAR of 0.30% from July 2019. It was due to increased Risk-Weighted Assets (ATMR) of credit risk. The increase came from an increase in Micro Small Medium Enterprises (MSME) (productive) credit exposure, which was dominated by the addition of the Pension segment, especially KUP (Pension Business Credit) and KPP (Pre-Pension Credit) products. It resulted in the position of Bank Mantap's CAR was under the national banking industry at 23.54%.

Amid the national banking NPL trend that has increased in 2019, Bank Mantap was able to keep the NPL below 1% at 0.68%, below the industry NPL of 2.14%.

**GRAFIK PETUMBUHAN KINERJA BANK MANTAP DIBANDINGKAN DENGAN INDUSTRI PERBANKAN NASIONAL TAHUN 2019**

**Graph of Growth of Bank Mantap's Performance compared to the 2019 National Banking Industry**



# TINJAUAN OPERASIONAL
## Operational Review

Secara umum, kegiatan usaha yang dilakukan Bank Mantap adalah menghimpun dana masyarakat dan menyalurkannya kembali dalam bentuk kredit dan pembiayaan, serta memberikan layanan jasa perbankan lainnya. Bank Mantap telah menetapkan strategi pengembangan bisnis yang tepat sehingga kinerja Pereroan mengalami kenaikan yang cukup signifikan.

### STRATEGI BISNIS PERSEROAN

Adapun strategi pengembangan bisnis yang ditetapkan Perseroan adalah sebagai berikut:

1. **Strategi Pengembangan Penghimpunan Dana Pihak Ketiga**

   Penghimpunan DPK difokuskan terhadap pengembangan infrastruktur untuk akuisisi dana murah serta aliansi dan sinergi terhadap *Group* usaha untuk penetrasi terhadap deposan-deposan institusi serta *wealth management*. Beberapa kunci strategi yang diterapkan oleh Perseroan sebagai berikut:

   a. Strategi Peningkatan Kualitas Dana Pihak Ketiga
      - Menjaga rasio *Loan to Fund Ratio* (LFR) pada tingkat yang efisien sehingga berdampak positif pada profitabilitas;
      - Melakukan strategi penurunan *concentration risk* terhadap deposan inti dengan fokus pada pengembangan infrastruktur akuisisi nasabah retail dari segmen pensiunan, UMKM maupun Wealth;
      - Meningkatkan rasio CASA dengan meluncurkan program-program tabungan retail sebagai *sweetener* dan *value added* bagi nasabah retail.

   b. Strategi Pemasaran
      - Melakukan *mapping* segmentasi nasabah sehingga program serta produk yang ditawarkan dapat tepat sasaran sesuai dengan kebutuhan *market* sesuai dengan segmen masing-masing;
      - Meluncurkan program–program Tabungan untuk mendorong pertumbuhan CASA.
      - Mempromosikan dan mensosialisasikan kartu ATM Perseroan yang dapat dipergunakan di seluruh jaringan ATM Bank Mandiri dan ATM yang tergabung dalam jaringan ATM Bersama.

   c. Strategi Penjualan
      - Meningkatkan produktifitas pegawai dalam akuisisi nasabah *New to Bank* (NTB) sehingga sebagai *customer based* Perseroan yang dievaluasi secara periodik melalui *Key Performance Indicator*;
      - Menyiapkan sarana dan prasarana bagi nasabah priority, pensiunan maupun UMKM untuk memudahkan mendapatkan layanan perbankan dan meningkatkan transaksinya.
      - Memberikan insentif kepada pegawai dan nasabah melalui program referral atas akuisisi nasabah NTB melalui *program Member Get Member*.

In general, the business activities of Bank Mantap are raising public funds and channeling them back in the form of credit and financing, as well as providing other banking services. Bank Mantap has established the right business development strategy so that the Company's performance has increased significantly.

### THE COMPANY'S BUSINESS STRATEGY

The business development strategies set by the Company are as follows:

1. **Strategy of Third Party Funds Development**

   DPK raising is focused on developing infrastructure for the acquisition of low-cost funds and alliances and synergies with business groups for penetration of institutional depositors and wealth management. Some key strategies adopted by the Company are as follows:

   a. Strategy for Improving the Quality of Third Party Funds
      - Maintain an efficient Loan to Fund Ratio (LFR) so that it has a positive impact on profitability;
      - Implement a strategy to reduce concentration risk on core depositors with a focus on developing retail customer acquisition infrastructure from the pensioner, MSME and Wealth segments;
      - Increase the CASA ratio by launching retail savings programs as a sweetener and value-added for retail customers.

   b. Marketing strategy
      - Mapping customer segmentation so that the programs and products offered can be right on target according to market needs following their respective segments;
      - Launched Savings programs to encourage CASA growth.
      - Promote and socialize the Company's ATM cards that can be used throughout the Bank Mandiri ATM network and ATMs that are incorporated in the Jointly (Bersama) ATM network.

   c. Sales Strategy
      - Increase employee productivity in the acquisition of New to Bank (NTB) customers so that as a customer-based company that is evaluated periodically through the Key Performance Indicator;
      - Prepare facilities and infrastructure for priority customers, retirees, and MSMEs to facilitate obtaining banking services and improve transactions.
      - Providing incentives to employees and customers through a referral program for the acquisition of NTB customers through the Member Get Member program.

- Aliansi dan Sinergi Bersama dengan *Group* Usaha untuk akuisisi nasabah yang belum menjadi target market dari *Grup* usaha.

**2. Strategi Pembiayaan Kredit**

Secara umum, fokus pembiayaan kredit adalah segmen Pensiunan dan UMKM khususnya di segmen komunitas strategis (komunitas bidan, komunitas petani sawit, komunitas bengkel, dan lainnya) maupun payroll based customer melalui produk KSM yang memiliki risiko relatif rendah baik untuk daerah di Pulau Bali maupun di luar Pulau Bali dengan strategi penerapan sebagai berikut:

a. Meningkatkan Target Pasar

Berdasarkan *risk appetite, Management* menetapkan sasaran dan target pasar untuk kemudian menyusun strategi produk dan layanan untuk dapat dieksekusi oleh seluruh tim.

b. Meningkatkan Portofolio Kredit

Peningkatan portfolio khususnya didorong dari segmen pensiunan melalui penyelenggaraan sosialisasi-sosialisasi, baik kepada calon pensiunan maupun pensiunan, bekerjasama dengan mitra PNS dan perkumpulan/paguyuban pensiunan.

c. Mempercepat Proses Kredit

Melakukan evaluasi dan perbaikan terhadap alur proses kredit, pembukaan *account* dan proses-proses pendukung (taksasi, legal, administrasi kredit, serta analis kredit) yang terintegrasi melalui *system Loan Originating System* (LOS).

d. Meningkatkan Peran dan Kualitas SDM di Bidang Perkreditan

Menetapkan ulang sasaran kerja utama individu yang fokus untuk meningkatkan akuisisi kredit yang baik dan aman, memberikan training serta pelatihan bagi pegawai-pegawai yang terkait dan memberikan kewenangan memutus kredit kepada pegawai sesuai *Job Description*.

e. Meningkatkan Penanganan atau *Management Account* Secara Konsisten

Melakukan pemantauan nasabah Kol 1 secara rutin dan penagihan Kol 2 secara intensif dan disiplin, serta berkoordinasi dengan tim *recovery* untuk melakukan *collection* atas nasabah yang sudah masuk ke NPL.

f. Implementasi program 3 (tiga) Pilar Mantap Indonesia Sebagai program *loyalty* untuk nasabah pensiunan yang terdiri dari:

1) Mantap Sehat

Kegiatan dan program yang diperuntukkan bagi nasabah pensiunan untuk senantiasa sehat baik jasamani maupun rohani melalui kegiatan-kegiatan pemeriksaan kesehatan gratis, senam sehat bersama dan kegiatan lainnya yang menunjang kesehatan pensiunan.

- Alliance and Synergy Together with Business Group for the acquisition of customers who have not yet become the target market of the business group.

**2. Credit Financing Strategy**

In general, the focus of credit financing is the Pensioner and MSME segment, especially in the strategic community segment (midwife community, oil palm community, workshop community, etc.). As well as payroll-based customers through KSM products that have relatively low risk both for areas on Bali island and in outside of Bali with the following implementation strategies:

a. Increase Market Target

Based on risk appetite, Management sets targets and markets target and then develops product and service strategies to be executed by the entire team.

b. Increase Credit Portfolios

The increase in the portfolio is mainly driven by the pensioner segment through the socialization, both to prospective pensioners and pensioners, in collaboration with Civil Servants' partners and associations / retired community.

c. Speed up the Credit Process

Evaluate and improve the flow of the credit process, account opening, and supporting operations (prediction, legal, credit administration, and credit analyst) integrated through the Loan Originating System (LOS) system.

d. Improving the Role and Quality of HR in the Field of Credit

Re-setting the main work goals of individuals who focus on promoting good and safe credit acquisition, providing training and workshop for related employees, and giving authority to decide on credit to employees according to Job Description.

e. Consistently Improving Account Handling or Management

Monitor customers of Collectibility 1 regularly and collection of Collectibility 2 intensively and in a disciplined manner. And coordinate with the recovery team to do the collection of customers who have entered Non-Performing Loan (NPL).

f. Implementation of the 3 (three) Pilar Mantap Indonesia Program as a loyalty program for retired customers consisting of:

1) Mantap Sehat (Healthy Mantap)

Activities and programs intended for retired customers to stay healthy both physically and spiritually through free health check-up activities, jointly healthy exercise, and other activities that support the health of retirees.

2) Mantap Aktif

Kegiatan dan program untuk membangun komunitas pensiunan yang aktif melalui kegiatan-kegiatan sosial dan keagamaan, seperti jalan sehat bersama, buka puasa bersama, kegiatan keagamaan bersama dan kegiatan lainnya untuk mendukung pensiunan agar aktif dalam kegiatan komunitas.

3) Mantap Sejahtera

Kegiatan dan program pelatihan kewirausahaan bagi para pensiunan sebagai bekal di hari pensiun. Pelatihan kewirausahaan dibuat dalam *closed system*, dimana mentor wirausaha akan bertindak sebagai pelatih, supplier maupun pembeli dari usaha yang dijalankan oleh pensiunan, sehingga pensiunan tidak perlu khawatir akan kelangsungan usaha yang dirintis.

**3. Jaringan Distribusi**

Secara umum, strategi utama pengembangan jaringan Perseroan adalah menuju ke daerah kantong-kantong pensiunan dan mendekati kantor-kantor PT Taspen (Persero). Beberapa strategi kunci yang diterapkan oleh Perseroan sebagai berikut.

a. Mengefektifkan Pengelolaan Jaringan Kantor
Mengoptimalkan potensi dari 274 kantor operasional Perseroan yang ada melalui pengelolaan kantor yang lebih efektif sesuai dengan koordinasi dari kantor pusat di bawah Divisi *Distributions and Portfolio Management*.

b. Meningkatkan Layanan masing-masing kantor yang dilakukan oleh *unit service and quality control* yang ada di Kantor Pusat sehingga layanan yang ada di Cabang dapat terstandarisasi dan memberikan nilai tambah bagi setiap nasabah serta mengembangkan layanan digital (peningkatan fitur di mesin ATM dan *mobile banking*) untuk memudahkan nasabah mengakses layanan perbankan.

**4. Aspek Operasional dan Teknologi**

Strategi terkait dengan operasional dan teknologi yang diterapkan Perseroan difokuskan untuk memberikan layanan yang cepat, nyaman, efisien dan handal bagi seluruh nasabah dan pegawai dengan tetap berorientasi pada bisnis serta sesuai dengan ketentuan dan GCG. Beberapa strategi utama yang diterapkan oleh Perseroan adalah sebagai berikut.

a. Mengevaluasi dan memperbaiki jalur efektivitas proses operasional sehingga dapat lebih efisien dan cepat untuk mendukung percepatan penetrasi bisnis.

b. Mengolah dan menyampaikan data pendukung keputusan baik kepada top management maupun seluruh Divisi yang membutuhkan sehingga dapat menjadi bahan analisis untuk mengambil keputusan yang lebih akurat.

2) Mantap Aktif (Active Mantap)

Activities and programs to build active retirement communities through social and religious activities, such as jointly healthy walks, breaking the fast together, joint religious activities, and other activities to support retirees to be active in community activities.

3) Mantap Sejahtera (Prosperous Mantap)

Entrepreneurship training activities and programs for retirees to prepare for retirement. Entrepreneurship training is done in a closed system, where entrepreneurial mentors will act as trainers, suppliers, and buyers of businesses run by retirees so that retirees do not have to worry about the continuity of the business started.

**3. Distribution Network**

In general, the primary strategy for the development of the Company's network is to go to the retirement enclaves and approach the offices of PT Taspen (Persero). Some key strategies implemented by the Company are as follows.

a. Streamlining Office Network Management
Optimizing the potential of the Company's 274 existing operational offices through more effective office management following the coordination of the head office under the Distributions and Portfolio Management Division.

b. Improving the services of each office performed by the service and quality control units at Head Office. So that the services in the Branch can be standardized and provide added value for each customer and develop digital services (enhanced features in ATMs and mobile banking) to facilitate customers to access banking services.

**4. Operational and Technology Aspects**

Strategies related to operations and technology applied by the Company are focused on providing fast, convenient, efficient, and reliable services for all customers and employees while remaining business-oriented and following the provisions and GCG. Some of the main strategies implemented by the Company are as follows.

a. Evaluate and improve the effectiveness of operational processes so that they can be more efficient and faster to support the acceleration of business penetration.

b. Process and submit decision support data to both top management and all divisions that need it so that it can be an analytical material for making more accurate decisions.

c. Bekerjasama dengan Induk usaha dalam pengembangan IT dan *E-Channel* sehingga didapatkan *resource* yang handal untuk mendukung pengembangan bisnis.

d. Menyempurnakan implementasi GCG di seluruh unit dengan kontrol berjenjang dari *top management* sampai dengan tim lapangan yang berinteraksi langsung dengan nasabah.

e. Mengembangkan infrastruktur layanan digital, baik layanan konvensional (ATM dan *Mobile Banking*) maupun inovasi baru dalam rangka kemudahan pembukaan rekening maupun akses kepada layanan perbankan yang mudah kepada nasabah, khususnya pensiunan.

Strategi-strategi tersebut telah diimplementasikan secara efektif yang didukung oleh komitmen Direksi dan seluruh karyawan Perseroan. Kedepannya, Perseroan akan terus melakukan perbaikan-perbaikan agar kinerja Perseroan bisa tetap terjaga dan mendorong pengembangan usaha kedepannya.

**5. Strategi Pemasaran**

Dalam rangka meningkatkan kinerja penjualan produk dan layanan Perseroan, telah dilakukan beberapa strategi pemasaran sebagai berikut untuk produk simpanan dan pinjaman. 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; mempromosikan dan mensosialisasikan kartu ATM Perseroan yang dapat dipergunakan di seluruh jaringan ATM Bank Mandiri. Perseroan juga telah menyiapkan sarana dan prasarana bagi nasabah *priority* untuk meningkatkan *loyalty* nasabah.

Sedangkan strategi pemasaran produk kredit antara lain difokuskan pada peningkatan portfolio 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).

Perseroan senantiasa melakukan pengembangan layanan sebagai salah satu bentuk perhatian Perseroan terhadap kepuasan nasabah. Layanan kantor Perseroan telah dilengkapi dengan fasilitas-fasilitas khusus pensiunan seperti ruang kesehatan, ruang pertemuan, ruang *coffee break* dan fasilitas yang mendukung kenyamanan pensiunan.

c. Collaborate with the parent company in the development of IT and E-Channel so that reliable resources are obtained to support business development.

d. Improve GCG implementation in all units with tiered control from top management to field teams that interact directly with customers.

e. Develop digital service infrastructure, both conventional services (ATM and Mobile Banking), as well as innovations to ease account opening and easy access to banking services to customers, especially retirees.

These strategies have been implemented effectively, supported by the commitment of the Company's Board of Directors and all employees. Going forward, the Company will continue to make improvements so that the Company's performance can be maintained and encourage business development going forward.

**5. Marketing Strategy**

Several marketing strategies for savings and loan products have been carried out to improve the sales performance of the Company's products and services. The marketing strategy of loan products or Third Party Funds (DPK) that has been carried out is to apply customer segmentation for each of the Company's products. So that segmentation program is carried out on target; launching the Savings program with prizes; promote and socialize the Company's ATM cards that can be used throughout the Bank Mandiri ATM network. The Company has also prepared facilities and infrastructure for priority customers to increase customer loyalty.

While the marketing strategy for loan products is focused, among others, on increasing the loan portfolio, particularly from the pensioner segment through the socialization, to both prospective pensioners and pensioners, it is conducted in collaboration with Civil Servants' partners and associations / retired community. It was supported by developing the Company's network towards the retirement enclaves and approaching the offices of PT Taspen (Persero).

The Company continues to develop services as a form of the Company's attention to customer satisfaction. The Company's office services have been equipped with special facilities for retirees such as health rooms, meeting rooms, coffee break rooms, and facilities that support the comfort of retirees.

# TINJAUAN OPERASI PER SEGMEN USAHA
## Operating Overview Per Business Segment

Informasi segmen diungkapkan untuk memungkinkan pengguna laporan mengevaluasi sifat dan dampak keuangan dari aktivitas bisnis Bank Mantap dalam lingkungan ekonomi di wilayah operasional Bank Mantap.

### PENJELASAN SEGMEN USAHA

Bank Mantap 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 untuk memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari entitas yang sama);

b. yang 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. yang menyediakan 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. Sumatera
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 Mantap.

Segment information is disclosed to enable report users to evaluate the nature and financial impact of Bank Mantap business activities in the economic environment in the area of Bank Mantap operations.

### EXPLANATION OF BUSINESS SEGMENTS

Bank Mantap presents operating segments based on the Bank's internal reports that are presented to operational decision-makers. The operational decision-maker is the Board of Directors.

The operating segment is a component of the Bank:

a. involved in business activities to earn revenue and incur expenses (including revenues and expenses related to transactions with other elements of the same entity);

b. the results of operations are reviewed regularly by operational decision-makers to make decisions about the resources allocated to the segment and assess its performance; and

c. which provides separable financial information, Information reported to operational decision makers for resource allocation, and performance appraisal is more focused on the category of each product, which is similar to the business segments reported in previous periods.

In this regard, the Bank's operating segments are classified by operating areas, namely:

1. Java
2. Bali and Nusa Tenggara
3. Sumatera
4. Sulawesi
5. Kalimantan
6. Maluku and Papua

Based on the business segment explanation, the operational performance presented in this report includes operational performance per product and service as well as the operational performance of the operating segment, as reported in Bank Mantap Financial Report.

## KINERJA SEGMEN OPERASI

Produktivitas, pendapatan dan profitabilitas segmen operasi disajikan pada tabel berikut:

## OPERATING SEGMENT PERFORMANCE

Productivity, income, and profitability of operating segments are presented in the following table:

### SEGMEN OPERASI
### Operating Segment

(dalam juta rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | Tahun 2019 Year 2019 | | | | | | | Description |
|---|---|---|---|---|---|---|---|---|
| | 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 | 1,220,402 | 505,053 | 608,335 | 236,002 | 148,496 | 61,186 | 2,779,474 | Interest income |
| Pendapatan Operasional Lainnya | 84,317 | 58,182 | 66,537 | 33,944 | 19,439 | 10,299 | 272,718 | Other operating income |
| **Total Pendapatan** | **1,304,719** | **563,235** | **674,872** | **269,946** | **167,935** | **71,485** | **3,052,192** | **Total Income** |
| Beban Bunga | (1,291,823) | (48,594) | (126,275) | (9,445) | (7,913) | (2,004) | (1,486,054) | Interest expenses |
| Pembentukan Cadangan Kerugian Penurunan Nilai | (14,067) | (44,679) | (17,734) | (6,532) | (4,291) | (1,483) | (88,786) | Allowance for impairment losses |
| Beban Operasional Lainnya | (646,356) | (75,226) | (74,628) | (32,915) | (21,384) | (11,495) | (862,004) | other operating expenses |
| **Total Beban** | **(1,952,246)** | **(168,499)** | **(218,637)** | **(48,892)** | **(33,588)** | **(14,982)** | **(2,436,844)** | **Total Expenses** |
| Pendapatan (beban) non operasional - neto | 5,708 | (404) | 52 | 114 | 10 | 7 | 5,487 | Non-operating income (expenses) - net |
| **Laba sebelum beban pajak** | **(641,819)** | **394,330** | **456,287** | **221,168** | **134,358** | **56,511** | **620,834** | **Income Before Tax Expenses** |
| Beban pajak | 164,625 | - | - | - | - | - | 164,625 | Tax expenses |
| **Laba tahun berjalan** | (806,444) | 394,330 | 456,287 | 221,168 | 134,358 | 56,511 | 456,209 | Income for the Year |
| **Laporan Posisi Keuangan** | | | | | | | | **Statement of financial position** |
| Kredit yang diberikan – bruto | 7,846,488 | 3,663,957 | 4,890,189 | 2,105,440 | 1,225,657 | 584,580 | 20,316,311 | Loans - gross |
| Total asset | 14,241,018 | 3,753,567 | 4,967,045 | 2,064,573 | 1,252,878 | 671,877 | 26,950,958 | Total Assets |
| Simpanan nasabah | 15,480,643 | 1,260,941 | 2,234,793 | 519,707 | 201,761 | 166,456 | 19,864,301 | Deposits from Customers |
| Total liabilitas | 19,813,466 | 1,324,255 | 2,246,890 | 521,028 | 203,604 | 167,142 | 24,276,385 | Total Liability |

(dalam juta rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | Tahun 2018 Year 2018 | | | | | | | Description |
|---|---|---|---|---|---|---|---|---|
| | 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 | 729,824 | 671,059 | 425,950 | 120,016 | 80,701 | 17,652 | 2,045,202 | Interest income |
| Pendapatan Operasional Lainnya | 90,501 | 44,706 | 47,465 | 20,173 | 13,504 | 6,630 | 222,979 | Other operating income |
| **Total Pendapatan** | **820,325** | **715,765** | **473,415** | **140,189** | **94,205** | **24,282** | **2,268,181** | **Total Income** |
| Beban Bunga | (603,751) | (318,240) | (54,034) | (6,276) | (3,236) | (642) | (986,179) | Interest expenses |
| Pembentukan Cadangan Kerugian Penurunan Nilai | (21,915) | (43,372) | (12,041) | (4,975) | (2,410) | (897) | (85,610) | Allowance for impairment losses |
| Beban Operasional Lainnya | (139,128) | (374,628) | (55,630) | (21,387) | (144,423) | (7,573) | (742,769) | other operating expenses |
| **Total Beban** | **(764,794)** | **(736,240)** | **(121,705)** | **(32,638)** | **(150,069)** | **(9,112)** | **(1,814,558)** | **Total Expenses** |
| Pendapatan (beban) non operasional - neto | 94 | (1,657) | 6 | 3 | 8 | (21) | (1,567) | Non-operating income (expenses) - net |
| **Laba sebelum beban pajak** | **55,625** | **(22,123)** | **351,716** | **107,554** | **(55,856)** | **15,149** | **452,056** | **Income Before Tax Expenses** |
| Beban pajak | - | (118,585) | - | - | - | - | (118,585) | Tax expenses |
| **Laba tahun berjalan** | 55,625 | (140,717) | 351,716 | 107,554 | (55,856) | 15,149 | 333,471 | Income for the Year |
| **Laporan Posisi Keuangan** | | | | | | | | **Statement of financial position** |
| Kredit yang diberikan – bruto | 6,152,678 | 3,606,053 | 3,556,789 | 1,191,284 | 757,276 | 261,888 | 15,525,968 | Loans - gross |
| Total asset | 9,089,848 | 5,733,810 | 3,851,589 | 1,223,885 | 775,768 | 269,033 | 20,943,933 | Total Assets |
| Simpanan nasabah | 12,042,033 | 1,110,515 | 1,457,790 | 356,943 | 215,173 | 77,320 | 15,259,774 | Deposits from Customers |
| Total liabilitas | 12,032,091 | 1,185,244 | 3,495,784 | 1,013,634 | 635,766 | 260,924 | 18,623,443 | Total Liability |

## PERTUMBUHAN OPERASIONAL PER SEGMEN
### Operating Growth per Segment

(dalam % / in %)

| Uraian | Tahun 2018 Year 2018 | | | | | | | Description |
|---|---|---|---|---|---|---|---|---|
| | 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** |
| **Total Pendapatan** | **59.05%** | **-21.31%** | **42.55%** | **92.56%** | **78.27%** | **194.40%** | **34.57%** | **Total Income** |
| **Total Beban** | **155.26%** | **-77.11%** | **79.65%** | **49.80%** | **-77.70%** | **64.42%** | **34.29%** | **Total Expenses** |
| Pendapatan (beban) non operasional - neto | 5971.51% | -75.62% | 773.03% | 3714.47% | 26.22% | -133.30% | -450.17% | Non-Operating Income (Expenses) - Net |
| **Laba sebelum beban pajak** | **-1253.83%** | **-1882.44%** | **29.73%** | **105.63%** | **-340.54%** | **273.03%** | **37.34%** | **Income Before Tax Expenses** |
| Beban pajak | 100.00% | -100.00% | | | | | -238.82% | Tax expenses |
| **Laba tahun berjalan** | -1549.79% | -380.23% | 29.73% | 105.63% | -340.54% | 273.03% | 36.81% | Income for the Year |
| **Laporan Posisi Keuangan** | | | | | | | | **Statement of financial position** |
| Kredit yang diberikan – bruto | 27.53% | 1.61% | 37.49% | 76.74% | 61.85% | 123.22% | 30.85% | Loans - gross |
| Total asset | 56.67% | -34.54% | 28.96% | 68.69% | 61.50% | 149.74% | 28.68% | Total Assets |
| Simpanan nasabah | 28.56% | 13.55% | 53.30% | 45.60% | -6.23% | 115.28% | 30.17% | Deposits from Customers |
| Total liabilitas | 64.67% | 11.73% | -35.73% | -48.60% | -67.98% | -35.94% | 30.35% | Total liabilitas/ Total Liability |

Produktivitas segmen untuk tiap wilayah operasi diukur dari kredit yang diberikan dan simpanan nasabah.

Pada tanggal 31 Desember 2019, jumlah kredit yang diberikan di seluruh wilayah operasi Bank Mantap mengalami peningkatan dibandingkan dengan posisi tanggal 31 Desember 2018.

Pertumbuhan kredit yang diberikan tertinggi terjadi di wilayah operasi Maluku dan Papua yaitu sebesar 123,22% dari sebesar Rp 261,89 miliar pada tanggal 31 Desember 2018 menjadi sebesar Rp 584,58 miliar pada tanggal 31 Desember 2019. Sedangkan wilayah operasi dengan jumlah kredit yang diberikan tertinggi pada tanggal 31 Desember 2019 adalah wilayah Jawa dengan jumlah penyaluran kredit sebesar Rp 7,85 triliun atau 38,62% dari total kredit yang diberikan Bank Mantap.

Pertumbuhan kredit Mikro dan Retail dilakukan dengan selektif terutama untuk yang di Bali sampai kondisi ekonomi akibat dampak erupsi Gunung Agung membaik. Pertumbuhan Kredit Mikro akan didorong dari Produk Kredit Serba Guna Mantap (“KSM”) dan KSM Combo serta implementasi kredit small kolektif bekerjasama dengan Amartha, sedangkan untuk retail dilakukan maintenance dan perpanjangan untuk eksisting customer

Pada tanggal 31 Desember 2019 jumlah simpanan nasabah hampir di seluruh wilayah operasi Bank Mantap kecuali untuk wilayah operasi Kalimantan mengalami pertumbuhan positif. Untuk wilayah operasi Kalimantan perolehan simpanan nasabah mengalami penurunan sebesar 6,23% yaitu dari sebesar Rp 215,17 miliar menjadi sebesar Rp 201,76 miliar.

Pertumbuhan perolehan simpanan nasabah tertinggi terjadi di wilayah Sulawesi yaitu sebesar 45,6% yaitu dari sebesar Rp356,94 miliar pada tanggal 31 Desember 2018 menjadi sebesa Rp519,71miliar. Sedangkan wilayah operasi penyumbang dana simpanan nasabah terbesar posisi tanggal 31 Desember 2019 adalah wilayah Jawa yaitu sebesar Rp 15,48 triliun atau 78,28% dari total simpanan dana nasabah Bank Mantap.

Segment productivity for each operating area is measured by Loans and Deposits from Customers.

As of December 31, 2019, the number of Loans extended in all operational areas of Bank Mantap has increased compared to the position as of December 31, 2018.

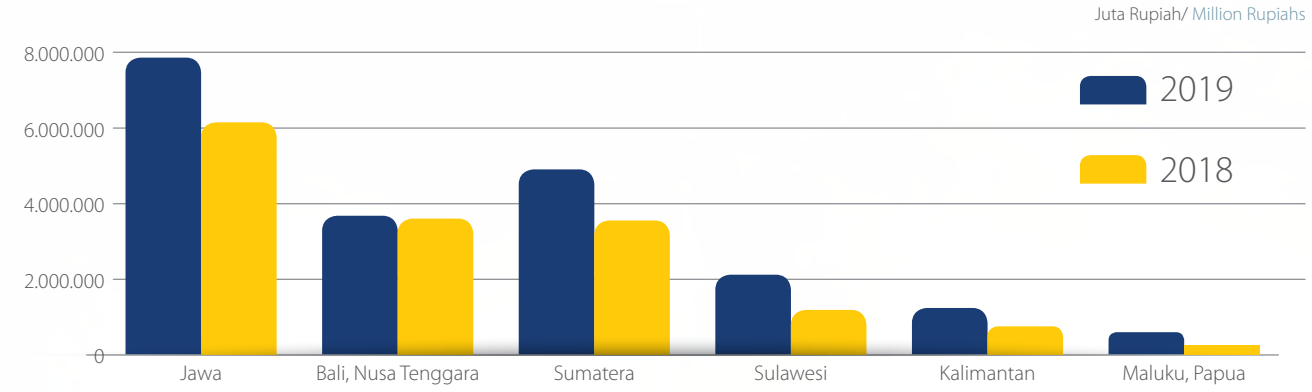
The highest Loan growth occurred in the Maluku and Papua operational areas in the amount of 123.22% from Rp 261.89 billion as of December 31, 2018, to Rp 584.58 billion as of December 31, 2019. Whereas the operating area with the highest number of Loans on December 31, 2019, was Java region with total Loans disbursing Rp. 7.85 trillion or 38.62% of the total Loans by Bank Mantap.

Micro and retail credit growth was selectively carried out, especially for those in Bali until economic conditions due to the eruption of Mount Agung improved. The growth of Micro-Credit will be driven from the Mantap Multipurpose Loan Products ("KSM") and KSM Combo as well as the implementation of collective small loans in collaboration with Amartha, while for retail maintenance and extension will be made for existing customers.

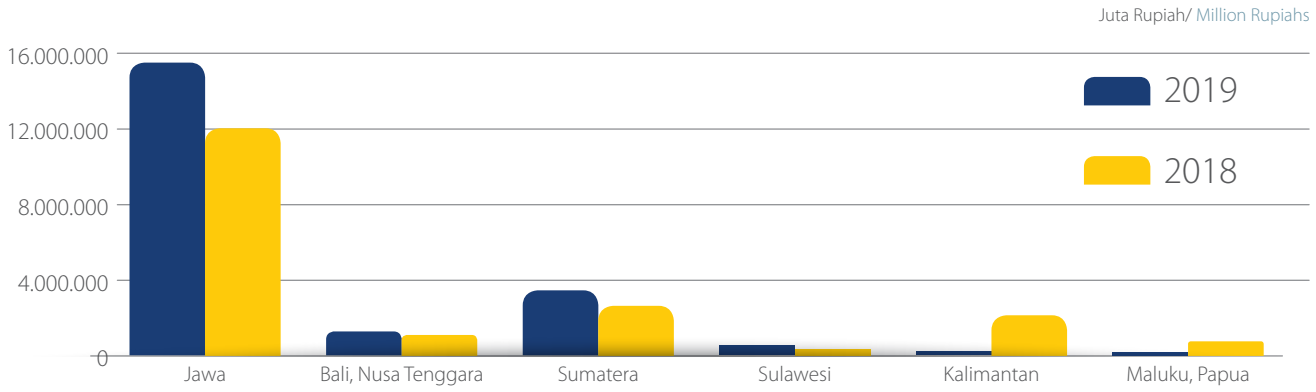
As of December 31, 2019, total Deposits from customers in almost all areas of Bank Mantap's operations except for the Kalimantan operational area experienced positive growth. For the Kalimantan operating area, the acquisition of deposits from customers decreased by 6.23%, from Rp 215.17 billion to Rp 201.76 billion.

The highest acquisition growth of deposits from customers occurred in the region of Sulawesi, amounting to 45.6%, from Rp 356.94 billion as of December 31, 2018, to a total of Rp519.71 billion. Whereas the area of operation was the most significant contributor to deposits from customers as of December 31, 2019, was Java region, amounting to Rp 15.48 trillion or 78.28% of the total deposits from customers of Bank Mantap.

GRAFIK PRODUKTIVITAS PENYALURAN KREDIT SEGMEN OPERASI
Graph of Productivity Loan Distribution of Operating Segments




GRAFIK PRODUKTIVITAS SIMPANAN NASABAH SEGMEN OPERASI
Graph of Productivity Customer's Saving of Operating Segments




## PENDAPATAN DAN PROFITABILITAS SEGMEN OPERASI

Pendapatan tahun 2019, hampir seluruh wilayah operasi mengalami pertumbuhan pendapatan kecuali untuk wilayah Bali dan Nusa Tenggara yang mengalami penurunan pendapatan 21,31% yaitu dari sebesar Rp 715,77 miliar pada tahun 2018 menjadi sebesar Rp 563,24 miliar.

Pertumbuhan pendapatan tertinggi berasal dari wilayah operasi Sulawesi yaitu 92,56% yaitu dari sebesar Rp 140,19 miliar pada tahun 2018 menjadi sebesar Rp 269,95 miliar pada tahun 2019. Sedangkan wilayah operasi yang menyumbang pendapatan tertinggi pada tahun 2019 berasal dari wilayah Jawa yaitu sebesar Rp 1,30 triliun atau 42,75% dari total pendapatan Bank Mantap.

Hampir seluruh wilayah operasi Bank Mantap mampu menghasilkan laba pada tahun 2019, kecuali wilayah operasi Jawa yang membukukan kerugian.

## INCOME AND PROFITABILITY OF OPERATING SEGMENT

Income in 2019, almost all operating areas experienced income growth except for the regions of Bali and Nusa Tenggara, which experienced a 21.31% income decline, from Rp 715.77 billion in 2018 to Rp 563.24 billion.

The highest income growth came from the operational area of Sulawesi, which was 92.56%, from Rp 140.19 billion in 2018 to Rp 269.95 billion in 2019. While the operating areas that contributed the highest income in 2019 came from the Java region, namely amounting to Rp 1.30 trillion or 42.75% of the total income of Bank Mantap.

Almost all operational areas of Bank Mantap were able to generate profits in 2019, except for Java's operating areas, which posted losses.

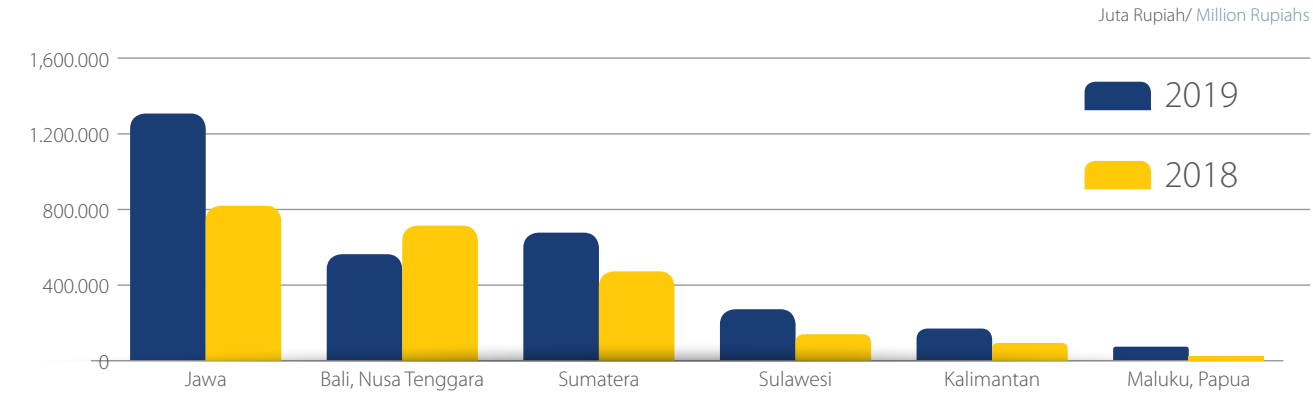
Penyebab penurunan kinerja keuangan wilayah Jawa dari memperoleh laba sebesar Rp55,63miliar pada tahun 2018, menjadi harus membukukan kerugian sebesar Rp806,44miliar adalah karena adanya peningkatan beban pada tahun 2019 baik beban bunga maupun beban operasional lainnya yang cukup signiikan yaitu dari total sebesar Rp 767,79 miliar menjadi sebesar Rp1,95 triliun, hal tersebut terjadi antara lain karena jumlah simpanan nasabah lebih tinggi dari jumlah kredit yang diberikan.

Wilayah operasi dengan pertumbuhan laba terbesar pada tahun 2019 adalah Bali dan Nusa Tenggara yang membukukan laba sebesar Rp 394,33 miliar setelah tahun 2018 membukukan kerugian sebesar Rp 140,72 miliar. Sedangkan wilayah yang menyumbang laba terbesar pada tahun 2019 adalah Sumatra dengan perolehan laba sebesar Rp 456,29 miliar.

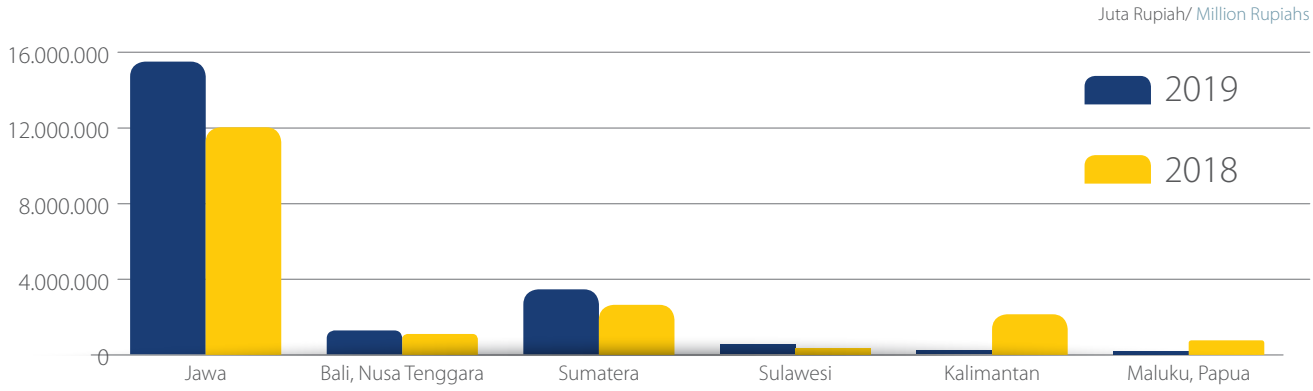
The cause of the decline in the financial performance of Java region from obtaining a profit of Rp55.63 billion in 2018, to be recorded a loss of Rp806.44 billion. It was due to an increase in expenses in 2019 both interest expenses and other operating expenses, which were quite significant, namely from a total of Rp 767, 79 billion to Rp1.95 trillion. This partly happened because the number of deposits from customers was higher than the number of loans.

The operating areas with the most significant profit growth in 2019 were Bali and Nusa Tenggara, which posted a profit of Rp 394.33 billion after 2018 posted a loss of Rp 140.72 billion. While the region that contributed the most significant profit in 2019 was Sumatra, with a profit of Rp 456.29 billion.

GRAFIK PENDAPATAN SEGMEN OPERASI
Graph of Income of Operating Segment




GRAFIK PROFITABILITAS SEGMEN OPERASI
Graph of Profitability of Operating Segment



# TINJAUAN KEUANGAN
## Financial Review

Tinjauan keuangan yang diuraikan berikut mengacu kepada Laporan Keuangan untuk tahun yang berakhir tanggal 31 Desember 2019 dan 2018 yang disajikan dalam Laporan Tahunan ini. Laporan Keuangan telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja dalam laporan Nomor : 00022/2.1032/AU.1/07/1008-3/1/1/2020 tanggal 24 Januari 2020 dan mendapat opini wajar, dalam semua hal yang material, posisi keuangan konsolidasian PT Bank Mandiri Taspen ("Bank Mantap") tanggal 31 Desember 2019, serta kinerja keuangan dan arus kas konsolidasiannya 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 December 31, 2019, and 2018 which were presented in this Annual Report. The Financial Statements have been audited by Public Accounting Firm Publik Purwantono, Sungkoro & Surja in report Number: 00022/2.1032/AU.1/07/1008-3/1/1/2020 on 24 January 2020 and received an unqualified opinion, in all material respects. The consolidated statement of financial position of PT Bank Mandiri Taspen ("Bank Mantap") dated December 31, 2019, and its financial performance and consolidated cash flows for the year ended on that date, following Indonesian Financial Accounting Standards.

### KINERJA KEUANGAN

Kinerja keuangan Bank Mantap terdiri atas kinerja Laporan Posisi Keuangan Konsolidasian, Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian serta Laporan Arus Kas Konsolidasian disajikan sebagai berikut.

### FINANCIAL PERFORMANCE

Bank Mantap's financial performance consists of the performance of the Consolidated Statement of Financial Position, the Consolidated Statement of Profit or Loss and Other Comprehensive Income, and the Consolidated Statements of Cash Flows, which are presented as follows.

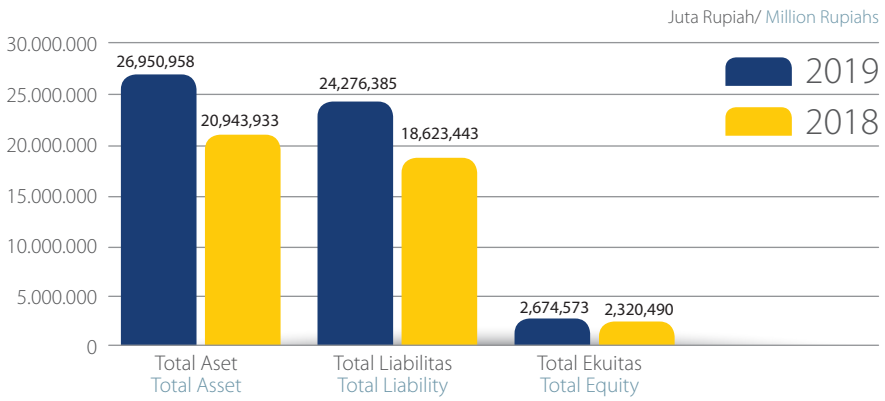
**LAPORAN POSISI KEUANGAN**
**Statement Of Financial Position**

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan / Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal / Nominal | Persentase / Percentage | |
| **ASET** | | | | | ASET/ ASSET |
| **Aset Lancar** | | | | | **Current Assets** |
| Kas | 80,011 | 67,830 | 12,181 | 17.96% | Cash |
| Giro pada Bank Indonesia | 797,664 | 611,823 | 185,841 | 30.38% | Current accounts with Bank Indonesia |
| Giro pada Bank Lain | 10,472 | 17,628 | (7,156) | -40.59% | Current accounts with other banks |
| Penempatan pada Bank Indonesia dan Bak Lain | 2,399,736 | 2,924,004 | (524,267) | -17.93% | Placements with Bank Indonesia and other banks |
| Efek-efek | 1,242,912 | 982,231 | 260,681 | 26.54% | Securities |
| Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo) | 1,591,515 | 383,997 | 1,207,518 | 314.46% | Securities purchased under resale agreements |
| Kredit yang diberikan | 20,316,311 | 15,525,968 | 4,790,343 | 30.85% | Loans |
| Dikurangi: Cadangan Kerugian Penurunan Nilai | (208,680) | (132,127) | (76,553) | 57.94% | Less: Allowance for Impairment Losses |
| Jumlah kredit yang diberikan - bersih | 20,107,631 | 15,393,841 | 4,713,790 | 30.62% | Total Loans - Net |
| **Total Aset Lancar** | **26,229,942** | **20,381,355** | **5,848,587** | **28.70%** | **Total Current Assets** |
| **Aset Tidak Lancar** | | | | | **Non-Current Assets** |
| Biaya dibayar di muka | 77,196 | 64,750 | 12,446 | 19.22% | Prepaid Expenses |
| Aset tetap - setelah dikurangi akumulasi penyusutan | 372,368 | 292,155 | 80,213 | 27.46% | Fixed Assets - net of accumulated depreciation |
| Aset Pajak Tangguhan | 14,182 | 10,985 | 3,197 | 29.10% | Deferred Tax Assets |
| Aset tidak berwujud - setelah dikurangi akumulasi amortisasi | 39,369 | 24,678 | 14,691 | 59.53% | Intangible Assets |
| Aset lain-lain – Neto (angka belum diganti) | 226,851 | 178,002 | 48,849 | 27.44% | Other Assets - Net (angka belum diganti) |
| **Total Aset Tidak Lancar** | **721,016** | **562,578** | **158,438** | **28.16%** | **Total Non-Current Assets** |
| **TOTAL ASET** | **26,950,958** | **20,943,933** | **6,007,025** | **28.68%** | TOTAL ASET/ TOTAL ASSETS |

| Uraian | 2019 | 2018 | Pertumbuhan Growth Nominal Nominal | Pertumbuhan Growth Persentase Percentage | Description |
|---|---|---|---|---|---|
| **LIABILITAS** | | | | | **LIABILITIES** |
| **Liabilitas Jangka Pendek** | | | | | **Short-term benefit liabilities** |
| Liabilitas segera | 373,434 | 207,540 | 165,893 | 79.93% | Obligations due immediately |
| Simpanan dari nasabah | 19,864,301 | 15,259,774 | 4,604,527 | 30.17% | Deposits from customers |
| Simpanan dari bank lain | 726,710 | 393,568 | 333,142 | 84.65% | Deposits from other banks |
| Utang pajak | 61,117 | 76,084 | (14,967) | -19.67% | Taxes payable |
| Surat berharga yang diterbitkan | 2,991,379 | 1,995,379 | 996,001 | 49.92% | Securities issued |
| Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali | - | 491,330 | (491,330) | -100.00% | Securities sold with repurchase agreements |
| **Total Liabilitas Jangka Pendek** | **24,016,941** | **18,423,676** | **5,593,265** | **30.36%** | **Short-term benefit liabilities** |
| **Liabilitas Jangka Panjang** | | | | | **Long-term benefit liabilities** |
| Libilitas Pajak Tangguhan | - | - | - | 100.00% | Deferred tax liabilities |
| Liabilitas Imbalan Pasca Kerja | 47,526 | 23,599 | 23,927 | 101.39% | Post-Employment Benefits Obligation |
| Liabilitas Lain-lain | 211,918 | 176,168 | 35,751 | 20.29% | Other Liabilities |
| **Total Liabilitas Jangka Panjang** | **259,444** | **199,767** | **59,678** | **29.87%** | **Total long-term benefit liabilities** |
| **TOTAL LIABILITAS** | **24,276,385** | **18,623,443** | **5,652,942** | **30.35%** | **TOTAL LIABILITY** |
| **EKUITAS** | | | | | **EQUITY** |
| Modal saham - nilai nominal Rp 500 per saham | | | | | Share capital – Rp 500 par value per share |
| Modal dasar - 200.0000.000 saham | | | | | Authorized – 200,000,000 shares |
| Modal ditempatkan dan disetor penuh - 200.0000.000 saham | 751,307 | 681,061 | 70,246 | 10.31% | issued and fully paid – 200,000,000 shares |
| Tambahan modal disetor | 920,039 | 493,082 | 426,957 | 86.59% | Additional paid-in capital |
| Dana Setoran Modal | - | 497,204 | (497,204) | -100.00% | Capital contribution |
| Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak | (5,806) | (3,722) | (2,084) | 56.00% | Remeasurement of employee benefits liabilities - after tax |
| Saldo laba | | | | | Retained earnings |
| Sudah ditentukan penggunanya | 145,000 | 40,000 | 105,000 | 262.50% | Appropriated |
| Belum ditentukan penggunanya | 864,032 | 612,865 | 251,167 | 40.98% | Unappropriated |
| **Total Ekuitas** | **2,674,573** | **2,320,490** | **354,083** | **15.26%** | **Total Equity** |
| **TOTAL LIABILITAS DAN EKUITAS** | **26,950,958** | **20,943,933** | **6,007,025** | **28.68%** | **TOTAL LIABILITY AND EQUITY** |

GRAFIK POSISI KEUANGAN
Graph of Financial Position



## ASET

Pada tanggal 31 Desember 2019, total aset Bank Mantap sebesar Rp 26,95 triliun, megalami peningkatan sebesar Rp 6,01 triliun atau 28.68% dibandingkan posisi tanggal 31 Desember 2018 yaitu sebesar Rp 20,94 triliun. Peningkatan tersebut terutama karena pertumbuhan aset lancar sebesar Rp 5,85 triliun atau 28,70%, yaitu dari sebesar Rp 20,38 triliun pada tanggal 31 Desember 2018 menjadi sebesar Rp 26,23 triliun pada tanggal 31 Desember 2019. Mayoritas aset Bank Mantap tertanam dalam bentuk aset lancar yaitu 97,32% dari total Aset.

## ASSETS

As of December 31, 2019, the total assets of Bank Mantap were Rp. 26.95 trillion, experiencing an increase of Rp. 6.01 trillion or 28.68% compared to the position on December 31, 2018, which was Rp. 20.94 trillion. The increase was mainly due to the growth in current assets of Rp 5.85 trillion or 28.70%, from Rp 20.38 trillion as of December 31, 2018, to Rp 26.23 trillion as of December 31, 2019. The majority of Bank Mantap's assets were embedded in the form of current assets, which was 97.32% of Total Assets.

### ASET
### Asset

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| **ASET** | | | | | **ASET/ ASSET** |
| **Aset Lancar** | | | | | **Current Assets** |
| Kas | 80,011 | 67,830 | 12,181 | 17.96% | Cash |
| Giro pada Bank Indonesia | 797,664 | 611,823 | 185,841 | 30.38% | Current accounts with Bank Indonesia |
| Giro pada Bank Lain | 10,472 | 17,628 | (7,156) | -40.59% | Current accounts with other banks |
| Penempatan pada Bank Indonesia dan Bak Lain | 2,399,736 | 2,924,004 | (524,267) | -17.93% | Placements with Bank Indonesia and other banks |
| Efek-efek | 1,242,912 | 982,231 | 260,681 | 26.54% | Securities |
| Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo) | 1,591,515 | 383,997 | 1,207,518 | 314.46% | Securities purchased under resale agreements |
| Kredit yang diberikan | 20,316,311 | 15,525,968 | 4,790,343 | 30.85% | Loans |
| Dikurangi: Cadangan Kerugian Penurunan Nilai | (208,680) | (132,127) | (76,553) | 57.94% | Less: Allowance for Impairment Losses |
| Jumlah kredit yang diberikan - bersih | 20,107,631 | 15,393,841 | 4,713,790 | 30.62% | Total Loans - Net |
| **Total Aset Lancar** | **26,229,942** | **20,381,355** | **5,848,587** | **28.70%** | **Total Current Assets** |
| **Aset Tidak Lancar** | | | | | **Non-Current Assets** |
| Biaya dibayar di muka | 77,196 | 64,750 | 12,446 | 19.22% | Prepaid Expenses |
| Aset tetap - setelah dikurangi akumulasi penyusutan | 372,368 | 292,155 | 80,213 | 27.46% | Fixed Assets - net of accumulated depreciation |
| Aset Pajak Tangguhan | 14,182 | 10,985 | 3,197 | 29.10% | Deferred Tax Assets |
| Aset tidak berwujud - setelah dikurangi akumulasi amortisasi | 39,369 | 24,678 | 14,691 | 59.53% | Intangible Assets |
| Aset lain-lain – Neto (angka belum diganti) | 226,851 | 178,002 | 48,849 | 27.44% | Other Assets - Net (angka belum diganti) |
| **Total Aset Tidak Lancar** | **721,016** | **562,578** | **158,438** | **28.16%** | **Total Non-Current Assets** |
| **TOTAL ASET** | **26,950,958** | **20,943,933** | **6,007,025** | **28.68%** | **TOTAL ASET/ TOTAL ASSETS** |

## KAS

Pada tanggal 31 Desember 2019, saldo kas tercatat sebesar Rp 80,01 miliar, meningkat sebesar Rp 12,18 miliar atau 17,96% dibandingkan posisi tanggal 31 Desember 2018 yaitu sebesar Rp67,63miliar, seluruhnya dalam mata uang Rupiah.

## GIRO PADA BANK INDONESIA

Pada tanggal 31 Desember 2019, saldo giro pada Bank Indonesia sebesar Rp 797,66 miliar, meningkat sebesar Rp 185,84 miliar atau 30,38% dibandingkan dengan posisi tanggal 31 Desember 2018.

Pada tanggal 31 Desember 2019 dan 2018, Bank Mantap telah memenuhi rasio sesuai dengan ketentuan dan peraturan yang berlaku.

## GIRO PADA BANK LAIN

Pada tanggal 31 Desember 2019, saldo giro pada bank lain sebesar Rp 10,47 miliar, mengalami penurunan sebesar Rp 7,16 miliar atau 40,59% dibandingkan posisi tanggal 31 Desember 2018.

Pada tanggal 31 Desember 2019 dan 2018 tidak terdapat giro pada bank lain yang dijaminkan, dan seluruh giro pada bank lain digolongkan sebagai Lancar.

Manajemen berpendapat bahwa pada tanggal 31 Desember 2019 dan 2018 cadangan kerugian penurunan nilai tidak diperlukan, karena manajemen berkeyakinan bahwa giro pada bank lain dapat ditagih.

## CASH

As of December 31, 2019, the cash balance was recorded at Rp. 80.01 billion, an increase of Rp. 12.18 billion or 17.96% compared to the position on December 31, 2018, of Rp. 67.63 billion, all in Rupiah.

## CURRENT ACCOUNTS WITH BANK INDONESIA

As of December 31, 2019, current accounts with Bank Indonesia amounted to Rp 797.66 billion, an increase of Rp 185.84 billion or 30.38% compared to the position on December 31, 2018.

As of December 31, 2019, and 2018, Bank Mantap fulfilled the ratio following applicable rules and regulations.

## CURRENT ACCOUNTS WITH OTHER BANKS

As of December 31, 2019, current accounts with other banks amounted to Rp 10.47 billion, a decrease of Rp 7.16 billion, or 40.59% compared to the position on December 31, 2018.

As of December 31, 2019, and 2018, there were no current accounts with other banks pledged as collateral, and all current accounts with other banks were classified as Current.

Management believed that as of December 31, 2019, and 2018, allowance for impairment losses was not necessary, as the management believed that current accounts with other banks were collectible.

**GIRO PADA BANK LAIN**
**Current Accounts With Other Banks**

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| PT Bank Mandiri | 7,346,000 | 15,642,704 | (8,296,704) | -53.04% | PT Bank Mandiri |
| PT Bank Syariah Mandiri | 2,218,075 | 1,174,745 | 1,043,330 | 88.81% | PT Bank Syariah Mandiri |
| PT Bank Rakyat Indonesia | 908,144 | 810,902 | 97,242 | 11.99% | PT Bank Rakyat Indonesia |
| **Total Giro pada Bank Lain** | **10,472,219** | **17,628,351** | **(7,156,132)** | **-40.59%** | **Total Current accounts with other banks** |

## PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

Pada tanggal 31 Desember 2019, jumlah total penempatan pada Bank Indonesia dan bank lain adalah sebesar Rp 2,4 triliun, mengalami penurunan sebesar Rp 524,27 miliar atau 17,93% dibandingkan posisi tanggal 31 Desember 2018 yaitu sebesar Rp 2,92 triliun.

Seluruh penempatan pada Bank Indonesia dan bank lain dalam Rupiah dengan jangka waktu kurang dari 1 (satu) bulan, dan penempatan pada bank lain adalah kepada pihak ketiga.

## PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

As of December 31, 2019, the total placement with Bank Indonesia and other banks was Rp. 2.4 trillion, a decrease of Rp. 524.27 billion or 17.93% compared to the position on December 31, 2018, which was Rp. 2.92 trillion.

All placements with Bank Indonesia and other banks in Rupiah with a period of less than 1 (one) month and placements with other banks were to third parties.

Pada tanggal 31 Desember 2019 dan 2018 tidak terdapat penempatan pada Bank Indonesia dan bank lain yang dijaminkan, dan seluruh penempatan tersebut digolongkan sebagai Lancar.

As of December 31, 2019, and 2018, there were no placements with Bank Indonesia, and other banks pledged as collateral, and all placements were classified as Current.

Manajemen berpendapat bahwa pada tanggal 31 Desember 2019 dan 2018, cadangan kerugian penurunan nilai tidak diperlukan, karena manajemen berkeyakinan bahwa penempatan pada Bank Indonesia dan bank lain dapat ditagih

Management believed that as of December 31, 2019, and 2018, allowance for impairment losses was not necessary, as management believed that placements with Bank Indonesia and other banks were collectible.

## EFEK-EFEK

Pada tanggal 31 Desember 2019, jumlah total efek-efek adalah sebesar Rp 1,24 triliun meningkat sebesar Rp 260,68 miliar atau 26,54% dibandingkan posisi 31 Desember 2018 yaitu sebesar Rp 982,23 miliar. Sebesar 98,89% dari total nilai efek-efek yang dimiliki oleh Bank Mantap pada tanggal 31 Desember 2019 tersebut berupa Obligasi Pemerintah, menunjukkan langkah kehati-hatian Bank Mantap dalam kondisi perekonomian global yang masih tidak menentu.

Pada tanggal 31 Desember 2019 dan 2018, Efek Beragun Aset adalah efek-efek yang diterbitkan oleh PT Sarana Multigriya Finansial (Persero). Peringkat Efek Beragun Aset tersebut pada tanggal 31 Desember 2019 dan 2018 adalah idAAA dari PT Pefindo.

Pada tanggal 31 Desember 2019 dan 2018, tidak terdapat efek-efek yang dijaminkan, dan seluruh efek-efek tersebut digolongkan sebagai Lancar.

Manajemen berpendapat bahwa pada tanggal 31 Desember 2019 dan 2018, cadangan kerugian penurunan nilai tidak diperlukan, karena manajemen berkeyakinan bahwa efek-efek dapat ditagih.

## SECURITIES

As of December 31, 2019, the total number of securities was Rp. 1.24 trillion, an increase of Rp. 260.68 billion or 26.54% compared to position on December 31, 2018, of Rp. 982.23 billion. 98.89% of the total value of securities owned by Bank Mantap as of December 31, 2019, was in the form of Government Bonds, indicating the precautionary measures of Bank Mantap in the uncertain global economic conditions.

As of December 31, 2019, and 2018, Asset-Backed Securities were securities issued by PT Sarana Multigriya Finansial (Persero). The Asset-Backed Securities Rating as of December 31, 2019, and 2018, were idAAA from PT Pefindo.

As of December 31, 2019, and 2018, there were no securities pledged as collateral, and all securities were classified as Current.

Management believed that as of December 31, 2019, and 2018, allowance for impairment losses was not necessary, as management believed that all securities were collectible.

**EFEK-EFEK**
**Securities**

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Dimiliki Hingga Jatuh Tempo - Rupiah | | | | | Held-to-maturity - Rupiah |
| - Efek Beragun Aset | 13,747 | 16,682 | (2,935) | -17.59% | - Asset-Backed Securities |
| - Obligasi Pemerintah | 818,898 | 823,689 | (4,791) | -0.58% | - Government Bonds |
| Tersedia untuk Dijual - Rupiah | | | | | Available-for-sale - Rupiah |
| - Obligasi Pemerintah | 410,267 | 141,861 | 268,407 | 189.20% | - Government Bonds |
| Total Efek-efek | 1,242,912 | 982,231 | 260,681 | 26.54% | Total Securities |

## TAGIHAN ATAS SURAT BERHARGA YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

Pada tanggal 31 Desember 2019, jumlah tagihan atas surat berharga yang dibeli dengan janji dijual kembali adalah sebesar Rp 1,59 triliun, meningkat Rp 1,21 triliun atau 314,46% dibandingkan posisi tanggal 31 Desember 2018 yaitu sebesar Rp 384 miliar, keseluruhannya dalam bentuk obligasi Pemerintah.

Pada tanggal 31 Desember 2019 dan 2018, seluruh tagihan atas efek-efek yang dibeli dengan janji dijual kembali digolongkan sebagai Lancar, dan tidak terdapat tagihan atas efek-efek yang dibeli dengan janji dijual kembali tersebut yang dijaminkan.

Manajemen Bank berpendapat bahwa pada tanggal 31 Desember 2019 dan 2018, cadangan kerugian penurunan nilai tidak diperlukan, karena manajemen berkeyakinan bahwa untuk tagihan atas efek-efek yang dibeli dengan janji dijual kembali dapat ditagih.

## SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL

As of December 31, 2019, total securities purchased under agreements to resell were Rp. 1.59 trillion, an increase of Rp. 1.21 trillion or 314.46% compared to the position on December 31, 2018, which was Rp. 384 billion, all in the form of Government bonds.

As of December 31, 2019, and 2018, all securities purchased under agreements to resell were classified as Current, and there were no securities purchased under agreement to resell pledged as collateral.

The Bank's management believed that as of December 31, 2019, and 2018, allowance for impairment losses was not necessary, as management believed that securities under agreement to resell were collectible.

## KREDIT YANG DIBERIKAN

Pada tanggal 31 Desember 2019, Bank Mantap membukukan kredit yang diberikan sebesar Rp20,32triliun, meningkat sebesar Rp 4,79 triliun atau 30,85% dibandingkan dengan posisi tanggal 31 Desember 2018.

Pertumbuhan kredit yang cukup signifikan pada tahun 2019 tersebut terutama didorong oleh tumbuhnya jenis kredit investasi sebesar Rp 4,5 triliun atau 38,68%, dari posisi tanggal 31 Desember 2018 sebesar Rp 11,63 triliun menjadi sebesar Rp 16,13 triliun pada tanggal 31 Desember 2019.

## LOANS

On December 31, 2019, Bank Mantap recorded loans of Rp20.32 trillion, an increase of Rp 4.79 trillion, or 30.85% compared to the position on December 31, 2018.

The significant loan growth in 2019 was mainly driven by the growth of investment loans of Rp 4.5 trillion or 38.68%, from the position on December 31, 2018, of Rp 11.63 trillion to Rp 16.13 trillion on December 31, 2019.

### KREDIT YANG DIBERIKAN
### Loans

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Pihak Berelasi | | | | | Related Parties |
| - Konsumsi | 2,251 | 1,320 | 931 | 70.57% | - Consumption |
| Pihak Ketiga | | | | | Third Parties |
| - Investasi | 16,129,465 | 11,630,725 | 4,498,740 | 38.68% | - Investment |
| - Konsumsi | 3,866,799 | 3,356,135 | 510,664 | 15.22% | - Consumption |
| - Modal Kerja | 317,795 | 537,788 | (219,993) | -40.91% | - Working Capital |
| Total Pihak Ketiga | 20,314,059 | 15,524,648 | 4,789,411 | 30.85% | Total Third Parties |
| Total Kredit yang Diberikan | 20,316,311 | 15,525,968 | 4,790,343 | 30.85% | Total Loans |
| Cadangan Kerugian Penurunan Nilai ("CKPN") | (208,680) | (132,127) | (76,553) | 57.94% | Allowance for Impairment Losses |
| Jumlah kredit yang diberikan - bersih | 20,107,631 | 15,393,841 | 4,713,790 | 30.62% | Total Loans - Net |

Dilihat dari sebaran jenis kredit yang diberikan pada tanggal 31 Desember 2019, terlihat bahwa sebagian besar kredit yang diberikan adalah dalam bentuk kredit investasi yaitu sebesar Rp16,13triliun atau 79% dari total kredit yang diberikan, jumlah tersebut mengalami peningkatan sebesar Rp 4,5 triliun atau 38,68% dibandingkan pada posisi 31 Desember 2018 yaitu sebesar Rp 11,63 triliun. Berikut adalah gambaran sebaran kredit yang diberikan berdasarkan jenis.

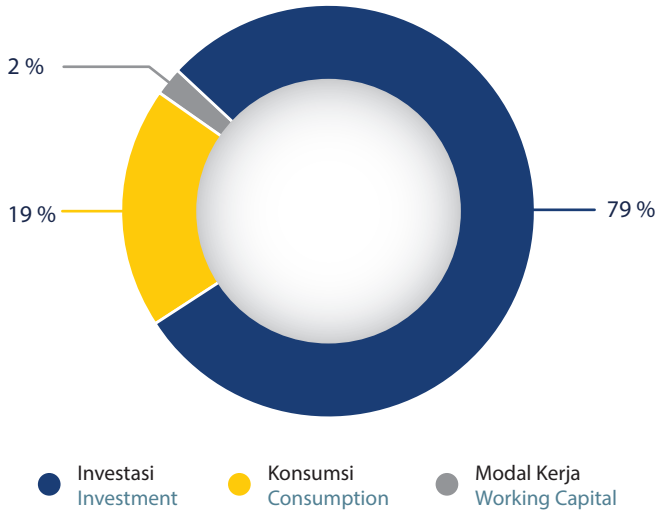
Judging from the type of loans on December 31, 2019, it appeared that most of the loans were in the form of investment loans in the amount of Rp.16.13 trillion or 79% of the total loans, this amount has increased by Rp 4.5 trillion or 38.68% compared to the position of December 31, 2018, which was Rp 11.63 trillion. The following was an overview of the loans by type.

**KREDIT YANG DIBERIKAN BERDASARKAN JENIS**
**Loans Based on Type**

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| - Investasi | 16,129,465 | 11,630,725 | 4,498,740 | 38.68% | - Investment |
| - Konsumsi | 3,869,051 | 3,357,455 | 511,596 | 15.24% | - Consumption |
| - Modal Kerja | 317,795 | 537,788 | (219,993) | -40.91% | - Working Capital |
| Total Kredit yang Diberikan | 20,316,311 | 15,525,968 | 4,790,343 | 30.85% | Total Loans |

**KREDIT YANG DIBERIKAN BERDASARKAN JENIS**
**31 DESEMBER 2019**
**Loans Based on Type**
**December 31, 2019**



Sementara jika dilihat dari jumlah kredit berdasarkan sektor ekonomi, sebagian besar kredit per posisi 31 Desember 2019 disalurkan kepada sektor perdagangan, restoran dan hotel yaitu sebesar Rp 7,78 triliun atau 38,30 dari total kredit yang diberikan. Jumlah tersebut mengalami peningkatan sebesar Rp 4,26 triliun atau 120,75% dibandingkan posisi tanggal 31 Desember 2018 yaitu sebesar Rp 3,53 triliun.

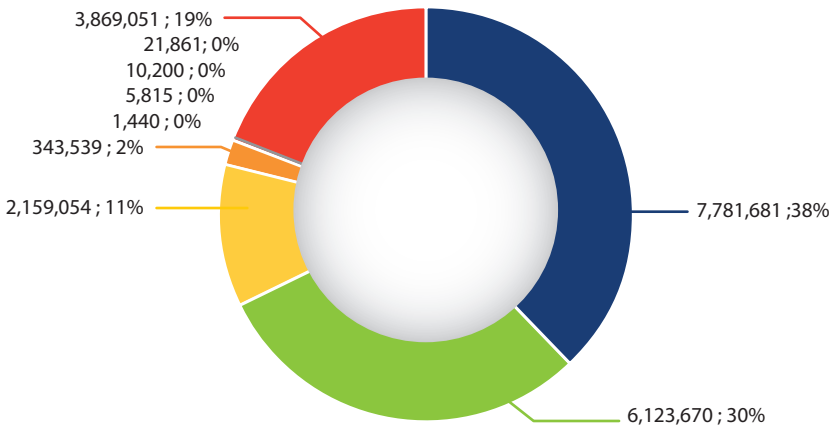
Meanwhile, if viewed from the number of loans based on the economic sector, most of the loans as of December 31, 2019, were distributed to the trade, restaurant and hotel sectors, amounting to Rp. 7.78 trillion or 38.30 of the total loans. This amount has increased by Rp 4.26 trillion or 120.75% compared to the position on December 31, 2018, which was Rp 3.53 trillion.

## KREDIT BERDASARKAN SEKTOR EKONOMI
### Loans Based on Economic Sector

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Perdagangan, Restoran dan Hotel | 7,781,681 | 3,525,092 | 4,256,589 | 120.75% | Trading, Restaurant, and Hotel |
| Jasa Sosial Masyarakat | 6,123,670 | 7,723,704 | (1,600,035) | -20.72% | Social Services |
| Pertanian, Perburuan, dan Sarana Pertanian | 2,159,054 | 777,557 | 1,381,496 | 177.67% | Agriculture, Hunting and Agriculture Improvement |
| Jasa Dunia Usaha | 343,539 | 86,557 | 256,982 | 296.90% | Business Services |
| Industri Pengolahan | 21,861 | 30,718 | (8,857) | -28.83% | Manufacturing |
| Pengangkutan, Pergudangan dan Komunikasi | 10,200 | 13,829 | (3,628) | -26.24% | Transportation, Warehousing, and Communication |
| Konstruksi | 5,815 | 8,898 | (3,084) | -34.65% | Construction |
| Pertambangan | 1,440 | 2,158 | (718) | -33.26% | Mining |
| Lain-lain | 3,869,051 | 3,357,455 | 511,596 | 15.24% | Others |
| Total Kredit yang Diberikan | 20,316,311 | 15,525,968 | 4,790,343 | 30.85% | Total Loans |

## KREDIT BERDASARKAN SEKTOR EKONOMI 31 DESEMBER 2019
### Loans Based on Economic Sector December 31, 2019




- Perdagangan, Restoran dan Hotel — Trading, Restaurant, and Hotel
- Jasa Dunia Usaha — Business Services
- Konstruksi — Construction
- Jasa Sosial Masyarakat — Social Services
- Industri Pengolahan — Manufacturing
- Pertambangan — Mining
- Pertanian, Perburuan, dan Sarana Pertanian — Agriculture, Hunting and Agriculture Improvement
- Pengangkutan, Pergudangan dan Komunikasi — Transportation, Warehousing, and Communication
- Lain-lain — Others

Rasio Kredit Usaha Kecil Terhadap Jumlah Kredit Yang Diberikan Pada Tanggal 31 Desember 2019 dan 2018 masing-masing sebesar 80,96% dan 78,38%. Hal tersebut sejalan dengan strategi Bank Mantap untuk mendorong pertumbuhan kredit mikro serta implementasi kerjasama penyaluran kredit mikro dengan Amartha, sedangkan untuk kredit retail dilakukan maintenance dan perpanjangan untuk debitur eksisting sehingga hanya fokus pada kredit pensiunan.

The ratio of loans to small businesses to total loans as of December 31, 2019, and 2018, were 78.58% and 78.38%, respectively. It was in line with Bank Mantap's strategy to encourage the growth of microloans and the implementation of microloans distribution cooperation with Amartha, while for retail loans, maintenance and extension were carried out for existing debtors so that they only focused on pension credit.

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 (NPL) is calculated following the financial ratio calculation guidelines. It is 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 2019 dan 2018, masing-masing sebesar Rp137,42 miliar dan Rp97,63 miliar, atau masing-masing sebesar 0,68% dan 0,63%. Sedangkan Rasio kredit bermasalah Bank secara neto pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp23,80 miliar dan Rp31,02 miliar, atau masing-masing sebesar 0,12% dan 0,20%.

The Bank's gross NPL ratio (before deducting the allowance for impairment losses) as of December 31, 2019, and 2018, amounted to Rp137.42 billion and Rp97.63 billion, respectively, or 0.68% and 0.63%, respectively. Whereas the Bank's net non-performing loans ratio as of December 31, 2019, and 2018, amounted to Rp23.80 billion and Rp31.02 billion, respectively, or 0.12% and 0.20%, respectively.

Peningkatan NPL Gross disebabkan adanya beberapa debitur pensiun meninggal yang masih menunggu klaim Insurance serta gagal pemotongan angsuran yang berkantor bayar di POS, namun demikian NPL masih tetap terjaga dibawah target BMRI dan regulator. Adapun strategi untuk menurunkan NPL antara lain dengan melakukan :

The increase in gross NPL was due to several pension debtors dying who were still waiting for Insurance claims and failed to deduct installments with payment offices at POS; however, the NPL was always maintained below the BMRI and regulatory targets. The strategies to reduce NPL included:

a. follow up kepada asuradur untuk membayar klaim asuransi.;
b. penagihan dengan mengunjungi langsung ke tempat debitur dan pelaksaan penagihan dilakukan lebih awal;
c. pemindahan kantor bayar dari POS ke Bank Mantap
d. pemberlakuan insentif maintenance kualitas kredit.

a. followed up to the insurer to pay for insurance claims;
b. billing by visiting directly to the debtor's place and conducting the billing earlier;
c. transferred of pay offices from POS to Bank Mantap
d. enforcement of credit quality maintenance incentives.

Dengan strategi yang dilakukan Bank Optimis kualitas kredit tetap terjaga sesuai dengan target.

With the strategy taken by the Bank, the company was optimistic that credit quality would be maintained per target.

Jumlah cadangan kerugian penurunan nilai mengalami peningkatan sebesar Rp76,55miliar atau 57,94%, yaitu dari sebesar Rp 132,13 miliar pada tanggal 31 Desember 2018 menjadi sebesar Rp 208,68 miliar pada tanggal 31 Desember 2019. 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.

The amount of allowance for impairment losses increased by Rp76.55 billion or 57.94%, from Rp 132.13 billion as of December 31, 2018, to Rp 208.68 billion as of December 31, 2019. Management believed that the amount of the allowance for impairment losses provided was adequate to cover possible losses from uncollectible loans.

Jumlah kredit yang diberikan yang telah direstrukturisasi oleh Bank pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp 202,80 miliar dan Rp 183,09 miliar Skema restrukturisasi dilakukan dengan perpanjangan jangka waktu kredit dan grace period.

Total restructured loans by the Bank as of December 31, 2019, and 2018, amounted to Rp202.80 billion and Rp 183.09 billion, respectively. The restructuring scheme was done by extending the loan period and the grace period.

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

Loans are generally secured by pledged collateral, bond with power of attorney in respect of the rights to sell, time deposits, or other collateral acceptable to the Bank. Deposits from

diterima oleh Bank. Simpanan nasabah yang dijadikan jaminan tunai untuk kredit yang diberikan pada tanggal 31 Desember 2019 dan 2018 adalah masing-masing sebesar Rp14.,20 miliar dan Rp13.70miliar.

customers that were pledged as cash collateral for loans as of December 31, 2019, and 2018, amounted to Rp14, 20 billion and Rp.13.70 billion, respectively.

Pada tanggal 31 Desember 2019 dan 2018, tidak terdapat pelanggaran ataupun pelampauan Batas Maksimum Pemberian Kredit ("BMPK") kepada pihak ketiga dan pihak berelasi sesuai dengan peraturan yang telah ditetapkan Bank Indonesia, dan tidak terdapat kredit yang diberikan yang dijadikan jaminan.

As of December 31, 2019, and 2018, there were no breach or violation of the Legal Lending Limit ("LLL") to third parties and related parties as required by Bank Indonesia regulations, and there were no loans pledged as collateral.

## BIAYA DIBAYAR DI MUKA

Pada tanggal 31 Desember 2019, jumlah biaya dibayar di muka tercatat sebesar Rp 77,20 miliar, meningkat sebesar Rp 12,45 miliar atau 19,22% dibandingkan posisi tanggal 13 Desember 2018 yaitu sebesar Rp 64,75 miliar. Peningkatan terbesar berasal dari komponen biaya sewa kepada pihak ketiga yaitu sebesar Rp 12,96 miliar, komponen biaya sewa tersebut juga merupakan komponen terbesar atau 95,97% dari total biaya dibayar di muka.

## PREPAID EXPENSES

As of December 31, 2019, total prepaid expenses were recorded at Rp. 77.20 billion, an increase of Rp. 12.45 billion or 19.22% compared to the position on December 13, 2018, which was Rp. 64.75 billion. The most significant growth came from the rental expenses component to third parties amounting to Rp 12.96 billion, and the rental expenses component was also the most substantial component or 95.97% of the total prepaid expenses.

### BIAYA DIBAYAR DI MUKA
### Prepaid Expenses

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Pihak Berelasi | | | | | Related Parties |
| - Jasa Flagging | 3,299 | 3,184 | 115 | 3.62% | - Flagging Services |
| - Asuransi | 585 | 1,211 | (626) | -51.67% | - Insurance |
| Sub Total | 3,885 | 4,395 | (511) | -11.62% | Sub Total |
| Pihak Ketiga | | | | | Third Parties |
| - Sewa | 73,311 | 60,354 | 12,957 | 21.47% | - Rental |
| Total | 77,196 | 64,750 | 12,446 | 19.22% | Total |

## ASET TETAP - NETO

Pada tanggal 31 Desember 2019, nilai aktiva tetap setelah dikurangi dengan akumulasi penyusutan (aset tetap – neto) adalah sebesar Rp 372,37 miliar, meningkat sebesar Rp80,12miliar atau 27,46% dibandingkan posisi tanggal 31 Desember 2018 yaitu sebesar Rp292,16miliar. Adapun kompenen terbesar aset tetap adalah Leasehold Improvements sebesar 32% dari total aset tetap neto. Sedangkan peningkatan aset tetap terbesar adalah dalam bentuk tanah yaitu sebesar Rp15,58miliar atau 47,01%, yaitu dari sebesar Rp 33,14 miliar pada tanggal 31 Desember 2018 menjadi sebesar Rp48,72miliar pada tanggal 31 Desember 2019.

## FIXED ASSETS - NET

As of December 31, 2019, the total cost of fixed assets after deducting accumulated depreciation (fixed assets - net) was Rp 372.37 billion, an increase of Rp80.12 billion or 27.46% compared to the position on December 31, 2018, which was Rp292.16 billion. The most significant component of fixed assets was Leasehold Improvements by 32% of the total net fixed assets. While the most substantial increase in fixed assets was in the form of land, amounting to Rp15.58 billion or 47.01%, from Rp 33.14 billion as of December 31, 2018, to Rp48.72 billion as of December 31, 2019.

Pada tanggal 31 Desember 2019 dan 2018, seluruh aset tetap, kecuali tanah, telah diasuransikan untuk menutupi kemungkinan kerugian terhadap risiko kebakaran, pencurian dan bencana alam pada PT Mandiri Axa General Insurance

As of December 31, 2019, and 2018, all fixed assets, except land, were insured to cover potential losses against fire, theft and natural disasters to PT Mandiri Axa General Insurance (related party) with a total sum insured of approximately amounting

(pihak berelasi), dengan nilai jumlah pertanggungan asuransi masing-masing berkisar sebesar Rp 417,84 miliar dan Rp 502,34 miliar. Manajemen berpendapat bahwa nilai pertanggungan tersebut telah memadai untuk menutupi kemungkinan kerugian yang terjadi atas aset tetap yang dipertanggungkan.

to Rp 417.84 billion and Rp 502.34 billion, respectively. Management believed that the insurance coverage was adequate to cover possible losses on the assets insured.

Manajemen berpendapat tidak terdapat indikasi penurunan nilai atas aset tetap yang dimiliki Bank pada tanggal 31 Desember 2019 dan 2018, dan tidak terdapat aset tetap Bank yang dijaminkan.

Management believed that there was no indication of impairment of fixed assets owned by the Bank as of December 31, 2019, and 2018, and there were no fixed assets pledged as collateral.

**ASET TETAP – NETO**
**Fixed Assets - Net**

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Harga Perolehan | | | | | Cost |
| - Tanah | 48,718 | 33,139 | 15,579 | 47.01% | - Land |
| - Bangunan | 36,693 | 33,284 | 3,409 | 10.24% | - Building |
| - Leasehold Improvements | 213,502 | 169,772 | 43,730 | 25.76% | - Leasehold Improvements |
| - Kendaraan | 21,404 | 18,690 | 2,714 | 14.52% | - Vehicles |
| - Inventaris Kantor | 194,488 | 139,653 | 54,835 | 39.27% | - Office Equipment |
| Total | 514,805 | 394,538 | 120,267 | 30.48% | Total |
| Bangunan dalam penyelesaian | 71,116 | 32,990 | 38,126 | 115.57% | Construction in progress |
| Total Harga Perolehan | 585,921 | 427,528 | 158,393 | 37.05% | Total cost |
| Akumulasi Penyusutan | | | | | Accumulated Depreciation |
| - Bangunan | 11,727 | 10,450 | 1,277 | 12.22% | - Buildings |
| - Leasehold Improvements | 94,344 | 52,252 | 42,093 | 80.56% | - Leasehold Improvements |
| - Kendaraan | 4,191 | 1,907 | 2,285 | 119.83% | - Vehicles |
| - Inventaris Kantor | 103,290 | 70,765 | 32,526 | 45.96% | - Office Equipment |
| Total | 213,553 | 135,373 | 78,180 | 57.75% | Total |
| Nilai Buku | 372,368 | 292,155 | 80,213 | 27.46% | Book Value |

## ASET PAJAK TANGGUHAN

Pada tanggal 31 Desember 2019 tercatat jumlah aset pajak tangguhan sebesar Rp 14,18 miliar, meningkat Rp 3,2 miliar atau 29,10% dibandingkan posisi tanggal 31 Desember 2018 yaitu sebesar Rp 10,99 miliar.

Aset pajak tangguhan dihitung dengan menggunakan tarif pajak yang berlaku atau secara substansial telah berlaku pada tanggal laporan posisi keuangan.

## DEFERRED TAX ASSETS

As of December 31, 2019, total deferred tax assets were recorded at Rp. 14.18 billion, an increase of Rp. 3.2 billion or 29.10% compared to the position on December 31, 2018, which was Rp. 10.99 billion.

Deferred tax assets are calculated using the applicable tax rate or substantially enacted tax rate at the statement of financial position date.

## ASET TIDAK BERJUWUD – NETO

Pada tanggal 31 Desember 2019, jumlah aset tidak berwujud-neto adalah sebesar Rp39,37miliar, meningkat Rp 14,69 miliar atau 59,53% dibandingkan posisi 31 Desember 2018 yaitu sebesar Rp 24,68 miliar.

Aset tidak berwujud merupakan perangkat lunak yang digunakan Bank Mantap, dan manajemen berpendapat tidak terdapat indikasi penurunan nilai aset tidak berwujud yang dimiliki Bank Mantap pada tanggal 31 Desember 2019 dan 2018.

## INTANGIBLE ASSETS - NET

As of December 31, 2019, net intangible assets amounted to Rp.39.37 billion, an increase of Rp.14.69 billion or 59.53% compared to the position on December 31, 2018, which was Rp.24.68 billion.

Bank Mantap uses intangible assets such as software, and management believed that there was no indication of impairment of intangible assets owned by Bank Mantap as of December 31, 2019, and 2018.

### ASET TIDAK BERWUJUD – NETO
### Intangible Assets - Net

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Harga Perolehan | 59,836 | 37,112 | 22,724 | 61.23% | Cost |
| Akumulasi Amortisasi | (20,467) | (12,434) | (8,033) | 64.61% | Accumulated Amortization |
| Total | 39,369 | 24,678 | 14,691 | 59.53% | Total |

## ASET LAIN-LAIN – NETO

Pada tanggal 31 Desember 2019, Bank Mantap membukukan aset lain-lain sebesar Rp217,90miliar, meningkat 47,89 miliar atau 28,17% dibandingkan posisi tanggap 31 Desember 2018 yaitu sebesar Rp 170,01 miliar. Sebagian besar tercatat dalam bentuk pendapatan yang masih akan diterima dari pihak ketiga yaitu sebesar Rp 174,09 miliar atau 79,89% dari jumlah total aset lain-lain – neto.

Pendapatan yang masih akan diterima tersebut merupakan pendapatan dari efek-efek, kredit yang diberikan dan penempatan pada Bank Indonesia dan bank lain.

## OTHER ASSETS - NET

As of December 31, 2019, Bank Mantap recorded other assets of Rp217.90 billion, an increase of 47.89 billion or 28.17% compared to the position on December 31, 2018, which was Rp 170.01 billion. Most of it was recorded in the form of Accrued interest receivables from third parties, namely Rp. 174.09 billion or 79.89% of the total other assets - net.

Accrued interest receivables represent receivables from securities, loans, and Placements with Bank Indonesia and other banks.

### ASET LAIN-LAIN
### Other Assets - Net

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Pihak Berelasi | | | | | Related Parties |
| - Pendapatan yang masih akan diterima | 16,810 | 14,664 | 2,146 | 14.63% | - Accrued interest receivables |
| Pihak Ketiga | | | | | Third Parties |
| - Pendapatan yang masih akan diterima | 174,089 | 128,804 | 45,284 | 35.16% | - Accrued interest receivables |
| - Lain-lain - neto | 27,004 | 26,543 | 461 | 1.74% | - Others - net |
| Total | 217,902 | 170,011 | 47,891 | 28.17% | Total |

## LIABILITAS

Pada tanggal 31 Desember 2019, Bank Mantap mencatat jumlah likuiditas sebesar Rp24,28triliun, meningkat sebesar Rp 5,65 triliun atau 30,35% dibandingkan posisi 31 Desember 2018 yaitu sebesar Rp 18,62 triliun, dengan komponen terbesar berupa liabilitas jangka pendek yaitu sebesar Rp 24,02 triliun atau 98,93% dari total liabilitas.

## LIABILITIES

As of December 31, 2019, Bank Mantap recorded total liquidity of Rp.24.28trillion, an increase of Rp.5.65 trillion or 30.35% compared to the position on December 31, 2018, of Rp.18.62 trillion, with the most significant component in the form of short-term liabilities, namely Rp 24.02 trillion or 98.93% of total liabilities.

### LIABILITAS
### Liabilities

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| **Liabilitas Jangka Pendek** | | | | | **Short-term benefit liabilities** |
| Liabilitas segera | 373,434 | 207,540 | 165,893 | 79.93% | Obligations due immediately |
| Simpanan dari nasabah | 19,864,301 | 15,259,774 | 4,604,527 | 30.17% | Deposits from customers |
| Simpanan dari bank lain | 726,710 | 393,568 | 333,142 | 84.65% | Deposits from other banks |
| Utang pajak | 61,117 | 76,084 | (14,967) | -19.67% | Taxes payable |
| Surat berharga yang diterbitkan | 2,991,379 | 1,995,379 | 996,001 | 49.92% | Securities issued |
| Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali | - | 491,330 | (491,330) | -100.00% | Securities sold with repurchase agreements |
| **Total Liabilitas Jangka Pendek** | **24,016,941** | **18,423,676** | **5,593,265** | **30.36%** | **Short-term benefit liabilities** |
| **Liabilitas Jangka Panjang** | | | | | **Long-term benefit liabilities** |
| Libilitas Pajak Tangguhan | - | - | - | 100.00% | Deferred tax liabilities |
| Liabilitas Imbalan Pasca Kerja | 47,526 | 23,599 | 23,927 | 101.39% | Post-Employment Benefits Obligation |
| Liabilitas Lain-lain | 211,918 | 176,168 | 35,751 | 20.29% | Other Liabilities |
| **Total Liabilitas Jangka Panjang** | **259,444** | **199,767** | **59,678** | **29.87%** | **Total long-term benefit liabilities** |
| **TOTAL LIABILITAS** | **24,276,385** | **18,623,443** | **5,652,942** | **30.35%** | **TOTAL LIABILITY** |

## LIABILITAS SEGERA

Pada tanggal 31 Desember 2019, Bank Mantap membukukan liabilitas segera yang keseluruhannya kepada pihak ketiga dan dalam mata uang Rupiah sebesar Rp 374,43 miliar, meingkat sebesar Rp 165,89 miliar atau 79,93% dibandingkan posisi tanggal 31 Desember 2018 yaitu sebesar Rp 207,54 miliar.

Komponen terbesar dalam bentuk liabilitas dana pensiun yaitu sebesar Rp 350,21 miliar atau 93,78$ dari total liabilitas segera.

## OBLIGATIONS DUE IMMEDIATELY

As of December 31, 2019, Bank Mantap recorded a total Obligations due immediately to third parties and in Rupiah at the amount of Rp. 374.43 billion, an increase of Rp. 165.89 billion or 79.93% compared to the position on December 31, 2018, which was Rp. 207 54 billion.

The most significant component in the form of Liabilities pension funds was Rp. 350.21 billion or $ 93.78 of the total Obligations due immediately.

**LIABILITAS SEGERA**
**Obligations Due Immediately**

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Liabilitas dana pensiun | 350,208 | 200,082 | 150,126 | 75.03% | Liabilities pension funds |
| Setoran dan transfer | 17,667 | 2,954 | 14,713 | 498.06% | Deposit and transfer |
| Liabilitas Jaminan Hari Tua (JHT) Pensiun | 2,070 | 1,517 | 553 | 36.44% | Liabilities pension plan |
| Liabilitas jamsostek | 1,375 | 1,150 | 226 | 19.61% | Liabilities Jamsostek |
| Liabilitas asuransi kesehatan | 1,348 | 1,336 | 12 | 0.91% | Liabilities health insurance |
| Liabilitas asuransi atas kredit yang diberikan | 611 | 502 | 110 | 21.89% | Liabilities insurance for loans |
| Liabilitas jasa pemasaran kredit pensiun | 154 | - | 154 | 100.00% | Liabilities on marketing fee of pension loan |
| Total Liabilitas Segera | 373,434 | 207,540 | 165,893 | 79.93% | Total Obligations due immediately |

## SIMPANAN NASABAH

Pada tanggal 31 Desember 2019, total simpanan nasabah adalah sebesar Rp 19,86 miliar, meningkat sebesar Rp 4,60 miliar atau 30,17% dibandingkan posisi tanggal 31 Desember 2018 yaitu sebesar Rp 15,26 miliar.

Simpanan nasabah dalam bentuk deposito berjangka merupakan komponen terbesar yaitu sebesar Rp 16,26 miliar atau 81,85% dari total simpanan nasabah. Meskipun komponen terbesar simpanan nasabah sampai dengan tahun 2019 masih dalam bentuk deposito berkangka, namun Bank Mantap tetap berupaya untuk meningkatkan perolehan dana dengan suku bunga yang lebih rendah, oleh karenanya simpanan nasabah dalam bentuk giro mengalami peningkatan 102,95%.

Bank Mantap adalah peserta program penjaminan sesuai dengan ketentuan, peraturan dan perundang-undangan yang berlaku. Pada tanggal 31 Desember 2019 dan 2018, berdasarkan Surat Edaran LPS No. 23 Tahun 2019 tanggal 19 Desember 2019, simpanan nasabah dijamin hanya jika suku bunganya sama dengan atau di bawah 6,25% untuk simpanan dalam Rupiah, Surat Edaran LPS No. 20 Tahun 2018 tanggal 17 Desember 2018, simpanan nasabah dijamin hanya jika suku bunganya sama dengan atau dibawah 6,75% untuk simpanan dalam Rupiah.

## DEPOSITS FROM CUSTOMERS

As of December 31, 2019, total deposits from customers were Rp. 19.86 billion, an increase of Rp. 4.60 billion or 30.17% compared to the position on December 31, 2018, which was Rp. 15.26 billion.

Deposits from customers in the form of time deposits were the most significant component, namely Rp. 16.26 billion or 81.85% of total deposits from customers. Although the largest part of deposits from customers up to 2019 was still in the form of time deposits, Bank Mantap continued to strive to increase the acquisition of funds with lower interest rates; hence deposits from customers in the form of Current accounts have risen 102.95%.

Bank Mantap is a participant of the guarantee program following the applicable provisions, laws, and regulations. As of December 31, 2019, and 2018 based on the LPS Circular Letter No. 23 the Year 2019 dated December 19, 2019, customer deposits are only covered if the interest rate is equal to or below 6.25% for deposits denominated in Rupiah. The LPS Circular Letter No. 20 the Year 2018 dated December 17, 2018, provided that customer deposits are only covered if the interest rate is equal to or below 6.75% for deposits denominated in Rupiah.

Pada tanggal 31 Desember 2019 dan 2018, tidak terdapat simpanan nasabah dalam bentuk giro dan tabungan yang dijadikan jaminan kredit yang diberikan. Sedangkan jumlah deposito berjangka yang dijadikan sebagai jaminan kredit yang diberikan pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp 14,20 miliar dan Rp 13,70 miliar.

As of December 31, 2019, and 2018, there were no customer deposits in the form of current accounts, savings deposits pledged as collateral for loans. Meanwhile, the number of time deposits pledged as collateral for loans as of December 31, 2019, and 2018 amounted to Rp 14.20 billion and Rp 13.70 billion, respectively.

**SIMPANAN NASABAH**
**Deposits from Customers**

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Giro | 96,274 | 47,436 | 48,838 | 102.95% | Current accounts |
| Tabungan | 3,508,112 | 2,742,617 | 765,496 | 27.91% | Saving deposits |
| Deposito Berjangka | 16,259,914 | 12,469,722 | 3,790,193 | 30.40% | Time deposits |
| Total Simpanan Nasabah | 19,864,301 | 15,259,774 | 4,604,527 | 30.17% | Total Deposits from Customers |

## SIMPANAN DARI BANK LAIN

Pada tanggal 31 Desember 2019, jumlah simpanan dari bank lain tercatat sebesar Rp726,71miliar, meningkat sebesar Rp403,37 miliar atau 84,65% dibandingkan posisi tanggal 31 Desember 2018.

Simpanan dari bank lain tersebut didominasi oleh simpanan dari pihak ketiga yaitu 97,28% dan dalam bentuk deposito berjangka yaitu 94,53% dari total simpanan dari bank lain. Adapun peningkatan terbesar pada posisi 31 Desember 2019 dibandingkan dengan posisi tanggal 31 Desember 2018 juga berasal dari komponen deposito berjangka pihak ketiga yaitu sebesar Rp497,93 miliar atau 263,37%.

## DEPOSITS FROM OTHER BANKS

As of December 31, 2019, total deposits from other banks were recorded at Rp. 726.71 billion, an increase of Rp. 403.37 billion or 84.65% compared to December 31, 2018.

Deposits from other banks are dominated by deposits from third parties, namely 97.28% and in the form of time deposits, namely 94.53% of total deposits from other banks. The biggest increase on the position of December 31, 2019 compared to the position on December 31, 2018 also came from the component of deposits from third parties, amounting to Rp.449.93 billion or 263.37%.

**SIMPANAN DARI BANK LAIN**
**Deposits from other banks**

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Pihak Brelasi - Rupiah | | | | | Related Parties - Rupiah |
| - Deposito Berjangka | 19,769 | - | 19,769 | 100.00% | - Time deposits |
| - Interbank Call Money | - | 90,000 | (90,000) | -100.00% | - Interbank Call Money |
| Total Pihak Berelasi - Rupiah | 19,769 | 90,000 | (70,231) | -78.03% | Total Related Parties - Rupiah |
| Pihak Ketiga - Rupiah | | | | | Third Parties - Rupiah |
| - Deposito Berjangka | 686,989 | 189,059 | 497,930 | 263.37% | - Time deposits |
| - Tabungan | 19,197 | 12,073 | 7,124 | 59.01% | - Savings deposits |
| - Giro | 755 | 2,437 | (1,682) | -69.02% | - Current accounts |
| - Interbank Call Money | - | 100,000 | (100,000) | -100.00% | - Interbank Call Money |
| Total Pihak Ketiga - Rupiah | 706,941 | 303,568 | 403,372 | 132.88% | Third Parties - Rupiah |
| Total Simpanan dari Bank Lain | 726,710 | 393,568 | 333,142 | 84.65% | Total Deposits from other banks |

## UTANG PAJAK

Pada tanggal 31 Desember 2019, Bank Mantap memiliki utang pajak sebesar Rp 61,12 miliar, mengalami penurunan sebesar Rp 14,97 miliar atau 19,67% dibandingkan dengan posisi tanggal 31 Desember 2018 yaitu sebesar Rp 76,08 miliar.

## SURAT BERHARGA YANG DITERBITKAN

Pada tanggal 31 Desember 2019, Bank Mantap membukukan Obligasi total senilai Rp 3 triliun, mengalami peningkatan sebesar Rp 1 triliun atau 50% dibandingkan posisi tanggal 31 Desember 2018.

Peningkatan tersebut di atas karena pada tanggal 18 November 2019, Bank Mantap terlah 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, yaitu Seri A dengan nilai nominal Rp 700 miliar dan Seri B dengan nilai nominal Rp 300 miliar,

Sedangkan Obligasi I Bank Mandiri Taspen Pos Tahun 2017 ("Obligasi I Tahun 2017") diterbitkan oleh Bank Mantap Pada tanggal 12 Juli 2017, dengan nilai nominal sebesar Rp2.000.000.000 yang terdiri atas 2 (dua) seri yaitu Seri A dengan nilai nominal Rp 1,5 triliun dan Seri B dengan nilai nominal Rp 500 miliar.

Kedua Obligasi tersebut 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 2019 dan 2018, peringkat Obligasi I Tahun 2017 menurut *Fitch Rating* adalah AA (idn) (*double* A).Sedangkan untuk Obligasi Berkelanjutan I Tahap I Tahun 2019, pada tanggal 31 Desember 2019 menurut *Fitch Rating* adalah AA (idn) (*double* A).

Pada tanggal 31 Desember 2019, Bank Mantap telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian surat berharga yang diterbitkan baik untuk Obligasi I Tahun 2017 maupun untuk Obligasi Berkelanjutan I Tahap I Tahun 2019. Demikian pula pada tanggal 31 Desember 2018, Bank Mantap telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian surat berharga yang diterbitkan untuk Obligasi I Tahun 2017.

## TAXES PAYABLE

As of December 31, 2019, Bank Mantap had a Taxes payable of Rp 61.12 billion, a decrease of Rp 14.97 billion, or 19.67% compared to the position on December 31, 2018, which was Rp 76.08 billion.

## SECURITIES ISSUED

On December 31, 2019, Bank Mantap posted a total Bonds of Rp 3 trillion, an increase of Rp 1 trillion or 50% compared to the position on December 31, 2018.

The increase above was due to Bank Mantap has issued Continuing Bonds I Phase I of Bank Mandiri Taspen on November 18, 2019 (Continuing Bonds I Phase I Year 2019), with a nominal value of Rp1,000,000,000. It consisted of 2 (two) series, which were Series A with a nominal value of Rp 700 billion and Series B with a nominal value of Rp 300 billion.

While on July 12, 2017, Bank Mantap issued Bonds I of Bank Mandiri Taspen Pos Year 2017 ("Bonds I Year 2017") with a nominal value of Rp2,000,000,000. It consisted of 2 (two) series, namely Series A, with a nominal value of Rp 1.5 trillion and Series B with a nominal value of Rp 500 billion.

The two bonds were not guaranteed with a 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, namely all assets of the Bank, both movable and immovable property, both existing as well as those that will be in the future, will be borne by all Bank commitments including the bonds.

As of December 31, 2019, and 2018, based on Fitch ratings, rating for Bond I Year 2017 was AA (idn) (double-A). While for Continuing Bonds I Phase I Year 2019, on December 31, 2019, based on Fitch rating's was AA (idn) ( double-A).

As of December 31, 2019, the Bank has fulfilled the requirements stipulated in the agreement of all securities issued, both for Bond I Year 2017 and for Continuing Bonds I Phase I Year 2019. Likewise, on December 31, 2018, Bank Mantap has fulfilled the requirements and provisions stipulated in the agreement of all securities issued Bonds I in 2017.

## SURAT BERHARGA YANG DITERBITKAN
### Securities issued

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Obligasi I | 2,000,000 | 2,000,000 | - | 0.00% | Bonds I |
| Obligasi Berkelanjutan I Tahap I | 1,000,000 | - | 1,000,000 | 100.00% | Continuing Bonds I Phase I |
| Total Obligasi | 3,000,000 | 2,000,000 | 1,000,000 | 50.00% | Total Bonds |
| Dikurangi : | | | | | Less: |
| Beban emisi yang belum diamortisasi | | | | | Unamortized issuance costs |
| - Saldo Awal | 4,621 | 6,927 | (2,306) | -33.28% | - Beginning balance |
| - Penambahan | 6,680 | - | 6,680 | 100.00% | - Addition |
| - Amortisasi | (2,681) | (2,306) | (375) | 16.26% | - Amortization |
| Beban emisi yang belum diamortisasi | 8,621 | 4,621 | 3,999 | 86.55% | Unamortized issuance costs |
| Total Surat Berharga yang Diterbitkan | 2,991,379 | 1,995,379 | 996,001 | 49.92% | Total Securities issued |

## LIABILITAS ATAS EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

Pada tanggal 31 Desember 2019, Bank Mantap tidak memiliki liablilitas atas efek-efek yang dijual dengan janji dibeli kembali, sedangkan untuk tanggal 31 Desember 2018 tercatat sebesar Rp491,33miliar.

## SECURITIES SOLD WITH REPURCHASE AGREEMENTS

As of December 31, 2019, Bank Mantap had no Securities sold with repurchase agreements, while for December 31, 2018, it was recorded at Rp.491.33 billion.

## LIABLILITAS IMBALAN KERJA

Pada tanggal 31 Desember 2019, jumlah liabilitas imbalan kerja tercatat sebesar Rp47,53miliar, meningkat sebesar RP 23,93 miliar ata 101,39% dibandingkan posisi tanggal 31 Desember 2018. Peningkatan tersebut terutama dari komponen liabilitas program imbalan pasti yaitu sebesar Rp 21,51 miliar atau 122,91%, yaitu dari sebesar Rp 17,50 miliar pada tanggal 31 Desember 2018 menjadi sebesar Rp 39,00 miliar pada tanggal 31 Desember 2019.

## EMPLOYEE BENEFITS LIABILITIES

As of December 31, 2019, total Employee Benefits Liabilities were recorded at Rp.47.53 billion, an increase of Rp. 23.93 billion or 101.39% compared to the position on December 31, 2018. The increase was mainly from the component of defined benefit plan liabilities, namely Rp. 21, 51 billion or 122.91%, from Rp 17.50 billion as of December 31, 2018, to Rp 39.00 billion as of December 31, 2019.

## LIABILITAS IMBALAN PASCA KERJA
### Employee Benefits Liabilities

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Liabilitas program imbalan pasti | 39,002 | 17,497 | 21,505 | 122.91% | Defined benefit plan liabilities |
| Liabilitas jangka panjang lainnya | 8,524 | 6,102 | 2,422 | 39.69% | Other long-term benefit liabilities |
| Total Liabilitas Imbalan Kerja | 47,526 | 23,599 | 23,927 | 101.39% | Employee Benefits Liabilities |

## LIABILITAS LAIN-LAIN

Pada tanggal 31 Desember 2019, jumlah liabilitas lain-lain tecatat sebesar Rp24,76miliar, mengalami penurunan sebesar Rp 6,55 miliar atau 20,93% dibandingkan posisi tanggal 31 Desember 2018 yaitu sebesar Rp 31,31 miliar. Penurunan terbesar terjadi pada komponen akrual jasa professional.

## OTHER LIABILITIES

As of December 31, 2019, total other liabilities were recorded at Rp.24.76 billion, decreased by Rp.6.55 billion or 20.93% compared to the position as of December 31, 2018, which was Rp.31.31 billion. The biggest decline occurred in the component of accrual of professional services.

### LIABILITAS LAIN-LAIN
### Other Liabilities

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Utang jasa flagging | 9,516 | 3,903 | 5,613 | 143.80% | Payable for flagging services |
| Utang jasa pihak ketiga | 6,054 | 8,518 | (2,463) | -28.92% | Payable of third party services |
| Utang premi asuransi | 2,348 | 2,091 | 257 | 12.29% | Premium insurance payable |
| Titipan dana retensi atas renovasi cabang | 2,071 | 1,989 | 82 | 4.13% | Retention fee for branch renovation |
| Cadangan kerugian operasional | 1,433 | 1,608 | (175) | -10.88% | Provision for operational losses |
| Titipan jasa notaris | 1,155 | 1,030 | 124 | 12.08% | Notary services |
| Titipan realisasi lelang jaminan | 112 | 2,659 | (2,547) | -95.79% | Proceeds of collateral auction |
| Klaim asuransi | 46 | 1,338 | (1,293) | -96.60% | Insurance claim |
| Akrual jasa profesional | 7 | 3,151 | (3,143) | -99.76% | Accrual of professional services |
| Cadangan biaya pelatihan karyawan | - | 1,700 | (1,700) | -100.00% | Accrual for employee training |
| Lain-lain | 2,016 | 3,326 | (1,309) | -39.37% | Others |
| Total Liabilitas Lain-lain | 24,758 | 31,313 | (6,554) | -20.93% | Total Other Liabilities |

## EKUITAS

Pada tanggal 31 Desember 2019, Bank Mantap mencatat jumlah ekuitas sebesar Rp2,67triliun, meningkat sebesar Rp 354,08 miliar atau 15,26% dibandingkan posisi 31 Desember 2018 yaitu sebesar Rp 2,32 triliun. Peningkatan tersebut terutama karena tambahan modal disetor dan peningkatan saldo laba.

## EQUITY

As of December 31, 2019, Bank Mantap recorded total equity of Rp2.67 trillion, an increase of Rp 354.08 billion or 15.26% compared to the position of December 31, 2018, which was Rp.2.32 trillion. The increase was mainly due to additional paid-in capital and an increase in retained earnings.

### EKUITAS
### Equity

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Ekuitas | | | | | Equity |
| Modal Saham | 751,307 | 681,061 | 70,246 | 10.31% | Share capital |
| Tambahan Modal Disetor | 920,039 | 493,082 | 426,957 | 86.59% | Additional paid-in capital |
| Dana Setoran Modal | - | 497,204 | (497,204) | -100.00% | Capital contribution |
| Keuntungan (kerugian) neto yang belum direalisasi dari kenaikan atau penurunan nilai wajar efek-efek yang tersedia untuk dijual - setelah pajak | 6,083 | (717) | 6,800 | -948.41% | Net unrealized gain (loss) from increase or decrease in fair value of available for sale securities - after tax |
| Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak | (11,889) | (3,005) | (8,884) | 295.68% | Remeasurement of employee benefits liabilities - after tax |
| Saldo laba sudah ditentukan penggunaannya | 145,000 | 40,000 | 105,000 | 262.50% | Retained earnings Appropriated |
| Saldo laba belum ditentukan penggunaannya | 864,032 | 612,865 | 251,167 | 40.98% | Retained earnings Unappropriated |
| Total Ekuitas | 2,674,572 | 2,320,490 | 354,083 | 15.26% | Total Equity |

Berdasarkan Akta Pernyataan Keputusan Rapat Nomor 42 Tanggal 19 Desember 2018 disetujui penambahan modal dasar, ditempatkan dan Modal Disetor Perseroan yang semula 1.362.122.170 lembar saham dengan nilai nominal seluruhnya sebesar Rp681.06 miliar, menjadi 1.502.614.918 lembar saham dengan nilai nominal seluruhnya sebesar Rp751.30 miliar, dan disetujui pengambilan bagian 140.492.748 lembar saham baru.

Based on the Statement of Resolution of the Meeting Number 42 dated December 19, 2018, the addition of issued and fully paid-up capital of the Company from 1,362,122,170 shares with a total nominal value of Rp681.06 billion to become 1,502,614,918 shares with total nominal value of Rp751.70 billion, and have been approved the acquisition of 140,492,748 new shares.

### RINCIAN KEPEMILIKAN SAHAM
### Details of Shares Ownership

| Uraian Description | 2019 | | | 2018 | | | Pertumbuhan | | |
|---|---|---|---|---|---|---|---|---|---|
| | Jumlah Lembar Saham Number of Shares | Dalam Juta Rupiah In Million Rupiah | Persentase Kepemilikan Percentage of Ownership | Jumlah Lembar Saham Number of Shares | Dalam Juta Rupiah In Million Rupiah | Persentase Kepemilikan Percentage of Ownership | Jumlah Lembar Saham Number of Shares | Dalam Juta Rupiah In Million Rupiah | Persentase Kepemilikan Percentage of Ownership |
| PT Bank Mandiri (Persero) Tbk | 767,488,261 | 383,744 | 51.08% | 809,655,870 | 404,828 | 59.44% | (42,167,609) | (21,084) | -5.21% |
| PT Taspen (Persero) | 727,509,225 | 363,755 | 48.42% | 544,848,868 | 272,424 | 40.00% | 182,660,357 | 91,330 | 33.52% |
| Ida Bagus Made Putra Jandhana | 7,617,432 | 3,809 | 0.50% | 7,617,432 | 3,809 | 0.56% | - | - | 0.00% |
| Total | 1,502,614,918 | 751,308 | 100.00% | 1,362,122,170 | 681,061 | 100.00% | 140,492,748 | 70,246 | 10.31% |

## TAMBAHAN MODAL DISETOR

Tambahan modal disetor berasal dari selisih jumlah dana yang diterima oleh Bank untuk pembelian saham Bank dengan nilai nominal saham.

Perubahan tambahan modal disetor pada tanggal 31 Desember 2019 dan 2018 dapat digambarkan pada tabel sebagai berikut:

## ADDITIONAL PAID-IN CAPITAL

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.

Changes in additional paid in capital as of December 31, 2019 and 2018 could be described in the table as follows:

**TAMBAHAN MODAL DISETOR**
**Additional paid-in capital**

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Tambahan modal disetor I (2016) | 74,000 | 74,000 | - | 0.00% | Additional paid-in capital I (2016) |
| Tambahan modal disetor II (2017) | 275,643 | 275,643 | - | 0.00% | Additional paid-in capital II (2017) |
| Tambahan modal disetor III (2018) | 143,439 | 143,439 | - | 0.00% | Additional paid-in capital III (2018) |
| Tambahan modal disetor IV (2019) | 426,957 | - | 426,957 | 100.00% | Additional paid-in capital IV (2019) |
| Total | 920,039 | 493,082 | 426,957 | 86.59% | Total |

## DANA SETORAN MODAL

Pada tanggal 31 Desember 2019, tidak terdapat dana setoran modal setelah tanggal 31 Desember 2018. Bank Mantap mencatat adanya dana setoran modal sebesar Rp 497,20 miliar dari pemegang saham yaitu PT Bank Mandiri (Perseo) Tbk sebesar Rp 255,25 miliar dan PT Taspen (Persero) sebesasr Rp 241,95 miliar.

## CAPITAL CONTRIBUTION

As of December 31, 2019, there was no capital contribution after December 31, 2018. Bank Mantap recorded a capital contribution of Rp.497.20 billion from shareholders, namely PT Bank Mandiri (Perseo) Tbk amounting to Rp.255.25 billion and PT Taspen (Persero) amounting Rp 241.95 billion.

## PENGUKURAN KEMBALI ATAS LIABILITAS IMBALAN KERJA – SETELAH PAJAK

Pada tanggal 31 Desember 2019, Bank Mantap mencatat pengukuran kembali atas liabilitas imbalan kerja – setelah pajak sebesar negatif Rp 11,89 miliar, meningkat sebesar Rp8,88miliar atau 295,68% dibandingkan posisi tanggal 31 Desember 2018 yaitu negatif Rp 3,01 miliar.

Pengukuran kembali liabilitas imbalan pasti neto terdiri atas: (i) keuntungan dan kerugian actuarial, dapat timbul dari penyesuaian yang dibuat berdasarkan pengalaman, perubahan asumsi-asumsi aktuarial dan perubahan pada program pensiun.; (ii) imbal hasil atas aset program, tidak termasuk jumlah yang dimasukan dalam bunga neto atas liabilitas imbalan pasti neto ; (iii) setiap perubahan dampak batas atas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas imbalan pasti neto.

## REMEASUREMENT OF EMPLOYEE BENEFITS LIABILITIES - AFTER TAX

As of December 31, 2019, Bank Mantap recorded a remeasurement of employee benefits liabilities - after tax of negative Rp. 11.89 billion, an increase of Rp.8.88 billion or 295.68% compared to the position on December 31, 2018, which was negative Rp. 3.01 billion.

Remeasurements of the net defined benefit obligation consists of: (i) actuarial gains and losses, can arise from adjustments made based on experience, changes in actuarial assumptions and changes to the pension plan; (ii) return on plan assets, excluding amount included in net interest on the net defined benefit obligation; (iii) any change in effect of the asset ceiling, excluding amount included in net interest on the net defined benefit obligation.

## SALDO LABA YANG SUDAH DITENTUKAN PENGGUNAANNYA

Pada tanggal 31 Desember 2019, Bank Mantap mencatat saldo laba yang sudah ditentukan penggunaannya sebesar Rp 145 miliar, meningkat sebesar Rp 105 miliar atau 262,50% dibandingkan posisi tanggal 31 Desember 2018 yaitu sebesar Rp 40 miliar.

Pada tanggal 31 Desember 2019 dan 2018, saldo cadangan umum masing-masing sebesar Rp45miliar dan Rp40 miliar. 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.

Berdasarkan Berita Acara Rapat Umum Pemegang Saham Tahunan No. 22 tanggal 15 Maret 2019 yang dibuat oleh Notaris I Gusti Ngurah Putra Wijaya, S.H., Notaris di Denpasar, pemegang saham menyetujui untuk menyisihkan laba tahun buku 2018 sebesar Rp100.000.000 sebagai cadangan khusus untuk perluasan usaha.

## RETAINED EARNINGS APPROPRIATED

As of December 31, 2019, Bank Mantap recorded Retained earnings Appropriated of Rp 145 billion, an increase of Rp 105 billion or 262.50% compared to the position on December 31, 2018, of Rp 40 billion.

As of December 31, 2019, and 2018, the balance of general reserve amounted to Rp45,000,000 and Rp40,000,000, 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 in which this amount should be provided.

Based on Statement of Annual General Meeting of Shareholders No. 22 dated March 15, 2019, by Notary I Gusti Ngurah Putra Wijaya, S.H., Notary in Denpasar, the shareholders agreed to distribute the net income of the fiscal year 2018 amounting to Rp100,000,000 as a specific reserve for business expansion.

## LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN

Selama tahun 2019, Bank Mantap membukukan laba tahun berjalan sebesar Rp 456,21 miliar, meningkat sebesar Rp 122,74 miliar atau 36,81% dibandingkan dengan tahun 2018. Peningkatan tersebut terutama karena peningkatan yang cukup signifikan pendapatan bunga yaitu sebesar Rp 734,27 miliar, yaitu dari sebesar Rp 2,05 triliun pada tahun 2018 menjadi sebesar Rp2,78triliun pada tahun 2019.

Sementara total penghasilan komprehensif tahun berjalan selama tahun 2019 adalah sebesar Rp 454,12 miliar meningkat sebesar Rp 122,47 miliar atau 36,93% dibandingkan dengan tahun 2018 yaitu sebesar Rp 331,65 miliar.

## STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

During 2019, Bank Mantap recorded Income for the Year of Rp 456.21 billion, an increase of Rp 122.74 billion, or 36.81% compared to 2018. The increase was mainly due to a significant increase in interest income by Rp 734.27 billion, from Rp 2.05 trillion in 2018 to Rp 2.78 trillion in 2019.

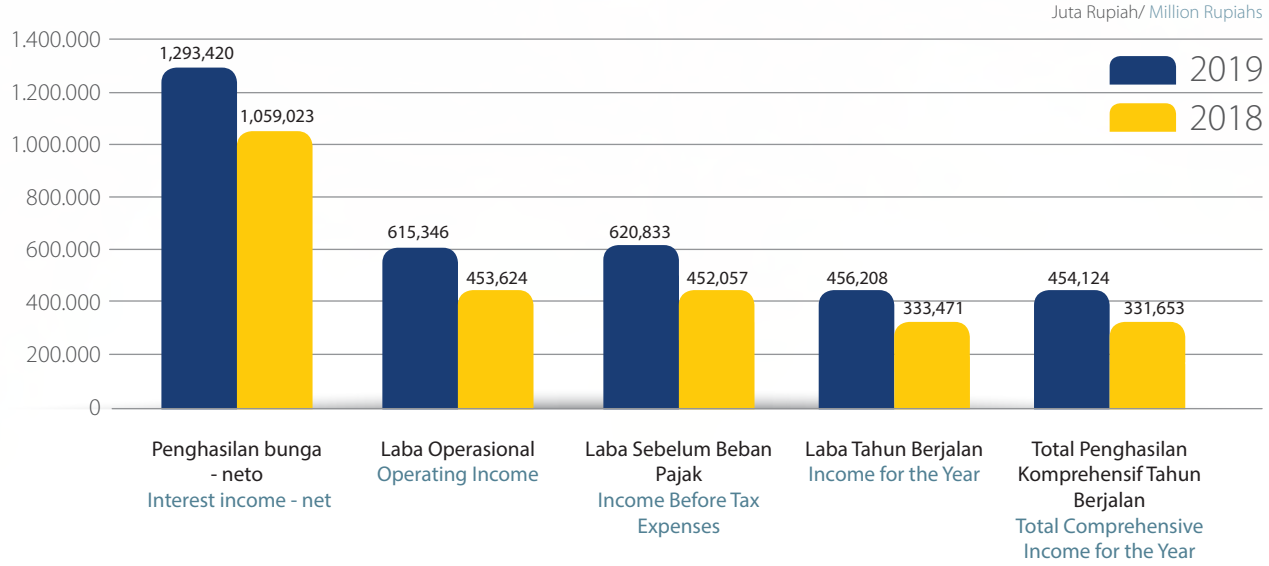
While the total Comprehensive Income for the Year in 2019 was Rp. 454.12 billion, an increase of Rp. 122.47 billion or 36.93% compared to 2018, which was Rp. 331.65 billion.

## LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
### Statement of Profit or Loss and Other Comprehensive Income

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Pendapatan dan Beban Operasional | | | | | Operating Income and Expenses |
| Pendapatan bunga | 2,779,474 | 2,045,203 | 734,272 | 35.90% | Interest income |
| Beban bunga | (1,486,054) | (986,179) | (499,875) | 50.69% | Interest expenses |
| Penghasilan bunga - neto | 1,293,420 | 1,059,023 | 234,397 | 22.13% | Interest income - net |
| Pendapatan operasional lainnya | 272,718 | 222,980 | 49,738 | 22.31% | Other operating income |
| Pembentukan cadangan kerugian penurunan nilai | (88,553) | (85,610) | (2,943) | 3.44% | Provision for impairment losses |
| Beban operasional lainnya | | | | | Other operating expenses |
| Tenaga kerja | (500,607) | (446,842) | (53,765) | 12.03% | Salaries |
| Umum dan administrasi | (361,632) | (295,927) | (65,705) | 22.20% | General and administrative |
| Total beban operasional lainnya | (862,239) | (742,769) | (119,470) | 16.08% | Total other operating expenses |
| | | | | | |
| Laba Operasional | 615,346 | 453,624 | 161,722 | 35.65% | Operating Income |
| Pendapatan (beban) non operasional - neto | 5,487 | (1,567) | 7,054 | -450.21% | Non-Operating Income (Expenses) - Net |
| Laba Sebelum Beban Pajak | 620,833 | 452,057 | 168,776 | 37.34% | Income Before Tax Expenses |
| Beban pajak - neto | (164,625) | (118,585) | (46,039) | 38.82% | Tax expenses - net |
| Laba Tahun Berjalan | 456,208 | 333,471 | 122,737 | 36.81% | 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 | (11,845) | (1,468) | (10,377) | 706.77% | - Remeasurement of post employee benefits liabilities |
| - Pajak penghasilan terkait | 2,961 | 367 | 2,594 | 706.77% | - Related income tax |
| | (8,884) | (1,101) | (7,783) | 706.77% | |
| Pos-pos yang akan direklasifikasi ke laba rugi | | | | | Items that will be reclassified to profit or loss: |
| - Keuntungan (kerugian) neto yang belum peningkatan (penurunan) nilai wajar efek-efek yang tersedia untuk dijual | 9,066 | (956) | 10,022 | -1048.41% | Net unrealized gain (loss) from increase (decrease) in fair value of available-for-sale securities |
| - Pajak penghasilan terkait | (2,267) | 239 | (2,506) | -1048.41% | Related income tax |
| | 6,800 | (717) | 7,517 | -1048.41% | |
| Penghasilan (kerugian) komprehensif lain periode/tahun berjalan - setelah pajak | (2,084) | (1,818) | (266) | 14.63% | Other comprehensive income (loss) for the year - after tax |
| Total Penghasilan Komprehensif Tahun Berjalan | 454,124 | 331,653 | 122,471 | 36.93% | Total Comprehensive Income for the Year |
| Laba per Saham Dasar (nilai penuh) | 303.61 | 243.92 | 60 | 24.47% | Basic Earnings Per Share (full amount) |

IKHTISAR LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
Summary of Profit or Loss and Other Comprehensive Income




**PENDAPATAN BUNGA – NETO**

Pada tahun 2019, Bank Mantap membukukan pendapatan bunga neto setelah dikurangi dengan beban bunga sebesar Rp 1,29 triliun, meningkat sebesar Rp 234,40 miliar atau 22,13% dibandingkan dengan tahun 2018 yaitu sebesar Rp 1,06 triliun.

Pendapatan bunga yang diperoleh Bank Mantap selama tahun 2019 adalah sebesar Rp2,78triliun, meningkat sebesar Rp 734,27 miliar atau 35,9% dibandingkan dengan perolehan tahun 2018 yaitu sebesar Rp 2,05 triliun. Penopang terbesar atas peningkatan tersebut adalah berasal dari pendapatan bunga atas kredit yang diberikan sebesar Rp 636,14 miliar atau 33.27%, yaitu dari sebesar Rp 1,91 triliun pada tahun 2018 menjadi sebesar Rp 2,55 triliun pada tahun 2019, yang didorong oleh pertumbuhan jumlah kredit yang diberikan.

Beban bunga tahun 2019 tercatat sebesar Rp 1,49 triliun, meningkat sebesar Rp 499,88 miliar atau 50,69% dibandingkan beban tahun 2018. Peningkatan beban bunga terbesar berasal dari komponen beban bunga deposito sebesar Rp 471,47 miliar atau 63,56%, yaitu dari sebesar Rp741,73miliar pada tahun 2018 menjadi sebesar Rp 1,21 triliun, yang sejalan dengan pertumbuhan simpanan nasabah dalam bentuk deposito.

**INTEREST INCOME - NET**

In 2019, Bank Mantap recorded Interest income - net after being reduced by an interest expense of Rp 1.29 trillion, an increase of Rp 234.40 billion or 22.13% compared to 2018 of Rp 1.06 trillion.

Interest income earned by Bank Mantap during 2019 was Rp.2.78 trillion, an increase of Rp. 734.27 billion or 35.9% compared to the acquisition in 2018, which was Rp. 2.05 trillion. The most significant contributor to the rise came from interest income on loans amounting to Rp 636.14 billion or 33.27%, from Rp 1.91 trillion in 2018 to Rp 2.55 trillion in 2019, which was driven by the growth of loans.

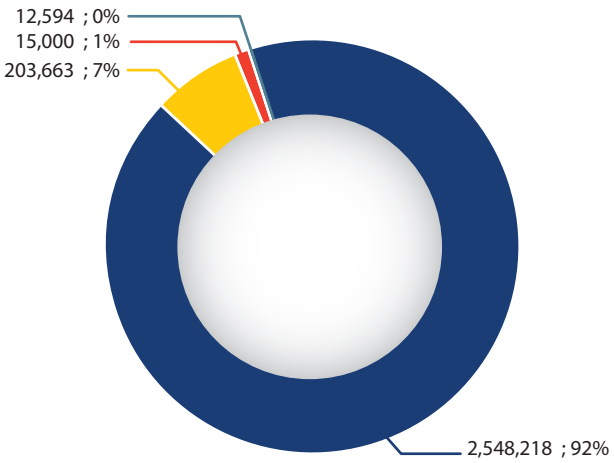
The interest expense in 2019 was recorded at Rp 1.49 trillion, an increase of Rp 499.88 billion, or 50.69% compared to the interest expense of 2018. The largest increase in interest expense came from the deposits interest expense component of Rp 471.47 billion or 63.56%, from Rp741.73 billion in 2018 to Rp 1.21 trillion, which was in line with the growth in customer deposits in the form of deposits.

## PENDAPATAN BUNGA – NETO
### Interest income - net

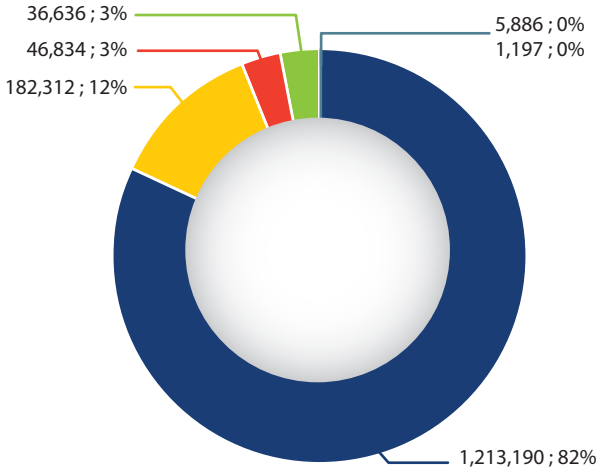
(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Pendapatan Bunga | | | | | Interest Income |
| Kredit yang diberikan | 2,548,218 | 1,912,079 | 636,138 | 33.27% | Loans |
| Efek-efek | 203,663 | 105,416 | 98,247 | 93.20% | Securities |
| Giro dan penempatan di Bank Indonesia | 15,000 | 16,632 | (1,632) | -9.81% | Current accounts and placements with Bank Indonesia |
| Giro dan penempatan di bank lain | 12,594 | 11,075 | 1,519 | 13.71% | Current accounts and placements with other banks |
| Total Pendapatan Bunga | 2,779,474 | 2,045,203 | 734,272 | 35.90% | Total Interest Income |
| Beban Bunga | | | | | Interest expenses |
| Deposito | 1,213,190 | 741,725 | 471,465 | 63.56% | Deposits |
| Surat berharga yang diterbitkan | 182,312 | 176,522 | 5,789 | 3.28% | Securities issued |
| Tabungan | 46,834 | 34,660 | 12,174 | 35.12% | Saving account |
| Premi penjaminan simpanan | 36,636 | 25,243 | 11,393 | 45.13% | Deposit guarantee premium |
| Interbank Call Money | 5,886 | 7,102 | (1,216) | -17.13% | Interbank Call Money |
| Giro | 1,197 | 927 | 270 | 29.11% | Current account |
| Total Beban Bunga | 1,486,054 | 986,179 | 499,875 | 50.69% | Total Interest expenses |
| Pendapatan Bunga - Neto | 1,293,420 | 1,059,023 | 234,397 | 22.13% | Interest Income - Net |

### PENDAPATAN BUNGA TAHUN 2019
#### Interest Income in 2019
Juta Rupiah/ Million Rupiahs




### BEBAN BUNGA TAHUN 2019
#### Interest expenses 2019
Juta Rupiah/ Million Rupiahs




- Kredit yang diberikan / Loans
- Efek-efek / Securities
- Giro dan penempatan di Bank Indonesia / Current accounts and placements with Bank Indonesia
- Giro dan penempatan di bank lain / Current accounts and placements with other banks
- Deposito / Deposits
- Surat berharga yang diterbitkan / Securities issued
- Tabungan / Saving account
- Premi penjaminan simpanan / Deposit guarantee premium
- Interbank Call Money / Interbank Call Money
- Giro / Current account

## PENDAPATAN OPERASIONAL LAINNYA

Pendapatan operasional lainnya yang diperoleh selama tahun 2019 sebesar Rp 272,72 miliar, meningkat sebesar Rp 49,74 miliar atau 22,31% dibandingkan yang diperoleh pada tahun 2018 yaitu sebesar Rp 222,98 miliar.

Peningkatan terbesar berasal dari komponen pendapatan jasa administrasi dan asuransi sebesar Rp 47,57 miliar atau 25,58%, yaitu dari sebesar Rp 185,96 miliar pada tahun 2018 menjadi sebesar Rp 233,53 miliar pada tahun 2019. Pendapatan jasa administrasi dan asuransi tersebut juga merupakan komponen terbesar atau 85,63% dari total pendapatan operasional lainnya tahun 2019.

## OTHER OPERATING INCOME

Other operating income gained during 2019 amounted to Rp 272.72 billion, an increase of Rp 49.74 billion or 22.31% compared to that obtained in 2018, which was Rp 222.98 billion.

The most significant increase came from income from administration and insurance services of Rp 47.57 billion or 25.58%, from Rp 185.96 billion in 2018 to Rp 233.53 billion in 2019. The income from administration and insurance services was also the most substantial component or 85.63% of the total other operating income in 2019.

### PENDAPATAN OPERASIONAL LAINNYA
### Other Operating Income

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Pendapatan jasa administrasi dan asuransi | 233,527 | 185,955 | 47,572 | 25.58% | Income from administration and insurance services |
| Pendapatan denda dan penalti dari pelunasan kredit sebelum jatuh tempo | 28,267 | 28,763 | (496) | -1.72% | Fines and penalties income from loan prepayment |
| Pendapatan administrasi simpanan nasabah | 4,571 | 4,335 | 236 | 5.45% | Administration income on customer's deposit |
| Pendapatan dari penalti tabungan dan deposito | 767 | 430 | 337 | 78.48% | Income from penalties of savings and time deposit |
| Penerimaan pokok kredit hapus buku | 3,614 | 1,978 | 1,635 | 82.67% | Recovery from write-off |
| Lainnya | 1,971 | 1,519 | 452 | 29.77% | Others |
| Total Pendapatan Operasional Lainnya | 272,718 | 222,980 | 49,738 | 22.31% | Total Other Operating Income |

## PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI

Pada tahun 2019, Bank Mantap membentuk cadangan kerugian penurunan nilai ("CKPN") sebesar Rp 88,79 miliar, meningkat sebesar Rp 3,18 miliar atau 3,71% dibandingkan dengan tahun 2018 yaitu sebesar Rp 85,61 miliar.

Komponen CKPN yang dibentuk sebagian besar adalah untuk aset kredit yang diberikan yaitu sebesar Rp 88,55 miliar atau 99,74% dari total pembentukan CKPN.

Strategi yang dilakukan Bank Mantap untuk menekan CKPN adalah dengan menurunkan NPL.

## PROVISIONS FOR IMPAIRMENT LOSSES

In 2019, Bank Mantap established Provisions for Impairment Losses ("CKPN") of Rp 88.79 billion, an increase of Rp 3.18 billion, or 3.71% compared to 2018, which was Rp 85.61 billion.

The CKPN component formed was mostly for loan assets, amounting to Rp 88.55 billion or 99.74% of the total CKPN formation.

The strategy taken by Bank Mantap to suppress CKPN is to reduce NPLs.

## PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI
### Provisions for Impairment Losses

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Pembentukan cadangan kerugian penurunan nilai atas:: | | | | | Provisions for Impairment Losses on: |
| - Kredit yang diberikan | 88,553 | 84,950 | 3,602 | 4.24% | - Loans |
| - Aset Lain-lain | 233 | 660 | (427) | -64.75% | - Other assets |
| Total Pembentukan CKPN | 88,785 | 85,610 | 3,175 | 3.71% | Total Provisions for Impairment Losses |

### BEBAN OPERASIONAL LAINNYA

Pada tahun 2019, Bank Mantap mencatat beban operasional lainnya sebesar Rp 862 miliar, meningkat sebesar Rp 119,24 miliar atau 16,05% dibandingkan beban tahun 2018. Peningkatan tersbesar merupakan peningkatan yang terjadi pada beban umum dan administrasi yaitu sebesar Rp 65,47 miliar atau 22,12%, yaitu dari sebesar Rp 295,93 miliar pada tahun 2018 menjadi sebesar Rp 361,40 miliar pada tahun 2019.

### OTHER OPERATING EXPENSES

In 2019, Bank Mantap recorded other operating expenses of Rp. 862 billion, an increase of Rp. 119.24 billion or 16.05% compared to Other operating expenses in 2018. The most significant increase was due to the rise in general and administrative expenses, amounting to Rp. 65.47 billion or 22.12%, from Rp 295.93 billion in 2018 to Rp 361.40 billion in 2019.

## BEBAN OPERASIONAL LAINNYA
### Other operating expenses

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | *Description* |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Beban Tenaga Kerja | 500,607 | 446,842 | 53,765 | 12.03% | Salaries |
| Beban Umum dan Administrasi | 361,400 | 295,927 | 65,472 | 22.12% | General and administrative |
| Total Beban Operasional Lainnya | 862,006 | 742,769 | 119,237 | 16.05% | Total Other operating expenses |

### BEBAN TENAGA KERJA

Pada tahun 2019, beban tenaga kerja mengalami peningkatan sebesar Rp 53,79 miliar atau 12,03%, yaitu dari sebesar Rp 446,84 miliar pada tahun 2018 menjadi sebesar Rp 500,81 miliar pada tahun 2019. Peningkatan tersebut terutama berasal dari kenaikan gaji, upah, honorarium dan tunjangan karyawan.sebesar Rp 51,29 miliar atau 44,7% yaitu dari sebesar Rp 114,73 miliar pada tahun 2018 menjadi sebesar Rp 166,03 miliar pada tahun 2019. Beban gaji, upah, honorarium dan tunjangan karyawan tersebut juga merupakan komponen terbesar atau 32,77% dari total biaya tenaga kerja.

### SALARIES

In 2019, the Salaries increased by Rp 53.79 billion or 12.03%, from Rp 446.84 billion in 2018 to Rp 500.81 billion in 2019. The increase mainly came from the rise in salaries, wages, honorarium, and employee benefits amounting to Rp. 51.29 billion or 44.7%, from Rp. 114.73 billion in 2018 to Rp. 166.03 billion in 2019. The expenses for salaries, wages, honorarium, and employee benefits were also the most significant component or 32.77% of the total salaries.

### BEBAN UMUM DAN ADMINISTRASI

Pada tahun 2019, Bank Mantap mencatat beban umum dan administrasi sebesar Rp361,40miliar, meningkat sebesar Rp 65,47 miliar atau 22,12% dibandingkan dengan beban tahun 2018 yaitu sebesar Rp 295,93 miliar. Peningkatan tersebut

### GENERAL AND ADMINISTRATIVE EXPENSES

In 2019, Bank Mantap recorded general and administrative expenses of Rp361.40 billion, an increase of Rp 65.47 billion, or 22.12% compared with 2018 general and administrative expenses of Rp 295.93 billion. The increase was mainly due to

terutama karena kenaikan beban penyusutan aset tetap yaitu sebesar Rp 24,37 miliar atau 45,06%, yaitu dari sebesar Rp54,07 miliar pada tahun 2018 menjadi sebesar Rp 78,44 miliar. Sedangkan beban barang dan jasa merupakan komponen terbesar atau 33,72% dari total beban umum dan administrasi.

the rise in the Depreciation of fixed assets, which amounted to Rp 24.37 billion or 45.06%, from Rp 54.07 billion in 2018 to Rp 78.44 billion while the goods and services were the most significant component or 33.72% of the total general and administrative expenses.

**BEBAN UMUM DAN ADMINISTRASI**
**Total General and administrative expenses**

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Barang dan jasa | 121,866 | 99,225 | 22,641 | 22.82% | Goods and services |
| Penyusutan aset tetap | 78,441 | 54,073 | 24,368 | 45.06% | Depreciation of fixed assets |
| Sewa | 55,603 | 53,549 | 2,054 | 3.84% | Rental |
| Promosi | 35,614 | 24,660 | 10,954 | 44.42% | Promotion |
| Beban jasa pihak ketiga | 17,989 | 18,262 | (273) | -1.49% | Third parties service |
| Iuran keanggotaan bank | 13,701 | 9,718 | 3,983 | 40.99% | Bank's membership fee |
| Bahan bakar minyak | 9,091 | 7,315 | 1,776 | 24.29% | Fuel |
| Pemeliharaan dan perbaikan | 8,730 | 6,316 | 2,413 | 38.21% | Repairs and maintenance |
| Amortisasi aset tidak berwujud | 8,033 | 2,097 | 5,936 | 283.02% | Amortization of intangible assets |
| Beban asuransi | 2,526 | 2,578 | (53) | -2.04% | Insurance expense |
| Beban pajak final | 2,428 | 1,534 | 894 | 58.27% | Tax expenses - final |
| Biaya transaksi ATM | 2,098 | 1,575 | 523 | 33.22% | ATM transaction fee |
| Beban retribusi | 1,520 | 894 | 627 | 70.11% | Retribution expense |
| Beban penanganan kredit bermasalah | 1,049 | 346 | 703 | 203.18% | Non-performing loan handling expense |
| Beban pengelolaan giro dan kliring | 698 | 636 | 62 | 9.79% | Current account and clearing expense |
| Beban pengurusan perijinan dan dokumen | 463 | 440 | 23 | 5.17% | Licenses and documents expense |
| Beban pengelolaan adminstrasi surat berharga | 367 | 586 | (220) | -37.49% | Securities issued administration expense |
| Beban flagging nasabah | 275 | 9,769 | (9,494) | -97.18% | Beban flagging nasabah/ Customer flagging expense |
| Lain-lain | 907 | 2,354 | (1,447) | -61.46% | Lain-lain/ Others |
| Total Beban Umum dan Administrasi | 361,400 | 295,927 | 65,472 | 22.12% | Total Beban Umum dan Administrasi/ Total General and administrative expenses |

### LABA OPERASIONAL

Pada tahun 2019, Bank Mantap membukukan laba operasional sebesar Rp 615,35 miliar, meningkat sebesar Rp 161,72 miliar atau 35,65% dibandingkan dengan laba operasional tahun 2018 yaitu sebesar Rp 453,62 miliar. Peningkatan tersebut terutama karena peningkatan pendapatan bunga yang cukup signifikan pada tahun 2019.

### OPERATING INCOME

In 2019, Bank Mantap recorded an operating income of Rp 615.35 billion, an increase of Rp 161.72 billion, or 35.65% compared to the operating income in 2018, which was Rp 453.62 billion. The increase was mainly due to a significant increase in interest income in 2019.

### PENDAPATAN (BEBAN) NON OPERASIONAL

Pada tahun 2019, Bank Mantap membukukan pendapatan operasional bersih sebesar Rp75,49miliar, setelah pada tahun 2018 membukukan beban operasional bersih sebesar Rp1,57miliar. Perolehan pendapatan non operasional bersih tersebut berasal dari pendapatan non operasonal lainnya sebesar Rp 7,05 miliar.

### NON-OPERATING INCOME (EXPENSES)

In 2019, Bank Mantap recorded an operating income - net of Rp75.49 billion; after in 2018, it posted an operating expense - net of Rp1.57 billion. The net non-operating income was derived from other non-operating income of Rp 7.05 billion.

**PENDAPATAN (BEBAN) NON OPERASIONAL**
**Non-Operating Income (Expenses)**

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Banten, sesari | (800) | (852) | 52 | -6.12% | Banten, sesari |
| Sumbangan | (259) | (605) | 346 | -57.24% | Donation |
| Pinalti dan sanksi | (504) | (45) | (459) | 1015.66% | Penalty and charges |
| Keuntungan (kerugian) penjualan dan pelepasan aset tetap dan inventaris | (1) | 81 | (82) | -100.67% | Gain (loss) on sale and disposal of fixed assets and supplies |
| Lainnya - neto | 7,050 | (146) | 7,196 | -4927.96% | Others - net |
| Total Pendapatan (Beban) Non Operasional | 5,487 | (1,567) | 7,054 | -450.21% | Total Non-Operating Income (Expenses) |

### LABA SEBELUM PAJAK PENGHASILAN

Pada tahun 2019, Bank Mantap membukukan laba sebelum pajak penghasilan sebesar Rp620,83miliar, meningkat sebesar Rp 168,77 miliar atau 37,34% dibandingkan laba sebelum pajak penghasilan tahun 2018 yaitu sebesar Rp 452,06 miliar.

### INCOME BEFORE INCOME TAX

In 2019, Bank Mantap posted Income Before Income Tax of Rp620.83 billion, an increase of Rp 168.77 billion, or 37.34% compared to Income Before Income Tax in 2018 of Rp 452.06 billion.

### LABA TAHUN BERJALAN

Pada tahun 2019, Bank Mantap membukukan laba tahun berjalan sebesar Rp 456,21 miliar, meningkat sebesar Rp 122,74 miliar atau 36,81% dibandingkan dengan laba tahun berjalan tahun 2018 yaitu sebesar Rp 333,47 miliar. Peningkatan laba tahun berjalan tersebut lebih kecil dibandingkan dengan peningkatan laba sebelum pajak penghasilan karena adanya peningkatan beban pajak penghasilan sebesar Rp 46,04 miliar atau 38,82%, yaitu dari sebesar Rp118,59miliar pada tahun 2018 menjadi sebesar Rp 164,63 miliar pada tahun 2019.

### INCOME FOR THE YEAR

In 2019, Bank Mantap recorded Income for the Year of Rp 456.21 billion, an increase of Rp 122.74 billion, or 36.81% compared to Income for the Year in 2018, which was Rp 333.47 billion. The rise in Income for the Year was smaller than the increase in income before operating tax due to the increase in income tax expenses of Rp 46.04 billion or 38.82%, from Rp118.59 billion in 2018 to Rp 164.63 billion in the year 2019.

## PENGHASILAN KOMPREHENSIF TAHUN BERJALAN

Pada tahun 2019, Bank Mantap membukukan penghasilan komprehensif tahun berjalan sebesar Rp 454,12 miliar, meningkat sebesar Rp 122,47 miliar atau 36,93% dibandingkan penghasilan komprehensif tahun berjalan tahun 2018 yaitu sebesar Rp 331,65 miliar.

## COMPREHENSIVE INCOME FOR THE YEAR

In 2019, Bank Mantap recorded comprehensive income for the year of Rp 454.12 billion, an increase of Rp 122.47 billion, or 36.93% compared to comprehensive income for the year 2018 of Rp 331.65 billion.

## LABA PER LEMBAR SAHAM

Pada tahun 2019, laba per lembar saham Bank Mantap adalah sebesar Rp 303,61, meningkat sebesar Rp 60,00 atau 24,47% dibandingkan pada tahun 2018 yaitu sebesar Rp 243,92. Peningkatan tersebut terutama karena peningkatan laba tahun berjalan yang lebih tinggi dari rata-rata tertimbang jumlah saham yang beredar pada tahun 2019.

## EARNINGS PER SHARES

In 2019, Bank Mantap's Earnings per Share amounted to Rp 303.61, an increase of Rp 60.00 or 24.47% compared to 2018, which was Rp 243.92. The increase was mainly due to the rise in income for the year, which was higher than the weighted average number of outstanding shares in 2019.

## LAPORAN ARUS KAS

Pada tahun 2019, Bank Mantap mencatat pengeluaran bersih kas untuk aktivitas operasi sebesar Rp 785,85 miliar, mengalami penurunan sebesar Rp 2,6 triliun setelah pada tahun 2018 mencatat perolehan kas dari aktivitas operasi sebesar Rp 1,81 triliun. Sedangkan pengeluaran bersih kas untuk aktivitas investasi pada tahun 2019 adalah sebesar Rp 440,83 miliar, meningkat sebesar Rp 26,71 miliar dibandingkan tahun 2018 yaitu sebesar Rp 415,12 miliar. Untuk perolehan bersih kas dari aktivitas pendanaan pada tahun 2019 adalah sebesar Rp 893,28 miliar, meningkat sebesar Rp 412,08 miliar dibandingkan tahun 2018 yaitu sebesar Rp 481,20 miliar.

Dengan demikian pada tahun 2019, Bank Mantap mencatat penurunan bersih kas sebesar Rp333,40 miliar, setelah pada tahun 2018 mencatat adanya peningkatan bersih kas dan setara kas sebesar Rp 1,88 triliun.

## STATEMENT OF CASH FLOWS

In 2019, Bank Mantap recorded net cash used in operating activities of Rp. 785.85 billion, a decrease of Rp. 2.6 trillion after in 2018 it recorded net cash provided by operating activities of Rp. 1.81 trillion. While net cash used in investment activities in 2019 was Rp. 440.83 billion, an increase of Rp. 26.71 billion compared to 2018 which was Rp. 415.12 billion. The net cash provided by financing activities in 2019 was Rp. 893.28 billion, an increase of Rp. 412.08 billion compared to 2018 which was Rp. 481.20 billion.

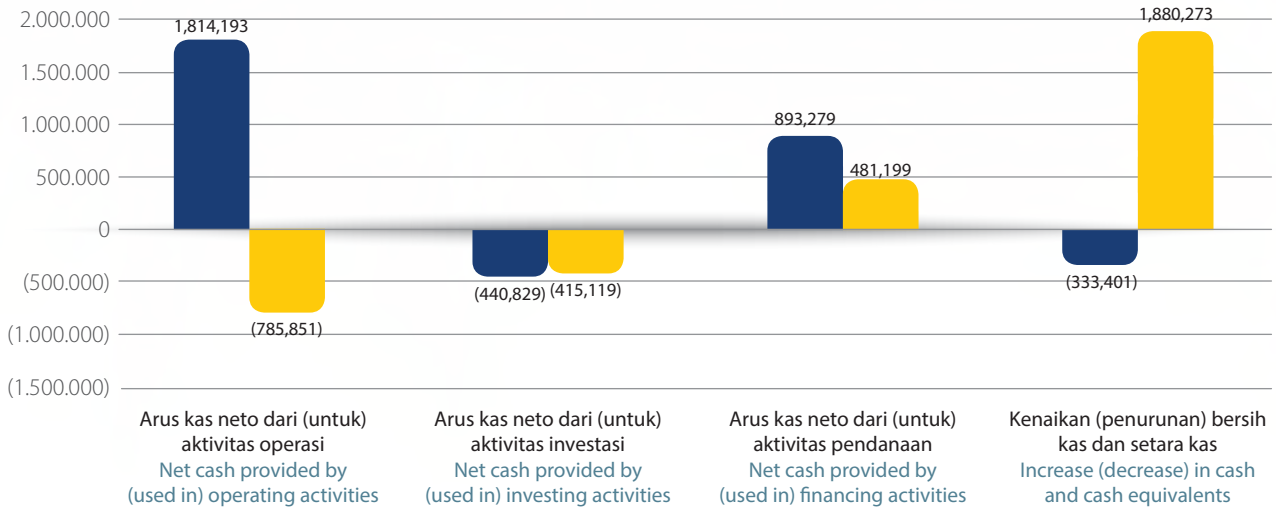
Thus in 2019, Bank Mantap recorded net decrease in cash and cash equivalents of Rp.333.40 billion, after in 2018 it recorded net increase in cash and cash equivalents of Rp 1.88 trillion.

### IKHTISAR ARUS KAS
### Summary of Cash Flows

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Arus kas dari (untuk) aktivitas operasi | (785,851) | 1,814,193 | (2,600,044) | -143.32% | cash provided by (used in) operating activities |
| Arus kas untuk aktivitas investasi | (440,829) | (415,119) | (25,709) | 6.19% | Net cash used in investing activities |
| Arus kas dari aktivitas pendanaan | 893,279 | 481,199 | 412,079 | 85.64% | Net cash provided by financing activities |
| Kenaikan / (Penurunan) Bersih Kas dan Setara Kas | (333,401) | 1,880,273 | (2,213,674) | -117.73% | Net (Decrease) Increase In Cash And Cash Equivalents |
| Kas dan Setara Kas pada Awal Tahun | 3,621,285 | 1,741,012 | 1,880,273 | 108.00% | Cash and Cash Equivalents at Beginning of Year |
| Kas dan Setara Kas pada Akhir Tahun | 3,287,884 | 3,621,285 | (333,401) | -9.21% | Cash and Cash Equivalents at the End of Year |

IKHTISAR ARUS KAS/SUMMARY OF CASH FLOWS
Ikhtisar Arus Kas/Summary of Cash Flows
Juta Rupiah/ Million Rupiahs




## ARUS KAS DARI AKTIVITAS OPERASI

Pengeluaran bersih kas untuk aktivitas operasi pada tahun 2019 sebesar Rp 785,85 miliar, yan mengalami penurunan sebesar Rp 2,6 triliun setelah pada tahun 2018 mencatat perolehan kas dari aktivitas operasi sebesar Rp 1,81 triliun, terutama karena pembayaran beban bunga yang lebih tinggi, peningkatan tagihan atas efek-efek yang dibeli dengan janji dijual kembali, dan pembayaran liabilitas atas efek-efek yang dijual dengan janji dibeli kembali yang diperoleh pada tahun 2018.

## CASH FLOWS FROM OPERATING ACTIVITIES

Net cash (used in) operating activities in 2019 amounted to Rp 785.85 billion, a decrease by Rp 2.6 trillion after in 2018 recorded net cash provided by operating activities of Rp 1.81 trillion, mainly due to higher payments of interest expenses, increases in securities purchased under agreements to resell, and payment of securities sold under repurchase agreements, obtained in 2018.

## ARUS KAS DARI AKTIVITAS INVESTASI

Pengeluaran bersih kas untuk aktivitas investasi pada tahun 2019 sebesar Rp 440,83 miliar, yang meningkat sebesar Rp26,71 miliar dibandingkan tahun 2018 yaitu sebesar Rp415,12 miliar, terutama digunakan untuk pembelian aktiva tetap.

## CASH FLOWS FROM INVESTING ACTIVITIES

Net cash (used in) investing activities in 2019 amounted to Rp 440.83 billion, an increase by Rp.26.71 billion compared in 2018 of Rp.415.12 billion, mainly used in Acquisition of fixed assets.

## ARUS KAS DARI AKTIVITAS PENDANAAN

Perolehan bersih kas dari aktivitas pendanaan pada tahun 2019 sebesar Rp 893,28 miliar, yang meningkat sebesar Rp412,08 miliar dibandingkan tahun 2018 yaitu sebesar Rp481,20 miliar, terutama karena adanya penerimaan dari surat berharga (obligasi) yang diterbitkan pada tahun 2019 sebesar Rp 1 triliun.

## CASH FLOWS FROM FINANCING ACTIVITIES

Net cash provided by financing activities in 2019 amounted to Rp.893.28 billion, an increase of Rp.412.08 billion compared in 2018 was Rp.481.20 billion, mainly due to Receipts from securities (bonds) issued in 2019 amounted to Rp. 1 trillion.

## KOMITMEN DAN KONTIJENSI

Berikut ini adalah akun-akun yang dicatat di laporan posisi keuangan ekstra-komtabel (off balance sheet):

## COMMITMENTS AND CONTINGENCIES

The following are the accounts that are recorded in the off balance sheet:

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Description |
|---|---|---|---|
| Komitmen | | | Commitments |
| Liabilitas komitmen | | | Commitment liabilities |
| - Fasilitas kredit nasabah yang belum ditarik | 15,758 | 27,834 | - Unused loan facilities Uncomitted |
| Liabilitas komitmen – neto | 15,758 | 27,834 | Commitment liabilities - net |
| Kontinjensi | | | Contingencies |
| Tagihan kontinjensi | | | Contingent receivables |
| - 'Pendapatan bunga dalam penyelesaian (tidak diaudit) | 27,836 | 26,952 | - Interest receivable on non-performing loan |
| - Kredit hapus buku | 33,099 | 24,713 | - Write-off loans |
| Total tagihan kontinjensi | 60,935 | 51,665 | Total contingent receivables |
| Liabilitas kontinjensi | | | Contingent liabilities |
| - Garansi Bank | - | 91 | - Bank guarantee |
| Tagihan kontinjensi – neto | 60,935 | 51,574 | Contingent receivables - net |
| Tagihan (liabilitas) komitmen dan kontinjensi – neto | 45,178 | 23,740 | Commitments and contingencies receivables (liabilities) - net |

## LAPORAN KEUANGAN KONSOLIDASIAN ENTITAS INDUK

Mayoritas saham Bank Mantap dimiliki oleh PT Bank Mandiri (Persero) Tbk (“Bank Mandiri”) dengan porsi kepemilikan Bank Mandiri sebesar 51,08%, sehingga Bank Mantap merupakan entitas anak yang laporan keuangannya dikonsolidasikan dengan Laporan Keuangan Bank Mandiri.

Sesuai dengan Peraturan Otoritas Jasa Keuangan (“POJK”) Nomor 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank, berikut adalah Ringkasan Laporan Keuangan Konsolidasian PT Bank Mandiri (Perseto) Tbk dan Entitas Anak :

## CONSOLIDATED FINANCIAL STATEMENTS OF THE PARENT ENTITY

The majority of Bank Mantap's shares are owned by PT Bank Mandiri (Persero) Tbk ("Bank Mandiri") with a portion of Bank Mandiri ownership of 51.08%, so that Bank Mantap is a subsidiary whose financial statements are consolidated with Bank Mandiri's Financial Statements.

In accordance with the Financial Services Authority Regulation ("POJK") Number 37 / POJK.03 / 2019 concerning Transparency and Publication of Bank Reports, the following is a Summary of Consolidated Financial Statements of PT Bank Mandiri (Perseto) Tbk and Subsidiaries:

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Description |
|---|---|---|---|
| Posisi Keuangan | | | Financial Position |
| Total Aset | 1,318,246,335 | 1,202,252,094 | Total Assets |
| Total Liabilitas | 1,025,749,580 | 941,953,100 | Total Liabilities |
| Total Dana Syirkah Temporer | 83,462,230 | 75,338,689 | Total Temporary Syirkah Funds |
| Jumlah Ekuitas | 209,034,525 | 184,960,305 | Total Equity |
| Laba Rugi | | | Profit or Loss |
| Pendapatan Bunga dan Syariah Bersih | 59,440,188 | 54,622,632 | Interest and Sharia Income - Net |
| Laba Operasional | 36,451,514 | 33,905,797 | Operating Profit |
| Laba Sebelum Beban Pajak dan Kepentingan Nonpengendali | 36,441,440 | 33,943,369 | Profit Before Tax Expenses and Non-Controlling Interest |
| Laba Tahun Berjalan | 28,455,592 | 25,851,937 | Current Year Profit |
| Total Penghasilan Komprehensif Tahun Berjalan | 35,666,668 | 24,535,188 | Total Current Year Comprehensive Income |

# KEMAMPUAN MEMBAYAR UTANG DAN KOLEKTIBILITAS PIUTANG

## Ability to Pay a Debt (Solvency) and Receivables Collectability

### KEMAMPUAN MEMBAYAR UTANG

Kemampuan membayar utang tercermin dari likuiditas dan solvabilitas. Berkenaan dengan obligasi yang diterbitkan, kemampuan membayar utang tercermin dari lancarnya pembayaran bunga dan pemeringkatan obligasi.

Secara keseluruhan kemampuan Bank Mantap dalam membayar utang dan menjaga kolektibilitas piutang masih dapat terjaga dengan baik. Sekalipun Terdapat penurunan CAR sebesar 0,30% dari bulan Juli 2019, namun masih lebih tinggi dari ketentuan regulator yaitu sesuai dengan Basel III minimal 13%

### ABILITY TO PAY A DEBT

The ability to pay a debt is reflected in liquidity and solvency. Concerning bonds issued, the smooth payment of interest and ranking of bonds reflected the ability to pay debts.

Overall, the ability of Bank Mantap to pay debts and safeguarding the collectability of receivables is still well maintained. Although there was a decrease in CAR of 0.30% from July 2019, it was still higher than the regulator's provisions that were following Basel III at least 13%.

### KEMAMPUAN MEMBAYAR UTANG JANGKA PENDEK (LIKUIDITAS BANK)

Kemampuan Bank Mantap dalam memenuhi kewajiban jangka pendek dilakukan dengan melakukan pengelolaan likuiditas yang baik. Tingkat likuiditas Bank Mantap diukur dari angka LDR yang pada tahun 2019 mencapai sebesar 102,6% sedikit mengalami peningkatan dibandingkan dengan tahun 2018 yaitu sebesar 101,74%, sedangkan angka LFR tercatat sebesar 92,82% mengalami peningkatan 1,15% dibandingkan dengan posisi akhir tahun 2018 yaitu sebesar 91,67%.

Likuiditas Bank masih dapat terpenuhi dengan baik didukung oleh penambahan modal yang dilakukan diakhir tahun 2018 dan penerbitan Negotiable Certificate of Deposit (NCD) di bulan Februari 2019, dimana sebagian besar (88.5%) di-subscribe oleh Bank sehingga walaupun tidak diperhitungkan dalam rasio LFR namun merupakan sumber likuiditas Bank serta penerbitan Penawaran Umum Berkelanjutan Obligasi Berkelanjutan (PUBOB) Tahap I di bulan November 2019 sebesar Rp1 triliun.

### ABILITY TO PAY SHORT-TERM DEBT (BANK LIQUIDITY)

The ability of Bank Mantap to meet its short-term obligations is done by managing liquidity well. The level of bank liquidity measured by the LDR figure that in 2019 reached 102.6% slightly increased compared to 2018, which amounted to 101.74%, while the LFR figure was recorded of 92.82% an increase of 1.15% compared to the position at the end of 2018 by 91.67%.

The Bank's liquidity could still be properly fulfilled, supported by the addition of capital carried out at the end of 2018. It was also supported by the issuance of Negotiable Certificate of Deposit (NCD) in February 2019, where the Bank subscribed most (88.5%). So that although they were not taken into account in the LFR ratio, it was a source of Bank liquidity. Besides, also supported by the issuance of Continuous Public Offering of Continuing Bonds Phase I Year 2019 (PUBOB) in November 2019, amounting to Rp1 trillion.

### KEMAMPUAN MEMBAYAR UTANG JANGKA PANJANG (SOLVABILITAS BANK)

Rasio kecukupan modal Bank Mandiri (Capital Adequacy Ratio - CAR adalah rasio modal terhadap aset tertimbang menurut risiko/Risk-Weighted Assets - RWA), pada tahun 2019 CAR Bank Mantap sedikit mengalami penurunan menjadi sebesar 21,74% jika dibandingkan dengan rasio kecukupan modal tahun 2018 sebesar 24,31%.Hal tersebut disebabkan ATMR Risiko Kredit meningkat. Kenaikan tersebut berasal dari peningkatan eksposure kredit UMKM (produktif) yang didominasi oleh penambahan segmen Pensiun khususnya produk KUP (Kredit Usaha Pensiun) dan KPP (Kredit Pra Pensiun).

Rasio tersebut menunjukan solvabilitas Bank Mantap masih baik karena telah melebihi minimal requirement rasio CAR dari Regulator sehingga dapat memenuhi risiko kredit, risiko pasar dan risiko operasional.

### ABILITY TO PAY LONG-TERM DEBT (BANK SOLVENCY)

Bank Mandiri's Capital Adequacy Ratio (CAR) is the Risk-Weighted Assets (RWA) ratio. In 2019, Bank Mantap's CAR decreased slightly to 21.74% when compared to the year's capital adequacy ratio 2018 amounted to 24.31%. It was due to the increased Credit Risk RWA. The increase came from an increase in MSME (productive) credit exposure, which was dominated by the addition of the Pension segment, especially KUP (Pension Business Credit) and KPP (Pre-Pension Credit) products.

This ratio shows that Bank Mantap's solvency is still good because it has exceeded the minimum CAR ratio requirements of the Regulator so that it can meet credit risk, market risk, and operational risk.

## KEMAMPUAN MEMBAYAR UTANG DARI EFEK-EFEK YANG DITERBITKAN

Kemampuan membayar utang juga dapat tercermin berdasarkan peringkat dari Obligasi yang diterbitkan oleh Bank Matap. Pada tanggal 12 Juli 2017, Bank Mantap menerbitkan Obligasi I Bank Mandiri Taspen Pos Tahun 2017 ("Obligasi I Tahun 2017") dengan nilai nominal sebesar Rp2.000.000.000.000 yang terdiri atas 2 (dua) seri yaitu Seri A dengan nilai nominal Rp1.500.000.000.000 dan Seri B dengan nominal Rp500.000.000.000. Pada tanggal 31 Desember 2017, peringkat Obligasi I Tahun 2017 menurut Fitch Rating adalah AA (idn) (double A) dan pada tanggal 31 Juli 2018 memperoleh peringkat AA (idn) (double A); outlook stabil untuk peringkat nasional jangka panjang Obligasi I Bank Mandiri Taspen Pos di AA (idn) (double A).

Pada tanggal 18 November 2019, Bank Mantap terlah 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) ser, yaitu Seri A dengan nilai nominal Rp 700 miliar dan Seri B dengan nilai nominal Rp 300 miliar. Pada tanggal 31 Desember 2019, peringkat Obligasi Berkelanjutan I Tahap I Tahun 2019 menurut Fitch Rating adalah AA (idn) (double A).

Hal tersebut menunjukkan bahwa kondisi Bank stabil yang berarti bahwa ekspektasi risiko default sangat rendah dibandingkan dengan emiten atau kewajiban lain di negara yang sama.

## ABILITY TO PAY DEBT FROM PUBLISHED SECURITIES

On July 12, 2017, Bank Mantap issued Bonds I Bank Mandiri Taspen Pos Year 2017 ("Bonds I Year 2017") with a nominal value of Rp2,000,000,000, which consisted of 2 (two) series, namely Series A with a nominal value of Rp1. 500,000,000,000 and Series B with a nominal value of Rp500,000,000,000. As of December 31, 2017, the 2017 Bond I rating according to the Fitch Rating was AA (idn) (double A), and on July 31, 2018, obtained an AA (idn) (double A) rating; stable outlook for the long-term national rating of Bank Mandiri Taspen Pos Bond I in AA (idn) (double A).

On November 18, 2019, Bank Mantap has 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 consisted of 2 (two) series, namely Series A with a nominal value of Rp 700 billion and Series B with a nominal value of Rp 300 billion. As of December 31, 2019, the rating of Continuing Bonds I Phase I Year 2019, according to Fitch Rating was AA (idn) (double A).

It showed that the Bank's condition was stable, which meant that expectations of default risk were meager compared to other issuers or obligations in the same country.

### KEMAMPUAN MENGHASILKAN LABA (RENTABILITAS)

Rentabilitas Bank Mantap diukur melalui rasio-rasio berikut ini

### PROFITABILITY

The Bank's Profitability is measured through the following ratios

| Uraian<br>Description | 2019 | 2018 | Perubahan<br>Changes |
|---|---|---|---|
| ROA | 2.62% | 2.64% | -0.02% |
| ROE | 19.29% | 20.47% | -1.18% |
| NIM | 6.04% | 6.92% | -0.87% |
| BOPO | 79.84% | 80.00% | -0.16% |

Sekalipun rasio-rasio yang mengukur kemampuan Bank Mantap dalam menghasilkan laba pada tahun 2019 sedikit mengalami penurunan jika dibandingkan dengan tahun sebelumnya, namun penilaian rentabilitas Bank Mantap secara individu per 31 Desember 2019 menunjukkan peringkat "2" atau bank memiliki kinerja dalam menghasilkan laba (rentabilitas) memadai, sumber-sumber utama rentabilitas berasal dari core earnings yang dominan, komponen-komponen yang mendukung core earnings stabil dan kemampuan laba dalam meningkatkan permodalan dan prospek laba dimasa datang cukup tinggi.

Even though ratios that measure the ability of Bank Mantap to generate profits in 2019 slightly decreased when compared to the previous year, but the assessment of Bank Mantap rentability individually as of December 31, 2019, showed a rating of "2". Or the bank had a performance in generating adequate profits (rentability). The primary sources of profitability came from the dominant core earnings. The components that support stable core earnings and the ability of incomes to increase capital and future earnings prospects were quite high.

## TINGKAT KOLEKTIBILITAS PIUTANG

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 ialah agar bank dapat secara rutin melakukan monitoring terhadap kredit-kredit yang telah disalurkan.

Berikut ini adalah kualitas kredit yang diberikan berdasarkan kolektibilitas sesuai peraturan OJK.

## RECEIVABLES COLLECTABILITY LEVEL

The quality of the Bank's credit is divided based on its collectibility level, namely into the group of current, special mention, substandard, doubtful, and loss. Meanwhile, the purpose of classifying the credit is so that Bank can routinely monitor the loans.

The following is the quality of the loans based on collectibility according to FSA regulations.

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | | | | | | Description |
|---|---|---|---|---|---|---|---|
| | Lancar Current | Dalam Perhatian Khusus Special Mention | Kurang Lancar Substandard | Diragukan Doubtful | Macet Loss | Total | |
| Pihak Berelasi | | | | | | | Related Parties |
| Konsumsi | 2,251 | - | - | - | - | 2,251 | Consumption |
| Pihak Ketiga | | | | | | | Third Parties |
| - Investasi | 15,925,781 | 132,201 | 13,164 | 10,930 | 47,389 | 16,129,465 | - Investment |
| - Konsumsi | 3,637,975 | 178,370 | 4,772 | 3,526 | 42,156 | 3,866,799 | - Consumption |
| - Modal Kerja | 275,528 | 26,782 | 679 | 299 | 14,508 | 317,795 | - Working Capital |
| Total Pihak Ketiga | 19,839,284 | 337,352 | 18,615 | 14,755 | 104,052 | 20,314,059 | Total Third Parties |
| Total Kredit yang Diberikan | 19,841,535 | 337,352 | 18,615 | 14,755 | 104,052 | 20,316,311 | Total Loans |
| Dikurangi CKPN | (71,583) | (23,478) | (15,685) | (14,256) | (83,678) | (208,680) | Less: Allowance for impairment losses |
| Kredit yang Diberikan Bersih | 19,769,953 | 313,874 | 2,930 | 499 | 20,374 | 20,107,631 | Loans - Net |

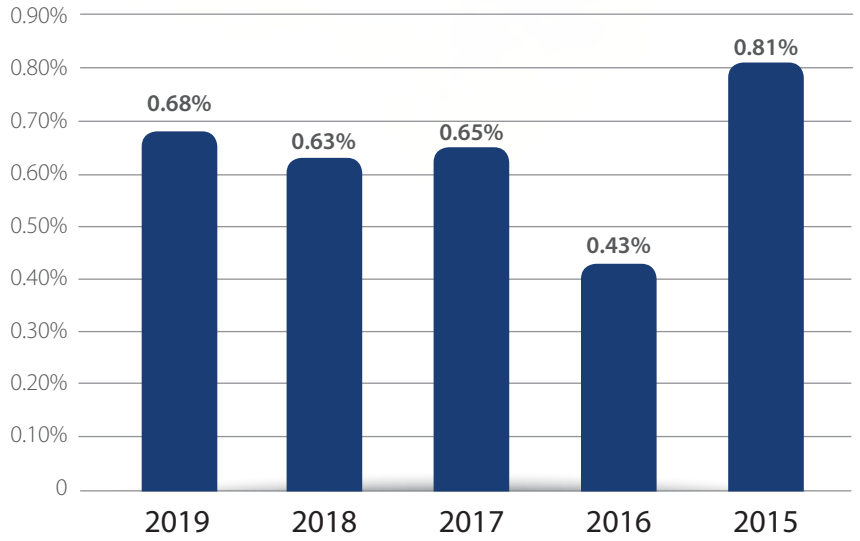
(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2018 | | | | | | Description |
|---|---|---|---|---|---|---|---|
| | Lancar Current | Dalam Perhatian Khusus Special Mention | Kurang Lancar Substandard | Diragukan Doubtful | Macet Loss | Total | |
| Pihak Berelasi | | | | | | | Related Parties |
| Konsumsi | 1,320 | - | - | - | - | 1,320 | Consumption |
| Pihak Ketiga | | | | | | | Third Parties |
| - Investasi | 11,465,007 | 108,739 | 4,316 | 10,446 | 42,216 | 11,630,725 | - Investment |
| - Konsumsi | 3,218,080 | 119,640 | 4,985 | 2,329 | 11,101 | 3,356,135 | - Consumption |
| - Modal Kerja | 495,513 | 20,040 | 56 | 1,405 | 20,775 | 537,788 | - Working Capital |
| Total Pihak Ketiga | 15,178,601 | 248,419 | 9,357 | 14,179 | 74,092 | 15,524,648 | Total Third Parties |
| Total Kredit yang Diberikan | 15,179,921 | 248,419 | 9,357 | 14,179 | 74,092 | 15,525,968 | Total Loans |
| Dikurangi CKPN | (54,510) | (11,010) | (1,714) | (3,911) | (60,982) | (132,127) | Less: Allowance for impairment losses |
| Kredit yang Diberikan Bersih | 15,125,411 | 237,409 | 7,644 | 10,268 | 13,110 | 15,393,842 | Loans - Net |

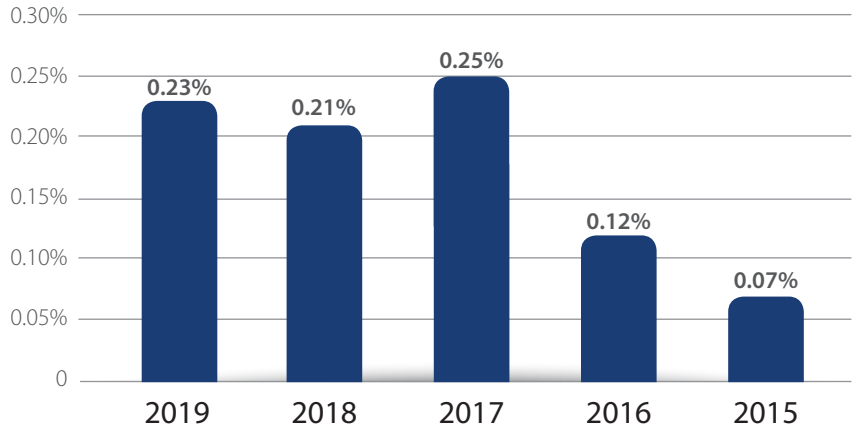
Dari data tersebut di atas terlihat bahwa memang telah terjadi peningkatan NPL Gross dan Neto yang disebabkan adanya beberapa debitur pensiun meninggal yang masih menunggu klaim *Insurance* serta gagal pemotongan angsuran yang berkantor bayar di POS, namun demikian tingkat NPL masih tetap terjaga dibawah target BMRI dan ketentuan regulator.

From the data above, it can be seen there has indeed been an increase in Gross and Net of NPLs. It was due to the death of several retirement debtors. They are still waiting for insurance claims and failed to deduct installments whose payment offices at POS. However, the rate of NPL is always maintained below the BMRI target and regulatory provisions.

PERTUMBUHAN NPL – GROSS
NPL Growth - Gross




PERTUMBUHAN NPL – NETO
NPL Growth - Net



## KREDIT YANG DIBERIKAN BERDASARKAN SISA UMUR JATUH TEMPO
### Loans Based On The Remaining Maturities

| Uraian | 2019 | *2018* | Description |
|---|---|---|---|
| < 1 Bulan | 79.227.685 | 53.174.885 | < 1 month |
| > 1 Bulan - 3 Bulan | 25.171.390 | 49.106.082 | > 1 month - 3 months |
| > 3 Bulan - 6 Bulan | 77.152.003 | 101.855.685 | > 3 months - 6 months |
| > 6 Bulan - 12 Bulan | 91.599.151 | 101.300.707 | > 6 months - 12 months |
| > 1 Tahun - 3 Tahun | 391.067.303 | 409.802.185 | > 1 year - 3 years |
| > 3 Tahun | 19.652.093.358 | 14.810.728.609 | > 3 years |
| Total | 20.316.310.890 | 15.525.968.153 | Total |
| Dikurangi: Cadangan Kerugian Penurunan Nilai | (208.679.723) | (132.126.684 ) | Less: Allowance for Impairment Losses |
| Neto | 20.107.631.167 | 15.393.841.469 | Net |

# STRUKTUR MODAL
## Capital Structure

### KEBIJAKAN MANAJEMEN ATAS STRUKTUR MODAL DAN DASAR PEMILIHANNYA

Kebijakan Bank Mantap terkait permodalan disusun untuk memastikan pemenuhan persyaratan likuiditas Bank yang ditentukan oleh perubahan peraturan perundang-undangan, serta untuk memastikan kemampuan Bank Mantap dalam mengembangkan usaha berkelanjutan dengan berdasarkan tinjauan analisis aspek ekonomi secara global maupun nasional.

### POLICY OF CAPITAL STRUCTURE AND BASIS OF SELECTION

Bank Mantap's policies related to capital are compiled to ensure the fulfillment of Bank liquidity requirements determined by changes in laws and regulations, as well as to ensure the ability of Bank Mantap in developing sustainable businesses based on an analysis review of global and national economic aspects.

### RINCIAN STRUKTUR MODAL

Sesuai dengan Peraturan Otoritas Jasa Keuangan (OJK), Struktur permodalan Bank Mandiri terdiri dari Modal Inti (Tier 1) dan Modal Pelengkap (Tier 2).

### CAPITAL STRUCTURE DETAILS

In accordance with the Financial Services Authority (OJK) Regulations, Bank Mandiri's capital structure consists of Core Capital (Tier-1) and Supplementary Capital (Tier-2).

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan Growth | | Description |
|---|---|---|---|---|---|
| | | | Nominal Nominal | Persentase Percentage | |
| Komponen Modal | | | | | Capital Components |
| Modal Inti (Tier 1) | 2,564 | 2,220 | 344 | 15.49% | Core Capital (Tier 1) |
| Modal Pelengkap (Tier 2) | 137 | 110 | 27 | 24.53% | Supplementary capital (Tier-2) |
| Total Modal | 2,700 | 2,330 | 371 | 15.92% | Total Capital |
| Aset Tertimbang Menurut Risiko ("ATMR") | | | | | Risk-Weighted Assets (ATMR) |
| ATMR Risiko Kredit | 10,941 | 8,786 | 2,155 | 24.53% | ATMR Credit Risk |
| ATMR Risiko Pasar | - | - | - | - | ATMR Operational Risk |
| ATMR Risiko Ooperasional | 1,476 | 799 | 677 | 84.67% | ATMR Market Risk |
| Total ATMR | 12,417 | 9,585 | 2,832 | 29.55% | Total ATMR |
| Rasio KPMM | | | | | Capital Adequancy Ratio |
| Rasio CET 1 | 20.65% | 23.16% | -2.51% | 58.27% | CET-1 Ratio |
| Rasio Tier 1 | 20.65% | 23.16% | -2.51% | 33.22% | Tier 1 Ratio |
| Rasio Tier 2 | 1.10% | 1.15% | -0.04% | 70.11% | Tier 2 Ratio |
| Rasio Total | 21.75% | 24.31% | -2.57% | 22.12% | Total Ratio |

Dalam melakukan pengelolaan modal, Bank Mantap mengukur kecukupan modal berdasarkan rasio KPMM sesuai yang dengan persyaratan yang ditentukan oleh regulator. Bank terus berupaya dan berkomitmen untuk menjaga rasio Kewajiban Penyediaan Modal Minumum (KPMM) yang telah dipersyaratkan oleh regulator.

Pada posisi akhir tahun 2019, jumlah modal Bank Mantap adalah sebesar Rp 2,7 triliun, meningkat sebesar Rp 371 miliar atau 15,49% dari posisi akhir tahun 2018 yaitu sebesar Rp2,33triliun. Di sisi lain, angka ATMR juga mengalami peningkatan sebesar Rp 2,8 triliun atau 29,55% yaitu dari sebesar Rp 9,59 triliun pada akhir tahun 2018 menjadi Rp 12,42 triliun. Karena peningkatan ATMR yang lebih tinggi dari pada peningkatan modal, mengakibatkan rasio KPMM/ CAR mengalami penurunan dari sebesar 24,31% pada akhir tahun 2018 menjadi 21,75% pada akhir tahun 2019.

In managing capital, Bank Mantap measures the capital adequacy based on the Capital Adequacy Ratio following the requirements specified by the regulator. The Bank continues to strive and is committed to safeguarding the Capital Adequacy Ratio (KPMM) stipulated by the regulator.

At the end of 2019, the total capital of Bank Mantap was Rp2.7 trillion, an increase of Rp 371 billion, or 15.49% from the end of 2018 position of Rp 2.33 trillion. On the other hand, the Risk-Weighted Assets (ATMR) also increased by Rp 2.8 trillion or 29.55%, from Rp 9.59 trillion at the end of 2018 to Rp 12.42 trillion. Due to the increase in ATMR that was higher than in the capital, the CAR has decreased from 24.31% at the end of 2018 to 21.75% at the end of 2019.

# IKATAN MATERIAL INVESTASI BARANG MODAL
## Capital Goods Investment Materials Agreement

Bank memiliki ikatan material investasi barang modal berupa komitmen pembelian barang modal yang telah direncanakan dalam Rencana Bisnis Bank (RBB). Adapun ikatan material terkait investasi barang modal yang berlangsung selama tahun 2019 diuraikan sebagai berikut.

Bank has material agreement related to capital expenditure. The material ties related to capital goods investment that took place during 2019 were described as follows.

### TUJUAN IKATAN

Ikatan material yang dimiliki oleh Bank Mantap 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 Mantap 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 Mantap yang telah dianggarkan selama tahun berjalan.

### SOURCE OF FUNDS

The source of funds used in purchasing capital goods comes from Bank Mantap 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 Mantap 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, then Bank Mantap does not need to protect the risk of currency protection.

## JENIS, TUJUAN, DAN NILAI 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.

## TYPES, GOALS AND VALUE OF CAPITAL GOODS INVESTMENT

Investment in the form of Capital Goods (Capital Expenditure) is an activity of spending funds to buy a number of fixed assets or increase the value of fixed assets expected to provide benefits value in the future.

| Jenis | Nilai (dalam Rupiah penuh) / Value (in full Rupiah) 2019 | 2018 | Type |
|---|---|---|---|
| Tanah | 15.579.000.000 | 7.166.125.000 | Land |
| Bangunan | 85.264.557.878 | 74.485.738.425 | Building |
| Kendaraan | 2.714.430.000 | 12.688.699.785 | Vehicle |
| *Hardware* | 44.556.231.161 | 18.642.439.427 | Hardware |
| *Software* | 22.724.434.784 | 22.546.175.000 | Software |
| Inventaris Kantor | 10.278.966.185 | 5.454.366.966 | Office Inventory |
| Total | 181.117.620.008 | 140.983.544.603 | Total |

## TUJUAN INVESTASI

Investasi barang modal ini bertujuan untuk mendukung kelancaran kegiatan operasional Bank Mantap.

## INVESTMENT GOALS

The investment of capital goods aims to support operasional activities of Bank Mantap.

### TABEL IKATAN MATERIAL TERKAIT INVESTASI BARANG MODAL
### CAPITAL GOODS INVESTMENT MATERIALS AGREEMENT TABLE

| Nama Pihak<br>Party Name | Jenis Ikatan<br>Type of Agreement | Realisasi (dalam Rupiah Penuh)<br>Realization (in Full Rupiah) |
|---|---|---|
| Empyrean Pte. Ltd | Software (*Implementasi PSAK 71*) | 4.635.000.000 |
| PT SKHA Consulting | Jasa Konsultan (*Consulting UUS*) | 1.481.480.000 |
| PT Besmart Global Solusi | Lisensi Redhat Openshitft Container untuk SOA ESB (*Enterprise Service Bus*) | 1.658.512.345 |
| PT Indodev Niaga Internet | *Software Human Capital Management System* | 2.400.000.000 |
| PT Strategic Partner Solution | Aplikasi API *Management* | 1.980.000.000 |

## PENCAPAIAN TARGET DAN PROYEKSI SATU TAHUN KE DEPAN

## ACHIEVEMENT OF TARGETS AND PROJECTIONS FOR THE NEXT YEAR

### REALIASI DAN TARGET TAHUN 2019
### Realization and Target 2019

(dalam jutaan Rupiah kecuali dinyatakan lain) / (in million rupiahs unless otherwise stated)

| Uraian | 2019 | 2018 | Pertumbuhan<br>Growth<br>Nominal<br>Nominal | Pertumbuhan<br>Growth<br>Persentase<br>Percentage | Description |
|---|---|---|---|---|---|
| Ringkasan Posisi Keuangan | | | | | Summary of Financial Position |
| Total Aset | 26,951 | 26,552 | 101.50% | 15.49% | Total Assets |
| Total Kewajiban dan Modal | 26,951 | 26,552 | 101.50% | 24.53% | Total Liabilities and Capital |
| Kredit | 20,316 | 20,064 | 101.26% | 15.92% | Loans |
| Ringkasan Laba (Rugi) | | | | | Summay of Profit (Loss) |
| Pendapatan Bunga - Neto | 1,293 | 1,344 | 96.24% | 24.53% | Interest Income - Net |
| Laba Operasional | 615 | 557 | 110.49% | - | Operating Income |
| Laba Sebelum Beban Pajak | 621 | 556 | 111.75% | 84.67% | Income Before Tax Expenses |
| Laba Tahun Berjalan | 456 | 400 | 114.05% | 22.12% | Income for the Year |

Pada tahun 2019, Bank Mantap dapat mencapai hampir seluruh target yang ditetapkan, dengan gambaran sebagai berikut :

- Realisasi total aset dapat tercapai 101,50% terutama karena realisasi penempatan pada Bank Indonesia yang mencapai 209,28% dari yang ditargetkan.
- Realisasi total kewajiban dan modal tercapai sebesar 101,50% terutama karena realisasi simpanan nasabah dalam bentuk Giro yang mencapai 163,63%.
- Realisasi jumlah kredit yang diberikan mencapai 101,26%.
- Realisasi pendapatan bunga neto hanya mencapai 96,24% karena realisasi beban bunga yang melebihi target yang telah ditetapkan untuk tahun 2019 (103,85%), karena

In 2019, Bank Mantap could achieve almost all the targets set, with the following description:

- The realization of total assets could be obtained by 101.50%, mainly due to the realization of placement with Bank Indonesia, which reached 209.28% of the target.
- The realization of total liabilities and capital reached 101.50%, mainly due to the realization of deposits from customers in the form of current accounts, which reached 163.63%.
- The realization of total loans reached 101.26%.
- Realization of net interest income only reached 96.24% due to the realization of interest expense that exceeded the target set for 2019 (103.85%), because basically interest

pada dasarnya pendapatan bunga mencapai 100,16% dari target. Tingginya *Cost of Fund* (biaya dana) yang disebabkan dana mahal dari bulan Desember 2018 serta peningkatan rata-rata aktiva produktif atas imbas averaging LFR di bawah 94%.

- Realisasi laba operasional mencapai 110,49% karena pedapatan operasional lainnya terealisasi sebesar 107,23% dari target sementara realisasi beban operasional lainnya dapat ditekan pada 92,53$ dari pagu anggaran.
- Realisasi laba sebelum pajak mencapai 111,75% karena pada tahun 2019, Bank Mantap membukukan pendapatan non operasional bersih sedangkan pada tahun sebelumnya membukukan beban non operasional bersih
- Realisasi laba tahun berjalan adalah sebesar 114,05% dari target yang ditetapkan dalam RKAP 2019.

income reached 100.16% of the target. The high cost of funds caused by expensive funds from December 2018 and the increase in average productive assets on the impact of LFR averaging below 94%.

- The realization of operating income reached 110.49% because other operating income was realized at 107.23% of the target. In contrast, the realization of other operating expenses could be reduced at $ 92.53 from the budget limit.
- Realization of operating income before tax reached 111.75% because, in 2019, Bank Mantap posted non-operating income - net, while in the previous year recorded non-operating expenses - net.
- The realization of income for the year was 114.05% of the target set in the 2019 RKAP.

## PROYEKSI TAHUN 2020

Manajemen Bank Mantap telah menyusun Rencana Bisnis Bank untuk tahun 2019 dengan mempertimbangkan kondisi ekonomi saat ini dan proyeksi perekonomian di tahun 2020, baik dari segi makro maupun mikro.

## PROJECTIONS FOR 2020

Bank Mantap Management has compiled a Bank Business Plan for 2020, taking into account current economic conditions and economic forecasts for 2020, both in terms of macro and micro.

### ASUMSI MAKRO
**Macro Assumption**

(dalam % / in %)

| NO | Asumsi Makro Ekonomi | 2020 | 2021 | 2022 | Economic Macro Assumption |
|---|---|---|---|---|---|
| 1 | Pertumbuhan Ekonomi | 5.18 | 5.30 | 5.45 | Economic Growth |
| 2 | Inflasi | 3.54 | 3.45 | 3.38 | Inflation |
| 3 | SBI | 5.00 | 5.00 | 5.00 | Indonesian Bank Certificate |

Dengan kondisi tersebut Perseroan optimis menjaga pertumbuhan bisnis ke depan, hal ini tercermin dari proyeksi pertumbuhan kredit selama tahun 2020 sampai dengan tahun 2022 (termasuk pembiayaan syariah) masing-masing sebesar 27.91%, 21.87% dan 18.73%. Adapun proyeksi pertumbuhan dana pihak ketiga (DPK) tahun 2020 sampai dengan tahun 2022 masing-masing adalah 25.86%, 17.24% dan 22.66%. Selain itu Perseroan akan tetap menjaga kualitas aktiva produktif khususnya kredit yaitu di bawah 1%.

Adapun asumsi mikro suku bunga untuk tahun 2020 – 2022 digambarkan dalam sebagai berikut.

With these conditions, the Company is optimistic that it will maintain business growth going forward. It is reflected in the projected loan growth from 2020 to 2022 (including Sharia financing) of 27.91%, 21.87%, and 18.73%, respectively. The projected growth of third party funds (DPK) Year 2020 to the Year 2022 is 25.86%, 17.24%, and 22.66%, respectively. Besides, the Company will continue to maintain the quality of productive assets, especially loans, namely below 1%.

The micro assumption of interest rates for 2020-2022 is described in the following.

### ASUMSI SUKU BUNGA
**Table of Interest Rate Assumption**

(dalam % / in %)

| NO | Asumsi Suku Bunga | 2020 | 2021 | 2022 | Interest Rate Assumption |
|---|---|---|---|---|---|
| 1 | Giro | 2.50 | 2.50 | 2.50 | Current Account |
| 2 | Tabungan | 2.50 | 2.50 | 2.50 | Savings |
| 3 | Simpanan Berjangka | 7.00 | 7.00 | 7.00 | Time Deposits |
| 4 | Kredit | 14.00 | 14.00 | 14.00 | Loans |

Adapun pokok-pokok proyeksi Tahun 2020 adalah sebagai berikut :

The main points of the 2020 projection are as follows:

| Uraian | RKAP 2020<br>2020 RKAP | Description |
|---|---|---|
| Ringkasan Posisi Keuangan | | Summary of Financial Position |
| Total Aset | 33,342 | Total Assets |
| Total Kewajiban dan Modal | 33,342 | Total Liabilities and Capital |
| Kredit | 25,010 | Loans |
| Ringkasan Laba (Rugi) | | Summary of Profit (Loss) |
| Pendapatan Bunga - Neto | 1,678 | Interest Income - Net |
| Laba Operasional | 765 | Operating Income |
| Laba Sebelum Beban Pajak | 765 | Income Before Tax Expenses |
| Laba Tahun Berjalan | 551 | Income for the Year |

## INFORMASI DAN FAKTA MATERIAL YANG TERJADI SETELAH TANGGAL LAPORAN AKUNTAN

## Information and Material Facts After the Accountant's Report Date

Bank Mantap tidak memiliki informasi dan fakta material setelah tanggal laporan akuntan yang secara signifikan mempengaruhi kinerja Bank dan risiko usaha di masa yang akan datang.

Bank Mantap did not have material information and facts after the date of the accountant's report, which significantly affects the Bank's performance and business risks in the future.

# PROSPEK USAHA
## Business Prospects

Bank Dunia memperkirakan pertumbuhan ekonomi dunia sebesar 2,5% pada 2020. Proyeksi ini lebih rendah dari perkiraan sebelumnya 2,7% yang dikeluarkan pada pertengahan tahun 2019. Kondisi tersebut terutama karena akumulasi kondisi ekonomi negara maju yang diperkirakan turun menjadi 1,4% pada 2020 sekalipun negara-negara berkembang meningkat menjadi 4,1%. Menteri Keuangan Republik Indonesia menyampaikan bahwa yang mempengaruhi penurunan tersebut baik dari faktor politik seperti adanya siklus pemilihan umum di Amerika Serikat, maupun faktor ekonomi masih banyak negara dalam kondis fiskal dan moneternya memiliki ruang terbatas. Untuk itu, Kementerian Keuangan akan terus mewaspadai kondisi tersebut, sekalipun demikian Pemerintah tetap optimis dengan mangasumsikan pertumbuhan ekonomi Indonesia sebesar 5,3% (APBN 2020), dengan mengoptimalkan seluruh sumber daya yang ada untuk mendukung asumsi pertumbuhan tersebut.

Bank Indonesia juga terus melakukan berbagai kebijakan moneter untuk mendorong pertumbuhan ekonomi, seperti menurunkan suku bunga acuan dan melonggarkan Giro Wajib Minimum ("GWM"). Selain itu, Gubernur Bank Indonesia juga menyampaikan bahwa nilai tukar rupiah bergerak sangat baik tahun 2019 yang terapresiasi sebesar 2,68% sepanjang tahun, dan pada akhir tahun 2019 ditutup di bawah level Rp 13.900 per dolar Amerika Serikat. Penguatan nilai tukar rupiah tersebut didukung oleh pasokan valas dari para eksportir dan aliran masuk modal asing yang tetap berlanjut sejalan prospek ekonomi Indonesia yang tetap terjaga. Bank Indonesia juga optimis nilai tukar mata uang akan tetap terjaga dengan baik pada tahun 2020.

Kondisi tersebut di atas diyakini juga akan membawa dampak positif bagi pertumbuhan Bank Mantap yang selama ini terjaga dengan baik. Bank Mantap senantiasa menjaga agar pertumbuhan kredit terjaga dan terkelola dengan baik, dengan menjaga agar pertumbuhan mikro dan retail dilakukan secara selektif terutama untuk di wilayah operasi Bali sampai kondisi ekonomi akibat dampak erupsi Gunung Agung membaik. Pertumbuhan Kredit Mikro akan didorong dari Produk KSM & KSM Combo serta implementasi kredit small kolektif bekerjasama dengan Amartha, sedangkan untuk retail dilakukan maintenance dan perpanjangan untuk eksisting customer. Pengelolaan kredit yang sehat akan menurunkan rasio NPL dan menekan pembentukan CKPN.

Di sisi lain, Bank Mantap masih menggunakan Special Rate Kredit secara selektif untuk meningkatkan penetrasi ke pasar, namun akan dikurangi secara bertahap. Selain itu struktur funding yang masih dominan Deposito mahal, akan dilakukan program dana murah untuk peningkatan volume disisi CASA.

Melihat Prospek usaha tersebut, Bank Mantap berupaya untuk memanfaatkan peluang yang ada melalui strategi dan rencana kerja tahun 2020 yang diuraikan sebagai berikut. Hal ini juga didukung kekuatan yang dimiliki Bank

The World Bank predicts world economic growth of 2.5% in 2020. This projection is lower than the previous estimate of 2.7% issued in mid-2019. The condition is mainly due to the accumulation of economic conditions in developed countries, which is expected to fall to 1.4% in 2020, even though developing countries increase to 4.1%. The Minister of Finance of the Republic of Indonesia said that what influenced the decline both from political factors such as the election cycle in the United States, as well as economic factors, many countries still have limited space in fiscal and monetary conditions. To that end, the Ministry of Finance will continue to be vigilant of these conditions; however, the Government remains optimistic by assuming Indonesia's economic growth of 5.3% (APBN 2020), by optimizing all available resources to support those growth assumptions.

Bank Indonesia also continues to implement various monetary policies to encourage economic growth, such as decreasing the benchmark interest rate and loosening the Minimum Statutory Reserves Requirement (GWM). Besides, the Governor of Bank Indonesia also said that the rupiah exchange rate moved very well in 2019, which appreciated 2.68% throughout the year. At the end of 2019, it closed below the level of Rp 13,900 per US dollar. The strengthening of the rupiah exchange rate was supported by the supply of foreign currency from exporters and the continued inflow of foreign capital in line with Indonesia's economic prospects that were maintained. Bank Indonesia is also optimistic that the currency exchange rate will be well maintained in 2020.

The above conditions are believed to have a positive impact on Bank Mantap's growth, which has been well maintained. Bank Mantap always maintains that credit growth is maintained and well managed, by ensuring that micro and retail growth is carried out selectively, especially in the area of Bali's operations until economic conditions due to the impact of the eruption of Mount Agung improved. Micro Credit Growth will be driven from the products of KSM & KSM Combo as well as the implementation of collective small loans in collaboration with Amartha, while for retail, maintenance and extension will be made for existing customers. Sound credit management will reduce the NPL ratio and reduce the formation of Allowance for impairment loss (CKPN).

On the other hand, Bank Mantap still uses the Special Credit Rate selectively to increase market penetration but will be gradually reduced. Besides the funding structure that is still dominant, expensive deposits, a low-cost fund program will be conducted to increase volume on the CASA side.

Seeing the business prospects, Bank Mantap strives to take advantage of existing opportunities through the 2020 strategy and work plan outlined as follows. It is also supported by the strength of the Bank, namely:

yaitu:

1. Bank Mandiri Taspen memiliki induk perusahaan dengan masing-masing yang berfungsi untuk mengembangkan bisnis Bank Mandiri Taspen yaitu: (a). Bank Mandiri sebagai bank terbesar di Indonesia yang memiliki expertise dalam pengelolaan Bank. (b). PT. Taspen memilki akses kepada captive market pensiunan dan expertise dalam memberikan layanan kepada 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, POLRI.
3. Risiko pembiayaan kredit segmen pensiunan relatif lebih rendah, karena sumber utama pembayaran angsuran kredit adalah dari manfaat pensiun debitur yang dipotong secara langsung.
4. Budaya kerja perusahaan yang kuat.
5. Branding yang mencerminkan keunggulan masing-masing induk dan founder perusahaan.
6. Mengutamakan SDM berasal dari wilayah setempat, sehingga penguasaan wilayah lebih optimal.

**PEMASARAN DAN PERSAINGAN USAHA**

Dalam menjalankan usahanya, Perseroan memiliki beberapa pesaing yang bergerak di bidang usaha sejenis dengan Perseroan. Semakin ketatnya persaingan yang terdapat di industri perbankan mewajibkan Perseroan untuk memiliki strategi khusus dalam menghadapi tantangan persaingan industri. Strategi pemasaran yang dilakukan oleh Perseroan 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 mempromosikan dan mensosialisasikan kartu ATM Perseroan yang dapat dipergunakan di seluruh jaringan ATM Bank Mandiri. Perseroan 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 portfolio 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

1. Bank Mandiri Taspen has a reputable parent company to develop Bank Mandiri Taspen's business, namely: (a) Bank Mandiri as the largest bank in Indonesia that has expertise in managing the Bank. (b) PT Taspen has access to captive pensioner markets and expertise in providing services to retirees. (c) Funding support from the Shareholders group.
2. Collaboration with PT ASABRI, a state-owned insurance manager and pension payments specifically for TNI Soldiers, Members of the Police, and Civil Servants of the Ministry of Defense of the Republic of Indonesia.
3. Relatively low risk of pension fund segment credit financing because the main source of loan installment payments was from directly deducted pension benefits.
4. A strong corporate culture.
5. Branding that reflects the advantages of each parent and founder companies.
6. Prioritizing human resources originating from the local area to enhance more optimum regional control.

**MARKETING AND BUSINESS COMPETITION**

In running its business, the Company has several competitors engaged in the same type of business as the Company. The increasingly intense competition in the banking industry requires the Company to have a specific strategy in facing the challenges of industrial competition. The marketing strategies adopted by the Company to maintain market share, seize business opportunities, and face competition includes:

1. Marketing strategies for loan products or Third Party Funds (DPK)

   The marketing strategy of loan products or Third Party Funds (DPK) that has been carried out is to apply customer segmentation for each of the Company's products. So that the segmentation program that is run on the target, launched Savings programs with prizes promoting as well as did socialization on the Company's cards that can be used throughout Bank Mandiri ATM network. The Company has also prepared facilities and infrastructure for priority customers to increase customer loyalty.

2. Credit product marketing strategies

   The marketing strategy for credit products is focused, among others, on increasing the loan portfolio, especially from the pensioner segment through organizing socialization, both for prospective pensioners and pensioners, in collaboration with Civil Servants partners and pensioner associations/community. It was supported

melakukan pengembangan jaringan Perseroan menuju ke daerah kantong-kantong pensiunan dan mendekati kantor-kantor PT Taspen (Persero).

3. Layanan Kantor

   Perseroan senantiasa melakukan pengembangan layanan sebagai salah satu bentuk perhatian Perseroan terhadap kepuasan nasabah. Layanan kantor Perseroan telah dilengkapi dengan fasilitas-fasilitas khusus pensiunan seperti ruang kesehatan, ruang pertemuan, ruang coffee break dan fasilitas yang mendukung kenyamanan pensiunan.

## PANGSA PASAR PERSEROAN

Saat ini, pangsa pasar Perseroan di pasar Indonesia masih dibawah 1% baik untuk DPK maupun kredit (sumber: Statistik Perbankan Indonesia, Oktober 2019). Namun, Perseroan melihat peluang untuk meningkatkan pangsa pasar menjadi lebih tinggi dengan memperbanyak jaringan kantor cabang, meningkatkan jumlah rekening nasabah dan pengembangan produk yang kreatif dan inovatif. Jika dibandingkan dengan industri perbankan nasional pada Buku II terlihat adanya tren positif yang menunjukkan peningkatan pangsa pasar.

Diagram dan Tabel Pangsa Pasar Bank Mantap dibandingkan dengan Industri Perbankan BUKU II

by the development of the Company's network towards the retired enclaves and approaching PT Taspen (Persero) offices.

3. Office Services

   The Company continued to develop services as a form of the Company's concern for customer satisfaction. The Company's office services have been equipped with special facilities for pensioners such as health rooms, meeting rooms, coffee break rooms, and facilities that support the comfort of pensioners.

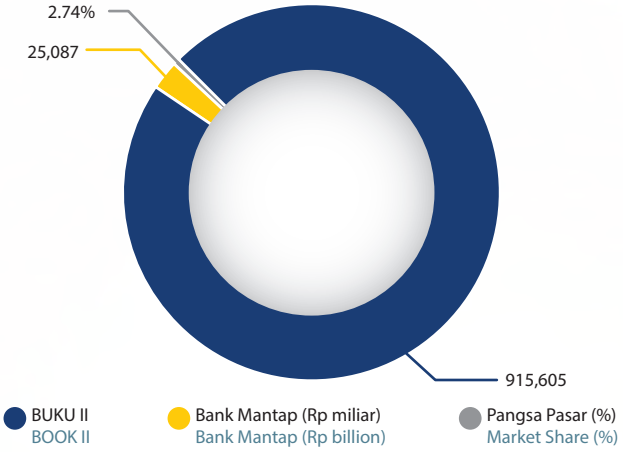
## COMPANY'S MARKET SHARE

At present, the Company's market share in the Indonesian market is still below 1% for both DPK and credit (source: Indonesian Banking Statistics, October 2019). However, the Company sees opportunities to increase its market share higher by increasing the branch office network, increasing the number of customer accounts, and developing creative and innovative products. When compared with the national banking industry in Book II, there is a positive trend that shows an increase in market share.

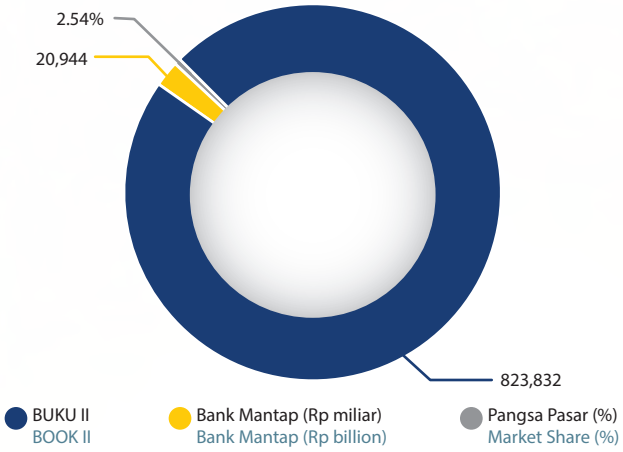
Diagram and Table of Bank Mantap's Market Share compared to BOOK II Banking Industry

| Uraian | | 2018 | Oktober 2019<br>2019 October | Description | |
|---|---|---|---|---|---|
| Total Assets | BUKU II | 823,832 | 915,605 | BOOK II | Total Assets |
| | Bank Mantap | 20,944 | 25,087 | Bank Mantap | |
| | Pangsa Pasar (%) | 2.54% | 2.74% | Market Share (%) | |
| Total Dana Pihak Ketiga (DPK) | BUKU II | 549,986 | 644,753 | BOOK II | Total Third Party Funds (DPK) |
| | Bank Mantap | 15,161 | 19,163 | Bank Mantap | |
| | Pangsa Pasar (%) | 2.76% | 2.97% | Market Share (%) | |
| Total Kredit | BUKU II | 525,714 | 567,146 | BOOK II | Total Loans |
| | Bank | 15,526 | 19,471 | Bank Mantap | |
| | Pangsa Pasar (%) | 2.95% | 3.43% | Market Share (%) | |

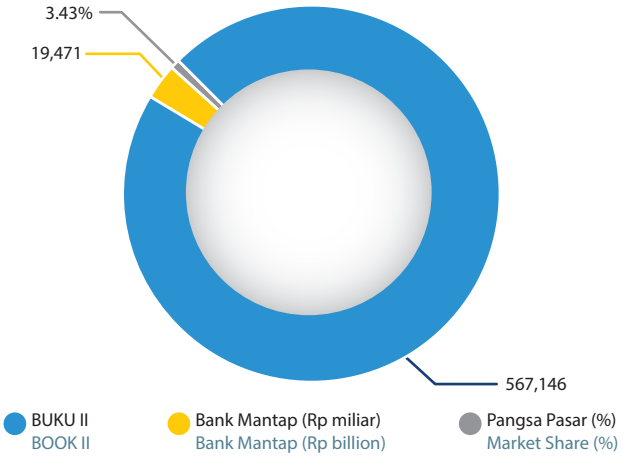
PANGSA PASAR TOTAL ASET OKTOBER 2019
Total Assets Market Share October 2019



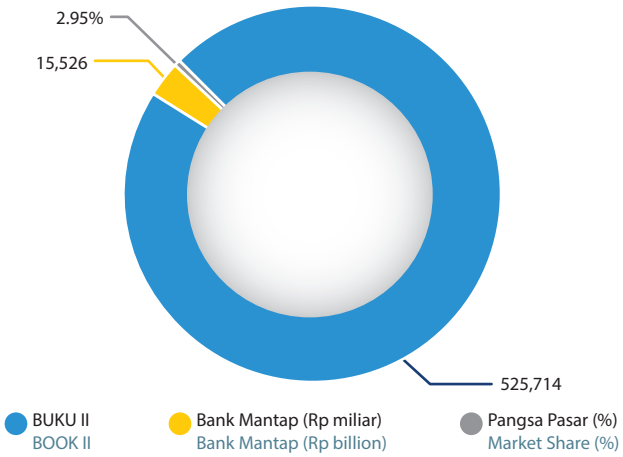

PANGSA PASAR TOTAL ASET 2018
Total Assets Market Share 2018



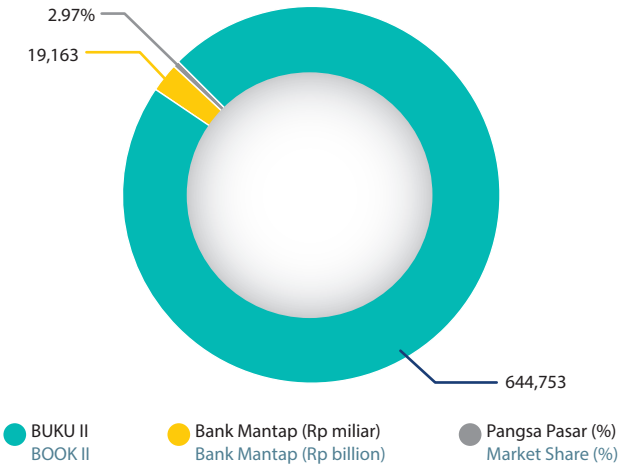

PANGSA PASAR KREDIT OKTOBER 2019
Loan Market Share 2019



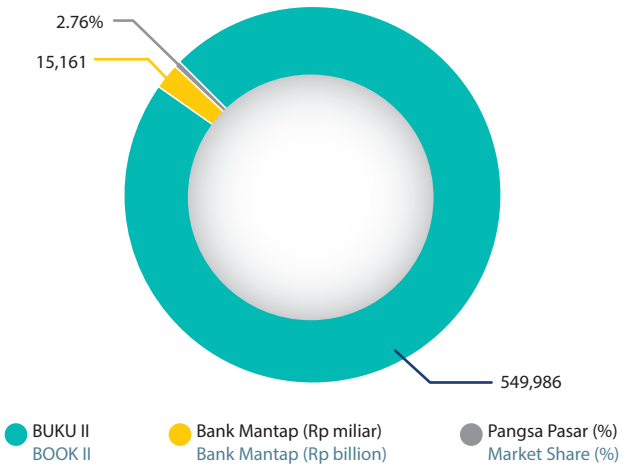

PANGSA PASAR KREDIT 2018
Loan Market Share 2018




PANGSA PASAR DPK OKTOBER 2019
Third Party Funds Market Share 2019




PANGSA PASAR DPK 2018
Third Party Funds Market Share 2018



Bank Mantap sebagai Bank Konvensional, secara khusus menghadapi persaingan dengan seluruh bank umum konvensional kelas usaha BUKU II (Bank dengan Modal Inti Rp1 triliun sampai dengan Rp5 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.

Di tengah kondisi persaingan yang semakin ketat pada tahun 2019, selain karena adanya penambahan Bank Buku II, dari tahun 2018 sebanyak 51 bank menjadi 52 bank pada bulan Oktober 2019, juga pertumbuhan jumlah kantor cabang dari sebanyak 4.043 pada tahun 2018 menjadi 4.084 pada bulan Oktober 2019, Bank Mantap mampu meningkatkan pangsa pasarnya.

Dari sisi total aset, Bank Mantap penguasaan pangsa pasar Bank Mantap pada bulan Oktober 2019 adalah sebesar 2,74%, angka tersebut mengalami peningkatan dibandingkan dengan posisi Desember 2018 yaitu sebesar 2,54%. Jika dilihat dari jumlah kredit yang diberikan, pangsa pasar Bank Mantap pada bulan Oktober 2019 mencapai 3,43%, meningkat 0,48% dibandingkan posisi bulan Desember 2018 yaitu sebesar 2,95%. Sedangkan dari jumlah DPK, pangsa pasar Bank Mantap pada bulan Oktober 2019 tercatat sebesar 2,97% yang mengalami peningkatan jika dibandingkan pada bulan Desember 2018 yaitu sebesar 2,76%.

Bank Mantap, like a Conventional Bank, specifically faces competition with all conventional commercial banks of the BUKU II business class (Banks with Core Capital of Rp1 trillion to Rp5 trillion) and the banking industry in Indonesia in determining market dominance. The business competition can be seen among others based on the number of assets owned, the number of third party funds successfully collected, and the number of loans by the Bank.

Amid increasingly fierce competition in 2019, apart from the addition of Bank Book II, from 2018 there were 51 banks to 52 banks in October 2019, also the growth of the number of branch offices from as many as 4,043 in 2018 to 4,084 in October 2019, Bank Mantap was able to increase its market share.

In terms of total assets, Bank Mantap's market share in October 2019 was 2.74%, an increase compared to the December 2018 position of 2.54%. If seen from the number of loans, Bank Mantap's market share in October 2019 reached 3.43%, an increase of 0.48% compared to the position in December 2018, which was 2.95%. While from the third party funds, Bank Mantap's market share in October 2019 was recorded at 2.97%, an increase compared to December 2018 of 2.76%.

# INFORMASI TRANSAKSI MATERIAL YANG MENGANDUNG BENTURAN KEPENTINGAN DAN/ATAU TRANSAKSI DENGAN PIHAK AFILIASI

## Material Transaction Information That Contains Conflict Of Interest and/or Transaction with Affiliated Parties

| PIHAK BERELASI<br>Related parties | SIFAT HUBUNGAN PIHAK BERELASI<br>Nature of relationship with related parties | TRANSAKSI<br>Transactions |
|---|---|---|
| PT Bank Mandiri (Persero) Tbk | Pemegang Saham Mayoritas<br>Majority shareholders | Giro pada bank lain, pendapatan bunga simpanan dari bank lain, beban bunga<br>Current account with other bank, interest income, deposit from other bank, interest expense |
| PT Bank Syariah Mandiri | Dimiliki sebagian besar oleh PT Bank Mandiri (Persero) Tbk<br>Majority owned by PT Bank Mandiri (Persero) Tbk | Giro pada bank lain, pendapatan bunga<br>Current account with other bank, interest income |
| PT Bank Rakyat Indonesia (Persero) Tbk | Badan Usaha Milik Negara<br>State Owned Company | Giro pada bank lain, pendapatan bunga, surat berharga yang diterbitkan, beban bunga<br>Current account with other bank, interest income, securities issued, interest expense |
| PT Bank Negara Indonesia (Persero) Tbk | Badan Usaha Milik Negara<br>State Owned Company | Penempatan pada bank lain, pendapatan bunga, simpanan dari bank lain, beban bunga<br>Placement from other bank, interest income, deposit from other bank, interest income |
| PT BRI Agroniaga Tbk | Badan Usaha Milik Negara<br>State Owned Company | Penempatan pada bank lain, pendapatan bunga, simpanan dari bank lain, beban bunga<br>Placement from other bank, interest income, deposit from other bank, interest income |
| DPLK PT Bank Negara Indonesia (Persero) Tbk | Badan Usaha Milik Negara<br>State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Asuransi Jasa Indonesia (Persero) | Badan Usaha Milik Negara<br>State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Asuransi Jasa Raharja Putera | Badan Usaha Milik Negara<br>State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Axa Mandiri Financial Services | Dimiliki sebagian besar oleh PT Bank Mandiri (Persero) Tbk<br>Majority owned by PT Bank Mandiri (Persero) Tbk | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Asuransi Bangun Askrida | Badan Usaha Milik Negara<br>State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Taspen Abadi Sentosa | Dimiliki sebagian besar oleh PT Taspen (Persero)<br>Majority owned by PT Taspen (Persero) | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Taspen Properti Indonesia | Dimiliki sebagian besar oleh PT Taspen (Persero)<br>Majority owned by PT Taspen (Persero) | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| Dana Pensiun Lembaga Keuangan Jiwasraya | Badan Usaha Milik Negara<br>State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Estika Daya Mandiri | Badan Usaha Milik Negara<br>State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Berdikari (Persero) | Badan Usaha Milik Negara<br>State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| Pemerintah Republik Indonesia<br>Government of Republic Indonesia | Pemegang Saham Akhir<br>Ultimate Shareholder | Efek-efek, pendapatan bunga, aset lain-lain<br>Securities, interest income, other assets |
| Reksadana PT Bank Negara Indonesia (Persero) Tbk | Badan Usaha Milik Negara<br>State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Dana Pensiun Karyawan Taspen | Dimiliki sebagian besar oleh PT Taspen (Persero)<br>Majority owned by PT Taspen (Persero) | Surat berharga yang diterbitkan, beban bunga, simpanan nasabah<br>Securities issued, interest expense, deposits from customer |
| Perum Jaminan Kredit Indonesia | Badan Usaha Milik Negara<br>State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Mandiri Tunas Finance | Dimiliki sebagian besar oleh PT Bank Mandiri (Persero) Tbk<br>Majority owned by PT Bank Mandiri (Persero) Tbk | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Mandiri Axa General Insurance | Perusahaan Asosiasi<br>Associated Company | Simpanan nasabah, beban bunga, biaya dibayar dimuka<br>Deposits from customer, interest expenses, prepaid expenses |

| PIHAK BERELASI<br>Related parties | SIFAT HUBUNGAN PIHAK BERELASI<br>Nature of relationship with related parties | TRANSAKSI<br>Transactions |
|---|---|---|
| PT Asuransi Jiwa Inhealth Indonesia | Dimiliki sebagian besar oleh PT Bank Mandiri (Persero) Tbk<br>Majority owned by PT Bank Mandiri (Persero) Tbk | Simpanan nasabah, beban bunga, biaya dibayar dimuka<br>Deposits from customer, interest expenses, prepaid expenses |
| PT Asuransi Kredit Indonesia (Persero) | Badan Usaha Milik Negara<br>State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Pos Indonesia (Persero) | Badan Usaha Milik Negara<br>State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Wijaya Karya Bangunan Gedung | Entitas Anak dari Badan Usaha Milik Negara<br>Subsidiary of State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Indonesia Infrastructure Finance | Badan Usaha Milik Negara<br>State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Bank Tabungan Negara (Persero) Tbk | Badan Usaha Milik Negara<br>State Owned Company | Surat berharga yang diterbitkan, beban bunga, simpanan dari bank lain, penempatan pada bank lain, pendapatan bunga<br>Securities issued, interest expenses, deposits from other bank, placement from other bank, interest income |
| PT Reasuransi Indonesia Utama (Persero) | Badan Usaha Milik Negara<br>State Owned Company | Surat berharga yang diterbitkan, simpanan nasabah, beban bunga<br>Securities issued, deposits from customer interest expenses |
| Pejabat Eksekutif Bank | Manajemen Bank<br>Bank's management | Simpanan nasabah, kredit yang diberikan, aset lain-lain, pendapatan bunga, beban bunga<br>Deposits from customer, loans, other assets, interest income, interest expenses |
| BPJS Ketenagakerjaan | Badan Usaha Milik Negara<br>State Owned Company | Surat berharga yang diterbitkan, beban bunga<br>Securities issued, interest expenses |
| PT Mulia Sasmita Bhakti | Dikendalikan oleh Dana Pensiun Bank Mandiri<br>Controlled by Dana Pensiun Bank Mandiri | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| Dana Pensiun Bank Mandiri | PT Bank Mandiri (Persero) Tbk sebagai pendiri<br>PT Bank Mandiri (Persero) Tbk as founder | Simpanan nasabah, beban bunga, surat berharga yang diterbitkan, simpanan dari bank lain<br>Deposits from customer, interest expenses, securities issued, deposits from other bank |
| PT Asuransi Jiwa Taspen | Dimiliki sebagian besar oleh PT Taspen (Persero)<br>Majority owned by PT Taspen (Persero) | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Usaha Gedung Mandiri | Dikendalikan oleh Dana Pensiun Bank Mandiri<br>Controlled by Dana Pensiun Bank Mandiri | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Taspen (Persero) | Pemegang Saham<br>Shareholder | Biaya dibayar dimuka, simpanan nasabah, beban bunga, beban umum dan administrasi surat berharga yang diterbitkan<br>Prepaid expense, deposits from customer, interest expenses, general and administrative expenses, securities issued |
| PT Mandiri Manajemen Investasi | Dimiliki sebagian besar oleh PT Bank Mandiri (Persero) Tbk<br>Majority owned by PT Bank Mandiri (Persero) Tbk | Efek-efek, Simpanan nasabah, beban bunga<br>Marketable securities, Deposits from customer, interest expenses |
| PT Bumi Daya Plaza | Dikendalikan oleh Dana Pensiun Bank Mandiri<br>Controlled by Dana Pensiun Bank Mandiri | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| Mandiri DPLK | PT Bank Mandiri (Persero) Tbk sebagai pendiri<br>PT Bank Mandiri (Persero) Tbk as founder | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Penjaminan Infrastruktur Indonesia (Persero) | Badan Usaha Milik Negara<br>State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Aero Globe Indonesia | Entitas Anak dari Badan Usaha Milik Negara<br>Subsidiary from State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |

| PIHAK BERELASI<br>Related parties | SIFAT HUBUNGAN PIHAK BERELASI<br>Nature of relationship with related parties | TRANSAKSI<br>Transactions |
|---|---|---|
| PT Asabri (Persero) | Badan Usaha Milik Negara<br>State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| Koperasi Kesehatan Pegawai dan Pensiunan Bank Mandiri (Mandiri Healthcare) | Dikendalikan oleh PT Bank Mandiri (Persero) Tbk<br>Controlled by PT Bank Mandiri (Persero) Tbk | Simpanan nasabah, surat berharga yang diterbitkan, beban bunga<br>Deposits from customer, securities issued, interest expenses |
| PT Jasa Marga Bali Tol | Entitas Anak dari Badan Usaha Milik Negara<br>Subsidiary from State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Pengembangan Pariwisata Indonesia ITDC | Badan Usaha Milik Negara<br>State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| Reksa Dana Mandiri Investa Pasar Uang | Dikendalikan oleh PT Mandiri Manajemen Investasi<br>Controlled by PT Mandiri Manajemen Investasi | Simpanan nasabah, beban bunga, surat berharga yang diterbitkan<br>Deposits from customer, interest expenses, securities issued |
| Reksa Dana Mandiri Kapital Prima | Dikendalikan oleh PT Mandiri Manajemen Investasi<br>Controlled by PT Mandiri Manajemen Investasi | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Mandiri Capital Indonesia | Dimiliki sebagian besar oleh PT Bank Mandiri (Persero) Tbk<br>Majority owned by PT Bank Mandiri (Persero) Tbk | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Pengelola Investama Mandiri | Dikendalikan oleh Dana Pensiun Bank Mandiri<br>Controlled by Dana Pensiun Bank Mandiri | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Sarana Multi Infrastruktur (Persero) | Badan Usaha Milik Negara<br>State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Sarana Multigriya Finansial (Persero) | Badan Usaha Milik Negara<br>State Owned Company | Simpanan nasabah, beban bunga, pendapatan bunga, efek-efek, aset lain-lain<br>Deposits from customer, interest expenses, interest income, securities, other assets |
| PT Semen Tonasa | Entitas Anak dari Badan Usaha Milik Negara<br>Subsidiary from State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| BPJS Kesehatan | Badan Usaha Milik Negara<br>State Owned Company | Surat berharga yang diterbitkan, beban bunga<br>Securities issued, interest expenses |
| PT Pertamina Pedeve Indonesia | Entitas Anak dari Badan Usaha Milik Negara<br>Subsidiary from State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |
| PT Hotel Indonesia Natour (Persero) | Badan Usaha Milik Negara<br>State Owned Company | Simpanan nasabah, beban bunga<br>Deposits from customer, interest expense |

## 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. Berikut adalah rincian transaksi dengan pihak berelasi:

## THE NATURE OF RELATIONSHIP OF RELATED PARTIES

Related parties are companies and individuals who have ownership or management directly or indirectly with the Bank.

In the ordinary course of business, a Bank conducting transactions with related parties is a banking transaction, as in general. Transactions with relevant parties are carried out on the same terms and conditions as those done with unrelated parties, except loans provided to Bank employees. The Bank offers similar interest rates for third party funds with related parties and third parties. The Bank also uses similar interest rates between relevant parties and third parties in the context of providing loans. The following are details of transactions with related parties:

## ASET
### Asset

(dalam juta Rupiah kecuali dinyatakan lain)
(in thousands of Rupiah, unless otherwise stated)

| URAIAN | 2019 | 2018 | Description |
|---|---|---|---|
| Giro pada Bank Lain | 10,472 | 17,628 | Current Accounts with Other Banks |
| Efek-efek | 1,242,912 | 982,231 | Securities |
| Kredit yang Diberikan | 2,251 | 1,316 | Loans |
| Biaya dibayar dimuka | 3,885 | 4,395 | Prepaid Expenses |
| Aset lain-lain | 16,810 | 14,664 | Other Assets |
| **Total Aset kepada Pihak Berelasi** | **1,276,330** | **1,020,235** | **Total Assets to Related Parties** |
| Persentase dari Total Aset | 4.74% | 4.87% | Percentage from Total Assets |

## LIABILITAS
### Liabilities

(dalam juta Rupiah kecuali dinyatakan lain)
(in thousands of Rupiah, unless otherwise stated)

| URAIAN | 2019 | 2018 | Description |
|---|---|---|---|
| Simpanan Nasabah | 4,238,076 | 2,700,283 | Deposits from Customers |
| Simpanan dari bank lain | 19,769 | 90,000 | Deposits from other banks |
| Surat berharga yang diterbitkan | 585,000 | 444,250 | Securities Issued |
| Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali | - | 102,234 | Securities sold under repurchase agreements |
| **Total Liabilitas kepada Pihak Berelasi** | **4,842,845** | **3,336,767** | **Total Liabilities to Related Parties** |
| Persentase dari Total Liabilitas | 19.95% | 17.92% | Percentage from Total Liabilities |

## PENDAPATAN DAN BEBAN
### Income and Expense

(dalam juta Rupiah kecuali dinyatakan lain)
(in thousands of Rupiah, unless otherwise stated)

| URAIAN | 2019 | 2018 | Description |
|---|---|---|---|
| Pendapatan bunga pihak berelasi | 78,243 | 47,608 | Interest Income of related parties |
| Persentase dari total pendapatan bunga | 2.82% | 2.33% | Percentage from Total Interest Income |
| Beban bunga pihak berelasi | 361,670 | 177,742 | Interest Expense of related parties |
| Persentase dari total beban bunga | 24.00% | 18.02% | Percentage from Total Interest Expense |
| Beban umum dan administrasi pihak berelasi | 20,646 | 20,840 | General and Administrative Expense of related parties |
| Persentase dari Total Liabilitas | 5.71% | 7.04% | Percentage from Total Liabilities |

## REMUNERASI YANG TELAH DITERIMA OLEH DEWAN KOMISARIS DAN DIREKSI
### Remuneration received by the Board of Directors and Board of Commissioners

(dalam juta Rupiah kecuali dinyatakan lain)
(in thousands of Rupiah, unless otherwise stated)

| URAIAN | 2019 | 2018 | Description |
|---|---|---|---|
| Imbalan jangka pendek | | | Short-term compensations |
| Direksi | 24,198 | 23,275 | Board of Directors |
| Komisaris | 9,690 | 8,760 | Board of Commisioners |
| **Total** | **33,887** | **32,034** | **Total** |

## KEBIJAKAN MEKANISME REVIU ATAS TRANSAKSI

Bank Mantap 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.

## PEMENUHAN PERATURAN DAN KETENTUAN TERKAIT

Dalam hal pemberian kredit, Bank Mantap mengacu kepada:

1. Peraturan Bank Indonesia (PBI) No. 8/13/PBI/2006 tentang penyediaan dana kepada pihak terkait tentang Perubahan atas PBI No. 7/3/PBI/2005 tentang Batas Maksimum Pemberian Kredit (BMPK) Bank Umum yang tertuang dalam ketentuan internal Bank;
2. Peraturan Otoritas Jasa Keuangan No. 32 /POJK.03/2018 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar bagi Bank Umum.

Dalam melaksanakan seluruh transaksi dengan pihak berelasi, Bank Sahabat Sampoerna juga mengacu pada standar akuntansi yang telah didefinisikan dalam PSAK No 7 (Revisi 2015) tentang "Pengungkapan Pihak-Pihak Berelasi".

## MECHANISM REVIEW POLICY OF TRANSACTIONS

Bank Mantap has a policy regarding transactions that contain conflicts of interest and/or transactions with related parties. The Board of Commissioners decides material transactions. They are always carried out with due regard to the precautionary principle, as well as fulfilling the provisions of the Financial Services Authority and other applicable laws and regulations. Besides, material transactions must also be decided independently by the Board of Commissioners.

## COMPLIANCE WITH REGULATIONS AND RELATED PROVISIONS

In the case of providing loans, Bank Mantap refers to:

1. Bank Indonesia Regulation (PBI) No. 8/13 / PBI / 2006 concerning the provision of funds to related parties concerning Amendment to PBI No. 7/3 / PBI / 2005 concerning the Legal Lending Limit (LLL) for Commercial Banks as stipulated in the Bank's internal regulations;
2. Financial Services Authority Regulation No. 32 /POJK.03/2018 concerning Maximum Limits of Granting Credit and Provision of Major Funding for Commercial Banks.

In carrying out all transactions with related parties, Bank Sahabat Sampoerna also refers to the accounting standards that have defined in PSAK No. 7 (Revised 2015) concerning "Related Party Disclosures".

# PERUBAHAN PERATURAN PERUNDANG-UNDANGAN DAN DAMPAKNYA
## Changes of Legal Regulations and Its Impact

### PERUBAHAN PERATURAN PERUNDANG-UNDANGAN DAN DAMPAKNYA
Changes of Legal Regulations and Its Impact

| No | REGULASI<br>Regulation | KAJIAN<br>Review | DAMPAK/KETERANGAN<br>Impact/Information |
|---|---|---|---|
| 1. | Peraturan Pemerintah Nomor 71 Tahun 2019 tentang Penyelenggaraan Sistem dan Transaksi Elektronik<br>Government Regulation Number 71 the Year 2019 concerning Operation of Electronic Systems and Transactions | Peraturan ini terbit dalam rangka mendorong pertumbuhan ekonomi digital dan penegakan kedaulatan negara atas informasi elektronik di wilayah NKRI, perlu pengaturan secara menyeluruh pemanfaatan teknologi informasi dan transaksi elektronik<br>This regulation is issued in order to encourage digital economic growth and uphold the country's sovereignty over electronic information in the Republic of Indonesia territory. It is necessary to regulate the use of information technology and electronic transactions thoroughly. | Bank Mantap telah memperbaharui prosedur pengembangan Sistem & Transaksi Elektronik dan telah disosialisasikan<br>Bank Mantap has updated the procedures for developing Electronic Transactions & Systems and has been socialized. |
| 2. | Peraturan Presiden No. 75 Tahun 2019 tentang Perubahan atas Peraturan Presiden No. 82 Tahun 2018 tentang Jaminan Kesehatan<br>Presidential Regulation No. 75 of 2019 concerning Amendments to Presidential Regulation No. 82 of 2018 concerning Health Insurance. | Peraturan ini terbit dalam rangka meningkatkan kualitas dan kesinambungan program jaminan kesehatan<br>This regulation was issued to improve the quality and sustainability of the health insurance program. | Divisi Human Capital Bank Mantap telah melakukan penyesuaian dan mensosialisasikan perhitungan Iuran BPJS Kesehatan bagi karyawan<br>Bank Mantap's Human Capital Division has made adjustments and socialized calculation of BPJS Health Contribution for employees |
| 3. | Peraturan Otoritas Jasa Keuangan Nomor 25/ POJK.03/2019 tentang Pelaporan Informasi Nasabah Asing Terkait Perpajakan Kepada Negara Mitra Atau Yurisdiksi Mitra<br>Financial Services Authority Regulation Number 25 / POJK.03 / 2019 concerning Foreign Customer Information Reporting Regarding Taxation To Partner Countries or Partner Jurisdictions | Peraturan ini terbit sebagai upaya pencegahan penghindaran pajak (*tax avoidance*), pengelakan pajak (*tax evasion*), dan untuk meningkatkan kepatuhan wajib pajak, dilakukan pertukaran informasi perpajakan dengan negara atau yurisdiksi mitra<br>This regulation was issued as an effort to prevent tax avoidance, tax evasion, and to increase taxpayer compliance, exchanging tax information with partner countries or partner jurisdictions. | Bank Mantap telah melaporkan dan mensosialisasikan SIPINA<br>Bank Mantap has reported and socialized SIPINA |
| 4. | Peraturan Otoritas Jasa Keuangan No. 26/ POJK.01/2019 tentang Perizinan Secara Elektronik di Sektor Jasa Keuangan<br>Financial Services Authority Regulation No. 26 / POJK.01 / 2019 concerning Electronic Licensing in the Financial Services Sector | Peraturan ini terbit dalam rangka meningkatkan efektivitas layanan perizinan melalui penerapan Sistem Perizinan Secara Elektronik di Sektor Jasa Keuangan<br>This regulation was issued to increase the effectiveness of licensing services through the application of an Electronic Licensing System in the Financial Services Sector. | Bank Mantap telah memiliki dan mensosialisasikan mengenai user yang bertanggung jawab untuk sistem SPRINT.<br>Bank Mantap has owned and disseminated information about users who were responsible for the SPRINT system |
| 5. | POJK No. 31/POJK.03/2019 tentang Kewajiban Pemenuhan Rasio Pengungkit bagi Bank Umum<br>POJK No. 31 / POJK.03 / 2019 concerning Obligations to Fulfill a Leverage Ratio for Commercial Banks | Peraturan ini terbit dalam rangka membatasi kondisi leveraging yang berlebihan pada sektor perbankan sehingga proses penjualan aset (*deleveraging*) yang memburuk dan dapat membahayakan keseluruhan sistem keuangan serta perekonomian dapat dihindari.<br>This regulation was issued to limit the excessive leveraging conditions in the banking sector so that the deleveraging process, which deteriorated and could endanger the entire financial system and the economy, could be avoided. | - Rasio Pengungkit bank Mantap telah memenuhi regulasi.<br>- Bank akan melaporkan setiap triwulan<br>- Hal tersebut juga telah disosialisasikan.<br>- Bank Mantap's leverage ratio has met the regulations.<br>- Banks would report quarterly.<br>- It has also been socialized. |

| No | REGULASI<br>Regulation | KAJIAN<br>Review | DAMPAK/KETERANGAN<br>Impact/Information |
|---|---|---|---|
| 6. | Peraturan Otoritas Jasa Keuangan Nomor 36/ POJK.03/2019 Tahun 2019 tentang Penyampaian Laporan Melalui Portal Pelaporan Terintegrasi<br>Financial Services Authority Regulation Number 36 / POJK.03 / 2019 of 2019 concerning Submission of Reports through the Integrated Reporting Portal | POJK ini sebagai dasar hukum penyampaian laporan bank melalui Portal Pelaporan Terintegrasi. Portal digunakan sebagai mekanisme satu pintu untuk akses bank ke sistem pelaporan otoritas yaitu APOLO (OJK), ANTASENA (BI), dan *E-Reporting* (LPS)<br>This POJK is the legal basis for the submission of the Bank report through the Integrated Reporting Portal. The portal is used as a one-door mechanism for bank access to authority reporting systems namely APOLO (OJK), ANTASENA (BI), and E-Reporting (LPS) | Bank Mantap telah melaporkan kepada OJK yang dilakukan oleh Divisi SPM & *Accounting* melalui portal pelaporan terintegrasi<br>Bank Mantap has reported to OJK conducted by the SPM & Accounting Division through the integrated reporting portal. |
| 7. | POJK No.38/POJK.03/2019 tentang Perubahan atas POJK No.32.POJK.03.2019 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar bagi Bank Umum<br>POJK No.38 / POJK.03 / 2019 concerning Amendments to POJK No.32.POJK.03.2019 concerning the Legal Lending Limit and Provision of Large Funds for Commercial Banks | Peraturan ini terbit dalam rangka penyempurnaan ketentuan sesuai standar internasional sehingga POJK mengenai batas maksimum pemberian kredit dan penyediaan dana besar bagi Bank Umum perlu diubah, antara lain pengaturan mengenai Prime Bank, *Central Counter Party*, dan pelaporan<br>This regulation was issued in the context of perfecting the provisions following international standards so that the POJK regarding the maximum lending limit and the provision of large funds for commercial banks needs to be changed, including arrangements regarding Prime Bank, Central Counter Party, and reporting. | Bank Mantap telah membuat pengaturan *Central Counterparty* (CCP) sesuai *Standar Basel*<br>Bank Mantap has made a Central Counterparty (CCP) arrangement according to Basel Standards. |
| 8. | POJK No.39/POJK.03/2019 tentang Penerapan Strategi *Anti Fraud*<br>POJK No.39 / POJK.03 / 2019 concerning the Implementation of Anti-Fraud Strategy | Peraturan ini terbit dalam rangka meningkatkan kualitas data dan informasi terkait kejadian fraud untuk mendukung analisis dan tindak lanjut oleh bank dan otoritas<br>This regulation was issued to improve the quality of data and information related to fraud incidents to support analysis and follow-up by banks and authorities. | - Memperbaharui Standar Prosedur Divisi di Bank Mantap<br>- Perubahan format laporan SAF<br>- Updated the Division Standard Procedure at Bank Mantap<br>- Changes to SAF report format |
| 9. | POJK No.40/POJK.03/2019 tentang Penilaian Kualitas Aset Bank Umum<br>POJK No.40 / POJK.03 / 2019 concerning Assessment of Commercial Bank Asset Quality | Peraturan ini terbit dalam rangka penyempurnaan terhadap ketentuan mengenai penilaian kualitas aset bank umum dalam suatu POJK<br>This regulation was issued in the context of perfecting the provisions concerning the assessment of the quality of commercial bank assets in a POJK | Bank Mantap mengevaluasi kredit yang telah di restrukturisasi setiap triwulan dengan menggunakan format baru, dan telah memperbaharui ketentuan yang berhubungan denga kualitas aset.<br>Bank Mantap evaluated loans that have been restructured every quarter using a new format and has updated the provisions relating to asset quality. |
| 10. | PBI No.21/12/PBI/2019 tentang Perubahan atas PBI No.20/4/PBI/2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah<br>PBI No.21/12/PBI/2019 concerning Amendment to Bank Indonesia Regulation No. 20/4/PBI/2018 concerning macroprudential intermediation ratios and macroprudential liquidity buffers for conventional commercial banks, sharia commercial banks, and sharia business units | Dalam rangka mendorong penguatan fungsi intermediasi perbankan, maka masih terdapat ruang bagi kebijakan makroprudensial yang akomodatif dengan tetap memperhatikan dampak risiko siklus keuangan yang sejalan dengan upaya untuk terus mendorong momentum pertumbuhan ekonomi di tengah stabilitas makro ekonomi dan sistem keuangan yang terjaga<br>To encourage the strengthening of the banking intermediation function, there is still room for accommodative macroprudential policies while again taking into account the impact of financial cycle risks in line with efforts to continue to drive the momentum of economic growth amid maintained macroeconomic stability and a financial system. | Bank Mantap telah memasukan pinjaman bilateral dalam perhitungan RIM dan mensosialisasikannya.<br>Bank Mantap has included bilateral loans in RIM's calculations and has socialized them. |

| No | REGULASI<br>Regulation | KAJIAN<br>Review | DAMPAK/KETERANGAN<br>Impact/Information |
|---|---|---|---|
| 11. | PBI No.21/13/PBI/2019 tentang Perubahan atas PBI No.20/8/PBI/2018 tentang Rasio *Loan to Value* untuk Kredit Properti, Rasio *Financing to Value* untuk Pembiayaan Properti, dan Uang Muka untuk Kredit atau Pembiayaan Kendaraan Bermotor<br>PBI No.21 / 13 / PBI / 2019 concerning Amendments to PBI No.20 / 8 / PBI / 2018 concerning Loan to Value Ratio for Property Loans, Financing to Value Ratio for Property Financing, and Advances for Motorized Vehicle Loans or Financing | Peraturan ini terbit dalam rangka penyesuaian terhadap batasan Rasio *Loan to Value* (LTV) untuk Kredit Properti, Rasio *Financing to Value* (FTV) untuk Pembiayaan Properti, dan Uang Muka untuk Kredit atau Pembiayaan Kendaraan Bermotor<br>This regulation was issued in order to adjust the limits of the Loan to Value (LTV) Ratio for Property Loans, Financing to Value Ratio (FTV) for Property Financing, and Advances for Motorized Vehicle Loans and Financing | Bank Mantap telah melaporkan kredit properti kendaraan wawasan lingkungan dan mensosialisasikannya.<br>Bank Mantap has reported property vehicle loans for environmental insights and socialized it. |
| 12. | Peraturan Menteri Agraria Dan Tata Ruang/Kepala Badan Pertanahan Nasional Republik Indonesia Nomor 9 Tahun 2019 tentang Pelayanan Hak Tanggungan Terintegrasi Secara Elektronik<br>Regulation of the Minister of Ministry of Land and Spatial Planning / Head of the National Land Agency of the Republic of Indonesia Number 9 the Year 2019 concerning Electronically Integrated Security Rights Services | Untuk meningkatkan pelayanan hak tanggungan yang memenuhi asas keterbukaan, ketepatan waktu, kecepatan, kemudahan dan keterjangkauan dalam rangka pelayanan publik, dapat terintegrasi secara elektronik sehingga menjadi lebih efektif dan efisien<br>To improve the service of security rights that meet the principles of openness, timeliness, speed, convenience and affordability in the framework of public services, can be integrated electronically so that it becomes more effective and efficient | Divisi *Credit Operation* Bank Mantap telah melaksanakan mekanisme pelayanan hak tanggungan terintegrasi secara elektronik dan mensosialisasikannya<br>Bank Mantap's Credit Operations Division has implemented an integrated security rights service mechanism electronically and socialized it |
| 13. | PADG No. 21/21/PADG/2019 tentang Perubahan atas PADG No. 19/5/PADG/2017 tentang Pelaksanaan Sertifikasi Tresuri dan Penerapan Kode Etik Pasar<br>PADG No. 21/21 / PADG / 2019 concerning Amendment to PADG No. 19/5 / PADG / 2017 concerning the Implementation of Treasury Certification and the Application of the Market Ethics Code | Peraturan ini terbit dalam rangka penyempurnaan atas PADG No. 19/5/PADG/2017 tentang Pelaksanaan Sertifikasi Tresuri dan Penerapan Kode Etik Pasar<br>This regulation was issued in the context of perfecting PADG No. 19/5 / PADG / 2017 concerning the Implementation of Treasury Certification and the Application of the Market Ethics Code | Pegawai tresuri Bank Mantap telah memenuhi kewajiban memahami kode etik pasar, dan mensosialisasikannya.<br>The treasurers of Bank Mantap had fulfilled the obligation to understand the market ethics code, and socialized it. |
| 14. | 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<br>PADG No. 21/22 / PADG / 2019 concerning Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional General Banks, Sharia Commercial Banks, and Sharia Business Units | Peraturan ini terbit sebagai peraturan pelaksanaan dari PBI No. 21/12/PBI/2019 tentang Perubahan atas Peraturan Bank Indonesia Nomor 20/4/PBI/2018 tentang Rasio Intermediasi Makroprudensial (RIM) dan Penyangga Likuiditas Makroprudential (PLM) bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah<br>Peraturan ini dikeluarkan sebagai implementasi dari peraturan dari PBI No. 21/12 / PBI / 2019 tentang Perubahan atas Peraturan Bank Indonesia Nomor 20/4 / PBI / 2018 tentang Rasio Intermediasi Makroprudensial (RIM) dan Penyangga Likuiditas Makroprudensial (PLM) untuk Konvensional Bank Umum, Bank Umum Syariah, dan Unit Bisnis Syariah | Bank Mantap telah memasukan pinjaman bilateral dalam perhitungan RIM, dan mensosialisasikannya<br>Bank Mantap has included bilateral loans in RIM's calculations, and socialized them |

| No | REGULASI<br>Regulation | KAJIAN<br>Review | DAMPAK/KETERANGAN<br>Impact/Information |
|---|---|---|---|
| 15. | PADG No. 21/23/PADG/2019 tentang Laporan Bank Umum Terintegrasi<br>PADG No. 21/23/PADG/2019 concerning Integrated Commercial Bank Reports | Merupakan ketentuan teknis dari PBI No.21/9/PBI/2019 tentang Laporan Bank Umum Terintegrasi yang antara lain mengatur cakupan laporan, periodisasi dan batas waktu penyampaian laporan melalui system pelaporan terintegrasi Bank Indonesia<br>Is a technical provision from PBI No.21 / 9 / PBI / 2019 concerning Integrated Commercial Bank Reports which among others regulates the scope of the report, periodization and deadline for report submission through Bank Indonesia's integrated reporting system | Bank Mantap telah memiliki user laporan dan telah melapor kepada BI, serta melakukan sosialisasi.<br>Bank Mantap had a user report and has reported it to BI, as well as conducting socialization. |
| 16. | PADG No.21/25/PADG/2019 tentang Rasio *Loan to Value* untuk Kredit Properti, Rasio *Financing to Value* untuk Pembiayaan Properti, dan Uang Muka untuk Kredit atau Pembiayaan Kendaraan Bermotor<br>PADG No.21 / 25 / PADG / 2019 concerning Loan to Value Ratio for Property Loans, Financing to Value Ratio for Property Financing, and Advances for Motorized Vehicle Loans and Financing | Peraturan ini merupakan mekanisme pelaksanaan ketentuan rasio *loan to value* untuk kredit properti, rasio *financing to value* untuk pembiayaan properti, dan uang muka untuk kredit atau pembiayaan kendaraan bermotor<br>This regulation is a mechanism for the implementation of the provisions of loan to value ratio for property loans, financing to value ratio for property financing, and advances for motorized vehicle loans and financing | Bank Mantap telah melaporkan kredit properti kendaraan wawasan lingkungan, dan mensosialisasikan- nya.<br>Bank Mantap has reported property vehicle loans for environmental insights and socialized it. |
| 17. | Pedoman Teknis Bagi Bank Untuk Penerapan POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, Dan Perusahaan Publik<br>Technical Guidelines For Banks To Implement POJK No. 51 / POJK.03 / 2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies | Peraturan ini terbit sebagai tindak lanjut secara spesifik dari Roadmap Keuangan Berkelanjutan di Indonesia yang telah diterbitkan oleh Otoritas Jasa Keuangan.<br>This regulation was issued as a specific follow-up to the Sustainable Finance Roadmap in Indonesia, which has been issued by the Financial Services Authority. | - Sistem monitoring dan evaluasi untuk menilai kemajuan secara keseluruhan, terkait proses kaji ulang RAKB yang belum terimplementasi; dan tindak lanjut apabila diperlukan perbaikan atau perubahan dengan tetap merujuk kepada RAKB jangka panjang<br>- Telah disosialisasikan pada saat *Compliance Lab* tanggal 20 Desember 2020<br>- A monitoring and evaluation system to assess overall progress related to the RAKB review process that has not yet been implemented; and follow-up if necessary of improvements or changes with reference to the long-term RAKB<br>- Has been socialized at the Compliance Lab on December 20, 2020 |

# PERUBAHAN KEBIJAKAN AKUNTANSI
## Changes in Accounting Policies

Bank telah menerapkan standar akuntansi berikut pada tanggal 1 Januari 2019 yang dianggap relevan:

- **ISAK No. 34** : Ketidakpastian dalam Perlakuan Pajak Penghasilan, berlaku efektif setelah 1 Januari 2019.
  ISAK ini mengklarifikasi dan memberikan panduan dalam merefleksikan ketidakpastian perlakuan pajak penghasilan dalam laporan keuangan.
- **Amandemen PSAK 24 (2018)** : Imbalan Kerja tentang Amendemen, kurtailmen, atau Penyelesaian Program, berlaku efektif 1 Januari 2019 dengan penerapan dini diperkenankan.
  Amendemen ini memberikan panduan yang lebih jelas bagi entitas dalam mengakui biaya jasa lalu, keuntungan dan kerugian penyelesaian, biaya jasa kini dan bunga neto setelah adanya amendemen, kurtailmen, atau penyelesaian program karena menggunakan asumsi aktuarial terbaru (sebelumnya menggunakan asumsi akturial pada awal periode pelaporan tahunan). Selain itu, Amendemen PSAK 24 juga mengklarifikasi bagaimana persyaratan akuntansi untuk amendemen, kurtailmen, atau penyelesaian program dapat mempengaruhi persyaratan batas atas aset yang terlihat dari pengurangan surplus yang menyebabkan dampak batas atas aset berubah.
- **Penyesuaian 2018 PSAK 46** : Pajak Penghasilan, berlaku efektif 1 Januari 2019 dengan penerapan dini diperkenankan.
  Penyesuaian ini menegaskan mengenai konsekuensi pajak penghasilan atas dividen (sebagaimana didefinisikan dalam PSAK 71: Instrumen Keuangan) timbul ketika entitas mengakui liabilitas untuk membayar dividen. Konsekuensi pajak penghasilan tersebut lebih terkait secara langsung dengan transaksi atau peristiwa masa lalu yang menghasilkan laba yang dapat didistribusikan daripada dengan distribusi kepada pemilik. Oleh karena itu, entitas mengakui konsekuensi pajak penghasilan tersebut dalam laba rugi, penghasilan komprehensif lain atau ekuitas sesuai dengan pengakuan awal entitas atas transaksi atau peristiwa masa lalu tersebut.

Bank telah menganalisa penerapan standar akuntansi tersebut di atas dan penerapan tersebut tidak memiliki pengaruh yang signifikan terhadap laporan keuangan.

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 2019:

Efektif berlaku pada atau setelah tanggal 1 Januari 2020 :

- **PSAK 71** : Instrumen Keuangan, yang diadopsi dari IFRS 9. PSAK ini mengatur klasifikasi dan pengukuran instrumen keuangan berdasarkan karakteristik dari arus kas kontraktual dan model bisnis entitas; metode kerugian kredit ekspektasian untuk penurunan nilai yang menghasilkan informasi yang lebih tepat waktu, relevan

The Bank adopted the following accounting standards, which were considered relevant, starting on January 1, 2019:

- **ISAK No. 34:** Uncertainty over Income Tax Treatments, effective after January 1, 2019.
  This ISAK clarifies and provides guidance in reflecting the uncertainty of income tax treatment in the financial statements.
- **Amendments to PSAK 24:** Employee Benefits - Plan Amendment, Curtailment, or Settlement, effective January 1, 2019, with early application permitted.
  This amendment provides more precise guidance for entities in recognizing past service costs, settlement gains and losses, current service costs and net interest after a revision, curtailment, or program completion for using the latest actuarial assumptions (previously using actuarial assumptions at the beginning of the annual reporting period). In addition, the Amendments to PSAK 24 also clarify how accounting requirements for amendments, curtailments, or program completion can affect the upper limit of assets, as seen from the reduction in surpluses, which causes the impact of the upper limit on assets to change.
- **Amendments to PSAK 46 in 2018:** Income Taxes, effective January 1, 2019, with early application permitted.
  This adjustment emphasizes the income tax consequences of dividends (as defined in PSAK 71: Financial Instruments) arising when an entity recognizes the liabilities to pay dividends. The consequence of income tax is more directly related to past transactions or events that produce a profit that can be distributed rather than distribution to the owner. Therefore, the entity recognizes the consequences of income tax in profit or loss, other comprehensive income or equity in accordance with the entity's initial recognition of the transaction or past event.

The Bank has assessed that the adoption of the above-mentioned accounting standards does not have a significant impact on the financial statements.

The following is an overview of the Statement of Financial Accounting Standards (PSAK) and the Interpretation of Financial Accounting Standards (ISAK) issued by the Financial Accounting Standards Board (DSAK) - IAI that are relevant for Banks, but have not been effective for financial statements as of December 31, 2019:

Effective on or after January 1, 2020:

- **PSAK 71:** Financial Instruments, adopted from IFRS 9. This PSAK provides for classification and measurement of financial instruments based on the characteristics of contractual cash flows and business model of the entity; expected credit loss impairment model that resulting information more timely, relevant and understandable to

dan dimengerti oleh pemakai laporan keuangan; akuntansi untuk lindung nilai yang merefleksikan manajemen risiko entitas lebih baik dengan memperkenalkan persyaratan yang lebih umum berdasarkan pertimbangan manajemen. PSAK ini juga mengatur bahwa aset keuangan dengan fitur pelunasan dipercepat yang dapat memenuhi kualifikasi sebagai arus kas kontraktual yang berasal dari pembayaran pokok dan bunga dari jumlah terutang.

- **PSAK 72** : Pendapatan dari Kontrak dengan Pelanggan, yang diadopsi dari IFRS 15, yang mengatur model pengakuan, sehingga entitas diharapkan dapat melakukan analisis sebelum mengakui pendapatan.
- **PSAK 73** : Sewa, yang diadopsi dari IFRS 16, menetapkan prinsip pengakuan, pengukuran, penyajian, dan pengungkapan atas sewa dengan memperkenalkan model akuntansi tunggal dengan mensyaratkan untuk mengakui aset hak-guna (*right-of-use assets*) dan liabilitas sewa. Terdapat 2 pengecualian opsional dalam pengakuan aset dan liabilitas sewa, yakni untuk: (i) sewa jangka-pendek dan (ii) sewa yang aset pendasarnya (*underlying assets*) bernilai-rendah.
- **Amendemen PSAK 1 (2019)** : Penyajian Laporan Keuangan tentang Judul Laporan Keuangan, berlaku efektif 1 Januari 2020.
  Amendemen ini merupakan penyesuaian beberapa paragraf dalam PSAK 1: Penyajian Laporan Keuangan yang sebelumnya tidak diadopsi dari IAS 1 *Presentation of Financial Statements* menjadi diadopsi. Amendemen ini membuka opsi yang memperkenankan entitas menggunakan judul laporan selain yang digunakan dalam PSAK 1.
- **PSAK 1 (Penyesuaian Tahunan 2019)** : Penyajian Laporan Keuangan, berlaku efektif 1 Januari 2020.
  PSAK 1 (Penyesuaian Tahunan 2019) menambahkan kalimat pada paragraf 05 PSAK 1: "menyesuaikan deskripsi yang digunakan untuk" sebelum kalimat "…laporan keuangan itu sendiri" agar sesuai dengan intensi dari IAS 1 *Presentation of Financial Statements* paragraf 05.
- **Amendemen PSAK 1 (2019)** : Penyajian Laporan Keuangan, dan Amendemen PSAK 25 (2019) - Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan: tentang Definisi Material, berlaku efektif 1 Januari 2020.
  Amendemen tersebut mengklarifikasi definisi material dengan tujuan untuk menyelaraskan definisi yang digunakan dalam kerangka konseptual dan beberapa PSAK yang relevan. Selain itu juga memberikan panduan yang lebih jelas terkait definisi material dalam konteks mengurangi *over disclosure* karena terjadi perubahan ambang batas (*thresholds*) dari definisi material tersebut.

Bank sedang mengevaluasi dampak dari standar akuntansi tersebut dan belum menentukan dampaknya terhadap laporan keuangannya.

users of financial statements; accounting for hedging that reflect the entity's risk management better by introduce a more general requirements based on management's judgment.
This PSAK regulates that a financial asset with prepayment features that may result in negative compensation qualifies as a contractual cash flow derived solely from the principal and interest of the principal amount owed.

- **PSAK 72:** Revenue from Contracts with Customers, adopted from IFRS 15, regulates revenue recognition from contracts with customers, and the entity is expected to have analizing before recognazing the revenue.
- **PSAK 73:** Leases, adopted from IFRS 16, establishes the principles of recognition, measurement, presentation, and disclosure of the lease by introducing a single accounting model, with the requirement to recognize the right-of-use assets and liability of the lease; there are 2 optional exclusions in the recognition of the lease assets and liabilities: (i) short-term lease and (ii) lease with low-value underlying assets.
- **Amendments to PSAK 1 (2019)** - Presentation of Financial Statements concerning the Title of Financial Statements, effective January 1, 2020.
  This amendment is an adjustment to several paragraphs in PSAK 1: Presentation of Financial Statements that were not previously adopted from IAS 1 Presentation of Financial Statements to be selected. This amendment opens options that allow entities to use report titles other than those used in PSAK 1.
- **PSAK 1 (Annual Adjustment 2019)** - Presentation of Financial Statements, effective January 1, 2020.
  PSAK 1 (Annual Adjustment 2019) adds a sentence to paragraph 05 PSAK 1: "adjust the description used for" before the sentence "... financial statements themselves" to match the intentions of IAS 1 Presentation of Financial Statements paragraph 05.
- **Amendments to PSAK 1 (2019)** - Presentation of Financial Statements, and Amendments to PSAK 25 (2019) - Accounting Policies, Changes in Accounting Estimates, and Errors: concerning Material Definitions, effective January 1, 2020.
  The amendment clarifies the definition of material to harmonize the definitions used in the conceptual framework and some relevant PSAKs. It also provides more explicit guidance related to the description of the material in the context of reducing over disclosure due to changes in the threshold of the material definition.

The Bank is currently evaluating the impact of these accounting standards and has not yet determined the effect on its financial statements.

## KEBIJAKAN, PENGUMUMAN DAN PEMBAYARAN DIVIDEN

Dividen merupakan bagian laba yang diterima oleh pemilik saham sebanding dengan bagian saham yang dimiliki, yang berasal dari keuntungan Bank selama usahanya dalam suatu periode. Pembagian dividen Bank Mantap berdasarkan Kebijakan Akuntansi Bank Mandiri Taspen yang berlaku sejak tanggal 23 Agustus 2017. Apabila Bank mempunyai saldo laba positif, setelah dikurangi penyisihan untuk cadangan, Bank dapat membagikan dividen dengan besaran dan tata cara pembagiannya sesuai kesepakatan pemegang saham serta setelah memperoleh keputusan Rapat Umum Pemegang saham. Bank 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 PAYMENTS

The dividend is part of the profit received by the shareholder. It is in proportion to the share held, which originates from the Bank's profit during its business in a period. Bank Mantap dividend distribution is based on Bank Mandiri Taspen Post Accounting Policy, which is valid from August 23, 2017. If the Bank has positive retained earnings, after deducting an 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 conclusion of the Board of Directors' Meeting with the approval of the Commissioners Board, which implementation takes into account the applicable laws and regulations.

### PENGUMUMAN DAN PEMBAYARAN DIVIDEN
### Dividend Announcement and Payment

| URAIAN | Tahun Buku 2018 | Tahun Buku 2017 | Description |
|---|---|---|---|
| Laba Bersih (juta Rupiah) | 333.471 | 160.047 | Net Income for the Year (million Rupiah) |
| Dividen (Rp nilai penuh) | 100.041 | 16,004 | Dividend (million Rupiah) |
| Saham (lembar) | 1.502.614.918 | 1,367,126,021 | Shares (sheet) |
| Dividen Per Saham (Rp) | 666,22 | 11,1 | Dividend Per Share (Rp) |
| *Dividend Pay Out Ratio* (%) | 30% | 10% | Dividend Pay Out Ratio (%) |
| Tanggal Pengumuman | 25 Maret 2019 | 19 Maret 2018 | Announcement Date |
| Tanggal Pembayaran | 27 Maret 2019 | 29 Maret 2018 | Payment date |

## PROGRAM KEPEMILIKAN SAHAM OLEH KARYAWAN DAN/ATAU MANAJEMEN (MSOP/ESOP)

### Employee and/or Management Stock Ownership Plan (MSOP/ESOP)

Sampai dengan 31 Desember 2019, Bank Mantap bukan merupakan perusahaan *go-public* dan belum melakukan penawaran umum, sehingga tidak ada informasi mengenai jumlah saham yang dimiliki oleh karyawan dan manajemen.

Until December 31, 2019, Bank Mantap was not a go public company and has not made a public offering, so there was no information about the number of shares owned by employees and management.

## REALISASI PENGGUNAAN DANA HASIL PENAWARAN UMUM

### Realization of the Use of Proceeds from Public Offering Fund

Sesuai dengan POJK Nomor 30/POJK.04/2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum, Bank Mantap telah melaporkan Realisasi Penggunaan Dana Hasil Penawaran Umum sebagai berikut:

In accordance with POJK (Financial Service Authority Regulations) Number 30 / POJK.04 / 2015 concerning the Realization Report on the Use of Proceeds from Public Offering, Bank Mantap has reported the Realization of the Use of Proceeds from the Public Offering as follows:

| 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 | 21 Juni 2017 June 21, 2017 | 2,000,000,000,000 | 6,606,000,000 | 1,993,394,000,000 | 1,993,394,000,000 | 1,993,394,000,000 | 0 |
| 2 | Penawaran Umum Obligasi Berkelanjutan I Tahap I | 18 November 2019 November 18, 2019 | | | | | | |

# INFORMASI KELANGSUNGAN USAHA
## Business Continuity Information

### HAL YANG BERPOTENSI BERPENGARUH SIGNIFIKAN TERHADAP KELANGSUNGAN USAHA

Berdasarkan hasil penilaian manajemen atas kemampuan Bank Mantap untuk melanjutkan kelangsungan usaha di masa yang akan datang, diketahui bahwa Bank Mantap tidak memiliki hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usahanya. Bank Mantap memiliki tingkat pertumbuhan kinerja operasional dan keuangan yang cukup signifikan di tahun 2019 dan sebagian besar lebih baik dibandingkan rata-rata industri.

Pencapaian tersebut merupakan bagian dari usaha dan strategi Bank Mantap untuk terus mengembangkan bisnis utamanya yaitu penyaluran kredit dan pengumpulan dana masyarakat, dengan dukungan bauran kebijakan dan produk-produk baru untuk melakukan penetrasi ke pasar dalam rangka menghasilkan keuntungan yang optimal.

### POTENTIAL THINGS THAT HAVE A SIGNIFICANT EFFECT ON BUSINESS CONTINUITY

Based on the results of management's assessment of Bank Mantap's ability to continue business continuity in the future, it is known that Bank Mantap does not have matters that have the potential to affect its business continuity significantly. Bank Mantap had a significant growth level of operational and financial performance in 2019 and was mostly higher than the industry average.

This achievement is part of Bank Mantap's efforts and strategy to continue to develop its primary business, namely lending and collecting public funds, with the support of a mix of policies and new products to penetrate the market in order to generate optimal profits.

### 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 meliputin produktivitas, profitabilitas serta indikator-indikator utama yang tertuang dalam *Key Performance Indikator* (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 di masa mendatang. Bank tidak memiliki ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank untuk mempertahankan kelangsungan usaha.

### 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 following the Bank's business plan that has been prepared. Appraisals are held 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 the Bank has the resources to conduct business activities in the future. The Bank does not have material uncertainty, which can raise significant doubts about the Bank's ability to maintain business continuity.

### ASUMSI YANG DIGUNAKAN DALAM MELAKUKAN ASSESSMENT

Dalam melaksanakan penilaian atas kemampuannya untuk melanjutkan kelangsungan usaha di masa yang akan datang, manajemen Bank Mantap menggunakan beberapa asumsi dan pertimbangan. Asumsi dan pertimbangan tersebut, antara lain kinerja keuangan, tingkat kecukupan modal, likuiditas, solvabilitas, profitabilitas, dan efisiensi Bank, permasalahan internal dan perkara hukum yang dihadapi Bank, serta kondisi ekonomi mikro dan makro pada saat ini dan masa yang akan datang.

### ASSUMPTIONS USED IN DOING ASSESSMENT

In carrying out an assessment of its ability to continue business continuity in the future, the Bank's management used several assumptions and considerations. 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, as well as current and future micro and macro-economic conditions

mandiri taspen

06

LAPORAN TAHUNAN
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# TATA KELOLA PERUSAHAAN
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# TATA KELOLA PERUSAHAAN
## Good Corporate Governance

Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*), yang selanjutnya disebut GCG, adalah prinsip-prinsip yang mendasari suatu proses dan mekanisme pengelolaan perusahaan berlandaskan peraturan perundang-undangan dan etika berusaha.

Bank Mantap berkomitmen untuk menerapkan GCG dengan memenuhi ketentuan otoritas atau peraturan perundang-undangan yang berlaku. Hal ini, didorong oleh kesadaran bahwa tata kelola yang baik merupakan kunci penting untuk meningkatkan kinerja dan keunggulan daya saing berkelanjutan.

Untuk mendapatkan hasil terbaik, selain menerapkan GCG, Perusahaan juga secara rutin melakukan asesmen untuk mengetahui tingkat keberhasilan penerapan GCG, sekaligus mengetahui kekurangan atau kelemahan dalam penerapan sehingga bisa ditentukan untuk ditingkatkan. Penerapan GCG menjadi nilai penting di tengah semakin meningkatnya harapan dari para pemangku kepentingan terhadap kinerja Bank Mantap.

Dengan penerapan GCG yang tepat dan sesuai dengan perundangan-undangan yang berlaku, serta standar *best practice* yang ada, kami meyakini Bank Mantap akan mampu menjawab tantangan dan tuntutan dari pemangku kepentingan. Lebih dari itu, dengan penerapan GCG, Bank Mantap juga akan mampu bertahan, bahkan semakin berkembang dan berkelanjutan pada masa-masa mendatang.

Good Corporate Governance from now on, referred to as GCG, are the principles that underlie a company management process and mechanism based on laws and regulations and business ethics.

Bank Mantap is committed to implementing GCG by complying with the authority's provisions or applicable laws and regulations. It is driven by the awareness that good governance is an important key to improve performance and sustainable competitive advantage.

To get the best results, in addition to implementing GCG, the Company also routinely conducts assessments to determine the level of success of GCG implementation, as well as knowing the lack or weaknesses in execution so that it can be determined to be improved. The application of GCG has become an essential value amidst the increasing expectations of stakeholders for the performance of Bank Mantap.

With the proper implementation of GCG and refer to applicable laws and best practice standards, we believe that Bank Mantap will be able to answer the challenges and demands of stakeholders. More than that, with the implementation of GCG, Bank Mantap will also be able to survive, even more, developed, and sustainable in the future.

### KERANGKA PENERAPAN *CORPORATE GOVERNANCE*

*Governance framework* Bank Mantap terdiri dari *governance structure, governance process,* dan *governance outcome*. *Governance structure* dan *governance process* telah dirancang dan berjalan secara efektif, sehingga diharapkan akan tercipta *governance outcome* sesuai dengan harapan seluruh pemangku kepentingan.

*Governance Structure*

- Organ Utama.
- Organ Penunjang.
- Infrastruktur *Corporate Governance*.

*Governance Process*

- Pelaksanaan tugas dan tanggung jawab Direksi dan Dewan Komisaris
- Pelaksanaan tugas satuan kerja dan komite yang menjalankan fungsi pengendalian internal Perseroan
- Penerapan fungsi kepatuhan, auditor internal, dan auditor eksternal
- Penerapan manajemen risiko, termasuk sistem pengendalian internal dan penerapan tata kelola teknologi informasi
- Penerapan kebijakan remunerasi
- Rencana strategis Perseroan

### FRAMEWORK FOR IMPLEMENTATION OF CORPORATE GOVERNANCE

Bank Mantap's governance framework consists of governance structure, governance process, and governance outcome. The governance structure and governance process have been effectively designed and run so that it is expected that a governance outcome will be created as the expectations of all stakeholders.

Governance Structure

- Main Organs.
- Supporting Organs.
- Corporate Governance Infrastructure.

Governance Process

- Execution of duties and responsibilities of the Board Directors and Board of Commissioners.
- Performance of duties of work units and committees that carry out the Company's internal control functions.
- Implementation of the compliance, internal auditor, and external auditor functions.
- Application of risk management, including internal control systems and implementation of information technology governance.
- Implementation of the remuneration policy.
- The Company's strategic plan.

- Transparansi kondisi keuangan dan non keuangan Perseroan

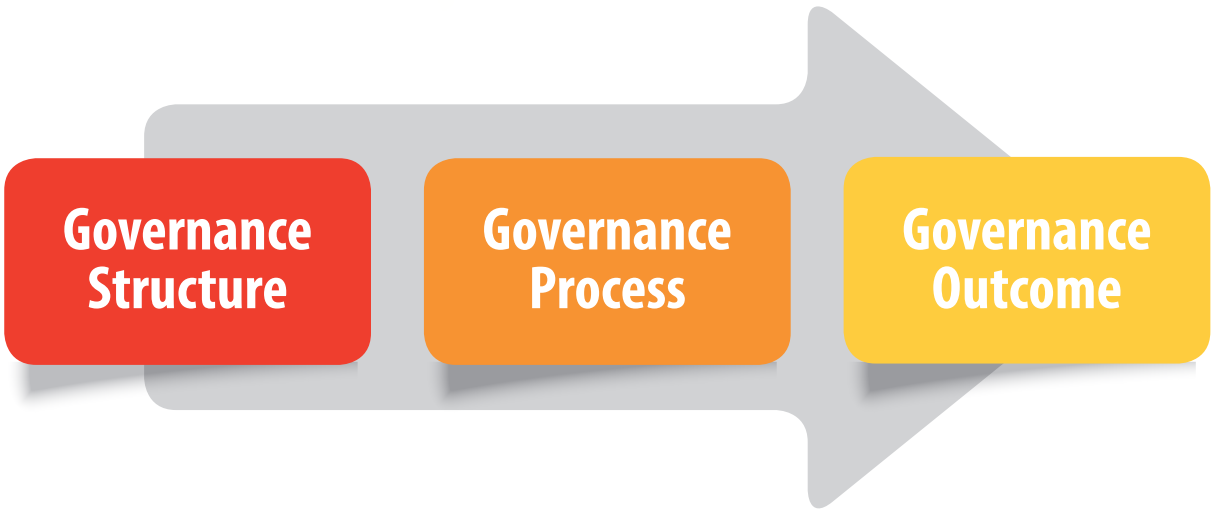
*Governance Outcome*

- Kecukupan transparansi laporan
- Kepatuhan terhadap peraturan perundang-undangan
- Perlindungan konsumen
- Objektivitas dalam melakukan penilaian (asesmen) atau audit
- Kinerja Bank seperti rentabilitas, efsiensi, dan permodalan, dan/atau
- Peningkatan kepatuhan terhadap ketentuan dan penyelesaian permasalahan yang dihadapi Bank, seperti *fraud*, pelanggaran Batas Maksimum Pemberian Kredit (BMPK), dan pelanggaran ketentuan terkait laporan bank kepada Otoritas Jasa Keuangan

- Transparency of the Company's financial and non-financial conditions.

Governance Outcome

- Adequacy of report transparency.
- Compliance with laws and regulations.
- Consumer protection.
- Objectivity in conducting assessments or audits.
- Bank performance such as profitability, efficiency, and capital, and/or
- Improvement of compliance with the provisions and problems solving faced by the Bank, such as fraud, violations of the Legal Lending Limit (BMPK), and violations of requirements related to bank reports to the Financial Services Authority.




*Governance structure* menunjukkan kecukupan struktur dan infrastruktur tata kelola Bank agar proses penerapan prinsip tata kelola yang baik menghasilkan *outcome* yang sesuai dengan harapan pemangku kepentingan Bank. Yang termasuk dalam struktur tata kelola Bank adalah Direksi, Dewan Komisaris, Komite-komite, dan Satuan Kerja pada Bank. Adapun yang termasuk infrastuktur tata kelola Bank antara lain kebijakan dan prosedur Bank, system informasi manajemen serta tugas pokok dan fungsi masing-masing struktur organisasi. *Governance process* mencerminkan efektivitas proses penerapan prinsip tata kelola yang baik yang didukung oleh kecukupan, struktur dan infrastruktur tata kelola Bank, sehingga menghasilkan *outcome* yang sesuai dengan harapan para pemangku kepentingan. *Governance Outcome* ditunjukkan dengan kualitas *outcome* yang memenuhi harapan pemangku kepentingan Bank yang merupakan hasil proses penerapan prinsip tata kelola yang baik serta didukung oleh kecukupan struktur dan infrastruktur tata kelola Bank.

Governance structure shows the adequacy of the structure and infrastructure of the Bank's governance so that the process of applying good governance principles produces outcomes that are in line with the expectations of the Bank's stakeholders. Included in the Bank's governance structure are the Board of Directors, Board of Commissioners, Committees, and Work Units at the Bank. As for the Bank's governance infrastructure, including policies and procedures of the Bank, information management systems, as well as the main tasks and functions of each organizational structure. The governance process reflects the effectiveness of the process of applying the principles of good governance supported by the adequacy, structure, and infrastructure of the Bank's governance, to produce outcomes that are in line with the expectations of the stakeholders. Governance Outcome is demonstrated by the quality of outcomes that meet the expectations of the Bank's stakeholders, which is the result of the process of applying the principles of good governance and supported by the adequacy of the Bank's governance structure and infrastructure.

## DASAR PENERAPAN *CORPORATE GOVERNANCE*

Penerapan *corporate governance* pada Bank Mantap senantiasa mengacu pada peraturan perundang-undangan yang berlaku. Dasar penerapan *corporate governance* di Bank Mantap 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. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka.
7. Peraturan Otoritas Jasa Keuangan No.4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.

Seluruh Peraturan POJK tersebut diatas beserta turunan pelaksanaan POJK.

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).
5. *Principles for Enhancing Corporate Governance* yang diterbitkan oleh *Basel Committee on Banking Supervision*.

## APPLICATION BASIS OF CORPORATE GOVERNANCE

The implementation of corporate governance at Bank Mantap always refers to the applicable laws and regulations. The basis for implementing corporate governance at Bank Mantap is as follows:

1. Law of the Republic of Indonesia No. 10 of 1998 concerning Amendments to Law No. 7 of 1992 concerning Banking.
2. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies.
3. Financial Services Authority Regulation No. 55 / POJK.03 / 2016 concerning Application of Governance for Commercial Banks and Circular Letter of the Financial Services Authority No.13 / SEOJK.03 / 2017 concerning Application of Governance for Commercial Banks.
4. Financial Services Authority Regulation No. 17 / POJK.03 / 2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
5. Financial Services Authority Regulation No. 18 / POJK.03 / 2014 concerning the Implementation of Integrated Governance for Financial Conglomerates.
6. Financial Services Authority Regulation No. 21 / POJK.04 / 2015 concerning Implementation of Guidelines for Public Corporate Governance.
7. Financial Services Authority Regulation No. 4 / POJK.03 / 2016 concerning Rating of Commercial Bank Soundness.

All POJK Regulations above along with the derivation of POJK implementation.

In addition to the provisions required by the various laws and regulations above, the Company also bases on the following GCG implementation guidelines.

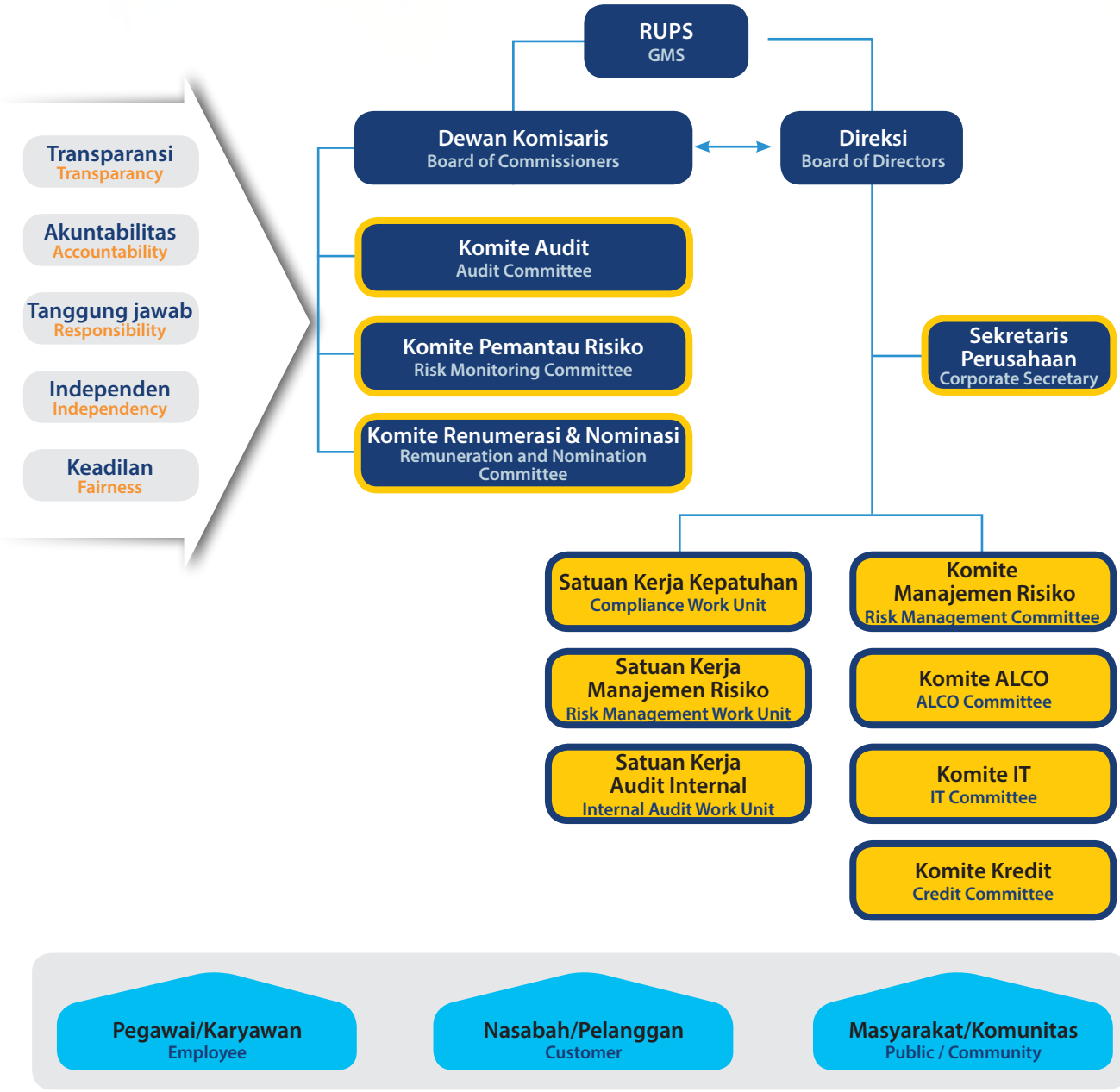
1. Principles of Corporate Governance developed by the Organization for Economic Cooperation and Development (OECD).
2. ASEAN Corporate Governance Scorecard.
3. The Indonesia Corporate Governance Manual developed by the National Committee on Governance (KNKG).
4. GCG Guidelines for Indonesian Banking developed by the National Committee on Governance (KNKG).
5. Principles for Enhancing Corporate Governance published by the Basel Committee on Banking Supervision.

# STRUKTUR ORGAN PERUSAHAAN
## Organ Structure of The Company

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 Perseroan disajikan dalam bagan di bawah ini.

Based on the Law of the Republic of Indonesia Number 40 of 2007 concerning Limited Liability Companies (UU PT), the Company's Organs consist of General Meeting of Shareholders (GMS), Board of Commissioners, and Board of Directors. The management system follows a two-tier system, namely the Board of Commissioners and the Board of Directors, which has apparent authority and responsibilities per their respective functions as mandated in the Articles of Association and laws and regulations. The Company also has supporting organs both under the Board of Commissioners and Board of Directors. It is to support the effectiveness of the duties and responsibilities of the Main Organs. The chart below presents the Company's Organ Structure.

STRUKTUR TATA KELOLA PERUSAHAAN BANK MANDIRI TASPEN
Good Corporate Governance Structure of Bank Mandiri Taspen



# INFRASTRUKTUR TATA KELOLA BANK
## Bank Governance Infrastructure

Penerapan GCG perlu dibangun dalam sistem yang kuat, karena penerapan GCG tidak cukup hanya dengan mengandalkan struktur GCG, melainkan dibutuhkan juga adanya aturan main yang jelas dalam bentuk infrastruktur. Infrastruktur tata kelola bank merupakan aturan main, prosedur dan hubungan yang jelas antara pihak yang mengambil keputusan dengan pihak yang melakukan pengawasan terhadap keputusan tersebut. Dalam pelaksanaannya, Bank Mantap 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 Mantap antara lain adalah:

1. Anggaran Dasar Bank Mantap.
2. Arsitektur Kebijakan Bank Mantap.
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*.

The application of GCG needs to be built in a strong system because the implementation of GCG is not enough to rely on the structure of GCG, but it also requires clear rules of the game in the form of infrastructure. Bank governance infrastructure is a rule of the game, procedures, and a clear relationship between the party making the decision and the party who oversees the decision. In its implementation, Bank Mantap has various policies/guidelines in carrying out its functions and tasks, which are called the Bank's governance infrastructure. The objectives of building the Bank's governance infrastructure are as follows.

1. Complete supporting policies in implementing GCG.
2. Become a guideline for the Bank in carrying out daily activities following the expected culture (corporate culture).
3. A form of written commitment for all levels of the Bank's organization to improve the discipline and responsibility of the company's organs. It is to safeguard the interests of stakeholders per their respective obligations.

The Bank's governance infrastructure that has been owned by Bank Mantap include:

1. Basic Articles of Association of the Bank.
2. Bank Mantap Policy Architecture.
3. Board of Commissioners Manual/Charter.
4. Board of Directors Manual/Charter.
5. Corporate Governance Guidelines.
6. Audit Committee Charter.
7. Risk Monitoring Committee Charter.
8. Remuneration and Nomination Committee Charter.
9. Code of Conduct.
10. Business Policy consists of Credit Policy and Fund and Service Policies.
11. Operational and Support Policies are consisting of Human Resources Policies, Accounting Policies, Procurement Policies, Operational Policies, and Information Technology Policies.
12. Control Policies are consisting of Internal Audit Policies, Compliance, and Legal Policies, and Risk Management Policies.

# MEKANISME *GOOD CORPORATE GOVERNANCE*
## Good Corporate Governance Mechanism

### 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 perundangundangan 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 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. Adapun mengenai wewenang RUPS, antara lain yaitu mengubah anggaran dasar perusahaan, mengangkat dan memberhentikan anggota Direksi dan anggota Dewan Komisaris, mengesahkan laporan keuangan, mengubah besarnya modal dasar, modal ditempatkan maupun modal disetor serta lainnya. Direksi wajib menyelenggarakan RUPS sebagai media pertanggungjawaban pengurusan Bank selama satu tahun. Sesuai dengan ketentuan Pasal 78 ayat (1) Undang-Undang No. 40 tahun 2007 Perseroan Terbatas dan Pasal 9 ayat (1) Anggaran Dasar Perusahaan, RUPS terdiri dari RUPS Tahunan dan RUPS Lainnya.

RUPS tahunan wajib diadakan setiap tahun, yang untuk penyelenggaraannya undang-undang menentukan batas waktu paling lama 6 (enam) bulan setelah tahun buku berakhir harus sudah diselenggarakan. Sesuai dengan ketentuan Pasal 9 ayat (3) Anggaran Dasar Perusahaan, dalam RUPS Tahunan Direksi akan menyampaikan hal-hal sebagai berikut:

1. Laporan Tahunan yang telah ditelaah oleh Dewan Komisaris untuk mendapatkan persetujuan Rapat Umum Pemegang Saham dan Laporan Keuangan untuk mendapat pengesahan RUPS.
2. Usulan penggunaan laba jika Perseroan memiliki saldo laba positif.
3. Persetujuan penetapan Kantor Akuntan Publik berdasarkan usulan dari Dewan Komisaris.
4. Hal-hal lain yang memerlukan persetujuan RUPS untuk kepentingan Perseroan dengan tetap memperhatikan peraturan perundangan yang berlaku dan Anggaran Dasar.

RUPS lainnya yang dalam Anggaran Dasar Perusahaan disebut juga Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) dapat dilaksanakan sewaktu-waktu berdasarkan kebutuhan dan kepentingan Bank untuk membicarakan dan memutuskan mata acara rapat kecuali mata acara rapat yang merupakan mata acara pokok dalam RUPS tahunan, yaitu mengenai laporan tahunan, laporan keuangan dan penggunaan laba. Pelaksanaan Rapat Umum Pemegang

### GENERAL MEETING OF SHAREHOLDERS

The General Meeting of Shareholders (GMS) is the highest organ in the Company, which has exclusive authority not given to the Board of Directors and Board of Commissioners per the Articles of Association and applicable laws and regulations. The GMS forum is essential. In GMS, shareholders have the primary authority to obtain information about the Company, both from the Board of Directors and the Board of Commissioners. This information is the basis for the GMS to make policies in formulating the Company's strategic steps, general steps in making decisions as a legal entity. The GMS is also a performance evaluation forum for all aspects of the Company's operations, including social and environmental activities. As for the authority of the GMS, among others, namely changing the Company's Articles of Association, appointing and dismissing members of the Board of Directors and members of the Board of Commissioners, ratifying financial statements, changing the amount of authorized capital, issued and paid-up capital and others. The Board of Directors is obliged to conduct a GMS as a management responsibility media of the Bank for one year. Following the Provision Article 78 paragraph (1) of Law No. 40 of 2007 Limited Liability Company and article 9 paragraph (1) of the Company's Articles of Association, the GMS consists of the Annual GMS and other GMS.

An annual GMS must be held every year, for which the law stipulates a time limit no later than 6 (six) months after the fiscal year ends, it must be conducted. In accordance with Article 9 paragraph (3) of the Company's Articles of Association, in the Annual GMS, the Board of Directors will submit the following matters:

1. The Annual Report that has been reviewed by the Board of Commissioners to obtain approval of the General Meeting of Shareholders and Financial Statements to get the validation of the GMS.
2. Proposed use of profit if the Company has a positive profit balance.
3. Approval of the appointment of the Public Accounting Firm based on a proposal from the Board of Commissioners.
4. Other matters that require the approval of the GMS for the interest of the Company while taking into account applicable laws and regulations and the Articles of Association.

Other GMS, which in the Company Article of Association, also referred to as Extraordinary General Meeting of Shareholders (EGMS), can be held at any time based on the needs and interests of the Bank. It is to discuss and decide on the agenda of the meeting except for the meeting agenda, which is the main agenda in the annual GMS, namely regarding annual reports, financial statements, and profit use. The General Meeting of Shareholders' implementation refers to the

Saham mengacu pada peraturan perundang-undangan yang berlaku seperti Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas dan Anggaran Dasar Perusahaan.

## PEMEGANG SAHAM

Pemegang saham saham Bank Mantap terdiri dari 2(dua) pemegang saham institusi dan 1 (satu) pemegang saham perorangan. Pemegang saham saham institusi Bank Mantap 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 Mantap. Saham Bank mantap juga dimiliki oleh 1 (satu) orang Pemegang saham perorangan atas nama Ida Bagus Made Putra Jandhana yang memiliki saham dibawah 5%.

## HAK PEMEGANG SAHAM

Perusahaan 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 berikan 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; atau 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.

applicable laws and regulations, such as Law No. 40 of 2007 concerning Limited Liability Companies and the Company's Articles of Association.

## SHAREHOLDERS

Bank Mantap's shareholders consist of 2 (two) institutional shareholders and 1 (one) individual shareholder. The institutional shareholders of Bank Mantap, namely PT Bank Mandiri (Persero) Tbk and PT Taspen (Persero), each with a shareholding of more than 25% and both are Bank Mantap Controlling Shareholders (PSP). The Bank Mantap's shares are also owned by 1 (one) individual shareholder on behalf of Ida Bagus Made Putra Jandhana, who owns shares below 5%.

## SHAREHOLDERS' RIGHTS

The Company treats shareholders in accordance with applicable provisions. It ensures that each shareholder receives fair treatment and can use its rights per the Articles of Association and applicable laws and regulations. As for the rights of shareholders granted by the Company and guaranteed by the laws are as follows:

1. Has the Right to attend and issue votes at the GMS.
2. Entitled to receive dividend payments and the remaining wealth from the occurrence of company liquidation.
3. Has the Right to submit a lawsuit against the Company to the District Court if it is harmed because the Company's actions are deemed unfair and without reasonable reason as a result of the resolutions of the GMS, Board of Directors, and/or Board of Commissioners;
4. Entitled to ask the Company so that its shares can be purchased at a reasonable price if the person concerned does not approve the Company's actions that are detrimental to the shareholders of the Company in the form of activities: a. changes to the Articles of Association; b. transfer or guarantee of the Company's assets that have a value of more than 50% (fifty percent) of the Company's net assets; or c. merger, consolidation, acquisition, or separation.
5. Pre-Emptive Right in the case that the Company issues new shares (rights issue).
6. Examination rights (Enqueterecht) of shareholders representing 1/10 (one-tenth) of the total number of shares with voting rights. On this basis, shareholders are given the Right by law to carry out an audit or direct examination of the Company with the aim get information if the Company, the Board of Directors, and the Board of Commissioners have committed an illegal act that will harm shareholders and third parties.

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

7. The Right to request a GMS that can be requested by 1 (one) or more shareholders who together represent 1/10 (one-tenth) or more of all shares with valid voting rights, unless the Articles of Association determine a smaller amount.
8. The Right to request the dissolution of the Company, which is 1 (one) shareholder or more, which represents at least 1/10 (one-tenth) of the total number of shares with voting rights, can submit proposals for the dissolution of the Company to the GMS.

## PROSES PENYELENGGARAAN RUPS

Rapat Umum Pemegang Saham diadakan ditempat kedudukan Perseroan. 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.

## IMPLEMENTATION PROCESS OF THE GMS

General Meeting of Shareholders is held at the Company's domicile. The summons shall be made no later than 14 (fourteen) days prior to the date of the General Meeting of Shareholders is held, excluding the date of the summon and the date of the General Meeting of Shareholders. General Meeting of Shareholders can be held if the attendance quorum as required in the Law on Limited Liability Companies has been fulfilled. The General Meeting of Shareholders may make decisions based on deliberation to reach consensus or based on agreed votes from the number of ballots issued at the General Meeting of Shareholders as determined in the Law on Limited Liability Companies.

## PELAKSANAAN RUPS TAHUNAN 2019 DAN REALISASINYA

Tahapan pelaksanaan Rapat Umum Pemegang Saham Tahunan Perseroan di 2019 tergambar dalam tabel berikut:

## IMPLEMENTATION OF THE 2019 ANNUAL GENERAL MEETING OF SHAREHOLDERS AND ITS REALIZATION

The stages of the Company's Annual General Meeting of Shareholders in 2019 were illustrated in the following table:

**TABEL PELAKSANAAN RUPS TAHUNAN 2019**
**The 2019 Annual GMS Implementation Table**

| Undangan<br>Invitation | Pelaksanaan<br>Implementation | Hasil RUPS<br>GMS Resolutions |
|---|---|---|
| Undangan RUPS Tahunan 2019 telah disampaikan kepada para pemegang saham pada tanggal 4 Maret 2019 dengan surat tercatat nomor DIR/0151/2019 | RUPS Tahunan 2019 telah dilaksanakan pada tanggal 15 Maret 2019, bertempat di Padma Hotel, Legian - Bali | Hasil keputusan RUPS Tahunan 2019 telah disampaikan kepada Pemegang Saham serta telah dilaporkan ke Otoritas Jasa Keuangan tanggal 22 Maret 2019 dengan surat sesuai Surat Nomor: DIR/0377/2019 |
| Invitation to the 2019 Annual General Meeting of Shareholders was submitted to the shareholders on the date of March 4, 2019, by registered letter number DIR/0105/2019 | 2019 Annual GMS has been held on March 15, 2019, located at Padma Hotel, Legian - Bali | The resolutions of the 2019 Annual General Meeting of Shareholders have been submitted to the Shareholders and have been reported to the Financial Services Authority on March 22, 2019, with a letter Number: DIR/0377/2019. |

## REKAPITULASI KEHADIRAN PADA RUPS TAHUNAN 2019

RUPS Tahunan 2019 yang dihadiri oleh Dewan Komisaris dan Direksi Perseroan sebagai berikut:

## ATTENDANCE RECAPITULATION AT THE 2019 ANNUAL GENERAL MEETING OF SHAREHOLDERS

The 2019 Annual General Meeting of Shareholders attended by the Board of Commissioners and Board of Directors of the Company as followed:

| No | Nama<br>Name | Jabatan<br>Position | Hadir<br>Present | Tidak Hadir<br>Absent | Keterangan<br>Information |
|---|---|---|---|---|---|
| 1. | Abdul Rachman | Komisaris Utama /<br>President Commissioner | Hadir<br>Present | | |
| 2. | Agus Haryanto | Komisaris /<br>Commissioner | Hadir<br>Present | | |
| 3. | Edhi Chrystanto | Komisaris Independen /<br>Independent Commissioner | Hadir<br>Present | | |
| 4. | Sukoriyanto Saputro | Komisaris Independen /<br>Independent Commissioner | Hadir<br>Present | | |
| 5. | Zudan Arif Fakrulloh | Komisaris Independen /<br>Independent Commissioner | Hadir<br>Present | | |
| 6. | Josephus Koernianto Triprakoso | Direktur Utama /<br>President Director | Hadir<br>Present | | |
| 7. | Nurkholis Wahyudi | Direktur Business /<br>Director of Business | Hadir<br>Present | | |
| 8. | Paulus Endra Suyatna | Direktur Compliance and Risk /<br>Director of Compliance and Risk | Hadir<br>Present | | |
| 9. | Iwan Soeroto | Direktur Information Tehnology and Operations / Director of Information Tehnology and Operations | Hadir<br>Present | | |
| 10. | Fajar Ari Setiawan | SEVP Finance, Retail & Digital Banking /<br>SEVP of Finance, Retail & Digital Banking | Hadir<br>Present | | |
| 11. | Pantro Pander Silitonga | PT Bank Mandiri (Persero) Tbk. | Hadir<br>Present | | |
| 12. | Radius Bayu Irawan | PT TASPEN (PERSERO) | Hadir<br>Present | | |
| 13. | Ida Bagus Made Putra Jandhana | Pemegang Saham /<br>Shareholder | - | Tidak Hadir<br>Absent | Perjalanan Bisnis<br>Business Travel |

## KEPUTUSAN RUPS TAHUNAN 2019

RUPS Tahunan diselenggarakan pada tanggal 15 Maret 2019, bertempat di Padma Hotel, Legian - Bali dengan dihadiri/diwakili sebanyak 99.49% (sembilanpuluh Sembilan koma empatpuluh 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 No.22 tanggal 15 Maret 2019 yang dibuat dihadapan Notaris I Gusti Ngurah Putra Wijaya. SH. dengan keputusan, antara lain :

## RESOLUTIONS OF THE 2019 ANNUAL GENERAL MEETING OF SHAREHOLDERS

The Annual GMS was held on March 15, 2019, located at Padma Hotel, Legian - Bali, attended/represented by 99.49% (ninety-nine point forty-nine percent) or 1,494,997,516 (one billion four hundred ninety-four million nine hundred ninety-seven thousand five hundred sixteen) shares of the total shares with valid voting rights issued by the Company, namely 1,502,614,948 (one billion five hundred two million six hundred fourteen thousand nine hundred forty-eight) shares. Thus, based on the provisions of article 11 paragraph (4) of the Company's Article of Association, then the meeting has been declared a quorum and could take legal and binding decisions regarding all matters discussed, as stated in Deed No.22 dated March 15, 2019, made before Notary I Gusti Ngurah Putra Wijaya. SH. with decisions, among others :

| Agenda | Keputusan RUPST 2019 | 2019 Annual GMS Resolutions |
|---|---|---|
| Agenda I<br><br>Persetujuan Laporan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris serta Pengesahan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2018 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 2018, sepanjang aktivitas tersebut tercermin dalam Laporan Tahunan.<br><br>Approval of the Annual Report and the Supervisory Report of the Board of Commissioners and Ratification of the Company's Financial Statements for the fiscal year ended on December 31, 2018, including granting full release and discharge (volledig acquit et de charge) to all members of the Company's Board of Directors and Board of Commissioners in connection with the Company's management and supervision which has been carried out during the fiscal year ended on December 31, 2018, as long as these activities were reflected in the Annual Report. | a. Menyetujui Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2018 dan mengesahkan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2018 yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja (*a member firm of Ernst & Young Global Limited*), dengan opini "Wajar Dalam Semua Hal Yang Material" sebagaimana dinyatakan dalam laporan Nomor: 00067/2.1032/AU.1/07/ 1008-2/1/I/2019 tanggal 17 Januari 2019<br><br>b. Dengan disetujuinya Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2018 serta disahkannya Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2018, 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 2018, 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 2018. | a. Approved the Company's Annual Report including the Supervisory Report of the Company's Board of Commissioners for the fiscal year ended on December 31, 2018, and ratified the Company's Financial Statements for the fiscal year ended on December 31, 2018, which had been audited by the Public Accounting Firm, Purwantono, Sungkoro & Surja (a member of Ernst & Young Global Limited), with the opinion "unqualified in all material things" as stated in the report Number: 00067 / 2.1032 / AU.1 / 07/10082/1 / I / 2019 dated January 17, 2019.<br><br>b. With the approval of the Company's Annual Report including the Supervisory Report of the Company's Board of Commissioners for the fiscal year ended on December 31, 2018, and the ratification of the Company's Financial Statements for the fiscal year ended on December 31, 2018, the Meeting granting full release and discharge (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 that has been carried out, during the fiscal year ended on December 31, 2018, to the extent that these actions did not constitute criminal acts and those actions were reflected in the Annual Report and Financial Statements for the fiscal year ended on December 31, 2018. |

| Agenda | Keputusan RUPST 2019 | 2019 Annual GMS Resolutions |
|---|---|---|
| | c. Pembebasan dan pelunasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) juga diberikan kepada: | c. Full release and discharge (volledig acquit et de charge) were also granted to: |
| | 1) Bapak I Wayan Deko Ardjana yang menjabat sebagai Komisaris Perseroan sejak tanggal 1 Januari 2018 sampai dengan tanggal 19 Maret 2018. | 1) Mr. I Wayan Deko Ardjana served as Commissioner of the Company from January 1, 2018, to March 19, 2018. |
| | 2) Ibu Ida Ayu Kade Karuni yang menjabat sebagai Direktur Perseroan sejak tanggal 1 Januari 2018 sampai dengan tanggal 19 Maret 2018 | 2) Ms. Ida Ayu Kade Karuni served as Director of the Company from January 1, 2018, to March 19, 2018. |
| | 3) Bapak Muhamad Gumilang yang menjabat sebagai Direktur Perseroan sejak tanggal 1 Januari 2018 sampai dengan tanggal 20 Agustus 2018 | 3) Mr. Muhamad Gumilang served as Director of the Company from January 1, 2018, to August 20, 2018. |
| Agenda 2<br><br>Persetujuan Penggunaan Laba Bersih Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2018.<br><br>Approval for the Use of the Company's Net Profit for the Fiscal Year ended on December 31, 2018. | Menyetujui dan menetapkan penggunaan laba bersih Perseroan untuk tahun BUKU 2018 sebesar Rp.333.471.494.538,-(tiga ratus tiga puluh tiga miliar empat ratus tujuh puluh satu juta empat ratus sembilan puluh empat ribu lima ratus tiga puluh delapan rupiah) yaitu sebagai berikut : | Approved and determined the use of the Company's net profit for the fiscal year 2018 amounted to Rp.333,471,494,538 (three hundred thirty-three billion four hundred seventy-one million four hundred ninety-four thousand five hundred thirty-eight rupiah), as followed: |
| | a. Sejumlah 30.00% dari Laba Bersih Perseroan atau sebesar Rp.100.041.448.361 (seratus miliar empat puluh satu juta empat ratus empat puluh delapan ribu tiga ratus enampuluh satu rupiah) dibagikan sebagai dividen tunai kepada para pemegang saham. | a. A total of 30.00% of the Company's Net Profit or Rp.100,041,448,361 (one hundred billion forty-one million four hundred forty-eight thousand three hundred sixty-one rupiah) distributed as cash dividends to shareholders. |
| | Memberikan kuasa dan wewenang kepada Direksi untuk mengatur tata cara pelaksanaan pembagian dividen tunai tersebut sesuai dengan ketentuan yang berlaku. | Gave power and authority to the Board of Directors to regulate the procedures for the distribution of cash dividends in accordance with applicable regulations. |
| | b. Sejumlah 1,50% dari Laba Bersih Perseroan atau sebesar Rp.5.000.000.000,- (lima miliar rupiah) disisihkan sebagai dana cadangan sebagaimana dimaksud dalam Pasal 70 Undang-undang No. 40 tahun 2007 tentang Perseroan Terbatas. | b. A total of 1.50% of the Company's Net Profit or in the amount of Rp.5,000,000,000 (five billion rupiahs) was set aside as a reserve fund, as referred to in Article 70 of Law No. 40 of 2007 concerning Limited Liability Companies. |
| | c. Sejumlah 29,99% dari laba bersih Perseroan atau sebesar Rp.100.000.000.000,-(seratus miliar rupiah) ditetapkan sebagai cadangan lainnya untuk perluasan usaha. | c. A total of 29.99% of the Company's Net Profit or amounting to Rp.100,000,000,000 (one hundred billion rupiahs) was determined as other reserves for business expansion. |
| | d. Sejumlah 38,51% dari Laba Bersih Perseroan atau sebesar Rp.128.430.046.177 (seratus dua puluh delapan miliar empat ratus tiga puluh juta empat puluh enam ribu seratus tujuh puluh tujuh rupiah) ditetapkan sebagai laba ditahan | d. A total of 38.51% of the Company's Net Profit or in the amount of Rp.128,430,046,177 (one hundred twenty-eight billion four hundred thirty million forty-six thousand one hundred seventy-seven rupiah) was determined as retained earnings. |

| Agenda | Keputusan RUPST 2019 | 2019 Annual GMS Resolutions |
|---|---|---|
| Agenda 3<br><br>Persetujuan Penunjukan Kantor Akuntan Publik dan Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan untuk tahun BUKU yang akan berakhir pada tanggal 31 Desember 2019 dan penetapan Biaya/Honorariumnya<br><br>Approval of Appointment of Public Accounting Firm and Public Accountant to audit the Company's Financial Statements for the fiscal year, which would be ended on December 31, 2019, and determined the Fees/Honorarium. | a. Menetapkan Kantor Akuntan Publik (KAP) Purwanto, Sungkoro & Surja, *A Member Firm of Ernst & Young* (EY) *Global Limited* dan Akuntan Publik (AP) Danil Setiadi Handaja untuk mengaudit Laporan Keuangan Perseroan untuk tahun BUKU yang berakhir pada tanggal 31 Desember 2019.<br><br>b. 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 dan/atau Akuntan Publik Danil Setiadi Handaja, karena sebab apapun tidak dapat menyelesaikan proses audit Laporan Keuangan Perseroan untuk tahun BUKU yang berakhir pada tanggal 31 Desember 2019. | a. Established Public Accounting Firm (KAP) Purwanto, Sungkoro & Surja, A Member Firm of Ernst & Young (EY) Global Limited and Public Accountant (AP) Danil Setiadi Handaja to audit the Company's Financial Statements for the fiscal year ended on December 31, 2019.<br><br>b. Granted authority and power to the Board of Commissioners to determine the honorarium and other requirements for the Public Accounting Firm and/or Public Accountant and determined the substitute Public Accounting Firm and/or Public Accountant. In the case of Purwanto, Sungkoro & Surja, Public Accounting Firm, and/or Danil Setiadi Handaja, Public Accountants, for whatever reason, was unable to complete the audit process of the Company's Financial Statements for the fiscal year ended on December 31, 2019. |
| Agenda 4<br><br>Penetapan gaji anggota Direksi dan honorarium anggota Dewan Komisaris dan pemberian fasilitas, benefit dan/atau tunjangan lainnya untuk tahun buku 2019 serta penetapan tantiem bagi anggota Direksi dan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada 31 Desember 2018<br><br>Determination of salaries of members of the Board of Directors and honorarium for members of the Board of Commissioners and the provision of facilities, benefits and/or other benefits for the fiscal year 2019 as well as the determination of tantiem for members of the Company's Board of Directors and Board of Commissioners for the fiscal year ended on December 31, 2018. | Memberikan wewenang dan kuasa kepada Dewan Komisaris dengan terlebih dahulu mendapat persetujuan Pemegang Saham mayoritas dan diketahui oleh Pemegang Saham Pengendali lainnya untuk menetapkan :<br><br>a. Gaji anggota Direksi dan honorarium Dewan Komisaris dan pemberian fasilitas, benefit dan/atau tunjangan lainnya untuk tahun buku 2019.<br><br>b. Tantiem atas kinerja anggota Direksi dan Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2018 | Granted the authority and power to the Board of Commissioners by first obtaining the approval of the majority Shareholder and being known by other Controlling Shareholders to determine:<br><br>a. Salaries of members of the Board of Directors and honorarium for the Board of Commissioners and the provision of facilities, benefits, and/or other benefits for the 2019 fiscal year.<br><br>b. Tantiem for the performance of members of the Board of Directors and Board of Commissioners for the fiscal year ended on December 31, 2018. |

## PELAKSANAAN RUPS SIRKULER 2019 DAN REALISASINYA

**Selain pelaksanaan RUPS dengan kehadiran fisik Pemegang saham, pada tahun 2019 dilaksanakan pula RUPS secara Sirkuler untuk perubahan Susunan Anggota Direksi Perseroan Tahapan pelaksanaan Rapat Umum Pemegang Saham Perseroan secara Sirkuler di 2019 tergambar dalam tabel berikut.**

## IMPLEMENTATION OF THE 2019 CIRCULAR GENERAL MEETING OF SHAREHOLDERS AND ITS REALIZATION

In addition to the GMS with the physical presence of the Shareholders, in 2019, there was also a Circular GMS. It was for changes in the composition of the Board of Directors members of the Company. The stages of the Company's Circular General Meeting of Shareholders in 2019 were illustrated in the following table.

**TABEL PELAKSANAAN RUPS SIRKULER TAHUN 2019**
**Table of the 2019 Circular GMS Implementation**

| Undangan<br>Invitation | Pelaksanaan<br>Implementation | Hasil RUPS Sirkuler<br>Circular GMS Resolutions |
|---|---|---|
| Tidak terdapat undangan dalam RUPS Sirkuler<br>There was no invitation to the Circular GMS. | Penandatanganan dokumen RUPS Sirkuler telah dilaksanakan pada tanggal 7 Agustus 2019 dan 30 November 2019<br>The signing of the Circular GMS document was held on August 7, 2019, and November 30, 2019. | • Pelaksanaan Rapat Umum Pemegang Saham Sirkuler Bank Mantap yang diaktakan tanggal 7 Agustus 2019 telah dilaporkan kepada Kepala Departemen Pengawas Perbankan I Otoritas Jasa Keuangan, sesuai Surat Nomor: DIR/0533/2019 tanggal 26 Juni 2019<br>• Pelaksanaan Rapat Umum Pemegang Saham Sirkuler Bank Mantap yang diaktakan tanggal 30 November 2019 telah dilaporkan kepada Kepala Departemen Pengawas Perbankan I Otoritas Jasa Keuangan, sesuai Surat Nomor: DIR/0877/2019 tanggal 3 Desember 2019<br>• The implementation of the Circular General Meeting of Shareholders of Bank Mantap, which was notarized on August 7, 2019, was reported to the Head of Banking Supervision Department I of Financial Services Authority, according to Letter Number: DIR / 0533/2019 dated June 26, 2019.<br>• The implementation of the Circular General Meeting of Shareholders of Bank Mantap, which was notarized on November 30, 2019, was reported to the Head of Banking Supervision Department I of Financial Services Authority, according to Letter Number: DIR / 0877/2019 dated December 3, 2019. |

## KEPUTUSAN RUPS SIRKULER

Pemegang Saham memutuskan untuk menerbitkan keputusan-keputusan berikut sebagai pengganti Rapat Umum Pemegang Saham Luar Biasa sesuai dengan Pasal 91 Undang-undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas, bahwa berdasarkan surat dari Otoritas Jasa Keuangan Nomor: SR-62/PB.12/2019 tanggal 12 Maret 2019, menyampaikan bahwa permohonan pengangkatan Saudara Fajar Ari Setiawan sebagai Direktur *Finance, Retail & Digital Banking* PT Bank Mandiri Taspen belum dapat ditindaklanjuti mengingat belum memenuhi ketentuan pasal 6 Peraturan Otoritas Jasa Keuangan No.55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola Bagi Bank Umum, maka diusulkan kepada Pemegang saham untuk menyelenggarakan RUPS membatalkan keputusan RUPS tentang Pengangkatan Sdr. Fajar Ari Setiawan tersebut.

Keputusan RUPS Sirkuler dibawah tangan telah diaktakan dengan akta Pernyataan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen No.18 tanggal 7 Agustus 2019 yang dibuat dihadapan Notaris I Gusti Ngurah Putra Wijaya SH., dengan keputusan sebagai berikut:

## RESOLUTIONS OF CIRCULAR GMS

Shareholders decided to issue the following resolutions as a substitute for the Extraordinary General Meeting of Shareholders following Article 91 of Law Number 40 the Year 2007 concerning Limited Liability Companies. Based on a letter from the Financial Services Authority Number: SR-62 / PB.12 / 2019 dated March 12, 2019, it conveyed that the request for appointment of Mr. Fajar Ari Setiawan as Director of Finance, Retail & Digital Banking of PT Bank Mandiri Taspen could not be followed up. Because it had not fulfilled the provisions of article 6 of the Financial Services Authority Regulation No.55 / POJK.03 / 2016 dated December 7, 2016, concerning the Implementation of Governance for Commercial Banks. It was proposed to shareholders to hold a GMS canceling the GMS resolution on the Appointment of Mr. Fajar Ari Setiawan.

The decision of the Circular GMS under the hand was notarized by the deed of the circular resolution of the Shareholders of PT Bank Mandiri Taspen No.18 dated August 7, 2019, made before Notary I Gusti Ngurah Putra Wijaya SH., with the following resolutions:

I. Menyetujui membatalkan keputusan butir 2 (dua) Rapat Umum Pemegang Saham Perseroan yang dituangkan dalam Akta Pernyataan Keputusan Sirkuler Pemegang Saham Perseroan Terbatas PT Bank Mandiri Taspen tertanggal 20 Agustus 2018, No. 22 yang dibuat oleh Notaris I Gusti Ngurah Putra Wijaya, SH., Notaris Kota Denpasar mengenai pengangkatan Saudara Fajar Ari Setiawan sebagai Direktur *Finance, Retail & Digital Banking* Perseroan.

II. Penetapan pembatalan tersebut di atas berlaku efektif sejak ditutupnya Keputusan Sirkuler ini

III. Menyatakan bahwa setelah pembatalan pengangkatan Saudara Fajar Ari Setiawan berlaku efektif, maka susunan anggota Direksi Perseroan menjadi sebagai berikut:

Direksi

1. Direktur Utama : Sdr.Josephus Koernianto Triprakoso
2. Direktur : Sdr. Nurkholis Wahyudi
3. Direktur : Sdr. Paulus Endra Suyatna
4. Direktur : Sdr. Iwan Soeroto

IV. MEMBERIKAN kuasa kepada Direksi Perseroan untuk menyatakan keputusan-keputusan dalam Keputusan Sirkuler ini ke dalam akta Notaris dan menghadap Notaris di Jakarta dan 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.

V. 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 Undang-undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas.

Tanggal efektif dari Keputusan Sirkuler ini adalah sesuai dengan tanggal tanda tangan terakhir dari perwakilan pemegang saham yang dinyatakan dalam Keputusan Sirkuler ini.

Pemegang Saham memutuskan untuk menerbitkan keputusan-keputusan berikut sebagai pengganti Rapat Umum Pemegang Saham Luar Biasa sesuai dengan Pasal 91 Undang-undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas, bahwa berdasarkan Qanun Aceh No. 8 Tahun 2014 tentang Pokok-Pokok Syariat Islam Pasal 21 ayat (2) yang menyatakan, "Lembaga Keuangan konvensional yang sudah beroperasi di Aceh harus membuka Unit Usaha Syariah (UUS)",

I. Approved to cancel the resolution on item 2 (two) of the Company's General Meeting of Shareholders as outlined in the Deed No. 22 of the shareholders' circular decision of PT Bank Mandiri Taspen dated August 20, 2018, made by the Notary I Gusti Ngurah Putra Wijaya, SH., Notary in Denpasar City, regarding the appointment of Mr. Fajar Ari Setiawan as the Company's Director of Finance, Retail & Digital Banking.

II. The stipulation of the cancellation mentioned above should be effective as of the closing of this Circular Decision.

III. Stating that after the cancellation of the appointment of Mr. Fajar Ari Setiawan was effective, the composition of the members of the Board of Directors of the Company became as follows:

The Board of Directors

1. President Director : Mr. Joseph Koernianto Triprakoso
2. Director : Mr. Nurkholis Wahyudi
3. Director : Mr. Paulus Endra Suyatna
4. Director : Mr. Iwan Soeroto

IV. Granted the power to the Company's Board of Directors to declare the decisions in this Circular Decision to the notary deed and faced the Notary in Jakarta and for this purpose signed every necessary statement, including the deed of an amendment, as well as requested approval and submitted a notice in connection with the decisions in this Circular Decision to the Minister of Justice and Human Rights of the Republic of Indonesia, or to other authorities, if necessary and to take actions deemed necessary by the relevant regulation or Notary.

V. Declared that: This Circular Decision had the same legal validity and legal power as the decision passed at the Company's General Meeting of Shareholders according to Article 91 of Law Number 40 the Year 2007 concerning Limited Liability Companies.

The effective date of this circular decision was according to the date of the last signature of the representative of shareholders stated in this circular decision.

Shareholders decide to issue the following decisions in lieu of the Extraordinary General Meeting of Shareholders in accordance with article 91 of Law Number 40 of 2007 concerning the Limited Liability Companies, that based on Aceh Qanun No. 8 of 2014 concerning Principles of Islamic Sharia Article 21 paragraph (2) which states, "Conventional Financial Institutions already operating in Aceh must open a Sharia Business Unit (UUS) ", Bank Mantap has a Branch Office

Bank Mantap memiliki Kantor Cabang yang beroperasi di Aceh wajib mengikuti ketentuan tersebut, maka diusulkan kepada Pemegang saham untuk menyelenggarakan RUPS untuk mengubah Anggaran Dasar dengan menambahkan Bidang Usaha Unit Usaha Syariah serta Keanggotaan dan Tugas Dewan Pengawas Syariah di Bank Mantap.

Keputusan RUPS Sirkuler dibawah tangan telah diaktakan dengan akta Pernyataan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen No.18 tanggal 30 November 2019 yang dibuat dihadapan Notaris I Gusti Ngurah Putra Wijaya SH., dengan keputusan sebagai berikut:

I. MENYETUJUI perubahan beberapa ketentuan Anggaran Dasar Perseroan sebagai berikut:

   Perubahan Pasal 3, dengan menyisipkan 1 (satu) butir pada ayat 2, dan mengubah ayat 3 huruf b sehingga Pasal 3 berbunyi sebagai berikut:

   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;
         - Sertipikat Bank Indonesia (SBI);
         - Obligasi;
         - Surat dagang berjangka waktu sesuai dengan peraturan perundang – undangan yang berlaku;

operating in Aceh must follow these provisions, then it was proposed to shareholders to hold a GMS to amend the Article of Association by adding Business Field of Sharia Business Unit and Membership and Duties of the Sharia Supervision Board at Bank Mantap.

The decision of the Circular GMS under the hand was notarized by the Circular Decision deed of PT Bank Mandiri Taspen's Shareholders No.18 dated November 30, 2019, made before Notary I Gusti Ngurah Putra Wijaya SH., with the following decisions:

I. Agreeing to amend the provisions of the Company's Articles of Association were as follows:

   Amendment to Article 3, by inserting 1 (one) point in paragraph 2, and changing paragraph 3 letter b, so Article 3 reads as follows:

   PURPOSE AND OBJECTIVES AND BUSINESS ACTIVITIES

   Article 3

   1. The purpose and objectives of the Company are to conduct business in the banking sector following applicable laws and regulations.
   2. To achieve the purpose and objectives above, the Company may perform the following business activities:
      a. Collecting funds from the public in the form of current accounts, time deposits, certificates of deposits, savings, and/or other equivalent forms;
      b. Distributing loans;
      c. Issuing debt securities;
      d. Buy, sell, or guarantee at its own risk or for the interest and at the behest of its customers:
         - Money orders, including drafts and acceptances from banks whose validity period doesn't exceed customs in the intended securities trading;
         - Debt securities and other commercial paper whose the validity period doesn't exceed custom in the intended securities trading;
         - State treasury papers and government guarantees;
         - Bank Indonesia Certificates (SBI);
         - Bonds;
         - Time-based commercial papers in accordance with applicable laws and regulations;

- Instrumen surat berharga lain yang berjangka waktu sesuai dengan peraturan perundang-undangan yang berlaku;

e. Memindahkan uang baik untuk 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. 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 di bidang 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.

- Other securities instruments with a period following the applicable laws and regulations;

e. Transferring money both for its own interests and for the benefit of customers;

f. Placing funds with, borrowing funds from, or lending funds to other Banks, either by using letters, telecommunications facilities, or by sight drafts, checks or other means;

g. Receive payments from bills on securities and make calculations with or among third parties;

h. Providing a place to store goods and securities;

i. Carry out custodial activities for the interests of other parties based on a contract;

j. Placing funds from customers to other customers in the form of securities not listed on the stock exchange;

k. Perform factoring, credit card business and trusteeship activities;

l. Providing financing and/or conducting other business activities based on sharia principles, following the provisions stipulated by the authorities and laws and regulations;

m. Perform other activities that are commonly carried out by banks as long as they do not conflict with applicable laws and regulations.

3. In addition to 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, as well as settlement, clearing and depository institutions, by fulfilling the provisions stipulated by the authorities;

b. Conducting temporary equity participation activities to overcome the consequences of credit defaults or financing failures based on Sharia principles, on the condition that the investment participation must be withdrawn, by fulfilling the provisions stipulated by the authorities;

c. Purchasing collateral, either in part or whole, through an auction or in other ways if the debtor does not fulfill his obligations to the bank, provided that the collateral purchased must be disbursed as soon as possible.

Menyisipkan 1 (satu) pasal di antara Pasal 17 dan Pasal 18, yakni Pasal 17A sehingga berbunyi sebagai berikut:

DEWAN PENGAWAS SYARIAH

DAN TUGAS DAN WEWENANG

DEWAN PENGAWAS SYARIAH

Pasal 17A

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.
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.

Insert 1 (one) article between Article 17 and Article 18, namely Article 17A so that it reads as follows:

SHARIA SUPERVISORY BOARD

AND DUTIES AND AUTHORITIES OF

SHARIA SUPERVISORY BOARD

Article 17A

1. To carry out business activities based on Sharia Principles, the Company has a Sharia Supervisory Board, tasked with overseeing the Company's business activities based on Islamic sharia principles. It is to be placed as Sharia Supervisory Board in the Sharia Business Unit of the Company, taking into account the provisions of the Financial Services Authority, Provisions of the National Sharia Board, and other statutory provisions that govern it. The Company's Sharia Business Unit is a work unit at the Company's Head Office that functions as the Parent Office of the Company's Sharia Branch Office.
2. The Sharia Supervisory Board has duties and authorities separate from the duties and authorities of the Company's Board of Commissioners. The primary duties and functions of the Sharia Supervisory Board are as follows:
   a. tasked with providing direction and supervision in carrying out the National Sharia Council's fatwa on products/services and business activities to comply with sharia principles;
   b. serves as an advisor and adviser to the Directors, leader of the Sharia Business Unit and the leaders of the Company's Sharia Branch Offices regarding matters related to sharia principles; and
   c. functions 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 Fatwa of the National Sharia Board.
3. The Sharia Supervisory Board consists of 2 (two) Shariah 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 Ulema Council (DSN-MUI). From candidates who meet the requirements of members of the Sharia Supervisory Board that are governed and determined by the National Sharia Board by taking into account the provisions of other statutory regulations governing the matters.

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.

II. 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. 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 consensus agreement.
6. The Sharia Supervisory Board may be given salaries or honorarium and/or benefits determined by the GMS. This authority may be delegated to the Board of Commissioners.
7. a. A Member of the Sharia Supervisory Board is appointed by GMS for a period of time starting from the closing of GMS, which appoints or is otherwise stipulated by GMS. It will ends at the closing of the 3rd (third) annual GMS after his appointment, without prejudice to the GMS' right to dismiss him at any time before his term ends with mention the reason. Such dismissal is valid since the closing of the GMS unless otherwise determined by the GMS.
   b. After the term of office ends, a member of the Sharia Supervisory Board may be reappointed for the next 1 (one) term of office, but the GMS can stipulate more than 2 (two) terms of office.
8. The position of member of the Sharia Supervisory Board ends if:
   a. the term of office is over, or
   b. losing Indonesian citizenship, or
   c. resign, or
   d. no longer meets the requirements of applicable law, or
   e. died or
   f. dismissed based on GMS' decision.

II. GIVE power of attorney with the right of substitution to the Company's Board of Directors both individually and jointly to declare the decisions in this Circular Decision in the notarial deed and face the Notary to sign every necessary statement, including the deed of the amendment. Besides that, requesting approval and submitting notification in connection with the decisions in this Circular Decision to the Minister of Justice and Human Rights of the Republic of Indonesia, or other authorities, if necessary, and taking actions deemed necessary by the relevant regulations or Notaries.

III. MENYATAKAN bahwa:

a. Perubahan ketentuan Pasal 3 Anggaran Dasar Perseroan sebagaimana dimaksud dalam paragraf KESATU butir a di atas mulai berlaku sejak tanggal diterbitkannya keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia mengenai persetujuan perubahan Anggaran Dasar Perseroan tersebut.

b. Penambahan ketentuan Pasal 17A Anggaran Dasar Perseroan sebagaimana dimaksud dalam paragraf KESATU butir b di atas mulai berlaku sejak tanggal diterbitkannya surat penerimaan pemberitahuan perubahan Anggaran Dasar Perseroan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia mengenai perubahan Anggaran Dasar Perseroan tersebut.

c. 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.

d. Tanggal efektif dari Keputusan Sirkuler ini 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.

III. STATE that:

a. Amendment to the provisions of Article 3 of the Company's Articles of Association as referred to in FIRST paragraph item a above shall come into force from the date of issuance of the decision of the Minister of Justice and Human Rights of the Republic of Indonesia concerning approval of amendment to the Company's Articles of Association.

b. Addition to Article 17A of the Company's Articles of Association as referred to in FIRST paragraph item b above, shall come into force as from the issuance date of the amendment notification letter to the Company's Articles of Association by the Minister of Justice and Human Rights of the Republic of Indonesia, concerning the amendment to the Company's Articles of Association.

c. This Circular Decision has the same validity and legal force as the decision passed at the Company's General Meeting of Shareholders of following article 91 of Law on Limited Liability Companies.

d. The effective date of this Circular Decision is following the date of the last signature of the shareholders' representative stated in this Circular Decision if the signature of the representative of the shareholders is not given on the same date.

# DEWAN KOMISARIS
## Board of Commissioners

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.

The Board of Commissioners is the organ of the Company whose job is to supervise the management actions taken by the Board of Directors. The Board of Commissioners gives direction to the Board of Directors in running the Company and implementing Good Corporate Governance (GCG). The Board of Commissioners has collegial duties and responsibilities.

### TUGAS DAN TANGGUNG JAWAB DEWAN KOMISARIS

Tugas dan tanggung jawab Dewan Komisaris berdasarkan Pedoman Tata Tertib Dewan Komisaris adalah sebagai berikut:

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 efsien serta terpeliharanya efektivitas komunikasi antara Dewan Komisaris dengan Direksi, Auditor Eksternal dan Otoritas Pengawas Bank atau Otoritas lainnya.
3. Menjaga kepentingan Bank dengan memperhatlkan 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.

### DUTIES AND RESPONSIBILITIES OF THE BOARD OF COMMISSIONERS

The duties and responsibilities of the Board of Commissioners based on the Board of Commissioners Manual (Charter) are as follows:

1. Supervise the operational management of the Bank by the Board of Directors and provide advice to the Board of Directors, including work plans, development of the Bank's business, implementation of the provisions of the Articles of Association, and GMS resolutions, and applicable laws and regulations.
2. Carry out the duties, authority, and responsibilities following the provisions in the Articles of Association and GMS resolutions effectively and efficiently as well as maintaining the effectiveness of communication between the Board of Commissioners and the Board of Directors, External Auditors and the Bank Supervisory Authority or other Authorities.
3. Safeguarding the interests of the Bank by taking into account the interests of Shareholders and being accountable to the GMS.
4. Researching and examining the annual report prepared by the Directors and signing the annual report.
5. Provide opinions and suggestions on the Annual Work Plan and Annual Budget proposed by the Board of Directors and ratify it per the Articles of Association.
6. Monitor the development of the Bank's activities.
7. Provide opinions and suggestions to Shareholders regarding issues that are considered essential for the management of the Bank.
8. Immediately hold a General Meeting of Shareholders to report to Shareholders if there is a symptom of a decline in the Bank's performance accompanied by suggestions regarding corrective measures that must be taken.
9. Notify the Financial Services Authority no later than 7 (seven) working days since the discovery of:
   a. Violations of laws and regulations in the financial and banking sector.
   b. Conditions or estimates of circumstances that could endanger the business continuity of the Bank.
10. Propose to the GMS the appointment of a public accounting firm whichant who will conduct an audit of the

11. Melakukan pengawasan penerapan Tata Kelola Terintegrasi dengan Entitas Utama (Group Perusahaan) dalam setiap aspek kegiatan usaha Bank dari seluruh jenjang organisasi Bank.
12. Memberikan pendapat dan nasihat kepada manajemen tentang penentuan visi, misi, budaya dan nilai-nilai Bank.
13. Melakukan kajian dan memberikan pendapat tentang strategi usaha yang diterapkan Bank.
14. Melakukan penilaian, memberikan pendapat dan nasihat atas sistem pengelolaan sumber daya manusia. Dalam melaksanakan tugas ini Dewan Komisaris dibantu oleh Komite Remunerasi dan Nominasi.
15. Melakukan penilaian, memberikan pendapat serta nasihat atas sistem pengendalian risiko. Dalam melaksanakan tugas ini Dewan Komisaris dibantu oleh Komite Pemantau Risiko.
16. Melakukan penilaian, memberikan pendapat serta nasihat atas Rancangan *Business Plan* dan penjabarannya kedalam Rencana Kerja dan Anggaran Tahunan Bank (RKAP).
17. 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*).
18. 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.
19. Melakukan pengawasan secara periodik atas pelaksanaan RKAP dan memberikan pendapat/ persetujuan atas perubahan RKAP sesuai dengan ketentuan berlaku.
20. Menyampaikan laporan pengawasan kepada Otoritas dan Pemegang Saham.
21. Melakukan pengawasan atas mutu pelayanan Bank kepada nasabah dan memberikan nasihat yang diperlukan kepada Direksi.
22. Melakukan penilaian, memberikan pendapat serta nasihat atas penerapan manajemen risiko yang mencakup pula hal-hal yang terkait dengan pengendalian *fraud*.
23. Menyusun program kerja Dewan Komisaris yang didalamnya termasuk program Komite-komite penunjang Dewan Komisaris.

Bank's books.

11. Oversee the implementation of Integrated Governance with the Main Entity (Group of Companies) in every aspect of the Bank's business activities from all levels of the Bank's organization.
12. Providing opinions and advice to management on the determination of the Bank's vision, mission, culture, and values.
13. Conducting studies and provide opinions on business strategies adopted by the Bank.
14. Conducting assessments, offering ideas, and advice on human resource management systems. In carrying out this task, the Board of Commissioners is assisted by the Remuneration and Nomination Committee.
15. Conduct assessments, provide opinions and advice on risk control systems. In carrying out this task, the Board of Commissioners is assisted by the Risk Monitoring Committee.
16. Conduct assessments, provide opinions and advice on the Business Plan Draft, and translate it into the Bank's Annual Work Plan and Budget (RKAP).
17. To approve the draft of strategic business decisions or policies that meet the legislation, the Articles of Association and RUPS decisions, and prudential banking practice, including commitments to avoid any conflict of interest.
18. Conduct an assessment of internal and external auditor's reports and provide advice to the Directors on matters that need to be followed-up. In carrying out its duties, the Board of Commissioners is assisted by the Audit Committee.
19. Conduct periodic monitoring of the implementation of the RKAP and provide an opinion/approval for changes in the RKAP per applicable provisions.
20. Submit monitoring reports to the Authority and Shareholders.
21. Monitor the quality of the Bank's services to customers and provide the necessary advice to the Board of Directors.
22. Conduct assessments, provide opinions and advice on the application of risk management, which includes matters related to fraud control.
23. Develop a work program for the Board of Commissioners, which consists of the supporting committee programs for the Board of Commissioners.

## HAK DAN WEWENANG DEWAN KOMISARIS

Sesuai anggaran Dasar Perseroan, dalam melaksanakan tugas pengawasan Dewan Komisaris berwenang dan berhak untuk melakukan tindakan sebagai berikut

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 mencocokan 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 seorangpun 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 diantara anggota Dewan Komisaris atas tanggungan Dewan Komisaris .
4. Dewan Komisaris wajib membentuk komite audit, komite remunerasi dan nominasi, komite pemantau resiko dan/atau komite lainnya, dan apabila dipandang perlu dapat meminta bantuan tenaga ahli untuk jangka waktu terbatas dalam melaksanakan tugasnya atas beban Perseroan.

Selain hal tersebut diatas Dewan Komisaris juga berwenang memberikan persetujuan tertulis atas Keputusan Direksi untuk tindakan-tindakan sebagai berikut :

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 dibawah 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;

## THE RIGHTS AND AUTHORITIES OF THE BOARD OF COMMISSIONERS

Following the Company's Articles of Association, in carrying out the supervisory duties, the Board of Commissioners is authorized and entitled to take the following actions

1. The Board of Commissioners at any time in the working hours of the Company is entitled to enter the building and yard or other places used or controlled by the Company and also entitled to examine all the books, letters and other evidences, examine and verify the financial position and others as well as the right to know all the actions taken by the Board of Directors.
2. The Board of Commissioners has the right to request explanations on all matters concerning the Company to the Board of Directors. The Board of Directors, and each member of the Board of Directors must provide the required explanation.
3. If all members of the Board of Directors are temporarily dismissed, and the Company does not have a single member of the Board of Directors, the Board of Commissioners is temporarily required to take care of the Company. In such a case, the Board of Commissioners has the right to give temporary authority to one or more members of the Board of Commissioners upon the responsibility of the Board of Commissioners.
4. The Board of Commissioners must establish an audit committee, remuneration and nomination committee, a risk monitoring committee and/or other committees, and, if deemed necessary, can request the assistance of experts for a limited period in carrying out their duties at the Company's expense.

In addition to the above, the Board of Commissioners also has the authority to give written approval to the Board of Directors' Decree for the following actions:

1. Releasing or selling immovable property belonging to the Company that exceeds a certain amount determined by the Board of Commissioners;
2. Enter a management contract that is valid for a period of more than 3 (three) years;
3. Establish organizational structure 1 (one) level below the Board of Directors;
4. The act of transferring include selling, waiving the right to collect and/or not to collect more for:
   a. Principal receivables that have been written off for credit settlement, either in part or in whole;
   b. Difference between loss value of book which has been written off with transfer value including sale or the value of waiver;

c. 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, diluar 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.

## KEWAJIBAN DEWAN KOMISARIS

Dewan Komisaris berkewajiban memastikan terselenggaranya pelaksanaan Tata Kelola Perusahaan yang Baik dalam setiap kegiatan usaha Bank di seluruh jenjang organisasi Bank dengan cara:

1. Mengesahkan dan mengawasi pelaksanaan Rencana Kerja dan Anggaran Tahunan Bank.
2. Melakukan tindak lanjut dari hasil pengawasan dan rekomendasi yang diberikan dalam hal terjadi penyimpangan terhadap perundang-undangan yang berlaku, Anggaran Dasar dan *prudential banking*.
3. Memberikan laporan tentang tugas pengawasan yang telah dilakukan selama tahun buku yang baru lampau kepada RUPS.
4. Mengikuti perkembangan kegiatan Bank, dan dalam hal Bank menunjukkan gejala kemunduran, segera mengadakan RUPS untuk melaporkan kepada Pemegang Saham dengan disertai saran mengenai langkah-langkah perbaikan yang harus ditempuh.
5. Memberikan pendapat dan saran kepada RUPS mengenai setiap persoalan yang dianggap penting bagi kepengurusan Bank.
6. Melakukan tugas-tugas pengawasan lainnya yang ditentukan oleh RUPS mengenai setiap persoalan yang dianggap penting bagi kepengurusan Bank.
7. Memberikan arahan dalam konsultasi kredit dan *review* atas persetujuan kredit yang melebihi jumlah tertentu yang disepakali oleh Dewan Komisaris dan Direksi.

c. is carried out based on the Board of Directors' policies that have been approved by the Board of Commissioners and in the limit amount of the write-off limit set by the GMS that will remain in effect until the GMS determines a new limit;

5. Approval of each Work Plan and Business Plan and any changes to the Work Plan and Business Plan.
6. Issue bonds or other debt securities.
7. Legal actions to make debt guarantees up to a 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 the Company's daily business activities.
8. Binding the Company as a guarantor (borg).
9. Enter into agreements with third parties with a contract value of more than 25% of the total capital of the Company.
10. Filing a civil claim and participating in the litigation process or conducting the arbitration process

## BOARD OF COMMISSIONERS OBLIGATIONS

The Board of Commissioners is obliged to ensure the implementation of Good Corporate Governance in each of the Bank's business activities at all levels of the Bank's organization by:

1. To approve and supervise the implementation of the Bank's Annual Work Plan and Budget.
2. Follow up on the results of supervision and recommendations given in the event of deviations from the applicable laws, the Articles of Association, and prudential banking.
3. Provide reports on the supervisory tasks that have been carried out during the new financial year to the GMS.
4. Following the development of the Bank's activities, and if the Bank shows symptoms of setbacks, immediately convene a General Meeting of Shareholders to report to Shareholders with suggestions regarding corrective measures that must be taken.
5. Provide opinions and recommendations to the GMS regarding any issues deemed essential to the Bank's management.
6. Perform other supervisory duties determined by the GMS regarding any matters considered crucial to the management of the Bank.
7. Provide direction in credit consultations and reviews of credit approvals that exceed a certain amount agreed by the Board of Commissioners and Directors.

8. Menumbuhkan budaya dan kepedulian *anti Fraud* pada seluruh jajaran organisasi Bank.

## MASA JABATAN DEWAN KOMISARIS

Sesuai ketentuan pasal 15 Anggaran Dasar Bank Mantap 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

Sesuai ketentuan Pasal 15 ayat 5.1, keputusan-keputusan direksi yang harus mendapatkan persetujuandari Dewan Komisaris yaitu:

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

8. h. Fostering anti-fraud culture and concern for all levels of the Bank's organization.

## THE BOARD OF COMMISSIONERS' TERM OF OFFICE

Following Article 15 of the Article of Association of Bank Mantap, members of the Board of Commissioners are appointed for one term of office from the closing of the GMS designates them or are otherwise stipulated by the GMS. The term of office will end at the closing of the third Annual GMS since their appointment, without reducing the rights of GMS at any time, may dismiss members of the Board of Commissioners before their term of office ends by stating their reasons. Such dismissal is effective from the closing of the GMS unless otherwise determined by the GMS. After the term of office expires, the members of the Board of Commissioners may be reappointed for one term, unless otherwise specified by the GMS.

## DECISIONS THAT NEED TO GET APPROVAL OF THE BOARD OF COMMISSIONERS

Following Article 15, paragraph 5.1, the Board of Directors' decisions that must obtain approval from the Board of Commissioners are:

1. Releasing or selling immovable property belonging to the Company that exceeds a certain amount determined by the Board of Commissioners;
2. Enter a management contract that is valid for a period of more than 3 (three) years;
3. Establish organizational structure 1 (one) level below the Board of Directors;
4. The act of transferring include selling, waiving the right to collect and/or not to collect more for:
   a. Principal receivables that have been written off for credit settlement, either in part or in whole;
   b. Difference between loss value of book which has been written off with transfer value including sale or the value of waiver. Carried out based on the Board of Directors' policies that have been approved by the Board of Commissioners and in the limit amount of the write-off limit set by the GMS that will remain in effect until the GMS determines a new limit;
5. Approval of each Work Plan and Business Plan and any changes to the Work Plan and Business Plan.
6. Issue bonds or other debt securities.
7. Legal actions to make debt guarantees up to a value of 50% (fifty percent) of the total net assets of the Company,

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.

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

Bank Mantap telah menyusun kriteria bagi anggota Dewan Komisaris berdasarkan pada beberapa regulasi seperti 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 Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 perihal Penerapan Tata Kelola bagi Bank Umum. Seorang yang akan diangkat menjadi anggota Dewan Komisaris Perseroan berkewarganegaraan Republik Indonesia serta harus telah mendapatkan predikat lulus tes kelayakan dan kepatutan dari Otoritas Jasa Keuangan. Pengangkatan anggota Dewan Komisaris dengan memperhatikan rekomendasi Komite Remunerasi dan Nominasi dengan mempertimbangakan 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, dan
4. Tidak termasuk dalam daftar yang tidak lulus.

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, dan
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

whether in one or more transactions, whether related to one another or not in one financial year, outside of the Company's daily business activities.

8. Binding the Company as a guarantor (borg).
9. Enter into agreements with third parties with a contract value of more than 25% of the total capital of the Company.
10. Filing a civil claim and participating in the litigation process or conducting the arbitration process.

## CRITERIA OF MEMBERS OF THE BOARD OF COMMISSIONERS

Bank Mantap has prepared criteria for members of the Board of Commissioners based on several regulations, such as the Company Law No. 40 of 2007 concerning Limited Liability Companies, POJK No. 55 / POJK.03 / 2016 concerning Implementation of Governance for Commercial Banks and Financial Services Authority Circular Letter No. 13 / SEOJK.03 / 2017 dated 17 March 2017 concerning the 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 of the Financial Services Authority. Appointment of members of the Board of Commissioners by taking into account the recommendations of the Remuneration and Nomination Committee by considering the integrity, competence, professionalism, and financial reputation.

To fulfill integrity, a candidate member of the Board of Commissioners must have:

1. Good character and morals.
2. Commitment to comply with applicable laws and regulations.
3. High commitment to the supervision and sound operations of the Bank, and
4. Not included in the list that did not pass.

In terms of competency, a prospective member of the Board of Commissioners must have:

1. Adequate knowledge in banking and relevant to the position.

2. Experience and expertise in banking and/or finance, and

3. Ability to carry out strategic management in the context of developing a sound Bank

Besides, a prospective member of the Board of Commissioners must also meet the following requirements:

1. Proficient in doing legal acts.
2. Never declared bankrupt and never be a member of the

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, dan
5. Tidak memiliki saham melebihi 25% dari modal disetor pada suatu perusahaan lain secara sendiri-sendiri atau bersama-sama.

Board of Directors and/or Board of Commissioners that is found guilty, causing a company declared bankrupt based on a court decision within the last 5 (five) years prior to the date of the application filing.

3. Never committed a disgraceful act in banking, financial, and other business sectors, have never been convicted of a crime, and are not currently in the period of imposing sanctions to be prohibited from becoming bank management and/or BPR as stipulated in the assessment provisions of fit and proper test determined by the Financial Services Authority.
4. Do not hold concurrent positions as members of the Board of Commissioners, Board of Directors or Executive Officers in banking institutions, companies or other institutions beyond what is permitted in applicable regulations, and
5. Do not own shares more than 25% of the paid-up capital of another company individually or jointly.

## PEDOMAN DAN TATA TERTIB KERJA DEWAN KOMISARIS

Dalam rangka penerapan tata kelola perusahaan yang baik, Dewan Komisaris Bank Mantap telah menyusun Pedoman dan Tata Tertib Dewan Komisaris dalam Surat Keputusan Dewan Komisaris Nomor KOM/001A/I/2017 tentang Pedoman dan Tata Tertib Dewan Komisaris tanggal 25 Januari 2017 yang telah dimutakhirkan dengan Surat Keputusan Dewan Komisaris Nomor KEP.DEKOM/001/I/2019 tentang Penyempurnaan Pedoman dan Tata Tertib Dewan Komisaris yang telah disahkan pada tanggal 18 Januari 2019. Adapun Pedoman dan Tata Tertib 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

## THE BOARD OF COMMISSIONERS CHARTER

To implement Good Corporate Governance, the Board of Commissioners of Bank Mantap has compiled the Board of Commissioners' Charter in the Board of Commissioners' Decree Number KOM / 001A / I / 2017 concerning Board of Commissioners' Charter of January 25, 2017. It has been updated with a Letter Decision of the Board of Commissioners No. KEP.DEKOM / 001 / I / 2019 concerning the Improvement of the Board of Commissioners' Charter, which were ratified on January 18, 2019. The Board of Commissioners Charter regulated the following matters:

CHAPTER I General Provisions

CHAPTER II Duties, Obligations, Rights and Authority of the Board of Commissioners

CHAPTER III Supporting Institutions

CHAPTER IV Board of Commissioners' Meetings

CHAPTER V Distribution of Tasks

CHAPTER VI Changes

CHAPTER VII Closing

## KOMPOSISI DAN DASAR PENGANGKATAN DEWAN KOMISARIS

Jumlah Dewan Komisaris Bank Mantap terdiri dari 5 (lima) orang, 3 (tiga) orang (60%) diantaranya merupakan Komisaris Independen dan sudah sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03//2016 tanggal 9

## COMPOSITION AND BASIS FOR THE APPOINTMENT OF BOARD OF COMMISSIONERS

The Board of Commissioners of Bank Mantap consists of 5 (five) people, 3 (three) (60%) of whom are Independent Commissioners and are following the provisions of the Financial Services Authority Regulation No. 55/POJK.03/2016

Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum dan seluruh anggota Dewan komisaris telah efektif berdasarkan keputusan dari Otoritas Jasa Keuangan. Seluruh anggota Dewan Komisaris berdomisili di Indonesia.

Untuk posisi Desember 2019 komposisi Dewan Komisaris Bank Mantap adalah sebagai berikut :

dated 9 December 2016 concerning Implementation of Governance for Commercial Banks and all members of the Board of Commissioners have been effective based on a decision from the Financial Services Authority. All members of the Board of Commissioners are domiciled in Indonesia.

For the position of December 2019 the composition of the Board of Commissioners of Bank Mantap was as follows:

| No | Nama<br>Name | Jabatan<br>Position | Status efektif / blm efektif<br>Status effective / not yet effective | Keputusan OJK<br>Decision of the Financial Services Authority |
|---|---|---|---|---|
| 1 | Abdul Rachman | Komisaris Utama<br>President Commissioner | efektif<br>effective | No.SR-3/D.03/2016 tanggal 7 Januari 2016<br>No.SR-3 / D.03 / 2016 dated January 7, 2016 |
| 2 | Agus Haryanto | Komisaris<br>Commissioner | efektif<br>effective | SR-237/ D.03/2015 tanggal 22 Desember 2015<br>SR-237 / D.03 / 2015 dated December 22, 2015 |
| 3 | Edhi Chrystanto | Komisaris Independen<br>Independent Commissioner | efektif<br>effective | SR-239/ D.03/2015 tanggal 22 Desember 2015<br>SR-239 / D.03 / 2015 dated December 22, 2015 |
| 4 | Sukoriyanto Saputro | Komisaris Independen<br>Independent Commissioner | efektif<br>effective | SR-240/ D.03/2015 tanggal 22 Desember 2015<br>SR-240 / D.03 / 2015 dated December 22, 2015 |
| 5 | Zudan Arief Fakrulloh | Komisaris Independen<br>Independent Commissioner | efektif<br>effective | KEP-173/D.03/2018 tanggal 2 Oktober 2018<br>KEP-173 / D.03 / 2018 dated October 2, 2018 |

## 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, dan
2. Mempelajari dokumen perusahaan seperti antara lain: Anggaran Dasar Perusahaan, Rencana Kerja dan Anggaran Perusahaan (RKAP), pedoman tata tertib Dewan Komisaris, laporan tahunan serta peraturan perundang-undangan yang terkait dengan proses bisnis Bank Mantap.

Pada tahun 2019 tidak terdapat program orientasi bagi komisaris baru.

## ORIENTATION PROGRAM FOR NEW COMMISSIONERS

Bank Mantap has provisions relating to the orientation program for New Commissioners, which refers to the parent company policy. Based on the parent company policy, the orientation or introduction program for the new Commissioners of the Bank is implemented 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 Headquarters and Branch Offices, and
2. Studying company documents such as Company's Articles of Association, Corporate Work Plan and Budget (RKAP), Board of Commissioners' Charter, Annual Reports and Rules and Regulations related to Bank Mantap business processes.

In 2019, there was no orientation program for new commissioners.

## PEMBIDANGAN TUGAS PENGAWASAN DEWAN KOMISARIS

Adapun pembagian fungsi, tugas dan tanggung jawab Dewan Komisaris sebagai berikut.

Tabel Pembidangan Tugas Dewan Komisaris

## DIVISION OF THE BOARD OF COMMISSIONERS SUPERVISION DUTIES

The division of functions, duties, and responsibilities of the Board of Commissioners is as follows.

The Board of Commissioners' Duties Division Table

| Nama/ Name | Jabatan/ Position | Bidang Tugas/ Duties field |
|---|---|---|
| ABDUL RACHMAN | Komisaris Utama<br>President Commissioner | Bertanggung jawab untuk memimpin seluruh Komisaris dan Komisaris Independen.<br>Menjadi anggota Komite Remunerasi dan Nominasi<br>Responsible for leading all Commissioners and Independent Commissioners.<br>Become a member of the Remuneration and Nomination Committee. |
| AGUS HARYANTO | Komisaris<br>Commissioner | Menjadi Anggota Komite Remunerasi dan Nominasi<br>Become a Member of the Remuneration and Nomination Committee |
| EDHI CHRYSTANTO | Komisaris Independen<br>Independent Commissioner | Mengawasi bidang manajemen risiko dengan menjadi Ketua Komite Pemantau Risiko serta menjadi Anggota Komite Audit dan Anggota Komite Remunerasi dan Nominasi Terkait dengan induk perusahaan, menjadi anggota Komite Tata Kelola Terintegrasi<br>Oversees the risk management area by becoming Chairman of the Risk Monitoring Committee and being a Member of the Audit Committee and Member of the Remuneration and Nomination Committee Related to the parent company, becoming a member of the Integrated Governance Committee. |
| SUKORIYANTO SAPUTRO | Komisaris Independen<br>Independent Commissioner | Mengawasi bidang audit dengan menjadi Ketua Komite Audit serta menjadi Anggota Komite Pemantau Risiko dan Anggota Komite Remunerasi dan Nominasi<br>Oversees the audit field by becoming Chairman of the Audit Committee and becoming a Member of the Risk Monitoring Committee and Member of the Remuneration and Nomination Committee. |
| ZUDAN ARIF FAKRULLOH | Komisaris Independen<br>Independent Commissioner | Mengawasi bidang remunerasi dan nominasi dengan menjadi Ketua Komite Remunerasi dan Nominasi serta menjadi Anggota Komite Audit dan Anggota Komite Pemantau Risiko<br>Oversees the remuneration and nomination field by being the Chairman of the Remuneration and Nomination Committee and being a Member of the Audit Committee and a Member of the Risk Monitoring Committee. |

## KEBIJAKAN KEBERAGAMAN DEWAN KOMISARIS DAN PENERAPANNYA

Kebijakan keberagaman komposisi Dewan Komisaris yang diterapkan oleh Bank Mantap 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, sesuai kebijakan Pemegang Saham, telah mempertimbangkan keberagaman komposisi menyesuaikan dengan kebutuhan dan kompleksitas Bank Mantap sehingga diharapkan dalam pengembangan Bank Mantap maupun dalam penyelesaian terhadap suatu permasalahan dapat dipertimbangkan dari berbagai persepektif pendidikan, kompetensi dan pengalaman yang dimiliki.

## THE DIVERSITY OF THE BOARD OF COMMISSIONERS AND ITS IMPLEMENTATION

The diversity composition policy of the Board of Commissioners adopted by Bank Mantap has been referring to the policy of managing subsidiary companies by the parent and the Inter Shareholders Agreement Number: DIR.PKS / 093/2014, Number: JAN-18 / DIR / 2014, and Number: PKS139 / DIRUT / 0814, dated August 21, 2014, as amended by Amendments to the Shareholder Agreement Number: CEO.PKS / 016/2015, Number: JAN-99 / DIR / 2015, and Number: PKS.67 / DIRUT / 0415, dated April 30, 2015.

In determining the members of the Board of Commissioners, according to Shareholder policy, it has considered the diversity of compositions following the needs and complexity of Bank Mantap. It is expected that the development of Bank Mantap and the resolution of a problem can be considered from various educational perspectives, competencies, and experiences.

Pada periode 2019, keberagaman komposisi Dewan Komisaris yang tercermin dalam pendidikan, pengalaman kerja, usia dan jenis kelamin, dapat dilihat sebagaimana dalam tabel di bawah ini:

In 2019, the diversity of the composition of the Board of Commissioners reflected in education, work experience, age, and gender, could be seen as in the table below:

| Nama<br>Name | Jabatan<br>Position | Usia<br>Age | Jenis Kelamin<br>Gender | Pendidikan<br>Education | Pengalaman kerja<br>Work Experience | Keahlian<br>Expertise |
|---|---|---|---|---|---|---|
| ABDUL RACHMAN | Komisaris Utama<br>President Commissioner | 65 | Laki-Laki<br>Male | Sarjana Ekonomi/ Akuntansi.<br>Master Business Administration (MBA).<br>Bachelor of Economics / Accounting.<br>Master of Business Administration (MBA). | Memiliki pengalaman kerja di bidang perbankan sejak tahun 1993. Sebelum menjabat menjadi Dewan Komisaris, Beliau menjabat sebagai Direktur Consumer Banking Bank Mandiri.<br>He has work experience in banking since 1993. Before serving as the Board of Commissioners, he served as Director of Consumer Banking at Bank Mandiri. | Akuntansi<br>Accounting |
| AGUS HARYANTO | Komisaris<br>Commissioner | 68 | Laki-Laki<br>Male | Sarjana Hukum.<br>Magister Mathematical Economics.<br>Bachelor of Law.<br>Masters in Mathematical Economics. | Telah berkarir di Kementerian Keuangan sejak tahun 1991. Sebelum menjabat Sebagai Dewan Komisaris, Beliau Menjabat sebagai Direktur Utama PT Taspen (Persero) sejak 2008 sampai dengan 2013.<br>He has worked at the Ministry of Finance since 1991. Before serving as Board of Commissioners, he served as President Director of PT Taspen (Persero) from 2008 to 2013. | Hukum<br>Ekonomi<br>Economic law |
| EDHI CHRYSTANTO | Komisaris Independen<br>Independent Commissioner | 61 | Laki-Laki<br>Male | Sarjana Ekonomi.<br>Master Business Administration (MBA).<br>Bachelor of Economics.<br>Master of Business Administration (MBA). | Memiliki pengalaman kerja di bidang perbankan sejak tahun 1994. Sebelum menjabat sebagai Dewan Komisaris, Beliau menjabat sebagai Kepala Kanwil V Bank Mandiri Jakarta Sudirman sejak tahun 2013.<br>He has work experience in banking since 1994. Before serving as the Board of Commissioners, he served as Head of Regional Office V of Bank Mandiri Jakarta Sudirman since 2013. | Ekonomi<br>Economy |
| SUKORIYANTO SAPUTRO | Komisaris Independen<br>Independent Commissioner | 62 | Laki-Laki<br>Male | Sarjana Agronomi<br>Bachelor of Agronomy | Memiliki pengalaman kerja di bidang perbankan sejak tahun 1981. Sebelum menjabat sebagai Dewan Komisaris, Beliau menjabat sebagai Komisaris di Bank Mutiara di tahun 2014. | Ekonomi<br>Economy |

| Nama<br>Name | Jabatan<br>Position | Usia<br>Age | Jenis Kelamin<br>Gender | Pendidikan<br>Education | Pengalaman kerja<br>Work Experience | Keahlian<br>Expertise |
|---|---|---|---|---|---|---|
| | | | | | He has work experience in banking since 1981. Before serving as a Board of Commissioners, he served as a Commissioner at Bank Mutiara in 2014. | |
| ZUDAN ARIF FAKRULLOH | Komisaris Independen<br>Independent Commissioner | 50 | Laki-Laki<br>Male | Sarjana di bidang Hukum<br>Magister Ilmu Hukum dari Universitas Diponegoro (1995)<br>Doktor Ilmu Hukum dari Universitas Diponegoro (2001)<br>Bachelor in Law.<br>Master of Law from Diponegoro University (1995)<br>Doctor of Law from Diponegoro University (2001) | Memiliki pengalaman kerja di Kementerian Dalam Negeri sejak tahun 2004. Selain menjabat sebagai Dewan Komisaris, Beliau saat ini menjabat sebagai Direktur Jenderal Kependudkan dan Pencatatan Sipil Kementerian Dalam Negeri.<br>He has work experience at the Ministry of Home Affairs since 2004. In addition to serving as the Board of Commissioners, he currently serves as the Director General of Population and Civil Registration of the Ministry of Home Affairs. | Hukum<br>Law |

## HUBUNGAN AFILIASI DEWAN KOMISARIS

Dewan Komisaris memiliki independensi yang ditunjukkan dengan tidak adanya hubungan afiliasi baik yang bersifat keuangan, keluarga dan kepengurusan. Hubungan afiliasi antara anggota Direksi, Dewan Komisaris, dan Pemegang Saham Pengendali, dapat dilihat sebagaimana tabel di bawah ini:

## AFFILIATES RELATIONS OF THE BOARD OF COMMISSIONERS

The Board of Commissioners has independence, which is indicated by the absence of affiliations, both financial, family, and management. The affiliation relationship between the members of the Board of Directors, the Board of Commissioners, and the Controlling Shareholders can be seen as the table below:

**TABEL HUBUNGAN AFILIASI DEWAN KOMISARIS HUBUNGAN KEUANGAN, KELUARGA DAN KEPENGURUSAN KOMISARIS**
**Table of Affiliates Relations of the Board of CommissionersFinancial, Family, and Management Relations of Board of Commissioners**

| Nama<br>Name | Jabatan<br>Position | Hubungan Keuangan Dengan<br>Financial Relation with | | | | | | Hubungan Keluarga Dengan<br>Family Relation with | | | | | | Hubungan Kepengurusan<br>Management Relation with | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Dewan Komisaris<br>BOC | | Direksi<br>BOD | | Pemegang Saham<br>Shareholders | | Dewan Komisaris<br>BOC | | Direksi<br>BOD | | Pemegang Saham<br>Shareholders | | | |
| | | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No |
| ABDUL RACHMAN | Komisaris Utama / President Commissioner | | V | | V | | V | | V | | V | | V | | V |
| AGUS HARYANTO | Komisaris / Commissioner | | V | | V | | V | | V | | V | | V | | V |
| EDHI CHRYSTANTO | Komisaris Independen / Independent Commissioner | | V | | V | | V | | V | | V | | V | | V |
| SUKORIYANTO SAPUTRO | Komisaris Independen / Independent Commissioner | | V | | V | | V | | V | | V | | V | | V |
| ZUDAN ARIF FAKRULLOH | Komisaris Independen / Independent Commissioner | | V | | V | | V | | V | | V | | V | | V |

## KEBIJAKAN RANGKAP JABATAN DEWAN KOMISARIS

Tidak terdapat rangkap jabatan anggota Dewan Komisaris Bank Mantap sebagai Komisaris, Direksi dan Pejabat Eksekutif pada bank atau perusahaan lain kecuali sebagaimana diperkenankan dalam Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 9 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum, pada pasal 28 bahwa anggota Dewan Komisaris hanya dapat merangkap jabatan sebagai anggota Dewan Komisaris, Direksi atau pejabat Eksekutif pada suatu lembaga atau perusahaan bukan lembaga keuangan.

Untuk menghindari benturan kepentingan anggota Dewan Komisaris Bank Mantap tidak ada yang saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris lain dan/atau anggota Direksi, jabatan rangkap Dewan Komisaris dapat dilihat pada tabel di bawah ini sebagai berikut :

## CONCURRENT POSITION POLICY FOR THE BOARD OF COMMISSIONERS

There are no concurrent positions of members of Board of Commissioners of Bank Mantap as Commissioners, Directors and Executive Officers in other banks or companies except as permitted by Financial Services Authority Regulation No. 55 / POJK.03 / 2016 dated 9 December 2016 concerning Implementation of Governance for Commercial Banks, in article 28 that members of the Board of Commissioners may only hold concurrent positions as members of the Board of Commissioners, Board of Directors or Executive Officers of an institution or company that is not a financial institution.

To avoid conflicting interests, members of the Board of Commissioners of Bank Mantap do not have family relations to the second degree with other fellow members of the Board of Commissioners and/or members of the Board of Directors. Tthe Board of Commissioners' concurrent position can be seen in the table below as follows:

**TABEL RANGKAP JABATAN DEWAN KOMISARIS**
**TABLE OF CONCURRENT POSITION OF THE BOARD OF COMMISSIONERS**

| Nama<br>Name | Jabatan<br>Position | Jabatan pada Perusahaan/ Instansi Lain<br>Concurrent Position at Other Company/Institution | Nama Perusahaan/ Instansi Lain<br>Name of Other Company/ Institution |
|---|---|---|---|
| Abdul Rachman | Komisaris Utama<br>President Commissioner | - | - |
| Agus Haryanto | Komisaris<br>Commissioner | - | - |
| Edhi Chrystanto | Komisaris Independen<br>Independent Commissioner | - | - |
| Sukoriyanto Saputro | Komisaris Independen<br>Independent Commissioner | - | - |
| Zudan Arif Fakrulloh | Komisaris Independen<br>Independent Commissioner | Direktur Jenderal Kependudukan dan Pencatatan Sipil<br>Director General of Population and Civil Registration | Kementerian Dalam Negeri<br>The Ministry of Internal Affairs |

**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 Komite di bawah Dewan Komisaris dan hal-hal lain yang patut dirahasiakan berdasarkan peraturan perundang-undangan yang berlaku.
2. Atas informasi sebagaimana dimaksud di atas, 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.

**Management of Conflicts of Interest of the Board of Commissioners**

1. Each Commissioner is obliged to safeguard and protect all information that is the confidentiality of the Bank and not discloses it to third parties without the power of attorney of the Board of Commissioners. As well as the results of policies/decisions of internal meetings of the Board of Commissioners and Committees under the Board of Commissioners and other matters that should be kept confidential based on applicable laws and regulations.
2. The information referred to above, as long as it has not been determined as open information/facts or has not been announced by the Board of Commissioners, all parties involved are 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 Dewan Komisaris dilarang menggunakan informasi Bank untuk kepentingan pribadi yang dapat menimbulkan benturan kepentingan baik secara langsung maupun tidak langsung.
5. Setiap Dewan 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 Dewan 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.

3. Each member of the Board of Commissioners is obliged to:
   a. Disclose its share ownership that reaches 5% (five percent) or more, both at the Bank concerned and other banks and companies domiciled at domestic and abroad. Disclose financial and family relations with other members of the Board of Commissioners, members of the Board of Directors and/or Bank Controlling Shareholders.
   b. Not using the Bank for his interests, including those of his family and/or other parties that harm or reduce the Bank's profit.
   c. Not taking and/or receiving personal benefits from the Bank other than remuneration and other facilities determined by the GMS per applicable provisions.
   d. Disclose the remuneration and facilities received in the Good Corporate Governance Report.
4. Each Board of Commissioners is prohibited from using Bank information for personal interests, which can lead to a conflict of interest, directly or indirectly.
5. Each Board of Commissioners is prohibited from being involved in making decisions on operational activities or intervening in operational banking transactions based on laws and regulations and applicable provisions.
6. Each Board of Commissioners is prohibited from becoming a sponsor of the Bank's partners, prospective customers, or customers of the Bank, which may cause a conflict of interest.
7. Each Board of Commissioners is prohibited from recommending someone to become an official of the Bank, outside the applicable provisions.
8. Each Board of Commissioners is prohibited from using the Bank for personal, family, company, or business group interests in a way that conflicts with laws and regulations and obligations in the banking sector.

## KEPEMILIKAN SAHAM DEWAN KOMISARIS

Bank Mantap mewajibkan anggota Dewan Komisaris untuk mengungkapkan kepemilikan sahamnya, baik pada Bank Mantap maupun pada Bank dan perusahaan lain, yang berkedudukan di dalam dan di luar negeri dalam suatu laporan yang harus diperbaharui setiap tahunnya. Per 31 Desember 2019, kepemilikan saham anggota Dewan Komisaris yang mencapai 5% atau lebih dari modal disetor dapat dilihat pada tabel berikut:

## SHARES OWNERSHIP OF THE BOARD OF COMMISSIONERS

Bank Mantap requires members of the Board of Commissioners to disclose their share ownership, both at Bank Mantap and at other banks and companies, domiciled domestically and abroad in a report that must be updated annually. As of December 31, 2019, the share ownership of members of the Board of Commissioners that reached 5% or more of the paid-up capital could be seen in the following table:

**TABEL KEPEMILIKAN SAHAM DEWAN KOMISARIS**
Table Of Shares Ownership Of Board Of Commissioners

| Nama<br>Name | Jabatan<br>Position | Kepemilikan Saham<br>Shares Ownership | | | |
|---|---|---|---|---|---|
| | | Bank Mantap | Bank Lain<br>Other Bank | Lemebaga Keuangan Non Bank<br>Financial Institution Non Bank | Perusahaan Lain<br>Other Company |
| Abdul Rachman | Komisaris Utama<br>President Commissioner | Tidak Ada<br>None | Tidak Ada<br>None | Tidak Ada<br>None | Tidak Ada<br>None |
| Agus Haryanto | Komisaris<br>Commissioner | Tidak Ada<br>None | Tidak Ada<br>None | Tidak Ada<br>None | Tidak Ada<br>None |
| Edhi Chrystanto | Komisaris Independen<br>Independent Commissioner | Tidak Ada<br>None | Tidak Ada<br>None | Tidak Ada<br>None | Tidak Ada<br>None |
| Sukoriyanto Saputro | Komisaris Independen<br>Independent Commissioner | Tidak Ada<br>None | Tidak Ada<br>None | Tidak Ada<br>None | Tidak Ada<br>None |
| Zudan Arif Fakrulloh | Komisaris Independen<br>Independent Commissioner | Tidak Ada<br>None | Tidak Ada<br>None | Tidak Ada<br>None | Tidak Ada<br>None |

## KOMISARIS INDEPENDEN

Berdasarkan komposisi Dewan Komisaris per 31 Desember 2019, Bank Mantap telah memiliki 3 (tiga) orang Komisaris Independen dari total 5 (lima) orang anggota Dewan Komisaris yang ada, yaitu Sdr. Edhi Chrystanto, Sdr. Sukoriyanto Saputro dan Sdr. Zudan Arif Fakrulloh. 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.

## INDEPENDENT COMMISSIONERS

Based on the composition of the Board of Commissioners as of December 31, 2019, Bank Mantap had 3 (three) Independent Commissioners out of a total of 5 (five) existing members of the Board of Commissioners, namely Mr. Edhi Chrystanto, Mr. Sukoriyanto Saputro, and Mr. Zudan Arif Fakrulloh. Therefore the composition of the Independent Board of Commissioners members has fulfilled the minimum independence requirement of the Board of Commissioners of 50% as stipulated in the provisions of the Financial Services Authority Number 33 / POJK.04 / 2014 dated December 8, 2014, concerning the Board of Directors and Board of Commissioners of the Issuer or Public Company.

## KRITERIA PENENTUAN KOMISARIS INDEPENDEN

Sebagaimana disebutkan dalam Pasal 1 angka 4 Peraturan Otoritas Jasa Keuangan 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 Otoritas Jasa Keuangan.

Dalam pengangkatan Komisaris Independen, Bank Mantap telah mempertimbangkan hal-hal sebagai berikut:

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.

## DETERMINATION CRITERIA FOR INDEPENDENT COMMISSIONERS

As mentioned in Article 1, number 4 of the Financial Services Authority Regulation No. 33 / POJK.04 / 2014, Independent Commissioner is a member of the Board of Commissioners who is from outside the Issuer or Public Company and meets the requirements as an Independent Commissioner as referred to in the Financial Services Authority Regulation.

In appointing an Independent Commissioner, Bank Mantap has considered the following matters:

1. Does not have a financial, family relationship with fellow members of the Board of Commissioners, members of the Board of Directors, shareholders, and or other relationships that can affect his ability to act independently.
2. The Board of Commissioners does not hold concurrent positions as a Commissioner, Board of Directors, or Executive Officer at a Bank (Commercial Bank, BPR) and other financial institutions.

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, dan
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.

3. He/she has passed the Fit and Proper Test in accordance with Bank Indonesia regulations on the Fit and Proper Test.
4. Selected and appointed at the General Meeting of Shareholders through the recommendation of the Remuneration and Nomination Committee, and
5. Within 5 (five) years prior to his/her appointment, he/she was never declared bankrupt, became a member of the Board of Directors, or a member of the Board of Commissioners who was found guilty of causing the Company's bankruptcy.

## PERNYATAAN KOMISARIS INDEPENDEN

Seluruh Komisaris Independen per 31 Desember 2019 telah membuat surat pernyataan untuk menjamin independensinya.

## STATEMENT OF INDEPENDENT COMMISSIONERS

All Independent Commissioners, as of 31 December 2019, have made a statement to guarantee their independence.

SURAT PERNYATAAN

Yang bertanda tangan di bawah ini menerangkan dahulu

Nama : Edhi Cahyono

Identitas : KTP No. 3174 0522 1068 0004

Alamat Rumah : [illegible]

Dengan ini menyatakan bahwa saya:

1. Bersedia untuk mematuhi ketentuan dan peraturan perundang-undangan yang berlaku khususnya di bidang perbankan.
2. Tidak pernah dikatakan bersalah berdasarkan putusan pengadilan yang telah [illegible]
3. Tidak sedang dalam masa pengenaan sanksi untuk dilarang menjadi anggota Dewan Komisaris Bank.
4. Tidak memiliki kredit macet.
5. Tidak pernah dinyatakan pailit dan tidak pernah menjadi komisaris atau direksi yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit berdasarkan putusan pengadilan dalam waktu 5 (lima) tahun sebelum tanggal pengajuan permohonan.
6. Tidak merangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi, atau Pejabat Eksekutif pada lembaga perbankan, perusahaan atau lembaga lain.
7. Tidak memiliki hubungan keluarga sampai dengan derajat kedua secara horizontal dengan seluruh anggota Direksi atau anggota Dewan Komisaris.
8. Menegakkan Prinsip yang independen terhadap pemilik bank atau PSP.
9. Tidak sedang menjadi pegawai bukan dan/atau [illegible] dan kepatutan pada bank.

Demikian Surat Pernyataan ini dibuat dengan sebenarnya untuk digunakan sesuai dengan [illegible].

Jakarta, 15 Maret 2018

Edhi Cahyono

## SURAT PERNYATAAN

Yang bertanda tangan di bawah ini menerangkan bahwa:

| | | |
|---|---|---|
| Nama | : | Sukoriyanto Saputro |
| Identitas | : | KTP No. 3173021906570002 |
| Alamat Rumah | : | Komplek Garuda No. 18 Rt 013/RW 004 Kelurahan Kalibata Kecamatan Pancoran Jl. Raya Pasar Minggu Jakarta 12740 |

Dengan ini menyatakan bahwa saya:

1. Bersedia untuk mematuhi ketentuan dan peraturan perundang-undangan yang berlaku khususnya di bidang perbankan.
2. Tidak pernah dihukum karena terbukti melakukan tindak pidana tertentu yang telah diputus oleh pengadilan yang telah mempunyai kekuatan hukum tetap (inkracht van gewisjde) dalam waktu 20 (dua puluh) tahun terakhir sebelum tanggal pengajuan permohonan.
3. Tidak sedang dalam masa pengenaan sanksi untuk dilarang menjadi anggota Dewan Komisaris Bank.
4. Tidak memiliki kredit macet.
5. 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.
6. Tidak merangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi atau Pejabat Eksekutif pada lembaga perbankan, perusahaan atau lembaga lain.
7. Tidak memiliki hubungan keluarga sampai dengan derajat kedua termasuk besan dengan sesama anggota Direksi atau anggota Dewan Komisaris.
8. Merupakan Pihak yang independen terhadap pemilik bank atau PSP.
9. Tidak sedang menjalani proses hukum dan/atau proses uji kemampuan dan kepatutan pada bank.

Demikian Surat Pernyataan ini dibuat dengan sebenarnya untuk digunakan sesuai dengan keperluannya.

Denpasar, 21 Mei 2015

METERAI TEMPEL 6000

Sukoriyanto Saputro

**SURAT PERNYATAAN**

Yang bertanda tangan di bawah ini:

| | | |
|---|---|---|
| Nama | : | Zudan Arif Fakrulloh |
| Tempat & Tgl. lahir | : | Sleman, 24 Agustus 1969 |
| Alamat rumah | : | Perum Taman Kota Blok C2 No.29, RT/RW 006/016, Kelurahan Bekasi Jaya, Kecamatan Bekasi Timur, Provinsi Jawa Barat |

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

METERAI TEMPEL
DACF0AFF026195508
6000
ENAM RIBU RUPIAH

**Zudan Arif Fakrulloh**

Mengetahui,
**PT Bank Mandiri Taspen**

**Josephus K. Triprakoso**
Direktur Utama

## RAPAT DEWAN KOMISARIS

Rapat Dewan Komisaris dipimpin oleh Komisaris Utama, dan dalam hal Komisaris Utama tidak hadir atau berhalangan, maka rapat Dewan Komisaris dipimpin oleh seorang anggota Komisaris yang ditunjuk khusus oleh Komisaris Utama untuk maksud tersebut, apabila Komisaris Utama tidak melakukan penunjukan maka rapat dipimpin oleh Komisaris yang ditunjuk oleh para Komisaris lainnya. Sesuai dengan ketentuan Pedoman Tata Tertib 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.

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. 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.

## THE BOARD OF COMMISSIONERS MEETING

The President Commissioner chairs the Board of Commissioners' meeting. If the President Commissioner is absent or unavailable, the Board of Commissioners meeting is chaired by a member of the Board of Commissioners appointed explicitly by the President Commissioner for this purpose. If the President Commissioner does not select anyone, then the meeting is chaired by the Commissioner appointed by other Commissioners. Following the provisions of the Board of Commissioners Charter, the Board of Commissioners' Meeting consists of 2 (two) types, namely:

a. Meetings of the Board of Commissioners are held at least 1 (one) time in 1 (one) month.
b. Joint Board of Commissioners and Board of Directors Meetings held at least 1 (one) time in 3 (three) months.

The Board of Commissioners' Meeting, as mentioned above, is valid and has the right to make binding decisions if attended by more than 1/2 (one half) of the total number of Commissioners, with the minutes of the meeting signed by all Commissioners. A Commissioner can be represented at a meeting only by another Commissioner based on the written authorization explicitly given for this purpose. The written power of attorney who is not present to other Commissioners is counted as attendance. A Commissioner may only receive power of attorney from 1 (one) other Commissioner. Board of Commissioners meeting material is made in writing and concise by officials who will make presentations and contains data and information following the content to be discussed at the meeting. For matters that are sensitive and/or urgent, the meeting materials cannot be made in writing. Board of Commissioners meeting materials are distributed beforehand to all participants of the meeting. Except in an urgent situation when the meeting materials are delivered at the time of the meeting.

## AGENDA, TANGGAL DAN PESERTA RAPAT DEWAN KOMISARIS

### RAPAT DEWAN KOMISARIS

Sepanjang tahun 2019 telah diselenggarakan rapat Dewan Komisaris sebanyak 12 (dua belas) kali, dengan rincian sebagai berikut :

## AGENDA, DATE AND PARTICIPANTS OF THE BOARD OF COMMISSIONERS MEETING

### THE BOARD OF COMMISSIONERS MEETING

Throughout 2019 there were 12 (twelve) Board of Commissioners meetings, with the following details:

| No | Nama Name | Jabatan | Position | Jumlah Rapat Number of Meeting | Hadir Present | Tidak hadir Absent | % |
|---|---|---|---|---|---|---|---|
| 1 | Abdul Rachman | Komisaris Utama | President Commissioner | 12 | 12 | - | 100% |
| 2 | Agus Haryanto | Komisaris | Commissioner | 12 | 12 | - | 100% |
| 3 | Edhi Chrystanto | Komisaris Independen | Independent Commissioner | 12 | 12 | - | 100% |
| 4 | Sukoriyanto Saputro | Komisaris Independen | Independent Commissioner | 12 | 12 | - | 100% |
| 5 | Zudan Arif Fakrulloh | Komisaris Independen | Independent Commissioner | 12 | 12 | - | 100% |

Sepanjang tahun 2019, agenda, tanggal dan peserta Rapat Dewan Komisaris adalah sebagai berikut:

Throughout 2019, the agenda, date, and participants of the Board of Commissioners' Meeting were as follows:

| No | Tanggal<br>Date | No. Risalah<br>Minutes No. | Agenda | Peserta<br>Participants | Tidak Hadir<br>Absent | Rekomendasi | Recommendation |
|---|---|---|---|---|---|---|---|
| 1 | 18 Januari 2019<br>January 18, 2019 | RR.KOM/ 001/2019 | 1. Umum<br>General Affairs<br>2. Komite Audit<br>Audit Committee<br>3. Komite Pemantau Risiko<br>Risk Monitoring Committee<br>4. Dekom Mengundang Divisi Collection<br>The Board of Commissioners Invited the Collection Division | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh | - | 1. Melakukan evaluasi terhadap hasil kinerja DPK yang kurang mencapai target Desember 2018. Dan agar meningkatkan strategi pencapaian target tahunan lebih awal sehingga tidak terlalu mendekati target.<br>2. Melakukan strategi untuk menurunkan rasio NPL khususnya yang disebabkan kredit retail maupun mikro seperti meningkatkan kredit pensiunan pada Kantor Cabang yang memiliki NPL tinggi.<br>3. Melakukan strategi baik dari sisi SDM maupun SPM terhadap Kantor Cabang yang selalu tidak mencapai target kredit maupun DPK.<br>4. Melakukan pendekatan kepada pengadilan khususnya bidang yang menangani perbankan sehingga terhadap kasus hukum terkait hak Lelang oleh perbankan dapat terselesaikan lebih cepat.<br>5. Terkait Fraud Kantor Cabang Jakarta Proklamasi, agar selalu menekankan faktor kehati-hatian, dengan berdasarkan standar prosedur dan meningkatkan budaya bank Mantap bagi seluruh jajaran karyawan.<br>6. Terhadap hasil pemeriksaan Audit Eksternal KAP EY agar menjadi evaluasi dan segera ditindaklanjuti untuk diselesaikan, serta meminta Divisi RBC dan Divisi DPM agar mengevaluasi untuk meminimalisir terjadinya kesalahan.<br>7. Melakukan refleksi terkait lelang dengan policy perkreditan agunan sehingga dapat terakomodir.<br>8. Mengevaluasi perjanjian kredit khususnya terhadap pasal-pasal yang berpotensi melemahkan posisi Bank atau yang berpotensi dipergunakan sebagai celah untuk disalahgunakan oleh nasabah. | 1. Evaluated the results of DPK performance that did not reach the 2018 December target. And to improve the strategy of achieving annual objectives earlier so that they were not too close to the target.<br>2. Carried out strategies to reduce the NPL ratio, primarily due to retail and microcredit, such as increasing pension credit at Branch Offices that had high NPLs.<br>3. Carried out strategies both in terms of HR and SPM towards Branch Offices that always did not reach credit targets or DPK<br>4. Approached to the court, especially in the field of handling banking so that legal cases related to auction rights by banks could be resolved faster.<br>5. Regarding the fraud of Jakarta Branch Office, Proklamasi, to always emphasize the precautionary factor, based on standard procedures and improve the culture of the Bank Mantap for all levels of employees.<br>6. Concerning the results of the External Audit examination by Public Accounting Firm Ernst & Young to be evaluated and immediately followed up to be completed, as well as asking the RBC and DPM Divisions to evaluate to minimize errors.<br>7. Conduct reflections related to auctions with collateral credit policy so that they can be accommodated.<br>8. Evaluate credit agreements, especially for articles that have the potential to weaken the Bank's position or that have the potential to be used as a loophole for misuse by customers. |

| No | Tanggal<br>Date | No. Risalah<br>Minutes No. | Agenda | Peserta<br>Participants | Tidak Hadir<br>Absent | Rekomendasi | Recommendation |
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| | | | | | | 9. Menegaskan atas kedisiplinan Credit Operation dalam melakukan admnistrasi dan pemenuhan legalitas dokumen agunan sehingga proses lelang lancar. | 9. Affirming the discipline of Credit Operations in administering and fulfilling the legality of collateral documents so that the auction process is smooth. |
| | | | | | | 10. Melakukan evaluasi perbandingan kenaikan dan penurunan dengan tahun sebelumnya serta harus melakukan strategi untuk meningkatan booking amount. | 10. Evaluate the increase and decrease compared with the previous year and must carry out strategies to increase the booking amount. |
| | | | | | | 11. Agar dilakukan tindakan tegas atau sanksi atas penolakan klaim asuransi yang disebabkan kelalaian cabang. | 11. To take strict action or sanctions for refusing insurance claims caused by the negligence of the branch. |
| | | | | | | 12. Agar meningkatkan kewaspadaan dan pemahaman terhadap top 50 deposan serta untuk Pimpinan cabang agar lebih mengutamakan awareness penginputan data new account sehingga dapat lebih mudah memonitoring bisnis. | 12. To increase vigilance and understanding of the top 50 depositors and for branch leaders to prioritize awareness of inputting new account data so that it can more easily monitor business. |
| | | | | | | 13. Mengevaluasi terkait inisiatif yang belum dapat dilakukan. | 13. Evaluating related initiatives that cannot yet be carried out. |
| | | | | | | 14. Dewan Komisaris menyetujui Tata Tertib Dewan Komisaris, Charter Komite Audit, Charter Komite Pemantau Risiko dan Charter Komite Remunerasi dan Nominasi. | 14. The Board of Commissioners approved the Board of Commissioners Charter, the Audit Committee Charter, the Risk Monitoring Committee Charter, and the Remuneration and Nomination Committee Charter. |
| | | | | | | 15. Dewan Komisaris menyetujui Program Kerja Dewan Komisaris 2019. | 15. The Board of Commissioners approved the 2019 Board of Commissioners Work Program. |
| 2 | 22 Februari 2019<br>February 22, 2019 | RR.KOM /003/2019 | 1. Umum<br>General Affairs<br>2. Komite Audit<br>Audit Committee<br>3. Komite Pemantau Risiko<br>Risk Monitoring Committee<br>4. Komite Remunerasi dan Nominasi<br>Remuneration and Nomination Committee | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh | - | 1. Meningkatkan strategi pencapaian target kredit pensiun dengan meningkatkan fungsi Graha dan booking AO serta dalam penyaluran kredit tetap memperhatikan SOP dan ketentuan perkreditan yang berlaku.<br>2. Terus diupayakan peningkatan dana murah berupa Tabungan dan Deposito retail dengan suku bunga yang lebih rendah, sehingga NIM dapat tercapai. | 1. Improving the strategy for achieving the target of retirement credit by increasing the Graha function and booking AO and in credit distribution still paying attention to the SOP and applicable credit terms.<br>2. Continued efforts to raise low-cost funds in the form of savings and retail deposits with lower interest rates, so that the NIM can be achieved. |

| No | Tanggal Date | No. Risalah Minutes No. | Agenda | Peserta Participants | Tidak Hadir Absent | Rekomendasi | Recommendation |
|---|---|---|---|---|---|---|---|
| | | | | | | 3. Kantor Cabang yang belum mencapai target kredit dan dana agar dikaji penyebabnya, walaupun sudah diarahkan dalam menyusun target kerja agar disesuaikan dengan potensi daerahnya. | 3. Branch Offices that have not yet reached the credit and funds targets should be examined for their causes, even though they have been directed in preparing work targets that must be adjusted to the potential of their regions. |
| | | | | | | 4. Penanganan perkara agar dilakukan secara efektif, baik yang ditangani sendiri maupun dengan bantuan Lawyer, dimonitor dan dipenuhi proses pembelaan setiap tahapan persidanganya sehingga putusan dapat dimenangkan oleh Bank Mantap. | 4. The handling of cases must be carried out effectively, whether handled by themselves or with the assistance of the Lawyer, be monitored, and fulfilled the defense process at each stage of the trial so that Bank Mantap could win the decision. |
| | | | | | | 5. Terhadap fraud oleh Jasa Fronting PT TAS agar ditangani dengan baik agar reputasi bank tetap terjaga. | 5. Against fraud by Fronting Services of PT TAS to be handled properly so that the Bank's reputation is maintained. |
| | | | | | | 6. Mereview seluruh hal berkaitan dengan Fronting dan menginvestigasi seluruh Cabang Jasa fronting lainnya termasuk yang memiliki kelolaan masih dalam kondisi lancar agar dapat teridentifikasi lebih awal dan apabila dalam satu wilayah sudah ada cabang Bank Mantap tidak boleh mempergunakan Jasa Fronting. Dan terhadap pertanggungjawaban pengembalian kekurangan angsuran kepada Bank Mantap agar dilunasi secara utuh atau tidak dengan diangsur. | 6. Reviewing all matters relating to Fronting and investigating all other Fronting Service Branches, including those that have management still under smooth conditions to be able to be identified earlier. If in a region, there is already a branch of Bank Mantap, it can not use Fronting Services. And for the responsibility of returning the installment shortages to Bank Mantap to be paid in full or not in installments. |
| | | | | | | 7. Tetap berhati-hati terhadap risiko bisnis khususnya bisnis pensiunan, serta memperkuat operasional risk di seluruh unit cabang. | 7. Stayed aware of business risks, especially of retired businesses, as well as strengthened operational risk in all branch units. |
| | | | | | | 8. Melakukan mitigasi risiko yang lebih komprehensif terhadap operasional risk dan perjanjian kredit terkait fronting. Mengundang Team Task Force terkait progress penyelamatan portofolio atas kredit fronting pada rapat bulan selanjutnya. | 8. Conducted a more comprehensive risk mitigation against operational risks and credit agreements related to fronting. Invited the Task Force team associated with the progress of saving the portfolio of fronting credit at the following month's meeting. |
| | | | | | | 9. Mempersiapkan implementasi IFRS 9 dengan baik, sesuai rekomendasi dari IRC dengan timeline Desember 2019. | 9. Prepared the IFRS 9 implementation properly, according to the recommendations of the IRC with the timeline in December 2019. |

| No | Tanggal<br>Date | No. Risalah<br>Minutes No. | Agenda | Peserta<br>Participants | Tidak Hadir<br>Absent | Rekomendasi | Recommendation |
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| | | | | | | 10. Agar kewajiban pengkinian data pihak utama dilaksanakan sesuai dengan tenggang waktu yang ditentukan paling lambat tanggal 28 Februari 2019. | 10. In order for the main party's data updating obligations to be carried out in accordance with the specified deadline no later than February 28, 2019. |
| | | | | | | 11. Dewan Komisaris menegaskan kembali untuk menyetujui Perubahan Struktur Organisasi yang diajukan oleh Direksi melalui surat No. DIR. INT/004.1/2019 tanggal 30 Januari 2019 sebagaimana direkomendasikan oleh Komite Remunerasi dan Nominasi No.KOM. RNM/001/2019 tanggal 31 Januari 2019. | 11. The Board of Commissioners reaffirms to approve the Change in Organizational Structure proposed by the Board of Directors through letter No. DIR.INT/004.1/2019 dated January 30, 2019, as recommended by the Remuneration and Nomination Committee No.KOM.RNM / 001/2019 on January 31, 2019. |
| | | | | | | 12. Menyetujui atas penetapan pemberhentian anggota Komite yang telah diputuskan pada tanggal 22 Februari 2019 sebagai berikut :<br>• Pemberhentian Sdr. Made Wiratmika sebagai Anggota Komite Audit Pihak Independen;<br>• Pemberhentian Sdr. Ketut Santiawan sebagai Anggota Komite Pemantau Risiko pihak Independen;<br>• Pemberhentian Sdr. Nyoman S Suryawan sebagai Anggota Komite Audit pihak Independen.<br>Serta menyetujui atas pengangkatan anggota Komite yang telah diputuskan pada tanggal 22 Februari 2019 sebagai berikut :<br>• Pengangkatan Sdr. Efendi sebagai Anggota Komite Audit Pihak Independen;<br>• Pengangkatan Sdr. Jani Arjanto sebagai Anggota Komite Audit pihak Independen;<br>• Pengangkatan Sdr. Nyoman S Suryawan sebagai Anggota Komite Pemantau Risiko pihak Independen | 12. Agreed on the dismissal determination of Committee members which was decided on February 22, 2019, as followed:<br>• Dismissal of Mr. Made Wiratmika as a Member of the Audit Committee, the Independent Party;<br>• Dismissal of Mr. Ketut Santiawan as a Member of Risk Monitoring Committee, the Independent Party;<br>• Dismissal of Mr. Nyoman S Suryawan as a Member of the Audit Committee, the Independent Party.<br>And approved the appointment of Committee members which have been decided on February 22, 2019, as followed:<br>• Appointment of Mr. Efendi as a Member of the Audit Committee, the Independent Party;<br>• Appointment of Mr. Jani Arjanto as a Member of the Audit Committee, the Independent Party;<br>• Appointment of Mr. Nyoman S Suryawan as a Member of Risk Monitoring Committee, the Independent Party. |

| No | Tanggal<br>Date | No. Risalah<br>Minutes No. | Agenda | Peserta<br>Participants | Tidak Hadir<br>Absent | Rekomendasi | Recommendation |
|---|---|---|---|---|---|---|---|
| 3 | 28 Maret 2019<br>March 28, 2019 | RR.KOM /005/2019 | 1. Umum<br>General Affairs<br>2. Komite Audit<br>Audit Committee<br>3. Komite Pemantau Risiko<br>Risk Monitoring Committee<br>4. Dekom Mengundang Team Task Force<br>Board of Commissioners Invited Team Task Force | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh | - | 1. Menyusun strategi untuk meningkatkan booking AO khususnya pada business pensiun.<br>2. Melakukan evaluasi terhadap efektifitas dan control terkait BWS, POS, TAS yang melakukan booking di pusat serta fungsi Kantor Cabang terhadap jasa fronting tersebut.<br>3. Terhadap cukup banyaknya Kantor Cabang yang tidak memenuhi target Dana, Agar tetap melakukan strategi peningkatan terhadap target Dana tersebut.<br>4. Memperhatikan fakta semua perkara yang dihadapi Bank Mantap adalah gugatan karena keberatan lelang atas jaminan, maka perlu dilakukan langkah pencegahan dengan melakukan sosialisasi atau penegasan kepada calon debitur atas konsekuensi dari jaminan yang diserahkan adalah di kesekusi apabila debitur melakukan wanprestasi antara lain kreditnya macet. Serta melakukan review terhadap klausa baku agar penggugat tidak dapat melakukan gugatan kembali.<br>5. Untuk mengurangi permasalahan dalam pengelolaan jasa fronting, agar Manajemen Melakukan perbaikan prosedur, Mengingatkan pegawai agar taat kepada peraturan seperti limit kewenangan, telekonfirmsi dll serta melanjutkan investigasi khususnya atas adanya indikasi fraud yang menyebabkan terjadinya first payment default.<br>6. Agar terus melakukan memonitoring terhadap ratio khususnya tren yield of loan yang menurun dan cost of fund mengalami kenaikan yang seharusnya efek akhir tahun sudah tidak signifikan. | 1. Developed a strategy to increase AO bookings, especially in the pension business.<br>2. Evaluated the effectiveness and control related to BWS, POS, TAS, who booked at the center, and the Branch Office functions for the fronting services.<br>3. To a large number of Branch Offices that did not meet the fund's target, to continue to implement strategies to increase the Funds target.<br>4. Noted the fact that all cases faced by Bank Mantap were lawsuits. Due to auction objections to collateral, it was necessary to take preventative measures by conducting socialization or confirmation to prospective debtors that the consequences of the guarantee given were executed if the debtor defaults, including non-performing loans. As well as reviewing the standard clause so that the plaintiff could not re-claim.<br>5. To reduce problems in the management of fronting services, so the administration to improve procedures, reminded employees to obey regulations such as authority limits, teleconfirmations, and others, and continued investigations, especially for indications of fraud that caused the first payment default.<br>6. To continue monitoring the ratio, especially the declining yield of loan trends and the increased cost of funds, which should have had an insignificant end-of-year effect. |

| No | Tanggal<br>Date | No. Risalah<br>Minutes No. | Agenda | Peserta<br>Participants | Tidak Hadir<br>Absent | Rekomendasi | Recommendation |
|---|---|---|---|---|---|---|---|
| | | | | | | 7. Menyampaikan progress restrukturisasi dampak bencana Gunung Agung, yang akan mengundang Divisi Collection & Productivity serta Distribution Head IV dalam rapat bulan berikutnya. | 7. Conveying the progress of the restructuring of the impact of the Gunung Agung disaster, which would invite the Collection & Productivity Division and Distribution Head-IV to the following month's meeting. |
| | | | | | | 8. Melakukan monitoring penyebab debitur non lancar serta monitoring kantor cabang yang sering gagal klaim asuransi. | 8. Monitoring the causes of non-current debtors and monitoring branch offices that often fail insurance claims. |
| | | | | | | 9. Memperhatikan kecenderungan tren rasio-rasio perbankan khususnya untuk Bank Buku II atau peers Bank Mantap. | 9. Noting the trend of banking ratios, especially for Bank Book II or peers of Bank Mantap. |
| | | | | | | 10. Terkait Revisi Kebijakan SDM Bank Mantap, agar ditambahkan aturan terkait karyawan yang difable dan prohire. | 10. Regarding the Revision of Bank Mantap HR Policy, to add rules related to disabled and prohire employees. |
| | | | | | | 11. Melakukan pemetaan dan penyelamatan secara khusus terhadap akibat kasus fronting, salah satunya dengan segera melakukan pemindahan juru bayar. | 11. Mapping and saving correctly the consequences of the fronting case, one of which was immediately moving the paymaster. |
| | | | | | | 12. Dewan Komisaris mengusulkan atas penyesuaian Gaji anggota Direksi dan honorarium Dewan Komisaris dan pemberian fasilitas, benefit dan/atau tunjangan lainnya untuk tahun buku 2019 serta Tantiem atas kinerja anggota Direksi dan Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2018. | 12. The Board of Commissioners proposed adjustments to the 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 fiscal year 2019 and the bonus for the performance of members of the BOD and BOC for fiscal year ended on December 31, 2018. |
| 4 | 29 April 2019<br>April 29, 2019 | RR.KOM/ 007/2019 | 1. Umum<br>General Affairs<br>2. Komite Audit<br>Audit Committee<br>3. Komite Pemantau Risiko<br>Risk Monitoring Committee<br>4. Lain-lain<br>Others | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh | - | 1. Terkait pencapaian Booking AO tidak sebanding dengan total pencapaian kredit yang disebabkan karena lebih banyaknya topup dibandingkan closing debitur baru. Oleh hal itu, dilakukan strategi atau policy agar AO juga focus pada booking debitur baru. | 1. Regarding the achievement of Booking AO was not proportional to the total credit achievement caused by more top-up compared to closing new debtors. Therefore, a strategy or policy was carried out so that AO also focused on booking new debtors. |
| | | | | | | 2. Melakukan evaluasi dan pengecekan terhadap pendapatan fee base income khususnya yang terkait Asuransi dengan status topup. | 2. Conducted evaluation and checking of fee base income, especially those related to Insurance with top-up status. |
| | | | | | | 3. Agar menyegerakan program paket umroh dan join financing dengan Bank Mandiri terkait kredit Combo. | 3. To hasten the Umroh package program and joined financing with Bank Mandiri related to Combo credit. |

| No | Tanggal Date | No. Risalah Minutes No. | Agenda | Peserta Participants | Tidak Hadir Absent | Rekomendasi | Recommendation |
|---|---|---|---|---|---|---|---|
| | | | | | | 4. Agar focus pada Kantor Cabang di Bali untuk menguatkan kredit khususnya kredit pensiunan. | 4. To focus on Branch Offices in Bali to strengthen the credit, especially pensioners loans. |
| | | | | | | 5. Melakukan strategi pencegahan agar kasus hukum dapat diminimalisir, antara lain dengan mengumpulkan data atau aturan untuk mereview perjanjian kredit retail sehingga dapat menguatkan klausula baku. | 5. Implemented prevention strategies so that legal cases could be minimized, including by collecting data or rules to review retail credit agreements so could strengthen the standard clause. |
| | | | | | | 6. Agar segera menyelesaikan DMTL Audit Bank Mandiri yang jatuh tempo dengan skala proritas dan membuat tolak ukur yang mempengaruhi kesehatan Bank. | 6. To immediately complete the Bank Mandiri DMTL Audit that was due on a priority scale and made benchmarks that affected the health of the Bank. |
| | | | | | | 7. Agar terus melakukan update terkait Fronting khususnya dari segi potensi kerugian terhadap kasus fraud Fronting PT TAS. | 7. To continue to make updates regarding Fronting, especially in terms of potential losses to PT TAS Fronting fraud cases. |
| | | | | | | 8. Booking dengan skema top up masih cukup tinggi, Dewan Komisaris merekomendasikan untuk mengembangkan strategi untuk meningkatkan customer base kredit. | 8. Booking with the top-up scheme was still quite high, the Board of Commissioners recommended developing a strategy to increase the credit customer base. |
| | | | | | | 9. Memperbaiki Kantor Cabang yang NPLnya masih di atas 2%. Khusus NPL diatas 5% agar diberikan penanganan khusus dengan program penyehatan dan penyelesaian kredit bermasalah sehingga NPLnya bisa diturunkan. Selanjutnya agar mengintensifkan penagihan terutama kredit Micro dan Retail, Begitu juga agar dijaga penurunan Kol. 2A dan kol. 2BC flow ke bucket berikutnya. | 9. Improved the Branch Office where the NPL was still above 2%. Specifically for NPLs above 5%, special handling with restructuring and problem credit settlement so that the NPL could be reduced. Furthermore, to intensify billing, especially Micro and Retail credits, Likewise to keep the decline in kol. 2A and kol. 2BC flow to the next bucket. |
| | | | | | | 10. Melakukan monitoring terhadap funding, khususnya top deposan, agar risiko konsentrasi dapat ditekan dan mengembangkan strategi funding untuk meningkatkan customer base. | 10. Monitor funding, especially top depositors, so that the risk of concentration could be reduced and developed funding strategies to increase customer base. |

| No | Tanggal<br>Date | No. Risalah<br>Minutes No. | Agenda | Peserta<br>Participants | Tidak Hadir<br>Absent | Rekomendasi | Recommendation |
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| 5 | 21 Mei 2019<br>May 21, 2019 | RR.KOM/ 009/2019 | 1. Umum<br>General Affairs<br>2. Komite Audit<br>Audit Committee<br>3. Komite Pemantau Risiko<br>Risk Monitoring Committee<br>4. Lain-lain<br>Others | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh | - | 1. Meningkatkan strategi, *monitoring* dan administrasi yang lebih baik terhadap klaim asuransi sehingga dapat menekan gagal klaim yang berdampak pada NPL dan CKPN bank.<br>2. Terkait pelaporan pengaduan nasabah perlu dilakukan strategi agar penyelesaian pengaduan nasabah dapat terselesaikan lebih cepat sehingga tidak berpengaruh terhadap risiko reputasi bank apabila nasabah complain.<br>3. Terkait Kinerja Kantor Cabang perlu ditingkatkan kembali Kredit Pensiunan khususnya Kantor Cabang di Bali. Dan terhadap strategi, penguasaan pasar dan pemenuhan target, Dewan Komisaris akan melakukan sampling dengan memanggil beberapa Kepala Kantor Cabang.<br>4. Agar temuan hasil audit operasional khususnya terkait Dokumen persyaratan atau pendukung pembukaan Rekening Giro agar ditindaklanjuti dan melakukan sampling kembali ke seluruh Kantor Cabang Bank.<br>5. Pertumbuhan funding Bank Mantap khususnya retail funding belum menunjukkan pertumbuhan yang baik. Kantor cabang belum berkontribusi dalam meningkatkan pertumbuhan dana retail.<br>6. Perlu dicarikan solusi untuk funding, bisa dengan kerjasama pemberian pertek ASN ataupun obligasi. | 1. Improving strategy, monitoring, and better administration of insurance claim to reduce the failure of claims that have an impact on bank NPLs and CKPN.<br>2. Regarding the reporting of customer complaints, a strategy is needed so that the resolution of customer complaints can be resolved faster so that it does not affect the reputation risk of the bank if the customer complains.<br>3. Regarding the Performance of Branch Offices, it is necessary to increase the Pensioner's Loans, especially Branch Offices in Bali. And concerning strategy, market control, and target fulfillment, the Board of Commissioners will conduct sampling by calling several Heads of Branch Offices.<br>4. So that the findings of operational audit results, especially related to the required documents or supporter of Current Account opening, must be followed up and did sampling to all Bank Branch Offices.<br>5. Funding growth of Bank Mantap, especially retail funding, has not shown good growth. The branch office has not contributed to increasing retail fund growth.<br>6. Need to find funding solutions, with cooperation to provide technical consideration of ASN or bonds. |
| 6 | 18 Juni 2019<br>June 18, 2019 | RR.KOM/ 011/2019 | 1. Umum<br>General Affairs<br>2. Komite Audit<br>Audit Committee<br>3. Komite Pemantau Risiko<br>Risk Monitoring Committee<br>4. Komite Remunerasi dan Nominasi<br>Remuneration and Nomination Committee | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh | - | 1. Meningkatkan kredit pensiunan serta kredit retail dan kredit mikro agar pencapaiannya tetap sesuai target yang ditentukan.<br>2. Pemberlakukan sanksi terhadap Kantor Cabang yang lalai karena tidak adanya pemblokiran rekening nasabah atas gagal take over yang menyebabkan dana pencairan pinjaman terpakai oleh nasabah serta segera melakukan pendekatan atau perubahan juru bayar dengan PT Taspen agar tidak terjadi penolakan dari pihak Bank terkait. | 1. Increased pension credit as well as retail credit and microcredit so that the achievement still following the specified target.<br>2. Imposing sanctions on Branch Offices that were negligent due to the absence of blocking of the customer's account for failure in taking over, which caused the credit disbursement funds to be used by the customer. The Bank must be immediately approached or changed the paymaster with PT Taspen, so there was no rejection from the relevant Bank. |

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| | | | | | | 3. Melakukan monitoring terhadap kelengkapan dokumen persyaratan pengurusan gaji debitur di Bank Mantap dan berkoordinasi dengan Kantor Taspen atas proses pindah kantor bayar yang belum terealisasi. | 3. Monitored the completeness of the required documents for debtor salary arrangements at Bank Mantap and coordinated with Taspen Office over the process of the payment office transfer that has not been realized. |
| | | | | | | 4. Harus ada orang Bank Mantap yang incharge di Bank Mandiri terkait pengaduan nasabah. Agar dapat menemukan solusi pengaduan nasabah terkait gagal debet sehingga dapat teratasi lebih cepat. | 4. There must be a person from Bank Mantap who was in charge of Bank Mandiri related to customer complaints. To find solutions to customer complaints related to debit failure so that it could be resolved faster. |
| | | | | | | 5. Meningkatkan traning pada officer kredit khususnya terkait analisa kredit sehingga dapat menekan NPL maupun timbulnya tuntutan perkara hokum. | 5. Increasing the training of credit officers, especially related to credit analysis to suppress NPLs and the emergence of lawsuits. |
| | | | | | | 6. Agar menghighlight pertumbuhan kredit yang berasal dari top up dan pertumbuhan kredit yang berasal dari murni penambahan account. | 6. To highlight the credit growth originating from the top-up and credit growth originating purely from account additions. |
| | | | | | | 7. Mengingat volume dan nilai kredit asal fronting relative kecil namun berkontribusi terhadap NPL, dan mengingat jaringan kantor Bank Mantap sudah semakin banyak serta berkembangnya fungsi Mantap online, maka pemberian kredit melalui fronting seyogyanya tidak diperlukan lagi. | 7. Given that the volume and value of credit from fronting were relatively small but contributed to NPL, and given that the Bank Mantap office network has increased and the development of the Mantap online function, then credit provision through fronting should not be needed anymore. |
| | | | | | | 8. Selalu menjaga kredit pensiun di Bade 2A agar tidak menjadi NPL atau tetap dalam keadaaan lancar. | 8. Always maintained retirement credit in Bade 2A so as not to become an NPL or remain in a smooth state. |
| | | | | | | 9. Supaya persentase Dana diatas 3 tahun berkembang dan untuk menjaga risiko likuiditas perlu segera menerbitkan obligasi. | 9. For the percentage of funds over three years to develop and to maintain liquidity risk, it is necessary to issue bonds immediately. |
| | | | | | | 10. Agar selalu mereview Arsitektur Kebijakan Bank Mantap sehingga sesuai dengan pertumbuhan dan kebutuhan Bank. Kaji ulang terhadap seluruh Kebijakan yang ada agar segera diselesaikan paling lambat bulan Juni 2019. | 10. To always review the Bank Mantap Policy Architecture so that it is in line with the Bank's growth and needs. Re-review all of the existing Policies so that they can be completed by June 2019 at the latest. |

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| | | | | | | 11. Terkait dengan POJK No. 12/POJK.03/2019 tentang Pelaporan Bank Umum melalui Sistem Pelaporan OJK, agar benar-benar dilaksanakan sesuai dengan yang diwajibkan oleh OJK agar kita terhindar dari sanksi OJK. | 11. Related to POJK No. 12 / POJK.03 / 2019 concerning Commercial Bank Reporting through the OJK Reporting System, so that it was actually carried out per what was required by OJK to avoid OJK sanctions. |
| | | | | | | 12. Dewan Komisaris menyetujui pemberhentian anggota Komite Pemantau Risiko pihak Independen atas nama Sdr. Didin Rasyidin pertanggal 25 Juni 2019 dan meminta Direksi untuk memproses pemberhentian tersebut sesuai ketentuan yang berlaku. | 12. The Board of Commissioners approved the dismissal of members of the Risk Monitoring Committee, the Independent Party, on behalf of Mr. Didin Rasyidin dated June 25, 2019, and asked the Board of Directors to process the dismissal following applicable provisions. |
| 7 | 26 Juli 2019<br>July 26, 2019 | RR.KOM/014/2019 | 1. Umum<br>General Affairs<br>2. Komite Audit<br>Audit Committee<br>3. Komite Pemantau Risiko<br>Risk Monitoring Committee<br>4. Komite Remunerasi dan Nominasi<br>Remuneration and Nomination Committee | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh | - | 1. Terhadap temuan Audit agar setiap tindaklanjut harus memberikan bukti konkrit berupa surat keputusan, bukti dokumen dengan nomer nota atau surat agar terdokumentasikan dengan baik. | 1. Regarding the Audit findings so that each follow-up must provide concrete evidence in the form of a decision letter, document evidence with memo number or letter so that it was well documented. |
| | | | | | | 2. Terhadap temuan BPK terkait belum ada memiliki penilai indepeden yang bersertifikat MAPPI agar segera diajukan pendidikan untuk memperoleh sertifikat tersebut atau merekrut pegawai yang sudah memiliki sertifikat MAPPI. | 2. Regarding the findings of the related BPK, there was no independent appraiser who had MAPPI certification so immediately could propose education to obtain the certificate or to recruit employees who already had MAPPI certificates. |
| | | | | | | 3. Memastikan terdapat laporan atau lampiran tertulis dari vendor yang menyatakan bahwa ada kelebihan bayar renovasi dan akan melakukan pengembalian kelebihan pembayaran dalam unit tersebut. Internal Audit harus ada bagian yang ahli dalam memahami procurement. Tim Internal Audit juga harus memberikan perhatian kepada pembangunan gedung kantor seperti cara pengadaan, kualitas pengawas, kewajaran pembiayaan, realisasi proyek dibanding rencana. | 3. Ensured there was a report or written attachment from the vendor stating that there was an overpayment for renovation and would refund the overpayment in the unit. Internal Audit must have an expert part in understanding procurement. The Internal Audit Team must also pay attention to the construction of office buildings such as how to procure, the quality of supervisors, the reasonableness of financing, the realization of the project compared to the plan. |
| | | | | | | 4. Terhadap temuan BPK terkait kelemahan analisa pemberian kredit agar dicek potensi kerugian akibat kredit bermasalah dan jaminan pada kredit tersebut yang saat ini outstanding sebesar Rp 3,4 M. | 4. Concerning BPK's findings related to weaknesses in the analysis of credits disbursements, the potential loss due to non-performing credits and collateral for credits that were currently outstanding was Rp. 3.4 billion. |

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| | | | | | | 5. Membuat Standar Prosedur mengenai perjanjian kerjasama dengan pihak ketiga. | 5. Made a Standard Procedure regarding cooperation agreements with third parties. |
| | | | | | | 6. Melakukan monitoring terhadap debitur alih kelola setiap bulannya. | 6. Monitored debtors over managing each month. |
| | | | | | | 7. Bank menyiapkan tanggapan serta mitigasi atas penurunan pendapatan bunga terhadap total pendapatan (rentabilitas) dan kenaikan Loan at Risk terhadap modal (permodalan). | 7. The Bank prepared a response and mitigation on the decrease in interest income to total income (rentability) and the increase in Loan at Risk to capital (capital). |
| | | | | | | 8. Dewan Komisaris menambahk an arahan diluar pembahasan yaitu terkait Penunjukan Consultan untuk membantu progress Coreplan dan risiko – risiko Bank. | 8. The Board of Commissioners added direction outside the discussion, which was related to the Appointment of Consultants to help the Core plan progress and Bank risks. |
| | | | | | | 9. Berkolaborasi dengan unit kerja SPM & Accounting terkait Produktivitas per Cabang untuk mendalami peta kinerja dan talent pool pegawai di Kantor Cabang termasuk profil pimpinan Kantor Cabang. Agar dalam proses penilaian pimpinan Kantor Cabang lebih efektif dapat melakukan penggantian sementara agar fungsi control terjaga. | 9. Collaborating with SPM & Accounting work units related to Productivity per Branch to explore the performance maps and talent pool of employees at Branch Offices, including the profile of Branch Office leaders. In order to be more effective in the assessment process, the Branch Office leadership could make temporary changes so that the control function was maintained. |
| | | | | | | 10. Menyetujui mengangkat dan menetapkan Saudara Fajar Ari Setiawan secara Definitif sebagai Pejabat Eksekutif Senior Eksekutif Vice President (SEVP) yang membidangi Finance, Retail and Digital Banking disertai dengan Surat Kuasa Direksi untuk dapat bertindak dalam jabatan yang bersangkutan mewakili Bank Mantap dalam lingkup tugasnya-tugasnya dalam bidang Finance, Retail and Digital Banking. | 10. Approved to appoint and determined Mr. Fajar Ari Setiawan as a Definitive Senior Executive Vice President (SEVP). He was in charge of Finance, Retail and Digital Banking accompanied by a Power of Attorney for the Board of Directors to be able to act in the position concerned representing Bank Mantap in the scope of his duties in the fields of Finance, Retail, and Digital Banking. |
| | | | | | | 11. Menyetujui benefit untuk Pejabat SEVP sebagaimana usulan yang disampaikan dalam pembahasan Risalah Rapat Komite Remunerasi dan Nominasi ini. | 11. Approved the benefits for SEVP officials as proposed in the minutes of the Remuneration and Nomination Committee Meeting. |
| | | | | | | 12. Menyetujui pengangkatan dan penetapan Sdr. Didin Rasyidin sebagai Anggota Komite Pemantau Risiko Pihak Independen dibawah Dewan Komisaris | 12. Agreed on the appointment and determination of Mr. Didin Rasyidin as Member of Risk Monitoring Committee, the Independent Party, under the Board of Commissioners. |

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| 8 | 26 Agustus 2019<br>August 26, 2019 | RR.KOM/ 015/2019 | 1. Umum<br>General Affairs<br>2. Komite Audit<br>Audit Committee<br>3. Komite Pemantau Risiko<br>Risk Monitoring Committee<br>4. Komite Remunerasi dan Nominasi<br>Remuneration and Nomination Committee<br>5. Unit pengelola Dana<br>Fund Management Unit | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh | - | 1. Menjadi konsentrasi utama untuk menjaga NIM tetap diatas dari NIM induk perusahaan atau sebesar 6%.<br>2. Memperbaiki Kolektibilitas Portofolio yang dikelola PT TAS serta mengusulkan agar perlahan-lahan Portofolio dipindah kelola ke Kantor Cabang.<br>3. Terhadap laporan pengaduan nasabah, agar pada Rapat Dewan Komisaris bulan berikutnya mengundang Divisi Central Operation sebagai Unit yang mengelola pengaduan nasabah.<br>4. Memperbaiki ketentuan (SP/PT) Procurement yang mengatur mengenai mekanisme pembayaran proyek pekerjaan secara bertahap, terutama apabila koreksi kekurangan volume yang tidak sesuai dengan kesepakatan.<br>5. Monitoring jangka waktu perjanjian kerjasama dengan asuradur agar tidak lewat dari jatuh tempo.<br>6. Untuk Kredit Retail dan Mikro, wajib dilakukan trade checking kepada minimal 3 supplier/ buyer untuk mendapatkan informasi aktivitas keuangan nasabah dengan konkrit.<br>7. Cabang harus mempunyai checklist tugas harian khususnya terkait back up rekaman CCTV.<br>8. Untuk Kredit KMUP dengan DSR diatas 70% disyaratkan adanya usaha debitur dan analisa keuangan mengenai omset usaha debitur wajib diperhitungkan.<br>9. Melakukan Analisa terkait penyebab keterlambatan debitur Kredit Serbaguna Mantap (KSM).<br>10. Melakukan sample audit ke Kantor Cabang terkait gagal take over lebih dari 3 bulan.<br>11. Monitoring atas rekomendasi Integrated Risk Committee (IRC) khususnya terkait NIM dan Cost of Fund yang menjadi perhatian dari Management. | 1. Became the main concentration to keep the NIM above the NIM of the parent company or 6%.<br>2. Improving the Collectibility of Portfolios managed by PT TAS and proposing that the portfolio should be gradually transferred to the Branch Office.<br>3. Concerning customer complaint reports, in the following month's Board of Commissioners Meeting invited the Central Operations Division as the Unit that managed customer complaints.<br>4. Improving Procurement (SP / PT) provisions governing the mechanism for payment of work projects in stages, especially if the correction of volume shortages was not per the agreement.<br>5. Monitoring the duration of the cooperation agreement with the insurer so that it did not pass the due date.<br>6. For Retail and Micro Credit, a trade checking must be made to a minimum of 3 suppliers/buyers to get concrete information about customer financial activities.<br>7. The branch must have a daily assignment checklist specifically related to backing up CCTV recordings.<br>8. For KMUP Credit with a DSR above 70%, a debtor's business was required, and financial analysis of the debtor's business turnover must be calculated.<br>9. Conducted an analysis related to the cause of the delay in the debtors of the Mantap Multipurpose Credit/Kredit Serbaguna Mantap.<br>10. Done audit samples to related Branch Offices that failed to take over for more than three months.<br>11. Monitoring of the recommendations of the Integrated Risk Committee (IRC), primarily related to the NIM and the Cost of Fund, which was the concern of Management. |

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| | | | | | | 12. Dewan Komisaris menyetujui usulan perubahan struktur organisasi sebagaimana telah direkomendasikan oleh Komite Remunerasi dan Nominasi No. DEKOM/057/2019, selanjutnya Direksi agar menindaklanjuti sesuai ketentuan yang berlaku. | 12. The Board of Commissioners approved the proposal of the organizational structure changed as has recommended by the Remuneration and Nomination Committee No. DEKOM / 057/2019, then the Directors should follow up following applicable provisions. |
| | | | | | | 13. Dewan Komisaris memberikan arahan kepada Unit Pengelola Dana untuk melakukan penguatan pada SDM dan Strategi Marketing pada beberapa Kantor Cabang untuk menumbuhkan Funding serta membuat list Kantor Cabang yang tidak bergerak dari Sisi Funding, meningkatkan awareness Kantor Cabang terhadap pencapaian target dan bonding Nasabah Funding serta melakukan kunjungan terhadap 10 Deposan Bank Mantap minimal 3 bulan sekali oleh Direksi. | 13. The Board of Commissioners provided direction to the Fund Management Unit to strengthen HR and Strategies of Marketing in several Branch Offices to grow Funding. It made a list of Branch Offices that were not moving from the Funding Side, increased Branch Office awareness of achieving the targets and bonding of Funding Customers, and conducted a visit to 10 Depositors of Bank Mantap at least once every three months by the Board of Directors. |
| 9 | 24 September 2019<br>September 24, 2019 | RR.KOM/ 017/2019 | 1. Umum<br>General Affairs<br>2. Komite Audit<br>Audit Committee<br>3. Komite Pemantau Risiko<br>Risk Monitoring Committee<br>4. Lain-lain<br>Others | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh | - | 1. Fokus utama Net Booking pada number of new Account per AO.<br>2. Melakukan sampling debitur dengan memperhatikan :<br>• Sustainability usaha debitur untuk memitigasi debitur yang berpotensi menunggak dan atau berakhir dengan mengajukan gugatan,<br>• Evaluasi kualitatif untuk menyakini apakah debitur benar – benar memiliki usaha produktif,<br>• Evaluasi ada tidaknya peningkatan usaha setelah pemberian kredit,<br>• Menyakini kredit yang diberikan sesuai dengan visi Bank dan kepatuhan terhadap OJK. | 1. The main focus of Net Booking is on the number of new accounts per AO.<br>2. Debtor sampling by taking into account:<br>• Sustainability of the debtor's business to mitigate debtors who were potentially delinquent and or ended up filing a lawsuit,<br>• Qualitative evaluation to believe whether the debtor had a productive business,<br>• Evaluate whether there was an increase in business after granting credit,<br>• Believed in the credit given following the Bank's vision and compliance with OJK. |
| | | | | | | 3. OJK memberikan kelonggaran terkait restrukturisasi akibat dari erupsi Gunung Agung, namun demikian agar Bank secara internal melakukan evaluasi apakah debitur masih memiliki prospek usaha sehingga masih mampu memenuhi kewajibannya. Apabila sudah tidak terdapat prospek usaha agar dipertimbangkan untuk write off. | 3. OJK provided concessions related to restructuring due to the eruption of Gunung Agung, however, so that the Bank internally evaluated whether the debtor still had business prospects so that they were still able to meet their obligations. If there was no business prospect, it should be considered to write off. |

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| | | | | | | 4. Agar mencari solusi atas pengaduan nasabah Bank yang semakin banyak pada bulan Agustus karena dapat berdampak pada risiko reputasi. Alternatif solusi antara lain special hire pegawai khusus menangani penyelesaian pengaduan nasabah, atau mengevaluasi system kartu ATM Bank Mantap yang melalui Arthajasa. | 4. To find solutions to the increasing number of Bank customer complaints in August because they could have an impact on reputation risk. Alternative solutions included the special hire of special employees handling the resolving of customer complaints, or evaluating the Bank Mantap ATM card system through Arthajasa. |
| | | | | | | 5. Agar segera menyelesaikan atas temuan-temuan audit pada Kantor Cabang serta selalu memberikan pendidikan dan awareness terhadap tugas dan tanggungjawab agar tidak lalai. | 5. To immediately resolved audit findings at the Branch Office and always provided education and awareness of the duties and responsibilities so as not to be negligent. |
| | | | | | | 6. Melakukan strategi untuk meningkatkan new booking dibanding top-up serta melakukan pemisahan antara net booking diluar top-up dan dengan top-up. | 6. Conducted a strategy to increase new bookings compared to top-ups and to separate between net bookings beyond top-ups and top-ups. |
| | | | | | | 7. Mempersiapkan strategi funding, khususnya pertumbuhan dana murah, melibatkan unit kerja cabang untuk proaktif menjual dana-dana retail. | 7. Prepared a funding strategy, especially the growth of low-cost funds, involving branch work units to sell retail funds proactively. |
| | | | | | | 8. Kenaikan bisnis di IB agar fokus pada penambahan number of new customers untuk mencegah risiko likuiditas yang dapat terjadi sewaktu – waktu. | 8. Increase business at IB, so focused on adding several new customers to prevent liquidity risks that can occur at any time. |
| | | | | | | 9. Mengevaluasi sistem pembayaran dengan kartu, ketentuan-ketentuan unit usaha syariah, ketentuan-ketentuan yang terkait dengan bursa. Serta mengevaluasi ketentuan kredit fixed 12 tahun atau 15 tahun, dan apabila diperlukan membuat ketentuan yang baru. | 9. Evaluating the card payment system, the provisions of sharia business units, provisions related to exchanges. As well as assessing the terms of fixed credit 12 years or 15 years, and if necessary, make new provisions. |
| | | | | | | 10. Terkait KSM agar tidak berbenturan dengan BPD, untuk itu agar pemasarannya diarahkan ke kementerian/lembaga, atau instansi pemerintah lainnya. | 10. Related to KSM so as not to clash with BPD, for that the marketing is directed to the ministries/agencies, or other government agencies. |

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| 10 | 15 Oktober 2019<br>October 15, 2019 | RR.KOM/ 019/2019 | 1. Umum<br>General Affairs<br>2. Komite Audit<br>Audit Committee<br>3. Komite Pemantau Risiko<br>Risk Monitoring Committee<br>4. Lain-lain<br>Others | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh | - | 1. Melakukan perbandingan informasi data publikasi Bank Indonesia terkait jumlah penghimpunan Dana disetiap wilayah.<br>2. Dari keterlambatan klaim asuransi atas 44 debitur, agar dipastikan berapa yg masih bisa ditagih dan yang memang menjadi kerugian Bank.<br>3. Terhadap Jatuh Tempo tindak lanjut atas temuan BPK, Dewan Komisaris meminta agar melakukan monitoring seluruh Kepala Divisi yang terlibat atas temuan tersebut serta dalam Rapat Bulan November agar dilakukan pemaparan hasil status tindak lanjut terhadap Dewan Komisaris dan penyerahan tindak lanjut selambatnya akhir November 2019.<br>4. Terhadap Perjanjian Kerja Sama (PKS) Dengan PT Taspen Abadi Sentosa, agar dilakukan review dan penyempurnaan ketentuan pemberian kredit tersebut.<br>5. Atas pengeluaran biaya Direksi yang tidak sesuai ketentuan agar di cek kembali ketentuan aturan pada Kementerian BUMN untuk anak perusahaan khususnya terkait fasilitas Direksi.<br>6. Terhadap Laporan terkait kasus Nasabah atas nama Toekiran, Dewan Komisaris menyarankan agar menguatkan unit Legal dengan merekrut SDM atau Consultan yang dapat mendukung kasus-kasus Hukum yang dialami Bank.<br>7. Agar seluruh kebijakan Bank Mantap dapat diteliti atau direview kembali keakuratan dan kelengkapannya.<br>8. Monitoring terhadap pencapaian booking, jika dimungkinkan kinerja diukur dengan net booking, kapasitas booking AOP masih dapat ditingkatkan. | 1. Comparison of Bank Indonesia publication data information related to the number of Funds pooled in each region.<br>2. From the late insurance claim for 44 debtors, to be sure how much could still be collected and what was indeed the Bank's loss.<br>3. Concerning the Maturity of the follow-up to the findings of BPK, the Board of Commissioners requested that all Division Heads involved in the findings be monitored and at the November Meeting the presentation of the results of the follow-up to the Board of Commissioners and submission of the follow-up not later than November 2019.<br>4. For the Cooperation Agreement (PKS) with PT Taspen Abadi Sentosa, a review and improvement of the provision of credit were to be carried out.<br>5. For expenses incurred by the Board of Directors that were not referring to requirements, it was necessary to check the provisions of rules at the Ministry of SOEs for subsidiaries, especially those related to the facilities of the Board of Directors.<br>6. Regarding reports related to customer cases on behalf of Toekiran, the Board of Commissioners recommended strengthening the Legal unit by recruiting HR or Consultants who could support the legal matters experienced by the Bank.<br>7. So that all Bank Mantap policies could be reviewed for accuracy and completeness.<br>8. Monitoring the achievement of bookings, if possible, the performance was measured by net booking, AOP booking capacity could still be increased. |

| No | Tanggal<br>Date | No. Risalah<br>Minutes No. | Agenda | Peserta<br>Participants | Tidak Hadir<br>Absent | Rekomendasi | Recommendation |
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| | | | | | | 9. Lebih proaktif untuk melakukan strategi penjualan funding, khususnya pertumbuhan dana murah. Melibatkan unit kerja cabang untuk proaktif menjual dana-dana retail. Kantor Cabang juga harus dibekali training "How to explain" dan "How to Confidence". | 9. More proactive in carrying out a funding sales strategy, especially the growth of low-cost funds. Involving branch work units to sell retail funds proactively. Branch Offices must also be equipped with "How to explain" and "How to Confidence" training. |
| | | | | | | 10. Terhadap Cabang yang kinerjanya tidak mencapai target, agar perlu dipertimbangkan memanggil atau mengundang Kepala Cabang (sampling) untuk mendiskusikan serta mencari solusi terbaik memperbaiki kinerja cabang yang bersangkutan. | 10. For branches whose performance did not reach the target, it was necessary to consider calling or inviting the Branch Head (sampling) to discuss and found the best solution to improve the performance of the branch concerned. |
| | | | | | | 11. Agar segera diupdate kuesioner untuk penyusunan Risk Appetite Statement (RAS) 2019. | 11. In order to immediately update the questionnaire for the preparation of the 2019 Risk Appetite Statement (RAS). |
| | | | | | | 12. Terkait Alat Pembayaran Menggunakan Kartu, agar dipantau dan dicek kembali proses perizinannya. | 12. Regarding the Card-Based Payment Instrument, the licensing process was monitored and re-checked. |
| 11 | 20 November 2019<br>November 20, 2019 | RR.KOM/ 021/2019 | 1. Umum<br>General Affairs<br>2. Komite Audit<br>Audit Committee<br>3. Komite Pemantau Risiko<br>Risk Monitoring Committee<br>4. Lain-lain<br>Others | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh | - | 1. Melakukan upaya untuk mengejar target Asset, Kredit, DPK dan Ratio Keuangan hingga akhir tahun khususnya NIM dan NPAT. | 1. Made efforts to pursue the target of Asset, Credit, DPK, and Financial Ratio until the end of the year, especially NIM and NPAT. |
| | | | | | | 2. Agar melakukan evaluasi dan meminimalisir NPL yang berasal dari Kredit Pensiunan. | 2. To evaluate and minimize NPLs originating from Pension Funds. |
| | | | | | | 3. Pelaksanaan Vicon dengan Cabang akan dilakukan pada rapat bulan Desember. Cabang yang dipilih adalah Kantor Cabang Aceh, Banjarmasin dan Mojokerto. | 3. The implementation of Vicon with Branches would take place at the December meeting. Selected branches were the Aceh, Banjarmasin, and Mojokerto Branch Offices. |
| | | | | | | 4. Mengenai kasus kredit di Kantor Cabang Mojokerto dengan modus figure agar dilakukan hal sebagai berikut Pemberian sanksi dilakukan dengan bijaksana, mempertimbangkan peran dari setiap pegawai dan kelemahan/kelalaian yg dilakukan, efek jera serta semangat membina ; Memberikan rekomendasi perbaikan internal control atas kelemahan yg terjadi serta mengundang Divisi RBC untuk Meeting bulan berikutnya ; Melakukan upaya recovery. | 4. The credit case at the Mojokerto Branch Office with the figure mode to do the following: Sanction was done wisely, considering the role of each employee and the weaknesses/ omissions committed; deterrent effect and the spirit of fostering; providing recommendations for improvement of internal control over weaknesses and inviting the RBC Division for the following month's Meeting; made a recovery effort. |

| No | Tanggal<br>Date | No. Risalah<br>Minutes No. | Agenda | Peserta<br>Participants | Tidak Hadir<br>Absent | Rekomendasi | Recommendation |
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| | | | | | | 5. Mengenai tanggapan temuan BPK maka Dewan Komisaris menyarankan untuk Rekomendasi atas temuan BPK yang masih terpending dapat terselesaikan dan terlaporkan sebelum batas yang ditetapkan serta Khusus temuan kelebihan pembayaran kepada Vendor/Kontraktor di KK Binjai yang tidak bersedia membayar/tidak bersedia ditemui yang oleh BPK direkomendasikan untuk diserahkan kepada yang berwajib. Divisi Procurement sebagai PIC yang melakukan pendekatan agar penanganan dilakukan dengan hati-hati karena menyangkut aparat dimana masalahnya dapat berkelanjutan. | 5. The response of BPK's findings, the Board of Commissioners, recommended that Recommendations on BPK findings that were still pending be resolved and reported before the specified limit. Specifically, the results of overpayment to Vendors / Contractors at Binjai Cash Office who were not willing to pay/ were not ready to be met by BPK recommended being submitted to the authorities. The Procurement Division, as the PIC, took an approach so that the handling was carried out carefully because it involved the authorities where the problem could be sustained. |
| | | | | | | 6. Selalu melakukan monitoring NPL kredit pensiun yang disebabkan karena meninggal dunia dan Gagal Take Over serta penyebab NPL Kredit pensiun lainnya. | 6. Always monitored the NPL of pension loans due to death and Take Over Failure and other causes of NPL of pension loans. |
| | | | | | | 7. Agar Penyelesaian Portofolio Debitur Fronting dapat diselesaikan dengan baik. | 7. To complete the Fronting Debtor Portfolio. |
| | | | | | | 8. Komitmen atas action plan pada TRW III untuk penilaian TRW IV – 2019 khususnya untuk Profil Risiko dan Tingkat Kesehatan Bank agar dilaksanakan dengan baik. | 8. Commitment to the action plan in Quarter III for the evaluation of Quarter IV - 2019 specifically for the Risk Profile and Soundness level of the Bank so that it was carried out properly. |
| | | | | | | 9. Agar terhadap Laporan RBB segera dilaporkan selambat-lambatnya sebelum tanggal 30 November 2019 | 9. For the RBB Report to be immediately reported no later than 30 November 2019. |
| 12 | 11 Desember 2019<br>December 11, 2019 | RR.KOM/ 023/2019 | 1. Umum<br>General Affairs<br>2. Komite Audit<br>Audit Committee<br>3. Divisi Retail & Digital Banking<br>Retail & Digital Banking Division<br>4. Divisi Compliance<br>Compliance Division<br>5. Divisi Risk Business Control<br>Business Risk Control Division | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh | - | 1. Terhadap temuan BPK yang masih belum tuntas agar dilakukan monitoring penyelesaiannya yaitu terkait Benefit kepada Direksi Bank Mantap agar diatur sesuai ketentuan dan koordinasi dengan Bank Mandiri ; Kelebihan pembayaran kepada kontraktor agar lebih berhati hati/selektif memilih kontraktor serta Khusus kontraktor KK Binjai yg kelebihan Rp 18,47 jt, agar diminta diselesaikan kontraktor ; Agar debitur diwajibkan berkantor bayar di Bank Mantap. | 1. Concerning BPK's findings which were still incomplete, monitoring of the settlement was carried out, namely related to the Benefit to the Board of Directors of Bank Mantap to be regulated referring to the provisions and coordination with Bank Mandiri; An overpayment to the contractor to be more careful/selective in choosing a contractor and in particular the Binjai Cash Office's contractor with an excess of Rp 18.47 million, to be asked to be completed by the contractor; So that debtors were required to pay offices at Bank Mantap. |

| No | Tanggal Date | No. Risalah Minutes No. | Agenda | Peserta Participants | Tidak Hadir Absent | Rekomendasi | Recommendation |
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| | | | 6. Komite Pemantau Risiko<br>7. Komite Remunerasi dan Nominasi | | | 2. Terhadap temuan OJK yang masih belum tuntas agar dilakukan monitoring penyelesaiannya sebagai rincian sebagai berikut : Agar seluruh ketentuan disempurnakan, namun tetap memperhatikan keberlangsungan bisnis. Khususnya terkait Kebijakan top-up agar proses top-up menjadi perhatian khusus ; Asuransi pasangan debitur juga harus di cover ; Dalam membuat/ revisi ketentuan dapat meminta masukan secara informal kepada KAP ; Pos terbuka untuk uang muka harus diselesaikan sebelum akhir tahun 2019.<br>3. Terhadap Usulan Annual Audit Plan 2020, Dewan Komisaris mengusulkan hal-hal sebagai berikut : Menjaga kondisi untuk terhindar dari kasus Fraud pada seluruh karyawan ; Mereview terhadap pelaksanaan PSAK 71 ; Melakukan penilaian atau evaluasi kecukupan dan efektifitas internal kontrol prosedur pemberian kredit termasuk ketentuan atau peraturan mengenai PKS dengan pihak ketiga ; Melakukan penilaian kecukupan internal Kontrol dan Kepatuhan terhadap ketentuan khususnya terkait produk-produk baru khususnya yang menggunakan aplikasi digital ; Melakukan review atau monitoring terhadap pemberian kredit baru.<br>4. Dari hasil temuan Audit pada Kantor Cabang Tasikmalaya agar dalam temuan Perkreditan harus ada mitigasi risiko terkait cara pencairan take over. Serta pada temuan Operasional agar Kepala Cabang lebih mengawasi temuan-temuan basic.<br>5. Agar Kinerja Cabang yang tidak pernah mencapai target selama tahun 2019 agar dilakukan evaluasi khusus terhadap cabang tersebut.<br>6. Terkait Produk Fintech agar dilakukan monitoring segala aspek khususnya ketentuan dan policynya. Serta untuk produk-produk baru agar petunjuk teknisnya sudah harus siap. | 2. Concerning OJK findings, which were still incomplete, monitoring of their completion was carried out as detailed as followed: For all provisions to be refined, while again taking into account business continuity. Especially about the top-up policy so that the top-up process was of particular concern; Debtor partner insurance must also be covered; In making/revising provisions, it could request input informally to the KAP; Opened posts for advances must be completed before the end of 2019.<br>3. Regarding the Proposed Annual Audit Plan 2020, the Board of Commissioners proposed the following matters: Maintain conditions to avoid the Fraud case on all employees; Reviewing the implementation of PSAK 71; Conducted an evaluation or evaluation of the adequacy and effectiveness of internal control of credit granting procedures including provisions or regulations regarding PKS with third parties; Conducted an assessment of the suitability of Internal Control and Compliance with the requirements, primarily related to new products, especially those using digital applications; Reviewing or monitoring new credit grants.<br>4. From the findings of the Audit at the Tasikmalaya Branch Office so that in the findings of the Credit, there must be risk mitigation related to the method of taking over disbursement. As well as the Operational Findings so that the Branch Manager supervised basic findings.<br>5. For Branch Performance that has never reached the target in 2019, a special evaluation must be carried out on the branch.<br>6. Regarding Fintech Products, it was necessary to monitor all aspects, especially the provisions and policies. As well as for new products so that the technical instructions must be prepared. |

| No | Tanggal Date | No. Risalah Minutes No. | Agenda | Peserta Participants | Tidak Hadir Absent | Rekomendasi | Recommendation |
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| | | | | | | 7. Meningkatkan funding retail dan pemahaman Sales Culture Funding Retail pada Kantor Cabang. | 7. Increased retail funding and understanding of Sales Culture Funding Retail at Branch Offices. |
| | | | | | | 8. Terhadap temuan baik OJK maupun BPK, tidak berhenti melakukan penyelesaian temuan berdasarkan pemenuhan pemeriksaan saja namun juga melakukan implementasi ke seluruh Kantor Cabang dalam hal ini disampaikan juga atas Transaksi keuangan atas nama Yayasan agar mendapat perhatian untuk mencegah hal-hal yang tidak diinginkan | 8. To the findings of both the FSA and the BPK, did not stop completing the findings based on the fulfillment of the inspection but also carried out implementation to all Branch Offices in this case also submitted on financial transactions on behalf of the Foundation in order to get attention to prevent things that were not desirable. |
| | | | | | | 9. Memberikan arahan agar Kinerja RBC Cabang harus lebih ditingkatkan agar mengetahi dan mendeteksi kesalahan lebih dini sebelum temuan baik Internal maupun eksternal. | 9. Provided direction so that the performance of the RBC Branch must be further improved so that it recognized and detected errors earlier before internal and external findings. |
| | | | | | | 10. Agar melakukan penyelesaian terhadap pending take over yang ada pada Kantor Cabang. | 10. To settle pending takeovers at the branch office. |
| | | | | | | 11. Mempersiapkan penilaian untuk profil risiko dan tingkat kesehatan Bank. | 11. Prepared an assessment for the risk profile and the soundness level of the Bank. |
| | | | | | | 12. Agar mempersiapkan Laporan Kewajiban Pemenuhan Rasio Pengungkit posisi 31 Desember 2019. | 12. To prepare the Leverage Ratio Compliance Report for the position of December 31, 2019. |
| | | | | | | 13. Membuat self assessment terhadap kinerja individu dari seluruh karyawan pada Kantor Cabang , membuat pemetaan berupa talent pool karyawan dan mengaktifkan kembali Change Agent Officer. Mengoptimalkan training terkait Knowledge, Kepercayaan Diri dan Leadership Kantor Cabang agar menyiapkan SDM untuk menjadi Kepala Cabang. | 13. Made a self-assessment of the individual performance of all employees at the Branch Office, made a mapping in the form of the employee talent pool, and reactivated the Change Agent Officer. Optimizing training related to Knowledge, Confidence, and Leadership in Branch Offices to prepare HR to become Branch Heads. |
| | | | | | | 14. Dewan Komisaris menyetujui penyesuaian Misi Bank dengan menambahkan penyelarasan kepentingan ekonomi, sosial dan lingkungan serta secara keseluruhan Visi dan Misi Bank sesuai dengan arah dan tahapan yang telah ditetapkan oleh Bank. | 14. The Board of Commissioners approved the adjustment of the Bank's Mission by adding alignment of economic, social, and environmental interests as well as the overall Vision and Mission of the Bank referring to direction and stages set by the Bank. |

## RAPAT DEWAN KOMISARIS MENGUNDANG DIREKSI

Sepanjang tahun 2019, agenda, tanggal dan peserta Rapat Dewan Komisaris mengundang Direksi adalah sebagai berikut:

## BOARD OF COMMISSIONERS MEETINGS INVITES THE BOARD OF DIRECTORS

Throughout 2019, the agenda, date and participants of the Board of Commissioners' meeting inviting the Directors were as follows:

| No | Tanggal<br>Date | No. Risalah<br>Minutes No. | Agenda | Peserta<br>Participants | Tidak Hadir<br>Absent | Rekomendasi | Recommendation |
|---|---|---|---|---|---|---|---|
| 1 | 18 Januari 2019<br>January 19, 2019 | RR.KOM/ 002/2019 | 1. Umum<br>General<br>2. Laporan Performance Kinerja Per Des 2018<br>Performance Report as of Dec 2018 | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh<br>6. Josephus K Triprakoso<br>7. Nur Kholis<br>8. Paulus Endra Suyatna<br>9. Iwan Soeroto | - | 1. Selalu melakukan sosialisasi dan meningkatkan awareness karyawan agar terhindar dari fraud.<br>2. Mengevaluasi 8 inisiatif strategis yang belum terealisasi.<br>3. Treatment terkait AYDA dengan berdasarkan ketentuan-ketentuan OJK sehingga tidak menjadi temuan pemeriksaan.<br>4. Menyelesaikan permasalahan terkait Fraud PT TAS yang sudah menjadi temuan OJK.<br>5. Meningkatkan penyaluran kredit pensiun untuk Kantor Cabang di Bali sehingga dapat menaikan ratio NPL.<br>6. Melakukan Evaluasi terhadap pembagian target Kantor Cabang sehingga Cabang-Cabang dapat mencapai target minimal 80% dari yang ditetapkan. | 1. Always socialized and increased employee awareness to avoid fraud.<br>2. Evaluated 8 strategic initiatives that have not yet been realized.<br>3. Treatment-related to AYDA based on OJK provisions so that it did not become an audit finding.<br>4. Resolving issues related to PT TAS's Fraud that had been the findings of the OJK.<br>5. Increase the distribution of pension loans to Branch Offices in Bali to increase the NPL ratio.<br>6. Evaluated the delivery of the Branch Office targets so that the Branches could reach the goal of at least 80% of the stipulated. |
| 2 | 22 Februari 2019<br>February 22, 2019 | RR.KOM/ 004/2019 | 1. Umum<br>General<br>2. Laporan Performance Kinerja Per Januari 2019<br>Performance Report as of January 2019 | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh<br>6. Josephus K Triprakoso<br>7. Nur Kholis<br>8. Paulus Endra Suyatna<br>9. Iwan Soeroto | - | 1. Terus meningkatkan portfolio serta strategi pencapaian kredit dan DPK pada setiap kantor cabang, sehingga target dari awal bulan dapat berjalan sesuai rencana hingga akhir tahun.<br>2. Mereview seluruh hal berkaitan dengan Fronting termasuk perjanjian kerjasama dan menginvestigasi seluruh Cabang Jasa fronting lainnya termasuk yang memiliki kelolaan masih dalam kondisi lancar agar dapat teridentifikasi lebih awal dan apabila dalam satu wilayah sudah ada cabang Bank Mantap tidak boleh mempergunakan Jasa Fronting.<br>3. Melakukan pengawasan secara berkala terhadap partner yang bekerjasama khususnya fronting agar dapat terjaga dari risiko reputasi.<br>4. Agar kewajiban pengkinian data pihak utama dilaksanakan sesuai dengan tenggang waktu yang ditentukan paling lambat tanggal 28 Februari 2019. | 1. Continued to improve the portfolio and strategies for achieving credit and DPK in each branch office. Then target from the beginning of the month could go according to plan until the end of the year.<br>2. Reviewing all matters related to Fronting, including cooperation agreements and investigating all other Fronting Service Branches. It included those that had managed under the condition so that they could be identified earlier and if in one area, there was a branch of Bank Mantap might not use Fronting Services.<br>3. Conducted regular supervision of partners who collaborate, especially fronting, so they could be protected from reputation risk.<br>4. For the main party's data updating obligations to be carried out following the specified deadline no later than February 28, 2019. |

| No | Tanggal<br>Date | No. Risalah<br>Minutes No. | Agenda | Peserta<br>Participants | Tidak Hadir<br>Absent | Rekomendasi | Recommendation |
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| 3 | 29 Maret 2019<br>March 29, 2019 | RR.KOM/ 006/2019 | 1. Umum<br>General<br>2. Laporan Performance Kinerja Per Februari 2019<br>Performance Report as of February 2019 | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh<br>6. Josephus K Triprakoso<br>7. Nur Kholis<br>8. Paulus Endra Suyatna<br>9. Iwan Soeroto | - | 1. Agar menjaga LFR diangka 92%, serta melakukan strategi untuk meningkatkan kredit dan DPK diseluruh Kantor Cabang.<br>2. Agar melakukan evaluasi dan penanganan secara khusus terhadap Cabang mengalami peningkatan NPL.<br>3. Terkait Kasus fronting agar segera melakukan investigasi lebih mendalam dengan melakukan pemetaan secara detail Kantor Cabang yang berpotensial lost, melakukan penyelamatan atau strategi lebih awal melakukan pemindahan juru bayar ke Bank Mantap untuk mengurangi potensi kerugian.<br>4. Mengevaluasi terkait system manual dan kurang kontrolnya fronting yang melakukan booking langsung ke Kantor Pusat. | 1. In order to maintain the LFR at 92%, and to carry out strategies to increase credit and DPK in all branch offices.<br>2. In order to carry out special evaluation and handling of Branches whose its NPLs have increased.<br>3. Regarding the case of fronting to immediately conducted a more in-depth investigation by mapping in detail the Branch Office which had the potential to be lost, making a rescue or an early strategy of moving the paymaster to Bank Mantap to reduce potential losses.<br>4. Evaluating the related manual system and lack of control of fronting who made bookings directly to the Head Office. |
| 4 | 29 April 2019<br>April 29, 2019 | RR.KOM/ 008/2019 | 1. Laporan Performance Kinerja Per Maret 2019<br>Performance Report as of March 2019<br>2. Lain-lainnya<br>Others | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh<br>6. Josephus K Triprakoso<br>7. Nur Kholis<br>8. Paulus Endra Suyatna<br>9. Iwan Soeroto | - | 1. Agar melakukan upaya pencegahan terkait CKPN yang mengalami kenaikan<br>2. Melakukan strategi untuk meningkatkan DPK dengan melakukan pendekatan BUMN atau Asosisasi Dana Pensiun<br>3. Agar meningkatkan target kredit khususnya mikro yang mengalami penurunan, serta melakukan evaluasi realisasi total kredit yang tidak tercapai terhadap total booking AO yang tercapai<br>4. Meningkatkan product knowlegde Pegawai Kantor Cabang khususnya untuk kredit pensiun<br>5. Tetap melakukan penelitian terhadap fronting yang berpotensi fraud<br>6. Kriteria - kriteria penerapan PSAK 71 oleh OJK agar menjadi perhatian dan memperhitungkan impact penerapan PSAK 71 pada tahun 2020 | 1. To make prevention efforts related to CKPN, which had increased.<br>2. Conducted a strategy to increase DPK by using the SOE approach or the Pension Fund Association.<br>3. To increase the credit target, especially micro, which has decreased, as well as to evaluate the realization of total credit that was not achieved to the total AO bookings that were performed.<br>4. Increased product knowledge for Branch Officers, especially for pension loans.<br>5. Keep researching potential fraud fronting.<br>6. The criteria for the adoption of PSAK 71 by OJK to be considered and took into account the impact of the passage of PSAK 71 in 2020. |

| No | Tanggal<br>Date | No. Risalah<br>Minutes No. | Agenda | Peserta<br>Participants | Tidak Hadir<br>Absent | Rekomendasi | Recommendation |
|---|---|---|---|---|---|---|---|
| 5 | 21 Mei 2019<br>May 21, 2019 | RR.KOM/ 010/2019 | 1. Laporan Performance Kinerja Per April 2019<br>Performance Report as of April 2019<br>2. Lain-lainnya<br>Others | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh<br>6. Josephus K Triprakoso<br>7. Nur Kholis<br>8. Paulus Endra Suyatna<br>9. Iwan Soeroto | - | 1. Terkait Kinerja Kantor Cabang perlu ditingkatkan kembali Kredit Pensiunan khususnya Kantor Cabang di Bali. Dan terhadap strategi, penguasaan pasar dan pemenuhan target, Dewan Komisaris akan melakukan sampling dengan memanggil beberapa Kepala Kantor Cabang.<br>2. Melakukan pencarian solusi untuk funding, dapat dengan kerjasama pemberian pertek ASN ataupun obligasi.<br>3. Agar tetap terus memantau perkembangan kasus Fronting PT TAS yang berdampak pada NPL Bank Mantap | 1. Regarding the Performance of Branch Offices, it was necessary to increase the Pensioner's Loans, especially Branch Offices in Bali. And for strategy, market control, and target fulfillment, the Board of Commissioners would conduct sampling by calling several Branch Offices Heads.<br>2. Looking for solutions for funding could, in collaboration with the provision of Technical Considerations of ASN or bonds.<br>3. To continue to monitor the progress of the PT TAS Fronting case that had an impact on Bank Mantap's NPL. |
| 6 | 18 Juni 2019<br>June 18, 2019 | RR.KOM/ 012/2019 | 1. Laporan Performance Kinerja Per Mei 2019<br>Performance Report as of May 2019<br>2. Laporan Revisi RBB tahun 2019 – 2021<br>Revision Report of RBB 2019 – 2021<br>3. Lainnya<br>others | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh<br>6. Josephus K Triprakoso<br>7. Nur Kholis<br>8. Paulus Endra Suyatna<br>9. Iwan Soeroto | - | 1. Dewan Komisaris meminta Direksi Untuk mempercepat pertumbuhan bisnis Bank Mantap agar segera menyempurnakan Aplikasi E Otentifikasi.<br>2. Dewan Komisaris meminta Direksi untuk mensosialisasi ke seluruh Kantor Cabang agar melakukan Campaign yang lebih efektif ke kementerian-kementerian, Bank Mandiri dan PT Taspen.<br>3. Mengingat volume dan nilai kredit asal fronting relative kecil namun berkontribusi terhadap NPL, dan mengingat jaringan kantor Bank Mantap sudah semakin banyak serta berkembangnya fungsi Mantap online, maka pemberian kredit melalui fronting seyogyanya tidak diperlukan lagi.<br>4. Dewan Komisaris menyetujui Revisi Laporan RBB tahun 2019 – 2021 Bank Mantap sesuai dengan usulan Direksi.<br>5. Mempercepat eksekusi produk-produk baru Bank Mantap yang masuk dalam PAB di tahun 2019 serta mempersiapkan dengan jelas pedoman dari sisi manual produk dan mitigasi risikonya. | 1. The Board of Commissioners called on the Board of Directors to accelerate the growth of the Bank Mantap business to immediately resolved the E Authentication Application.<br>2. The Board of Commissioners asked the Board of Directors to socialize to all Branch Offices to conduct a more effective Campaign to the Ministries, Bank Mandiri, and PT Taspen.<br>3. Considering that the volume and value of credit from fronting were relatively small but contributed to NPL, and considering that the Bank Mantap office network had increased and the development of the online Mantap function, then lending through fronting should not be needed anymore.<br>4. The Board of Commissioners approved the Revised RBB Report of Bank Mantap for 2019-2021 per the Board of Directors' proposal.<br>5. Speeded up the execution of new products from Bank Mantap, which were included in BAO in 2019, and prepared the guidelines in terms of product manuals and risk mitigation. |

| No | Tanggal<br>Date | No. Risalah<br>Minutes No. | Agenda | Peserta<br>Participants | Tidak Hadir<br>Absent | Rekomendasi | Recommendation |
|---|---|---|---|---|---|---|---|
| 7 | 25 Juli 2019<br>July 25, 2019 | RR.KOM/ 013/2019 | 1. Laporan Performance Kinerja Per Juni 2019<br>Performance Report as of June 2019<br>2. Lain-lainnya<br>Others | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh<br>6. Josephus K Triprakoso<br>7. Nur Kholis<br>8. Paulus Endra Suyatna<br>9. Iwan Soeroto | - | 1. Melakukan strategi untuk meningkatkan LFR diatas 96% dan menurunkan Cost of fund dibawah 7% sehingga NIM dapat terjaga tetap di angka 6 %.<br>2. Menyetujui memperbanyak pertumbuhan jaringan Kantor Graha dibandingkan Kantor Cabang, namun tetap membuat evaluasi terkait cost yang dikeluarkan termasuk maintenance dan bisnis yang diperoleh.<br>3. Terkait Laporan BPK agar Direksi memperbaiki atau mengkoreksi atas temuan untuk memenuhi terjaganya resiko reputasi. | 1. Conducted a strategy to increase LFR above 96% and decreased the cost of funds below 7% so that the NIM could be maintained at 6%.<br>2. Approved to increase the Graha Office network growth compared to the Branch Office, but still made an evaluation related to the costs incurred, including maintenance and business obtained.<br>3. Regarding the BPK Report so that the Board of Directors corrected findings to meet the preservation of reputation risk |
| 8 | 27 Agustus 2019<br>August 27, 2019 | RR.KOM/ 015/2019 | 1. Laporan Performance Kinerja Per Juli 2019<br>Performance Report as of July 2019<br>2. Lain-lainnya<br>Others | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh<br>6. Josephus K Triprakoso<br>7. Nur Kholis<br>8. Paulus Endra Suyatna<br>9. Iwan Soeroto | | 1. Meningkatkan awareness Kantor Cabang terhadap pencapaian target DPK dan ikut serta melakukan kunjungan Nasabah Funding pada wilayahnya serta khusus 10 Deposan tertinggi Bank Mantap minimal 3 bulan sekali dilakukan kunjungan oleh Direksi.<br>2. Program Combo agar lebih ditingkatkan serta melakukan pelaporan progress produk Combo kepada Bank Mandiri.<br>3. Agar selalu memantau perkembangan kredit yang berasal dari PT TAS dan melakukan langkah-langkah penyelesaian untuk rekening yang sudah tidak dapat diselamatkan.<br>4. Melakukan pemetaan terhadap Kompetitor serta menggerakkan seluruh Karyawan agar melakukan Branding di social media baik Facebook, Instagram maupun Youtube | 1. Increased Branch Office awareness of the achievement of DPK targets and participated in visiting Funding Customer in the region and specifically the ten highest depositors of Bank Mantap. A visit by the Board of Directors at least once every three months.<br>2. Combo Program to be further improved and to report progress on Combo products to Bank Mandiri.<br>3. To always monitor the progress of loans originating from PT TAS and took steps to settle accounts that could not be saved.<br>4. Mapping Competitors and moving all Employees to do Branding on social media both Facebook, Instagram and Youtube |
| 9 | 01 Oktober 2019<br>Oktober 1, 2019 | RR.KOM/ 018/2019 | 1. Laporan Performance Kinerja Per Agustus 2019<br>Performance Report as of August 2019<br>2. Lain-lainnya<br>Others | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh<br>6. Josephus K Triprakoso<br>7. Nur Kholis | - | 1. Tetap melakukan usaha untuk dapat meningkatkan NIM minimal sebesar 6%.<br>2. Kantor Cabang agar meningkatkan kinerja dengan mengutamakan pemberian kredit pada Calon Debitur baru.<br>3. Agar melakukan strategi untuk meningkatkan produktivitas produk kredit Combo dengan menjalin kerjasama & pola komunikasi kepada masing-masing regional Bank Mandiri. | 1. Kept doing business to be able to increase your NIM by at least 6%.<br>2. Branch Offices to improve performance by prioritizing lending to new Prospective Debtors.<br>3. To carry out strategies to increase the productivity of Combo credit products by establishing cooperation & communication patterns for each regional Bank Mandiri. |

| No | Tanggal<br>Date | No. Risalah<br>Minutes No. | Agenda | Peserta<br>Participants | Tidak Hadir<br>Absent | Rekomendasi | Recommendation |
|---|---|---|---|---|---|---|---|
| | | | | 8. Paulus Endra Suyatna<br>9. Iwan Soeroto | | 4. Agar dilakukan pemenuhan dokumen dalam rangka penerbitan umum berkelanjutan (PUB) Obligasi sehingga Obligasi dapat diterbitkan sesuai waktu yang telah ditentukan. | 4. To fulfill the documents in the context of a sustainable public offering (PUB) of the Bond so that the Bond could be issued within the specified time. |
| 10 | 15 Oktober 2019<br>Oktober 15, 2019 | RR.KOM/ 020/2019 | 1. Laporan Performance Kinerja Per September 2019<br>Performance Report as of September 2019<br>2. Lain-lainnya<br>Others | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh<br>6. Josephus K Triprakoso<br>7. Nur Kholis<br>8. Paulus Endra Suyatna<br>9. Iwan Soeroto | - | 1. Agar menjaga yield of loan tidak dibawah 13%, NIM diangka 6% serta meningkatkan program join financing.<br>2. Selalu meningkatkan program untuk penambahan kredit, meningkatkan deposito individu dan selalu melakukan strategi sosialisasi program oleh setiap Kantor Cabang.<br>3. Agar selalu meningkatkan net booking dari new account tidak hanya topup.<br>4. Agar mempersiapkan dampak dari kredit Restrukturisasi di Bali yang akan selesai dan berdampak pada NPL Bank.<br>5. Terhadap Laporan RKAP 2020, Dewan Komisaris menyetujui dan meminta agar dapat dijalankan sesuai plan yang akan ditetapkan dan dengan prinsip kehati-hatian.<br>6. Bisnis Plan tetap harus dicapai, dan apabila ada perubahaan agar tetap disampaikan kepada induk.<br>7. Agar pembelian asset tanah untuk keperluan Gedung Kantor Cabang Yogyakarta dapat dijalankan sesuai ketentuan yang berlaku.<br>8. Dewan Komisaris meminta bulan berikutnya presentasi terkait Bisnis UUS, terkait tahapan proses dan timeline terhadap bisnis tersebut. Harus disesuaikan segala ketentuan-ketentuan terkait Bisnis Syariah termasuk Akad perjanjian-perjanjian secara legal harus sah.<br>9. Terkait temuan - temuan BPK agar dapat dilaporkan dan diselesaikan pada akhir November 2019.<br>10. Terhadap Laporan Kinerja Kantor Cabang agar dapat memanggil Kepala Cabang atau Vicon untuk presentasi di depan Dewan Komisaris dibulan berikutnya. | 1. To maintain the yield of the loan not below 13%, the NIM was expected to be 6% and to increase the joint financing program.<br>2. Always improved programs to expand credit, increase individual deposits, and always carry out a program socialization strategy by each Branch Office.<br>3. To consistently increased net booking from new accounts, not only top-ups.<br>4. To prepare for the impact of the credit restructuring in Bali, which would be completed and had an impact on the Bank's NPL.<br>5. Regarding the 2020 RKAP Report, the Board of Commissioners approved and requested that it could be carried out according to the plan to be determined and with the precautionary principle.<br>6. Business Plan must still be achieved, and if there were changes to keep it submitted to the parent company.<br>7. So that the purchase of land assets for the Yogyakarta Branch Office Building could be carried out according to applicable regulations.<br>8. The Board of Commissioners requested a presentation on the following month related to UUS Business, the stages of the process and timeline for the business. All provisions relating to Sharia Business must be adjusted, including contract agreements that must be legally valid.<br>9. Related to BPK's findings can be reported and completed by the end of November 2019.<br>10. On the Branch-Office Performance Reports being able to call the Branch Head or Vicon to present in front of Board of Commissioners in the following month |

| No | Tanggal<br>Date | No. Risalah<br>Minutes No. | Agenda | Peserta<br>Participants | Tidak Hadir<br>Absent | Rekomendasi | Recommendation |
|---|---|---|---|---|---|---|---|
| 11 | 21 November 2019<br>November 2019 | RR.KOM/ 022/2019 | 1. Laporan Performance Kinerja Per Oktober 2019<br>Performance Report as of October 2019<br>2. Lain-lainnya<br>Others | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh<br>6. Josephus K Triprakoso<br>7. Nur Kholis<br>8. Paulus Endra Suyatna<br>9. Iwan Soeroto | - | 1. Agar fokus utama untuk meningkatkan NIM sesuai arahan induk perusahaan hingga akhir tahun 2019.<br>2. Menyetujui RBB dan PAB Tahun 2020 Bank Mantap dan agar dijalankan sesuai dengan waktu yang telah ditentukan.<br>3. Terkait temuan audit atas kejadian fraud eksternal (debitur figure) pada Kantor Cabang Mojokerto agar seluruh Cabang diingatkan kembali terhadap awareness terhadap kemungkinan fraud.<br>4. Terkait pengaduan Nasabah dapat dilakukan minimalisir pengaduan dan dicari penyelesaiannya.<br>5. Atas temuan BPK dan OJK dapat diselesaikan dan dilaporkan tepat waktu. | 1. The main focus was to increase NIM according to the directives of the parent company until the end of 2019.<br>2. Approved the 2020 RBB and PAB of Bank Mantap and to be carried out following the specified time.<br>3. Related to audit findings on external fraud events (debtor figure) at the Mojokerto Branch Office so that all Branches were reminded of awareness of possible fraud.<br>4. Regarding customer complaints, complaints could be minimized and sought solutions.<br>5. The findings of the BPK and OJK could be completed and reported on time. |
| 12 | 12 Desember 2019<br>December 12,2019 | RR.KOM/ 024/2019 | 1. Laporan Performance Kinerja Per November 2019<br>Performance Report as of November 2019<br>2. Lain-lainnya<br>Others | 1. Abdul Rachman<br>2. Agus Haryanto<br>3. Sukoriyanto Saputro<br>4. Edhi Chrystanto<br>5. Zudan Arif Fakrulloh<br>6. Josephus K Triprakoso<br>7. Nur Kholis<br>8. Paulus Endra Suyatna<br>9. Iwan Soeroto | - | 1. Agar melakukan upaya strategi untuk meningkatkan NIM 6% dan seluruh Financial Highlight dapat tercapai sesuai target yang ditetapkan.<br>2. Agar melakukan mapping Portofolio KRB Gunung Agung dimana program tersebut akan berakhir pada tahun 2020 serta melakukan antisipasi terkait dampak kredit yang disebab Fraud PT TAS.<br>3. Agar melakukan peningkatan pada Funding Retail, menumbuhkan Sales Culture Funding pada Kantor Cabang dan menambahkan target Funding Retail dalam penilaian KPI Kantor Cabang.<br>4. Agar berkoordinasi dengan Regulator terkait pengelompokan UMKM atas Portofolio Kredit Pensiun dengan tujuan Produktif.<br>5. Agar mengevaluasi kinerja kantor cabang yang selalu tidak mencapai target baik dari sisi SDM maupun marketnya.<br>6. Terhadap proses pembentukan UUS, agar melakukan pemenuhan SDM yang memiliki kompetensi dibidang syariah | 1. To make a strategic effort to increase the 6% NIM and all Financial Highlights could be achieved according to the targets set.<br>2. To map the Gunung Agung KRB Portfolio where the program would end in 2020 and anticipate the impact of the credit caused by PT TAS's Fraud.<br>3. To improve Retail Funding, grew Sales Culture Funding at Branch Offices and added Retail Funding targets in KPI assessments of Branch Offices.<br>4. To coordinate with the Regulator related to the grouping of MSMEs on the Pension Credit Portfolio with Productive purposes.<br>5. To evaluate the performance of branch offices that always did not reach targets both in terms of HR and the market.<br>6. In the process of forming UUS, to fulfill human resources who had competence in sharia. |

Selama tahun 2019 telah dilakukan Rapat Dewan Komisaris mengundang Direksi sebanyak 12 (dua belas) kali, sebagai berikut:

During 2019 a the Board of Commissioners meeting has conducted meetings by was invitinged by the Board of Directors 12 (twelve) times, as followeds:

| No | Nama<br>Name | Jabatan | Position | Jumlah Rapat<br>Number of Meetings | Hadir<br>Present | Tidak hadir<br>Absent | % |
|---|---|---|---|---|---|---|---|
| 1 | Abdul Rachman | Komisaris Utama | President Commissioner | 12 | 12 | - | 100% |
| 2 | Agus Haryanto | Komisaris | Commissioner | 12 | 12 | - | 100% |
| 3 | Edhi Chrystanto | Komisaris Independen | Independent Commissioner | 12 | 12 | - | 100% |
| 4 | Sukoriyanto Saputro | Komisaris Independen | Independent Commissioner | 12 | 12 | - | 100% |
| 5 | Zudan Arif Fakrulloh | Komisaris Independen | Independent Commissioner | 12 | 12 | - | 100% |
| 6 | Josephus K.Triprakoso | Direktur Utama | President Director | 12 | 12 | - | 100% |
| 7 | Nurkholis Wahyudi | Direktur | Director | 12 | 12 | - | 100% |
| 8 | Paulus Endra Suyatna | Direktur | Director | 12 | 12 | - | 100% |
| 9 | Iwan Soeroto | Direktur | Director | 12 | 12 | - | 100% |

## PENGEMBANGAN KOMPETENSI DEWAN KOMISARIS

Sepanjang tahun 2019, anggota Dewan Komisaris Bank Mantap telah mengikuti berbagai program peningkatan kompetensi berupa pelatihan, charter, konferensi dan seminar. Pengembangan kompetensi Dewan Komisaris disajikan pada bagian Profil Perseroan dalam Laporan Tahunan ini.

## BOARD OF COMMISSIONERS COMPETENCY DEVELOPMENT

Throughout 2019, members of the Board of Commissioners of Bank Mantap have participated in various competency improvement programs in the form of training, charters, conferences, and seminars. The competency development of the Board of Commissioners was presented in the Company Profile section of this Annual Report.

## SERTIFIKASI MANAJEMEN RISIKO

Disamping program peningkatan kompetenssi, Dewan Komisaris juga mengikuti program refreshment. Pada 2019, Dewan Komisaris yang mengikuti program refreshment manajemen risiko sebagai berikut:

## RISK MANAGEMENT CERTIFICATION

Besides the competency improvement program, the Board of Commissioners has also participated in the Risk Management Certification program. In 2019, the Board of Commissioners who passed the risk management certification were as follows.

| Nama<br>Name | Jabatan<br>Position | Sertifikasi Manajemen Risiko<br>Risk Management Certification |
|---|---|---|
| Agus Haryanto | Komisaris<br>Commissioner | Refreshment Manajemen Risiko Level 1<br>Risk Management Refreshment Level 1 |
| Edhi Chrystanto | Komisaris Independen<br>Independent Commissioner | Refreshment Manajemen Risiko Level 5<br>Risk Management Refreshment Level 5 |

## KEBIJAKAN REMUNERASI DEWAN KOMISARIS

Remunerasi Dewan Komisaris mengacu pada Anggaran Dasar Bank yang menetapkan bahwa anggota Dewan Komisaris dapat diberi gaji dan tunjangan yang jumlahnya ditentukan oleh RUPS. Pemberian Remunerasi Dewan Komisaris juga berpedoman pada Peraturan Menteri Negara BUMN No. PER-06/MBU/06/2018 tanggal 4 Juni 2018 tentang Perubahan Ketiga atas Peraturan Menteri Negara BUMN No. PER-04/MBU/2014 tentang Pedoman Penetapan Penghasilan Direksi,

## THE BOARD OF COMMISSIONERS REMUNERATION POLICY

Remuneration of the Board of Commissioners refers to the Bank's Articles of Association, which stipulates that members of the Board of Commissioners can be granted salaries and benefits, the amount of which is determined by the GMS. The granting of remuneration for the Board of Commissioners also refers to Regulation of the Ministry of SOEs No. PER-06 / MBU / 06/2018 dated June 4, 2018, concerning the Third Amendment to Regulation of the Ministry of SOEs No. PER-04 / MBU /

Dewan Komisaris, dan Dewan Pengawas Badan Usaha Milik Negara. Dalam ketentuan internal pemberian remunerasi juga berpedoman pada Kebijakan Remunerasi Bank sebagaimana telah disahkan oleh Dewan Komisaris dan Direksi tanggal 18 Juni 2019 dan sebagai pedoman pelaksanaannya dituangkan dalam Standar Prosedur Remunerasi yang disahkan tanggal 16 September 2019.

## TATA KELOLA REMUNERASI

Dalam rangka mendukung pencapaian visi dan misi Bank dan meningkatkan tata kelola perusahaan yang baik, Bank menetapkan kebijakan dalam pemberian Remunerasi secara tertulis yang mengatur besaran Remunerasi bagi Direksi, Dewan Komisaris dan Pegawai Bank yang tetap memperhatikan kepentingan Pegawai, Bank dan pemangku kepentingan (*stakeholder*). Dengan penetapan tata kelola dalam pemberian Remunerasi bertujuan untuk menjaga kesehatan Bank secara individu melalui pencegahan pengambilan risiko yang berlebihan (*excessive risk taking*) oleh manajemen. Dengan melakukan tata kelola pemberian Remunerasi, Bank dapat menentukan langkah-langkah strategis yang mencerminkan pengelolaan Bank dengan prinsip kehati-hatian (*prudent banking*) Besarnya remunerasi yang diterima oleh Dewan Komisaris dan Direksi ditentukan melalui Rapat bersama dengan Direksi yang membahas Kebijakan Remunerasi Dewan Komisaris dan Direksi melalui rekomendasi kebijakan Komite Nominasi dan Remunerasi yang adil dan layak (*fair and deserve*), sesuai dengan tugas, tanggung jawab serta kinerjanya masing-masing berdasarkan *system* remunerasi Bank.

## PELAKSANAAN TATA KELOLA REMUNERASI

Mengacu pada Peraturan OJK No. 45/POJK.03/2015 dan Surat Edaran (SE) 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 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 variable 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 (Mantap).

Ruang lingkup Remunerasi Bank mengacu pada tata kelola pelaksanaan pemberian Remunerasi bagi Dewan Komisaris dan Direksi yaitu:

1. Prinsip keterbukaan dalam pemberian Remunerasi.
2. Prinsip kehati-hatian dalam pengambilan keputusan berdasarkan risiko

2014 concerning Guidelines for Determining the Income of Board of Directors, Board of Commissioners, and Board of Trustees of State-Owned Enterprises. The internal provision of remuneration is also guided by the Bank's Remuneration Policy as ratified by the Board of Commissioners and Directors on June 18, 2019, and as a guideline for its implementation is outlined in the Remuneration Standard Procedure which was passed on September 16, 2019.

## REMUNERATION GOVERNANCE

To support the achievement of the Bank's vision and mission and improve Good Corporate Governance, the Bank established a policy in granting Remuneration in writing. It regulates the amount of Remuneration for the Board of Directors, Board of Commissioners, and Bank Employees who continue to pay attention to the interests of Employees, Banks, and stakeholders. The determination of governance in granting Remuneration aims to maintain the health of the Bank individually by preventing excessive risk-taking by management. By administering Remuneration, the Bank can determine strategic steps that reflect the Bank management with the principle of prudent banking. The amount of Remuneration received by the Board of Commissioners and Board of Directors is determined through a joint meeting with the Board of Directors. It is discussing the Remuneration Policy of the Board of Commissioners and Board of Directors through a policy recommendation of the Nomination and Remuneration Committee, which is fair and deserves, following their respective duties, responsibilities, and performance based on the Bank's remuneration system.

## IMPLEMENTATION OF REMUNERATION GOVERNANCE

Referring to OJK Regulation No. 45 / POJK.03 / 2015 and Circular Letter (SE) of OJK No. 40 / SEOJK.03 / 2016 concerning Implementation of Governance in Providing Remuneration for Commercial Banks, Bank Mandiri Taspen has implemented a remuneration policy set out in the second edition of Standard Procedures No. SP / 008 / IX / 2019 dated September 16, 2019. Remuneration is a reward that is determined and given to the Board of Commissioners, Board of Directors, and/or employees both fixed and variable in cash and non-cash according to their duties, authorities, and responsibilities. The implementation of governance in providing remuneration aims to encourage prudent risk-taking implementation to maintain the continuity of the business of Bank Mandiri Taspen (Mantap).

The scope of the Bank's Remuneration refers to the governance of the implementation of the Remuneration for the Board of Commissioners and Board of Directors, namely:

1. he principle of openness in granting Remuneration.
2. The precautionary principle in decision making based on risk

3. Penetapan *Material Risk Taker* (MRT).
4. Kebijakan penundaan pembayaran Remunerasi yang bersifat variabel (Malus) atau menarik kembali Remunerasi yang bersifat variable yang sudah dibayarkan (*Clawback*)
5. Kesesuaian pembayaran Reward berdasarkan jangka waktu risiko yang diambil oleh pemegang kewenangan.

**Pemberian Remunerasi dilakukan dengan menetapkan kebijakan:**

1. Malus, yaitu kebijakan yang diambil Bank berdasarkan kriteria tertentu yang dapat menunda pembayaran sebagian atau seluruh dari Remunerasi yang Bersifat Variabel yang ditangguhkan.
2. Clawback, yaitu kebijakan yang diambil Bank dalam bentuk suatu perjanjian antara Bank dengan anggota Direksi, anggota Dewan Komisaris atau Pegawai dimana anggota Direksi, anggota Dewan Komisaris atau Pegawai setuju untuk mengembalikan Remunerasi yang Bersifat Variabel yang diterima sesuai kriteria yang ditetapkan Bank.

## 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 variable 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 pension.

   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:

   - 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

3. Determination of Material Risk Taker (MRT).
4. Policy on delaying payment of variable Remuneration (Malus) or withdrawing variable Remuneration that has been paid (Clawback)
5. The suitability of the reward payment is based on the period of risk taken by the authority holder.

**The granting of Remuneration is done by setting policies:**

1. Malus, which is a policy taken by the Bank based on certain criteria that can delay payment of part or all of the Variable Remuneration that is deferred.
2. Clawback is a policy taken by the Bank. It is an agreement between the Bank and members of the Board of Directors, members of the Board of Commissioners, or Employees. Members of the Board of Directors, members of the Board of Commissioners, or Employees agree to return Variable Remuneration received according to criteria set by the Bank.

## REMUNERATION POLICY SCOPE 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, either fixed or variable, in cash and non-cash according to their duties, authorities, and responsibilities.

Determination of Remuneration consists of:

1. Remuneration that is fixed:

   Remuneration that is not related to performance and risks, including basic salary, facilities, housing allowances, healthcare allowance, education allowances, holiday allowances, and pensions.

   In its implementation, the Bank provides basic salaries to employees according to the standard range of remuneration set by the Board of Directors and determined through a Board of Directors Meeting and outlined in a Board of Directors Decree. The conferment of various benefits (allowances) and/or facilities for employees is further regulated in the Human Resources Standard Procedure (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 stipulated in SPSDM / PTSDM, among which regulates:

   - 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 benefits according to position level

- 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 dan/atau saham, instrumen yang berbasis saham yang diterbitkan oleh Bank.

   Bank memberikan remunerasi yang bersifat variable 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:

   a. Short term reward

      1) Bonus kinerja, besaran bonus ditetapkan berdasarkan hasil kinerja individu pegawai, kinerja unit dan kinerja Bank secara keseluruhan.

      2) Program-program bonus lainnya, dimana bentuk, jumlah dan syarat pemberian ditetapkan oleh Direksi.

      3) *Sales incentive,* diberikan atas pencapaian target bersifat *sales/transactional* atau ditetapkan atau berdampak langsung pada pendapatan Bank.

   b. *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 variable untuk Dewan Komisaris dan Direksi diajukan dan/atau ditetapkan oleh Rapat Umum Pemegang Saham.

- The criteria for receiving benefits/facilities are according to position level, years of service, and employee status

2. Variable Remuneration:

   Remuneration is related to performance and risk, including bonuses or other equivalent forms. Variable Remuneration Policy is given in the form of cash and/or shares, share-based instruments issued by the Bank.

   The Bank provides variable remuneration in the form of Bank rewards for employee performance achievement in a certain period. Bonuses are given in cash while paying attention to the Bank's business strategy and capabilities. The variable remuneration conferment are grouped as follows:

   a. Short term reward

      1) Performance bonus, the amount of the bonus is determined based on the results of individual employee performance, unit performance, and overall Bank performance.

      2) Other bonus programs, in which the form, amount, and terms of conferment are determined by the Board of Directors.

      3) Sales incentives, are given for the achievement of sales / transactional targets or set or have a direct impact on the Bank's revenues.

   b. Long term reward

      The Bank can provide retention programs to attract, retain, and motivate top talents and employees who hold certain positions. The requirements for granting retention programs are determined 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 conferment of Variable Remuneration for Board of Directors, Board of Commissioners, and Bank Employees based on:

1. Performance, which includes:

   a. The performance of the Board of Directors, Board of Commissioners and Employees

   b. Business Unit Performance

   c. Bank Performance

2. Risks

   It is a performance and risk measurement in determining the amount of remuneration given, remuneration arrangements are further stipulated in the Bank's Remuneration Standard Procedure.

Fixed and variable remuneration policies for the Board of Commissioners and Board of 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.

## JABATAN DAN JUMLAH PIHAK YANG MENJADI *MATERIAL RISK TAKER* (MRT)

Seluruh anggota Dewan Komisaris, Direksi Bank dan SEVP Bank Mantap karena tugas dan tanggung jawabnya berdampak signifikan terhadap profil risiko Bank dan menerima remunerasi yang bersifat variable dengan nilai besar maka ditetapkan sebagai *Material Risk Taker.* Demikian pula pegawai yang menerima remunerasi bersifat variable dengan nilai besar juga termasuk sebagai *Material Risk Taker.* Nilai besar yang dimaksud adalah besaran remunerasi variable yang diterima lebih dari 10 (sepuluh) kali gaji.

Anggota Dewan Komisaris, Direksi Bank dan SEVP Bank Mantap pada tahun buku 2019 berjumlah 10 (sepuluh) orang.

## REMUNERASI YANG DIKAITKAN DENGAN RISIKO

Dalam memberikan remunerasi Bank Mantap memperhatikan prinsip-prinsip kehati-hatian yang bertujuan untuk mendorong dilakukannya *Prudent Risk Taking,* dalam rangka menjaga kelangsungan usaha Bank Mantap. Penentuan metode pengukuran kinerja dan jenis risiko dalam menetapkan pemberian remunerasi yang bersifat *variable* disesuaikan dengan skala dan kompleksitas kegiatan usaha Bank Mantap. Dalam menetapkan kebijakan remunerasi Bank Mantap memperhatikan jenis, kriteria, dampak serta perubahan penentuan jenis risiko utama yang disesuaikan dengan kondisi saat ini dan yang akan datang.

## PENGUKURAN KINERJA DIKAITKAN DENGAN REMUNERASI

Dalam pemberian remunerasi, Bank Mantap 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 Bank Mantap.

Dalam hal metode yang digunakan Bank Mantap untuk menyatakan bahwa kinerja (*key performance indicator*) yang disepakati tidak dapat tercapai, sehingga perlu dilakukan penyesuaian atas indikator dan/atau besaran penyesuaian remunerasi.

Determination of remuneration decisions is based on risk and performance considerations, alignment with financial performance, as well as performance appraisal 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 Board of Directors and certain level employees are subsequently designated as Material Risk Taker (MRT), the determination of MRT is carried out using qualitative and quantitative approaches.

## POSITIONS AND NUMBER OF PARTIES WHO ARE MATERIAL RISK-TAKERS (MRT)

All members of the Board of Commissioners, Board of Directors of the Bank, and SEVP of Bank Mantap due to their duties and responsibilities have a significant impact on the risk profile of the Bank and receive variable remuneration with a large value, thus set as Material Risk-Takers. Likewise, employees who receive variable remuneration with a large value are also considered as Material Risk-Takers. A large value referred to is the amount of variable remuneration received more than 10 (ten) times of the salary.

There are 10 (ten) members of the Board of Commissioners, Board of Directors of the Bank, and the SEVP of Bank Mantap in the 2019 fiscal year.

## RISK-RELATED REMUNERATION

In providing remuneration, Bank Mantap pays attention to prudential principles aimed at encouraging Prudent Risk Taking, to maintain Bank Mantap's business continuity. Determination of performance measurement methods and types of risk in determining the conferment of variable remuneration according to the scale and complexity of Bank Mantap's business activities. In determining the remuneration policy, Bank Mantap takes into account the types, criteria, impacts, and changes in determining the main types of risk which are adjusted to current and future conditions.

## PERFORMANCE MEASUREMENT RELATED TO REMUNERATION

In providing remuneration, Bank Mantap measures performance related to remuneration, as follows:

1. Review of remuneration policies related to performance appraisal.
2. Methods in relating individual remuneration with work unit performance.
3. Methods in relating individual remuneration with the performance of Bank Mantap work units.

In the case of the method used by Bank Mantap 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 the remuneration adjustment.

Penerapan strategi remunerasi dilaksanakan dengan memperhatikan kinerja dari tiap-tiap idividu pegawai (*based on performance),* kinerja unit kerja dan kinerja Bank Mantap secara keseluruhan, dan tetap di dalam anggaran yang ditetapkan.

## PROSEDUR PENETAPAN REMUNERASI

Bank Mantap telah memiliki prosedur dalam menetapkan besaran remunerasi bagi para anggota Dewan Komisaris. Prosedur penetapan tersebut telah mengacu pada hasil RUPS. Adapun prosedur dalam menetapkan remunerasi bagi anggota Dewan Komisaris adalah sebagai berikut.

1. Komite Remunasi dan Nominasi

   Langkah awal dalam prosedur penetapan remunerasi Dewan Komisaris dengna pengumpulan informasi mengenai standar remunerasi untuk jabatan dan industry sejenis di pasaran dengan memperhitungkan kinerja Bank Mantap oleh Komite Remunerasi dan Nominasi, kemudian menyampaikan rekomendasi atas besaran remunerasi tersebut kepada anggota Dewan Komisaris

2. Dewan Komisaris

   Setelah mendapatkan rekomendasi dari Komite Nominasi dan Remunerasi, maka Dewan Komisaris akan mengkaji dan mempelajari rekomendasi tersebut dan mengusulkan besaran remunerasi anggota Dewan Komisaris kepada RUPS

3. Rapat Umum Pemegang Saham

   Selanjutnya Pemegang Saham melalui RUPS Tahunan akan menetapkan besaran remunerasi bagi anggota Dewan Komisaris dan kewenangan tersebut dapat dilimpahkan kepada Dewan Komisaris

4. Remunerasi anggota Dewan Komisaris

   Pembagian remunerasi kepada anggota Dewan Komisaris akan dilaksanakan sesuai dengan hasil keputusan RUPS.

## STRUKTUR REMUNERASI ANGGOTA DEWAN KOMISARIS

Remunerasi yang ditetapkan dan diberikan kepada Direksi dan Dewan Komisaris baik yang bersifat tetap maupun variabel dalam bentuk tunai maupun tidak tunai sesuai dengan tugas, wewenang, dan tanggung jawabnya. Bank Mantap menetapkan remunerasi menjadi dua jenis yaitu sebagai berikut:

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.
2. Remunerasi yang bersifat variabel: Remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain bonus atau bentuk lainnya yang dipersamakan dengan itu.

The remuneration strategy is implemented by taking into account the performance of each employee (based on performance), the performance of the work unit, and Bank Mantap overall performance, and still within the stipulated budget.

## REMUNERATION DETERMINATION PROCEDURE

Bank Mantap has procedures in determining the amount of remuneration for the members of the Board of Commissioners. This stipulation procedure has referred to the results of the GMS. The procedure for determining remuneration for members of the Board of Commissioners is as follows.

1. Remuneration and Nomination Committee

   The initial step in the procedure for determining the remuneration of the Board of Commissioners by gathering information on remuneration standards for positions and similar industries in the market by calculating the performance of the Bank Mantap by the Remuneration and Nomination Committee, then submitting recommendations on the amount of the remuneration to members of the Board of Commissioners

2. Board of Commissioners

   After getting recommendations from the Nomination and Remuneration Committee, the Board of Commissioners will review and study the proposals and propose the amount of remuneration for the members of the Board of Commissioners to the GMS.

3. General Meeting of Shareholders

   Furthermore, the Shareholders through the Annual GMS will determine the amount of remuneration for the members of the Board of Commissioners, and the authority can be delegated to the Board of Commissioners

4. Remuneration of members of the Board of Commissioners

   The distribution of remuneration to members of the Board of Commissioners will be carried out following the resolutions of the GMS.

## REMUNERATION STRUCTURE FOR MEMBERS OF THE BOARD OF COMMISSIONERS

Remuneration that is determined and given to the Board of Directors and Board of Commissioners both permanent and variable in cash or non-cash per their duties, authorities, and responsibilities. Bank Mantap establishes remuneration into two types, as follows:

1. Permanent Remuneration: Remuneration that is not related to performance and risk, including basic salary, facilities, housing allowances, health benefits, education benefits, holiday benefits, and pensions.
2. Variable remuneration: Remuneration that is related to performance and risk, including bonuses or other equivalent forms.

## INDIKATOR PENETAPAN REMUNERASI DEWAN KOMISARIS

### FAKTOR EKSTERNAL

1. Memperhatikan kondisi atau nilai yang ada di pasar dalam industri yang sama.
2. Melakukan proses benchmark ke perusahaan yang sejenis dan skala usaha yang sama.
3. Hasil dari salary survey.

### FAKTOR INTERNAL

1. Strategi bisnis dan pendapatan/laba perusahaan.
2. Performance atas kinerja individu dan perusahaan.
3. Struktur jangka pendek dan jangka panjang.

## PAKET/KEBIJAKAN REMUNERASI DAN FASILITAS LAIN BAGI DEWAN KOMISARIS

1. Paket/k ebijakan remunerasi dan jenis fasilitas lain bagi anggota Dewan Komisaris, antara lain meliputi:
   a. Remunerasi dalam bentuk *non natura,* termasuk gaji dan penghasilan tetap lainnya antara lain tunjangan (*benefit*), kompensasi berbasis saham, tantiem dan bentuk remunerasi lainnya; dan
   b. 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.
2. Pengungkapan paket/kebijakan remunerasi dan fasilitas lain bagi anggota Dewan Komisaris.
   a. Paket/Kebijakan remunerasi dan fasilitas lain bagi anggota Dewan Komisaris yang ditetapkan Rapat Umum Pemegang Saham Bank Mantap.

## INDICATORS FOR DETERMINING THE REMUNERATION OF THE BOARD OF COMMISSIONERS

### EXTERNAL FACTORS

1. Paying attention to conditions or values that exist in the market in the same industry.
2. Conduct a benchmark process for similar companies and the same business scale.
3. Results from salary surveys.

### INTERNAL FACTORS

1. Business strategy and company revenue/profit.
2. Performance of individual and company performance.
3. Short-term and long-term structure.

## REMUNERATION PACKAGE / POLICY AND OTHER FACILITIES FOR THE BOARD OF COMMISSIONERS

1. Remuneration package/policy and types of other facilities for members of the Board of Commissioners, including:
   a. Remuneration in the form of non in-kind (non goods), including salary and other fixed income, including benefits, share-based compensation, bonuses, and other forms of remuneration; and
   b. Other facilities in the form of in-kind/ non in-kind, namely other un-fixed income, including allowances for housing, transportation, health insurance, and other facilities, which can be owned or cannot be owned.
2. Disclosure of remuneration package/policy and other facilities for members of the Board of Commissioners.
   a. Remuneration package/policy and other facilities for members of the Board of Commissioners which is determined by the General Meeting of Shareholders of Bank Mantap.

**TABEL KELOMPOK JUMLAH REMUNERASI DEWAN KOMISARIS**
**Table of Number of The Board of Commissioners 'Remuneration**

| Jenis remunerasi dan fasilitas Lain | Jumlah Diterima Dalam 1 Tahun<br>Amount Received in 1 Year<br>Dewan Komisaris<br>Board of Commissioners | | Other types of remuneration and facilities |
|---|---|---|---|
| | Orang/ People | Rp | |
| Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura | 5 | 7.539.309.724 | Salaries, bonuses, regular allowances, tantiem, and other facilities in the form of non in-kind |
| Fasilitas lain dalam bentuk natura (perumahan, Transportasi, asuransi kesehatan, dan sebagainya) yang*) :<br>a. Dapat dimiliki<br>b. Tidak dapat dimiliki | | 2.150.582.793 | Other facilities in the form of goods (housing, transportation, health insurance, etc.) which*):<br>a. Can be owned<br>b. Can not be owned |
| Total | 5 | 9.689.892.517 | Total |

*) Dinilai dalam ekuivalen rupiah. / Assessed in rupiah equivalent.

b. Jumlah Anggota Dewan Komisaris yang menerima paket Remunerasi dikelompokkan sesuai tingkat penghasilan sebagai berikut:

b. The number of members of the Board of Commissioners grouped according to income levels as follows:

**TABEL KELOMPOK JUMLAH REMUNERASI DEWAN KOMISARIS**
**Table of Group of Number of The Board of Commissioners 'Remuneration**

| Jumlah Remunerasi per Orang dalam 1 tahun *) | Jumlah Komisaris<br>Number of Commissioners | Total Remuneration per Person in 1 year *) |
|---|---|---|
| di atas Rp 2 miliar | 1 | above Rp. 2 billion |
| di atas Rp 1 miliar sd. 2 miliar | 4 | above Rp. 1 billion up to 2 billion |
| di atas Rp 500 juta sd. 1 miliar | 0 | above Rp. 500 million up to 1 billion |
| Rp 500 juta ke bawah | 0 | Rp 500 million and below |

*) yang diterima secara tunai / received in cash

c. Jumlah Direksi, Dewan Komisaris, Pegawai yang menerima Remunerasi yang bersifat variabel selama 1 (satu) tahun dan total nominal sebagaimana dalam tabel di bawah ini:

c. The number of Board of Directors, Board of Commissioners, employees who receive variable remuneration for 1 (one) year and the total nominal value is as shown in the table below:

**REMUNERASI YANG BERSIFAT VARIABLE**
**VARIABLE REMUNERATION**

| Jumlah Remunerasi per Orang dalam 1 tahun *)<br>Total Remuneration per Person in 1 year *) | Jumlah Orang<br>Number of people | Jumlah Juta (Rp)<br>Total Million (Rp) |
|---|---|---|
| Direksi<br>Board of Directors | 5 | 8.241 |
| Dewan Komisaris<br>Board of Commissioners | 5 | 2.774 |
| Pegawai<br>Employees | 2.700 | 92.425 |

d. Jumlah Pegawai yang terkena Pemutusan Hubungan Kerja dan Total Nominal Pesangon yang dibayarkan sebagaimana dalam table di bawah ini:

d. The number of employees who have been terminated and the total nominal value of severance pay paid as shown in the table below:

| Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 (Satu) Tahun<br>The nominal amount of severance pay paid per person in 1 (one) year | Jumlah Pegawai<br>Number of Employees |
|---|---|
| Di atas Rp1 miliar<br>Above Rp1 billion | 0 |
| Di atas Rp500 juta s.d Rp1 miliar<br>Above Rp 500 million to Rp 1 billion | 3 |
| Rp500 juta ke bawah<br>Rp 500 million and below | 155 |

e. Rincian jumlah Remunerasi yang diberikan dalam 1 (satu) tahun meliputi:
   1) Remunerasi yang Bersifat Tetap maupun Remunerasi yang Bersifat Variabel
   2) Remunerasi yang Ditangguhkan dan Tidak Ditangguhkan
   3) Bentuk Remunerasi yang diberikan secara tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank, sebagaimana dalam table di bawah ini:

e. Details of the amount of Remuneration given in 1 (one) year include:
   1) Fixed Remuneration and Variable Remuneration
   2) Deferred and Non-Deferred Remuneration
   3) The form of Remuneration given in cash and/or shares or share-based instruments issued by the Bank, as in the table below:

f. Determination of the parties to be Material Risk Taker

| A. Remunerasi yang Bersifat Tetap*) / Fixed Remuneration*) | |
|---|---|
| Tunai/ Cash | Rp23.271.278.250,- |
| Saham/Instrumen yang berbasis saham yang diterbitkan Bank<br>Shares / share-based instruments issued by the Bank | Rp0,- |

| B. Remunerasi yang Bersifat Variabel / Variable Remuneration | Tidak Ditangguhkan<br>Non-Deferred | Ditangguhkan<br>Deferred |
|---|---|---|
| Tunai/ Cash | Rp10.616.203.402 | Rp3.461.153.403 |
| Saham/Instrumen yang berbasis saham yang diterbitkan Bank<br>Shares / share-based instruments issued by the Bank | Rp0 | Rp0 |

f. 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.

g. Informasi kuantitatif mengenai:

1) Total sisa Remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit.

2) Total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan.

3) Total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan. Sebagaimana dalam tabel di bawah ini:

(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 variable remuneration received is of high value.

g. Quantitative information regarding:

1) Total remaining deferred Remuneration, whether exposed to implicit or explicit adjustments.

2) Total reduction in Remuneration caused by explicit adjustments during the reporting period.

3) Total reduction in remuneration caused by implicit adjustments during the reporting period as in the table below:

| Jenis Remunerasi yang Bersifat Variabel*)<br>Types of Variable Remuneration *) | Sisa yang Masih Ditangguhkan<br>Remaining Still Deferred | Total Pengurangan Selama Periode Laporan<br>Total Deductions During the Reporting Period | | |
|---|---|---|---|---|
| | | Disebabkan Penyesuaian Eksplisit (A)<br>Caused an Explicit Adjustment (A) | Disebabkan Penyesuaian Implisit (B)<br>Caused an Implicit Adjustment (B) | *Total* (A)+(B) |
| Tunai (dalam juta rupiah)<br>Cash (in million rupiah) | 3.461.153.403,- | 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)<br>Shares / share-based instruments issued by the Bank (in shares and nominal million rupiah, which is a conversion of the said shares) | 0 | 0 | 0 | 0 |

## RASIO GAJI TERTINGGI DAN TERENDAH

Rasio gaji tertinggi dan terendah, dalam skala perbandingan adalah sebagai berikut:

1. Rasio gaji pegawai*) yang tertinggi dan terendah 1:22,14
2. Rasio gaji Direksi yang tertinggi dan terendah 1:1,34
3. Rasio gaji Komisaris yang tertinggi dan terendah 1:1,24

## HIGHEST AND LOWEST SALARY RATIO

The ratios of the highest and lowest salaries, on a scale of comparison are as follows:

1. Ratio of employee salary *) the highest and lowest is 1: 22.14
2. The ratio of the highest and lowest of Board of Directors' salaries is 1: 1.34
3. The ratio of the highest and lowest of Board of Commissioners' salary is 1: 1.24

4. Rasio gaji Direksi tertinggi dan pegawai tertinggi 1:3,02

*) Yang dimaksud dengan pegawai adalah pegawai tetap Bank sampai batas pelaksana.

4. The ratio of the salary of the highest of Board of Directors' to the highest employees is 1: 3.02

*) Employees are defined as permanent employees of the Bank up to the executive level.

## KEPUTUSAN, REKOMENDASI DAN PELAKSANAAN TUGAS DEWAN KOMISARIS

Selama tahun 2019 Dewan Komisaris telah melaksanakan tugas, kewajiban dan tanggung jawabnya dalam rangka melakukan pengawasan terhadap kebijakan pengurusan dan jalannya pengurusan perseroan yang ditetapkan peraturan perundang-undangan yang berlaku, Anggaran Dasar Perseroan serta Rencana Kerja yang ditetapkan pada awal tahun. Tugas, kewajiban dan tanggung jawab tersebut antara lain dilakukan antara lain melalui Rapat Dewan Komisaris, Rapat Dewan Komisaris bersama Direksi, serta rapat dan evaluasi bersama Komite-komite di bawah Dewan Komisaris.

Dalam menjalankan tugasnya 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 2018, Dewan Komisaris Bank Mantap telah menerbitkan 12 (dua belas) surat rekomendasi yaitu :

## DECISIONS, RECOMMENDATIONS, AND IMPLEMENTATION OF THE BOARD OF COMMISSIONERS' DUTIES

During 2019, the Board of Commissioners carried out its duties, obligations, and responsibilities to supervise the company's management policies and the management of the company as determined by the applicable laws and regulations, the Company's Articles of Association and Work Plans established at the beginning of the year. These duties, obligations, and responsibilities are carried out through Board of Commissioners meetings, joint meetings between Board of Commissioners and Board of Directors, and joint meetings and evaluations with Committees under the Board of Commissioners.

In carrying out its duties, the Board of Commissioners issues recommendations to the Board of Directors if there are things that need to be reminded so that the Board of Directors is careful in making decisions that contain risks and seeks to mitigate risks that may occur. Every report received by Board of Commissioners is commented on by issuing a letter to the Board of Directors. During 2018, the Board of Commissioners of Bank Mantap has published 12 (twelve) recommendation letters, namely:

| No | No. Surat<br>Letter Number | Tanggal<br>Date | Rekomendasi Dewan Komisaris | Recommendation of BOC |
|---|---|---|---|---|
| 1 | DEKOM/004A/2019 | 19/01/2019 | 1. Melakukan evaluasi terhadap hasil kinerja DPK yang kurang mencapai target Desember 2018. Dan agar meningkatkan strategi pencapaian target tahunan lebih awal sehingga tidak terlalu mendekati target. | 1. Evaluate the results of DPK performance that did not reach the December 2018 target. To improve the strategy of achieving the annual target earlier so that they are not too close to the target. |
| | | | 2. Melakukan strategi untuk menurunkan rasio NPL khususnya yang disebabkan kredit retail maupun mikro seperti meningkatkan kredit pensiunan pada Kantor Cabang yang memiliki NPL tinggi. | 2. Carry out strategies to reduce the NPL ratio, primarily due to retail and microcredit, such as increasing pension credit at Branch Offices that have high NPLs. |
| | | | 3. Melakukan strategi baik dari sisi SDM maupun SPM terhadap Kantor Cabang yang selalu tidak mencapai target kredit maupun DPK. | 3. Carrying out strategies both in terms of HR and SPM towards Branch Offices that always do not reach credit targets or DPK. |
| | | | 4. Melakukan pendekatan kepada pengadilan khususnya bidang yang menangani perbankan sehingga terhadap kasus hukum terkait hak Lelang oleh perbankan dapat terselesaikan lebih cepat. | 4. Approach the court, especially in the field of handling banking so that legal cases related to auction rights by banking can be resolved faster. |

| No | No. Surat<br>Letter Number | Tanggal<br>Date | Rekomendasi Dewan Komisaris | Recommendation of BOC |
|---|---|---|---|---|
| | | | 5. Terkait Fraud Kantor Cabang Jakarta Proklamasi, agar selalu menekankan faktor kehati-hatian, dengan berdasarkan standar prosedur dan meningkatkan budaya bank Mantap bagi seluruh jajaran karyawan. | 5. Regarding the Fraud of Proclamation Branch Office Jakarta, to always emphasize the precautionary factor, based on standard procedures and improve the culture of the Bank Mantap for all levels of employees. |
| | | | 6. Terhadap hasil pemeriksaan Audit Eksternal KAP EY agar menjadi evaluasi dan segera ditindaklanjuti untuk diselesaikan, serta meminta Divisi RBC dan Divisi DPM agar mengevaluasi untuk meminimalisir terjadinya kesalahan. | 6. Concerning the examination results of External Audit Ernst & Young Public Accounting Firm, to be evaluated and immediately followed up to be completed, as well as asking the RBC Division and DPM Division to evaluate to minimize errors. |
| | | | 7. Melakukan refleksi terkait lelang dengan policy perkreditan agunan sehingga dapat terakomodir. | 7. Conduct reflections related to auctions with collateral credit policy so that they can be accommodated. |
| | | | 8. Mengevaluasi perjanjian kredit khususnya terhadap pasal-pasal yang berpotensi melemahkan posisi Bank atau yang berpotensi dipergunakan sebagai celah untuk disalahgunakan oleh nasabah. Menegaskan atas kedisiplinan Credit Operation dalam melakukan admnistrasi dan pemenuhan legalitas dokumen agunan sehingga proses lelang lancar. | 8. Evaluate credit agreements, especially for articles that have the potential to weaken the Bank's position or that have the potential to be used as a loophole for misuse by customers. Affirming the discipline of Credit Operations in administering and fulfilling the legality of collateral documents so that the auction process is smooth. |
| | | | 9. Melakukan evaluasi perbandingan kenaikan dan penurunan dengan tahun sebelumnya serta harus melakukan strategi untuk meningkatan booking amount. | 9. Evaluate the ratio of increase and decrease with the previous year and must carry out strategies to increase the booking amount. |
| | | | 10. Agar dilakukan tindakan tegas atau sanksi atas penolakan klaim asuransi yang disebabkan kelalaian cabang. | 10. To take strict action or sanctions for refusing insurance claims caused by the negligence of the branch. |
| | | | 11. Agar meningkatkan kewaspadaan dan pemahaman terhadap top 50 deposan serta untuk Pimpinan cabang agar lebih mengutamakan awareness penginputan data new account sehingga dapat lebih mudah memonitoring bisnis. | 11. To increase vigilance and understanding of the top 50 depositors and for branch leaders to prioritize awareness of inputting new account data so that it can more easily monitor business. |
| | | | 12. Mengevaluasi terkait inisiatif yang belum dapat dilakukan. | 12. Evaluating related initiatives that cannot yet be carried out. |
| | | | 13. Selalu melakukan sosialisasi dan meningkatkan awareness karyawan agar terhindar dari fraud. | 13. Always socialize and increase employee awareness to avoid fraud. |
| | | | 14. Mengevaluasi 8 inisiatif strategis yang belum terealisasi. | 14. Evaluate eight strategic initiatives that have not yet been realized. |
| | | | 15. Treatment terkait AYDA dengan berdasarkan ketentuan-ketentuan OJK sehingga tidak menjadi temuan pemeriksaan. | 15. Treatment-related to AYDA based on OJK provisions so that it does not become an audit finding. |

| No | No. Surat<br>Letter Number | Tanggal<br>Date | Rekomendasi Dewan Komisaris | Recommendation of BOC |
|---|---|---|---|---|
| | | | 16. Menyelesaikan permasalahan terkait Fraud PT TAS yang sudah menjadi temuan OJK.<br>17. Meningkatkan penyaluran kredit pensiun untuk Kantor Cabang di Bali sehingga dapat menaikan ratio NPL.<br>18. Melakukan Evaluasi terhadap pembagian target Kantor Cabang sehingga Cabang-Cabang dapat mencapai target minimal 80% dari yang ditetapkan. | 16. Resolve issues related to PT TAS's Fraud that have been the findings of the OJK.<br>17. Increase the distribution of pension loans to Branch Offices in Bali to increase the NPL ratio.<br>18. Evaluate the delivery of targets of Branch Offices so that Branches can reach the target of at least 80% of the set. |
| 2 | DEKOM/010A/2019 | 23/02/2019 | 1. Meningkatkan strategi pencapaian target kredit pensiun dengan meningkatkan fungsi Graha dan booking AO serta dalam penyaluran kredit tetap memperhatikan SOP dan ketentuan perkreditan yang berlaku.<br>2. Terus diupayakan peningkatan dana murah berupa Tabungan dan Deposito retail dengan suku bunga yang lebih rendah, sehingga NIM dapat tercapai. Kantor Cabang yang belum mencapai target kredit dan dana agar dikaji penyebabnya, walaupun sudah diarahkan dalam menyusun target kerja agar disesuaikan dengan potensi daerahnya.<br>3. Penanganan perkara agar dilakukan secara efektif, baik yang ditangani sendiri maupun dengan bantuan Lawyer, dimonitor dan dipenuhi proses pembelaan setiap tahapan persidanganya sehingga putusan dapat dimenangkan oleh Bank Mantap.<br>4. Terhadap fraud oleh Jasa Fronting PT TAS agar ditangani dengan baik agar reputasi bank tetap terjaga. Mereview seluruh hal berkaitan dengan Fronting dan menginvestigasi seluruh Cabang Jasa fronting lainnya termasuk yang memiliki kelolaan masih dalam kondisi lancar agar dapat teridentifikasi lebih awal dan apabila dalam satu wilayah sudah ada cabang Bank Mantap tidak boleh mempergunakan Jasa Fronting. Dan terhadap pertanggungjawaban pengembalian kekurangan angsuran kepada Bank Mantap agar dilunasi secara utuh atau tidak dengan diangsur. | 1. Improving the strategy for achieving the target of retirement credit by increasing the Graha function and booking AO and in lending while still paying attention to the SOP and applicable credit terms.<br>2. Continued efforts to raise low-cost funds in the form of savings and retail deposits with lower interest rates, so that the NIM could be achieved. Branch Offices that have not yet reached their credit and funding targets should be examined for their causes, even though they have been directed in preparing work targets to suit their regional potential.<br>3. The handling of cases must be carried out effectively, whether handled by themselves or with the assistance of the Lawyer, monitored and met with the defense process at each stage of the trial so that Bank Mantap could win the decision.<br>4. Against fraud by PT TAS Fronting Services to be handled properly so that the bank's reputation was maintained. Reviewing all matters relating to Fronting and investigating all other Fronting Services Branches, including those that have managed under current conditions. So that they could be identified early, and if in one area, there was already a Bank Mantap branch might not use Fronting Services. And for the responsibility of returning the installment shortages to Bank Mantap to be paid in full or not in installments. |

| No | No. Surat<br>Letter Number | Tanggal<br>Date | Rekomendasi Dewan Komisaris | Recommendation of BOC |
|---|---|---|---|---|
| | | | 5. Tetap berhati-hati terhadap risiko bisnis khususnya bisnis pensiunan, serta memperkuat operasional risk di seluruh unit cabang. | 5. Stayed careful of business risks, especially retired businesses, and strengthen operational risk in all branch units. |
| | | | 6. Melakukan mitigasi risiko yang lebih komprehensif terhadap operasional risk dan perjanjian kredit terkait fronting. Mengundang Team Task Force terkait progress penyelamatan portofolio atas kredit fronting pada rapat bulan selanjutnya. | 6. Conducted more comprehensive risk mitigation against operational risks and credit agreements related to fronting. Invited Task Force Team associated with the progress of saving the portfolio of fronting loans at the following month's meeting. |
| | | | 7. Mempersiapkan implementasi IFRS 9 dengan baik, sesuai rekomendasi dari IRC dengan timeline Desember 2019. | 7. Prepared IFRS 9 implementation properly, according to the recommendations from IRC with the December 2019 timeline. |
| | | | 8. Agar kewajiban pengkinian data pihak utama dilaksanakan sesuai dengan tenggang waktu yang ditentukan paling lambat tanggal 28 Februari 2019. | 8. For the main party's data updating obligations to be carried out per the specified deadline at the latest on February 28, 2019. |
| | | | 9. Dewan Komisaris menegaskan kembali untuk menyetujui Perubahan Struktur Organisasi yang diajukan oleh Direksi melalui surat No. DIR.INT/004.1/2019 tanggal 30 Januari 2019 sebagaimana direkomendasikan oleh Komite Remunerasi dan Nominasi No.KOM.RNM/001/2019 tanggal 31 Januari 2019. | 9. The Board of Commissioners reaffirmed to approve the Change in Organizational Structure proposed by the Board of Directors through letter No. DIR. INT/004.1/2019 dated January 30, 2019, as recommended by the Remuneration and Nomination Committee No.KOM.RNM / 001/2019 on January 31, 2019. |
| | | | 10. Meningkatkan strategi pencapaian target kredit pensiun dengan meningkatkan fungsi Graha dan booking AO serta dalam penyaluran kredit tetap memperhatikan SOP dan ketentuan perkreditan yang berlaku. | 10. Improved the strategy for achieving the target of retirement credit by increasing the Graha function and booking AO and in lending while still taking into account the SOP and applicable credit terms. |
| | | | 11. Terus diupayakan peningkatan dana murah berupa Tabungan dan Deposito retail dengan suku bunga yang lebih rendah, sehingga NIM dapat tercapai. Kantor Cabang yang belum mencapai target kredit dan dana agar dikaji penyebabnya, walaupun sudah diarahkan dalam menyusun target kerja agar disesuaikan dengan potensi daerahnya. | 11. Continued to strive to raise low-cost funds in the form of savings and retail deposits with lower interest rates, so that the NIM could be achieved. Branch Offices that have not yet reached their credit and funding targets should be examined for their causes, even though they have been directed in preparing work targets to suit their regional potential. |
| | | | 12. Penanganan perkara agar dilakukan secara efektif, baik yang ditangani sendiri maupun dengan bantuan Lawyer, dimonitor dan dipenuhi proses pembelaan setiap tahapan persidanganya sehingga putusan dapat dimenangkan oleh Bank Mantap. | 12. The handling of cases must be carried out effectively, whether handled by themselves or with the assistance of Lawyer, monitored and met with the defense process at each stage of the trial so that the decision could be won by Bank Mantap. |

| No | No. Surat<br>Letter Number | Tanggal<br>Date | Rekomendasi Dewan Komisaris | Recommendation of BOC |
|---|---|---|---|---|
| | | | 13. Terhadap fraud oleh Jasa Fronting PT TAS agar ditangani dengan baik agar reputasi bank tetap terjaga. Mereview seluruh hal berkaitan dengan Fronting dan menginvestigasi seluruh Cabang Jasa fronting lainnya termasuk yang memiliki kelolaan masih dalam kondisi lancar agar dapat teridentifikasi lebih awal dan apabila dalam satu wilayah sudah ada cabang Bank Mantap tidak boleh mempergunakan Jasa Fronting. Dan terhadap pertanggungjawaban pengembalian kekurangan angsuran kepada Bank Mantap agar dilunasi secara utuh atau tidak dengan diangsur. | 13. For fraud by PT TAS Fronting Services to be handled properly so that the bank's reputation was maintained. Reviewing all matters relating to Fronting and investigating all other Fronting Services Branches including those that have managed under current conditions so that they could be identified early and if in one area there was already a Bank Mantap branch might not use Fronting Services. And for the responsibility of returning the installment shortages to Bank Mantap to be paid in full or not in installments. |
| | | | 14. Tetap berhati-hati terhadap risiko bisnis khususnya bisnis pensiunan, serta memperkuat operasional risk di seluruh unit cabang. | 14. Stayed careful of business risks, especially retired businesses, and strengthen operational risks in all branch units. |
| | | | 15. Melakukan mitigasi risiko yang lebih komprehensif terhadap operasional risk dan perjanjian kredit terkait fronting. Mengundang Team Task Force terkait progress penyelamatan portofolio atas kredit fronting pada rapat bulan selanjutnya. | 15. Conducted a more comprehensive risk mitigation of operational risks and credit agreements related to fronting. Invite the Task Force Team associated with the progress of saving the portfolio of fronting loans at the following month's meeting. |
| | | | 16. Mempersiapkan implementasi IFRS 9 dengan baik, sesuai rekomendasi dari IRC dengan timeline Desember 2019. | 16. Prepared the IFRS 9 implementation properly, according to the recommendations of the IRC with the December 2019 timeline. |
| | | | 17. Agar kewajiban pengkinian data pihak utama dilaksanakan sesuai dengan tenggang waktu yang ditentukan paling lambat tanggal 28 Februari 2019. | 17. For the main party's data updating obligations to be carried out in accordance with the specified deadline no later than February 28, 2019. |
| | | | 18. Dewan Komisaris menegaskan kembali untuk menyetujui Perubahan Struktur Organisasi yang diajukan oleh Direksi melalui surat No. DIR.INT/004.1/2019 tanggal 30 Januari 2019 sebagaimana direkomendasikan oleh Komite Remunerasi dan Nominasi No.KOM.RNM/001/2019 tanggal 31 Januari 2019. | 18. The Board of Commissioners reaffirmed to approve the Change in Organizational Structure proposed by the Board of Directors through letter No. DIR. INT/004.1/2019 dated January 30, 2019, as recommended by the Remuneration and Nomination Committee No.KOM.RNM / 001/2019 on January 31, 2019. |
| | | | 19. Terus meningkatkan portfolio serta strategi pencapaian kredit dan DPK pada setiap kantor cabang, sehingga target dari awal bulan dapat berjalan sesuai rencana hingga akhir tahun. | 19. Continued to improve portfolio and strategies for achieving credit and deposits in each branch office. The target from the beginning of the month could go by the plan until the end of the year. |

| No | No. Surat<br>Letter Number | Tanggal<br>Date | Rekomendasi Dewan Komisaris | Recommendation of BOC |
|---|---|---|---|---|
| | | | 20. Mereview seluruh hal berkaitan dengan *Fronting* termasuk perjanjian kerjasama dan menginvestigasi seluruh Cabang Jasa *fronting* lainnya termasuk yang memiliki kelolaan masih dalam kondisi lancar agar dapat teridentifikasi lebih awal dan apabila dalam satu wilayah sudah ada cabang Bank Mantap tidak boleh mempergunakan Jasa *Fronting*. Melakukan pengawasan secara berkala terhadap partner yang bekerjasama khususnya *fronting* agar dapat terjaga dari risiko reputasi. | 20. Reviewing all matters relating to Fronting. It included cooperation agreements and investigating all other Fronting Service Branches, including those that have managed under current conditions. They could be identified early if, in one area, there was a branch of Bank Mantap might not use Fronting Services. Conducted regular supervision of partners who collaborated, especially fronting, so they could be protected from reputation risk. |
| | | | 21. Agar kewajiban pengkinian data pihak utama dilaksanakan sesuai dengan tenggang waktu yang ditentukan paling lambat | 21. For the main party's data updating obligations to be carried out by the specified deadline no later than February 28, 2019. |
| 3 | DEKOM/024/2019 | 30/03/2019 | 1. Meningkatkan strategi untuk meningkatkan booking AO khususnya pada business pensiun. | 1. Improved strategies to increase AO bookings, especially in the pension business. |
| | | | 2. Melakukan evaluasi terhadap efektifitas dan control terkait BWS, POS, TAS yang melakukan booking di pusat serta fungsi Kantor Cabang terhadap jasa fronting tersebut. | 2. Evaluating the effectiveness and control related to BWS, POS, TAS, who booked at the center and the Branch Office functions for the fronting services. |
| | | | 3. Terhadap cukup banyaknya Kantor Cabang yang tidak memenuhi target Dana, Agar tetap melakukan strategi peningkatan terhadap target Dana tersebut. | 3. To a large number of Branch Offices that did not meet the fund's target, to continue to implement strategies to increase the fund's target. |
| | | | 4. Memperhatikan fakta semua perkara yang dihadapi Bank Mantap adalah gugatan karena keberatan lelang atas jaminan, maka perlu dilakukan langkah pencegahan dengan melakukan sosialisasi atau penegasan kepada calon debitur atas konsekuensi dari jaminan yang diserahkan adalah di kesekusi apabila debitur melakukan wanprestasi antara lain kreditnya macet. Serta melakukan review terhadap klausa baku agar penggugat tidak dapat melakukan gugatan kembali. | 4. Noting the fact that all cases faced by Bank Mantap were lawsuits due to auction objections to collateral. It was necessary to take preventive measures by conducting socialization or confirmation to prospective debtors that the consequences of the guarantee given were executed if the debtor defaults, including non-performing loans. As well as performing a review of the standard clause so that the plaintiff could not re-claim. |
| | | | 5. Untuk mengurangi permasalahan dalam pengelolaan jasa fronting, agar Manajemen Melakukan perbaikan prosedur, Mengingatkan pegawai agar taat kepada peraturan seperti limit kewenangan, telekonfirmsi dll serta melanjutkan investigasi khususnya atas adanya indikasi | 5. To reduced problems in the Management of fronting services, for Management to improve procedures, reminded employees to obey regulations such as authority limits, teleconfirmations, others, and continue investigations, especially for indications of fraud that caused |

| No | No. Surat Letter Number | Tanggal Date | Rekomendasi Dewan Komisaris | Recommendation of BOC |
|---|---|---|---|---|
| | | | fraud yang menyebabkan terjadinya first payment default. | the first payment default. |
| | | | 6. Terus melakukan memonitoring terhadap ratio khususnya tren yield of loan yang menurun dan cost of fund mengalami kenaikan yang seharusnya efek akhir tahun sudah tidak signifikan. | 6. Continued to monitor the ratio, especially the declining yield of loan trends and the cost of funds has increased which should have no significant effect at the end of the year. |
| | | | 7. Menyampaikan progress restrukturisasi dampak bencana Gunung Agung, yang akan mengundang Divisi Collection & Productivity serta Distribution Head IV dalam rapat bulan berikutnya. | 7. Conveying the progress of the restructuring of the impact of the Gunung Agung disaster, which would invite the Collection & Productivity Division and Distribution Head-IV to the following month's meeting. |
| | | | 8. Melakukan monitoring penyebab debitur non lancar serta monitoring kantor cabang yang sering gagal klaim asuransi. | 8. Monitoring the causes of non-current debtors and monitoring branch offices that often failed insurance claims. |
| | | | 9. Memperhatikan kecenderungan tren rasio-rasio perbankan khususnya untuk Bank Buku II atau peers Bank Mantap dan memperhatikan laporan Integrated Risk Management Forum Bank Mandiri. | 9. Noting trends in banking ratios, especially for Bank Buku II or Bank Mantap's peers, and paying attention to the Bank Mandiri Integrated Risk Management Forum report. |
| | | | 10. Melakukan pemetaan dan penyelamatan secara khusus terhadap akibat kasus fronting, salah satunya dengan segera melakukan pemindahan juru bayar. | 10. Mapping and saving specifically the consequences of the fronting case, one of which was immediately moving the paymaster. |
| | | | 11. Revisi terkait Kebijakan SDM Bank Mantap, agar melakukan penambahan aturan terkait karyawan yang difabel dan prohire. | 11. Revisions related to Bank Mantap HR Policy, to add rules related to disabled and prohire employees. |
| | | | 12. Dewan Komisaris menyetujui atas penyesuaian Remunerasi pengurus. | 12. The Board of Commissioners approved the adjustment of Management's Remuneration. |
| | | | 13. Agar menjaga LFR diangka 92%, serta melakukan strategi untuk meningkatkan kredit dan DPK diseluruh Kantor Cabang. | 13. To maintain the LFR at 92%, and to carry out strategies to increase credit and the third party funds (DPK) in all branch offices. |
| | | | 14. Agar melakukan evaluasi dan penanganan secara khusus terhadap Cabang mengalami peningkatan NPL. | 14. To carry out distinctive evaluations and handling of Branches experiencing an increase in NPL. |
| | | | 15. Terkait Kasus fronting agar segera melakukan investigasi lebih mendalam dengan melakukan pemetaan secara detail Kantor Cabang yang berpotensial lost, melakukan penyelamatan atau strategi lebih awal melakukan pemindahan juru bayar ke Bank Mantap untuk mengurangi potensi kerugian | 15. Related to the fronting case, immediately conducted a more in-depth investigation by doing detailed mapping of Branch Offices that have the potential to be lost, making a rescue or a new strategy of moving the paymaster to Bank Mantap to reduce potential losses. |

| No | No. Surat<br>Letter Number | Tanggal<br>Date | Rekomendasi Dewan Komisaris | Recommendation of BOC |
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| 4 | DEKOM/028/2019 | 30/04/2019 | 1. Terkait pencapaian Booking AO tidak sebanding dengan total pencapaian kredit yang disebabkan karena lebih banyaknya topup dibandingkan closing debitur baru. Oleh hal itu, dilakukan strategi atau policy agar AO juga focus pada booking debitur baru.<br>2. Melakukan evaluasi dan pengecekan terhadap pendapatan fee base income khususnya yang terkait Asuransi dengan status topup.<br>3. Agar menyegerakan program paket umroh dan join financing dengan Bank Mandiri terkait kredit Combo.<br>4. Agar focus pada Kantor Cabang di Bali untuk menguatkan kredit khususnya kredit pensiunan.<br>5. Melakukan strategi pencegahan agar kasus hukum dapat diminimalisir, antara lain dengan mengumpulkan data atau aturan untuk mereview perjanjian kredit retail sehingga dapat menguatkan klausula baku.<br>6. Agar segera menyelesaikan DMTL Audit Bank Mandiri yang jatuh tempo dengan skala proritas dan membuat tolak ukur yang mempengaruhi kesehatan Bank.<br>7. Agar terus melakukan update terkait Fronting khususnya dari segi potensi kerugian terhadap kasus fraud Fronting PT TAS.<br>8. Booking dengan skema top up masih cukup tinggi, Dewan Komisaris merekomendasikan untuk mengembangkan strategi untuk meningkatkan customer base kredit.<br>9. Memperbaiki Kantor Cabang yang NPLnya masih di atas 2%. Khusus NPL diatas 5% agar diberikan penanganan khusus dengan program penyehatan dan penyelesaian kredit bermasalah sehingga NPLnya bisa diturunkan. Selanjutnya agar mengintensifkan penagihan terutama kredit Micro dan Retail, Begitu juga agar dijaga penurunan Kol. 2A dan kol. 2BC flow ke bucket berikutnya.<br>10. Melakukan monitoring terhadap funding, khususnya top deposan, agar risiko konsentrasi dapat ditekan dan mengembangkan strategi funding untuk meningkatkan customer base. | 1. Regarding the achievement of Booking AO was not proportional to the total credit achievement caused by more top-ups compared to new closing debtors. Therefore, a strategy or policy was carried out so that AO also focused on booking new debtors.<br>2. Conducted evaluation and checking of fee base income, especially those related to Insurance with top-up status.<br>3. To hasten the umrah package program and join financing with Bank Mandiri related to Combo credit.<br>4. To focus on Branch Offices in Bali to strengthen the credit, especially pensioner loans.<br>5. Implemented prevention strategies so that legal cases could be minimized, including by collecting data or rules to review retail credit agreements so that they could strengthen the standard clause.<br>6. To immediately completed the Bank Mandiri DMTL Audit, that was due on a priority scale and made benchmarks that affected the health of the Bank.<br>7. To continue to make updates regarding Fronting, especially in terms of potential losses to PT TAS Fronting fraud cases.<br>8. Booking with the top-up scheme was still quite high, the Board of Commissioners recommended developing a strategy to increase the customer credit base.<br>9. Improved the Branch Office where the NPL was still above 2%. Specifically, for NPLs above 5%, special handling with restructuring and settlement of problem loans should be given so that the NPL could be reduced. Furthermore, to intensify billing, especially Micro and Retail loans, Likewise to keep the decline in kol. 2A and kol. 2BC flow to the next bucket.<br>10. Monitor funding, especially top depositors, so that the risk of concentration could be reduced and developed funding strategies to increase customer base. |

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| | | | 11. Agar melakukan upaya pencegahan terkait CKPN yang mengalami kenaikan | 11. To make prevention efforts related to CKPN, which has increased. |
| | | | 12. Melakukan strategi untuk meningkatkan DPK dengan melakukan pendekatan BUMN atau Asosisasi Dana Pensiun | 12. Conducted a strategy to increase DPK by using the SOE approach or the Pension Fund Association. |
| | | | 13. Agar meningkatkan target kredit khususnya mikro yang mengalami penurunan, serta melakukan evaluasi realisasi total kredit yang tidak tercapai terhadap total booking AO yang tercapai | 13. To increase the credit target, especially micro, which has decreased, as well as to evaluate the realization of the total credit that has not been achieved against the full AO bookings made. |
| | | | 14. Meningkatkan product knowlegde Pegawai Kantor Cabang khususnya untuk kredit pensiun | 14. Increased product knowledge for Branch Officers, especially for pension loans. |
| | | | 15. Tetap melakukan penelitian terhadap fronting yang berpotensi fraud | 15. Continued to research potentially fraudulent Fronting. |
| | | | 16. Kriteria - kriteria penerapan PSAK 71 oleh OJK agar menjadi perhatian dan memperhitungkan impact penerapan PSAK 71 pada tahun 2020 | 16. The criteria for the adoption of PSAK 71 by OJK to be considered and take into account the impact of the passage of PSAK 71 in 2020. |
| 5 | DEKOM/036/2019 | 28/05/2019 | 1. Meningkatkan strategi, monitoring dan administrasi yang lebih baik terhadap klaim asuransi sehingga dapat menekan gagal klaim yang berdampak pada NPL dan CKPN bank. | 1. Improving strategy, monitoring, and better administration of insurance claim to reduce the failure of applications that had an impact on the Bank's NPLs and CKPN. |
| | | | 2. Terkait pelaporan pengaduan nasabah perlu dilakukan strategi agar penyelesaian pengaduan nasabah dapat terselesaikan lebih cepat sehingga tidak berpengaruh terhadap risiko reputasi bank apabila nasabah complain. | 2. Regarding the reporting of customer complaints, a strategy was needed so that the settlement of customer complaints could be resolved faster so that it did not affect the reputation risk of the bank if the customer complained. |
| | | | 3. Terkait Kinerja Kantor Cabang perlu ditingkatkan kembali Kredit Pensiunan khususnya Kantor Cabang di Bali. Dan terhadap strategi, penguasaan pasar dan pemenuhan target, Dewan Komisaris akan melakukan sampling dengan memanggil beberapa Kepala Kantor Cabang. | 3. Regarding the Performance of Branch Offices, it was necessary to increase the Pensioner's Loans, especially in Bali Branch Offices. And concerning strategy, market control, and target fulfillment, the Board of Commissioners, would conduct sampling by calling several Branch Offices Heads. |
| | | | 4. Agar temuan hasil audit operasional khususnya terkait Dokumen persyaratan atau pendukung pembukaan Rekening Giro agar ditindaklanjuti dan melakukan sampling kembali ke seluruh Kantor Cabang Bank. | 4. So that the findings of operational audit results, primarily related to the required or supporting documents for opening of a checking account so that they are followed up and sampling back to all Bank Branch Offices. |

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| | | | 5. Pertumbuhan funding Bank Mantap khususnya retail funding belum menunjukkan pertumbuhan yang baik. Kantor cabang belum berkontribusi dalam meningkatkan pertumbuhan dana retail. | 5. Bank Mantap funding growth, especially retail funding, has not shown good growth. The branch office has not contributed to increasing retail fund growth. |
| | | | 6. Perlu dicarikan solusi untuk funding, bisa dengan kerjasama pemberian pertek ASN ataupun obligasi. | 6. Solutions for financing need to be found, with cooperation in the provision of technical consideration of ASN or bonds. |
| | | | 7. Terkait Kinerja Kantor Cabang perlu ditingkatkan kembali Kredit Pensiunan khususnya Kantor Cabang di Bali. Dan terhadap strategi, penguasaan pasar dan pemenuhan target, Dewan Komisaris akan melakukan sampling dengan memanggil beberapa Kepala Kantor Cabang. | 7. Regarding the Performance of Branch Offices, it was necessary to increase the Pensioner's Loans, especially Branch Offices in Bali. And concerning strategy, market control, and target fulfillment, the Board of Commissioners, would conduct sampling by calling several Branch Offices Heads. |
| | | | 8. Melakukan pencarian solusi untuk funding, dapat dengan kerjasama pemberian pertek ASN ataupun obligasi. | 8. Looking for solutions for funding could be in collaboration with the provision of technical consideration of ASN or bonds. |
| | | | 9. Agar tetap terus memantau perkembangan kasus Fronting PT TAS yang berdampak pada NPL Bank Mantap. | 9. To continue to monitor the progress of the PT TAS Fronting case that had an impact on Bank Mantap's NPL. |
| 6 | DEKOM/038A/2019 | 19/06/2019 | 1. Meningkatkan kredit pensiunan serta kredit retail dan kredit mikro agar pencapaiannya tetap sesuai target yang ditentukan. | 1. Increased pension credit as well as retail credit and microcredit so that the achievement remained on target. |
| | | | 2. Pemberlakukan sanksi terhadap Kantor Cabang yang lalai karena tidak adanya pemblokiran rekening nasabah atas gagal take over yang menyebabkan dana pencairan pinjaman terpakai oleh nasabah serta segera melakukan pendekatan atau perubahan juru bayar dengan PT Taspen agar tidak terjadi penolakan dari pihak Bank terkait. | 2. Imposing sanctions on Branch Offices that were negligent due to the absence of the customer's account, blocking for failure taking over. It was caused the loan disbursement funds to be used by the customer. Immediately made an approach or amendment to the paymaster with PT Taspen to avoid rejection from the relevant Bank. |
| | | | 3. Melakukan monitoring terhadap kelengkapan dokumen persyaratan pengurusan gaji debitur di Bank Mantap dan berkoordinasi dengan Kantor Taspen atas proses pindah kantor bayar yang belum terealisasi. | 3. Monitored the completeness of the required documents for debtor salary arrangements at Bank Mantap and coordinated with Taspen Office over the process of moving the paying office that has not been realized. |
| | | | 4. Harus ada orang Bank Mantap yang incharge di Bank Mandiri terkait pengaduan nasabah. Agar dapat menemukan solusi pengaduan nasabah terkait gagal debet sehingga dapat teratasi lebih cepat. | 4. There must be a person from Bank Mantap who was in charge of Bank Mandiri regarding customer complaints. To find solutions to customer complaints related to debit failure so that it could be resolved faster. |

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| | | | 5. Meningkatkan traning pada officer kredit khususnya terkait analisa kredit sehingga dapat menekan NPL maupun timbulnya tuntutan perkara hokum. | 5. Increasing the training of loan officers primarily related to credit analysis to suppress NPLs and the emergence of lawsuits. |
| | | | 6. Agar menghighlight pertumbuhan kredit yang berasal dari top up dan pertumbuhan kredit yang berasal dari murni penambahan account. | 6. To highlight the credit growth originating from the top up and credit growth was originating purely from account additions. |
| | | | 7. Mengingat volume dan nilai kredit asal fronting relative kecil namun berkontribusi terhadap NPL, dan mengingat jaringan kantor Bank Mantap sudah semakin banyak serta berkembangnya fungsi Mantap online, maka pemberian kredit melalui fronting seyogyanya tidak diperlukan lagi. | 7. Given that the volume and value of credit from fronting were relatively small but contributed to NPL, and given that the Bank Mantap office network has increased and the development of the Mantap online function, lending through fronting should not be needed anymore. |
| | | | 8. Selalu menjaga kredit pensiun di Bade 2A agar tidak menjadi NPL atau tetap dalam keadaaan lancar. | 8. Always maintained retirement credit in Bade 2A so as not to become an NPL or stayed in a smooth condition. |
| | | | 9. Supaya persentase Dana diatas 3 tahun berkembang dan untuk menjaga risiko likuiditas perlu segera menerbitkan obligasi. | 9. For the percentage of funds over three years to develop and to maintain liquidity risk, it was necessary to immediately issued bonds. |
| | | | 10. Agar selalu mereview Arsitektur Kebijakan Bank Mantap sehingga sesuai dengan pertumbuhan dan kebutuhan Bank. Kaji ulang terhadap seluruh Kebijakan yang ada agar segera diselesaikan paling lambat bulan Juni 2019. | 10. To always review Bank Mantap Policy Architecture so that it was in line with the Bank's growth and needs. Review all of the existing Policies so that they could be completed by June 2019 at the latest. |
| | | | 11. Terkait dengan POJK No. 12/ POJK.03/2019 tentang Pelaporan Bank Umum melalui Sistem Pelaporan OJK, agar benar-benar dilaksanakan sesuai dengan yang diwajibkan oleh OJK agar kita terhindar dari sanksi OJK. | 11. Related to POJK No. 12 / POJK.03 / 2019 concerning Commercial Bank Reporting through the OJK Reporting System, so that it was carried out per what was required by OJK so that we avoided OJK sanctions. |
| | | | 12. Dewan Komisaris menyetujui pemberhentian anggota Komite Pemantau Risiko pihak Independen atas nama Sdr. Didin Rasyidin pertanggal 25 Juni 2019 dan meminta Direksi untuk memproses pemberhentian tersebut sesuai ketentuan yang berlaku. | 12. The Board of Commissioners approved the dismissal of members of the Risk Monitoring Committee, the Independent Party, on behalf of Mr. Didin Rasyidin dated June 25, 2019, and asked the Board of Directors to process the dismissal following applicable regulations. |
| | | | 13. Dewan Komisaris meminta Direksi Untuk mempercepat pertumbuhan bisnis Bank Mantap agar segera menyempurnakan Aplikasi E Otentifikasi. | 13. The Board of Commissioners asked the Board of Directors to accelerate the business growth of Bank Mantap to improve the E Authentication Application immediately. |

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| | | | 14. Dewan Komisaris meminta Direksi untuk mensosialisasi ke seluruh Kantor Cabang agar melakukan Campaign yang lebih efektif ke kementerian-kementerian, Bank Mandiri dan PT Taspen. | 14. The Board of Commissioners asked the Board of Directors to socialize to all Branch Offices to conduct a more effective Campaign to the Ministries, Bank Mandiri, and PT Taspen. |
| | | | 15. Mengingat volume dan nilai kredit asal fronting relative kecil namun berkontribusi terhadap NPL, dan mengingat jaringan kantor Bank Mantap sudah semakin banyak serta berkembangnya fungsi Mantap online, maka pemberian kredit melalui fronting seyogyanya tidak diperlukan lagi. | 15. Considering that the volume and value of credit from fronting were relatively small but contributed to NPL, and considering that Bank Mantap's office network has increased and the development of the Mantap online function, lending through fronting should not be needed anymore. |
| | | | 16. Dewan Komisaris menyetujui Revisi Laporan RBB tahun 2019 – 2021 Bank Mantap sesuai dengan usulan Direksi. | 16. The Board of Commissioners approved the Revised RBB Report for 2019-2021 of Bank Mantap following the Board of Directors' proposal. |
| | | | 17. Mempercepat eksekusi produk-produk baru Bank Mantap yang masuk dalam PAB di tahun 2019 serta mempersiapkan dengan jelas pedoman dari sisi manual produk dan mitigasi risikonya. | 17. Speeded up the execution of new products from Bank Mantap, which were included in PAB in 2019, and prepared the guidelines in terms of product manuals and risk mitigation. |
| 7 | DEKOM/051/2019 | 27 Juli 2019 | 1. Terhadap temuan Audit agar setiap tindaklanjut harus memberikan bukti konkrit berupa surat keputusan, bukti dokumen dengan nomer nota atau surat agar terdokumentasikan dengan baik. | 1. Regarding the Audit findings so that each follow-up must provide concrete evidence in the form of a decision letter, document evidence with memo number or letter so that it was well documented. |
| | | | 2. Terhadap temuan BPK terkait belum ada memiliki penilai indepeden yang bersertifikat MAPPI agar segera diajukan pendidikan untuk memperoleh sertifikat tersebut atau merekrut pegawai yang sudah memiliki sertifikat MAPPI. | 2. Regarding the findings of the related BPK, there was no independent appraiser who had MAPPI certification so immediately could propose education to obtain the certificate or to recruit employees who already had MAPPI certificates. |
| | | | 3. Memastikan terdapat laporan atau lampiran tertulis dari vendor yang menyatakan bahwa ada kelebihan bayar renovasi dan akan melakukan pengembalian kelebihan pembayaran dalam unit tersebut. Internal Audit harus ada bagian yang ahli dalam memahami procurement. Tim Internal Audit juga harus memberikan perhatian kepada pembangunan gedung kantor seperti cara pengadaan, kualitas pengawas, kewajaran pembiayaan, realisasi proyek dibanding rencana. | 3. Ensured there was a report or written attachment from the vendor stating that there was an overpayment for renovation and would refund the overpayment in the unit. Internal Audit must have an expert part in understanding procurement. The Internal Audit Team must also pay attention to the construction of office buildings such as how to procure, the quality of supervisors, the reasonableness of financing, the realization of the project compared to the plan. |

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| | | | 4. Terhadap temuan BPK terkait kelemahan analisa pemberian kredit agar dicek potensi kerugian akibat kredit bermasalah dan jaminan pada kredit tersebut yang saat ini outstanding sebesar Rp 3,4 M. | 4. Concerning BPK's findings related to weaknesses in the analysis of credits disbursements, the potential loss due to non-performing credits and collateral for credits that were currently outstanding was Rp. 3.4 billion. |
| | | | 5. Membuat Standar Prosedur mengenai perjanjian kerjasama dengan pihak ketiga. | 5. Made a Standard Procedure regarding cooperation agreements with third parties. |
| | | | 6. Melakukan monitoring terhadap debitur alih kelola setiap bulannya. | 6. Monitored debtors over managing each month. |
| | | | 7. Bank menyiapkan tanggapan serta mitigasi atas penurunan pendapatan bunga terhadap total pendapatan (rentabilitas) dan kenaikan Loan at Risk terhadap modal (permodalan). | 7. The Bank prepared a response and mitigation on the decrease in interest income to total income (rentability) and the increase in Loan at Risk to capital (capital). |
| | | | 8. Dewan Komisaris menambahkan arahan diluar pembahasan yaitu terkait Penunjukan Consultan untuk membantu progress Coreplan dan risiko – risiko Bank. | 8. The Board of Commissioners added direction outside the discussion, which was related to the Appointment of Consultants to help the Core plan progress and Bank risks. |
| | | | 9. Berkolaborasi dengan unit kerja SPM & Accounting terkait Produktivitas per Cabang untuk mendalami peta kinerja dan talent pool pegawai di Kantor Cabang termasuk profil pimpinan Kantor Cabang. Agar dalam proses penilaian pimpinan Kantor Cabang lebih efektif dapat melakukan penggantian sementara agar fungsi control terjaga. | 9. Collaborating with SPM & Accounting work units related to Productivity per Branch to explore the performance maps and talent pool of employees at Branch Offices, including the profile of Branch Office leaders. In order to be more effective in the assessment process, the Branch Office leadership could make temporary changes so that the control function was maintained. |
| | | | 10. Menyetujui mengangkat dan menetapkan Saudara Fajar Ari Setiawan secara Definitif sebagai Pejabat Eksekutif Senior Eksekutif Vice President (SEVP) yang membidangi Finance, Retail and Digital Banking disertai dengan Surat Kuasa Direksi untuk dapat bertindak dalam jabatan yang bersangkutan mewakili Bank Mantap dalam lingkup tugasnya-tugasnya dalam bidang Finance, Retail and Digital Banking. | 10. Approved to appoint and determined Mr. Fajar Ari Setiawan as a Definitive Senior Executive Vice President (SEVP). He was in charge of Finance, Retail and Digital Banking accompanied by a Power of Attorney for the Board of Directors to be able to act in the position concerned representing Bank Mantap in the scope of his duties in the fields of Finance, Retail, and Digital Banking. |
| | | | 11. Menyetujui benefit untuk Pejabat SEVP sebagaimana usulan yang disampaikan dalam pembahasan Risalah Rapat Komite Remunerasi dan Nominasi ini. | 11. Approved the benefits for SEVP officials as proposed in the minutes of the Remuneration and Nomination Committee Meeting. |
| | | | 12. Menyetujui pengangkatan dan penetapan Sdr. Didin Rasyidin sebagai Anggota Komite Pemantau Risiko Pihak Independen dibawah Dewan Komisaris. | 12. Agreed on the appointment and determination of Mr. Didin Rasyidin as Member of Risk Monitoring Committee, the Independent Party, under the Board of Commissioners. |

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| 8 | DEKOM/060/2019 | 30/08/2019 | 1. Menjadi konsentrasi utama untuk menjaga NIM tetap diatas dari NIM induk perusahaan atau sebesar 6%. | 1. Became the main concentration to keep the NIM above the NIM of the parent company or 6%. |
| | | | 2. Memperbaiki Kolektibilitas Portofolio yang dikelola PT TAS serta mengusulkan agar perlahan-lahan Portofolio dipindah kelola ke Kantor Cabang. | 2. Improving the Collectibility of Portfolios managed by PT TAS and proposing that the portfolio should be gradually transferred to the Branch Office. |
| | | | 3. Terhadap laporan pengaduan nasabah, agar pada Rapat Dewan Komisaris bulan berikutnya mengundang Divisi Central Operation sebagai Unit yang mengelola pengaduan nasabah. | 3. Concerning customer complaint reports, in the following month's Board of Commissioners Meeting invited the Central Operations Division as the Unit that managed customer complaints. |
| | | | 4. Memperbaiki ketentuan (SP/PT) Procurement yang mengatur mengenai mekanisme pembayaran proyek pekerjaan secara bertahap, terutama apabila koreksi kekurangan volume yang tidak sesuai dengan kesepakatan. | 4. Improving Procurement (SP / PT) provisions governing the mechanism for payment of work projects in stages, especially if the correction of volume shortages was not per the agreement. |
| | | | 5. Monitoring jangka waktu perjanjian kerjasama dengan asuradur agar tidak lewat dari jatuh tempo. | 5. Monitoring the duration of the cooperation agreement with the insurer so that it did not pass the due date. |
| | | | 6. Untuk Kredit Retail dan Mikro, wajib dilakukan trade checking kepada minimal 3 supplier/buyer untuk mendapatkan informasi aktivitas keuangan nasabah dengan konkrit. | 6. For Retail and Micro Credit, a trade checking must be made to a minimum of 3 suppliers/buyers to get concrete information about customer financial activities. |
| | | | 7. Cabang harus mempunyai checklist tugas harian khususnya terkait back up rekaman CCTV. | 7. The branch must have a daily assignment checklist specifically related to backing up CCTV recordings. |
| | | | 8. Untuk Kredit KMUP dengan DSR diatas 70% disyaratkan adanya usaha debitur dan analisa keuangan mengenai omset usaha debitur wajib diperhitungkan. | 8. For KMUP Credit with a DSR above 70%, a debtor's business was required, and financial analysis of the debtor's business turnover must be calculated. |
| | | | 9. Melakukan Analisa terkait penyebab keterlambatan debitur Kredit Serbaguna Mantap (KSM). | 9. Conducted an analysis related to the cause of the delay in the debtors of the Mantap Multipurpose Credit/Kredit Serbaguna Mantap. |
| | | | 10. Melakukan sample audit ke Kantor Cabang terkait gagal take over lebih dari 3 bulan. | 10. Done audit samples to related Branch Offices that failed to take over for more than three months. |
| | | | 11. Monitoring atas rekomendasi Integrated Risk Committee (IRC) khususnya terkait NIM dan Cost of Fund yang menjadi perhatian dari Management. | 11. Monitoring of the recommendations of the Integrated Risk Committee (IRC), primarily related to the NIM and the Cost of Fund, which was the concern of Management. |

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| | | | 12. Dewan Komisaris menyetujui usulan perubahan struktur organisasi sebagaimana telah direkomendasikan oleh Komite Remunerasi dan Nominasi No. DEKOM/057/2019, selanjutnya Direksi agar menindaklanjuti sesuai ketentuan yang berlaku. | 12. The Board of Commissioners approved the proposal of the organizational structure changed as has recommended by the Remuneration and Nomination Committee No. DEKOM / 057/2019, then the Directors should follow up following applicable provisions. |
| | | | 13. Dewan Komisaris memberikan arahan kepada Unit Pengelola Dana untuk melakukan penguatan pada SDM dan Strategi Marketing pada beberapa Kantor Cabang untuk menumbuhkan Funding serta membuat list Kantor Cabang yang tidak bergerak dari Sisi Funding, meningkatkan awareness Kantor Cabang terhadap pencapaian target dan bonding Nasabah Funding serta melakukan kunjungan terhadap 10 Deposan Bank Mantap minimal 3 bulan sekali oleh Direksi. | 13. The Board of Commissioners provided direction to the Fund Management Unit to strengthen HR and Strategies of Marketing in several Branch Offices to grow Funding. It made a list of Branch Offices that were not moving from the Funding Side, increased Branch Office awareness of achieving the targets and bonding of Funding Customers, and conducted a visit to 10 Depositors of Bank Mantap at least once every three months by the Board of Directors. |
| | | | 14. Meningkatkan awareness Kantor Cabang terhadap pencapaian target DPK dan ikut serta melakukan kunjungan Nasabah Funding pada wilayahnya serta khusus 10 Deposan tertinggi Bank Mantap minimal 3 bulan sekali dilakukan kunjungan oleh Direksi. | 14. Increased Branch Office awareness of the achievement of DPK targets and participated in visiting Funding Customer in the region and specifically the ten highest depositors of Bank Mantap. A visit by the Board of Directors at least once every three months. |
| | | | 15. Program Combo agar lebih ditingkatkan serta melakukan pelaporan progress produk Combo kepada Bank Mandiri. | 15. Combo Program to be further improved and to report progress on Combo products to Bank Mandiri. |
| | | | 16. Agar selalu memantau perkembangan kredit yang berasal dari PT TAS dan melakukan langkah-langkah penyelesaian untuk rekening yang sudah tidak dapat diselamatkan. | 16. To always monitor the progress of loans originating from PT TAS and took steps to settle accounts that could not be saved. |
| | | | 17. Melakukan pemetaan terhadap Kompetitor serta menggerakkan seluruh Karyawan agar melakukan Branding di social media baik Facebook, Instagram maupun Youtube. | 17. Mapping Competitors and moving all Employees to do Branding on social media both Facebook, Instagram and Youtube. |
| 9 | DEKOM/070/2019 | 02/10/2019 | 1. Fokus utama Net Booking pada number of new Account per AO. | 1. The main focus of Net Booking is on the number of new accounts per AO. |
| | | | 2. Melakukan sampling debitur dengan memperhatikan :<br>• Sustainability usaha debitur untuk memitigasi debitur yang berpotensi menunggak dan atau berakhir dengan mengajukan gugatan, | 2. Debtor sampling by taking into account:<br>• Sustainability of the debtor's business to mitigate debtors who were potentially delinquent and or ended up filing a lawsuit, |

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| | | | • Evaluasi kualitatif untuk menyakini apakah debitur benar – benar memiliki usaha produktif,<br>• Evaluasi ada tidaknya peningkatan usaha setelah pemberian kredit,<br>• Menyakini kredit yang diberikan sesuai dengan visi Bank dan kepatuhan terhadap OJK. | • Qualitative evaluation to believe whether the debtor had a productive business,<br>• Evaluate whether there was an increase in business after granting credit,<br>• Believed in the credit given following the Bank's vision and compliance with OJK. |
| | | | 3. OJK memberikan kelonggaran terkait restrukturisasi akibat dari erupsi Gunung Agung, namun demikian agar Bank secara internal melakukan evaluasi apakah debitur masih memiliki prospek usaha sehingga masih mampu memenuhi kewajibannya. Apabila sudah tidak terdapat prospek usaha agar dipertimbangkan untuk write off. | 3. OJK provided concessions related to restructuring due to the eruption of Gunung Agung, however, so that the Bank internally evaluated whether the debtor still had business prospects so that they were still able to meet their obligations. If there was no business prospect, it should be considered to write off. |
| | | | 4. Agar mencari solusi atas pengaduan nasabah Bank yang semakin banyak pada bulan Agustus karena dapat berdampak pada risiko reputasi. Alternatif solusi antara lain special hire pegawai khusus menangani penyelesaian pengaduan nasabah, atau mengevaluasi system kartu ATM Bank Mantap yang melalui Arthajasa. | 4. To find solutions to the increasing number of Bank customer complaints in August because they could have an impact on reputation risk. Alternative solutions included the special hire of special employees handling the resolving of customer complaints, or evaluating the Bank Mantap ATM card system through Arthajasa. |
| | | | 5. Agar segera menyelesaikan atas temuan-temuan audit pada Kantor Cabang serta selalu memberikan pendidikan dan awareness terhadap tugas dan tanggungjawab agar tidak lalai. | 5. To immediately resolved audit findings at the Branch Office and always provided education and awareness of the duties and responsibilities so as not to be negligent. |
| | | | 6. Melakukan strategi untuk meningkatkan new booking dibanding top-up serta melakukan pemisahan antara net booking diluar top-up dan dengan top-up. | 6. Conducted a strategy to increase new bookings compared to top-ups and to separate between net bookings beyond top-ups and top-ups. |
| | | | 7. Mempersiapkan strategi funding, khususnya pertumbuhan dana murah, melibatkan unit kerja cabang untuk proaktif menjual dana-dana retail. | 7. Prepared a funding strategy, especially the growth of low-cost funds, involving branch work units to sell retail funds proactively. |
| | | | 8. Kenaikan bisnis di IB agar fokus pada penambahan number of new customers untuk mencegah risiko likuiditas yang dapat terjadi sewaktu – waktu. | 8. Increase business at IB, so focused on adding several new customers to prevent liquidity risks that can occur at any time. |

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| | | | 9. Mengevaluasi sistem pembayaran dengan kartu, ketentuan-ketentuan unit usaha syariah, ketentuan-ketentuan yang terkait dengan bursa. Serta mengevaluasi ketentuan kredit fixed 12 tahun atau 15 tahun, dan apabila diperlukan membuat ketentuan yang baru. | 9. Evaluating the card payment system, the provisions of sharia business units, provisions related to exchanges. As well as assessing the terms of fixed credit 12 years or 15 years, and if necessary, make new provisions. |
| | | | 10. Terkait KSM agar tidak berbenturan dengan BPD, untuk itu agar pemasarannya diarahkan ke kementerian/lembaga, atau instansi pemerintah lainnya. | 10. Related to KSM so as not to clash with BPD, for that the marketing is directed to the ministries/agencies, or other government agencies. |
| | | | 11. Tetap melakukan usaha untuk dapat meningkatkan NIM minimal sebesar 6%. | 11. Kept doing business to be able to increase your NIM by at least 6%. |
| | | | 12. Kantor Cabang agar meningkatkan kinerja dengan mengutamakan pemberian kredit pada Calon Debitur baru. | 12. Branch Offices to improve performance by prioritizing lending to new Prospective Debtors. |
| | | | 13. Agar melakukan strategi untuk meningkatkan produktivitas produk kredit Combo dengan menjalin kerjasama & pola komunikasi kepada masing-masing regional Bank Mandiri. | 13. To carry out strategies to increase the productivity of Combo credit products by establishing cooperation & communication patterns for each regional Bank Mandiri. |
| | | | 14. Agar dilakukan pemenuhan dokumen dalam rangka penerbitan umum berkelanjutan (PUB) Obligasi sehingga Obligasi dapat diterbitkan sesuai waktu yang telah ditentukan. | 14. To fulfill the documents in the context of a sustainable public offering (PUB) of the Bond so that the Bond could be issued within the specified time. |
| 10 | DEKOM/069/2019 | 15/10/2019 | 1. Melakukan perbandingan informasi data publikasi Bank Indonesia terkait jumlah penghimpunan Dana disetiap wilayah. | 1. Comparison of Bank Indonesia publication data information related to the number of Funds pooled in each region. |
| | | | 2. Dari keterlambatan klaim asuransi atas 44 debitur, agar dipastikan berapa yg masih bisa ditagih dan yang memang menjadi kerugian Bank. | 2. From the late insurance claim for 44 debtors, to be sure how much could still be collected and what was indeed the Bank's loss. |
| | | | 3. Terhadap Jatuh Tempo tindak lanjut atas temuan BPK, Dewan Komisaris meminta agar melakukan monitoring seluruh Kepala Divisi yang terlibat atas temuan tersebut serta dalam Rapat Bulan November agar dilakukan pemaparan hasil status tindak lanjut terhadap Dewan Komisaris dan penyerahan tindak lanjut selambatnya akhir November 2019. | 3. Concerning the Maturity of the follow-up to the findings of BPK, the Board of Commissioners requested that all Division Heads involved in the findings be monitored and at the November Meeting the presentation of the results of the follow-up to the Board of Commissioners and submission of the follow-up not later than November 2019. |

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| | | | 4. Terhadap Perjanjian Kerja Sama (PKS) Dengan PT Taspen Abadi Sentosa, agar dilakukan review dan penyempurnaan ketentuan pemberian kredit tersebut. | 4. For the Cooperation Agreement (PKS) with PT Taspen Abadi Sentosa, a review and improvement of the provision of credit were to be carried out. |
| | | | 5. Atas pengeluaran biaya Direksi yang tidak sesuai ketentuan agar di cek kembali ketentuan aturan pada Kementerian BUMN untuk anak perusahaan khususnya terkait fasilitas Direksi. | 5. For expenses incurred by the Board of Directors that were not referring to requirements, it was necessary to check the provisions of rules at the Ministry of SOEs for subsidiaries, especially those related to the facilities of the Board of Directors. |
| | | | 6. Terhadap Laporan terkait kasus Nasabah atas nama Toekiran, Dewan Komisaris menyarankan agar menguatkan unit Legal dengan merekrut SDM atau Consultan yang dapat mendukung kasus-kasus Hukum yang dialami Bank. | 6. Regarding reports related to customer cases on behalf of Toekiran, the Board of Commissioners recommended strengthening the Legal unit by recruiting HR or Consultants who could support the legal matters experienced by the Bank. |
| | | | 7. Agar seluruh kebijakan Bank Mantap dapat diteliti atau direview kembali keakuratan dan kelengkapannya. | 7. So that all Bank Mantap policies could be reviewed for accuracy and completeness. |
| | | | 8. Monitoring terhadap pencapaian booking, jika dimungkinkan kinerja diukur dengan net booking, kapasitas booking AOP masih dapat ditingkatkan. | 8. Monitoring the achievement of bookings, if possible, the performance was measured by net booking, AOP booking capacity could still be increased. |
| | | | 9. Lebih proaktif untuk melakukan strategi penjualan funding, khususnya pertumbuhan dana murah. Melibatkan unit kerja cabang untuk proaktif menjual dana-dana retail. Kantor Cabang juga harus dibekali training "How to explain" dan "How to Confidence". | 9. More proactive in carrying out a funding sales strategy, especially the growth of low-cost funds. Involving branch work units to sell retail funds proactively. Branch Offices must also be equipped with "How to explain" and "How to Confidence" training. |
| | | | 10. Terhadap Cabang yang kinerjanya tidak mencapai target, agar perlu dipertimbangkan memanggil atau mengundang Kepala Cabang (sampling) untuk mendiskusikan serta mencari solusi terbaik memperbaiki kinerja cabang yang bersangkutan. | 10. For branches whose performance did not reach the target, it was necessary to consider calling or inviting the Branch Head (sampling) to discuss and found the best solution to improve the performance of the branch concerned. |
| | | | 11. Agar segera diupdate kuesioner untuk penyusunan Risk Appetite Statement (RAS) 2019. | 11. In order to immediately update the questionnaire for the preparation of the 2019 Risk Appetite Statement (RAS). |
| | | | 12. Terkait Alat Pembayaran Menggunakan Kartu, agar dipantau dan dicek kembali proses perizinannya. | 12. Regarding the Card-Based Payment Instrument, the licensing process was monitored and re-checked. |
| | | | 13. Agar menjaga yield of loan tidak dibawah 13%, NIM diangka 6% serta meningkatkan program join financing. | 13. To maintain the yield of the loan not below 13%, the NIM was expected to be 6% and to increase the joint financing program. |

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| | | | 14. Selalu meningkatkan program untuk penambahan kredit, meningkatkan deposito individu dan selalu melakukan strategi sosialisasi program oleh setiap Kantor Cabang. | 14. Always improved programs to expand credit, increase individual deposits, and always carry out a program socialization strategy by each Branch Office. |
| | | | 15. Agar selalu meningkatkan net booking dari new account tidak hanya topup. | 15. To consistently increased net booking from new accounts, not only top-ups. |
| | | | 16. Agar mempersiapkan dampak dari kredit Restrukturisasi di Bali yang akan selesai dan berdampak pada NPL Bank. | 16. To prepare for the impact of the credit restructuring in Bali, which would be completed and had an impact on the Bank's NPL. |
| | | | 17. Terhadap Laporan RKAP 2020, Dewan Komisaris menyetujui dan meminta agar dapat dijalankan sesuai plan yang akan ditetapkan dan dengan prinsip kehati-hatian. | 17. Regarding the 2020 RKAP Report, the Board of Commissioners approved and requested that it could be carried out according to the plan to be determined and with the precautionary principle. |
| | | | 18. Bisnis Plan tetap harus dicapai, dan apabila ada perubahaan agar tetap disampaikan kepada induk. | 18. Business Plan must still be achieved, and if there were changes to keep it submitted to the parent company. |
| | | | 19. Agar pembelian asset tanah untuk keperluan Gedung Kantor Cabang Yogyakarta dapat dijalankan sesuai ketentuan yang berlaku. | 19. So that the purchase of land assets for the Yogyakarta Branch Office Building could be carried out according to applicable regulations. |
| | | | 20. Dewan Komisaris meminta bulan berikutnya presentasi terkait Bisnis UUS, terkait tahapan proses dan timeline terhadap bisnis tersebut. Harus disesuaikan segala ketentuan-ketentuan terkait Bisnis Syariah termasuk Akad perjanjian-perjanjian secara legal harus sah. | 20. The Board of Commissioners requested a presentation on the following month related to UUS Business, the stages of the process and timeline for the business. All provisions relating to Sharia Business must be adjusted, including contract agreements that must be legally valid. |
| | | | 21. Terkait temuan - temuan BPK agar dapat dilaporkan dan diselesaikan pada akhir November 2019. | 21. Related to BPK's findings can be reported and completed by the end of November 2019. |
| | | | 22. Terhadap Laporan Kinerja Kantor Cabang agar dapat memanggil Kepala Cabang atau Vicon untuk presentasi di depan Dewan Komisaris dibulan berikutnya. | 22. On the Branch-Office Performance Reports being able to call the Branch Head or Vicon to present in front of Board of Commissioners in the following month. |
| 11 | DEKOM/075/2019 | 23/11/019 | 1. Melakukan upaya untuk mengejar target Asset, Kredit, DPK dan Ratio Keuangan hingga akhir tahun khususnya NIM dan NPAT. | 1. Made efforts to pursue the target of Asset, Credit, DPK, and Financial Ratio until the end of the year, especially NIM and NPAT. |
| | | | 2. Agar melakukan evaluasi dan meminimalisir NPL yang berasal dari Kredit Pensiunan. | 2. To evaluate and minimize NPLs originating from Pension Funds. |
| | | | 3. Pelaksanaan Vicon dengan Cabang akan dilakukan pada rapat bulan Desember. Cabang | 3. The implementation of Vicon with Branches would take place at the December meeting. |

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| | | | yang dipilih adalah Kantor Cabang Aceh, Banjarmasin dan Mojokerto. | Selected branches were the Aceh, Banjarmasin, and Mojokerto Branch Offices. |
| | | | 4. Mengenai kasus kredit di Kantor Cabang Mojokerto dengan modus figure agar dilakukan hal sebagai berikut Pemberian sanksi dilakukan dengan bijaksana, mempertimbangkan peran dari setiap pegawai dan kelemahan/ kelalaian yg dilakukan, efek jera serta semangat membina ; Memberikan rekomendasi perbaikan internal control atas kelemahan yg terjadi serta mengundang Divisi RBC untuk Meeting bulan berikutnya ; Melakukan upaya recovery. | 4. The credit case at the Mojokerto Branch Office with the figure mode to do the following: Sanction was done wisely, considering the role of each employee and the weaknesses/ omissions committed; deterrent effect and the spirit of fostering; providing recommendations for improvement of internal control over weaknesses and inviting the RBC Division for the following month's Meeting; made a recovery effort. |
| | | | 5. Mengenai tanggapan temuan BPK maka Dewan Komisaris menyarankan untuk Rekomendasi atas temuan BPK yang masih terpending dapat terselesaikan dan terlaporkan sebelum batas yang ditetapkan serta Khusus temuan kelebihan pembayaran kepada Vendor/Kontraktor di KK Binjai yang tidak bersedia membayar/ tidak bersedia ditemui yang oleh BPK direkomendasikan untuk diserahkan kepada yang berwajib. Divisi Procurement sebagai PIC yang melakukan pendekatan agar penanganan dilakukan dengan hati-hati karena menyangkut aparat dimana masalahnya dapat berkelanjutan. | 5. The response of BPK's findings, the Board of Commissioners, recommended that Recommendations on BPK findings that were still pending be resolved and reported before the specified limit. Specifically, the results of overpayment to Vendors / Contractors at Binjai Cash Office who were not willing to pay/ were not ready to be met by BPK recommended being submitted to the authorities. The Procurement Division, as the PIC, took an approach so that the handling was carried out carefully because it involved the authorities where the problem could be sustained. |
| | | | 6. Selalu melakukan monitoring NPL kredit pensiun yang disebabkan karena meninggal dunia dan Gagal Take Over serta penyebab NPL Kredit pensiun lainnya. | 6. Always monitored the NPL of pension loans due to death and Take Over Failure and other causes of NPL of pension loans. |
| | | | 7. Agar Penyelesaian Portofolio Debitur Fronting dapat diselesaikan dengan baik. | 7. To complete the Fronting Debtor Portfolio. |
| | | | 8. Komitmen atas action plan pada TRW III untuk penilaian TRW IV – 2019 khususnya untuk Profil Risiko dan Tingkat Kesehatan Bank agar dilaksanakan dengan baik. | 8. Commitment to the action plan in Quarter III for the evaluation of Quarter IV - 2019 specifically for the Risk Profile and Soundness level of the Bank so that it was carried out properly. |
| | | | 9. Agar terhadap Laporan RBB segera dilaporkan selambat-lambatnya sebelum tanggal 30 November 2019. | 9. For the RBB Report to be immediately reported no later than 30 November 2019. |
| | | | 10. Agar fokus utama untuk meningkatkan NIM sesuai arahan induk perusahaan hingga akhir tahun 2019. | 10. The main focus was to increase NIM according to the directives of the parent company until the end of 2019. |

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| | | | 11. Menyetujui RBB dan PAB Tahun 2020 Bank Mantap dan agar dijalankan sesuai dengan waktu yang telah ditentukan.<br>12. Terkait temuan audit atas kejadian fraud eksternal (debitur figure) pada Kantor Cabang Mojokerto agar seluruh Cabang diingatkan kembali terhadap awareness terhadap kemungkinan fraud.<br>13. Terkait pengaduan Nasabah dapat dilakukan minimalisir pengaduan dan dicari penyelesaiannya.<br>14. Atas temuan BPK dan OJK dapat diselesaikan dan dilaporkan tepat waktu. | 11. Approved the 2020 RBB and PAB of Bank Mantap and to be carried out following the specified time.<br>12. Related to audit findings on external fraud events (debtor figure) at the Mojokerto Branch Office so that all Branches were reminded of awareness of possible fraud.<br>13. Regarding customer complaints, complaints could be minimized and sought solutions.<br>14. The findings of the BPK and OJK could be completed and reported on time. |
| 12 | DEKOM/082/2019 | 20/12/2019 | 1. Terhadap temuan BPK yang masih belum tuntas agar dilakukan monitoring penyelesaiannya yaitu terkait Benefit kepada Direksi Bank Mantap agar diatur sesuai ketentuan dan koordinasi dengan Bank Mandiri ; Kelebihan pembayaran kepada kontraktor agar lebih berhati hati/selektif memilih kontraktor serta Khusus kontraktor KK Binjai yg kelebihan Rp 18,47 jt, agar diminta diselesaikan kontraktor ; Agar debitur diwajibkan berkantor bayar di Bank Mantap.<br>2. Terhadap temuan OJK yang masih belum tuntas agar dilakukan monitoring penyelesaiannya sebagai rincian sebagai berikut : Agar seluruh ketentuan disempurnakan, namun tetap memperhatikan keberlangsungan bisnis. Khususnya terkait Kebijakan top-up agar proses top-up menjadi perhatian khusus; Asuransi pasangan debitur juga harus di cover ; Dalam membuat/ revisi ketentuan dapat meminta masukan secara informal kepada KAP ; Pos terbuka untuk uang muka harus diselesaikan sebelum akhir tahun 2019.<br>3. Terhadap Usulan Annual Audit Plan 2020, Dewan Komisaris mengusulkan hal-hal sebagai berikut : Menjaga kondisi untuk terhindar dari kasus Fraud pada seluruh karyawan ; Mereview terhadap pelaksanaan PSAK 71 ; Melakukan penilaian atau evaluasi kecukupan dan efektifitas internal kontrol prosedur pemberian | 1. Concerning BPK's findings which were still incomplete, monitoring of the settlement was carried out, namely related to the Benefit to the Board of Directors of Bank Mantap to be regulated referring to the provisions and coordination with Bank Mandiri; An overpayment to the contractor to be more careful/selective in choosing a contractor and in particular the Binjai Cash Office's contractor with an excess of Rp 18.47 million, to be asked to be completed by the contractor; So that debtors were required to pay offices at Bank Mantap.<br>2. Concerning OJK findings, which were still incomplete, monitoring of their completion was carried out as detailed as followed: For all provisions to be refined, while again taking into account business continuity. Especially about the top-up policy so that the top-up process was of particular concern; Debtor partner insurance must also be covered; In making/ revising provisions, it could request input informally to the KAP; Opened posts for advances must be completed before the end of 2019.<br>3. Regarding the Proposed Annual Audit Plan 2020, the Board of Commissioners proposed the following matters: Maintain conditions to avoid the Fraud case on all employees; Reviewing the implementation of PSAK 71; Conducted an evaluation or evaluation of the adequacy and |

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| | | | kredit termasuk ketentuan atau peraturan mengenai PKS dengan pihak ketiga ; Melakukan penilaian kecukupan internal Kontrol dan Kepatuhan terhadap ketentuan khususnya terkait produk-produk baru khususnya yang menggunakan aplikasi digital ; Melakukan review atau monitoring terhadap pemberian kredit baru. | effectiveness of internal control of credit granting procedures including provisions or regulations regarding PKS with third parties; Conducted an assessment of the suitability of Internal Control and Compliance with the requirements, primarily related to new products, especially those using digital applications; Reviewing or monitoring new credit grants. |
| | | | 4. Dari hasil temuan Audit pada Kantor Cabang Tasikmalaya agar dalam temuan Perkreditan harus ada mitigasi risiko terkait cara pencairan take over. Serta pada temuan Operasional agar Kepala Cabang lebih mengawasi temuan-temuan basic. | 4. From the findings of the Audit at the Tasikmalaya Branch Office so that in the findings of the Credit, there must be risk mitigation related to the method of taking over disbursement. As well as the Operational Findings so that the Branch Manager supervised basic findings. |
| | | | 5. Agar Kinerja Cabang yang tidak pernah mencapai target selama tahun 2019 agar dilakukan evaluasi khusus terhadap cabang tersebut. | 5. For Branch Performance that has never reached the target in 2019, a special evaluation must be carried out on the branch. |
| | | | 6. Terkait Produk Fintech agar dilakukan monitoring segala aspek khususnya ketentuan dan policynya. Serta untuk produk-produk baru agar petunjuk teknisnya sudah harus siap. | 6. Regarding Fintech Products, it was necessary to monitor all aspects, especially the provisions and policies. As well as for new products so that the technical instructions must be prepared. |
| | | | 7. Meningkatkan funding retail dan pemahaman Sales Culture Funding Retail pada Kantor Cabang. | 7. Increased retail funding and understanding of Sales Culture Funding Retail at Branch Offices. |
| | | | 8. Terhadap temuan baik OJK maupun BPK, tidak berhenti melakukan penyelesaian temuan berdasarkan pemenuhan pemeriksaan saja namun juga melakukan implementasi ke seluruh Kantor Cabang dalam hal ini disampaikan juga atas Transaksi keuangan atas nama Yayasan agar mendapat perhatian untuk mencegah hal-hal yang tidak diinginkan. | 8. To the findings of both the FSA and the BPK, did not stop completing the findings based on the fulfillment of the inspection but also carried out implementation to all Branch Offices in this case also submitted on financial transactions on behalf of the Foundation in order to get attention to prevent things that were not desirable. |
| | | | 9. Memberikan arahan agar Kinerja RBC Cabang harus lebih ditingkatkan agar mengetahi dan mendeteksi kesalahan lebih dini sebelum temuan baik Internal maupun eksternal. | 9. Provided direction so that the performance of the RBC Branch must be further improved so that it recognized and detected errors earlier before internal and external findings. |
| | | | 10. Agar melakukan penyelesaian terhadap pending take over yang ada pada Kantor Cabang. | 10. To settle pending takeovers at the branch office. |
| | | | 11. Mempersiapkan penilaian untuk profil risiko dan tingkat kesehatan Bank. | 11. Prepared an assessment for the risk profile and the soundness level of the Bank. |
| | | | 12. Agar mempersiapkan Laporan Kewajiban Pemenuhan Rasio Pengungkit posisi 31 Desember 2019. | 12. To prepare the Leverage Ratio Compliance Report for the position of December 31, 2019. |

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| | | | 13. Membuat self assessment terhadap kinerja individu dari seluruh karyawan pada Kantor Cabang , membuat pemetaan berupa talent pool karyawan dan mengaktifkan kembali Change Agent Officer. Mengoptimalkan training terkait Knowledge, Kepercayaan Diri dan Leadership Kantor Cabang agar menyiapkan SDM untuk menjadi Kepala Cabang. | 13. Made a self-assessment of the individual performance of all employees at the Branch Office, made a mapping in the form of the employee talent pool, and reactivated the Change Agent Officer. Optimizing training related to Knowledge, Confidence, and Leadership in Branch Offices to prepare HR to become Branch Heads. |
| | | | 14. Dewan Komisaris menyetujui penyesuaian Misi Bank dengan menambahkan penyelarasan kepentingan ekonomi, sosial dan lingkungan serta secara keseluruhan Visi dan Misi Bank sesuai dengan arah dan tahapan yang telah ditetapkan oleh Bank. | 14. The Board of Commissioners approved the adjustment of the Bank's Mission by adding alignment of economic, social, and environmental interests as well as the overall Vision and Mission of the Bank referring to direction and stages set by the Bank. |
| | | | 15. Agar melakukan upaya strategi untuk meningkatkan NIM 6% dan seluruh Financial Highlight dapat tercapai sesuai target yang ditetapkan. | 15. To make a strategic effort to increase the 6% NIM and all Financial Highlights could be achieved according to the targets set. |
| | | | 16. Agar melakukan mapping Portofolio KRB Gunung Agung dimana program tersebut akan berakhir pada tahun 2020 serta melakukan antisipasi terkait dampak kredit yang disebab Fraud PT TAS. | 16. To map the Gunung Agung KRB Portfolio where the program would end in 2020 and anticipate the impact of the credit caused by PT TAS's Fraud. |
| | | | 17. Agar melakukan peningkatan pada Funding Retail, menumbuhkan Sales Culture Funding pada Kantor Cabang dan menambahkan target Funding Retail dalam penilaian KPI Kantor Cabang. | 17. To improve Retail Funding, grew Sales Culture Funding at Branch Offices and added Retail Funding targets in KPI assessments of Branch Offices. |
| | | | 18. Agar berkoordinasi dengan Regulator terkait pengelompokan UMKM atas Portofolio Kredit Pensiun dengan tujuan Produktif. | 18. To coordinate with the Regulator related to the grouping of MSMEs on the Pension Credit Portfolio with Productive purposes. |
| | | | 19. Agar mengevaluasi kinerja kantor cabang yang selalu tidak mencapai target baik dari sisi SDM maupun marketnya. | 19. To evaluate the performance of branch offices that always did not reach targets both in terms of HR and the market. |
| | | | 20. Terhadap proses pembentukan UUS, agar melakukan pemenuhan SDM yang memiliki kompetensi dibidang syariah. | 20. In the process of forming UUS, to fulfill human resources who had competence in sharia. |

Dewan Komisaris menekankan pengawasan terhadap beberapa hal yang perlu menjadi perhatian sebagai berikut:

1. Melakukan pengawasan terhadap pengurusan operasional Bank yang dilakukan Direksi,
2. Memberi nasihat kepada Direksi termasuk mengenai rencana kerja, pengembangan bisnis Bank, pelaksanaan ketentuan Anggaran Dasar dan Keputusan RUPS serta peraturan perundangan yang berlaku.
3. 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.
4. Menjaga kepentingan Bank dengan memperhatikan kepentingan para Pemegang Saham dan bertanggung jawab kepada RUPS.
5. Memonitor perkembangan kegiatan Bank.
6. Melakukan pengawasan penerapan Tata Kelola Terintegrasi dengan Entitas Utama (Group Perusahaan) dalam setiap aspek kegiatan usaha Bank dari seluruh jenjang organisasi Bank.
7. Melakukan pengawasan secara periodik atas pelaksanaan RKAP dan memberikan pendapat/persetujuan atas perubahan RKAP sesuai dengan ketentuan berlaku.
8. Melakukan pengawasan atas mutu pelayanan Bank kepada Nasabah dan memberikan nasihat yang diperlukan kepada manajemen.
9. Mengesahkan dan mengawasi pelaksanaan Rencana Kerja dan Anggaran Tahunan Bank.
10. Melakukan penilaian dan pengawasan, memberikan pendapat serta nasihat atas penerapan audit internal melalui komite audit di bawah Dewan Komisaris yang mencakup pula hal-hal yang terkait dengan temuan-temuan.
11. Melakukan penilaian dan pengawasan, memberikan pendapat serta nasihat atas penerapan manajemen risiko yang mencakup pula hal-hal yang terkait dengan pengendalian fraud.
12. Mengawasi budaya dan kepedulian anti fraud pada seluruh jajaran organisasi.

## PENILAIAN KINERJA DEWAN KOMISARIS

Dalam melaksanakan penilaian atas kinerja Dewan Komisaris, Bank Mantap 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

The Board of Commissioners emphasizes supervision of several matters that need attention:

1. Supervise the operational management of the Bank by the Board of Directors, as well as
2. Advice the Board of Directors on work plans, business development of Bank, implementation of the provisions of Articles of Association and GMS resolutions, and applicable laws and regulations.
3. Carry out the duties, authority, and responsibilities following the provisions in the Articles of Association and GMS resolutions effectively and efficiently and maintain the effectiveness of communication between the Board of Commissioners and the Board of Directors, External Auditors and the Bank Supervisory Authority or other Authorities.
4. Maintaining the interests of the Bank by taking into account the interests of Shareholders and being accountable to the GMS.
5. Monitor the progress of the Bank's activities.
6. Monitor the implementation of Integrated Governance with the Main Entity (Group of Companies) in every aspect of the Bank's business activities from all levels of the Bank's organization.
7. Conduct periodic monitoring of the implementation of the RKAP and provide an opinion/approval for changes in the RKAP in accordance with applicable provisions.
8. Monitor the quality of the Bank's services to the Customer and provide necessary advice to management.
9. To ratify and supervise the implementation of the Bank's Annual Work Plan and Budget.
10. Conduct assessments and supervision, provide opinions and advice on the implementation of the internal audit through an audit committee under the Board of Commissioners, which includes matters related to findings.
11. Conducting assessments and supervision, providing opinions and advice on the application of risk management, which includes matters related to fraud control.
12. Overseeing the culture and anti-fraud awareness at all levels of the organization.

## PERFORMANCE ASSESSMENT OF THE BOARD OF COMMISSIONERS

In assessing the performance of the Board of Commissioners, Bank Mantap has referred to several provisions such as Law No. 40 of 2007 concerning Limited Liability Companies. Self-assessment is a medium for evaluating the supervisory function of the Board of Commissioners and Committees under the Board of Commissioners. It is submitted in a Board of Commissioners report, which is prepared every semester to be reported to the Financial

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.

## PENILAIAN KINERJA DEWAN KOMISARIS BERDASARKAN RUPS DAN KPI

PROSEDUR PELAKSANAAN PENILAIAN KINERJA DEWAN KOMISARIS BERDASARKAN RUPS DAN KPI

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.
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. 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.

Services Authority. Whereas an annual Board of Commissioners performance evaluation is carried out once a year in the GMS forum to report on the supervisory functions that have been carried out. The performance measurement of the Board of Commissioners is the result of the collegial work of the entire Board of Commissioners, which is reflected in a single unit in the realization of the Annual Corporate Work Plan and Budget (RKAP).

## PERFORMANCE ASSESSMENT OF THE BOARD OF COMMISSIONERS BASED ON THE GMS AND KPI

PROCEDURES FOR IMPLEMENTING THE PERFORMANCE OF THE BOARD OF COMMISSIONERS ASSESSMENT BASED ON GMS AND KPI

The performance assessment procedures of the Board of Commissioners carried out by the Shareholders through the GMS are as follows:

1. The Board of Commissioners shall submit a report on the performance of the Board of Commissioners and Members of Board of Commissioners to be assessed by the Shareholders at GMS.
2. The Board of Commissioners' performance is determined based on duties stated in the applicable laws and regulations and the Articles of Association, and mandate of Shareholders.
3. The results of the individual performance assessment of the Board of Commissioners are the basis of consideration for Shareholders to dismiss and/or reappoint the relevant Member of the Board of Commissioners. The results of the performance assessment are a means of assessing and increasing the effectiveness of the Board of Commissioners.

## CRITERIA OF PERFORMANCE ASSESSMENT OF THE BOARD OF COMMISSIONERS

The evaluation criteria used to assess the performance of the Board of Commissioners and individual Members of the Board of Commissioners are the implementation of the Board of Commissioners' function in conducting supervision and providing advice to the Board of Directors in the interest of the Bank and Shareholders in particular as well as interested parties in general.

The assessment is carried out annually with the following evaluation criteria:

1. Implementation of the duties and functions of supervision by the Board of Commissioners following the Articles of Association.
2. Compliance with applicable regulations.
3. Bank soundness.
4. Attendance level at the meetings of the Board of Commissioners and meetings with its Supporting committees.
5. Involvement of the Board of Commissioners in certain assignments.

## PIHAK YANG MELAKUKAN PENILAIAN KINERJA

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 2018 dalam RUPS yang diselenggarakan pada tahun 2019.

## 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.

Penilaian Kinerja Dewan Komisaris Melalui Self Assessment GCG Sesuai Ketentuan OJK

Penilaian kinerja Dewan Komisaris juga dilakukan melalui Self Assesment GCG yang disampaikan kepada Otoritas Jasa Keuangan berdasarkan pada Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum. Pelaksanaan Self Assessment GCG ini dilaksanakan secara periodik setiap semester yang dilaporkan kepada OJK untuk mendapatkan persetujuan.

## PROSEDUR PELAKSANAAN PENILAIAN KINERJA DEWAN KOMISARIS

Pelaksanaan assessment kinerja Dewan Komisaris termasuk di dalam pelaksanaan self assessment GCG Bank yang dilakukan secara berkala setiap semester.

## KRITERIA PENILAIAN KINERJA DEWAN KOMISARIS

Kriteria Self Assessment Dewan Komisaris terkait pelaksanaan GCG dibagi menjadi 3 (tiga) kelompok yaitu *Governance Structure, Governance Process* dan *Governance Outcome. Governance structure* terdiri dari 14 (empat belas) indikator, *Governance Process* terdiri dari 17 (tujuh belas) indikator sedangkan *governance outcome* terdiri dari 6 (enam) indikator.

## PARTIES THAT IMPLEMENT PERFORMANCE ASSESSMENT

The party assessing the performance of the Board of Commissioners is the Shareholder through the GMS. It is stated in the applicable rules and regulations and the Articles of Association and the mandate of Shareholders. The Board of Commissioners would be held accountable for their performance in 2018 in the GMS held in 2019.

## RESULTS OF THE BOARD OF COMMISSIONER PERFORMANCE ASSESSMENT

The performance assessment of the Board of Commissioners is carried out by the Shareholders in the Annual GMS based on the Board of Commissioners' supervisory report submitted in the Annual Report. The GMS granted full dismissal and release of responsibility (acquit et de charge) to the Board of Commissioners for the supervisory actions taken at the end of the fiscal year. The performance of the Board of Commissioners is reflected in the achievement of the realization of the Board of Commissioners' Annual Work Programs/Annual Work Plans that have been achieved. Besides, the results of overall performance evaluations of Board of Commissioners and the performance of each member of Board of Commissioners individually are an integral part of the compensation/ incentive scheme for Board of Commissioners and a basis for consideration for shareholders to dismiss and/or reappoint the Board of Commissioners concerned.

Performance Assessment of the Board of Commissioners Through GCG Self Assessment following OJK Regulations

The performance assessment of the Board of Commissioners has also carried out through GCG Self Assessment submitted to the Financial Services Authority based on the Financial Services Authority Circular No. 13 / SEOJK.03 / 2017 concerning the Implementation of Governance for Commercial Banks. The GCG Self Assessment is conducted periodically every semester, which is reported to the OJK for approval.

## PROCEDURES FOR THE IMPLEMENTATION OF THE PERFORMANCE ASSESSMENT OF THE BOARD OF COMMISSIONERS

The Board of Commissioners' performance assessment is included in the implementation of the Bank's GCG self-assessment, which is carried out regularly every semester.

## CRITERIA OF PERFORMANCE ASSESSMENT OF THE BOARD OF COMMISSIONERS

The Board of Commissioners' Self-Assessment Criteria related to the implementation of GCG are divided into 3 (three) groups, namely Governance Structure, Governance Process, and Governance Outcome. The governance structure consists of 14 (fourteen) indicators. The Governance Process consists of 17 (seventeen) indicators, while the governance outcome consists of 6 (six) indicators.

## PIHAK YANG MELAKUKAN PENILAIAN KINERJA DEWAN KOMISARIS

Pihak yang melakukan Self Assessment GCG adalah Direksi dan Dewan Komisaris yang harus mendapatkan persetujuan dan pengawasan dari OJK.

## HASIL PENILAIAN KINERJA DEWAN KOMISARIS

Hasil penilaian self assessment pelaksanaan Good Corporate Governance tahun 2019 Bank Mantap, untuk aspek Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris mendapat nilai komposit 2 atau BAIK.

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

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 2019, Komite Audit telah memantau dan mengevaluasi perencanaan dan pelaksanaan audit serta tindak lanjut hasil audit dalam rangka menilai kecukupan 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 2019, Komite Remunerasi dan Nominasi telah membantu Dewan Komisaris memperoleh dan menganalisis data bakal calon Direksi dari talent pool pejabat satu tingkat di bawah Direksi serta mengidentifikasi calon Dewan Komisaris yang memenuhi syarat 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

## PARTIES THAT IMPLEMENT THE PERFORMANCE ASSESSMENT OF THE BOARD OF COMMISSIONERS

The parties conducting GCG Self-Assessment are the Board of Directors and Board of Commissioners, who must obtain approval and supervision from the OJK.

## RESULTS OF PERFORMANCE ASSESSMENT OF THE BOARD OF COMMISSIONERS

The results of self-assessment of the 2019 Good Corporate Governance implementation of Bank Mantap, for the aspects of the Implementation of the Duties and Responsibilities of the Board of Commissioners, received a composite value of 2 or GOOD.

Performance Evaluation of Committees Under the Board of Commissioners and the Basis of Assessment

To enhance the role of the Board of Commissioners in carrying out the supervisory function, the Board of Commissioners has formed 3 (three) committees namely:

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

The Audit Committee has the duties and responsibilities to supervise matters relating to financial information, internal control systems, the effectiveness of audits by external and internal auditors, the effectiveness of the implementation of risk management, and compliance with applicable laws and regulations. During 2019, the Audit Committee has monitored and evaluated the planning and implementation of the audit as well as the follow-up of audit results to assess the adequacy of internal control.

The Remuneration and Nomination Committee has the duties and responsibilities to assist the Board of Commissioners in carrying out their functions and duties in the fields related to nomination and remuneration for members of the Board of Directors and the Board of Commissioners. During 2019, the Remuneration and Nomination Committee has helped the Board of Commissioners obtained and analyzed the data of the prospective Board of Directors from the talent pool of officials one level below the Board of Directors. The Committee also identified candidates for the Board of Commissioners who met the requirements and proposed an appropriate remuneration system for the Board of Directors and Board of Commissioners in the form of a payroll system/ honorarium, facilities/benefits, bonus.

The Risk Monitoring Committee has the duties and responsibilities in supervising the implementation of the Company's risk management while fulfilling the adequacy of risk management procedures and methodology so that the Bank's business activities can be controlled within acceptable and profitable limits. During 2019, the Risk Monitoring

tahun 2019, Komite Pemantau Risiko telah mengevaluasi tekait penyediaan kredit dan penyediaan dana kepada pihak terkait, recovery plan Bank Mantap serta review atas pelaksanaan manajemen risiko di Bank Mantap. Dewan Komisaris secara periodik (tahunan) melakukan penilaian atas efektivitas kinerja komite-komite di bawah Dewan Komisaris. Dewan Komisaris menilai bahwa selama tahun 2018 komite-komite telah menjalankan tugas dan tanggung jawabnya dengan cukup efektif dilihat dari pencapaian Key Performance Indicator (KPI) masing-masing komite.

## MEKANISME PENGUNDURAN DIRI DAN PEMBERHENTIAN DEWAN KOMISARIS

### MEKANISME PENGUNDURAN DIRI

Sesuai dengan ketentuan Pasal 15 ayat 6 Anggaran Dasar Perusahaan, anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada perusahaan paling kurang 30 hari sebelum tanggal pengunduran dirinya. Selanjutnya dalam jangka 30 hari sejak terjadinya lowongan harus diselenggarakan RUPS untuk mengisinya dengan memperhatikan peraturan perundang-undangan dan Anggaran Dasar.

### MEKANISME PEMBERHENTIAN

Berdasarkan ketentuan Pasal 105 UUPT, anggota Dewan Komisaris dapat diberhentikan sewaktu waktu oleh RUPS dengan menyebutkan alasannya. Sebelum pemberhentian tersebut, anggota Dewan komisaris yang bersangkutan diberikan kesempatan untuk membela diri dalam RUPS. Pemberhentian anggota Dewan Komisaris dapat pula dilakukan dengan keputusan di luar RUPS dengan mekanisme yang sama, yaitu anggota Dewan Komisaris diberikan kesempatan untuk membela diri sebelum diambil keputusan pemberhentian, apabila anggota Dewan Komisaris yang akan diberhentikan 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.

Committee evaluated the provision of credit and provision of funds to related parties, the Bank Mantap recovery plan, and reviewed the implementation of risk management at Bank Mantap. 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 2018 the committees have carried out their duties and responsibilities quite effectively in terms of the achievement of the Key Performance Indicator (KPI) of each Committee.

## MECHANISM OF RESIGNATION AND DISMISSAL OF THE BOARD OF COMMISSIONERS

### RESIGNATION MECHANISM

Following Article 15 paragraph 6 of the Company's Articles of Association, members of the Board of Commissioners are entitled to resign from their positions by giving written notice to the company at least 30 days before the date of their resignation. Furthermore, within 30 days of the vacancy occurring, a GMS must be held to fill it with due regard to the laws and regulations and the Articles of Association.

### DISMISSAL MECHANISM

Based on the provisions of Article 105 of the Company Law, members of the Board of Commissioners may be dismissed at any time by the GMS by stating their reasons. Before the dismissal, the members of the Board of Commissioners concerned were allowed to defend themselves at the GMS. Decisions outside GMS can also do dismissal of the Board of Commissioners' members with the same mechanism. Members of the Board of Commissioners are allowed to defend themselves before dismissal decisions are made if the members of the Board of Commissioners who will be dismissed do not object to the dismissal, then self-defense is not necessary. The revocation will be effective since the closing of the GMS or the date of the dismissal decision outside the GMS or other specified dates.

# DIREKSI
## The Board of Directors

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.

The Board of Directors is the organ of the Bank that is collectively responsible for managing the Bank for the interests and objectives of the Bank. They are representing the Bank inside and outside the court following the Articles of Association. As a form of accountability in carrying out their duties for one year, the Board of Directors is responsible for managing the Bank in the GMS.

### TUGAS DAN TANGGUNG JAWAB DIREKSI

Direksi Bank Mantap 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 Mantap, 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.

### DUTIES AND RESPONSIBILITIES OF THE BOARD OF DIRECTORS

The Board of Directors of Bank Mantap is fully responsible for the management of the Bank and in compliance with applicable laws and regulations. Members of the Board of Directors have clear duties and responsibilities. Per article 13 of the Articles of Association of Bank Mantap, the Board of Directors has the following duties:

1. The primary duties of the Board of Directors are:
   a. Carry out bank management for the interests and objectives of the Bank.
   b. Acting as the leader in the management.
   c. Maintaining and managing bank assets.
2. Implement the principles of Good Corporate Governance in every business activity of the Bank at all levels of the organization.
3. Following up on audit findings and recommendations from the Bank's internal audit work unit, external auditor, the results of the supervision of the Financial Services Authority and/or the results of supervision of other Authorities.
4. Establish an Internal Audit Work Unit, Risk Management Work Unit, Risk Management Committee, Compliance Work Unit, and Anti-Fraud Strategy Unit.
5. Accountable for the implementation of its duties to Shareholders through the General Meeting of Shareholders.
6. Disclose to employees Bank policies that are strategic in the area of employment.
7. Providing data and information that is accurate, relevant and timely to the Board of Commissioners.
8. Has work guidelines and procedures (charter) which are binding for each member of the Board of Directors.
9. All Board of Directors' decisions taken following charter that is the responsibility of all members of the Board of Directors.
10. Every policy and a strategic decision is decided through a Board of Directors meeting. The results of the Board of Directors' meetings are outlined in the minutes of the meeting and properly documented. During the Board of Directors meeting, there are no dissenting opinions, and the Board of Directors meeting was decided by deliberation.

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.
    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 Mantap tidak melanggar prinsip kehati-hatian. Apabila setelah dikaji rancangan keputusan tersebut mengandung unsur ketidakpatuhan, maka Direktur Kepatuhan berkewajiban meminta agar rancangan keputusan dimaksud dibatalkan.

11. Implement transparency aspects by doing the following:
    a. Members of the Board of Directors have revealed:
        1) Ownership of shares, both at the Bank concerned and at other banks and companies domiciled domestically and abroad.
        2) Financial and family relations with other members of the Board of Commissioners, members of the Board of Directors and/or Bank Shareholders.
    b. Members of the Board of Directors have disclosed the remuneration and other facilities determined based on the decision of the General Meeting of Shareholders.
    c. Prepare a realistic Business Plan by taking into account external and internal factors that affect the business continuity of the Bank and still pay attention to the principles of prudence and sound banking principles. The Board has approved the Business Plan of Commissioners.
    d. The intended business plan is submitted to the Financial Services Authority. The Board of Directors communicates the Business Plan to:
        1) Bank Shareholders.
        2) All organizational levels at the Bank.
    e. Implementing the Business Plan effectively in managing the Bank's business and submitting the Quarterly Business Plan Realization Report to the Financial Services Authority.
    f. Make an Annual Report and Report on the Implementation of Good Corporate Governance.
    g. The Compliance Director makes a Director's Report, which carries out the Compliance function quarterly to the President Director with a copy to the Board of Commissioners.
    h. Every semester the Compliance Director makes a Director's Report that oversees the Compliance Function, which is submitted to the Financial Services Authority, with a copy to the President Director and the Board of Commissioners.
    i. Conduct self-assessment of the Bank's GCG implementation every semester and submit it to the Financial Services Authority.
    j. Specifically the Compliance Director functions to ensure that the draft decisions to be taken by the Board of Directors and Board of Commissioners of Bank Mantap do not violate the precautionary principle. If, after reviewing the draft decision contains an element of non-compliance, the Compliance Director is obliged to request that the draft decision is canceled.

## 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 bersama-sama atau kepada badan lain.
5. Menghapusbukukan piutang pokok macet, bunga, denda, dan/atau ongkos yang selanjutnya dilaporkan kepada Dewan Komisaris.
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.

## AUTHORITIES OF THE BOARD OF DIRECTORS

In detail, the authorities of the Board of Directors by not reducing other provisions in the Articles of Association are as follows:

1. The Board of Directors has the authority to set policies in the leadership and management of the Bank.
2. Regulate provisions regarding the Company's staffing, including salary, pension or pension plan, and other income for the Company's employees.
3. Appoint and dismiss the Company's employees based on the Company's staffing regulations.
4. Arranging the delegation authority of the Board of Directors. The delegation represents the Company in and out of court. It is given to one or several members of the Board of Directors designated explicitly for that or to one or more people, employees, either alone or together or to other bodies.
5. Write off bad principal receivables, interest, penalties and/or fees that are subsequently reported to the Board of Commissioners.
6. The President Director and another member of the Board of Directors are entitled and authorized to act for and on behalf of the Board of Directors and represent the Company.
7. If the President Director is not present or unavailable due to any reason that does not need to be proven to other parties, then one other member of the Board of Directors has the right and authority to act for and on behalf of the Board of Directors and represent the Company.

## 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 perundang-undangan 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.

## BOARD OF DIRECTORS OBLIGATIONS

In detail, the Board of Directors' obligations is as follows:

1. The Board of Directors is fully responsible for carrying out its duties, managing the Bank following its authority and responsibilities as stipulated in the Articles of Association and the applicable provisions and laws and regulations.
2. Implement the principles of Corporate Governance in every business activity of the Bank at all levels of the organization.
3. Following up on audit findings and recommendations from the Bank's internal audit work unit, external auditor, the results of the supervision of the Financial Services Authority and/or the results of supervision of other Authorities.
4. Establish an Internal Audit Work Unit, Risk Management Work Unit, Compliance Work Unit, and Anti-Fraud Strategy Unit.

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.
    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.

5. Accountable for the implementation of its duties to Shareholders through the General Meeting of Shareholders.
6. Disclose to Bank's employees' policies that are strategic in the field of staffing.
7. Providing data and information that is accurate, relevant, and timely to the Board of Commissioners.
8. Has work guidelines and procedures (charter) which are binding for each member of the Board of Directors.
9. All of the Board of Directors' decisions taken per charter are the responsibility of all members of the Board of Directors.
10. Every policy and the strategic decision is decided through a Board of Directors meeting. The results of the Board of Directors' meetings are outlined in the minutes of the meeting and adequately documented. During the meeting of the Board of Directors, there are no dissenting opinions, and the Board of Directors' meeting was decided by deliberation.
11. Implement transparency aspects by doing the following:
    a. Members of the Board of Directors have revealed:
        - Ownership of shares, both at the Bank concerned and at other banks and companies domiciled domestically and abroad.
        - Financial and family relations with other members of the Board of Commissioners, members of the Board of Directors and/or Bank Shareholders.
    b. Members of the Board of Directors have disclosed the remuneration and other facilities determined based on the decision of the General Meeting of Shareholders.
    c. Prepare a realistic Business Plan by taking into account external and internal factors that affect the business continuity of the Bank and still pay attention to the principles of prudence and sound banking principles. The Board of Commissioner has approved the Business Plan.
    d. The intended business plan is submitted to the Financial Services Authority. The Board of Directors communicates the Business Plan to Shareholders of the Bank and all organizational levels at the Bank.
    e. Implementing the Business Plan effectively in managing the Bank's business and submitting the Quarterly Business Plan Realization Report to the Financial Services Authority.
    f. Make an annual report and the corporate governance implementation report.
    g. The Compliance Director makes a Director's Report that carries out the Compliance Function quarterly to the President Director with a copy to the Board of Commissioners.

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 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 Mantap 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.

h. Every semester the Compliance Director makes a Director's Report that oversees the Compliance Function, which is submitted to the Financial Services Authority, with a copy to the President Director and the Board of Commissioners.

i. Conduct self-assessment of the Bank's Corporate Governance implementation every semester and submit it to the Financial Services Authority.

12. Specifically the Compliance Director functions to ensure that the draft decisions to be taken by the Board of Directors and Board of Commissioners of Bank Mantap do not violate the precautionary principle. If, after reviewing the draft decision contains an element of non-compliance, the Compliance Director is obliged to request that the draft decision is canceled.

## 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.

## THE BOARD OF DIRECTORS' TERM OF OFFICE

The members of the Board of Directors are appointed for a period of time from the closing of the GMS that designates them or is otherwise stipulated by the GMS and ends at the close of the 3rd (third) Annual GMS since their appointment. Without reducing the rights of GMS at any time, they may dismiss members of the Board of Directors before their term of office ends by stating their reasons. Such dismissal is effective from the closing of the GMS unless otherwise determined by the GMS. After the term of office expires, the members of the Board of Directors may be reappointed for one term, unless otherwise specified by a General Meeting of Shareholders.

## KRITERIA DIREKSI

Terpenuhinya kriteria Direksi menjadi poin penting bagi Pemegang Saham guna mendapatkan keyakinan bahwa yang akan menjalankan pengurusan perusahaan adalah benar-benar 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, 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.

## CRITERIA OF THE BOARD OF DIRECTORS

The fulfillment of the Board of Directors' criteria becomes an essential point for Shareholders to gain confidence that those who will carry out the management of the company are genuinely the right candidates and have the qualifications following the provisions set by the regulators and internal regulations.

Based on Law No. 40/2007 concerning Limited Liability Companies, those who can be appointed as members of the Board of Directors are individuals who are capable of taking legal actions, except in the 5 (five) years prior to their appointment:

1. Declared bankrupt.
2. Become a member of the Board of Directors or a member of the Board of Commissioners found guilty of causing a company to be declared bankrupt, or
3. Convicted of criminal acts that harm the country's financial and/or relating to the financial sector.

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 Mantap 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.

A candidate for the Board of Directors must be an Indonesian citizen who meets the requirements specified in the applicable laws and regulations. A person who will be appointed as a member of the Board of Directors must meet the requirements of integrity, competence, and financial reputation. Integrity means having good character and morals, having a good reputation as long as the person concerned has previous duties. Commit to comply with applicable laws and regulations, commit to the development of a healthy Bank, and never been declared as a party who did not pass.

Whereas as a competency requirement, someone who is proposed as a Board of Directors must have competence and the majority of members of the Board of Directors have experience in banking as Executive Officers of the Bank and have certification in the field of risk management, as well as expertise in several other areas and have the ability to carry out strategic management in the framework of developing a healthy Bank. In terms of reputation, a member of the Board of Directors has never been declared bankrupt or cause a company to go bankrupt when serving as a Director or member of the Board of Commissioners/Directors. In the 5 (five) years prior to serving as the Bank's Board of Directors, He/She is not included in the list of bad debts.

A person appointed as a Director of Bank Mantap must undergo a fit and proper test conducted by the OJK as regulated in the Financial Services Authority Circular Letter No. 39 / SEOJK.03 / 2016 concerning the Assessment of Capability and Compliance for Prospective Controlling Shareholders, Prospective Members of the Board of Directors, and Prospective Members of the Board of Commissioners. Thus a Board of Directors must obtain the title of graduation in the fit and proper test conducted by the Financial Services Authority.

## 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/001A/I/2019 tentang Pedoman dan Tata Tertib Direksi tanggal 2 Januari 2019. Adapun Pedoman dan Tata Tertib Direksi mengatur mengenai hal-hal sebagai berikut:

- BAB I Ketentuan Umum
- BAB II Direksi
- BAB III Kewenangan Bertindak
- BAB IV Etika dan Waktu Kerja
- BAB V Rapat Direksi
- BAB VI Komite-Komite
- BAB VII Penutup

## CHARTER OF THE BOARD OF DIRECTORS

In the context of implementing Good Corporate Governance, the Board of Directors of Bank Mantap has compiled the Board of Directors' guidelines and rules which have been ratified in the Decree of Board of Directors of Bank Mantap No. KEP.DIR / 001A / I / 2019 concerning the Charter of the Board of Directors, dated January 2, 2019. The Board of Directors' Charter regulate matters as follows:

- CHAPTER I General Provisions
- CHAPTER II The Board of Directors
- CHAPTER III Authority of Action
- CHAPTER IV Ethics and Working Hours
- CHAPTER V The Board of Directors' Meetings
- CHAPTER VI Committees
- CHAPTER VII Closing

Sesuai akta Pernyataan Keputusan Rapat No. 94 tanggal 25 Mei 2018 yang dibuat oleh Notaris I Gusti Ngurah Putra Wijaya SH., Notaris di Denpasar juncto akta Pernyataan Keputusan Sirkuler Pemegang Saham No. 18 tanggal 7 Agustus 2019 yang dibuat oleh Notaris I Gusti Ngurah Putra Wijaya SH., Notaris di Denpasar, jumlah anggota Direksi per Desember 2019 adalah 4 (orang) orang yang terdiri dari 1 (satu) Direktur Utama dan 3 (tiga) Direktur.

Sesuai dengan Peraturan Otoritas Jasa Keuangan/OJK, Direktur Utama berasal dari pihak yang independen terhadap pemegang saham pengendali. Seluruh anggota Direksi berdomisili di Indonesia dan memiliki pengalaman lebih dari 5 (lima) tahun di bidang perbankan.

Anggota Direksi diangkat, diganti dan/atau diberhentikan melalui keputusan RUPS berdasarkan usulan dari Dewan Komisaris setelah memperhatikan Rekomendasi Komite Remunerasi dan Nominasi. Seluruh anggota Direksi tidak merangkap jabatan sebagai anggota Dewan Komisaris, Direksi atau Pejabat Eksekutif pada bank, perusahaan dan/atau lembaga lain. Anggota Direksi juga tidak pernah memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan tugas dan fungsi Direksi.

Direksi Perseroan bertanggung jawab penuh atas pelaksanaan kepengurusan perseroan sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar Perseroan dan peraturan perundangan-undangan yang berlaku. Direksi Perseroan melaksanakan prinsip-prinsip Tata Kelola dalam setiap kegiatan usaha Perseroan pada seluruh tingkatan atau jenjang organisasi dan menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern (SKAI), auditor eksternal dan hasil pengawasan Otoritas Jasa Keuangan.

Untuk posisi Desember 2019 komposisi Direksi Bank Mantap adalah sebagai berikut :

Following the meeting statement No. 94 dated May 25, 2018, made by Notary I Gusti Ngurah Putra Wijaya SH., Notary in Denpasar in conjunction with Circular Statement of Shareholders Decision No. 18 on August 7, 2019, made by Notary I Gusti Ngurah Putra Wijaya SH., Notary in Denpasar, The number of Board of Directors as of December 2019 were 4 (people) consisting of 1 (one) President Director and 3 (three) Directors.

Following the regulation of the Financial Services Authority/ OJK, the President Director is from an independent party to the controlling shareholder. All members of the Board of Director's domicile in Indonesia and have more than 5 (five) years of experience in banking.

Members of the Board of Directors are appointed, replaced, and/or dismissed through a GMS decision based on a proposal from the Board of Commissioners after taking into account the Remuneration and Nomination Committee Recommendations. All members of the Board of Directors do not hold concurrent positions as members of the Board of Commissioners, the Board of Directors or Executive Officers of other banks, companies and/or institutions. Members of the Board of Directors also never give a general power of attorney to other parties, which results in the transfer of duties and functions of the Board of Directors.

The Company's Board of Directors is fully responsible for the implementation of the management of the company per their authority and responsibilities as stipulated in the Company's Articles of Association and applicable laws and regulations. The Board of Directors of the Company implement the Governance principles in every Company's business activity at all levels of the organization and follow up on audit findings and recommendations from the Internal Audit Work Unit (SKAI), external auditors and the results of supervision of the Financial Services Authority.

For the position of December 2019, the composition of the Board of Directors of Bank Mantap was as follows:

| No | Nama<br>Name | Jabatan<br>Position | Status efektif / blm efektif<br>Status effective / not yet effective | Keputusan OJK<br>OJK Decisions |
|---|---|---|---|---|
| 1 | Josephus K.Triprakoso | Direktur Utama<br>President Director | efektif<br>effective | KEP- 155/D.03/2017 tanggal 7 Agustus 2017<br>Kep-155 / D.03 / 2017 dated August 7, 2017 |
| 2 | Nurkholis Wahyudi | Direktur<br>Director | efektif<br>Effective | SR- 42/D.03/2016 tanggal 26 Februari 2016<br>SR-42 / D.03 / 2016 dated February 26, 2016 |
| 3 | Paulus Endra Suyatna | Direktur<br>Director | efektif<br>Effective | SR- 43/D.03/2016 tanggal 26 Februari 2016<br>SR-43 / D.03 / 2016 dated February 26, 2016 |
| 4 | Iwan Soeroto | Direktur<br>Director | efektif<br>Effective | KEP- 120/D.03/2018tanggal 31 Juli 2018<br>KEP-120 / D.03 / 2018 dated 31 July 2018 |

## PROGRAM ORIENTASI BAGI DIREKSI BARU

Bank Mantap 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 Mantap.
2. Interaksi dan komunikasi langsung dengan pejabat eksekutif dan karyawan khususnya yang berada di bawah supervisi Direksi yang bersangkutan.

Pada tahun 2019 tidak terdapat program orientasi bagi Direksi Baru Bank Mantap.

## ORIENTATION PROGRAM FOR NEW BOARD OF DIRECTORS

Bank Mantap has provisions relating to orientation programs for the new member of the Board of Directors who refer to the parent company policy. Based on the parent company policy, the orientation program for the Bank's New Directors is implemented in several ways, such as:

1. Study company documents such as Company's Articles of Association, Corporate Work Plan and Budget (RKAP), Board of Directors' Code of Conduct, Annual Reports, and the laws and regulations relating to the business process of Bank Mantap.
2. Direct interaction and communication with executive officers and employees, especially those under the supervision of the Board of Directors concerned.

In 2019 there was no orientation program for the New Directors of Bank Mantap.

## PEMBIDANGAN TUGAS PENGAWASAN DIREKSI

Dalam melaksanakan tugasnya, Direksi dibagi atas bidang tugas sebagai berikut.

## DIVISION OF SUPERVISION DUTIES OF THE BOARD OF DIRECTORS

In carrying out its duties, the Board of Directors is divided into the following duty fields.

**TABEL PEMBIDANGAN TUGAS DIREKSI**
**Table of Division of Supervision Duties of the Board of Directors**

| Nama<br>Name | Jabatan<br>Position | Bidang Tugas | Duties Field |
|---|---|---|---|
| Josephus K.Triprakoso | Direktur Utama<br>President Director | Bertanggungjawab sebagai pimpinan untuk seluruh bidang tugas Direktur di bawahnya. Sebagai Direktur Bidang bertugas mensupervisi Divisi *Human Capital*, Divisi *Internal Audit* dan *Disruption Office* | Responsible as a leader for all the duties of the Director below. As the Director of the field in charge of supervising the Human Capital Division, Internal Audit Division and the Disruption Office |
| Nurkholis Wahyudi | Direktur *Business*<br>Director of Business | Sebagai Direktur Bidang bertugas mensupervisi Divisi *Distribution & Portofolio Management*, Divisi *Retail Business*, Divisi *Micro Business*, Divisi *Pension Business*, Divisi *Treasury* dan Divisi *Collection & Productivity* | As the Director of the field in charge of supervising Distribution & Portfolio Management Division, Retail Business Division, Micro Business Division, Pension Business Division, Treasury Division and Collection & Productivity Division |
| Paulus Endra Suyatna | Direktur *Compliance and Risk*<br>Director of Compliance and Risk | Sebagai Direktur Bidang bertugas mensupervisi Divisi *Compliance*, Divisi *Human Capital*, Divisi *Corporate Secretary & Legal* dan Divisi *Risk Management* | As the Director of the field in charge of supervising Compliance Division, Human Capital Division, Corporate Secretary & Legal Division and Risk Management Division |
| Iwan Soeroto | Direktur *Information Tehnology and Operations*<br>Director of Information Technology and Operations | Sebagai Direktur Bidang bertugas mensupervisi Divisi *IT Operations*, Divisi *IT Application & Strategic*, Divisi *Central Operation*, Divisi *Credit Operations* dan Divisi *Pension & Loyalty Management* | As the Director of the field in charge of supervising IT Operations Division, IT Application & Strategic Division, Central Operations Division, Credit Operations Division and Pension & Loyalty Management Division |

## KEBIJAKAN KEBERAGAMAN DIREKSI DAN PENERAPANNYA

Kebijakan keberagaman komposisi Direksi yang diterapkan oleh Bank Mantap 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 Direksi, sesuai kebijakan Pemegang Saham, Bank telah mempertimbangkan keberagaman komposisi menyesuaikan dengan kebutuhan dan kompleksitas Bank Mantap sehingga diharapkan dalam pengembangan Bank Mantap maupun dalam penyelesaian terhadap suatu permasalahan dapat dipertimbangkan dari berbagai perspektif dibandingkan dengan anggota Direksi yang homogen.

## DIVERSITY POLICY OF THE BOARD OF DIRECTORS AND ITS IMPLEMENTATION

The diversity composition policy of the Board of Directors implemented by Bank Mantap has referred to the Subsidiary Company Management Policy and the Shareholders Agreement Number: DIR.PKS / 093/2014, Number: JAN-18 / DIR / 2014, and Number: PKS139 / DIRUT / 0814, dated August 21, 2014, as amended by Amendments 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 determining members of the Board of Directors, according to Shareholders' policy, the Bank has considered the diversity of compositions following the needs and complexity of Bank Mantap. It is expected that in the development of Bank Mantap and the resolution of a problem, it can be considered from various perspectives compared to homogeneous members of the Board of Directors.

### DATA TABEL KEBERAGAMAN KOMPOSISI DIREKSI
### Table Data of Diversity Composition of The Board of Directors

| Nama | Jabatan | Usia | Jenis Kelamin | Pendidikan | Pengalaman kerja | Keahlian |
|---|---|---|---|---|---|---|
| Josephus K.Triprakoso | Direktur Utama<br>President Director | 52 | Laki-Laki<br>Male | Sarjana Akuntansi dari Universitas Negeri Sebelas Maret (1991). Manajemen Akuntansi dari Universitas Persada Indonesia YAI (2001).<br>Bachelor of Accounting from Sebelas Maret State University (1991). Accounting Management from the University of Persada Indonesia YAI (2001). | - Staf bagian akuntansi Urusan Akuntansi Keuangan Bank Bumi Daya (1996)<br>Accounting Division Staff for Financial Accounting Affairs of Bank Bumi Daya in (1996)<br>- Kepala Seksi Pembukuan Valas Urusan Akuntansi Keuangan Bank Bumi Daya (1999)<br>Head of Forex Accounting Section for Financial Accounting Affairs of Bank Bumi Daya (1999)<br>- Kepala Seksi *Regional Retail Controller* di Bank Mandiri (2000)<br>Head of Regional Retail Controller Section of Bank Mandiri (2000)<br>- Kepala Seksi Analisa Profitabilitas (2001)<br>Head of Profitability Analysis Section (2001)<br>- Profesional Staff *MIS Strategy Performance Group* Bank Mandiri (2003)<br>Professional Staff of MIS Strategy Performance Group of Bank Mandiri (2003)<br>- *Team Leader Monitoring & Analysis Strategy Performance Group* (2005)<br>Team Leader of Monitoring & Analysis Strategy Performance Group (2005)<br>- *Departement Head Controller Strategic Performance Group* (2007)<br>Department Head of Controller Strategic Performance Group (2007)<br>- *Departement Head-Decision Support Micro & Retail Banking, Strategy and Perfomance Group* (2009)<br>Department Head of Decision Support Micro & Retail Banking, Strategy and Perfomance Group (2009)<br>- *Deputy Regional Manager* Wilayah Bandung (2013)<br>Deputy Regional Manager of Bandung Region (2013)<br>- *General Manager* Bank Mandiri Kantor Cabang Dili (2015)<br>General Manager of Bank Mandiri, Dili Branch Office (2015) | Akuntansi dan Perbankan<br>Accounting and Banking |

| Nama | Jabatan | Usia | Jenis Kelamin | Pendidikan | Pengalaman kerja | Keahlian |
|---|---|---|---|---|---|---|
| Nurkholis Wahyudi | Direktur *Business*<br>Director of Business | 43 | Laki-Laki<br>Male | Sarjana Sosial Ekonomi Perikanan dari Universitas Brawijaya (2000).<br>Bachelor of Fisheries Socioeconomics from Brawijaya University (2000) | - *Customer Service Officer* (CSO) di Bank Mandiri *Regional Network Group* (RNK) Mataram, Denpasar dan Malang (2004)<br>Customer Service Officer (CSO) of Bank Mandiri Regional Network Group (RNK) Mataram, Denpasar and Malang (2004)<br>- *Retail Officer* (RO), **Marketing Officer** (MO), *Consumer Loan Collection Officer, Service Quality Liaison Officer* (SQLO)-*Regional Network Group* Bank Mandiri (2005)<br>Retail Officer (RO), Marketing Officer (MO), Consumer Loan Collection Officer, Service Quality Liaison Officer (SQLO) of Bank Mandiri Regional Network Group (2005)<br>- Profesional Staf *Sales and Monitoring Marketing- Small Business Group* (2008)<br>Professional Sales of Sales and Monitoring Marketing - Small Business Group (2008)<br>- *Executive Assistant* Direktur *Micro and Retail Banking* di tahun 2008<br>Executive Assistant to Director of Micro and Retail Banking in 2008<br>- Asisten Staf Khusus Menteri Negara BUMN di tahun 2009<br>Special Staff Assistant to the Minister of State-Owned Enterprises in 2009<br>- *Cluster Manager* Kediri – MBDC Surabaya (2011)<br>Kediri Cluster Manager - MBDC Surabaya (2011)<br>- *Department Head Business and Product Development Micro Business Development Group* Bank Mandiri (2014)<br>Department Head of Business and Product Development, Micro Business Development Group of Bank Mandiri (2014)<br>- Tim Transisi B*ank Joint Venture* (PT Bank Mandiri Taspen Pos) (2012-2015)<br>Transition Team of Joint Venture Bank (PT Bank Mandiri Taspen Pos) (2012-2015) | Ekonomi, Pemasaran dan Perbankan<br>Economics, Marketing and Banking |
| Paulus Endra Suyatna | Direktur *Compliance and Risk*<br>Director of Compliance and Risk | 54 | Laki-Laki<br>Male | Sarjana Hukum dari Universitas Gadjah Mada (1989). Magister Ekonomi Manajemen dari Universitas Padjajaran (1995).<br>Bachelor of Laws from Gajah Mada University (1989). Master of Management Economics from Padjadjaran University (1995). | - Pelaksana Biro Direksi pada PT Taspen (Persero) (1996)<br>Directors Bureau Officer of PT Taspen (Persero) (1996)<br>- Pelaksana Sekretariat Perusahaan (1997); Pelaksana Hukum (1999); *Asisten Legal Officer* (2004); *Legal Officer* (2005); *Senior Legal Officer* (2008); Pj. Peneliti Madya (2009); Manajer Hukum (2012); Peneliti Utama (2014), Kepala Desk Hukum (2015) seluruhnya pada PT Taspen (Persero)<br>Corporate Secretariat Officer (1997); Legal Officer (1999); Legal Officer Assistant (2004); Legal Officer (2005); Senior Legal Officer (2008); Acting Middle Researcher (2009); Legal Manager (2012); Senior Researcher (2014), Head of Legal Desk (2015) entirely at PT Taspen (Persero)<br>- Komisaris Bank Perkreditan Rakyat milik Dana Pensiun Taspen (2015)<br>Commissioner of Rural Credit Bank owned by Taspen Pension Fund (2015) | Hukum<br>Law |

| Nama | Jabatan | Usia | Jenis Kelamin | Pendidikan | Pengalaman kerja | Keahlian |
|---|---|---|---|---|---|---|
| Iwan Soeroto | Direktur *Information Tehnology and Operations*<br>Director of Information Tehnology and Operations | 53 | Laki-Laki<br>Male | Sarjana Manajemen Informatika dari STMIK Kuwera Jakarta (1996). Magister Manajemen Dari Universitas Dokter Soetomo (2004).<br>Bachelor of Informatics Management from STMIK Kuwera Jakarta (1996). Master of Management from Dokter Soetomo University (2004). | - Calon Pegawai Biro Pengolahan Data Elektronik di PT Taspen (1987)<br>Prospective Employees of the Electronic Data Processing Bureau at PT Taspen (1987)<br>- Pegawai Sementara Biro Pengolahan Data Elektronik di PT Taspen (1988)<br>Temporary Employee of the Electronic Data Processing Bureau at PT Taspen (1988)<br>- Pegawai Tetap Biro Pengolahan Data Elektronik PT Taspen (1990)<br>Permanent Employees of the Electronic Data Processing Bureau at PT Taspen (1990)<br>- Pranata Komputer Pratama, Staff Pengembangan Sistem Informasi di Taspen (1991)<br>Computer First Staff, Information Systems Development Staff at Taspen (1991)<br>- Kepala Seksi Operasi Komputer di PT Taspen Kantor Pusat (1992)<br>Head of Computer Operations Section at PT Taspen Head Office (1992)<br>- Kepala Seksi Staff Pengembangan Sistem Informasi di PT Taspen Kantor Pusat (1995)<br>Head of Information Systems Development Staff Section at PT Taspen Head Office (1995)<br>- Pranata Komputer Muda Staff Pengembangan Sistem Informasi di PT Taspen Kantor Pusat (1996)<br>Junior Computer Staff in Information System Development at PT Taspen Head Office (1996)<br>- Asman Administrasi SDM di PT Taspen Kantor Pusat (1997)<br>Assisstant Manager of HR Administration at PT Taspen Head Office (1997)<br>- PJ Kepala Bidang Sistem Informasi di PT Taspen Cabang Semarang (2002)<br>Acting Head of Information Systems Division at PT Taspen Semarang Branch (2002)<br>- Kepala Bidang Sistem Informasi di PT Taspen Cabang Semarang (2003)<br>Head of Information Systems Division at PT Taspen Semarang Branch (2003)<br>- Manajer Pengembangan SDM di PT Taspen Kantor Pusat (2005)<br>HR Development Manager at PT Taspen Head Office (2005)<br>- Wakil Kepala Cabang Utama di PT Taspen Cabang Makassar (2010)<br>Deputy Head of Main Branch at PT Taspen Makassar Branch (2010)<br>- Wakil Kepala Cabang Utama di PT Taspen Cabang Surabaya (2012)<br>Deputy Head of Main Branch at PT Taspen Surabaya Branch (2012)<br>- Kepala Cabang Utama di PT Taspen Cabang Semarang (2014)<br>Head of Main Branch at PT Taspen Semarang Branch (2014)<br>- Sekretaris Perusahaan di PT Taspen Kantor Pusat (2014)<br>Corporate Secretary at PT Taspen Head Office (2014) | Manajemen<br>Management |

## HUBUNGAN AFILIASI DIREKSI

Direksi senantiasa bertindak independen, dalam arti tidak mempunyai benturan kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara mandiri dan kritis, baik dalam hubungan satu sama lain maupun hubungan terhadap Dewan Komisaris.

Direksi tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, sehingga, dapat melaksanakan tugas dan tanggung jawabnya secara independen.

Direksi tidak memangku jabatan rangkap sebagai Direktur Utama atau Direktur lainnya pada Badan Usaha Milik Negara, Daerah dan Swasta atau jabatan lain yang berhubungan dengan pengelolaan Bank, maupun jabatan struktural, dan jabatan fungsional lainnya pada instansi/lembaga pemerintah pusat dan pemerintah daerah, serta jabatan lainnya sesuai dengan ketentuan Anggaran Dasar Perusahaan dan peraturan perundang-undangan lainnya yang berlaku. Independensi Direksi dapat dilihat sebagaimana tabel di bawah ini:

## AFFILIATE RELATION OF THE BOARD OF DIRECTORS

The Board of Directors always acts independently, in the sense that they do not have a conflict of interest that can interfere with their ability to carry out their duties independently and critically, both concerning each other and about the Board of Commissioners.

The Board of Directors does not have a financial relation, management relation, share ownership and/or family relation with other members of the Board of Commissioners, Board of Directors and/or Controlling Shareholders or relationship with the Bank, so that they can carry out their duties and responsibilities independently.

The Board of Directors does not hold a concurrent position as President Director or other Director in a State-Owned Enterprises, Regional and Private or other post related to the Bank management, as well as structural positions, and different functional positions in central/regional government agencies/institutions, as well as other positions following the provisions of the Company's Articles of Association and other applicable laws and regulations. The independence of the Board of Directors can be seen as the table below:

**TABEL HUBUNGAN AFLIASI DIREKSI**
**Table of Affiliate Relation of the Board of Directors**

| Nama<br>Name | Jabatan<br>Position | Hubungan Keuangan Dengan<br>Financial Relation with | | | | | | Hubungan Keluarga Dengan<br>Family Relation with | | | | | | Hubungan Kepengurusan<br>Management Relation with | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Dewan Komisaris<br>BOC | | Direksi<br>BOD | | Pemegang Saham<br>Shareholders | | Dewan Komisaris<br>BOC | | Direksi<br>BOD | | Pemegang Saham<br>Shareholders | | | |
| | | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No |
| JOSEPHUS KOERNIANTO TRIPRAKOSO | Direktur Utama /<br>President Director | | V | | V | | V | | V | | V | | V | | V |
| NURKHOLIS WAHYUDI | Direktur *Business* /<br>Director of Business | | V | | V | | V | | V | | V | | V | | V |
| PAULUS ENDRA SUYATNA | Direktur *Compliance and Risk* /<br>Director of Compliance a nd Risk | | V | | V | | V | | V | | V | | V | | V |
| IWAN SOEROTO | Direktur *Information Tehnology and Operations* /<br>Director of Information Tehnology and Operations | | V | | V | | V | | V | | V | | V | | V |

## 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 Mantap tidak ada yang memiliki jabatan rangkap pada perusahaan/instansi lainnya, hal tersebut dijelaskan pada tabel berikut.

## CONCURRENT POSITION POLICY OF THE BOARD OF DIRECTORS

Provisions for concurrent positions for the Board of Directors are governed by Financial Services Authority Regulation Number 55 / POJK.03 / 2016 concerning Implementation of Governance for Commercial Banks. All members of the Board of Directors of Bank Mantap do not have concurrent positions at other companies/agencies, this is explained in the following table.

**TABEL RANGKAP JABATAN DIREKSI**
**Table of the Concurrent Position of the Board of Directors**

| Nama<br>Name | Jabatan<br>Position | Jabatan Pada Perusahaan/ Instansi Lain<br>Concurrent Position at Other Company/Institution | Nama Perusahaan/ Instansi Lain<br>Name of Other Company/Institution |
|---|---|---|---|
| JOSEPHUS KOERNIANTO TRIPRAKOSO | Direktur Utama /<br>President Director | - | - |
| NURKHOLIS WAHYUDI | Direktur *Business* /<br>Director of Business | - | - |
| PAULUS ENDRA SUYATNA | Direktur *Compliance and Risk* /<br>Director of Compliance a nd Risk | - | - |
| IWAN SOEROTO | Direktur *Information Tehnology and Operations* /<br>Director of Information Tehnology and Operations | - | - |

## 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 pihak-pihak lain sehingga Jajaran Bank tersebut dimungkinkan kehilangan obyektivitas dalam mengambil keputusan dan kebijakan sesuai kewenangan yang telah diberikan Bank kepadanya. Dalam Arsitektur Kebijakan Bank Mantap 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 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 pedoman Benturan Kepentingan No. 0012/KP-Dir/SE/BSH B/VIII I 2014 dan kedepannya telah diagendakan untuk melakukan pembaharuan terhadap ketentuan tersebut.

## MANAGEMENT OF CONFLICTS OF INTEREST OF THE BOARD OF DIRECTORS

Conflict of interest is a condition of the Bank's employees in carrying out their duties and obligations, having interests outside the interests of the Company, both involving personal, family interests, or the interests of other parties. Then the Bank's employees may lose their objectivity in making decisions and policies according to the authority has been given by the Bank to him/her. In the Bank Mantap's Policy Architecture, the management of conflicts of interest is managed as follows:

1. The Board of Directors is committed to avoiding any kind of conflict of interest.
2. If a member of the Board of Directors personally has an interest in a proposed transaction, contract, or contract in which the Bank is a party, then the nature of its interests must be stated at the Board of Directors' Meeting. Then the relevant member of the Board of Directors is not entitled to vote.
3. Periodically at least 1 (one) a year, each member of the Board of Directors must make a statement regarding whether or not there is a conflict of interest with the activities of the Bank.
4. Members of the Board of Directors may not hold concurrent positions as regulated in applicable regulations to protect the interests of Shareholders. The Bank has regulated the conflict of interest in internal policies, namely:
   a. Arrangements regarding the handling of conflicts of interest that bind every management and employee of Bank Mandiri Taspen as outlined in the Conflict of Interest Guidelines No. 0012 / KP-Dir / SE / BSH B / VIII I 2014 and in the future it has been scheduled to update the provisions.

b. Pencatatan administrasi, dokumentasi dan pengungkapan benturan kepentingan dengan menuangkan dalam risalah rapat.

b. b. Records of administration, documentation, and disclosure of conflicts of interest by specifying in minutes of meetings.

## KEPEMILIKAN SAHAM DIREKSI

Sampai dengan 31 Desember 2019, terdapat anggota Direksi Bank Mantap yang memiliki saham Bank Mantap mencapai 5% atau lebih dari modal disetor Bank Mantap, ataupun di bank lain maupun perusahaan lainnya yang berkedudukan di dalam maupun di luar negeri.

## SHARES OWNERSHIP OF THE BOARD OF DIRECTORS

As of December 31, 2019, there were members of the Board of Directors of Bank Mantap who owned 5% of Bank Mantap's shares or more than the paid-up capital of Bank Mantap, or in other banks or other companies domiciled both domestically and abroad.

| Nama<br>Name | Jabatan<br>Position | Kepemilikan Saham / Shares Ownership | | | |
|---|---|---|---|---|---|
| | | Bank Mantap | Bank Lain<br>Other ank | Lembaga Keuangan Non Bank<br>Financial Institution Non Banking | Perusahaan Lain<br>Other Company |
| JOSEPHUS KOERNIANTO TRIPRAKOSO | Direktur Utama /<br>President Director | Tidak Ada<br>None | Tidak Ada<br>None | Tidak Ada<br>None | Tidak Ada<br>None |
| NURKHOLIS WAHYUDI | Direktur *Business* /<br>Director of Business | Tidak Ada<br>None | Tidak Ada<br>None | Tidak Ada<br>None | Tidak Ada<br>None |
| PAULUS ENDRA SUYATNA | Direktur *Compliance and Risk* /<br>Director of Compliance a nd Risk | Tidak Ada<br>None | Tidak Ada<br>None | Tidak Ada<br>None | Tidak Ada<br>None |
| IWAN SOEROTO | Direktur *Information Tehnology and Operations* /<br>Director of Information Tehnology and Operations | Tidak Ada<br>None | Tidak Ada<br>None | Tidak Ada<br>None | Tidak Ada<br>None |

## RAPAT 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

## THE BOARD OF DIRECTORS MEETING

The Board of Directors' Meeting is a meeting attended by the Board of Directors, which can be held at any time if deemed necessary at the request of one or more members of the Board of Directors or the written request of Board of Commissioners. It also can be held at the written request of one or more Shareholders who jointly represent at least 1/10 (one-tenth) part of the total number of shares with valid voting rights that have been issued by the Bank by mentioning the matters to be discussed.

Following the Board of Directors Charter, meetings are held at least once a month, led by the President Director. If the President Director is absent or unavailable, the Board of Directors Meeting shall be chaired by a designated Substitute Director. If the Substitute Director is absent, the Board of Directors Meeting shall be chaired by a Director appointed at the Board of Directors' Meeting. A member of the Board of Directors may be represented only by one other member of the Board of Directors at the Board of Directors Meeting, and a member of the Board of Directors may only represent another member of the Board of Directors.

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.

Decisions of the Board of Directors Meeting must be made based on deliberation to reach a consensus from members of the Board of Directors or members of the Board of Directors who represent them. The Board of Directors can also take legal decisions without holding a Board of Directors Meeting with the provision that all members of the Board of Directors have been notified in writing. All members of the Board of Directors approved all proposals submitted in writing and signed it. In the event of dissenting opinions, the different views must be clearly stated in the minutes of the meeting, along with the reasons for the dissenting opinions.

## AGENDA, TANGGAL DAN PESERTA RAPAT DIREKSI

Sepanjang tahun 2019, agenda, tanggal dan peserta Rapat Direksi adalah sebagai berikut.

## AGENDA, DATE, AND PARTICIPANTS OF THE BOARD OF DIRECTORS' MEETING

Throughout 2019, the agenda, date, and participants of the Board of Directors' Meeting were as follows.

**TABEL RAPAT DIREKSI**
**The Board of Directors Meetings**

| No | Nomer Risalah<br>Minutes No. | Tanggal<br>Date | Agenda | Kehadiran Direksi<br>Bod Attendance |
|---|---|---|---|---|
| 1 | RR.Dir/001/2019 | 08/01/2019 | 1 *Update* Perpanjangan Produk KMPE / KMPE Product Extension Update<br>2 *Update* Acara Festival Mantap Indonesia & Annual Report 2018 Update on the Indonesia Mantap Festival & Annual Report 2018<br>3 Usulan Pengangkatan ODP 3/ Proposed ODP 3 Appointment<br>4 *Usulan Pension Loyalty* / Proposed Pension Loyalty<br>5 Lain-lain / Others | Direksi Hadir Semua/ All Board of Directors Present |
| 2 | RR.Dir/002/2019 | 18/01/2019 | 1 Update Pengkinian dan Pemenuhan Policy dan Procedure Internal/ Update and Compliance with Internal Policies and Procedures<br>2 Usulan Special Rate Kredit / Special Rate Credit Proposal<br>3 Update Hasil Audit KC Aceh dan KK Rawamangun / Update on Audit Results of Aceh Branch Office and Rawamangun Cash Office<br>4 Update Progress RDB dan Launching Mobile Banking / Update on RDB Progress and Mobile Banking Launching<br>5 Update Pension Loyalty 2018/ Update on Pension Loyalty 2018<br>6 Usulan Promosi Pegawai/ Proposed Employee Promotion<br>7 Izin Pengelolaan Mobil, Rumah Singgah dan AYDA/ Permit of Car Management, Shelter House and AYDA<br>8 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 3 | RR.Dir/003/2019 | 22-23/01/2019 | 1 *Update* Hasil Audit ke Aceh dan KK Rawamangun/ Update on Audit Results of Aceh Branch Office and Rawamangun Cash Office<br>2 *Update Pension Loyalty*/ Update on Pension Loyalty<br>3 Usulan Promosi Pegawai/ Proposed Employee Promotion<br>4 Optimalisasi Peran RBC Sebagai *Second Line of Defence*/Optimizing the RBC's Role as the Second Line of Defense<br>5 Usulan Titik Lokasi Jaringan Kantor 2019/ Proposed Point of Office Network Location in 2019<br>6 Usulan *Risk Triger Treshold Assessment* (RTTA)/ Proposed Risk Trigger Threshold Assessment (RTTA)<br>7 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 4 | RR.Dir/004/2019 | 29/01/2019 | 1 a. *Update* Pengkinian dan Pemenuhan *Policy* dan Prosedur Internal/Update and Compliance with Internal Policies and Procedures<br>b. *Update Festival* Mantap Indonesia 2019/ Update on the Indonesia Mantap Festival 2019<br>2 Usulan Perubahan Struktur Organisasi/Proposed Changes in Organizational Structure<br>3 Lain-lain/Others | Direksi tidak hadir Iwan Soeroto (Umroh) / Director was not present, Iwan Soeroto (Umroh) |

| No | Nomer Risalah<br>Minutes No. | Tanggal<br>Date | Agenda | Kehadiran Direksi<br>Bod Attendance |
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| 5 | RR.Dir/005/2019 | 06/02/2019 | 1 Update Kinerja Bank Mantap Januari 2019/Update on Bank Mantap Performance, January 2019<br>2 a. Usulan Rotasi dan Promosi Pegawai/Proposed Employee Rotation and Promotion<br>b. Panel Pengkinian Kinerja 2018/ 2018 Performance Update Panel<br>3 Update RUPS Tahun Buku 2018/ Update on GMS for Fiscal Year 2018<br>4 Update Strategi Akuisisi Payroll/ Update on Payroll Acquisition Strategy<br>5 Update Risk Triger Treshold Assessment (RTTA)/ Update on Risk Triger Treshold Assessment (RTTA)<br>6 Usulan Rencana Implementasi LOS LF Transformation/Proposed LOS LF Transformation Implementation Plan<br>7 Update Manajemen Pindah/ Updates on Management Moving<br>8 Lain-lain/Others | Direksi tidak hadir Iwan Soeroto (Umroh) / Director was not present, Iwan Soeroto (Umroh) |
| 6 | RR.Dir/006/2019 | 12/02/2019 | 1 Usulan Rencana Rapat Kerja Bank Mantap 2019/ Proposed Bank Mantap Work-Meeting Plan in 2019<br>2 POJK BMPK dan Penilaian Kembali Pihak Utama/POJK BMPK and Major Party Re-assessment<br>3 Tiring Breakable Deposito/ Tiring Breakable Deposits<br>4 Update Festival Mantap Indonesia 2019/ Update on the Indonesia Mantap Festival 2019<br>5 a. Usulan Rotasi dan Promosi Pegawai/ Proposed Employee Rotation and Promotion<br>b. Panel Penilaian Kinerja 2018/ 2018 Performance Update Panel<br>6 Update Gedung Wisma Mandiri/Update on Wisma Mandiri Building<br>7 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 7 | RR.Dir/007/2019 | 22/02/2019 | 1 Implementasi Aplikasi Distribusi Databased (Macs)/Databased Distribution Application Implementation (Macs)<br>2 Usulan Skema Joint Financing BPD/ BPD Joint Financing Scheme Proposal<br>3 Update E-Otentifikasi/ E-Authentication Update<br>4 Dashboard Internal Control Cabang/ Branch Internal Control Dashboard<br>5 Update Persiapan Audit BPK/ Update on BPK Audit Preparation<br>6 Update Festival Mantap Indonesia 2019/ Update on the Indonesia Mantap Festival 2019<br>7 Update Rapat Kerja 2019/ Update on the 2019 Work Meeting<br>8 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 8 | RR.Dir/008/2019 | 28/02/2019 | 1 Usulan Perubahan Kewenangan DSR/ Proposed Change in DSR Authority<br>2 a. Update Implementasi PSAK71/ Update on the Implementation of PSAK71<br>b. Stress Test Skema Fixed Loan/ Stress Test of Fixed Loan Scheme<br>3 Usulan Pengaturan Limit dan Aktivitas Penempatan Dana/ Proposed Limiting Arrangements and Fund Placement Activities<br>4 a. Usulan Promosi atau Rotasi Pegawai/ Proposed Employee Promotion or Rotation<br>b. Program Tali Asih TAD/ TAD Tali Asih Program<br>5 Usulan Permohonan Sewa Gedung Kantor Melati 2/Proposed Application for Leasing of Office Building Melati 2<br>6 Dashboard Internal Control Cabang/ Branch Internal Control Dashboard<br>7 Update Rapat Kerja 2019/ Update on the 2019 Work Meeting<br>8 Penyelesaian Kasus Kantor Cabang Jakarta Cikini/ Case Resolution of Jakarta Cikini Branch Office<br>9 Lain-Lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 9 | RR.Dir/009/2019 | 04/03/2019 | 1 Hapus Buku Kredit Pensiun/ Pension Credit Write-Off<br>2 Usulan Perubahan RAC dan Penegasan Kembali Kewenangan *Distribution Head*, Pimpinan Cabang Dalam Pemberian Kredit Pensiun/Proposed Amendment to RAC and Reaffirmation of Authority of Distribution Head, Branch Manager in Provision of Pension Loans<br>3 a. *Update Dashboard Internal Control* Cabang/ Update on Branch Internal Control Dashboard<br>b. *Update* Raker 2019/ Update on the 2019 Work Meeting | Direksi Hadir Semua/ All Board of Directors Present |

| No | Nomer Risalah<br>Minutes No. | Tanggal<br>Date | Agenda | Kehadiran Direksi<br>Bod Attendance |
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| | | | 4 *Update* Persiapan Acara Peresmian Kantor Graha Mantap, Cikini/ Update on Preparation for the Inauguration of Graha Mantap Office, Cikini<br>5 *Update Pension Loyalty* dan *Progress* BIM/ Update on Pension Loyalty and BIM Progress<br>6 Lain-lain/Others | |
| 10 | RR.Dir/010/2019 | 14/03/2019 | 1 a. *Stress Test* Suku Bunga *Fixed Loan*/ Stress Test of Fixed Loan Interest Rate<br>b. Usulan Pricing Khusus Penyelesaian Portfolio TAS/Proposed Special Pricing for Completing TAS Portfolios<br>c. *Update Progress* PSAK 71/ PSAK 71 Progress Update<br>2 *Update* Pelaksanaan Audit BPK Tahun 2019<br>3 *Update* Rapat Kerja 2019/ Update of the 2019 Work Meeting<br>4 *Update Pension Loyalty*/ Pension Loyalty Update<br>5 *Update* Asuransi/Insurance Update<br>6 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 11 | RR.Dir/011/2019 | 27/03/2019 | 1 RTTA<br>2 Edukasi *Piloting Macs*/ Piloting Macs Education<br>3 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 12 | RR.Dir/012/2019 | 04/04/2019 | 1 Kinerja Bulan Maret 2019/ March 2019 Performance<br>2 *Kick Off Branch Proceses Reenginering*/ Kick Off Branch Reengineering Process<br>3 *Update Pension Loyalty*/ Pension Loyalty Update<br>4 Evaluasi Aplikasi *Macs*/ Evaluate Macs Applications<br>5 Rekrutmen *Admin* AOP/AOP Admin Recruitment<br>6 *Update* KSM, Update PT TAS, dan Taspen Life/ Update on KSM, PT TAS, and Taspen Life<br>7 *Update* Jaringan Kantor/ Office Network Update<br>8 *Update Audit* BPK/ BPK Audit Update<br>9 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 13 | RR.Dir/013/2019 | 09/04/2019 | 1 Pembuatan Sistem Blokir Angsuran/ Installment Block System Making<br>2 Usulan Salary Increase 2019/Proposed Salary Increase 2019<br>3 Persiapan *Board Forum Meeting* Q1 2019/Preparation of Board Forum Meeting Q1 2019<br>4 Usulan *Member Get Member* Deposito Retail/ Proposed Member Get Member Retail Deposit<br>5 Usulan Penerbitan Obligasi PUB/Proposed Issuance of Sustainable Public Offering of Bonds<br>6 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 14 | RR.Dir/015/2019 | 22/04/2019 | 1 *Update Progress* PT TAS dan Hasil *Workshop Corplan*/PT TAS Progress Update and Results of the Corporate Plan Workshop<br>2 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 15 | RR.Dir/016/2019 | 23/04/2019 | 1 Eksekusi *Salary Increment* 2019/ Salary Increment Execution 2019<br>2 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 16 | RR.Dir/017/2019 | 30/04/2019 | 1 Usulan Program Peningkatan DPK/ Proposed DPK Improvement Program<br>2 *Update* Pelaksanaan *Board Forum*/ Update on Board Forum Implementation<br>3 *Update* Materi *Board Forum*/Update on Board Forum Material | Direksi Hadir Semua/ All Board of Directors Present |
| 17 | RR.Dir/018/2019 | 03/05/2019 | 1 *Update* Kinerja Bulan April 2019/Update on 2019 April Performance<br>2 *Update Kick Off Branch* Proses *Reenginering*/Update on Kick Off Branch Reengineering Process<br>3 Update Pensiun/ Retirement Update<br>4 Pemberian Tambahan Kewenangan *Distribution Head* dan Pimpinan Cabang/ Granting Additional Authority for Distribution Heads and Branch Managers<br>5 Update Kredit Serbaguna Mantap/Update on Mantap Multipurpose Credit | Direksi Hadir Semua/ All Board of Directors Present |
| 18 | RR.Dir/019/2019 | 08/05/2019 | 1 Rapat Komite/ Committee Meeting<br>2 Usulan *Funding* Strategi/ Proposed Funding Strategy<br>3 Usulan Kajian Komprehensive Income ke Taspen/Proposed Comprehensive Income Study to Taspen<br>4 Usulan BTK Training 2019/ 2019 BTK Training Proposal | Direksi Hadir Semua/ All Board of Directors Present |

| No | Nomer Risalah<br>Minutes No. | Tanggal<br>Date | Agenda | Kehadiran Direksi<br>Bod Attendance |
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| | | | 5 *Update* PAB/ Term Insurance Loan Update (PAB Update)<br>6 Lain-lain/Others | |
| 19 | RR.Dir/020/2019 | 15/05/2019 | 1 a. Kajian Pendapatan Komprehensive ke Taspen/ Comprehensive Income Study to Taspen<br>b. *Update* Materi Corplan ke Direksi Bank Mandiri/Update on Corporate Plan Materials to the Board of Directors of Bank Mandiri<br>2 Progress *Update* PT TAS/ PT TAS Progress Update<br>3 Usulan *New Brand* Layanan Prima/ Proposed Prima Services New Brand<br>4 Usulan *Funding Strategy*/ Proposed Funding Strategy<br>5 *Update* PAB/ PAB Update<br>6 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 20 | RR.Dir/021/2019 | 24/05/2019 | 1 BTK Pegawai Tahun 2019/ Labor Costs (BTK) for Employees in 2019<br>2 *Update* Jaringan Kantor/ Office Network Update<br>3 KUR Mikro/ Micro People's Business Credit (KUR)<br>4 AYDA<br>5 Update ECL (*Expected Credit Loss*) Dalam *Portfolio Treasury*/Expected Credit Loss (ECL) Update in Treasury Portfolios<br>6 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 21 | RR.Dir/022/2019 | 28/05/2019 | 1 *Dashboard Internal Control*/ Internal Control Dashboard<br>2 *Update* Penilaian Kembali Pihak Utama (PKPU)/ Update on Major Party Re-evaluation (PKPU)<br>3 Layanan *Loan Factory*/ Loan Factory Service<br>4 a. Revisi Target Financial RKAP dan RBB/ Revised RKAP Financial Target and RBB<br>b. *Update* Penerapan PSAK73 atas Sewa/PSAK73 Application Update on Leases<br>5 a. RTTA<br>b. *Update* ECL (Expected Credit Loss) Dalam Portfolio Treasury/Expected Credit Loss (ECL) Update in Treasury Portfolios<br>6 *Update* Dana Pensiun/ Pension Fund Update<br>7 Usulan Hapus Buku Kredit Pensiun/Proposal of Pension Credit Write-Off<br>8 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 22 | RR.Dir/023/2019 | 13/06/2019 | 1 *Update* Kinerja Mei 2019/ Performance Update May 2019<br>2 *Update Kick Off Branch Process Reenginering*/ Update Kick Off Branch Reengineering Process<br>3 *Update* Jaringan Kantor/ Office Network Update<br>4 *Update* PAB/ PAB Update<br>5 RTTA<br>6 *Update Progress Business Pension*/Business Pension Progress Update<br>7 *Update Piloting Macs*/ Macs Piloting Update<br>8 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 23 | RR.Dir/024/2019 | 26/06/2019 | 1 *Update* RTTA/ RTTA update<br>2 a. Usulan Ketentuan Seragam Baru dan Penilaian Pemenang Foto Kartini/ Proposed New Uniform Provisions and Assessment of Kartini Photo Winners<br>b. Usulan Definitif Kepala Unit/Proposed Definitive Head Unit<br>3 Usulan Hapus Buku Kredit Pensiun/Proposal of Pension Credit Write-Off<br>4 a. *Update* Asuransi/Insurance Update<br>b. *Update Loan Factory*/ Loan Factory Update<br>5 *Update* dan Pembahasan Temuan BPK/Update and Discussion of BPK Findings<br>6 *Update* Rencana Penerbitan Obligasi/ Bond Issuance Update<br>7 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 24 | RR.Dir/025/2019 | 2-4/07/2019 | 1 *Update* Kinerja Juni 2019/ Performance Update June 2019<br>2 *Update Kick Off Branch Process Reenginering*/ Update Kick Off Branch Reengineering Process<br>3 *Update* Pensiunan/ Retiree Update<br>4 *Update* PAB/ PAB Update<br>5 *Update* Jaringan Kantor/ Office Network Update | Direksi Hadir Semua/ All Board of Directors Present |

| No | Nomer Risalah<br>Minutes No. | Tanggal<br>Date | Agenda | Kehadiran Direksi<br>Bod Attendance |
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| | | | 6 Lain-lain/Others | |
| 25 | RR.Dir/026/2019 | 08/07/2019 | 1 *Update* Kasus-kasus di Manado, Jakarta Timur, dan Pandeglang (Serang)/ Update on cases in Manado, East Jakarta and Pandeglang (Serang) | Direksi Hadir Semua/ All Board of Directors Present |
| 26 | RR.Dir/027/2019 | 10/07/2019 | 1 a. Usulan Leadership Forum/ Proposed Leadership Forum<br>b. *Update* Paralel Run PSAK71/ PSAK71 Paralel Run Update<br>2 Usulan Pengangkatan dan Promosi Pegawai/ Proposed Appointment and Promotion of Employees<br>3 *Update* Pensiunan/ Retiree Update<br>4 *Update Fronting* TAS/ TAS Fronting Update<br>5 *Update* Mandiri *Pay*/ Mandiri Pay Update<br>6 *Update* APU PPT dan CGPI/ APU PPT and CGPI updates<br>7 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 27 | RR.Dir/028/2019 | 12/07/2019 | 1 Tindak Lanjut Debitur Gagal atau *Pending Take Over* / Follow-Up Debtor Failed or Pending Take Over | Direksi Hadir Semua/ All Board of Directors Present |
| 28 | RR.Dir/029/2019 | 15/07/2019 | 1 *Update* Tim Asistensi PT TAS / PT TAS Assistance Team Update | Direksi Hadir Semua/ All Board of Directors Present |
| 29 | RR.Dir/030/2019 | 16/07/2019 | 1 *Update* BPK/ BPK Update<br>2 *Update* Persiapan FGD/ Update on FGD Preparation<br>3 *IT Comittee/Switch* Rapat Komite IT/ IT Committee / Switch IT Committee Meeting<br>4 Usulan Pengangkatan dan Promosi Pegawai/ Proposed Appointment and Promotion of Employees<br>5 *Update Pension*/ Pension Update<br>6 a. *Update* APU-PPT/ APU-PPT update<br>b. *Update* CGPI/ CGPI update<br>7 Usulan Titik Jaringan/ Proposed Network Point<br>8 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 30 | RR.Dir/031/2019 | 24/07/2019 | 1 a. Usulan *Core Banking System* Syariah/ Proposed Core Banking Sharia System<br>b. Usulan *Review* Kelas Cabang/ Proposed Branch Class Review<br>c. Usulan Tambahan FTP Spesial Untuk *Funding* IBWM/Additional FTP Proposal for IBWM Funding | Direksi Hadir Semua/ All Board of Directors Present |
| 31 | RR.Dir/032/2019 | 25/07/2019 | 1 a. *Update Executive Summary* Hasil Assessment/Executive Summary Update of Assessment Results<br>b. Usulan Definitif Pegawai/ Definitive Employees Proposal<br>2 Usulan Hapus Buku Kredit Pensiun/Proposal of Pension Credit Write-Off<br>3 Usulan Titik Lokasi Jaringan Kantor/Proposed Point of Office Network Location<br>4 *Update* Macs dan Presentasi Aplikasi Macdoc/ Update on Macs and Macdoc Application Presentation<br>5 a. *Update* APU-PPT/ APU-PPT update<br>b. *Update* CGPI/ CGPI update<br>6 a. Usulan Perubahan RAC KSM Dana Pensiun/ Proposed Amendment to RAC KSM Pension Fund<br>b. *Update* Proses KSM via Loan Factory/ KSM Process Update via Loan Factory<br>7 *Update Pension Loyalty*/ Pension Loyalty Update<br>8 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 32 | RR.Dir/033/2019 | 7-8/08/2019 | 1 *Update Kick Off Branch* Proses Reenginering/Update on Kick Off Branch Reengineering Process<br>2 *Update* Pensiunan/ Retiree Update<br>3 *Update* Persiapan Family Gathering/ Update on Family Gathering Preparation<br>4 *Update* Jaringan Kantor / Office Network Update<br>5 *Update* Kinerja Bulan Juli 2019/ Performance Update July 2019 | Direksi tidak hadir Nurkholis Wahyudi (naik haji) / Director was not present, Nurkholis Wahyudi (Hajj) |

| No | Nomer Risalah<br>Minutes No. | Tanggal<br>Date | Agenda | Kehadiran Direksi<br>Bod Attendance |
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| | | | 6 a. *Update* Konsep Kalender 2020/ Update on Calendar Concept 2020<br>b. *Update* Porseni Bank Mandiri 2019/ Update on Bank Mandiri Sports and Arts Week 2019<br>7 *Update* Penyelesaian Kredit Gagal *Take Over*/ Update on Credit Settlement Failed to Take Over<br>8 Lain-lain/Others | |
| 33 | RR.Dir/034/2019 | 14/08/2019 | 1 a. *Update Executive Summary* Hasil Assessment Pegawai/Executive Summary Update of Employee Assessment Results<br>b. *Update Benefit* Pegawai/ Employee Benefit Update<br>c. *Update* Pengangkatan ODP 3/ Update on ODP 3 Appointment<br>PIC : Divisi *Human Capital*/ PIC: Human Capital Division<br>2 a. *Update* Paralel PSAK71 Juli 2019/ PSAK71 Parallel Update July 2019<br>b. *Update Joint Financing*/ Joint Financing Update<br>3 *Update* Jaringan Kantor/ Office Network Update<br>4 a. *Update* Produktivitas Graha/ Graha Productivity Update<br>b. *Update* PT TAS/ PT TAS update<br>5 RTTA | Direksi tidak hadir Nurkholis Wahyudi (naik haji) / Director was not present, Nurkholis Wahyudi (Hajj) |
| 34 | RR.Dir/035/2019 | 21/08/2019 | 1 *Update* ALCO (*Switch* ke Rapat ALCO)/ ALCO Update (Switch to ALCO Meeting)<br>2 *Update* RTTA/ RTTA update<br>3 a. Inisiasi Mandiri Tunas *Finance* Mantap Combo/ Initiation of Mantap Combo Mandiri Tunas Finance<br>b. *Update* KUR/ KUR update<br>c. *Update* Kredit Serbaguna Mantap Combo/Update on Combo Mantap Multipurpose Credit<br>4 a. *Update* GTC/ GTC update<br>b. *Update* HCMS/ HCMS update<br>c. *Update Switch Over as* 400/ Update on Switch Over as 400<br>d. *Update* Hasil *Assessment IT* Sec/ Update on IT Sec Assessment Results<br>e. *Update* KUR/ KUR update<br>(*Switch* ke Rapat Komite IT)/ Committee Meeting<br>5 Lain-lain/Others | Direksi tidak hadir Nurkholis Wahyudi (naik haji) / Director was not present, Nurkholis Wahyudi (Hajj) |
| 35 | RR.Dir/036/2019 | 27/08/2019 | 1 a. Tindak Lanjut Kredit Pensiun Macet<br>b. Usulan Hapus Buku Kredit Pensiun/Proposal of Pension Credit Write-Off<br>2 a. *Update Progress* Persiapan Operasional Unit Usaha Syariah (UUS)/ Update on Progress of Sharia Business Unit (UUS) Operational Preparation<br>b. *Business Plan* dan *Fisibility Study*/ Business Plan and Feasibility Study<br>c. Keputusan Logo UUS/ Decision of the UUS Logo<br>3 *Update* Implementasi *E-Office*/ Update on E-Office Implementation<br>4 Usulan Kredit Agunan Deposito/ Proposed Deposit Collateral Credit<br>5 Lain-lain/Others | Direksi tidak hadir Nurkholis Wahyudi (naik haji) / Director was not present, Nurkholis Wahyudi (Hajj) |
| 36 | RR.Dir/037/2019 | 11-12/09/2019 | 1 Usulan Unit Usaha Syariah terkait/ Proposed Sharia Business Unit related :<br>a. *Feasibility Study*<br>b. Penetapan Logo/ Logo Designation<br>c. Penetapan *Layout*/ Layout Determination<br>d. Usulan Direktur Bidang / Proposed Sector Director<br>e. Usulan Pejabat Eksekutif/ Proposed Executive Officer<br>f. Update Calon DPS/ Update on Candidates for Sharia Supervisory Board<br>2 a. Usulan Definitif Pegawai/ Definitive Employees Proposal<br>b. Usulan Seragam Baru/ Proposed New Uniform<br>c. *Update* Juara Komik Kemerdekaan/ Update on the Independence Comics Champion<br>3 *Update* PAB/ PAB Update<br>4 *Update* Pensiunan/ Retiree Update<br>5 *Update Join Financing*/ Update on Join Financing<br>6 *Update* ATM Rekonsiliasi/ ATM Reconciliation Update<br>7 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |

| No | Nomer Risalah<br>Minutes No. | Tanggal<br>Date | Agenda | Kehadiran Direksi<br>Bod Attendance |
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| 37 | RR.Dir/038/2019 | 18/09/2019 | 1 Usulan *Draft* RKAP 2020 ke Bank Mandiri/ Proposed Draft 2020 RKAP to Bank Mandiri<br>2 Usulan Mutasi Pegawai/ Proposed Employee Mutation<br>3 Usulan Hapus Buku Kredit Pensiun dan KSM/Proposal of Pension Credit Write-Off and KSM<br>4 *Update Branchless Banking*/ Branchless Banking Update<br>5 *Update* ALCO (*Switch* ke Rapat ALCO) )/ ALCO Update (Switch to ALCO Meeting)<br>6 Rapat Komite IT/ IT Committee Meeting<br>7 Update Kerjasama dengan *Proflight*/Collaboration Update with Proflight<br>8 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 38 | RR.Dir/039/2019 | 25/09/2019 | 1 *Update Branchless Banking*/ Branchless Banking Update<br>2 Usulan Mantap *Squad Award* (MSA)/ Proposed Mantap Squad Award (MSA)<br>3 Usulan Program *Funding* QY/QY Funding Program Proposal<br>4 Update RTTA/ RTTA update<br>5 *Update* Kasus *Skimming* Kartu ATM/ Update on ATM Card Skimming Cases<br>6 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 39 | RR.Dir/040/2019 | 01/10/2019 | 1 Usulan CGPI Tahun 2019/ Proposed 2019 CGPI<br>2 Usulan Perpanjangan atau Pengangkatan Pegawai/ Proposed Extension or Appointment of Employee<br>3 Lain-lain/Others :<br>a. *Update* Asuransi/Insurance Update<br>b. *Update Skimming* ATM/ ATM Skimming Update | Direksi Hadir Semua/ All Board of Directors Present |
| 40 | RR.Dir/041/2019 | 08/10/2019 | 1 Usulan Struktur dan Kupon PUB (Div. Treasury)/ Proposed PUB Structure and Coupons (Treasury Division)<br>2 Usulan Hapus Buku (Div. *Risk Approval & Collection*)/ Proposed Write-Off (Risk Approval & Collection Division)<br>3 *Update* Pensiunan (Div. *Pension Loyalty*) / Retiree Update<br>4 Update Jaringan Kantor (Div. *Network Development*) / Office Network Update<br>5 *Update Branch Process Reenginering (Div. Central Operation)*/ Update on Branch Reengineering Process (Central Operation Division)<br>6 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 41 | RR.Dir/042/2019 | 16/10/2019 | 1 Usulan UUS (Tim *Task Force* UUS)/ Proposed UUS (UUS Task Force Team)<br>2 Usulan *Whatsapp For Business* (Div. RDB dan Corsec)/ Whatsapp For Business Proposal (RDB and Corporate Secretary Division)<br>3 Usulan Kalender 2020 (Div. Corsec)/ Proposed Calendar 2020 (Corporate Secretary Division)<br>4 *Update* Pensiun (Div. *Pension Loyalty*) / Retiree Update<br>5 Lain-lain/Others :<br>a. Rapat ALCO/ ALCO meeting<br>b. Jaringan Kantor/ Office Network | Direksi Hadir Semua/ All Board of Directors Present |
| 42 | RR.Dir/043/2019 | 29/10/2019 | 1 Update *Risk Appetite* (Div. *Risk Management*)/ Update Risk Appetite (Risk Management Division)<br>2 *Update Data* Pensiun (Tim *Task Force Dapen*)/ Pension Data Update (Pension Fund Task Force Team)<br>3 Tindak Lanjut Temuan BPK terkait *Range Sallary* (Div. HC)/ Follow up of BPK's findings related to Range Sallary (HC Division)<br>4 *Update* Tanggapan Temuan Audit OJK Tahap 1 (Div. *Internal Audit*)/ Update on FSA Audit Finding Response Phase 1 (Internal Audit Division)<br>5 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 43 | RR.Dir/044/2019 | 07/11/2019 | 1 Usulan *Special Rate* Kredit Pensiun (Div. *Pension Business*)/ Proposed Special Rate for Pension Credit (Pension Business Division)<br>2 Usulan Jaringan Kantor 2020 (Div. DPM) / Office Network | Direksi Hadir Semua/ All Board of Directors Present |
| 44 | RR.Dir/045/2019 | 12/11/2019 | 1 Usulan *Annual Strategic Business Plan* (Div. DPM, Pension Business, Micro Business, RDB, IBWM)/ Proposed Annual Strategic Business Plan (DPM, Pension Business, Micro Business, RDB, IBWM Divisions)<br>2 Usulan Hapus Buku Kredit Pensiun (Div. Risk Approval & Collection) /Proposal of Pension Credit Write-Off | Direksi Hadir Semua/ All Board of Directors Present |

| No | Nomer Risalah<br>Minutes No. | Tanggal<br>Date | Agenda | Kehadiran Direksi<br>Bod Attendance |
|---|---|---|---|---|
| | | | 3 Usulan Kandidat Dept. Head Prohire (Div. HC)/ Proposed Candidates of Prohire Dept. Head (HC Division)<br>4 Update Progress Inisiatif Project Antasena (Div. SPM & Accounting)/ Update on Antasena Project Initiative Progress (SPM & Accounting Division)<br>5 Update DMTL BPK & OJK Tahun 2019 (Div. Internal Audit)/ BPK & OJK DMTL Update in 2019 (Internal Audit Division) | |
| 45 | RR.Dir/046/2019 | 21/11/2019 | 1 Update Tindak Lanjut Temuan BPK dan OJK (Div. Internal Audit)/ Update on Follow Up of BPK and OJK Findings (Internal Audit Division)<br>2 RTTA (Div. *Risk Management*)/ RTTA (Risk Management Division)<br>3 Usulan Penyesuaian Misi Bank dan Penyusunan Rencana Aksi Keuangan Berkelanjutan (Div. Corsec)/ Proposed Adjustment of the Bank's Mission and Preparation of a Sustainable Financial Action Plan (Corporate Secretary Division) | Direksi Hadir Semua/ All Board of Directors Present |
| 46 | RR.Dir/047/2019 | 3-4/12/2019 | 1 Usulan Asuransi Rekanan Untuk Unit Syariah (Div. Micro dan Tim UUS)/ Proposed Partner Insurance for Sharia Units (Micro Division and UUS Team)<br>2 Usulan Pengangkatan Pegawai (Div. HC)/ Proposed Appointment of Employee (HC Division)<br>3 Update Kinerja Pensiun (Div. Pension Loyalty)/ Pension Performance Update (Pension Loyalty Division)<br>4 *Update* PT TAS dan Proses Penyelamatan Rekening Pinjaman Debitur TAS (Tim *Task Force* TAS) / PT TAS Update and TAS Debtor Loan Account Rescue Process (TAS Task Force Team)<br>5 *Update* Tindak Lanjut Penerbitan Polis dan Penutupan Premi Asuransi (*Div. Credit Ops*)/ Update on the Issuance of Policy Issuance and Insurance Premium Closing (Credit Ops Division)<br>6 *Update* Audit BPK dan OJK (*Div. Internal Audit*) / Audit Update of BPK and OJK (Internal Audit Division)<br>7 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 47 | RR.Dir/048/2019 | 10/12/2019 | 1 a. Usulan Definitif & Kandidat *Dept Head*/ Proposed Definitive & Candidate of Dept. Head<br>b. Matrix Penikahan Sesama Pegawai Bank Mantap/Matrix of Marriage of Fellow Bank Employees<br>c. Benefit Pegawai (Div. HC)/ Employee Benefits (HC Division)<br>2 Usulan Hapus Buku Kredit Pensiun & Retail (*Div. Retail & Collection*) /Proposal of Pension Credit Write-Off & Retail (Retail & Collection Division)<br>3 a. Update Mac's Integrasi LOS/ Update on Mac's LOS Integration<br>b. Pengajuan Produk *Channeling* (*Div. Pension Business*)/ Submission of Channeling Products (Pension Business Division)<br>4 *Update* Simulasi *Net Interest Margin* Akhir Tahun 2019 (Div. SPM & Acc)/ Update on Net Interest Margin Simulation at the End of 2019 (SPM & Accounting Division)<br>5 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |
| 48 | RR.Dir/049/2019 | 17/12/2019 | 1 *Update Flagging* Kredit Pensiun (*Div. Pension & Loyalty Management*)/ Pension Credit Flagging Update (Pension & Loyalty Management Division)<br>2 *Update* Tingkat Kesehatan Bank (*Div. Risk Management*)/ Update on Bank Health Level (Risk Management Division)<br>3 *Update* Combo KUR (*Div. Micro Business*)/ KUR Combo Update (Micro Business Division)<br>4 *Update* Organisasi MDS Baru (Div. DPM)/ New MDS Organization Update (DPM Division)<br>5 *Update* Dana Pensiun (Tim *Task Force* Dana Pensiun) / Pension Fund Update (Pension Fund Task Force Team)<br>6 *Update Product Channeling (Div. Pension Business)*/ Product Channeling Update (Pension Business Division)<br>7 Lain-lain/Others | Direksi Hadir Semua/ All Board of Directors Present |

Frekuensi dan Kehadiran Rapat

Selama tahun 2019, Direksi telah mengikuti rapat Direksi sebanyak 48 (empat puluh delapan) kali dan rapat gabungan Direksi dengan Dewan Komisaris sebanyak 12 (dua belas) kali. Frekuensi dan kehadiran masing-masing Direksi adalah sebagai berikut.

Frequency and Meeting Attendance

During 2019, the Board of Directors attended 48 (forty-eight) meetings of the Board of Directors and 12 (twelve) joint meetings with the Board of Commissioners. The frequency and attendance of each director were as follows.

| Nama<br>Name | Jabatan<br>Position | Rapat Direksi<br>BOD Metting<br>Jumlah dan Persentase Kehadiran<br>Number and Percentage of Attendance | | | Rapat Gabungan Dewan Komisaris dengan Direksi<br>Joint Meeting BOC & BOD<br>Jumlah dan Persentase Kehadiran<br>Number and Percentage of Attendance | | |
|---|---|---|---|---|---|---|---|
| | | Jumlah Rapat<br>Number of Meetings | Jumlah Kehadiran<br>Number of Attendance | Persentase<br>Percentage | Jumlah Rapat<br>Number of Meetings | Jumlah Kehadiran<br>Number of Attendance | Persentase<br>Percentage |
| Josephus Koernianto Triprakoso | Direktur Utama<br>President Director | 48 | 48 | 100% | 12 | 12 | 100% |
| Nurkholis Wahyudi | Direktur *Business*<br>Director of Business | 48 | 44 | 91,66% | 12 | 12 | 100% |
| Paulus Endra Suyatna | Direktur *Compliance and Risk*<br>Director of Compliance a nd Risk | 48 | 48 | 100% | 12 | 12 | 100% |
| Iwan Soeroto | Direktur *Information Tehnology and Operations*<br>Director of Information Tehnology and Operations | 48 | 46 | 95,83% | 12 | 12 | 100% |

## PENGEMBANGAN KOMPETENSI DIREKSI

Sepanjang tahun 2019, anggota Direksi Bank Mantap telah mengikuti berbagai program peningkatan kompetensi berupa pelatihan, *charter*, konferensi dan seminar. Pengembangan kompetensi Direksi disajikan pada bagian Profil Perseroan dalam Laporan Tahunan ini.

## DEVELOPMENT OF COMPETENCY OF BOARD OF DIRECTORS

Throughout 2019, members of the Board of Directors of Bank Mantap have participated in various competency improvement programs in the form of training, charters, conferences, and seminars. The development of the competence of the Board of Directors was presented in the Company Profile section of this Annual Report.

## SERTIFIKASI MANAJEMEN RISIKO

Disamping program peningkatan kompetensi, Direksi juga telah mengikuti program Sertifkasi Manajemen Risiko. Pada periode 2019, Direksi yang telah lulus sertifkasi manajemen risiko sebagai berikut.

## RISK MANAGEMENT CERTIFICATION

In addition to the competency improvement program, the Board of Directors has also participated in the Risk Management Certification program. In 2019, the Board of Directors passed the Risk Management certification as followed.

TABEL FREKUENSI DAN KEHADIRAN RAPAT DIREKSI
Table of frequency and meeting attendance of the board of directors

| Nama<br>Name | Jabatan<br>Position | Sertifikasi Manajemen Risiko<br>Risk Management Certification |
|---|---|---|
| Josephus Koernianto Triprakoso | Direktur Utama<br>President Director | *Risk & Compliance Awarness (Refreshment SMR Level 5 )* |
| Nurkholis Wahyudi | Direktur *Business*<br>Director of Business | *Risk & Compliance Awarness (Refreshment SMR Level 5)* |
| Paulus Endra Suyatna | Direktur *Compliance and Risk*<br>Director of Compliance and Risk | *Risk & Compliance Awarness (Refreshment SMR Level 5)* |
| Iwan Soeroto | Direktur *Information Tehnology and Operations*<br>Director of Information Tehnology and Operations | *Legal & Compliance Risk Management (Refreshement SMR Level 5)* |

## KEBIJAKAN REMUNERASI DIREKSI

Remunerasi Direksi mengacu pada Anggaran Dasar Bank yang menetapkan bahwa anggota Direksi dapat diberi gaji dan tunjangan yang jumlahnya ditentukan oleh RUPS. Pemberian Remunerasi Direksi juga berpedoman pada Peraturan Menteri Negara BUMN No. PER-06/MBU/06/2018 tanggal 4 Juni 2018 tentang Perubahan Ketiga atas Peraturan Menteri Negara BUMN No. PER-04/MBU/2014 tentang Pedoman Penetapan Penghasilan Direksi, Dewan Komisaris, dan Dewan Pengawas Badan Usaha Milik Negara.

Dalam ketentuan internal pemberian Remunerasi juga berpedoman pada Kebijakan Remunerasi Bank sebagaimana telah disahkan oleh Dewan Komisaris dan Direksi tanggal 18 Juni 2019 dan sebagai pedoman pelaksanaannya dituangkan dalam Standar Prosedur Remunerasi yang disahkan tanggal 16 September 2019.

### TATA KELOLA REMUNERASI DIREKSI

Penjelasan terkait Tata Kelola Remunerasi Direksi dapat dilihat pada bagian Kebijakan Remunerasi Dewan Komisaris Bab *Corporate Governance* dalam Laporan Tahunan ini.

Bank Mantap telah memiliki prosedur dalam menetapkan besaran remunerasi bagi para anggota Direksi. Prosedur penetapan tersebut telah mengacu pada Charter Komite Remunerasi dan Nominasi. Adapun prosedur dalam menetapkan remunerasi bagi anggota Direksi adalah sebagai berikut.

1. Komite Remunerasi dan Nominasi

   Langkah awal dalam prosedur penetapan remunerasi Dewan Komisaris dengan pengumpulan informasi mengenai standar remunerasi untuk jabatan dan industri sejenis di pasaran dengan memperhitungkan kinerja Bank Mantap oleh Komite Remunerasi dan Nominasi, kemudian menyampaikan rekomendasi atas besaran remunerasi

## THE BOARD OF DIRECTORS REMUNERATION POLICY

The Board of Directors' remuneration refers to the Bank's Articles of Association, which stipulate that members of the Board of Directors can be given a salary and allowances whose amount is determined by the GMS. The granting of remuneration for the Board of Directors is also guided by SOEs Ministerial Regulation No. PER-06 / MBU / 06/2018 dated June 4, 2018, concerning the Third Amendment to SOEs Ministerial Regulation No. PER-04 / MBU / 2014 concerning Guidelines for Determining the Income of the Board of Directors, Board of Commissioners, and Board of Trustees of State-Owned Enterprises.

The internal provision for remuneration is also guided by the Bank's Remuneration Policy as has been ratified by the Board of Commissioners and Board of Directors on June 18, 2019, and as a guideline for its implementation is outlined in the Standard Procedure for Remuneration which was passed on September 16, 2019.

### THE BOARD OF DIRECTORS' REMUNERATION GOVERNANCE

Explanations regarding the Board of Directors' Remuneration Governance can be seen in the Remuneration Policy of the Board of the Corporate Governance Chapter in this Annual Report.

Bank Mantap had Procedure for Determining the amount of remuneration for members of the Board of Directors. This stipulation procedure has referred to the Remuneration and Nomination Committee Charter. The procedures for determining remuneration for members of the Board of Directors are as follows.

1. Remuneration and Nomination Committee

   The initial step in the method for determining the remuneration of the Board of Commissioners by gathering information on remuneration standards for positions and similar industries in the market by calculating the performance of the Bank Mantap by the Remuneration and Nomination Committee, then submitting

tersebut kepada anggota Dewan Komisaris

2. Dewan Komisaris

   Setelah mendapatkan rekomendasi dari Komite Nominasi dan Remunerasi, maka Dewan Komisaris akan mengkaji dan mempelajari rekomendasi tersebut dan mengusulkan besaran remunerasi anggota Dewan Komisaris kepada RUPS

3. Rapat Umum Pemegang Saham

   Selanjutnya Pemegang Saham melalui RUPS Tahunan akan menetapkan besaran remunerasi bagi anggota Dewan Komisaris dan kewenangan tersebut dapat dilimpahkan kepada Dewan Komisaris

4. Remunerasi anggota Dewan Direksi

   Pembagian remunerasi kepada anggota Dewan Direksi akan dilaksanakan sesuai dengan hasil keputusan RUPS.

**Struktur Remunerasi Anggota Direksi**

Remunerasi yang ditetapkan dan diberikan kepada Direksi dan Dewan Komisaris baik yang bersifat tetap maupun variabel dalam bentuk tunai maupun tidak tunai sesuai dengan tugas, wewenang, dan tanggung jawabnya. Bank Mantap menetapkan remunerasi menjadi dua jenis yaitu sebagai berikut:

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.
2. Remunerasi yang bersifat variabel: Remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain bonus atau bentuk lainnya yang dipersamakan dengan itu.

Indikator Penetapan Remunerasi Direksi

FAKTOR EKSTERNAL

1. Memperhatikan kondisi atau nilai yang ada di pasar dalam industri yang sama.
2. Melakukan proses benchmark ke perusahaan yang sejenis dan skala usaha yang sama.
3. Hasil dari salary survey.

FAKTOR INTERNAL

1. Strategi bisnis dan pendapatan/laba perusahaan.
2. *Performance* atas kinerja individu dan perusahaan.
3. Struktur jangka pendek dan jangka panjang.

recommendations on the amount of the remuneration to members of the Board of Commissioners

2. Board of Commissioners

   After getting advice from the Nomination and Remuneration Committee, the Board of Commissioners will review and study the recommendations and propose the amount of remuneration for the members of the Board of Commissioners to the GMS.

3. General Meeting of Shareholders

   Furthermore, Shareholders through the Annual GMS will determine the amount of remuneration for the members of the Board of Commissioners, and the authority can be delegated to the Board of Commissioners

4. Remuneration of members of the Board of Directors

   The distribution of compensation to members of the Board of Directors will be carried out in accordance with the resolutions of the GMS.

**The Board of Directors' Remuneration Structure**

Remuneration that is determined and given to the Board of Directors and Board of Commissioners both permanent and variable in the form of cash or non-cash following their duties, authorities, and responsibilities. Bank Mantap establishes remuneration into two types, as follows:

1. Permanent Remuneration: Remuneration that is not related to performance and risk, including basic salary, facilities, housing allowances, health benefits, education benefits, religious holiday allowance, and pensions.
2. Variable Remuneration: Remuneration that is related to performance and risk, including bonuses or other equivalent forms.

Indicator Determination of the Board of Directors' Remuneration

EXTERNAL FACTORS

1. Paying attention to conditions or values that exist in the market in the same industry.
2. Conduct a benchmark process for similar companies and the same business scale.
3. Results from salary surveys.

INTERNAL FACTORS

1. Business strategy and company revenue/profit.
2. Performance of individual and company performance.
3. Short-term and long-term structure.

## PAKET/KEBIJAKAN REMUNERASI DAN FASILITAS LAIN BAGI DIREKSI

1. Paket/kebijakan remunerasi dan jenis fasilitas lain bagi anggota Direksi, antara lain meliputi:
   a. Remunerasi dalam bentuk *non natura,* termasuk gaji dan penghasilan tetap lainnya antara lain tunjangan (*benefit*), kompensasi berbasis saham, tantiem dan bentuk remunerasi lainnya; dan
   b. 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.
2. Pengungkapan paket/kebijakan remunerasi dan fasilitas lain bagi anggota Direksi
   a. Paket/Kebijakan remunerasi dan fasilitas lain bagi anggota Direksi yang ditetapkan Rapat Umum Pemegang Saham Bank Mantap.

## REMUNERATION PACKAGE / POLICY AND OTHER FACILITIES FOR BOARD OF DIRECTORS

4. Remuneration package/policy and types of other facilities for members of the Board of Directors, including:
   a. Remuneration in the form of non in-kind (non goods), including salary and other fixed income, including benefits, share-based compensation, bonuses, and other forms of remuneration; and
   b. Other facilities in the form of in-kind/ non in-kind, namely other un-fixed income, including allowances for housing, transportation, health insurance, and other facilities, which can be owned or cannot be owned.
5. Disclosure of remuneration package/policy and other facilities for members of the Board of Directors.
   a. Remuneration package/policy and other facilities for members of the Board of Directors which are determined by the General Meeting of Shareholders of Bank Mantap.

| Jenis remunerasi dan fasilitas Lain | Other types of remuneration and facilities | Jumlah Diterima Dalam 1 Tahun Amount Received in 1 Year Direksi / The Board of Directors | |
|---|---|---|---|
| | | Orang/ People | Rp |
| Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk *non-natura* | Salaries, bonuses, regular allowances, tantiem, and other facilities in the form of non in-kind | 5 | 18.574.569.101 |
| Fasilitas lain dalam bentuk natura (perumahan, Transportasi, asuransi kesehatan, dan sebagainya) yang*):<br>a. Dapat dimiliki<br>b. Tidak dapat dimiliki | Other facilities in kind (housing, transportation, health insurance, others) that*):<br>a. Can be owned<br>b. Can not be owned | | 5.623.020.035 |
| Total | | 5 | 24.197.589.136 |

*) Dinilai dalam ekuivalen rupiah / Assessed in rupiah equivalent.

b. Jumlah Anggota Direksi yang menerima paket Remunerasi untuk setiap anggota Direksi dalam 1 (satu) tahun yang dikelompokkan sesuai tingkat penghasilan sebagai berikut:

b. The number of members of the Board of Directors who receive the Remuneration package for each member of the Board of Directors in 1 (one) year, grouped according to income levels as follows:

**TABEL KELOMPOK JUMLAH REMUNERASI DIREKSI**
**Tables of The Board of Directors Remuneration**

| Jumlah Remunerasi per Orang dalam 1 tahun *) | Jumlah Direksi Number of Board of Directors | Total Remuneration per Person in 1 year *) |
|---|---|---|
| di atas Rp 2 miliar | 5** | above Rp. 2 billion |
| di atas Rp 1 miliar sd. 2 miliar | 0 | above Rp. 1 billion up to 2 billion |
| di atas Rp 500 juta sd. 1 miliar | 0 | above Rp. 500 million up to 1 billion |
| Rp 500 juta ke bawah | 0 | Rp. 500 million and below |

*) yang diterima secara tunai / received in cash

**) terdiri dari 4 orang Direksi dan 1 orang merupakan Pejabat Eksekutif setingkat Senior Executive Vice President (SEVP) sebagai Kepala Direktorat / consists of 4 Directors and 1 person is an Executive Officer at the level of Senior Executive Vice President (SEVP) as Head of the Directorate

c. Jumlah Direksi, Dewan Komisaris, Pegawai yang menerima Remunerasi yang bersifat variabel selama 1 (satu) tahun dan total nominal sebagaimana dalam tabel di bawah ini:

c. The number of Board of Directors, Board of Commissioners, employees who receive variable remuneration for 1 (one) year and the total nominal value is as shown in the table below:

| Remunerasi yang bersifat variable<br>Variable remuneration | | |
|---|---|---|
| Jumlah Remunerasi per Orang dalam 1 tahun *)<br>Total Remuneration per Person in 1 year *) | Jumlah Orang<br>Number of people | Jumlah Juta (Rp)<br>Total Million (Rp) |
| Direksi<br>Board of Directors | 5 | 8.241 |
| Dewan Komisaris<br>Board of Commissioners | 5 | 2.774 |
| Pegawai<br>Employees | 2.700 | 92.425 |

## 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 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.

## PERFORMANCE ASSESSMENT OF THE BOARD OF DIRECTORS

The success of the Board of Directors' performance will be reflected in a single unit in the realization of the annual Corporate Work Plan and Corporate Budget (RKAP), assessment based on collegial performance parameters and individual/sectoral performance by taking into account quantitative and qualitative factors. Assessment of the Board of Directors will cover the level of health of the Bank, which includes aspects of risk profile, Good Corporate Governance (GCG), profitability, and capital of the Bank. The performance assessment of the Board of Directors is carried out by the Board of Commissioners and Shareholders, especially Bank Mandiri, which regularly assess the performance of the Board of Directors and the supervision conducted by the Board of Commissioners in the Board forum which is usually held every 3 (three) months.

## PENILAIAN KINERJA DIREKSI BERDASARKAN RUPS DAN KPI

### PROSEDUR PELAKSANAAN PENILAIAN KINERJA DIREKSI BERDASARKAN RUPS DAN KPI

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 saat RUPS Tahunan 2019. Pelaksanaan RUPS untuk pertanggungjawaban laporan tahunan tahun buku 2018, pada kesempatan tersebut pemegang saham menerima laporan tahunan perusahaan tahun buku 2018 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 buku 2018.

## PERFORMANCE ASSESSMENT OF THE BOARD OF DIRECTORS BASED ON GMS AND KPI

### PROCEDURES FOR IMPLEMENTING THE BOARD OF DIRECTOR'S PERFORMANCE ASSESSMENT BASED ON GMS AND KPI

As a form of measurement of the performance targets achievement that has been implemented by the Board of Directors. It is necessary to assess Board of Directors collectively as well as each member of the Board of Directors. Assessment of the Board of Directors was conducted periodically and during the annual report accountability at the Annual GMS 2019. The implementation of GMS for the responsibility of the annual report for the 2018 fiscal year. On this occasion, the shareholders received the company's annual report for the 2018 fiscal year regarding the running of the company and the results achieved subsequently stated granting full dismissal and release of responsibility (acquit et de charge) to the Board of Directors of the Bank for Bank operations during the fiscal year 2018.

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

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

   Pertumbuhan kredit dan DPK, peningkatan laba, pembukaan jaringan kantor, maksimal NPL (non performing loan), peningkatan persentase kolektibilitas lancar, peningkatan nasabah pensiunan, terlaksananya aksi korporasi right issue, terlaksananya audit umum dan audit IT, penyusunan Arsitektur Kebijakan dan menjaga zero fraud.

2. Direktur *Compliance & Risk*

   Peningkatan contribution margin per pegawai, promosi perusahaan, Biaya Tenaga Kerja (BTK), pengembangan SDM, pemenuhan advis hokum dan kepatuhan, terlaksananya aksi korporasi right issue, penyusunan Arsitektur Kebijakan, pengembangan kapabilitas pegawai melalui training dan implementasi ODP/SDP.

3. Direktur Bisnis

   Pertumbuhan kredit dan DPK, peningkatan jumlah pembayaran ( pensiun, debitur pensiun dan debitur *payroll/ non payroll* pegawai aktif), *average yield* kredit, menjaga NIM, maksimal persentase NPL seluruh segmen, peningkatan kolektibiltas lancar, *launching* produk kredit combo, akuisisi kredit pensiun *via fronting* pos, peningkatan *fee base income* dan produktiftas *booking* per bulan.

4. Direktur *Finance, Retail & Digital Banking*

   Peningkatan laba, pertumbuhan kredit dan DPK, maksimal NPL, maksimal BOPO, penyusunan *core plan,* implementasi operational *risk*, pelaksanaan *performance review*, Realisasi rencana bisnis bank, penyusunan dan *review portfolio guideline* dan penilaian profil risiko.

5. Direktur *Procurement, Pension and wealth Management*

   Realisasi BUA Bankwide, menjaga NIM, *Yield* penempatan dana di bank lain dan surat berharga, *cost of fund* dari institusional *banking* dan wealth management, peningkatan nasabah pensiun, DPK segmen institusional, DPK wealth institusional, proses pengadaan (sewa kantor, renovasi dan inventaris), pembukaan oulet layanan prima dan penerbitan *Medium Term Note (*MTN).

For the Board of Directors individually, it was 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 Performace Indicator (KPI) that had been mutually agreed upon from the beginning of the year following their respective fields.

## CRITERIA OF ASSESSMENT OF THE BOARD OF DIRECTORS

The Board of Directors' assessments is conducted periodically and annually based on Key Performace Indicators (KPI), broadly referring to 4 (four) assessment criteria based on financial perspective, customer perspective, alliance and strategy perspective, and development perspective.

1. President Director

   Credit and DPK growth, profit increase, office network opening, maximum NPL (non-performing loans), increase in the percentage of current collectability, increase in retired customers, implementation of rights issue corporate actions, implementation of general audit and IT audit, preparation of Policy Architecture and maintaining zero fraud.

2. Director of Compliance and Human Capital

   Increased contribution margin per employee, company promotion, Labor Costs (BTK), human resource development, the fulfillment of legal advice and compliance, implementation of rights issue corporate actions, preparation of Policy Architecture, development of employee capabilities through training, and ODP / SDP implementation.

3. Business Director

   Credit and DPK growth, payment amounts increase (pension, pension debtors and active payroll/non-payroll debtors), average credit yield, maintain NIM, maximum NPL percentage for all segments, improved collectibility, launch combo credit products, acquisition of pension loans via fronting the post, increased fee-based income and booking productivity per month.

4. Director of Finance and Risk Management

   Increased profits, credit and DPK growth, maximum NPL, maximum BOPO, preparation of core plans, implementation of operational risk, implementation of performance reviews, the realization of bank business plans, preparation, and review of portfolio guidelines and assessment of risk profiles.

5. Director of Procurement, Pension and wealth Management

   Realization of Bank-wide BUA, maintaining NIM, funds placement yield in other banks and securities, cost of funds from institutional banking and wealth management, increasing pension customers, institutional segment deposits, institutional wealth deposits, the procurement process (office rental, renovation, and inventory), opening of prime service outlet and issuance of Medium Term Notes (MTN).

6. Direktur *IT & Operation*

   Pembukaan Jaringan kantor dan mobil kas keliling, pemenuhan infrastruktur *IT* dan *non IT*, maksimal realisasi *Capital Expenditure*, inisiatif startegis *IT* (CAPEX *IT*), *review* berkala rekanan (notaris, KJPP dan Asuransi), pengembangan *loan factory, assessment IT capacity and third party interface,* stadarisasi jaringan kantor (KC, KCP dan KK) dan pengembangan kapasitas organisasi IT serta *update knowledge*.

## 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 2019. Hasil penilaian pemegang saham menunjukkan bahwa pemegang saham telah menerima laporan tahunan perusahaan tahun buku 2018 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 2018.

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 Direksi Melalui *Self Assessment GCG* Sesuai Ketentuan OJK

Penilaian kinerja Direksi juga dilakukan melalui *Self Assesment GCG* yang disampaikan kepada Otoritas Jasa Keuangan berdasarkan pada Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum. Pelaksanaan *Self Assessment GCG* ini dilaksanakan secara periodik setiap semester yang dilaporkan kepada OJK untuk mendapatkan persetujuan.

## PROSEDUR PELAKSANAAN PENILAIAN KINERJA DIREKSI

Pelaksanaan *assessment* kinerja Direksi termasuk di dalam pelaksanaan *self assessment GCG* Bank yang dilakukan secara berkala setiap semester.

6. Director of IT, Network and Operations

   Opening of office network and mobile cash car, fulfillment of IT and non-IT infrastructure, maximum realization of Capital Expenditure, IT strategic initiatives (CAPEX IT), periodic review of partners (notary, KJPP and Insurance), loan factory development, IT capacity assessment and third party interface, office network standardization (KC, KCP, and KK) and IT organization capacity building and knowledge update.

## PARTIES THAT IMPLEMENT PERFORMANCE ASSESSMENT

Performance assessments of collegial collective duties implementation of the Board of Directors carried out in the GMS forum are evaluated by the Board of Commissioners and submitted to the Shareholders at the GMS. The assessment of each Board of Directors is based on each KPI and assessed per semester by the Board of Commissioners.

## RESULTS OF THE BOARD OF DIRECTORS 'PERFORMANCE ASSESSMENT

Implementation of the General Meeting of Shareholders was for accountability of the 2019 annual report. The results of the shareholders' assessment showed that shareholders had received the company's annual report for the 2018 fiscal year. It contained the running of the company and the results that had been achieved, subsequently granting full dismissal and release of responsibility (volledig acquit et de charge) to the Board of Directors of the Bank for the Bank operations during 2018.

The individual KPI assessment by the Board of Commissioners shows that each Board of Directors has carried out their duties and responsibilities very well. The results of the directors' performance appraisal based on the previously agreed KPI will be taken into consideration in the implementation of the remuneration and nomination of each subsequent Directors.

Performance Assessment of Board of Directors through GCG Self Assessment following OJK Regulations

The performance assessment of the Board of Directors is also carried out through GCG Self Assessment submitted to the Financial Services Authority based on the Financial Services Authority Circular No. 13 / SEOJK.03 / 2017 concerning the Implementation of Governance for Commercial Banks. The GCG Self Assessment is conducted periodically every semester, which is reported to the OJK for approval.

## PROCEDURES FOR THE BOARD OF DIRECTOR'S PERFORMANCE ASSESSMENT IMPLEMENTATION

The Board of Directors' performance assessment is included in the Bank's GCG self-assessment, which is carried out regularly every semester.

## KRITERIA PENILAIAN KINERJA DIREKSI

Kriteria *Self Assessment* Direksi terkait pelaksanaan GCG dibagi menjadi 3 (tiga) kelompok yaitu *Governance Structure, Governance Process* dan *Governance Outcome. Governance structure* terdiri dari 14 (empat belas) indikator, *Governance Process* terdiri dari 17 (tujuh belas) indikator sedangkan *governance outcome* terdiri dari 6 (enam) indikator.

## PIHAK YANG MELAKUKAN PENILAIAN KINERJA

Pihak yang melakukan *Self Assessment GCG* adalah Direksi dan Dewan Komisaris yang harus mendapatkan persetujuan dan pengawasan dari OJK.

## HASIL PENILAIAN KINERJA DIREKSI

Hasil penilaian *self assessment* pelaksanaan *Good Corporate Governance* tahun 2019 Bank Mantap, untuk aspek Pelaksanaan Tugas dan Tanggung Jawab Direksi mendapat nilai komposit 2 atau BAIK.

## PENILAIAN KINERJA KOMITE DI BAWAH DIREKSI DAN DASAR PENILAIANNYA

Direksi dibantu oleh 4 (empat) 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

Direksi menilai bahwa selama 2019, 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/085/XII/2018 tertanggal 21 Desember 2018 perihal Perubahan Atas Keputusan Direksi No.SKD/001A/IX/2015 tentang Pembentukan Komite Manajemen Risiko (KMR) PT Bank Mandiri Taspen. Selama tahun 2019, Komite Manajemen Risiko telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 8 (delapan) kali.

## CRITERIA OF PERFORMANCE ASSESSMENT OF THE BOARD OF DIRECTORS

The Board of Directors' Self Assessment Criteria related to GCG implementation is divided into 3 (three) groups, namely Governance Structure, Governance Process, and Governance Outcome. Governance structure consists of 14 (fourteen) indicators, and the Governance Process consists of 17 (seventeen) indicators, while the Governance Outcome consists of 6 (six) indicators.

## PARTIES THAT IMPLEMENT PERFORMANCE ASSESSMENT

The parties conducting GCG Self Assessment are the Board of Directors and Board of Commissioners, who must obtain approval and supervision from the OJK.

## RESULTS OF THE BOARD OF DIRECTORS' PERFORMANCE ASSESSMENT

The results of a self-assessment of 2019 Good Corporate Governance implementation of Bank Mantap, for the aspects of the Implementation of the Duties and Responsibilities of the Board of Directors, received a composite value of 2 or GOOD.

## COMMITTEES PERFORMANCE ASSESSMENT UNDER THE BOARD OF DIRECTORS AND BASIS OF ASSESSMENT

The Board of Directors is assisted by 4 (four) Committees, all of whom are tasked with providing objective opinions to the Board of Directors and helping to improve the effectiveness of the Board of Directors' duties implementation systematically. Committees members are appointed by the Board of Directors and, in the conduct of meetings, make contributions per their areas of expertise. The committees are as follows:

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

The Board of Directors considered that during 2019, the committees under the Board of Directors have carried out their duties and responsibilities well.

The Risk Management Committee (KMR) is tasked with providing recommendations to the President Director, which includes recommendations for formulating risk management policies, determining risk appetite and risk tolerance, evaluating the effectiveness of the application of a risk management framework. Adjustments to the Committee's membership and the Committee's Rules and Order were last amended by the Board of Directors Decree No. KEP.DIR / 085 / XII / 2018 dated December 21, 2018, concerning Amendments to the Directors Decree No.SKD / 001A / IX / 2015 concerning the Establishment of the Risk Management Committee (KMR) of PT Bank Mandiri Taspen. During 2019, the Risk Management Committee has carried out its duties by holding meetings 8 (eight) times.

*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 No. KEP.DIR/084/XII/2018 tertanggal 21 Desember 2018 tentang Perubahan Atas Keputusan Direksi No.SKD/001B/IX/2015 tentang Asset Liability Committee (ALCO) PT Bank Mandiri Taspen. Selama tahun 2019, ALCO telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 6 (enam) 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/083/XII/2018 tertanggal 21 Desember 2018 tentang Perubahan atas Keputusan Direksi NO.SKD/025/V/2017 tentang Pembentukan Komite Teknologi Informasi (Komite TI). Selama tahun 2019, Komite Teknologi Informasi telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 3 (tiga)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 2019 Komite Kredit melakukan rapat sebanyak 231 (Dua Ratus Tiga Puluh Satu) kali.

## MEKANISME PENGUNDURAN DIRI DAN PEMBERHENTIAN DIREKSI

### MEKANISME PENGUNDURAN DIRI

Sesuai dengan ketentuan Pasal 12 ayat 7 Anggaran Dasar Perseroan, anggota Direksi berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada Bank paling kurang 30 hari sebelum tanggal pengunduran dirinya. Selanjutnya dalam jangka 30 hari sejak terjadinya lowongan harus diselenggarakan RUPS untuk mengisinya dengan memperhatikan peraturan perundang-undangan dan Anggaran Dasar.

### 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

The Asset and Liability Committee (ALCO) must provide recommendations in establishing and evaluating liquidity management policies and strategies to maintain liquidity following applicable regulations, meet liquidity needs, and minimize idle funds. Adjustments to the Committee's membership and the Committee's Rules and Order were last amended by Directors Decree No. KEP.DIR / 084 / XII / 2018 dated December 21, 2018, concerning Amendments to the Directors Decree No.SKD / 001B / IX / 2015 concerning the Asset Liability Committee (ALCO) of PT Bank Mandiri Taspen. During 2019, ALCO has carried out its duties by holding meetings 6 (six) times.

The Information Technology Committee is tasked with assisting the Board of Directors in carrying out policies and strategies related to Information Technology development activities. Adjustments to the Committee's membership and the Committee's Rules and Order were last amended by Directors Decree No. KEP.DIR / 083 / XII / 2018 dated December 21, 2018, concerning Amendments to the Directors Decree NO.SKD / 025 / V / 2017 concerning the Establishment of the Information Technology Committee (IT Committee). During 2019, the Information Technology Committee has carried out its duties by holding meetings 3 (three) times.

The Credit Committee is authorized and responsible for recommending and/or deciding credit following the inherent authority of the individual, the basis of the work of the Credit Committee is contained in the Standard Procedures for Retail Credit and Standard Procedures for Micro Credit. During 2019 the Credit Committee held 231 (Two Hundred Thirty-One) meetings.

## MECHANISM OF RESIGNATION AND DISMISSAL OF THE BOARD OF DIRECTORS

### RESIGNATION MECHANISM

Following Article 12 paragraph 7 of the Company's Articles of Association, members of the Board of Directors are entitled to resign from their positions by notifying the Bank in writing at least 30 days before the date of its resignation. Furthermore, within 30 days of the vacancy occurring, a GMS must be held to fill it with due regard to the laws and regulations and the Articles of Association.

### DISMISSAL MECHANISM

Based on the provisions of Article 105 of the Company Law, members of the Board of Directors may be dismissed at any time by the GMS by stating the reasons. Before the dismissal, member of the Board of Directors concerned was allowed to defend him/herself at the GMS. Termination of members of the Board of Directors can also be done with a decision outside the GMS with the same mechanism; namely, the Board of Directors is allowed to defend him/herself before the dismissal decision is taken. If the Board of Directors to be dismissed, do not object

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.

to the dismissal, then self-defense is not necessary. Dismissal will be effective since the closing of the GMS or the date of the dismissal decision outside the GMS or another specified date.

Anggota Direksi juga dapat diberhentikan untuk sementara waktu oleh Dewan Komisaris sebagaimana diatur dalam Pasal 12 ayat 9 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.

Members of the Board of Directors may also be temporarily dismissed by the Board of Commissioners as stipulated in Article 12 paragraph 9 of the Articles of Association if they act contrary to the Articles of Association, or there are indications of violations that cause harm to the company. The temporary dismissal of the members of the Board of Directors shall be notified in writing by expressing the reasons.

Dalam jangka waktu paling lambat 30 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.

Within a period of no later than 30 days after the date of temporary dismissal, the GMS must be held. In the GMS, the Board of Directors concerned is given the right to defend him/herself. The GMS can revoke or strengthen the dismissal decision. If the GMS decision reinforces the decision on the temporary dismissal, the relevant member of the Board of Directors shall be terminated for good.

Apabila tidak dilaksanakan RUPS dalam jangka waktu sebagaimana ditentukan sejak pemberhentian sementara tersebut, ataupun RUPS tidak mengambil keputusan maka pemberhentian sementara tersebut menjadi batal dan anggota Direksi yang bersangkutan berhak dan berwenang kembali melakukan tugas dan kewajibannya.

If the GMS is not carried out within the period as determined since the temporary dismissal or the GMS does not make a decision, the temporary termination will be canceled, and the relevant members of the Board of Directors are entitled and authorized to return to their duties and obligations.

# ORGAN DAN KOMITE DI BAWAH DEWAN KOMISARIS
## Organs And Committees Under The Board Of Commissioners

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.

In carrying out their duties, the Board of Commissioners is assisted by the Secretary of the Board of Commissioners and the Supporting Committees, namely the Audit Committee, the Remuneration and Nomination Committee, and the Risk Monitoring Committee. Independent Commissioner chairs all committees. The description is as follows.

### 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.

Pada pelaksanaannya, di Bank Mantap, Sekretaris Dewan Komisaris bukan merupakan unit kerja tersendiri sebagaimana Sekretaris Perusahaan namun secara organisasi berada di bawah supervisi Sekretaris Perusahaan.

Tugas dan Tanggung Jawab Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris berkewajiban untuk:

1. Membantu Dewan Komisaris dalam menjaga agar pelaksanaan tata tertib Komisaris secara teknis dapat dilakukan secara tertib.
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:
   a. Menyiapkan undangan rapat kepada seluruh peserta untuk ditandatangani oleh Komisaris Utama atau salah seorang Komisaris lainnya.
   b. Menyiapkan sarana dan prasarana yang dibutuhkan dalam dalam rapat.
   c. Mendistribusikan bahan rapat kepada seluruh peserta rapat.
   d. Mencatat dan mengadministrasikan keputusan rapat.
   e. Menyimpan konsep risalah rapat.
   f. Menjaga kerahasiaan keputusan rapat sampai dengan keputusan diumumkan.
   g. Menyampaikan risalah rapat kepada seluruh anggota rapat dan pejabat lain yang ditetapkan dalam rapat Dewan Komisaris.
   h. Membuat catatan dan memonitor tindak lanjut perkembangan pelaksanaan keputusan-keputusan rapat serta melaporkan tindak lanjut tersebut kepada Dewan Komisaris.

### SECRETARY OF BOARD OF COMMISSIONERS

The Board of Commissioners' Secretary has a strategic role in carrying out the secretarial tasks of Board of Commissioners, namely, administers the documents of the Board of Commissioners, and as a liaison for the Board of Commissioners both with relevant parties within the company and outside the company.

In its implementation, at Bank Mantap, the Secretary of the Board of Commissioners is not a separate work unit as the Corporate Secretary but organizationally is under the supervision of the Corporate Secretary.

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 Board of Commissioners' rules and orders are technically carried out in an orderly manner.
2. Prepare minutes of the meeting to be ratified in the next meeting and keep a copy of it.
3. Prepare a report on the implementation of meeting decisions to be reviewed in the next meeting. The Secretary of the Board of Commissioners is responsible for organizing the meetings of the Board of Commissioners, including the following matters:
   a. Prepare a meeting invitation for all participants to be signed by the President Commissioner or one of the other Commissioners.
   b. Prepare the facilities and infrastructure needed in the meeting.
   c. Distribute meeting materials to all meeting participants.
   d. Record and meeting decisions.
   e. Save the minutes draft of the meeting.
   f. Maintain the confidentiality of meeting decisions until decisions are announced.
   g. Delivered minutes of meeting to all members of the meeting and other officials determined at the meeting of the Board of Commissioners.
   h. Take notes and monitor follow-up of the development of meeting decision implementation and report the follow-up to the Board of Commissioners.

Sekretaris Dewan Komisaris berkewajiban menjaga keamanan seluruh dokumen rapat, terutama yang bersifat rahasia.

The Secretary of the Board of Commissioners is obliged to maintain the security of all meeting documents, especially those that are confidential.

## PROFIL SEKRETARIS DEWAN KOMISARIS

Tugas dan Fungsi Sekretaris Dewan Komisaris Bank Mantap secara struktural berada di bawah supervisi Sekretaris Perusahaan.

Pelaksanaan Tugas Sekretaris Dewan Komisaris

Pelaksanaan tugas fungsi Sekretaris Dewan Komisaris di tahun 2019, adalah sebagai berikut.

1. Menyiapkan dan menyusun bahan serta mengkoordinasikan Rapat Dewan Komisaris yang dilaksanakan setiap bulan.
2. Menyiapkan serta menyusun bahan serta mengkoordinasikan Rapat Dewan Komisaris mengundang Direksi dilaksanakan setiap bulan.
3. Menyusun risalah rapat Dewan Komisaris dan menyampaikan keputusan rapat Dewan komisaris tersebut kepada Direksi dan unit kerja terkait untuk ditindaklanjuti.
4. Menyiapkan dan mengkoordinasikan kunjungan kerja Dewan Komisaris.

## PROFILE OF BOARD OF COMMISSIONERS' SECRETARY

Duties and Functions of the Secretary of the Board of Commissioners of Bank Mantap are structurally under the supervision of the Corporate Secretary.

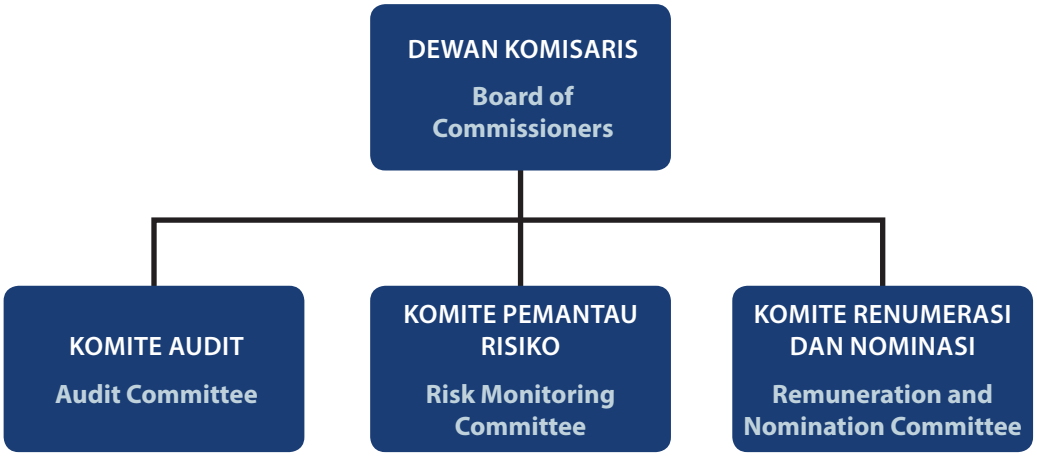
Implementation of the Duties of the Board of Commissioners' Secretary

Application of duties and function of the Board of Commissioners' Secretary are as follows.

1. Prepares and compiles the materials and coordinates the Board of Commissioners Meeting, which is held every month.
2. Develops and collects documents and coordinates the Board of Commissioners Meeting and invites the Board of Directors, to be held every month.
3. Prepares minutes of the Board of Commissioners' meeting and submits the decision of the Board of Commissioners' meeting to the Board of Directors and related work units to be followed up.
4. Prepares and coordinates the work visit of the Board of Commissioners.

## STRUKTUR KOMITE-KOMITE DIBAWAH DEWAN KOMISARIS

## STRUCTURE OF COMMITTEES UNDER THE BOARD OF COMMISSIONERS



## KOMITE AUDIT

Komite 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 (*internal 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. Pengangkatan komite Audit terakhir sesuai Surat Keputusan Direksi No.KEP.DIR/031/II/2019 tanggal 22 Februari 2019 tentang Pemberhentian dan Pengangkatan Anggota Komite Audit dibawah Dewan Komisaris.

### 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.

### 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, dan
   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, dan
   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, efektivitas

## AUDIT COMMITTEE

The Audit Committee was formed to assist and facilitate the Board of Commissioners in carrying out their supervisory duties and functions. The oversight scope of the Audit Committee covers matters relating to financial information, internal control systems, the effectiveness of audits by external and internal auditors, the effectiveness of the implementation of risk management (together with risk monitoring), and compliance with applicable laws and regulations. Appointment of the latest Audit committee per the Board of Directors Decree No. KEP.DIR / 031 / II / 2019 dated February 22, 2019, concerning Dismissal and Appointment of Audit Committee Members under the Board of Commissioners.

### THE BASIS FOR THE ESTABLISHMENT OF THE AUDIT COMMITTEE

The Bank's Audit Committee is formed by the Board of Commissioners and carries out its duties following Financial Services Authority Regulation No. 55 / POJK.03 / 2016, dated December 7, 2016, concerning the Implementation of Governance for Commercial Banks.

### DUTIES AND RESPONSIBILITIES OF THE AUDIT COMMITTEE

The Audit Committee has the duties and responsibilities to carry out the following matters:

1. The duties and responsibilities of the Committee's Chairman are coordinating all activities of the Audit Committee to meet the objectives of the committee by its formation, including being responsible for the following matters:
   a. Determines the annual work plan.
   b. Determines the yearly meeting schedule.
   c. Makes periodic reports on the activities of the Audit Committee and the things that are felt need to be a concern of the Board of Commissioners, and
   d. Makes a Self Assessment regarding the effectiveness of the Audit Committee's activities.
2. Committee Members have duties and responsibilities, including:
   a. Hold meetings regularly.
   b. Study the meeting material first.
   c. Attend a meeting.
   d. Play an active role and contribute to each activity.
   e. Make minutes of meetings, and
   f. Conduct work visits to the field.
3. Chairman and the Audit Committee's members are in charge and responsible for monitoring adequacy of internal control, the sufficiency, and correctness of the financial reports preparation process, the work effectiveness of

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.

## PIAGAM KOMITE AUDIT

*Charter* Komite Audit disusun sebagai pedoman bagi anggota Komite Audit dalam melaksanakan tugas dan tanggung jawabnya agar efsien, 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 18 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.
5. Tugas dan Tanggung Jawab.
6. Hubungan Kerja.
7. Rapat Komite.
8. Pelaporan.
9. Masa Tugas dan Kompensasi.
10. Kerahasiaan, dan
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, dan

internal and external auditors. Besides that, identifying matters that require the Board of Commissioners' attention, developing concepts and analysis related to the function of the Audit Committee, and carrying out other tasks assigned by the Board of Commissioners.

## AUDIT COMMITTEE CHARTER

The Audit Committee Charter is prepared as a guideline for members of the Audit Committee in carrying out its duties and responsibilities so that it is efficient, effective, transparent, competent, independent, and accountable so that all interested parties can accept it and following applicable laws and regulations. The Audit Committee Charter was prepared with the aim of assisting the Board of Commissioners in carrying out its supervisory role towards the Bank. The Audit Committee Charter was ratified and signed by all members of the Board of Commissioners on April 14, 2017. The contents of the Audit Committee Charter, contain and regulate the following matters:

1. General Purpose.
2. Authority.
3. Membership.
4. Membership Requirements.
5. Duties and Responsibilities.
6. Work Relationship.
7. Committee Meeting.
8. Reporting.
9. Term of Service and Compensation.
10. Confidentiality, and
11. Closing.

## AUDIT COMMITTEE AUTHORITY

The Audit Committee has the authority to carry out the following matters:

1. Provides opinions to the Board of Commissioners about financial statements and/or other issues submitted by the Board of Directors.
2. Communicates with the Head of the Work Unit and other parties at Bank Mandiri Taspen and the Public Accountant, who inspects Bank Mandiri Taspen to obtain information, clarification and asks for the necessary documents and reports.
3. Requests a report on the examinations results by the Internal Auditor and External Auditor and other supervisory or examining institutions.
4. Requests an Internal Auditor or External Auditor to conduct a special audit or investigation if there is a strong suspicion of fraud, violation of the law and violation of applicable laws and regulations, and

5. Mengakses catatan atau informasi tentang karyawan, dana, aset serta sumber daya perusahaan lainnya yang berkaitan dengan pelaksanaan tugasnya.

## MASA JABATAN ANGGOTA KOMITE AUDIT

Masa jabatan anggota Komite Audit dari Dewan Komisaris masa kerjanya ditetapkan sama dengan masa jabatannya di Dewan Komisaris dan Anggota Komite yang bukan berasal dari Dewan Komisaris pengangkatan dan pemberhentiannya berdasarkan diitetapkan oleh Dewan Komisaris berdasarkan rekomendasi Komite Remunerasi dan nominasi .

## STRUKTUR, KEANGGOTAAN DAN KEAHLIAN KOMITE AUDIT

Anggota Komite Audit Bank Mantap telah memenuhi syarat independensi sebagai Komite Audit sebagaimana disyaratkan dalam Peraturan Otoritas Jasa Keuangan No.55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum, dengan memenuhi syarat sebagai berikut:

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 dengan 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.

## TABEL STRUKTUR, KEANGGOTAAN DAN KEAHLIAN KOMITE AUDIT

Anggota Komite Audit per Desember 2019 adalah:

5. Accesses records or information about employees, funds, assets, and other company resources related to the implementation of their duties.

## TERM OF OFFICE OF AUDIT COMMITTEE MEMBERS

The term of office of the Audit Committee's members from the Board of Commissioners is the same as the term of office of the Board of Commissioners, and Committee Members who are not from the Board of Commissioners are appointed and dismissed based on the recommendations of the Board of Commissioners.

## AUDIT COMMITTEE STRUCTURE, MEMBERSHIP, AND EXPERTISE

Members of Bank Mantap's Audit Committee have fulfilled the independence requirements as an Audit Committee as required in the Financial Services Authority Regulation No.55 / POJK.03 / 2016 on the Implementation of Governance for Commercial Banks, by fulfilling the following requirements:

1. Members of the Audit Committee from Independent Parties come from parties outside the Company who do not have financial, management, share ownership, and/or family relations with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders or relationship with the Company.
2. Former members of the Board of Directors or Executive Officers of the Company or other parties who have a relationship with the Company that can affect their ability to act independently has been waiting (cooling off) for 6 (six) months to become a member of the Audit Committee.
3. Having high integrity, good character, and morals.
4. Have sufficient ability to read and understand financial statements.
5. Have enough knowledge regarding relevant laws and regulations.

## TABLE OF STRUCTURE, MEMBERSHIP, AND EXPERTISE OF THE AUDIT COMMITTEE

Audit Committee members as of December 2019 were:

| No. | Nama / Name | Jabatan | Position |
|---|---|---|---|
| 1 | Sukoriyanto Saputro | Ketua merangkap Anggota | Head concurrently Member |
| 2 | Edhi Chrystanto | Anggota | Member |
| 3 | Zudan Arif Fakrulloh | Anggota | Member |
| 4 | Effendi Sitompul | Anggota | Member |
| 5 | Jani Arjanto | Anggota | Member |

Komite Audit Perseroan terdiri dari 1 (satu) orang Ketua dan 4 (empat) orang anggota. Sesuai dengan Peraturan Otoritas Jasa Keuangan tentang Tata Kelola Perusahaan, Ketua Komite Audit merupakan Komisaris Independen dapat merangkap sebagai anggota Komite Audit di Bank Mantap, sedangkan anggota Komite Audit adalah komisaris dan pihak-pihak independen yang memiliki keahlian di bidang keuangan, akuntansi dan hukum dan/atau perbankan dengan pengalaman kerja lebih dari 5 (lima) tahun dibidang tersebut.

The Company's Audit Committee consists of 1 (one) Head and 4 (four) members. Following the Financial Services Authority Regulation on Corporate Governance, Head of Audit Committee is an Independent Commissioner who can also be a member of Audit Committee of Bank Mantap. Meanwhile, members of Audit Committee are the Board of Commissioners and independent parties who have expertise in finance, accounting, and law and/or banking with work experience of more than 5 (five) years in the field.

## PROFIL KOMITE AUDIT

Profil Komite Audit per 31 Desember 2019 adalah sebagai berikut.

## Audit Committee Profile

Audit Committee profile as of December 31, 2019 was as follows.

### Sukoriyanto Saputro

Ketua Merangkap Anggota Komite Audit

Head concurrently Member of Audit Committee

Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini

His profile can be seen in the Board of Commissioners Profile in this Annual Report.

### Edhi Chrystanto

Anggota Komite Audit

Member of Audit Committee

Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini

His profile can be seen in the Board of Commissioners Profile in this Annual Report.

### Zudan Arif Fakrulloh

Anggota Komite Audit

Member of Audit Committee

Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini

His profile can be seen in the Board of Commissioners Profile in this Annual Report.

## Effendi Sitompul

Anggota Independen / Independent Member

Warga negara Indonesia, berdomisili di Jakarta, Lahir pada tanggal 02 Desember 1961, saat ini berusia 57 tahun. Meraih gelar Sarjana di bidang Ekonomi Akuntasi dari Universitas Sumatera Utara Medan pada tahun 1987 serta meraih gelar *Magister Management* di bidang *International Business* di Universitas Gadjah Mada pada tahun 1998. Pernah menjabat sebagai *Specialist/Vice President Special Audit Departement* PT Bank Mandiri Tbk Jakarta (2011 – 2017). Diangkat sebagai Komite Audit pihak Independen PT Bank Mandiri Taspen berdasarkan Surat Keputusan Direksi No. KEP. DIR/031/II/2019 tanggal 22 Februari 2019.

Indonesian citizen, domiciled in Jakarta, born on December 2, 1961, currently 57 years old. He obtained his Bachelor's degree in Accounting Economics from North Sumatera University, Medan, in 1987, and earned a Master's degree in Management for International Business at Gadjah Mada University in 1998. He has served as Specialist / Vice President Special Audit Department of PT Bank Mandiri Tbk Jakarta (2011 - 2017). Appointed as an Audit Committee of an independent party of PT Bank Mandiri Taspen based on Board of Directors Decree No. KEP.DIR / 031 / II / 2019 dated February 22, 2019.

## Jani Arjanto

Anggota Independen / Independent Member

Warga negara Indonesia, berdomisili di Jakarta, Lahir pada tanggal 7 November 1972, saat ini berusia 46 tahun. Meraih gelar Sarjana di bidang Hukum dari UNS Surakarta pada tahun 1995 serta meraih gelar Doctor ilmu Hukum di Universitas Jayabaya pada tahun 2010. Saat ini masih menjabat sebagai Kasubdit Harmonisasi Peraturan Jaminan Sosial Direktorat Jenderal Anggaran Kementerian Keuangan (2012 hingga sekarang). Diangkat sebagai Komite Audit pihak Independen PT Bank Mandiri Taspen berdasarkan Surat Keputusan No. KEP.DIR/031/II/2019 tanggal 22 Februari 2019.

Indonesian citizen, domiciled in Jakarta, Born on November 7, 1972, is currently 46 years old. He earned a Bachelor of Law from UNS Surakarta in 1995 and earned a Doctor of Law at Jayabaya University in 2010. He currently serves as the Head of Sub Directorate of Harmonization of the Social Security Regulations, Directorate General of Budget of the Ministry of Finance (2012 until now). Appointed as an Audit Committee of PT Bank Mandiri Taspen from an independent party, based on Board of Directors' Decree No. KEP.DIR / 031 / II / 2019 dated February 22, 2019.

## KUALIFIKASI PENDIDIKAN DAN PENGALAMAN KERJA KOMITE AUDIT

Per 31 Desember 2019, kualifkasi pendidikan dan pengalaman kerja Ketua dan anggota Komite Audit adalah sebagai berikut.

## EDUCATIONAL QUALIFICATIONS AND WORK EXPERIENCE OF AUDIT COMMITTEE

As of December 31, 2019, the educational qualifications and work experience of the Head and members of the Audit Committee were as follows.

### TABEL KUALIFKASI PENDIDIKAN DAN PENGALAMAN KERJA KOMITE AUDIT
### Table of Qualifications of Education and Work Experience of the Audit Committee

| Nama<br>Name | Jabatan<br>Position | Pendidikan<br>Education | Pengalaman kerja<br>Work Experience |
|---|---|---|---|
| SUKORIYANTO SAPUTRO | Ketua merangkap Anggota<br>Head concurrently Member | Sarjana Agronomi dari Institut Pertanian Bogor (1980).<br>Bachelor of Agronomy from Bogor Agricultural University (1980). | • Pegawai Pimpinan Kredit Perkebunan di Kantor Pusat Bank Exim hingga menjadi Kepala Cabang di berbagai Cabang Bank Exim (1981-1999)/ Head of Plantation Credit at the Head Office of Bank Exim until became Branch Head in various Branches of Bank Exim (1981-1999)<br>• Setelah proses merger Bank Exim ke dalam Bank Mandiri, beliau dipercaya menjadi Hub Manager Jakarta Plaza Mandiri (1999-2001) / After the merger of Bank Exim into Bank Mandiri, he was entrusted to be the Jakarta Plaza Mandiri Hub Manager (1999-2001)<br>• Kepala Kantor Wilayah III, IX, VII, VIII Bank Mandiri (2001-2005)/ Head of Regional Offices III, IX, VII, VIII of Bank Mandiri (2001-2005)<br>• *Group Head Central Operations* Bank Mandiri (2005)/ Group Head of Central Operations of Bank Mandiri (2005)<br>• *Group Head Micro Business* Bank Mandiri (2005-2008)/ Micro Business Group Head of Bank Mandiri (2005-2008)<br>• *Group Head Corporate Secretary* Bank Mandiri (2008-2013)/ Group Head of Corporate Secretary of Bank Mandiri (2008-2013)<br>• Direktur Utama di Bank Mutiara (2013-2014)/ President Director of Bank Mutiara (2013-2014)<br>• Komisaris di Bank Mutiara (2014)/ Commissioner of Bank Mutiara (2014) |
| EDHI CHRYSTANTO | Anggota<br>Member | • Sarjana Ekonomi dari Universitas Diponegoro (1983)/ Bachelor of Economics from Diponegoro University (1983)<br>• *Master Business Administration* (MBA) dari *University of Colorado at Denver* (1993)/ Master of Business Administration (MBA) from the University of Colorado at Denver (1993) | • Kepala Bagian Sistem dan Prosedur Kredit Korporasi Bank Dagang Negara (BDN) (1994-1995)/ Head of Corporate Credit System and Procedure Division of Bank Dagang Negara (BDN) (1994-1995)<br>• Kepala Cabang Jakarta Jatinegara BDN hingga menjadi *Relationship Manager* BDN (1994-1999)/ Branch Head of BDN Jakarta Jatinegara until became BDN Relationship Manager (1994-1999)<br>• Kepala Cabang Bank Mandiri Bandara Soekarno-Hatta Cargo (1999)/ Branch Head of Bank Mandiri of Soekarno-Hatta Cargo Airport (1999)<br>• Kepala Cabang Bank Mandiri Jakarta Tomang (2003)/ Branch Head of Bank Mandiri of Jakarta Tomang (2003)<br>• Kepala Cabang Bank Mandiri Jakarta Kebon Sirih, Gambir, Imam Bonjol dan Thamrin (2005-2007)/ Head Branch of Bank Mandiri Jakarta Kebon Sirih, Gambir, Imam Bonjol and Thamrin (2005-2007)<br>• Kepala Kanwil X Makassar Bank Mandiri (2010)/ Head of Regional Office X Makassar of Bank Mandiri (2010)<br>• Kepala Kanwil V Bank Mandiri Jakarta Sudirman (2013)/ Head of Regional Office V Jakarta Sudirman of Bank Mandiri (2013) |
| ZUDAN ARIF FAKRULLOH | Anggota<br>Member | • Sarjana di bidang Hukum dari Universitas Sebelas Maret Surakarta (1992)/ Bachelor of Law from Sebelas Maret University Surakarta (1992)<br>• Magister Ilmu Hukum dari Universitas Diponegoro (1995)/ Master of Law from Diponegoro University (1995)<br>• Doktor Ilmu Hukum dari Universitas Diponegoro (2001)/ Doctor of Law from Diponegoro University (2001) | • Kasubdit Kader di Bagian Diklat di Kemendagri (2002-2008)/ Head of Sub-Directorate of Cadres in the Education and Training Section of the Ministry of Home Affairs (2002-2008)<br>• Kepala Bagian Perundang – undang Biro Hukum Sekjen Kemendagri (2008 – 2011)/ Head of Legislation Division - Legal Bureau of the Secretariat General of the Ministry of Home Affairs (2008 - 2011)<br>• Kepala Biro Hukum Setjen Kemendagri (2011 – 2014)/ Head of Legal Berau, Secretariat General of the Ministry of Home Affairs (2011 - 2014)<br>• Staf Ahli Mendagri Bidang Hukum, Politik dan HAM (2014 – 2015)/ Expert Staff for Law, Politics and Human Rights of the Minister of Home Affairs (2014 – 2015)<br>• Penjabat Gubernur Gorontalo (2016 – 2017)/ Acting Governor of Gorontalo (2016 - 2017)<br>• Direktur Jenderal Kependudukan dan Pencatatan Sipil Kementerian Dalam Negeri (2015 – Sekarang)/ Director-General of Population and Civil Registry of the Ministry of Home Affairs (2015 - Present) |

| Nama<br>Name | Jabatan<br>Position | Pendidikan<br>Education | Pengalaman kerja<br>Work Experience |
|---|---|---|---|
| EFFENDI SITOMPUL | Anggota<br>Member | Sarjana di bidang Ekonomi Akuntasi dari Universitas Sumatra Utara Medan pada tahun 1987 serta meraih gelar *Magister Management* di bidang *International Business* di Universitas Gadjah Mada pada tahun 1998./ Bachelor of Accounting Economics from North Sumatera University, Medan, in 1987, and earned a Master's degree in Management for International Business at Gadjah Mada University in 1998. | Specialist/Vice President Special Audit Departement PT Bank Mandiri Tbk Jakarta (2011 – 2017)./ Specialist / Vice President of Special Audit Department of PT Bank Mandiri Tbk Jakarta (2011 - 2017). |
| JANI ARYANTO | Anggota<br>Member | Sarjana di bidang Hukum dari UNS Surakarta pada tahun 1995 serta meraih gelar Doctor ilmu Hukum di Universitas Jayabaya pada tahun 2010./ Bachelor of Law from UNS Surakarta in 1995 and earned a Doctor of Law at Jayabaya University in 2010. | Saat ini masih menjabat sebagai Kasubdit Harmonisasi Peraturan Jaminan Sosial Direktorat Jenderal Anggaran Kementerian Keuangan (2012 hingga sekarang). / He currently serves as the Head of Sub Directorate of Harmonization of the Social Security Regulations, Directorate General of Budget of the Ministry of Finance (2012 until present). |

## INDEPENDENSI KOMITE AUDIT

Seluruh anggota Komite Audit bersifat independen karena tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris, Direksi lainnya dan/atau pemegang Saham Pengendali atau hubungan usaha dengan Bank Mantap yang dapat mempengaruhi kemampuannya untuk bertindak independen. Komposisi, kualifikasi dan independensi Komite Audit telah sesuai dengan Peraturan Otoritas Jasa Keuangan.

Pihak Independen dari anggota Komite Audit adalah pihak diluar Perseroan yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi lainnya dan/atau Pemegang Saham Pengendali atau hubungan dengan Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen.

Anggota Komite Audit telah memenuhi syarat independensi sebagai Komite Audit sebagaimana disyaratkan dalam Peraturan Otoritas Jasa Keuangan tentang Tata Kelola, dengan memenuhi syarat sebagai berikut:

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 dengan 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.

## INDEPENDENCE OF THE AUDIT COMMITTEE

All members of the Audit Committee are independent. They do not have financial, management, share ownership and/or family relations with members of the Board of Commissioners, other Board of Directors and/or Controlling Shareholders. They do not have business relationships with Bank Mantap, which can affect their ability to act independently. The composition, qualifications, and independence of the Audit Committee are following the Financial Services Authority Regulations.

Independent parties from members of the Audit Committee are parties outside the Company that have no financial, management, share ownership and/or family relationship with the Board of Commissioners, other Board of Directors and/or Controlling Shareholders or relationships with the Company that can affect their ability to act independently.

Audit Committee members have fulfilled the independence requirements as an Audit Committee as required in the Financial Services Authority Regulation on Governance, by filling the following criteria:

1. Audit Committee members from Independent Parties are from parties outside the Company who do not have financial, management, share ownership and / or family relations with the Board of Commissioners, Board of Directors and / or controlling shareholders or relationship with the Company;
2. Former members of the Board of Directors or Executive Officers of the Company or other parties who have a relationship with the Company that can affect their ability to act independently has been waiting (cooling off) for 6 (six) months to become a Member of the Audit Committee.
3. Have high integrity, good character, and morals.

4. Memiliki kemampuan yang cukup untuk membaca dan memahami laporan keuangan.
5. Memiliki kemampuan yang memadai tentang peraturan perundang-undangan yang terkait.

4. Have sufficient ability to read and understand financial statements.
5. Have enough knowledge regarding relevant laws and regulations.

**TABEL INDEPENDENSI KOMITE AUDIT**
**Audit Committee Independence Table**

| Aspek Independensi | Sukoriyanto Saputro | Edhi Chrystanto | Zudan Arif Fakrulloh | Jani Aryanto | Effendi Sitompul | I Made Wiratmika | Nyoman S. Suryawan | Aspek Independensi |
|---|---|---|---|---|---|---|---|---|
| Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi | V | V | V | V | V | V | V | Do not have financial relation with the Board of Commissioners and Board of Directors |
| Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi | V | V | V | V | V | V | V | Do not have management relation in the company, its subsidiaries, or affiliated companies |
| Tidak memiliki hubungan kepemilikan saham di perusahaan | V | V | V | V | V | V | V | Do not have share ownership relation in the company |
| Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Audit | V | V | V | V | V | V | V | Do not have family relation 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 | V | V | V | V | V | V | V | Do not serve as a manager of political parties, officials and government |

## PENGEMBANGAN KOMPETENSI KOMITE AUDIT

Pengembangan kompetensi Komite Audit disajikan pada bagian Profil Perusahaan dalam Laporan Tahunan ini.

## AUDIT COMMITTEE COMPETENCY DEVELOPMENT

The development of the competence of the Audit Committee is presented in the Company Profile section of this Annual Report.

## RAPAT KOMITE AUDIT

Rapat Komite Audit diselenggarakan sekurang-kurangnya sekali dalam 1 (satu) kali dalam 3 (tiga) bulan. Rapat Komite Audit dianggap sah apabila dihadiri paling kurang 51% dari jumlah anggota termasuk seorang Komisaris dan Pihak Independen. Rapat dipimpin oleh Ketua Komite Audit atau anggota yang ditunjuk secara tertulis, apabila Ketua Komite Audit berhalangan hadir.

## AUDIT COMMITTEE MEETING

Audit Committee meetings are held at least once in 3 (three) months. Audit Committee meetings are considered valid if attended by at least 51% of the number of members, including a Commissioner and an Independent Party. Meetings are chaired by Head of Audit Committee or members who are appointed in writing if the Head of Audit Committee is unable to attend.

## AGENDA RAPAT KOMITE AUDIT

Sepanjang tahun 2019, tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Audit, sebagai berikut.

## AUDIT COMMITTEE MEETING AGENDA

Throughout 2019, the dates of implementation, meeting agenda, and participants of the Audit Committee meeting, were as follows.

## TABEL AGENDA RAPAT KOMITE AUDIT
## TABLE OF AUDIT COMMITTEE MEETING AGENDA

| No | Tanggal<br>Date | Agenda | Agenda | Peserta Rapat<br>Meeting Participants |
|---|---|---|---|---|
| 1 | 17 Jan 2019<br>Jan 17, 2019 | 1) Penyampaian Materi Performance Bank dan Permasalahan & Perkembangan Perkara Hukum oleh Anggota Komite Audit (Bapak Made Wiratmika).<br>2) Penyampaian Pokok-Pokok Hasil Investigasi KC Jakarta Proklamasi dan DMTL Audit Eksternal (Bapak Ardi Purboyo). | 1) Submission of Bank Performance Materials and Problems & Developments in Legal Cases by a Member of Audit Committee (Mr. Made Wiratmika).<br>2) Submission of the Main Results of the Investigation of Branch Office Jakarta Proklamasi and External Audit DMTL (Mr. Ardi Purboyo). | Hadir / Present:<br>(1) Sukoriyanto Saputro,<br>(2) Edhi Chrystanto,<br>(3) Zudan Arif Fakrulloh<br>(4) Nyoman S Suryawan<br>(5) Made Wiratmika |
| 2 | 21 Feb 2019<br>Feb 21, 2019 | 1) Penyampaian Materi Performance Bank dan Permasalahan & Perkembangan Perkara Hukum oleh Anggota Komite Audit (Bapak Made Wiratmika).<br>2) Penyampaian Progress Report Hasil Investigasi Terhadap Pengelolaan Perusahaan Jasa Fronting dalam Pemberian Kredit Pensiun dan DMTL Audit Eksternal (Bapak Ardi Purboyo). | 1) Submission of Bank Performance Materials and Problems & Developments in Legal Cases by a Member of Audit Committee (Mr. Made Wiratmika).<br>2) Submission of Progress Report on Investigation Results on the Management of Fronting Service Companies in Providing Pension Credit and External Audit DMTL (Mr. Ardi Purboyo). | Hadir / Present:<br>(1) Sukoriyanto Saputro,<br>(2) Edhi Chrystanto,<br>(3) Zudan Arif Fakrulloh<br>(4) Nyoman S Suryawan<br>(5) Made Wiratmika |
| 3 | 28 Mar 2019<br>Mar 28, 2019 | 1) Penyampaian Materi Performance Bank, Pengaduan Nasabah dan Perkembangan Perkara Hukum oleh Anggota Komite Audit (Bapak Efendi dan Bapak Jani).<br>2) Penyampaian Progress report hasil review terhadap pengelolaan perusahaan Jasa Fronting dalam pemberian kredit pensiun oleh Division Head Internal Audit (Bapak Ardi Purboyo). | 1) Submission of Bank Performance Materials, Customer Complaints and Development of Legal Cases by Audit Committee Members (Mr. Efendi and Mr. Jani).<br>2) Submission of the Progress Report on the results of the management review of the Fronting Services companies in the granting of pension loans by Division Head of Internal Audit (Mr. Ardi Purboyo). | Hadir / Present:<br>(1) Sukoriyanto Saputro,<br>(2) Edhi Chrystanto,<br>(3) Zudan Arif Fakrulloh<br>(4) Effendi<br>(5) Jani Arjanto |
| 4 | 29 April 2019<br>April 29, 2019 | 1) Penyampaian Materi Performance Bank, Pengaduan Nasabah dan Perkembangan Perkara Hukum oleh Anggota Komite Audit (Bapak Efendi dan Bapak Jani).<br>2) Penyampaian progress kinerja Divisi Internal Audit posisi bulan April 2019 dan DMTL Audit Eksternal oleh Division Head Internal Audit (Bapak Ardi Purboyo). | 1) Submission of Bank Performance Materials, Customer Complaints and Development of Legal Cases by Audit Committee Members (Mr. Efendi and Mr. Jani).<br>2) Submission of the performance progress of Internal Audit Division position in April 2019 and External Audit DMTL by Division Head of Internal Audit (Mr. Ardi Purboyo). | Hadir / Present:<br>(1) Sukoriyanto Saputro,<br>(2) Edhi Chrystanto,<br>(3) Zudan Arif Fakrulloh<br>(4) Effendi<br>(5) Jani Arjanto |
| 5 | 17 Mei 2019<br>May 17, 2019 | 1) Penyampaian Materi Performance Bank, Pengaduan Nasabah dan Perkembangan Perkara Hukum oleh Anggota Komite Audit (Bapak Efendi dan Bapak Jani).<br>2) Penyampaian Hasil Audit Operasional SKNBI,BI-RTGS,KPDHN,BI-SSSS & BI-ETP, Progress Pendampingan Pemeriksaan OJK dan DMTL Audit Eksternal oleh Division Head Internal Audit (Bapak Ardi Purboyo). | 1) Submission of Bank Performance Materials, Customer Complaints and Development of Legal Cases by Audit Committee Members (Mr. Efendi and Mr. Jani).<br>2) Submission of Audit Results of SKNBI, BI-RTGS, KPDHN, BI-SSSS & BI-ETP, OJK Audit Assistance Progress and External Audit DMTL by Division Head of Internal Audit (Mr. Ardi Purboyo). | Hadir / Present:<br>(1) Sukoriyanto Saputro,<br>(2) Edhi Chrystanto,<br>(3) Zudan Arif Fakrulloh<br>(4) Effendi<br>(5) Jani Arjanto |

| No | Tanggal<br>Date | Agenda | Agenda | Peserta Rapat<br>Meeting Participants |
|---|---|---|---|---|
| 6 | 17 Juni 2019<br>June 17, 2019 | 1) Penyampaian Materi Performance Bank, Pengaduan Nasabah dan Perkembangan Perkara Hukum oleh Anggota Komite Audit (Bapak Efendi dan Bapak Jani).<br>2) Penyampaian Hasil Audit KC Palembang, Revisi Kebijakan Internal Audit dan Internal Audit Charter, Progress Pendampingan Pemeriksaan BPK dan DMTL Audit Internal oleh *Division Head Internal Audit* (Bapak Ardi Purboyo). | 1) Submission of Bank Performance Materials, Customer Complaints and Development of Legal Cases by Audit Committee Members (Mr. Efendi and Mr. Jani).<br>2) Submission of Palembang Branch Office Audit Results, Internal Audit Policy Revision and Internal Audit Charter, BPK Audit Assistance Progress and Inernal Audit DMTL by Division Head of Internal Audit (Mr. Ardi Purboyo). | Hadir / Present:<br>(1) Sukoriyanto Saputro,<br>(2) Edhi Chrystanto,<br>(3) Zudan Arif Fakrulloh<br>(4) Effendi<br>(5) Jani Arjanto |
| 7 | 22 Juli 2019<br>July 22, 2019 | 1) Penyampaian Materi Performance Bank, Pengaduan Nasabah dan Perkembangan Perkara Hukum oleh Anggota Komite Audit (Bapak Efendi dan Bapak Jani).<br>2) Penyampaian Hasil Security Audit SKNBI, BI-RTGS, BISSSS & BI-ETP , Aktivitas *Informal Consulting*, *Progress* Pendampingan Pemeriksaan BPK dan DMTL Audit Eksternal & Internal oleh *Division Head Internal Audit* (Bapak Ardi Purboyo). | 1) Submission of Bank Performance Materials, Customer Complaints and Development of Legal Cases by Audit Committee Members (Mr. Efendi and Mr. Jani).<br>2) Submission of SKNBI, BI-RTGS, BISSSS & BI-ETP Security Audit Results, Informal Consulting Activities, BPK Audit Assistance Progress and External and Inernal Audit DMTL by Division Head of Internal Audit (Mr. Ardi Purboyo). | Hadir / Present:<br>(1) Sukoriyanto Saputro,<br>(2) Edhi Chrystanto,<br>(3) Zudan Arif Fakrulloh<br>(4) Effendi<br>(5) Jani Arjanto |
| 8 | 21 Agt 2019<br>Agt 21, 2019 | 1) Penyampaian Materi Performance Bank, Pengaduan Nasabah dan Perkembangan Perkara Hukum oleh Anggota Komite Audit (Bapak Efendi dan Bapak Jani).<br>2) Penyampaian Progress Kinerja Divisi Internal Audit, Hasil Pemeriksaan BPK, Hasil Pemeriksaan OJK (KC Melati Denpasar dan KC Aceh) dan DMTL Audit Eksternal dan Internal oleh *Division Head Internal Audit* (Bapak Ardi Purboyo). | 1) Submission of Bank Performance Materials, Customer Complaints and Development of Legal Cases by Audit Committee Members (Mr. Efendi and Mr. Jani).<br>2) Submission of Internal Audit Division Performance Progress, BPK Audit Results, OJK Audit Results (Melati Denpasar Branch Office and Aceh Branch Office) and External and Internal Audit DMTL by Internal Audit Division Head (Mr. Ardi Purboyo). | Hadir / Present:<br>(1) Sukoriyanto Saputro,<br>(2) Edhi Chrystanto,<br>(3) Zudan Arif Fakrulloh<br>(4) Effendi<br>(5) Jani Arjanto |
| 9 | 20 Sept 2019<br>Sept 20, 2019 | 1) Penyampaian Materi *Performance Bank,* Pengaduan Nasabah dan Perkembangan Perkara Hukum oleh Anggota Komite Audit (Bapak Efendi dan Bapak Jani).<br>2) Penyampaian Hasil *Audit Review* Operasional KC Jakarta Proklamasi, Hasil Audit Alat Pembayaran Menggunakan Kartu (APMK), Rekapitulasi Hasil Audit *Take Over*, DMTL Audit External dan Internal oleh *Division Head Internal Audit* (Bapak Ardi Purboyo). | 1) Submission of Bank Performance Materials, Customer Complaints and Development of Legal Cases by Audit Committee Members (Mr. Efendi and Mr. Jani).<br>2) Submission of Audit Review Results of Jakarta Proklamasi Branch Office Operational, Audit Results of Card-Based Payment Instruments (APMK), Recapitulation of Take Over Audit Results, External and Internal Audit DMTL by Division Head of Internal Audit (Mr. Ardi Purboyo). | Hadir / Present:<br>(1) Sukoriyanto Saputro,<br>(2) Edhi Chrystanto,<br>(3) Zudan Arif Fakrulloh<br>(4) Effendi<br>(5) Jani Arjanto |
| 10 | 14 Okt 2019<br>Oct 14, 2019 | 1) Penyampaian Materi *Performance Bank,* Pengaduan Nasabah dan Perkembangan Perkara Hukum oleh Anggota Komite Audit (Bapak Efendi dan Bapak Jani).<br>2) Penyampaian Hasil pemeriksaan terhadap pengaduan nasabah debitur fronting melalui sarana *letter to ceo* (ltc), Hasil pemeriksaan atas pelanggaran kewenangan memutus untuk pengadaan barang & jasa oleh Kepala Cabang Jambi, *summary* hasil pemeriksaan badan pemeriksa keuangan (bpk) oleh *division head internal audit* (bapak ardi purboyo). | 1) Submission of Bank Performance Materials, Customer Complaints and Development of Legal Cases by Audit Committee Members (Mr. Efendi and Mr. Jani).<br>2) Submission of examination results on fronting debtor customer complaints through Letter To CEO (LTC), examination results of authority violations to decide on the procurement of goods & services by Jambi Branch Head, summary of BPK audit results by Division Head of Internal Audit ( Mr. Ardi Purboyo). | Hadir / Present:<br>(1) Sukoriyanto Saputro,<br>(2) Edhi Chrystanto,<br>(3) Zudan Arif Fakrulloh<br>(4) Effendi<br>(5) Jani Arjanto |

| No | Tanggal<br>Date | Agenda | Agenda | Peserta Rapat<br>Meeting Participants |
|---|---|---|---|---|
| 11 | 14 Nov 2019<br>Nov 14, 2019 | 1) Penyampaian Materi *Performance Bank*, Pengaduan Nasabah dan Perkembangan Perkara Hukum oleh Anggota Komite Audit (Bapak Effendi dan Bapak Jani).<br>2) Penyampaian Hasil audit investigasi atas kejadian fraud eksternal (debitur figure) pada KCP Mojokerto, rekap pending action plan hasil pemeriksaan bpk dan tindak lanjut hasil pemeriksaan ojk oleh *division head internal audit* (bapak Ardi Purboyo). | 1) Submission of Bank Performance Materials, Customer Complaints and Development of Legal Cases by Audit Committee Members (Mr. Efendi and Mr. Jani).<br>2) Submission of the investigative audit results of external fraud incident (debtor figure) at Mojokerto Sub-Branch Office, action plan pending recapitulation of BPK audit results and OJK audit result follow up by Internal Audit Division Head (Mr. Ardi Purboyo). | Hadir / Present:<br>(1) Sukoriyanto Saputro,<br>(2) Edhi Chrystanto,<br>(3) Zudan Arif Fakrulloh<br>(4) Effendi<br>(5) Jani Arjanto |
| 12 | 10 Des 2019<br>Dec 110, 2019 | 1) Penyampaian Materi Performance Bank, Pengaduan Nasabah dan Perkembangan Perkara Hukum oleh *Anggota Komite Audit* (Bapak Effendi dan Bapak Jani).<br>2) Penyampaian action plan hasil pemeriksaan bpk, rekap status tindak lanjut hasil pemeriksaan ojk, usulan annual audit plan 2020 dan audit kantor cabang tasik malaya oleh *division head internal audit* (bapak ardi purboyo). | 1) Submission of Bank Performance Materials, Customer Complaints and Development of Legal Cases by Audit Committee Members (Mr. Efendi and Mr. Jani).<br>2) Submission of an action plan of BPK audit result, status recapitulation of OJK audit result follow up, the proposed 2020 annual audit plan, Tasikmalaya branch office audit by Division Head of Internal Audit (Mr. Ardi Purboyo). | Hadir / Present:<br>(1) Sukoriyanto Saputro,<br>(2) Edhi Chrystanto,<br>(3) Zudan Arif Fakrulloh<br>(4) Effendi<br>(5) Jani Arjanto |

## FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE AUDIT

Sepanjang tahun 2019, Komite Audit telah melaksanakan Rapat Komite Audit sebanyak 12 (dua belas) kali. Adapun rincian mengenai jumlah kehadiran rapat masing-masing anggota Komite Audit adalah sebagai berikut.

## FREQUENCY AND ATTENDANCE LEVEL OF AUDIT COMMITTEE MEETING

Throughout 2019, the Audit Committee held 12 (twelve) Audit Committee Meetings. The details regarding the number of meeting attendances of each Audit Committee member were as follows.

### TABEL TINGKAT KEHADIRAN RAPAT KOMITE AUDIT
### TABLE OF ATTENDANCE LEVEL OF AUDIT COMMITTEE MEETING

| No | Nama<br>Name | Jabatan<br>Position | Jumlah Rapat<br>Number of Meeting | Hadir<br>Present | % |
|---|---|---|---|---|---|
| 1 | Sukoriyanto Saputro | Ketua / Head | 12 | 12 | 100% |
| 3 | Edhi Chrystanto | Anggota / Member | 12 | 12 | 100% |
| 4 | Zudan Arif Fakrulloh | Anggota / Member | 12 | 12 | 100% |
| 4 | I Made Wiratmika*) | Anggota / Member | 12 | 2 | 17% |
| 6 | Nyoman S. Suryawan**) | Anggota / Member | 12 | 2 | 17% |
| 7 | Effendi Sitompul***) | Anggota / Member | 12 | 10 | 83% |
| 8 | Jani Arjanto****) | Anggota / Member | 12 | 10 | 83% |

*) diberhentikan sebagai anggota komite audit tanggal 22 Februari 2019
*) was dismissed as a member of Audit Committee on 22 February 2019

**) diberhentikan sebagai anggota komite audit tanggal 22 Februari 2019
**) was dismissed as a member of Audit Committee on 22 February 2019

***) diangkat sebagai anggota komite audit tanggal 22 Februari 2019
***) was appointed as a member of Audit Committee on 22 February 2019

****) diangkat sebagai anggota komite audit tanggal 22 Februari 2019
****) was appointed as a member of Audit Committee on 22 February 2019

### LAPORAN SINGKAT PELAKSANAAN KEGIATAN KOMITE AUDIT TAHUN 2019

Selama tahun 2019 Komite Audit telah merealisasikan program kerja yang disusun sebelumnya dengan menjalankan kegiatan-kegiatan antara lain:

1. Evaluasi Laporan Rencana dan Realisasi Kinerja Bank.
2. Berkoordinasi dan bekerjasama dengan unit terkait.
3. Mengadakan Rapat dan membuat laporan rekomendasi.
4. Penunjukan Kantor Akuntan Publik (KAP).
5. Evaluasi Laporan Hasil Audit Semesteran dan Rencana Audit Tahunan Internal Audit.
6. Evaluasi atau penilaian dari Komite Audit atas penggunaan jasa yang telah diberikan oleh Akuntan Publik (AP) dan Kantor Akuntan Publik (KAP).

### BRIEF REPORT ON THE IMPLEMENTATION OF AUDIT COMMITTEE ACTIVITIES IN 2019

During 2019 the Audit Committee has implemented work programs that were previously prepared by carrying out activities including:

1. Evaluate the Report of the Plan and Realization of Bank Performance.
2. Coordinate and cooperate with related units.
3. Hold meetings and make recommendations.
4. Appointment of Public Accounting Firm (KAP).
5. Semester Audit Result Reports Evaluation and Annual Audit Plan of Internal Audit.
6. Evaluation or assessment of Audit Committee on the use of services provided by Public Accountant (AP) and Public Accounting Firm (KAP).

## KOMITE REMUNERASI DAN NOMINASI

### 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 efektiftas pelaksanaan tugas dan tanggungjawabnya.

### PIAGAM 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 22 Febrauri 2019. Adapun isi dari *Charter* Komite Remunerasi dan Nominasi, memuat dan mengatur hal-hal sebagai berikut:

1. Tujuan Umum.
2. Kewenangan.
3. Keanggotaan.

## REMUNERATION AND NOMINATION COMMITTEE

### BASIS OF ESTABLISHMENT OF REMUNERATION AND NOMINATION COMMITTEE

To realize Good Corporate Governance by referring to the Articles of Association of PT Bank Mandiri Taspen and its amendments as well as POJK Number 34 / POJK.04 / 2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies. It states that the Board of Commissioners must establish a Remuneration and Nomination Committee to support the effectiveness of its duties and responsibilities implementation.

### REMUNERATION AND NOMINATION COMMITTEE CHARTER

The Remuneration and Nomination 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. Thus they can be accepted by all parties concerned and following applicable laws and regulations. The Remuneration and Nomination Committee Charter was prepared with the aim of assisting the Board of Commissioners in carrying out its supervisory role towards the Bank. The Remuneration and Nomination Committee Charter was ratified and signed by all members of the Board of Commissioners on June 20, 2016. As for the contents of the Remuneration and Nomination Committee Charter, consist and regulate the following matters:

1. General Purpose.
2. Authority.
3. Membership.

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, dan
12. Penutup.

## TUGAS DAN TANGGUNG JAWAB KOMITE REMUNERASI DAN NOMINASI

1. Ketua Komite bertugas dan bertanggung jawab dalam mengkoordinasikan pelaksanaan rapat Komite dan mengusulkan agenda serta materi rapat.

2. Menyusun atau membuat sistim 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:
   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:

4. Membership Requirements.
5. Duties and Responsibilities.
6. Nomination and Remuneration System.
7. Work Relationship.
8. Committee Meeting.
9. Reporting.
10. Tenure and Compensation.
11. Confidentiality, and
12. Closing.

## DUTIES AND RESPONSIBILITIES OF REMUNERATION AND NOMINATION COMMITTEE

1. The head of Committee has the duties and responsibilities of coordinating the implementation of Committee meetings and proposing the agenda and materials of the meeting.

2. Prepare or create a remuneration and nomination system for members of the Board of Directors and Board of Commissioners. It will serve as a guideline for the Board of Commissioners and the General Meeting of Shareholders (GMS) in determining the remuneration and nomination of members of the Board of Directors and the Board of Commissioners.

3. The Committee has the duties and responsibilities in carrying out the following matters:
   a. Prepare concepts and analyses related to the function of the Remuneration and Nomination Committee.
   b. Assist the Board of Commissioners in providing recommendations on the number of members of the Board of Commissioners and Board of Directors.
   c. Assist the Board of Commissioners in determining human resource general policies.
   d. Recommend approval of changes in the organizational structure up to one level below the Board of Directors.
   e. Assist the Board of Commissioners in obtaining and analyzing data on prospective Board of Directors and the talent pool of officials one level below the Board of Directors.
   f. Provide proposals regarding stock options and oversight of its implementation to the Board of Commissioners, Board of Directors, and employees.
   g. Have a database and talent pool of prospective 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) 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 sistim 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, dan

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, melaksanakan 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.

1) Remuneration policy for the Board of Commissioners and Board of 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 Board of Directors.

i. Prepare and provide recommendations regarding the system and procedure for the selection and or replacement of members of the Board of Commissioners and Board of Directors to the Board of Commissioners to be submitted to the General Meeting of Shareholders.

j. Provide recommendations regarding prospective members of the Board of Commissioners and/ or Board of Directors to the Board of Commissioners to be submitted to the General Meeting of Shareholders and / or regulators, and

k. Provide recommendations regarding Independent Parties who will become members of the Audit Committee and Risk Monitoring Committee.

4. Committee members have the duty and responsibility of holding meetings regularly, studying meeting materials in advance, attending meetings, contributing and playing an active role, and making minutes of meetings.

5. Assist the Board of Commissioners in submitting recommendations to Shareholders in terms of:

a. Prepare, implement, and analyze nomination criteria and procedures for candidates for the Board of Commissioners and Board of Directors.

b. Identifying candidates for Board of Directors both from within and outside and candidates for the Board of Commissioners who meet the requirements to be submitted or appointed as Board of Directors or Board of Commissioners.

c. Prepare the Board of Directors' job evaluation criteria.

d. Prepare, implement, and analyze criteria and procedures for dismissal of the Board of Commissioners and/or Board of Directors.

e. Assist the Board of Commissioners in proposing an appropriate remuneration system for the Board of Commissioners and Board of Directors. The remuneration is in the form of a payroll system and provision of facilities and benefits. Besides that, also propose the system assessment and the options provided and the pension system.

## WEWENANG KOMITE REMUNERASI DAN NOMINASI

1. Meminta PT 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 PT Bank Mandiri Taspen.

## AUTHORITIES OF THE REMUNERATION AND NOMINATION COMMITTEE

1. Request PT Bank Mandiri Taspen to survey according to the needs of the Remuneration and Nomination Committee.
2. Request information on things needed from various parties, both internal and external, of PT Bank Mandiri Taspen.

## 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 2019 remunerasi yang diterima anggota Komite Remunerasi dan Nominasi sebesar Rp11.061.699.011,-.

## DISCLOSURE OF REMUNERATION PACKAGE/POLICY AND OTHER FACILITIES FOR MEMBERS OF THE REMUNERATION COMMITTEE

The Bank has formed a Remuneration and Nomination Committee with a membership composition according to the applicable regulations. During 2019, the remuneration received by members of the Remuneration and Nomination Committee was Rp 11,061,699,011.

## MASA JABATAN ANGGOTA KOMITE REMUNERASI DAN NOMINASI

Masa jabatan anggota Komite Remunerasi dan Nominasi dari Dewan Komisaris masa kerjanya ditetapkan sama dengan masa jabatannya di Dewan Komisaris dan Anggota Komite yang bukan berasal dari Dewan Komisaris pengangkatan dan pemberhentiannya berdasarkan penetapan Dewan Komisaris yang direkomendasikan oleh Komite remunerasi dan nominasi.

Struktur, Keanggotaan dan Keahlian Komite Remunerasi dan Nominasi

## TERM OF OFFICE OF REMUNERATION AND NOMINATION COMMITTEE MEMBERS

The term of office of the members of the Remuneration and Nomination Committee of the Board of Commissioners is the same as the term of office in the Board of Commissioners and Committee Members who are not from the Board of Commissioners whose appointment and dismissal are based on the determination of the Board of Commissioners recommended by the Remuneration and Nomination Committee.

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<br>Name | Jabatan<br>Position | Keterangan<br>Information | Keahlian<br>Expertise |
|---|---|---|---|
| Zudan Arif Fakrulloh | Ketua merangkap Anggota<br>Head concurrently Member | Komisaris Independen<br>Independent Commissioner | Hukum / Law |
| Abdul Rachman | Anggota / Member | Komisaris Utama<br>President Commissioner | Akuntansi / Accounting |
| Agus Haryanto | Anggota / Member | Komisaris / Commissioner | Hukum / Law |
| Edhi Chrystanto | Anggota / Member | Komisaris / Commissioner | Ekonomi / Economic |
| Sukoriyanto Saputro | Anggota / Member | Komisaris / Commissioner | Ekonomi / Economic |
| Yacinta Eka Damayanti | Anggota / Member | Head of Human Capital | Sumber Daya Manusia<br>Human Resources |

## PROFIL KOMITE REMUNERASI DAN NOMINASI

Profil Komite Remunerasi dan Nominasi per 31 Desember 2019 adalah sebagai berikut.

## THE REMUNERATION AND NOMINATION COMMITTEE PROFILE

The Remuneration and Nomination Committee Profile as of December 31, 2019, was as follows.

**Zudan Arif Fakrulloh**
Ketua merangkap Anggota Komite Remunerasi dan Nominasi
Head concurrently Member of Renumeration and Nomination Committee
Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini
His profile can be seen in the Board of Commissioners Profile in this Annual Report.

**Abdul Rahman**
Anggota Komite Remunerasi dan Nominasi
Member of Renumeration and Nomination Committee
Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini
His profile can be seen in the Board of Commissioners Profile in this Annual Report.

**Agus Haryanto**
Anggota Komite Remunerasi dan Nominasi
Member of Renumeration and Nomination Committee
Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini
His profile can be seen in the Board of Commissioners Profile in this Annual Report.

**Edhi Chrystanto**
Anggota Komite Remunerasi dan Nominasi
Member of Renumeration and Nomination Committee
Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini
His profile can be seen in the Board of Commissioners Profile in this Annual Report.

**Sukoriyanto Saputro**
Anggota Komite Remunerasi dan Nominasi
Member of Renumeration and Nomination Committee
Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini
His profile can be seen in the Board of Commissioners Profile in this Annual Report.

**Yacinta Eka Damayanti**
Anggota Komite Remunerasi dan Nominasi
Member of Renumeration and Nomination Committee
Profil Beliau dapat dilihat dalam Profil Pejabat Eksekutif dalam Laporan Tahunan ini
Her profile can be seen in the Executive Officer Profile in this Annual Report.

## KUALIFIKASI PENDIDIKAN DAN PENGALAMAN KERJA KOMITE REMUNERASI DAN NOMINASI

Per 31 Desember 2019, kualifikasi pendidikan dan pengalaman kerja Ketua dan anggota Komite Remunerasi dan Nominasi adalah sebagai berikut.

## EDUCATION QUALIFICATIONS AND WORK EXPERIENCE OF THE REMUNERATION AND NOMINATION COMMITTEE

As of December 31, 2019, the educational qualifications and work experience of the Head and Members of the Remuneration and Nomination Committee were as follows.

### KUALIFKASI PENDIDIKAN DAN PENGALAMAN KERJA KOMITE REMUNERASI DAN NOMINASI
### Education Qualifications and Work Experience of the Remuneration and Nomination Committee

| Nama<br>Name | Jabatan<br>Position | Pendidikan | Education | Pengalaman kerja | Work Experience |
|---|---|---|---|---|---|
| ZUDAN ARIF FAKRULLOH | Ketua merangkap Anggota<br>Head concurrently Member | • Sarjana di bidang Hukum dari Universitas Sebelas Maret Surakarta (1992)<br>• Magister Ilmu Hukum dari Universitas Diponegoro (1995)<br>• Doktor Ilmu Hukum dari Universitas Diponegoro (2001) | • Bachelor of Law from Sebelas Maret University Surakarta (1992)<br>• Master of Law from Diponegoro University (1995)<br>• Doctor of Law degree from Diponegoro University (2001) | • Kasubdit Kader di Bagian Diklat di Kemendagri (2002-2008)<br>• Kepala Bagian Perundang – undang Biro Hukum Sekjen Kemendagri (2008-2011)<br>• Kepala Biro Hukum Setjen Kemendagri (2011-2014)<br>• Staf Ahli Mendagri Bidang Hukum, Politik dan HAM (2014-2015)<br>• Penjabat Gubernur Gorontalo (2016-2017)<br>• Direktur Jenderal Kependudukan dan Pencatatan Sipil Kementerian Dalam Negeri (201-Sekarang) | • Head of Sub-Directorate of Cadres in the Department of Education and Training in the Ministry of Home Affairs (2002-2008).<br>• Head of Legislation Division of Legal Bureau of Secretariat General of the Ministry of Home Affairs (2008 - 2011).<br>• Legal Bureau of Secretariat General of the Ministry of Home Affairs (2011 – 2014).<br>• Minister of Internal Affairs Expert Staff in Law, Politics and Human Rights<br>• Acting Governor of Gorontalo (2016 - 2017).<br>• Director General of Population and Civil Registration of the Ministry of Home Affairs (2015 - Present) |
| ABDUL RACHMAN | Anggota<br>Member | • Sarjana Ekonomi/ Akuntansi dari Universitas Padjajaran (1980)<br>• *Master Business Administration* (MBA) dari Kansas State University, USA (1989) | • Bachelor of Economics / Accounting from Padjadjaran University (1980).<br>• Master of Business Administration (MBA) from Kansas State University, USA (1989). | • Kepala Cabang Bapindo Hongkong Branch (1993-1995)<br>• Kepala Cabang Bapindo Cabang Surabaya (1995-1996)<br>• Kepala Urusan Internasional Utama 1 Bapindo (1997-1999)<br>• *Executive Management Senior (Board Member of* PT Bank Mandiri (Persero) Tbk (1999-2001)<br>• *Group Head* Bank Mandiri (2001-2005)<br>• Komisaris PT Mandiri Sekuritas (2003-2004)<br>• Komisaris Bank Mandiri Syariah (2004-2005)<br>• Direktur *Corporate Banking* Bank Mandiri (2005-2008)<br>• Direktur *Special Asset Management* Bank Mandiri (2008-2010)<br>• Direktur *Institutional Banking* Bank Mandiri (2010-2015)<br>• Direktur *Consumer Banking* Bank Mandiri (2015) | • Head of Bapindo Hongkong Branch (1993-1995).<br>• Head of Bapindo Surabaya Branch (1995-1996).<br>• Head of Main International Affairs 1 of Bapindo (1997-1999).<br>• Senior Management Executive (Board Member of PT Bank Mandiri (Persero) Tbk (1999-2001).<br>• Bank Mandiri Group Head (2001-2005).<br>• Commissioner of PT Mandiri Sekuritas (2003-2004).<br>• Bank Mandiri Syariah Commissioner (2004-2005).<br>• Bank Mandiri Corporate Banking Director (2005-2008).<br>• Bank Mandiri Special Asset Management Director (2008-2010).<br>• Bank Mandiri Institutional Banking Director (2010-2015).<br>• Bank Mandiri Consumer Banking Director (2015). |
| AGUS HARYANTO | Anggota<br>Member | • Sarjana Hukum dari Universitas Indonesia (1982)<br>• *Magister Mathematical Economics* dari *University of Colorado at Boulder* (1991) | • Bachelor of Laws from the University of Indonesia (1982).<br>• Master of Mathematical Economics from the University of Colorado at Boulder (1991). | • Kasubdit Administrasi Kas Negara pada Direktorat Perbendaharaan, Direktorat Jenderal Anggaran Departemen Keuangan (1991-1992)<br>• Kepala Biro Analisa Moneter, Badan Analisa Keuangan dan Moneter Departemen Keuangan (1992-1993)<br>• Kepala Biro Hukum dan Humas, Sekretariat Jenderal Departemen Keuangan (1993-1998)<br>• Sekretaris Jenderal Departemen Keuangan (1998-2000), Komisaris PT Bank BNI (Persero) Tbk. (1999-2004) | • Head of Sub-Directorate of State Treasury Administration at the Directorate of Treasury, Directorate General of Budget, Ministry of Finance (1991-1992).<br>• Head of Monetary Analysis Bureau, Financial and Monetary Analysis Agency, Ministry of Finance (1992-1993).<br>• Head of Legal and Public Relations Bureau, Secretariat General of the Ministry of Finance (1993-1998).<br>• Secretary General of the Ministry of Finance (1998-2000), Commissioner of PT Bank BNI (Persero) Tbk. (1999-2004). |

| Nama<br>Name | Jabatan<br>Position | Pendidikan | Education | Pengalaman kerja | Work Experience |
|---|---|---|---|---|---|
| | | | | • Inspektur Jenderal Departemen Keuangan (2000-2002)<br>• Sekretaris Jenderal Departemen Keuangan (2002-2004)<br>• Executive Director untuk Indonesia, New Zealand, Fiji, Samoa, Tonga dan Kyrgyz pada Asia Development Bank, Manila (2004-2007)<br>• Direktur Utama PT Taspen (Persero) di tahun 2008-2013 | • Inspector General of the Ministry of Finance (2000-2002).<br>• Secretary General of the Ministry of Finance (2002-2004).<br>• Executive Director for Indonesia, New Zealand, Fiji, Samoa, Tonga and Kyrgyzstan at the Asia Development Bank, Manila (2004-2007).<br>• President Director of PT Taspen (Persero) in 2008-2013. |
| EDHI CHRYSTANTO ARYANTO | Anggota<br>Member | • Sarjana Ekonomi dari Universitas Diponegoro (1983)<br>• Master Business Administration (MBA) dari University of Colorado at Denver (1993) | • Bachelor of Economics from Diponegoro University (1983).<br>• Master of Business Administration (MBA) from the University of Colorado at Denver (1993). | • Kepala Bagian Sistem dan Prosedur Kredit Korporasi Bank Dagang Negara (BDN) (1994-1995)<br>• Kepala Cabang Jakarta Jatinegara BDN hingga menjadi Relationship Manager BDN (1994-1999)<br>• Kepala Cabang Bank Mandiri Bandara Soekarno-Hatta Cargo (1999)<br>• Kepala Cabang Bank Mandiri Jakarta Tomang (2003)<br>• Kepala Cabang Bank Mandiri Jakarta Kebon Sirih, Gambir, Imam Bonjol dan Thamrin (2005-2007)<br>• Kepala Kanwil X Makassar Bank Mandiri (2010)<br>• Kepala Kanwil V Bank Mandiri Jakarta Sudirman (2013) | • Head of Corporate Credit System and Procedures Division of Bank Dagang Negara (BDN) (1994-1995).<br>• Head of BDN Branch in Jatinegara Jakarta until became BDN Relationship Manager (1994-1999).<br>• Head of Bank Mandiri Branch of Soekarno-Hatta Cargo Airport (1999).<br>• Head of Bank Mandiri Branch of Jakarta Tomang (2003).<br>• Head of Bank Mandiri Branch of Jakarta Kebon Sirih, Gambir, Imam Bonjol and Thamrin (2005-2007).<br>• Head of Regional Office X of Bank Mandiri Makassar (2010).<br>• Head of Regional Office V of Bank Mandiri Jakarta Sudirman (2013). |
| SUKORIYANTO SAPUTRO | Anggota<br>Member | • Sarjana Agronomi dari Institut Pertanian Bogor (1980). | • Bachelor of Agronomy from Bogor Agricultural University (1980) | • Pegawai Pimpinan Kredit Perkebunan di Kantor Pusat Bank Exim hingga menjadi Kepala Cabang di berbagai Cabang Bank Exim (1981-1999)<br>• Setelah proses merger Bank Exim ke dalam Bank Mandiri, beliau dipercaya menjadi Hub Manager Jakarta Plaza Mandiri (1999-2001)<br>• Kepala Kantor Wilayah III, IX, VII, VIII Bank Mandiri (2001-2005)<br>• Group Head Central Operations Bank Mandiri (2005)<br>• Group Head Micro Business Bank Mandiri (2005-2008)<br>• Group Head Corporate Secretary Bank Mandiri (2008-2013)<br>• Direktur Utama di Bank Mutiara (2013-2014)<br>• Komisaris di Bank Mutiara (2014) | • Plantation Credit Chief at Bank Exim Headquarters until become Branch Head in various Branches of Bank Exim (1981-1999).<br>• After the merger of Bank Exim into Bank Mandiri, he was entrusted to become Hub Manager/ of Jakarta Plaza Mandiri (1999-2001).<br>• Head of Regional Offices III, IX, VII, VIII of Bank Mandiri (2001-2005).<br>• Bank Mandiri Central Operations Group Head (2005).<br>• Bank Mandiri Micro Business Group Head (2005-2008).<br>• Bank Mandiri Corporate Secretary Group Head (2008-2013).<br>• President Director at Bank Mutiara (2013-2014).<br>• Commissioner at Bank Mutiara (2014). |
| YACINTA EKA DAMAYANTI | Anggota<br>Member | • Sarjana Filsafat dari Universitas Erlangga (1993)<br>• Magister di bidang Sumber Daya Manusia dari IPWI (2001) | • Bachelor of Philosophy from Erlangga University (1993)<br>• Masters in Human Resources from IPWI (2001) | • PT Gesuri LLOYD (1993-2002)<br>• Parasahabat Group (2002-2013)<br>• Department Head di Bank Mandiri (2005-2015)<br>• Division Head Human Capital di Bank Mandiri Taspen (2015-Sekarang) | • PT Gesuri LLOYD (1993-2002)<br>• Parasahabat Group (2002-2013)<br>• Department Head at Bank Mandiri (2005-2015)<br>• Division Head of Human Capital at Bank Mandiri Taspen (2015-Present) |

## INDEPENDENSI KOMITE REMUNERASI DAN NOMINASI

Seluruh Anggota Komite Remunerasi dan Nominasi 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. Untuk memenuhi syarat independensi Komite Remunerasi dan Nominasi sebagaimana disyaratkan dalam Peraturan Otoritas Jasa Keuangan tentang Tata Kelola dan Charter Committee maka anggota Direksi dilarang menjadi Anggota Komite Remunerasi dan Nominasi.

## INDEPENDENCE OF REMUNERATION AND NOMINATION COMMITTEE

All members of Remuneration and Nomination Committee from Independent Parties have no financial, management, share ownership and/or family relationship with the Board of Commissioners, Board of Directors and/or Controlling Shareholders or relationships with the Bank, which can affect their ability to act independently. To fulfill the independence requirements of the Remuneration and Nomination Committee as required in the Financial Services Authority Regulation on Governance and Charter Committee, members of the Board of Directors are prohibited from becoming members of the Remuneration and Nomination Committee.

### TABEL INDEPENDENSI KOMITE REMUNERASI DAN NOMINASI
### TABLE OF INDEPENDENCE OF REMUNERATION AND NOMINATION COMMITTEE

| Aspek Independensi | Zudan Arif Fakrulloh | Abdul Rachman | Agus Haryanto | Edhi Chrystanto | Sukoriyanto Saputro | Yacinta Eka Damayanti | Independence aspect |
|---|---|---|---|---|---|---|---|
| Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi | V | V | V | V | V | V | Has no financial relationship with the Board of Commissioners and Board of Directors |
| Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi | V | V | V | V | V | V | Has no management relationship in the company, its subsidiaries, or affiliated companies |
| Tidak memiliki hubungan kepemilikan saham di perusahaan | V | V | V | V | V | V | Has no share ownership relationship in the company |
| Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Remunerasi dan Nominasi | V | V | V | V | V | V | Has no family relations with the Board of Commissioners, Board of Directors, and / or fellow members of the Remuneration and Nomination Committee |
| Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah | V | V | V | V | V | V | Does not serve as a manager of political parties, officials and government |

## PENGEMBANGAN KOMPETENSI KOMITE REMUNERASI DAN NOMINASI

Pengembangan kompetensi Komite Remunerasi dan Nominasi disajikan pada bagian Profil Perusahaan dalam Laporan Tahunan ini.

## COMPETENCIES DEVELOPMENT OF REMUNERATION AND NOMINATION COMMITTEE

The competency development of the Remuneration and Nomination Committee is presented in the Company Profile section of this Annual Report.

## RAPAT KOMITE REMUNERASI DAN NOMINASI

Rapat Komite Nominasi dan Remunerasi dipimpin oleh Ketua Komite Nominasi dan Remunerasi. Keputusan Rapat Komite Nominasi dan Remunerasi diambil berdasarkan musyawarah mufakat.

## REMUNERATION AND NOMINATION COMMITTEE MEETING

The Nomination and Remuneration Committee meeting is led by the Head of the Nomination and Remuneration Committee. Decisions of the Nomination and Remuneration Committee Meeting are taken based on consensus agreement.

## AGENDA RAPAT KOMITE REMUNERASI DAN NOMINASI

Sepanjang tahun 2019, tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Remunerasi dan Nominasi, sebagai berikut.

## MEETING AGENDA OF REMUNERATION AND NOMINATION COMMITTEE

During 2019, the dates of meetings implementation, meeting agenda, and participants of the Remuneration and Nomination Committee meetings, were as follows.

### AGENDA RAPAT KOMITE REMUNERASI DAN NOMINASI
### AGENDA OF REMUNERATION AND NOMINATION COMMITTEE MEETING

| No | Tanggal<br>Date | Agenda<br>Agenda | Peserta Rapat<br>Participant |
|---|---|---|---|
| 1 | 31 Januari 2019<br>January 31, 2019 | Perubahan Struktur Organisasi<br>Change in Organizational Structure | Hadir / Present:<br>(1) Zudan Arif Fakrulloh, (2) Abdul Rachman, (3) Sukoriyanto Saputro, (4) Edhi Chrystanto, (5) Agus Haryanto, (6) Yacinta Eka Damayanti |
| 2 | 22 Februari 2019<br>February 22, 2019 | Usulan pengangkatan Sdr. Effendi Sitompul dan Sdr. Jani Arjanto sebagai Anggota Komite Audit Pihak Independen dan Memberhentikan Anggota Komite Sdr. Made Wiratmika dan Sdr. Ketut Santiawan<br>Proposed appointment of Mr. Effendi Sitompul and Mr. Jani Arjanto as Member of the Independent Party of Audit Committee and Dismissed Committee Members, Mr. Made Wiratmika and Mr. Ketut Santiawan. | Hadir / Present:<br>(1) Zudan Arif Fakrulloh, (2) Abdul Rachman, (3) Sukoriyanto Saputro, (4) Edhi Chrystanto, (5) Agus Haryanto, (6) Yacinta Eka Damayanti |
| 3 | 14 Maret 2019<br>March 14,, 2019 | Pemberian Remunerasi pengurus perseroan 2018<br>Providing Remuneration for company management 2018 | Hadir / Present:<br>(1) Zudan Arif Fakrulloh, (2) Abdul Rachman, (3) Sukoriyanto Saputro, (4) Edhi Chrystanto, (5) Agus Haryanto, (6) Yacinta Eka Damayanti |
| 4 | 25 Juli 2019<br>July 25, 2019 | Penetapan Benefit SEVP dan Pengangkatan Sdr. Didin Rasyidin sebagai Anggota Komite Pihak Independen<br>Determination of SEVP benefits and appointment of Mr. Didin Rasyidin as a Member of the Independent Party of the Committee. | Hadir / Present:<br>(1) Zudan Arif Fakrulloh, (2) Sukoriyanto Saputro, (3) Abdul Rachman, (4) Edhi Chrystanto, (5) Agus Haryanto, (6) Yacinta Eka Damayanti |
| 5 | 26 Agustus 2019<br>August 26, 2019 | Perubahan Struktur Organisasi<br>Change in Organizational Structure | Hadir / Present:<br>1) Zudan Arif Fakrulloh, (2) Sukoriyanto Saputro, (3) Abdul Rachman, (4) Edhi Chrystanto, (5) Agus Haryanto, (6) Yacinta Eka Damayanti |
| 6 | 20 September 2019<br>September 20, 2019 | Usulan Penunjukan atau penugasan sebagai Direktur UUS<br>Proposed appointment or assignment as Director of UUS | Hadir / Present:<br>1) Zudan Arif Fakrulloh, (2) Sukoriyanto Saputro, (3) Abdul Rachman, (4) Edhi Chrystanto, (5) Agus Haryanto, (6) Yacinta Eka Damayanti |
| 7 | 11 Desember 2019<br>December 11, 2019 | Evaluasi Kebijakan Remunerasi, Training dan Kinerja Kantor Cabang<br>Policy Evaluation of Branch Office's Remuneration, Training, and Performance | Hadir / Present:<br>1) Zudan Arif Fakrulloh, (2) Sukoriyanto Saputro, (3) Abdul Rachman, (4) Edhi Chrystanto, (5) Agus Haryanto, (6) Yacinta Eka Damayanti |

## FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE REMUNERASI DAN NOMINASI

Selama tahun 2019, Komite Remunerasi dan Nominasi telah melaksanakan rapat sebanyak 7 (tujuh) kali. Tingkat kehadiran rapat Komite Remunerasi dan Nominasi adalah sebagai berikut.

## FREQUENCY AND ATTENDANCE LEVEL OF REMUNERATION AND NOMINATION COMMITTEE MEETING

During 2019, the Remuneration and Nomination Committee held meetings 7 (seventh) times. The level of attendance of the Remuneration and Nomination Committee meetings was as follows.

### TINGKAT KEHADIRAN RAPAT KOMITE REMUNERASI DAN NOMINASI
### ATTENDANCE LEVEL OF REMUNERATION AND NOMINATION COMMITTEE MEETING

| No | Nama<br>Name | Jabatan<br>Position | Jumlah Rapat<br>Number of Meetings | Hadir<br>Attendace | % |
|---|---|---|---|---|---|
| 1 | Zudan Arif Fakrulloh | Ketua / Head | 7 | 7 | 100% |
| 2 | Abdul Rachman | Anggota / Member | 7 | 7 | 100% |
| 3 | Agus Haryanto | Anggota / Member | 7 | 7 | 100% |
| 4 | Sukoriyanto Saputro | Anggota / Member | 7 | 7 | 100% |
| 5 | Edhi Chrystanto | Anggota / Member | 7 | 7 | 100% |
| 6 | Head Of Human Capital | Anggota / Member | 7 | 7 | 100% |

## LAPORAN SINGKAT PELAKSANAAN KEGIATAN KOMITE REMUNERASI DAN NOMINASI TAHUN 2019

Selama tahun 2019 Komite Remunerasi dan Nominasi telah merealisasikan program kerja yang disusun sebelumnya dengan menjalankan kegiatan-kegiatan antara lain:

a. Mengadakan Rapat dan membuat laporan rekomendasi.

b. Berkoordinasi dan bekerjasama dengan unit kerja terkait.

c. Penetapan Remunerasi dan Nominasi Bank.

d. Evaluasi Perubahan Struktur Organisasi satu tingkat di bawah Direksi.

## BRIEF REPORT ON THE IMPLEMENTATION OF REMUNERATION AND NOMINATION COMMITTEE ACTIVITIES IN 2019

During 2019, the Remuneration and Nomination Committee has implemented work programs that were previously prepared by carrying out activities including:

a. Held meetings and made a recommendations report.

b. Coordinated and cooperated with related work units.

c. Determination of Bank Remuneration and Nomination.

d. Evaluation of Changes in Organizational Structure one level below the Board of Directors.

## 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, dan
4. Calon yang telah disetujui diajukan ke OJK untuk fit and proper test dan memberikan persetujuan calon pengurus Bank.

## THE BOARD OF DIRECTORS SUCCESSION POLICY

Referring to the Remuneration and Nomination Committee Charter of Bank Mantap, that was conducted as follows.

1. Remuneration and Nomination Committee identifies candidates who meet the criteria.
2. The Board of Commissioners, based on recommendations from the Remuneration and Nomination Committee submits a candidate proposal to the Shareholders.
3. At the GMS the appointment and dismissal of the succession of the Board of Directors are carried out, and
4. Approved candidates are submitted to the OJK for fit and proper test and grant approval from prospective Bank management.

## 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 Penerapan Tata Kelola bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.

### 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 22 Februari 2019. 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, dan
11. Penutup.

### TUGAS DAN TANGGUNG JAWAB KOMITE PEMANTAU RISIKO

Berdasarkan charter, Komite Pemantau Risiko memiliki tugas dan tanggung jawab untuk membantu dan memfasilitasi 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.

## RISK MONITORING COMMITTEE

### THE BASIS FOR THE ESTABLISHMENT OF A RISK MONITORING COMMITTEE

Bank Mantap's Risk Monitoring Committee was formed based on the Financial Services Authority Regulation No.55 / POJK.03 / 2016 dated 7 December 2016 concerning Implementation of Governance for Commercial Banks and Circular Letter of the Financial Services Authority No. 13 / SEOJK.03 / 2017 concerning the Implementation of Governance for Commercial Banks.

### RISK MONITORING COMMITTEE CHARTER

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. So that they can be accepted by all parties concerned and following applicable laws and regulations. The Risk Monitoring Committee Charter is prepared with the aim of assisting the Board of Commissioners in carrying out its supervisory role towards the Bank. Risk Monitoring Committee Charter was ratified and signed by all members of the Board of Commissioners on February 22, 2019. 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. Duties and Responsibilities.
6. Work Relationship.
7. Committee Meeting.
8. Reporting.
9. Tenure and Compensation.
10. Confidentiality, and
11. Closing.

### DUTIES AND RESPONSIBILITIES OF RISK MONITORING COMMITTEE

Based on the Charter, Risk Monitoring Committee has duty and responsibility to assist and facilitate the Board of Commissioners in carrying out their supervisory duties and functions on matters related to risk monitoring, including:

1. Provide input to the Board of Commissioners in the preparation and improvement of risk management relating to risk control in the field of asset and liability management, liquidity, credit, and operations before obtaining the Board of Commissioners' approval.

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.
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 Mantap yang baru dan segala dampak adanya perubahan atau kejadian yang signifikan baik yang berasal dari internal maupun eksternal Bank Mantap.
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 Mantap secara individual maupun konsolidasi Bersama Komisaris, sehingga laporan triwulan profil risiko Bank Mantap 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 Mantap apabila Komite mengantisipasi akan adanya risiko, khususnya apabila ada peristiwa penting, peraturan eksternal yang mempengaruhi dibidang usaha Bank Mantap.
13. Melakukan evaluasi secara berkala terhadap perkembangan atas perubahan struktur organisasi yang sedang dijalankan oleh Bank Mantap.
14. Monitoring adanya informasi negatif terhadap nasabah-nasabah Bank Mantap yang dapat menyebabkan meningkatnya risiko kredit.

2. Conduct discussions with the Board of Directors or work units related to issues for which risk management needs to be discussed.
3. Evaluate the compatibility between risk management policies and implementation in the Bank's activities.
4. Monitor and evaluate the implementation of the duties of the Risk Monitoring Committee and the Risk Management Work Unit.
5. Study, review policies, and internal regulations regarding risk management policies made by the Board of Directors.
6. Ensure all important risks have been considered in Bank Mantap's new products and all impacts of changes or significant events, both internal and external, from Bank Mantap.
7. Periodically review risk management policies and their implementation guidelines and all changes and adjustments to risk management policies.
8. Evaluate the accuracy of the model and the validity of the data used to measure risk.
9. Follow and study the decisions of the Risk Management Committee.
10. Conduct a review of Bank Mantap's risk profile quarterly report individually and consolidated with the Board of Commissioners, so that the quarterly report of Bank Mantap's risk profile individually and consolidated to the Financial Services Authority has been discussed with the Board of Commissioner.
11. Deliver recommendations or input to the Board of Commissioner on matters that need attention and which need to be discussed with the Board of Directors, so that the Board of Directors follows up on the results of risk management evaluation by the Committee.
12. Proactively hold a meeting with the Board of Directors of Bank Mantap if the Committee anticipates that there will be risks, especially if there are important events, external regulations that affect the business field of Bank Mantap.
13. Conduct periodic evaluations of developments in the organizational structure changes that are being carried out by Mantap Bank.
14. Monitor for negative information on the customers of Bank Mantap, which can lead to increased credit risk.

## 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. Kepatuhan 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 individu 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.
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.

## AUTHORITIES OF RISK MONITORING COMMITTEE

The authorities possessed by Risk Monitoring Committee are as follows:

1. The Head and Committee members can attend the Risk Management meeting as an invitation.
2. The Head and Committee members may request internal reports relating to risk control in the field of asset and liability management, credit, treasury, operations, and GCG implementation, including but not limited to:
   a. Risk exposure.
   b. Compliance with policies and procedures and limit setting.
   c. Realization of the implementation of risk control compared to the targets set.
   d. Periodic reports on the Bank's risk profile individually and on a consolidated basis to the Financial Services Authority.
   e. GCG implementation report
   f. Bank Business Plan realization report.
3. Collaborate with the Audit Committee in general and specifically to request an Internal Audit to conduct an examination of certain areas whose risk exposure has worsened.
4. Disseminating and providing counseling for the Board of Directors and staff in the context of GCG implementation.
5. Carry out communications with external parties or institutions related to GCG issues by first obtaining approval from the Board of Commissioners.

## STRUKTUR, KEANGGOTAAN DAN KEAHLIAN KOMITE PEMANTAU RISIKO

## STRUCTURE, MEMBERSHIP, AND EXPERTISE OF RISK MONITORING COMMITTEE

**TABEL STRUKTUR, KEANGGOTAAN DAN KEAHLIAN KOMITE PEMANTAU RISIKO**
**TABLE OF STRUCTURE, MEMBERSHIP, AND EXPERTISE OF RISK MONITORING COMMITTEE**

| Nama<br>Name | Jabatan<br>Position | Keterangan<br>Information | Keahlian<br>Expertise |
|---|---|---|---|
| Edhi Chrystanto | Ketua merangkap Anggota<br>Head concurrently Member | Komisaris Independen<br>Independent Commissioner | Hukum<br>Law |
| Sukoriyanto Saputro | Anggota<br>Member | Komisaris<br>Commissioner | Ekonomi<br>Economics |
| Zudan Arif Fakrulloh | Anggota<br>Member | Komisaris<br>Commissioner | Ekonomi<br>Economics |
| Didin Rasyidin | Anggota<br>Member | Pihak Independen<br>Independent Party | Ekonomi<br>Economics |
| I Nyoman S. Suryawan | Anggota<br>Member | Pihak Independen<br>Independent Party | Ekonomi<br>Economics |

Komite Pemantau Risiko dipimpin oleh seorang Komisaris Independen yang memiliki keahlian di bidang perbankan, keuangan. Anggota Komite berasal dari Komisaris dan pihak independen yang memiliki keahlian di bidang perbankan, keuangan dan manajemen risiko. Anggota-anggota tersebut memiliki keahlian yang saling melengkapi di bidang Ekonomi, Perbankan dan Keuangan dan pengalaman kerja di bidang tersebut lebih dari 5 (lima) tahun. Seluruh anggota Komite memiliki integritas, akhlak dan moral yang baik.

The Risk Monitoring Committee is led by an Independent Commissioner who has expertise in banking, finance. Committee members come from Commissioners and independent parties who have expertise in banking, finance and risk management. These members have complementary expertise in the fields of Economy, Banking and Finance and work experience in the field for more than 5 (five) years. All members of the Committee have good integrity, character and morals.

## MASA JABATAN ANGGOTA KOMITE PEMANTAU RISIKO

Masa jabatan anggota Komite Pemantau Risiko dari Dewan Komisaris masa kerjanya ditetapkan sama dengan masa jabatannya di Dewan Komisaris dan Anggota Komite yang bukan berasal dari Dewan Komisaris pengangkatan dan pemberhentiannya berdasarkan rekomendasi Dewan Komisaris.

## THE TERM OFFICE OF RISK MONITORING COMMITTEE MEMBERS

The term of office of members of the Risk Monitoring Committee from the Board of Commissioners is the same as the term of office in the Board of Commissioners and Committee Members who are not from the Board of Commissioners whose appointment and termination are based on the recommendation of the Board of Commissioners.

## PROFIL KOMITE PEMANTAU RISIKO

Profil Komite Pemantau Risiko per 31 Desember 2019 adalah sebagai berikut.

## RISK MONITORING COMMITTEE PROFILE

Risk Monitoring Committee Profile as of December 31, 2019 was as follows.

**Edhi Chrystanto**

Ketua merangkap Anggota Komite Pemantau Risiko

Head and concurrently a member of Risk Monitoring Committee

Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini

His profile can be seen in the Board of Commissioners Profile in this Annual Report.

**Sukoriyanto Saputro**

Anggota Komite Pemantau Risiko

Member of Risk Monitoring Committee

Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini

His profile can be seen in the Board of Commissioners Profile in this Annual Report.

**Zudan Arif Fakrulloh**

Anggota Komite Pemantau Risiko

Member of Risk Monitoring Committee

Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini

His profile can be seen in the Board of Commissioners Profile in this Annual Report

## Didin Rasyidin

Anggota Komite Pemantau Risiko

Kewarganegaraan / Citizenship : Indonesia
Domisili / Domicile : Bekasi
Tempat dan Tanggal Lahir/Usia / Place and Date of Birth / Age:
Lahir di Bandung pada tanggal 3 Juni 1959, saat ini berusia 60 tahun
Born in Bandung on June 3, 1959, currently 60 years old

Riwayat Pendidikan/ Educational background :
Sarjana di bidang Ekonomi dari Sekolah Tinggi Ilmu Ekonomi Swadaya Jakarta pada tahun 1999
Bachelor of Economics from Swadaya College of Economics Jakarta in 1999
Pengalaman Kerja / Work experience :
- Auditor PT Bank Dagang Negara (1985-1999)
  Auditor at PT Bank Dagang Negara (1985-1999)
- Team Leader Compliance Group dan Senior Manager Compliance Group di Bank Mandiri sejak tahun (1999-2015)
  Compliance Group Team Leader and Compliance Group Senior Manager at Bank Mandiri since (1999-2015)

Dasar Hukum Pengangkatan / Legal Basis for Appointment:
Diangkat sebagai Anggota Komite Pemantau Risiko melalui Surat Keputusan No. KEP.DIR/011A/VI/2018 tanggal 29 Juni 2018.
Appointed as a Member of Risk Monitoring Committee through Board of Directors' Decree No. KEP. DIR / 011A / VI / 2018 dated June 29, 2018.

## I Nyoman S. Suryawan

Anggota Komite Pemantau Risiko
Member of Risk Monitoring Committee

Kewarganegaraan / Citizenship : Indonesia
Domisili / Domicile : Bekasi
Tempat dan Tanggal Lahir/Usia / Place and Date of Birth / Age:
pada tanggal 05 Februari 1957, saat ini berusia 62 tahun.
on February 5, 1957, currently 62 years old.

Riwayat Pendidikan / Educational background :
Sarjana di bidang Ekonomi Akuntansi dari STIE Indonesia Jakarta pada tahun 1989.
Bachelor of Economics Accounting from STIE Indonesia Jakarta in 1989.
Pengalaman Kerja / Work experience :
- Auditor, Kepala Kantor, Kepala Bidang dan Manager Keuangan PT Taspen (1989 – 2011)
  Auditor, Head of Office, Head of Division and Finance Manager of PT Taspen (1989 - 2011)
- Direktur Keuangan dan SDM pada perusahaan PT Arthaloka Indonesia (2011 – 2016).
  Director of Finance and HR at PT Arthaloka Indonesia (2011 - 2016).

Dasar Hukum Pengangkatan / Legal Basis for Appointment:
Diangkat sebagai Komite Pemantau Risiko pihak Independen PT Bank Mandiri Taspen berdasarkan Surat Keputusan No. KEP.DIR/032/II/2019 tanggal 22 Februari 2019.
Appointed as a Risk Monitoring Committee of PT Bank Mandiri Taspen, Independent Party, based on Board of Directors' Decree No. KEP.DIR / 032 / II / 2019 dated February 22, 2019.

## KUALIFKASI PENDIDIKAN DAN PENGALAMAN KERJA KOMITE PEMANTAU RISIKO

Per 31 Desember 2019, kualifkasi pendidikan dan pengalaman kerja Ketua dan anggota Komite Pemantau Risiko adalah sebagai berikut.

## EDUCATION QUALIFICATIONS AND WORK EXPERIENCES OF RISK MONITORING COMMITTEE

As of December 31, 2019, the educational qualifications and work experiences of Head and members of the Risk Monitoring Committee were as follows.

### TABEL KUALIFIKASI PENDIDIKAN DAN PENGALAMAN KERJA KOMITE PEMANTAU RISIKO
### Table of Education Qualifications and Work Experiences of Risk Monitoring Committee

| Nama<br>Name | Jabatan<br>Position | Pendidikan | Education | Pengalaman kerja | Work Experience |
|---|---|---|---|---|---|
| Edhi Chrystanto Aryanto | Ketua merangkap Anggota<br>Head concurrently Member | • Sarjana Ekonomi dari Universitas Diponegoro (1983)<br>• *Master Business Administration* (MBA) dari *University of Colorado at Denver* (1993) | • Bachelor of Economics from Diponegoro University (1983).<br>• Master of Business Administration (MBA) from the University of Colorado at Denver (1993). | • Kepala Bagian Sistem dan Prosedur Kredit Korporasi Bank Dagang Negara (BDN) (1994-1995)<br>• Kepala Cabang Jakarta Jatinegara BDN hingga menjadi *Relationship Manager* BDN (1994-1999)<br>• Kepala Cabang Bank Mandiri Bandara Soekarno-Hatta Cargo (1999)<br>• Kepala Cabang Bank Mandiri Jakarta Tomang (2003)<br>• Kepala Cabang Bank Mandiri Jakarta Kebon Sirih, Gambir, Imam Bonjol dan Thamrin (2005-2007)<br>• Kepala Kanwil X Makassar Bank Mandiri (2010)<br>• Kepala Kanwil V Bank Mandiri Jakarta Sudirman (2013) | • Head of Corporate Credit System and Procedures Division of Bank Dagang Negara (BDN) (1994-1995).<br>• Head of BDN Branch in Jatinegara Jakarta until became BDN Relationship Manager (1994-1999).<br>• Head of Bank Mandiri Branch of Soekarno-Hatta Cargo Airport (1999).<br>• Head of Bank Mandiri Branch of Jakarta Tomang (2003).<br>• Head of Bank Mandiri Branch of Jakarta Kebon Sirih, Gambir, Imam Bonjol and Thamrin (2005-2007).<br>• Head of Regional Office X of Bank Mandiri Makassar (2010).<br>• Head of Regional Office V of Bank Mandiri Jakarta Sudirman (2013). |
| Sukoriyanto Saputro | Anggota<br>Member | • Sarjana Agronomi dari Institut Pertanian Bogor (1980). | • Bachelor of Agronomy from Bogor Agricultural University (1980) | • Pegawai Pimpinan Kredit Perkebunan di Kantor Pusat Bank Exim hingga menjadi Kepala Cabang di berbagai Cabang Bank Exim (1981-1999)<br>• Setelah proses merger Bank Exim ke dalam Bank Mandiri, beliau dipercaya menjadi Hub Manager Jakarta Plaza Mandiri (1999-2001)<br>• Kepala Kantor Wilayah III, IX, VII, VIII Bank Mandiri (2001-2005)<br>• Group Head Central Operations Bank Mandiri (2005)<br>• Group Head Micro Business Bank Mandiri (2005-2008)<br>• Group Head Corporate Secretary Bank Mandiri (2008-2013)<br>• Direktur Utama di Bank Mutiara (2013-2014)<br>• Komisaris di Bank Mutiara (2014) | • Plantation Credit Chief at Bank Exim Headquarters until become Branch Head in various Branches of Bank Exim (1981-1999).<br>• After the merger of Bank Exim into Bank Mandiri, he was entrusted to become Hub Manager/ of Jakarta Plaza Mandiri (1999-2001).<br>• Head of Regional Offices III, IX, VII, VIII of Bank Mandiri (2001-2005).<br>• Bank Mandiri Central Operations Group Head (2005).<br>• Bank Mandiri Micro Business Group Head (2005-2008).<br>• Bank Mandiri Corporate Secretary Group Head (2008-2013).<br>• President Director at Bank Mutiara (2013-2014).<br>• Commissioner at Bank Mutiara (2014). |

| Nama<br>Name | Jabatan<br>Position | Pendidikan | Education | Pengalaman kerja | Work Experience |
|---|---|---|---|---|---|
| Zudan Arif Fakrulloh | Anggota<br>Member | • Sarjana di bidang Hukum dari Universitas Sebelas Maret Surakarta (1992)<br>• Magister Ilmu Hukum dari Universitas Diponegoro (1995)<br>• Doktor Ilmu Hukum dari Universitas Diponegoro (2001) | • Bachelor of Law from Sebelas Maret University Surakarta (1992)<br>• Master of Law from Diponegoro University (1995)<br>• Doctor of Law degree from Diponegoro University (2001) | • Kasubdit Kader di Bagian Diklat di Kemendagri (2002-2008)<br>• Kepala Bagian Perundang – undang Biro Hukum Sekjen Kemendagri (2008 – 2011)<br>• Kepala Biro Hukum Setjen Kemendagri (2011 – 2014)<br>• Staf Ahli Mendagri Bidang Hukum, Politik dan HAM (2014 – 2015)<br>• Penjabat Gubernur Gorontalo (2016 – 2017)<br>• Direktur Jenderal Kependudukan dan Pencatatan Sipil Kementerian Dalam Negeri (2015 – Sekarang) | • Head of Sub-Directorate of Cadres in the Department of Education and Training in the Ministry of Home Affairs (2002-2008).<br>• Head of Legislation Division of Legal Bureau of Secretariat General of the Ministry of Home Affairs (2008 - 2011).<br>• Legal Bureau of Secretariat General of the Ministry of Home Affairs (2011 – 2014).<br>• Minister of Internal Affairs Expert Staff in Law, Politics and Human Rights<br>• Acting Governor of Gorontalo (2016 - 2017).<br>• Director General of Population and Civil Registration of the Ministry of Home Affairs (2015 - Present) |
| Didin Rasyidin | Anggota<br>Member | Sarjana di bidang Ekonomi dari Sekolah Tinggi Ilmu Ekonomi Swadaya Jakarta pada tahun 1999 | Bachelor of Economics from Swadaya College of Economics Jakarta in 1999 | • Auditor PT Bank Dagang Negara (1985-1999)<br>• *Team Leader Compliance Group dan Senior Manager Compliance Group* di Bank Mandiri sejak tahun (1999-2015) | • Auditor at PT Bank Dagang Negara (1985-1999)<br>• Compliance Group Team Leader and Compliance Group Senior Manager at Bank Mandiri since (1999-2015) |
| I Nyoman S. Suryawan | Anggota<br>Member | Sarjana di bidang Ekonomi Akuntansi dari STIE Indonesia Jakarta pada tahun 1989. | Bachelor of Economics Accounting from STIE Indonesia Jakarta in 1989. | • Auditor, Kepala Kantor, Kepala Bidang dan *Manager* Keuangan PT Taspen (1989 – 2011)<br>• Direktur Keuangan dan SDM pada perusahaan PT Arthaloka Indonesia (2011 – 2016). | • Auditor, Head of Office, Head of Division and Finance Manager of PT Taspen (1989 - 2011)<br>• Director of Finance and HR at PT Arthaloka Indonesia (2011 - 2016). |

## INDEPENDENSI KOMITE PEMANTAU RISIKO

Anggota Komite Pemantau Risiko telah bertindak secara independen dalam melaksanakan fungsinya karena merupakan pihak di luar Perseroan yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi lainnya dan/atau Pemegang Saham Pengendali atau hubungan dengan Perseroan, yang dapat mempengaruhi kemampuannya untuk bertindak independen.

Anggota Komite Pemantau Risiko telah memenuhi syarat independensi sebagaimana disyaratkan dalam Peraturan Otoritas Jasa Keuangan tentang Tata Kelola dan *Charter Committee* yaitu :

a. Anggota Komite Pemantau Risiko dari Pihak Independen berasal dari pihak di luar Perseroan yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris,

## INDEPENDENCE OF RISK MONITORING COMMITTEE

All members of Risk Monitoring Committee from Independent Parties have no financial, management, share ownership and/or family relationship with the Board of Commissioners, Board of Directors and/or Controlling Shareholders or relationships with the Bank, which can affect their ability to act independently.

Members of the Risk Monitoring Committee have fulfilled the independence requirements as required in the Financial Services Authority Regulation on Governance and Committee Charter, namely:

a. Independent Risk Monitoring Committee members come from parties outside the Company who do not have financial, management, share ownership and / or family relations with the Board of Commissioners, Directors and /

Direksi dan/atau pemegang saham pengendali atau hubungan dengan Perseroan, yang dapat mempengaruhi kemampuannya untuk bertindak independen;

b. Mantan anggota Direksi atau Pejabat Eksekutif Perseroan atau pihak-pihak lain yang mempunyai hubungan dengan Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, tidak menjadi Pihak Independen dari anggota Komite Pemantau Risiko Perseroan sebelum menjalani masa tunggu (cooling off) selama 6 (enam) bulan;

c. Anggota Komite Pemantau Risiko memiliki integritas yang tinggi, akhlak dan moral yang baik;

d. Anggota Direksi tidak menjadi Anggota Komite Pemantau Risiko;

or controlling shareholders or relations with the Company, which can affect their ability to act independent

b. Former members of the Board of Directors or Executive Officers of the Company or other parties related to the Company that can affect its ability to act independently, do not become an Independent Party from members of the Company's Risk Monitoring Committee before undergoing a waiting period (cooling off) for 6 (six) months;

c. Risk Monitoring Committee members have high integrity, character and good morals

d. Members of the Board of Directors are not members of the Risk Monitoring Committee

**TABEL INDEPENDENSI KOMITE PEMANTAU RISIKO**
**TABLE OF INDEPENDENCE OF RISK MONITORING COMMITTEE**

| Aspek Independensi | EDHI CHRYSTANTO | SUKORIYANTO SAPUTRO | ZUDAN ARIF FAKRULLOH | DIDIN RASYIDIN | I NYOMAN S. SURYAWAN | Independence Aspect |
|---|---|---|---|---|---|---|
| Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi | V | V | V | V | V | Not having financial relation with the Board of Commissioners and Board of Directors |
| Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi | V | V | V | V | V | Not having management relation in the company, subsidiary and affiliated company |
| Tidak memiliki hubungan kepemilikan saham di perusahaan | V | V | V | V | V | Not having share ownership relation in the company |
| Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/ atau sesama anggota Komite Pemantau Risiko | V | V | V | V | V | Not having family relation with the Board of Commissioners, Board of Directors, and/or any other member of the Risk Monitoring Committee |
| Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah | V | V | V | V | V | Not serving as a manager of political party, official and the government |

## PENGEMBANGAN KOMPETENSI KOMITE PEMANTAU RISIKO

Pengembangan kompetensi Komite Pemantau Risiko disajikan pada bagian Profil Perusahaan dalam Laporan Tahunan ini.

## COMPETENCIES DEVELOPMENT OF RISK MONITORING COMMITTEE

The competency development of Risk Monitoring Committee is presented in the Company Profile section of this Annual Report.

## RAPAT KOMITE PEMANTAU RISIKO

Agenda Rapat Komite Pemantau Risiko sepanjang tahun 2019, tanggal pelaksanaan, agenda rapat dan peserta rapat Komite Pemantau Risiko, sebagai berikut.

## RISK MONITORING COMMITTEE MEETING

Meeting Agenda Of Risk Monitoring Committee during 2019, the dates of meetings implementation, meeting agenda, and participants of Risk Monitoring Committee meetings, were as follows.

## TABEL AGENDA RAPAT KOMITE PEMANTAU RISIKO
## TABLE OF AGENDA OF RISK MONITORING COMMITTEE MEETING

| No | Tanggal<br>Date | Agenda | Agenda | Peserta Rapat<br>Participant |
|---|---|---|---|---|
| 1 | 18 Januari 2019<br>January 18, 2019 | 1. Pembahasan Perkembangan Portofolio<br>2. Pembahasan *Performance* Kinerja Bank<br>3. Pembahasan Persiapan Pelaporan Profil Risiko dan Tingkat Kesehatan Bank Desember 2018<br>4. Pembahasan progress inisiatif strategis Bank Mantap | 1. Discussion on Portfolio Development<br>2. Discussion on Bank Performance<br>3. Discussion on the Preparation of Reporting the Bank's Risk Profile and Soundness December 2018<br>4. Discussion of the progress of Bank Mantap strategic initiatives | Hadir / Present:<br>(1) Edhi Chrystanto (2) Sukoriyanto Saputro, (3) Zudan Arif Fakrulloh (4) Didin Rasyidin (5) I Ketut Santiawan |
| 2 | 22 Februari 2019<br>February 22, 2019 | 1. Pembahasan Perkembangan Portofolio<br>2. Pembahasan *Performance* Kinerja Bank<br>3. Pembahasan Rekomendasi IRC Bank Mandiri | 1. Discussion on Portfolio Development<br>2. Discussion on Bank Performance<br>3. Discussion on Mandir Bank IRC Recommendations | Hadir / Present:<br>(1) Edhi Chrystanto (2) Sukoriyanto Saputro, (3) Zudan Arif Fakrulloh (4) Didin Rasyidin (5) I Ketut Santiawan |
| 3 | 28 Maret 2019<br>March 22, 2019 | 1. Pembahasan Perkembangan Portofolio<br>2. Pembahasan *Performance* Kinerja Bank<br>3. Pembahasan Hasil *Integrated Risk Management Forum* | 1. Discussion on Portfolio Development<br>2. Discussion on Bank Performance<br>3. Discussion on the Results of the Integrated Risk Management Forum | Hadir / Present::<br>(1) Edhi Chrystanto (2) Sukoriyanto Saputro, (3) Zudan Arif Fakrulloh 4) Didin Rasyidin (5) Nyoman S Suryawan |
| 4 | 29 April 2019<br>April 29, 2019 | 1. Pembahasan Perkembangan Portofolio<br>2. Pembahasan *Performance* Kinerja Bank<br>3. Pembahasan hasil *Integrated Risk Committee* | 1. Discussion on Portfolio Development<br>2. Discussion on Bank Performance<br>3. Discussion of the results of the Integrated Risk Committee | Hadir / Present::<br>(1) Edhi Chrystanto (2) Sukoriyanto Saputro, (3) Zudan Arif Fakrulloh (4) Didin Rasyidin (5) Nyoman S Suryawan |
| 5 | 20 Mei 2019<br>May 20, 2019 | 1. Pembahasan Perkembangan Portofolio<br>2. Pembahasan *Performance* Kinerja Bank<br>3. Progress penyelesaian alih kelola PT. TAS<br>4. Pembahasan hasil *Integrated Risk Committee* | 1. Discussion on Portfolio Development<br>2. Discussion on Bank Performance<br>3. Progress of the completion of PT. TAS<br>4. Discussion of the results of the Integrated Risk Committee | Hadir / Present::<br>(1) Edhi Chrystanto (2) Sukoriyanto Saputro, (3) Zudan Arif Fakrulloh (4) Didin Rasyidin (5) Nyoman S Suryawan |
| 6 | 17 Juni 2019<br>June 17, 2019 | 1. Pembahasan Perkembangan Portofolio<br>2. Pembahasan *Performance* Kinerja Bank<br>3. Pembahasan Evaluasi *Rule Rating* TW II – 2019 | 1. Discussion on Portfolio Development<br>2. Discussion on Bank Performance<br>3. Discussion on Evaluation of TW Rating Rule II - 2019 | Hadir / Present::<br>(1) Edhi Chrystanto (2) Sukoriyanto Saputro, (3) Zudan Arif Fakrulloh (4) Didin Rasyidin (5) Nyoman S Suryawan |
| 7 | 22 Juli 2019<br>July 22, 2019 | 1. Pembahasan Perkembangan Portofolio<br>2. Pembahasan *Performance* Kinerja Bank<br>3. Pembahasan IRC semester I - 2019 | 1. Discussion on Portfolio Development<br>2. Discussion on Bank Performance<br>3. Discussion of IRC semester I - 2019 | Hadir / Present::<br>(1) Edhi Chrystanto (2) Sukoriyanto Saputro, (3) Zudan Arif Fakrulloh (4) Nyoman S Suryawan |
| 8 | 21 Agustus 2019<br>August 21, 2019 | 1. Pembahasan Perkembangan Portofolio<br>2. Pembahasan *Performance* Kinerja Bank<br>3. Pembahasan IRC semester I - 2019 | 1. Discussion on Portfolio Development<br>2. Discussion on Bank Performance<br>3. Discussion of IRC semester I - 2019 | Hadir / Present::<br>(1) Edhi Chrystanto (2) Sukoriyanto Saputro, (3) Zudan Arif Fakrulloh (4) Didin Rasyidin (5) Nyoman S Suryawan |
| 9 | 20 September 2019<br>September 20, 2019 | 1. Pembahasan Perkembangan Portofolio<br>2. Pembahasan *Performance* Kinerja Bank<br>3. Pembahasan Hasil IRMF TRW III - 2019 | 1. Discussion on Portfolio Development<br>2. Discussion on Bank Performance<br>3. Discussion of IRMF TRW Results III - 2019 | Hadir / Present::<br>(1) Edhi Chrystanto (2) Sukoriyanto Saputro, (3) Zudan Arif Fakrulloh (4) Didin Rasyidin (5) Nyoman S Suryawan |
| 10 | 14 Oktober 2019<br>October 14, 2019 | 1. Pembahasan Perkembangan Portofolio<br>2. Pembahasan *Performance* Kinerja Bank<br>3. Update Penyusunan RAS – tahun 2019 | 1. Discussion on Portfolio Development<br>2. Discussion on Bank Performance<br>3. Update on the Compilation of RAS - 2019 | Hadir / Present::<br>(1) Edhi Chrystanto (2) Sukoriyanto Saputro, (3) Zudan Arif Fakrulloh (4) Didin Rasyidin 5) Nyoman S Suryawan |
| 11 | 18 November 2019<br>November 18, 2019 | 1. Pembahasan Perkembangan Portofolio<br>2. Pembahasan *Performance* Kinerja Bank | 1. Discussion on Portfolio Development<br>2. Discussion on Bank Performance | Hadir / Present::<br>(1) Edhi Chrystanto (2) Sukoriyanto Saputro, (3) Zudan Arif Fakrulloh (4) Didin Rasyidin (5) Nyoman S Suryawan |
| 12 | 09 Desember 2019<br>December 9, 2019 | 1. Pembahasan Perkembangan Portofolio<br>2. Pembahasan *Performance* Kinerja Bank | 1. Discussion on Portfolio Development<br>2. Discussion on Bank Performance | Hadir / Present::<br>(1) Edhi Chrystanto (2) Sukoriyanto Saputro, (3) Zudan Arif Fakrulloh (4) Didin Rasyidin (5) Nyoman S Suryawan |

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE PEMANTAU RISIKO

FREQUENCY AND ATTENDANCE LEVEL OF RISK MONITORING COMMITTEE MEETING

**TINGKAT KEHADIRAN RAPAT KOMITE PEMANTAU RISIKO**
**ATTENDANCE LEVEL OF RISK MONITORING COMMITTEE MEETING**

| No | Nama<br>Name | Jabatan<br>Position | Jumlah Rapat<br>Number of Meetings | Hadir<br>Attendace | % |
|---|---|---|---|---|---|
| 1 | Edhi Chrystanto | Ketua / Head | 12 | 12 | 100% |
| 2 | Sukoriyanto Saputro | Anggota / Member | 12 | 12 | 100% |
| 3 | Zudan Arif Fakrulloh | Anggota / Member | 12 | 12 | 100% |
| 4 | Ketut Santiawan*) | Anggota / Member | 12 | 2 | 16% |
| 5 | Didin Rasyidin | Anggota / Member | 12 | 11 | 91% |
| 6 | I Nyoman S. Suryawan**) | Anggota / Member | 12 | 10 | 83% |

*) Diberhentikan sebagai anggota Komite Pemantau risiko tanggal 22 Feberuari 2019
*) Dismissed as a member of Risk Monitoring Committee on 22 February 2019
**) diangkat sebagai anggota komite pemantau Risiko tanggal 22 Februari 2019
**) appointed as a member of Risk Monitoring Committee on 22 February 2019

Laporan Singkat Pelaksanaan Kegiatan Komite Pemantau Risiko Tahun 2019

Selama tahun 2019 Komite Pemantau Risiko telah merealisasikan program kerja yang disusun sebelumnya dengan menjalankan kegiatan-kegiatan antara lain:

1. Meminta dan mempelajari kebijakan dan peraturan internal terkait dengan manajemen risiko dan GCG yang dibuat Direksi.
2. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko
3. Evaluasi portfolio dan kinerja Bank.
4. Melakukan pembahasan laporan triwulan profil risiko dan Tingkat Kesehatan Bank.
5. Mengadakan rapat dan menyampaikan rekomendasi kepada Dewan Komisaris.
6. Bekerjasama dengan Komite Audit menyiapkan laporan semesteran Dewan Komisaris yang akan disampaikan kepada Otoritas Jasa Keuangan.
7. Berkoordinasi dan bekerjasama dengan unit kerja terkait.
8. Memastikan telah dipertimbangkannya segala risiko yang penting dalam produk-produk Bank yang baru dan segala dampak karena adanya perubahan atau kejadian yang signifikan baik yang berasal dari internal maupun eksternal Bank.

Brief Report on the Implementation of Risk Monitoring Committee Activities in 2019

During 2019 the Risk Monitoring Committee has implemented work programs that were previously prepared by carrying out activities including:

1. Requesting and studying internal policies and regulations related to risk management and GCG made by the Board of Directors.
2. Monitoring and evaluating the implementation of the duties of the Risk Management Committee and Risk Management Work Unit
3. Evaluating the Bank's portfolio and performance.
4. Discussing a quarterly report on the risk profile and Bank Soundness Level.
5. Holding meetings and submitting recommendations to the Board of Commissioners.
6. In collaboration with the Audit Committee, preparing a semester report of the Board of Commissioners, which would be submitted to the Financial Services Authority.
7. Coordinating and cooperating with related work units.
8. Ensuring that all-important risks in the Bank's new products have been considered and all impacts were due to changes or significant events both from internal and external of the Bank.

# ORGAN DAN KOMITE DI BAWAH DIREKSI
## Organs and Committees Under The Board of Directors

Dalam menjalankan tugasnya, Direksi dibantu oleh Sekretaris Perusahaan dan Komite-komite yang bertugas untuk memberikan saran dan rekomendasi yang berhubungan dengan kebijakan-kebijakan dan arahan-arahan Direksi.

In carrying out its duties, the Board of Directors is assisted by the Corporate Secretary and Committees whose jobs are to provide advice and recommendations relating to the policies and directives of the Board of Directors.

### SEKRETARIS PERUSAHAAN

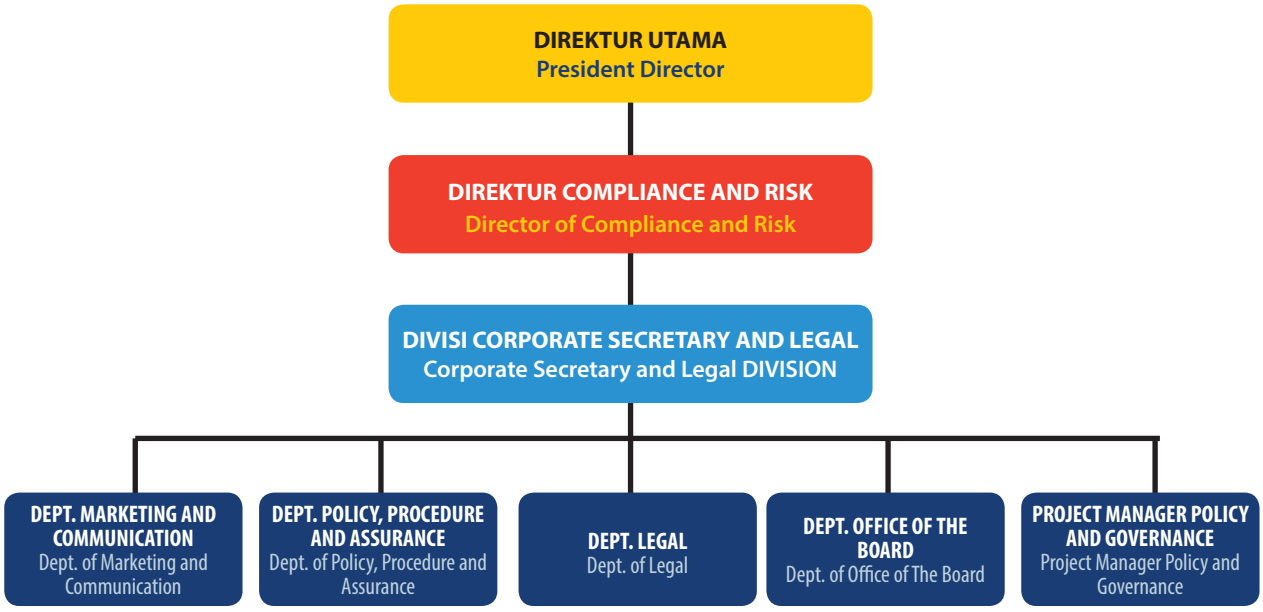
Sekretaris Perusahaan bertugas dan bertanggung jawab atas kegiatan publikasi mengenai aktivitas Bank dan memelihara kewajaran, konsistensi dan transparansi mengenai hal-hal terkait tata kelola perusahaan dan tindakan korporasi. Sekretaris Perusahaan juga bertanggung jawab memonitor kepatuhan Bank terhadap peraturan serta sebagai penghubung antara Bank Mantap dengan *stakeholders*.

### CORPORATE SECRETARY

Corporate Secretary has the duty and responsibility for publishing the Bank activities and maintaining fairness, consistency, and transparency regarding matters related to corporate governance and corporate actions. Corporate Secretary is also responsible for monitoring the Bank's compliance with regulations and as a liaison between Bank Mantap and stakeholders.

### STRUKTUR SEKRETARIS PERUSAHAAN

### STRUCTURE OF CORPORATE SECRETARY




### DASAR PENGANGKATAN SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan diangkat pada tanggal 30 Juli 2015 berdasarkan Surat Keputusan Direksi No. SKD.CHC/0080/2016 tanggal 11 April 2016. Sehubungan dengan telah tercatatnya Bank Mantap sebagai emiten yang menerbitkan Obligasi maka pada tanggal 2 Maret 2017 Pengangkatan Sekretaris Perusahaan ditegaskan kembali dengan Keputusan Direksi No. SKD/011/III/2017 Penunjukan Sekretaris Perusahaan telah memenuhi persyaratan sebagaimana diatur dalam Peraturan OJK No. 35/POJK.04/2014.

### BASIS OF APPOINTMENT OF CORPORATE SECRETARY

The Corporate Secretary was appointed on July 30, 2015, based on the Board of Directors' Decree No. SKD.CHC / 0080/2016 dated April 11, 2016. In connection with the record of Bank Mantap as an issuer that issues bonds, on March 2, 2017, the appointment of Corporate Secretary was reaffirmed by Decree of the Board of Directors No. SKD / 011 / III / 2017 concerning the Appointment of Corporate Secretary has fulfilled the requirements as regulated in OJK Regulation No. 35 / POJK.04 / 2014.

## FUNGSI DAN TUGAS SEKRETARIS PERUSAHAAN

Dalam sebuah perusahaan, Sekretaris Perusahaan memiliki peran penting untuk mengelola komunikasi antara perusahaan dengan pihak internal maupun eksternal, menjalin relationship secara berkesinambungan dan mendukung dan menjaga citra perusahaan selalu positif.

Secara garis besarnya tugas dan tanggung jawab Sekretaris Perusahaan adalah sebagai berikut:

1. Dalam Bidang Marketing and Communication:
   a. *Corporate communication*, membangun komunikasi yang baik dengan *stakeholder* dan menjaga konsistensi pesan dan citra yang ingin disampaikan kepada masyarakat seraya menjaga agar informasi yang disampaikan tidak melanggar hukum.
   b. Komunikasi Internal, untuk menjembatani komunikasi antara manajemen/perusahaan dengan karyawan, secara timbal balik sehingga setiap kebijakan perusahaan dapat diterima dengan baik oleh seluruh karyawan.
   c. Komunikasi Eksternal, untuk memperkenalkan perusahaan kepada seluruh masyarakat beserta produk-produknya dengan menggunakan media komunikasi *above and below the line*.
   d. Media Relation, menjalin komunikasi yang baik dengan media sebagai bagian dari strategi komunikasi dalam penyampaian publikasi maupun kegiatan perusahaan melalui media massa.
   e. *Corporate Social Responsibility*, sebagai bentuk pertanggung jawaban perusahaan terhadap lingkungan sekitarnya dengan menyisihkan sebagian keuntungan bagi pemeliharaan lingkungan hidup maupun untuk kegiatan sosial kemasyarakatan.
   f. Donasi dan *Sponsorship*, merupakan kegiatan untuk memperkenalkan perusahaan melalui kegiatan yang berefek timbal balik saling menguntungkan diantara para pihak maupun yang kegiatan yang bersifat sosial berupa bantuan.
   g. 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.
2. 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:
   a. Menciptakan *policy* dan prosedur internal yang berasal dari ketentuan eksternal.
   b. Memberikan dukungan dan memastikan bahwa

## FUNCTIONS AND DUTIES OF CORPORATE SECRETARY

In a company, the Corporate Secretary has an essential role in managing communication between the Company and internal and external parties, establish sustainable relationships, and support and maintain the Company's positive image.

The duties and responsibilities of the Corporate Secretary are as follows:

1. In the Field of Marketing and Communication:
   a. Corporate communication, building excellent communication with stakeholders, and maintaining the consistency of the message and image to be conveyed to the public while maintaining that the information communicated is not illegal.
   b. Internal Communication, to bridge communication between management/company and employees, reciprocally so that all employees can well accept every company policy.
   c. External communication, to introduce Company to the whole community and its products by using the above and below the line communication media.
   d. Media Relations, establish excellent communication with the press as part of the communication strategy in the delivery of publications and company activities through mass media.
   e. Corporate Social Responsibility, as a form of corporate responsibility for the surrounding environment by setting aside some of the profit for environmental preservation as well as for social community activities.
   f. Donations and sponsorship is an activity to introduce the Company through activities that have a mutual benefit effect between the parties and those that are a social activity in the form of donation.
   g. Externally develop cooperation with third parties and related institutions and internally develop synergy with all levels of work units within the framework of Good Corporate Governance, business ethics, and work ethics.
2. In the Policy and Strategy Areas:

Believe and ensure that the preparation of corporate secretarial policies and strategies and have been prepared and maintained accurately, continuously and on time, including but not limited to:

   a. Create internal policies and procedures derived from external provisions.
   b. Provide support and ensure that the Company's

dokumentasi korporasi Perseroan telah disusun dan dipelihara secara secara akurat, berkesinambungan dan tepat waktu.

c. Bertindak sebagai liassons officer antara Perseroan dengan institusi/regulator ketentuan perundang-undangan, instansi terkait lainnya dan masyarakat.

d. 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

e. Memonitor perubahan-perubahan yang terjadi pada setiap kebijakan-kebijakan Perseroan sehingga dampak risiko (bisnis dan teknis) dapat teridentifikasi dan diselesaikan dalam waktu singkat.

3. Dalam Bidang Aksi Korporasi:

Meyakini dan memastikan bahwa pelaksanaan aksi korporasi telah dilaksanakan dengan akurat dan tepat waktu, termasuk tetapi tidak terbatas pada:

a. Berkoordinasi dengan unit kerja *Compliance* dan/atau unit kerja terkait lainnya di Kantor Pusat terkait dengan rencana aksi korporasi Perseroan.

b. Memberikan input atas kegiatan aksi korporasi Perseroan dan memastikan bahwa aksi korporasi Perseroan telah sesuai dengan aturan/hukum yang berlaku.

c. Bertindak sebagai supporting data dalam menyiapkan serta menyajikan materi pelaksanaan aksi korporasi Perseroan.

d. Mengamankan kebijakan-kebijakan manejemen dan memastikan bahwa kebijakan tersebut telah sesuai dengan ketentuan perundang-undangan dan ketentuan internal yang berlaku.

e. Memformulasikan kebijakan-kebijakan Perseroan untuk mengatasi hal-hal yang secara potensial dapat berdampak pada reputasi Perseroan (*early warning system*).

4. Dalam Bidang Kerumahtanggaan dan Kesekretariatan Korporasi: Meyakini dan memastikan bahwa pengelolaan *Office of The Board* Korporasi telah dikelola dan dipelihara secara secara akurat, berkesinambungan dan tepat waktu, termasuk tetapi tidak terbatas pada:

a. 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.

b. Melaksanakan Protokoler terhadap Pengurus maupun tamu Pengurus Perseroan.

c. Menatalaksanakan *House Hold* Perseroan.

corporate documentation has been prepared and maintained in an accurate, continuous, and timely manner.

c. Act as a liaison officer between the Company and the institutions/regulators of statutory provisions, other relevant institutions, and the public.

d. Ensure that the Board of Directors' policies are in line with the applicable rule, following laws and regulations and documenting and communicating them to authorized work units, and

e. Monitor changes that occur in each of the Company's policies so that the impact of risks (business and technical) can be identified and resolved in a short time.

3. In the Field of Corporate Action:

Believe and ensure that the implementation of corporate actions has been carried out accurately and promptly, including but not limited to:

a. Coordinate with the Compliance work unit and / or other relevant work units in the Head Office related to the Company's corporate action plan.

b. Provide input on the Company's corporate action activities and ensure that the Company's corporate actions are per applicable rules/laws.

c. Act as supporting data in preparing and presenting materials for the implementation of the Company's corporate actions.

d. Safeguard management policies and ensure that the policies are by statutory provisions and applicable internal provisions.

e. Formulate the Company's policies to overcome matters that can potentially impact the Company's reputation (early warning system).

4. In the Field of Household and Corporate Secretariat: Believe and ensure that the Management of the Corporate Office of the Board has been managed and maintained in an accurate, sustainable and timely manner, including but not limited to:

a. Managing the Office of the Board which includes ensuring the availability of information in decision making for the Board of Commissioners and Board of Directors, including ensuring the participant's attendance of the Board of Directors' Meeting so that the quorum can be reached so that the resulting decision is legitimate and credible.

b. Implement Protocols for the Management and the guests of the Company's Management.

c. Managing the Company's House Hold.

d. Menatalaksanakan administrasi Perseroan dan administrasi Pengurus Perseroan, dan

e. Melaksanakan Corporate Event secara berkala maupun insidentil.

5. Dalam Bidang Keterbukaan Informasi terkait sebagai Perusahaan Emiten

a. Mengikuti perkembangan Pasar Modal khususnya peraturan-peraturan yang berlaku di bidang Pasar Modal.

b. Memberikan masukan kepada Direksi dan Dewan komisaris Emiten atau Perusahaan Publik untuk mematuhi ketentuan peraturan perundangan-undangan di bidang Pasar Modal.

c. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan Tata Kelola Perusahaan yang meliputi:

1) Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada situs Web Emiten atau Perusahaan Publik.

2) Penyampaian laporan kepada Otoritas Jasa Keuangan tepat waktu.

3) Penyelenggaraan dan dokumentasi Rapat Umum Pemegang Saham.

4) Penyelenggaraan dan dokumentasi rapat Direksi dan/atau Dewan Komisaris, dan

5) Pelaksanaan program orientasi terhadap perusahaan bagi Direksi dan/atau Dewan Komisaris.

d. Sebagai penghubung antara Emiten atau Perusahaan Publik dengan Pemegang Saham Emiten atau Perusahaan Publik, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya.

e. Menyiapkan Daftar Khusus 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).

d. Manage the administration of the Company and the administration of the Company's Management, and

e. Conducting Corporate Events regularly and incidentally.

5. In the Field of Information Disclosure related to Issuer

a. Following the development of the Capital Market, especially the regulations that apply in the Capital Market.

b. Provide input to the Board of Directors and Board of Commissioners of Issuers or Public Companies to comply with the laws and regulations in the Capital Market.

c. Assisting the Board of Directors and Board of Commissioners in implementing Corporate Governance which includes:

1) Information disclosure to the public, including the availability of information on the Issuer's or Public Company's website.

2) Submission of reports to the Financial Services Authority on time.

3) Implementation and documentation of the General Meeting of Shareholders.

4) Implementation and documentation of Board of Directors' and/or Board of Commissioners' meetings, and

5) Implementation of the company orientation program for the Board of Directors and/or Board of Commissioners.

d. As a liaison between the Issuer or Public Company and the Shareholders of the Issuer or Public Company, the Financial Services Authority, and other stakeholders.

e. Prepare a Special Register relating to the Board of Directors, Board of Commissioners and their families both in the Listed Company and its Affiliates, and make a Register of Shareholders including ownership of 5% (five percent) or more (if needed).

## PROFIL SEKRETARIS PERUSAHAAN

## PROFILE OF CORPORATE SECRETARY

### Bambang Teguh Pramusinto

Sekretaris Perusahaan

Warga Negara Indonesia, usia 59 tahun lahir di Jakarta pada tanggal 23 Januari 1960 yang berdomisili di Jakarta. Menyelesaikan pendidikan program Sarjana pada Fakultas Hukum Universitas Indonesia (1985) jurusan Hukum Perdata, dan Magister Hukum (LL.M) American University-Washington College of Law (1996). Diangkat sebagai Sekretaris Perusahaan sejak 30 Juli 2015 berdasarkan Surat Keputusan No. SKD.CHC/0080/2016 tanggal 11 April 2016 sebagaimana ditegaskan kembali dengan Keputusan Direksi No. SKD/011/III/2017 tanggal 2 Maret 2017.

RIWAYAT JABATAN SINGKAT SEKRETARIS PERUSAHAAN

Sebelum menjabat sebagai Sekretaris Perusahaan di Bank Mantap, memulai karir profesional sebagai staf di Bank Bumi Daya sejak tahun 1986 hingga tahun 1999 di bidang *Recovery Credit*, Cabang dan Sub Urusan Hukum Biro Direksi. Setelah proses merger BBD kedalam Bank Mandiri, kemudian menjabat sebagai profesional *staff legal group* serta pernah ditugaskan di *Corporate Secretary Group,* unit kerja *office of the Corporate Secretary* pada tahun 2003 sampai dengan 2005, selama berkarir di Bank mandiri telah mendapatkan penugasan dalam berbagai *project* antara lain sebagai anggota IPO *Working Team* dan Tim Transisi *Bank Joint Venture*, Berkarir di Bank Mandiri hingga tahun 2015 dengan jabatan terakhir Departemen *Head Capital Market Assurance*, *Corporate Secretary Group*. Kemudian dari Bulan Mei 2015 sampai dengan saat ini bergabung di Bank Mantap sebagai kepala Divisi *Corporate Secretary and Legal* dengan membawahi *Department Office Of The Board*, Departemen *Legal*, Departmen *Policy, Procedure & Assurance,* departemen *Marketing Communication* dan *Project Manager Policy, Procedure & Governance*

Corporate Secretary

Indonesian citizen, 59 years old, was born in Jakarta on January 23, 1960, who lives in Jakarta. Completion of a Bachelor's degree program at the Faculty of Law, University of Indonesia (1985) majoring in Civil Law, and Masters in Law (LL.M) at the American University-Washington College of Law (1996). Appointed as Corporate Secretary since July 30, 2015, based on Decree of the Board of Directors No. SKD.CHC / 0080/2016 dated April 11, 2016, as reaffirmed by Decree of the Board of Directors No. SKD / 011 / III / 2017 dated March 2, 2017.

BRIEF HISTORY OF THE CORPORATE SECRETARY'S

Before serving as Corporate Secretary at Bank Mantap, he began his professional career as staff at Bank Bumi Daya from 1986 to 1999 in the areas of Branch's Credit Recovery and Legal Sub, the Board of Directors Bureau. After the merger process of BBD into Bank Mandiri, and served as a professional staff of Legal Group and was once assigned to the Corporate Secretary Group at Work Unit of Office of the Corporate Secretary from 2003 to 2005. During his career at Bank Mandiri, he was assigned to various projects, including as a member of the IPO Working Team and the Joint Venture Bank Transition Team, having worked at Bank Mandiri until 2015 with the last position as Head of the Capital Market Assurance Department, Corporate Secretary Group. Then from May 2015 until now, he joined Bank Mantap as Head of the Corporate Secretary and Legal Division in charge of 4 (four) Departments and 1 (one) Project Manager.

## PROGRAM PENINGKATAN KOMPETENSI SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan wajib memiliki pengetahuan yang baik di bidang hukum, akuntansi, kesekretariatan dan komunikasi baik dengan regulator, pemerintah dan seluruh stakeholder Bank Mantap serta melaksanakan keterbukaan infomasi kepada publik, Selain itu mampu menjaga kerahasiaan data perusahaan terkait informasi internal Bank.

Dalam mendukung tugas sebagai sekretaris perusahaan, telah mengikuti berbagai training dan sertifikasi untuk meningkatkan komptensi diantaranya training internalisasi Mandiri *employee* yang dilaksanakan pada 14 Juni 2016 bertempat di Jakarta dan pendidikan manager as coach level 4 yang dilaksanakan pada 21 Juni 2014, bertempat di Jakarta, serta training tentang GCG yang dilaksanakan pada 24 Februari 2000, bertempat di Jakarta.

Sedangkan pada tahun 2017 telah mengikuti seminar maupun workshop terkait sebagai sekretaris perusahaan emiten yaitu seminar Peraturan Konversi & Revisi Peraturan Lama Menjadi POJK yang diselenggarakan oleh PT Bursa Efek Indonesia dan *Indonesian Corporate Secretary Association* (ICSA) pada tanggal 5 Oktober 2017 serta seminar 1st *International Conference on Good Corporate Governance - "Key Challenges Corporate Governance in 2017 and What's Next in 2018* yang diselenggarakan oleh PT Bursa Efek Indonesia bersama *Indonesian Corporate Secretary Association* (ICSA) pada tanggal 1 – 3 November 2017.

Pada tanggal 13 Maret 2018 Sekretaris Perusahaan telah mengikuti seminar tentang Pendalaman POJK No.32/ POJK.04/2014 tentang Rencana dan Penyelenggaraan RUPS Perusahaan Terbuka dan POJK No.13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan serta mengikuti seminar tentang Penerapan Penggunaan SPRINT Modul *E-registration* dalam rangka pernyataan pendaftaran Obligasi/Sukuk oleh emiten Bank Pada tanggal 24 Juli 2018, yang diselenggarakan oleh ICSA bekerjasama dengan Bursa Efek Indonesia. Untuk meningkatkan pelayanan kepada Direksi dan tamu perusahaan, sekretaris Perusahaan mengikuti Kegiatan training Keprotokolan dan Secretary tanggal 13 Juli s.d 14 Juli 2019, Seminar "Pembentukan Organ Board (Komite, Corporate Secretary, Internal Audit)" di Bursa Efek Indonesia tanggal 9 April 2019 dan Seminar "Memastikan Kepatuhan Perusahaan atas peraturan terkait Direksi dan Dewan Komisaris" di Bursa Efek Indonesia tanggal 20 Maret 2019.

## CORPORATE SECRETARY COMPETENCY IMPROVEMENT PROGRAM

The Corporate Secretary must have good knowledge in the fields of law, accounting, secretarial and good communication with regulators, the government and all stakeholders of Bank Mantap and carry out disclosure of information to the public, besides being able to maintain the confidentiality of company data related to internal information of the Bank.

In supporting his duties as a corporate secretary, he has participated in various training and certifications to increase competency including Mandiri employee internalization training conducted on June 14, 2016 in Jakarta and manager as coach level 4 education held on June 21, 2014, held in Jakarta, and training concerning GCG which was held on February 24, 2000, located in Jakarta.

Whereas in 2017, he participated in seminars and workshops related to the issuer's corporate secretary, namely the Seminar on Converting & Revising Old Regulations to POJK organized by the Indonesia Stock Exchange and the Indonesian Corporate Secretary Association (ICSA) on October 5, 2017 and the 1st International Conference on Good Corporate Governance - "Key Challenges of Corporate Governance in 2017 and What's Next in 2018 organized by the Indonesia Stock Exchange together with the Indonesian Corporate Secretary Association (ICSA) on 1 - 3 November 2017.

On March 13, 2018 the Corporate Secretary participated in a seminar on the deepening of POJK No.32 / POJK.04 / 2014 regarding the Plans and Organizations of GMS of Public Companies and POJK No.13 / POJK.03 / 2017 concerning the Use of Services of Public Accountant and Public Accounting Firm in Financial Services activities as well as attending a seminar on the Application of the Use of the E-registration SPRINT Module in the context of the Bond / Sukuk registration statement by the issuer of the Bank on July 24, 2018, organized by ICSA in collaboration with the Indonesia Stock Exchange. To improve services to the Directors and guests of the company, the Corporate secretary participated in the Protocol and Secretary training activities from July 13 to July 14, 2019, "Organ Board Formation (Committee, Corporate Secretary, Internal Audit) Seminar" on the Indonesia Stock Exchange on April 9, 2019 and Seminar on "Ensuring Company Compliance with regulations related to Board of Directors and Board of Commissioners" on the Indonesia Stock Exchange on March 20, 2019

## PELAKSANAAN TUGAS SEKRETARIS PERUSAHAAN TAHUN 2019

Selama tahun 2019, Sekretaris Perusahaan telah melaksanakan kegiatan antara lain:

1. Pelaksanaan Rapat Umum Pemegang Saham Tahunan tanggal 15 Maret 2019;
2. Pelaksanaan Rapat Umum Pemegang Saham Sirkuler tanggal 7 Agustus 2019 dan 30 November 2019 ;
3. Pelaksanaan Festival Mantap Indonesia tahun 2019 di Kota Denpasar - Bali
4. Penyusunan *Annual Report* dan *Sustainability Report* tahun 2019;
5. Penerbitan NCD II Bank Mandiri Taspen Tahun 2019;
6. Penerbitan Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap I Tahun 2019
7. Pelaksanaan keterbukaan informasi kepada publik melalui publik ekspose, publikasi media dan Laporan kepada PT Bursa Efek Indonesia dan OJK
8. Mengatur pelaksanaan Penandatangan Perjanjian Kerjasama dengan Mitra Bank;
9. Pelaksanaan pemenuhan peraturan internal dan melakukan pembaharuan dari waktu-ke waktu sesuai ketentuan regulator dan kebutuhan bisnis dan operasional, dan di tahun 2019 terdapat 114 buku Arsitektur Kebijakan dan turunannya yang telah di *review* dan dilakukan pembaharuan;
10. Pelaksanaan media *gathering* dan *press release*, yang pada 2019 telah terselenggara sebanyak 18 kali;
11. Melaksanakan fungsi kesekretariatan dalam pelaksanaan rapat Direksi dan rapat Dewan Komisaris;
12. Melaksanakan kegiatan *Corporate Social Responsibility* baik untuk lingkungan hidup maupun kemasyarakatan;
13. Pembuatan materi komunikasi audio dan visual;dan
14. Melaksanakan publikasi iklan korporasi selama tahun 2019.

## IMPLEMENTATION OF CORPORATE SECRETARY'S DUTIES IN 2019

During 2019, the Corporate Secretary carried out activities including:

1. Implementation of the Annual General Meeting of Shareholders on 15 March 2019;
2. The holding of the Circular General Meeting of Shareholders on 7 August 2019 and 30 November 2019;
3. Implementation of 2019 Mantap Indonesia Festival in Denpasar City - Bali
4. Compilation of the 2019 Annual Report and Sustainability Report;
5. Issuance of Bank Mandiri Taspen NCD II in 2019;
6. Issuance of Bank Mandiri Taspen Phase I Year 2019 Sustainable Bonds I
7. Implementation of information disclosure to the public through public exposure, media publications and reports to the Indonesia Stock Exchange and OJK
8. Arranging the implementation of the Signing of the Cooperation Agreement with the Bank Partners;
9. The fulfillment of internal regulations and updating from time to time in accordance with regulatory requirements and business and operational needs, and in 2019 there were 114 Architecture Policy books and their derivatives that have been reviewed and updated;
10. Implementation of media gatherings and press releases, which in 2019 have been held 18 times;
11. Carry out secretarial functions in the implementation of Board of Directors' 'meetings and Board of Commissioners' meetings;
12. Carry out Corporate Social Responsibility activities both for the environment and society;
13. Making audio and visual communication materials, and
14. Carry out the publication of corporate advertisements during 2019.

# KOMITE DI BAWAH DIREKSI
## Committees Under The Board Of Directors

Direksi dibantu oleh 4 (empat) 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.

The Board of Directors is assisted by 4 (four) Committees, all of whom are tasked with providing objective opinions to the Board of Directors and helping to improve the effectiveness of the Board of Directors' duties implementation systematically. Committee members are appointed by the Board of Directors and, in the conduct of meetings, make contributions following their areas of expertise.

### 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. Penyesuaian keanggotaan Komite dan Tata tertib Komite terakhir diubah dengan SK Direksi No. KEP.DIR/085/XII/2018 tertanggal 21 Desember 2018 perihal Perubahan Atas Keputusan Direksi No.SKD/001A/IX/2015 Tentang Pembentukan Komite Manajemen Risiko (KMR) PT Bank Mandiri Taspen.

### RISK MANAGEMENT COMMITTEE

The Risk Management Committee (KMR) is responsible to provide recommendations to the President Director, which includes recommendations for formulating risk management policies, determining risk appetite and risk tolerance, the effectiveness assessment of the risk management framework implementation. Adjustments to the Committee's membership and the Committee's Rules and Order were last amended by the Board of Directors Decree No. KEP.DIR / 085 / XII / 2018 dated December 21, 2018, concerning Amendments to the Board of Directors Decree No.SKD / 001A / IX / 2015 regarding the Establishment of the Risk Management Committee (KMR) of PT Bank Mandiri Taspen.

### STRUKTUR DAN KEANGGOTAAN KOMITE MANAJEMEN RISIKO

Struktur dan keanggotaan Komite Manajemen Risiko berdasarkan SK Direksi No. SKD/001A/IX/2015 tertanggal 7 September 2015 perihal Pembentukan Komite Manajemen Risiko (KMR) Bank adalah sebagai berikut.

Tabel Struktur dan Keanggotaan Komite Manajemen Risiko

### RISK MANAGEMENT COMMITTEE STRUCTURE AND MEMBERSHIP

Structure and membership of the Risk Management Committee based on Board of Directors Decree No. SKD / 001A / IX / 2015 dated September 7, 2015, concerning the Establishment of the Bank's Risk Management Committee (KMR), was as follows.

Table of Risk Management Committee Structure and Membership

| | | |
|---|---|---|
| Ketua/ Head | Direktur *Compliance & Risk* | Director of Compliance and Risk |
| Wakil Ketua/ Deputy Head | Direktur *IT & Operation* | Director of IT and Operation |
| Sekretaris/ Secretary | Kepala Divisi *Risk Management* | Risk Management Division Head |
| Anggota Tetap yang memiliki Hak Suara (*Permanent – Voting Members*)<br>Permanent member that has voting rights (Permanent – Voting Members) | 1. Direktur Utama<br>2. Direktur *Business*<br>3. SEVP *Finance, Retail & Digital Banking* | 1. President Director<br>2. Director of Business<br>3. SEVP Finance, Retail, and Digital Banking |
| Anggota Tetap yang tidak memiliki Hak Suara (*Permanent Non - Voting Members*)<br>Permanent member that has no voting rights (Permanent Non - Voting Members) | 1. Kepala Divisi Internal Audit<br>2. Kepala Divisi *Compliance*<br>3. Kepala Divisi RBC<br>4. Kepala Divisi *Corporate Secretary & Legal* | 1. Internal Audit Division Head<br>2. Compliance Division Head<br>3. RBC Division Head<br>4. Corporate Secretary and Legal Division Head |
| Anggota Tidak Tetap yang tidak memiliki Hak Suara (*Contribution Non - Voting Members*)*)<br>Non-permanent member that has no voting rights* (Contribution Non - Voting Members)*) | Kepala Divisi lainnya yang diundang sesuai dengan permasalahan yang dibahas dan kebutuhan Bank. | Other Divisions Heads invited in accordance with the issues discussed and the Bank's needs. |

## 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 Mantap.

## DESCRIPTION OF DUTIES AND RESPONSIBILITIES OF THE RISK MANAGEMENT COMMITTEE

The Risk Management Committee is responsible for determining Risk Management strategies, policies and procedures, overseeing its implementation, developing a risk management culture, and ensuring adequate resources for the implementation of risk management throughout the Bank Mantap.

## PELAKSANAAN TUGAS KOMITE MANAJEMEN RISIKO

Manajemen Risiko mengadakan rapat sewaktu-waktu sesuai dengan kebutuhan. Selama tahun 2019 beberapa agenda penting yang dilakukan melalui rapat antara lain:

## IMPLEMENTATION OF DUTIES OF RISK MANAGEMENT COMMITTEE

Risk Management holds meetings at any time as needed. During 2019 several important agendas carried out through the meeting included:

| No | Tanggal Rapat<br>Date of Meeting | Agenda Rapat<br>Meeting Agenda | Peserta<br>Participants |
|---|---|---|---|
| 1 | 22 Januari 2019<br>22 January 2019 | *Update Risk Triger Threshold Action* (RTTA)<br>Update of Risk Triger Threshold Action (RTTA) | a. Josephus K. Triprakoso<br>b. Nurkholis Wahyudi<br>c. Paulus Endra Suyatna<br>d. Iwan Soeroto<br>e. Fajar Ari Setiawan<br>f. Yacinta ED<br>g. Joko Suseno<br>h. Budi Soerjantoro<br>i. AA.Anom<br>j. Ardi P.<br>k. Didi Pamungkas<br>l. Nana Supriatna<br>m. Bambang T Pramusinto<br>n. Putu Kusalia P. |
| 2 | 6 Pebruari 2019<br>6 February 2019 | *Update* RTTA Posisi Desember 2018<br>RTTA Update Position December 2018 | a. Josephus K. Triprakoso<br>b. Nurkholis Wahyudi<br>c. Paulus Endra Suyatna<br>d. Fajar Ari Setiawan<br>e. AA.Anom<br>f. Bambang T.Pramusinto<br>g. Putu Kusalia P. |
| 3 | 26 Juni 2019<br>26 June 2019 | *Update* RTTA<br>RTTA update | a. Josephus K. Triprakoso<br>b. Nurkholis Wahyudi<br>c. Paulus Endra Suyatna<br>d. Iwan Soeroto<br>e. Fajar Ari Setiawan<br>f. AA.Anom<br>g. Bambang T. Pramusinto<br>h. Putu Kusalia P. |
| 4 | 21 Agustus 2019<br>21 August 2019 | *Update* RTTA<br>RTTA update | a. Josephus K. Triprakoso<br>b. Paulus Endra Suyatna<br>c. Iwan Soeroto<br>d. Fajar Ari Setiawan<br>e. AA.Anom<br>f. Bambang Teguh Pramusinto |

| No | Tanggal Rapat<br>Date of Meeting | Agenda Rapat<br>Meeting Agenda | Peserta<br>Participants |
|---|---|---|---|
| 5 | 25 September 2019<br>25 September 2019 | *Update* RTTA<br>RTTA update | a. Josephus K. Triprakoso<br>b. Nurkholis Wahyudi<br>c. Paulus Endra Suyatna<br>d. Iwan Soeroto<br>e. Fajar Ari Setiawan<br>f. AA.Anom<br>g. Bambang T. Pramusinto<br>h. Putu Kusalia P. |
| 6 | 29 Oktober 2019<br>29 October 2019 | *Update Risk Appetite*<br>Risk Appetite Update | a. Josephus K. Triprakoso<br>b. Nurkholis Wahyudi<br>c. Paulus Endra Suyatna<br>d. Iwan Soeroto<br>e. Fajar Ari Setiawan<br>f. AA.Anom<br>g. Bambang T. Pramusinto<br>h. Putu Kusalia P. |
| 7 | 21 November 2019<br>21 November 2019 | *Update Risk, Threshold, Trigger and Action* (RTTA)<br>Risk, Threshold, Trigger and Action (RTTA) Update | a. Josephus K. Triprakoso<br>b. Nurkholis Wahyudi<br>c. Paulus Endra Suyatna<br>d. Iwan Soeroto<br>e. Fajar Ari Setiawan<br>f. AA.Anom<br>g. Bambang Teguh Pramusinto |
| 8 | 17 Desember 2019<br>17 Desember 2019 | Usulan Tingkat Kesehatan Bank<br>Bank Soundness Level | a. Josephus K. Triprakoso<br>b. Nurkholis Wahyudi<br>c. Paulus Endra Suyatna<br>d. Iwan Soeroto<br>e. Fajar Ari Setiawan<br>f. AA.Anom<br>g. Bambang T. Pramusinto<br>h. Putu Kusalia P. |

## 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.

## CREDIT COMMITTEE

Credit Committee is a committee consisting of a minimum of 2 (two) members representing the Business function and Credit Risk Approval, authorized and responsible for recommending and/or deciding credit following the authority attached to the individual. The work basis of the Credit Committee is stated in Retail Credit Standard Procedure and Micro Credit Standard Procedure.

### 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:

### STRUCTURE AND MEMBERSHIP OF THE CREDIT COMMITTEE

Membership in the Credit Committee is grouped into several categories according to the limits of authority granted to individuals by meeting certain conditions as follows:

| No | Kategori / Category | Limit | Limit |
|---|---|---|---|
| 1 | A (Direksi)/ (Board of Directors) | s/d BMPK | up to Maximum Limits of Granting Credit (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.

## DESCRIPTION OF DUTIES AND RESPONSIBILITIES OF CREDIT COMMITTEE

A. Authority of Credit Committee

Credit Committee has the authority to recommend and / or decide on credit providing (new, additional, decreased, extended and / or restructured) managed by the business unit in accordance with the authority limit, including the determination / change of the credit structure. The credit structure includes but is not limited to credit limits, the purpose / object of financing, type of credit, nature of credit, credit time period, grace period, financing portion, credit term/ covenant, and credit collateral.

B. Handling credit restructuring is based on an assessment of credit worthiness by taking into account the risks and credit revenues that will be received through the rescue effort. This effort is intended to:

1. Minimizing the possibility of losses for the Bank.
2. Rescuing existing credit to make it smooth again, as well
3. Improve customer business quality.

C. The loan restructuring momentum should be used by the Bank to strengthen the Bank's bargaining position, including through:

1. Review credit terms and conditions.
2. Review collateral conditions, including:
   a. Improve collateral binding.
   b. Increase the collateral binding value, or
   c. Adding Security Right or Personal Guarantee.

### PELAKSANAAN TUGAS KOMITE KREDIT

Selama tahun 2019 Komite Kredit melakukan rapat sebanyak 231 (dua ratus tiga puluh satu) kali

### IMPLEMENTATION OF CREDIT COMMITTEE DUTIES

During 2019, Credit Committee held 231 (two hundred thirty one) meetings.

## *ASSET AND LIABILITY MANAGEMENT COMMITTEE* (ALCO)

Komite *Aset 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 No. KEP.DIR/084/XII/2018 tertanggal 21 Desember 2018 tentang Perubahan Atas Keputusan Direksi No.SKD/001B/IX/2015 Tentang *Asset Liability Committee* (ALCO). PT Bank Mandiri Taspen

## ASSET AND LIABILITY MANAGEMENT COMMITTEE (ALCO)

The Asset Liability Committee (ALCO) has to provide recommendations in establishing and evaluating liquidity management policies and strategies to maintain liquidity following applicable regulations, meet liquidity needs, and minimize idle funds. Adjustments to the Committee's membership and the Committee's Rules and Order were last amended by the Board of Directors Decree No. KEP.DIR / 084 / XII / 2018 dated December 21, 2018, concerning Amendments to the Board of Directors Decree No.SKD / 001B / IX / 2015 Concerning the Asset Liability Committee (ALCO) of PT Bank Mandiri Taspen.

### STRUKTUR DAN KEANGGOTAAN ALCO

Struktur dan keanggotaan ALCO berdasarkan SK Direksi No. KEP.DIR/084/XII/2018 tertanggal 21 Desember 2018 adalah sebagai berikut

### ALCO STRUCTURE AND MEMBERSHIP

The structure and membership of ALCO based on the Decree of the Board of Directors of KEP.DIR / 084 / XII / 2018 dated December 21, 2018 were as follows:

| | | |
|---|---|---|
| Ketua/ Head | Direktur Utama / President Director | |
| Sekretaris/ Secretary | Kepala Divisi Risk Management | Risk Management Division Head |
| Anggota Tetap yang memiliki Hak Suara (*Permanent – Voting Members*)<br>Permanent member that has voting rights (Permanent – Voting Members) | 1. Direktur Utama<br>2. Direktur *Business*<br>3. Direktur *IT & Operation*<br>4. SEVP *Finance, Retail & Digital Banking* | 1. President Director<br>2. Director of Business<br>3. Director of IT and Operation<br>3. SEVP Finance, Retail, and Digital Banking |
| Anggota Tetap yang tidak memiliki Hak Suara (*Permanent Non - Voting Members*)<br>Permanent member that has no voting rights (Permanent Non - Voting Members) | 1. Direktur *Compliance & Risk*<br>2. Kepala Divisi Institusional *Banking & Wealth Management*<br>3. Kepala Divisi *Treasury*<br>4. Kepala Divisi *Risk Approval* | 1. Director of Compliance and Risk<br>2. Institutional Banking and Wealth Management Division Head<br>3. Treasury Division Head<br>4. Risk Approval Division Head |
| Anggota Tidak Tetap yang tidak memiliki Hak Suara (*Contribution Non - Voting Members*)*)<br>Non-permanent member that has no voting rights* (Contribution Non - Voting Members)*) | Kepala Divisi lainnya yang diundang sesuai dengan permasalahan yang dibahas dan kebutuhan Bank. | Other Divisions Heads invited in accordance with the issues discussed and the Bank's needs. |

*sesuai topik yang dibahas / according to the topics discussed

### URAIAN TUGAS DAN TANGGUNG JAWAB ALCO

Adapun tugas dan tanggung jawab *Asset and Liability Commitee* (ALCO) antara lain: menjaga tingkat proftabilitas bankpada tingkat yang sehat, menjaga pertumbuhan assets and liabilities sesuai dengan Rencana Bisnis Bank, menjaga tingkat kualitas *assets*, dan melakukan evaluasi terhadap *maturity gap*.

### DESCRIPTION OF DUTIES AND RESPONSIBILITIES OF ALCO

The duties and responsibilities of the Asset and Liability Committee (ALCO) include: maintaining bank profitability at a healthy level, maintaining the assets growth and liabilities following the Bank's Business Plan, maintaining the asset quality level, and evaluating the maturity gap.

## PELAKSANAAN TUGAS ALCO

Komite ALCO mengadakan rapat secara berkala minimal 1 (satu) kali dalam 1 (satu) bulan, 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 2019 beberapa agenda penting yang dilakukan melalui rapat antara lain:

## IMPLEMENTATION OF ALCO'S DUTIES

ALCO Committee meets periodically at least once in a month, or at any time if deemed necessary at the request of one or more Committee members, or the request of Board of Directors. Also upon written proposals from related fields that convey matters which will be discussed and decided in coordination with the Committee Secretary. During 2019 several important agendas carried out through the meeting included:

| No | Tanggal Rapat<br>Date of Meeting | Agenda Rapat | Meeting Agenda | Peserta<br>Participants |
|---|---|---|---|---|
| 1 | 18 Jan 2019 | 1. Laporan Bulanan<br>a. *Growth Booking* Kredit serta Perkembangan COF ;<br>b. Realisasi penggunan *special rate* di tahun 2018 sebesar 53,9 % untuk kredit pensiunan serta *run off* dari masing-masing segmen bisnis ;<br>c. Usulan terkait pemberian *special rate* pada suku bunga kredit.<br>2. Arahan<br>a. Agar dilakukan monitoring terhadap penggunaan *special rate* kredit;<br>b. Agar dikaji untuk pembuatan produk Deposito *non-breakable*.<br>3. Keputusan ALCO<br>a. Memberikan *special rate* kredit dengan rincian<br>1). Kredit Pensiun<br>Spesial rate < 0.8% flat anuitas per bulan berlaku untuk tenor kredit > 5 tahun dengan kuota untuk tahun 2019 sebesar Rp. 2.637 miliar atau 30% dari total *booking*/bulan dan *blended rate* 13.4% p.a/ rata-rata 0.75% *flat* anuitas/bulan yang merupakan kewenangan Kepala Divisi *Pension Business*;<br>2). Kredit Retail<br>a) Suku bunga minimal 1.1%/ bulan efektif atau 13% p.a efektif dengan kuota sebesar Rp. 35 miliar;<br>b) Suku bunga minimal 0.92%/ bulan efektif atau 11% p.a efektif dengan kuota sebesar Rp. 35 Miliar sesuai ketentuan sebagai berikut :<br>(1). Merupakan kredit rekening koran (PRK);<br>(2). Wajib membuka minimal 1 rekening giro operasional di Bank Mantap;<br>(3). Minimal average saldo giro operasional tersebut secara bulanan sebesar 5% dari limit kredit.<br>(4). Average saldo akan dievaluasi dalam 6 bulan dan apabila tidak memenuhi kriteria maka suku bunga debitur dikembalikan ke *rate counter*. | 1. Monthly Report<br>a. Credit Booking Growth and COF Development;<br>b. The realization of the use of the special rate in 2018 of 53.9% for pension loans and runoff from each business segment;<br>c. Proposal related to granting special rates on lending rates.<br>2. Direction<br>a. To monitor the use of special credit rates;<br>b. To be reviewed for the manufacture of non-breakable Deposit products.<br>3. ALCO's Decision<br>a. Provides special credit rates with details<br>1). Pension Loans<br>Special rate <0.8% flat annuity per month applies for credit tenors >5 years with a quota for 2019 of Rp. 2,637 billion or 30% of total bookings/month and blended rate of 13.4% p.a / average 0.75% annuity flat/month which was the authority of the Head of the Pension Business Division;<br>2). Retail Credit<br>a) The interest rate of at least 1.1% / effective month or 13% effective p.a with a quota of Rp. 35 billion;<br>b) Interest rates of at least 0.92% / effective month or 11% effective p.a with a quota of Rp. 35 Billion according to the following conditions:<br>(1). Is a checking account credit (PRK);<br>(2). Must open at least one operational current account at Bank Mantap;<br>(3). The average balance minimum of the monthly operational current account is at 5% of the credit limit.<br>(4). The average balance will be evaluated in 6 months, and if it does not meet the criteria, the debtor interest rate is returned to the counter rate. | a. Josephus K. Triprakoso<br>b. Nurkholis Wahyudi<br>c. Paulus Endra Suyatna<br>d. Iwan Soeroto<br>e. Fajar Ari Setiawan<br>f. A.A. Anom<br>g. Sang Ketut Miasa<br>h. Aditya Subiyanto<br>i. Komang Suarsana |

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| | | 3). Kredit Mikro<br>a). Segmen KUM<br>*Spesial rate* < 1.4% efektif/ bulan berlaku dengan kuota untuk tahun 2019 sebesar Rp. 52.1 miliar atau 20 % dari total *booking* kredit Mikro KUM dengan *blended rate* 13.7% p.a/ atau rata-rata 1.20% efektif/bulan yang merupakan kewenangan Kepala Divisi *Micro Business*.<br>b). Segmen KSM : Spesial *Rate* < 0.8% flat anuitas/bulan untuk tenor kredit > 2 tahun berlaku dengan kuota untuk tahun 2019 sebesar Rp. 110.5 miliar atau 30% dari total *booking* kredit Mikro KSM dengan *blended rate* 14.1% p.a/ atau rata-rata *flat* 0.75% efektif/bulan yang merupakan kewenangan Kepala Divisi *Micro Business*. | 3). Micro Credit<br>a). KUM segment<br>Special rate <1.4% effective / month applies with a quota for 2019 of Rp. 52.1 billion or 20% of the total KUM Micro credit bookings with a blended rate of 13.7% p.a / or an average of 1.20% effective / month, which was the authority of the Head of the Micro Business Division.<br>b). KSM Segment: Special Rate <0.8% flat annuity / month for credit tenors> 2 years valid with a quota for 2019 of Rp. 110.5 billion or 30% of total KSM Micro credit bookings with a blended rate of 14.1% p.a / or an average flat of 0.75% effective / month, which was the authority of the Head of the Micro Business Division. | |
| | | c). Segmen Komunitas Spesial *rate* = 0.8% flat anuitas/bulan berlaku dengan kuota untuk tahun 2019 sebesar Rp. 21.9 miliar atau 20% dari total *booking* dengan *blended rate* 13.9% p.a/ atau rata-rata 0.75% *flat* anuitas/bulan yang merupakan kewenangan Kepala *Divisi Micro Business*.<br>Untuk *Special rate* antar sub segmen (KUM, KSM dan Komunitas) di Divisi *Micro Business* dapat digunakan antar sub segmen dengan catatat bahwa total nominal kuota tidak melebihi Rp. 184.5 Miliar (kuota keseluruhan) dan dengan *blended rate special rate* minimal sebesar 13.9% p.a. (keputusan diatas berlaku efektif mulai tanggal 01 januari 2019). | c). Special Community Segment: rate = 0.8% flat annuity / month with a quota for 2019 of Rp. 21.9 billion or 20% of total bookings with a blended rate of 13.9% p.a / or an average of 0.75% flat annuity/month, which was the authority of the Head of Micro Business Division.<br>Special rates between sub-segments (KUM, KSM, and Community) in the Micro Business Division could be used between sub-segments with a note that the total nominal quota did not exceed Rp. 184.5 Billion (overall quota) and with a special blended rate of at least 13.9% p.a. (the above decision was effective from January 1, 2019). | |
| 2 | 28 Februari 2019<br>28 February 2019 | 1. Laporan Bulanan<br>a. Indikator Likuiditas Bank Mandiri Taspen;<br>b. Analisis kekurangan ketentuan terkait pengelolaan investasi serta upaya mitigasinya;<br>2. Pengusulan perbaikan mitigasi risiko atas kekurangan pengaturan dalam pengelolaan investasi;<br>3. Pengusulan kewenangan memutus deposito;<br>4. Agar dilakukan Implementasi penerapan limit risiko kredit serta limit transaksi dalam *system treasury*;<br>5. Setiap penempatan yang dilakukan harus dimonitor serta tidak boleh melebihi limit yang telah ditetapkan;<br>6. Agar dilakukan monitoring terkait penetapan limit yang telah ditetapkan dari sisi *counterparty* atau masa berlakunya; | 1. Monthly Report<br>a. Bank Mandiri Taspen Liquidity Indicator;<br>b. Analysis of the lack of provisions related to investment management and mitigation efforts;<br>2. Proposing improvement of risk mitigation for lack of arrangement in investment management;<br>3. Offering authority to terminate deposits;<br>4. To implement the application of credit risk limits and transaction limits in the treasury system;<br>5. Every placement made must be monitored and may not exceed a predetermined threshold;<br>6. To be observed about limit setting that has been set in terms of the counterparty or the validity period; | a. Josephus K. Triprakoso<br>b. Nurkholis Wahyudi<br>c. Paulus Endra Suyatna<br>d. Anak Agung Anom<br>e. Mugihadi Usman<br>f. Sahala Amos |

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| | | 7. Keputusan terkait Aktivitas Penempatan Dana<br>• Menyetujui perbaikan mitigasi risiko kredit pada aktivitas *treasury*, sebagai berikut :<br>1. Pengecualian limit terkait risiko kredit untuk *counterparty* Bank Indonesia dan Pemerintah Republik Indonesia.<br>2. Perubahan *discount factor* dalam penentuan *limit credit line counterparty* bank menjadi 20 % (d.h 50%).<br>3. Menyetujui alur proses penetapan *Issuer limit* sesuai dengan usulan.<br>• Menyetujui tambahan pokok pengaturan *credit line* sebagai berikut :<br>1. Pengajuan *review limit credit line* (*Top Up/ Top Down/* Pengajuan Kembali) dapat dilakukan sebelum masa berlakunya limit berakhir.<br>2. Limit yang telah melewati periode berlaku harus diusulkan kembali dan dinyatakan tidak berlaku sejak periode akhir permberlakuan limit. | 7. Decisions related to Fund Placement Activities<br>• Approve the improvement of credit risk mitigation in treasury activities, as follows:<br>1. Exclusion of limits relating to credit risk for counterparts of Bank Indonesia and the Government of the Republic of Indonesia.<br>2. Changes in the discount factor in determining the bank's counterparty credit-line limit to 20% (formerly 50%).<br>3. Approve the process flow of the setting of the Issuer limit following the proposal.<br>• Approve the additional arrangement staple for setting credit-lines as follows:<br>1. Submitting a credit line limit review (Top-Up / Top-Down / re-submission) can be done before the limit expires.<br>2. The restriction that has passed the validity period must be proposed again and declared invalid since the end of the limit period. | |
| | | 3. Nota analisa/ *scoring* harus di *review* minimal satu tahun sekali oleh Divisi *Risk Management* dengan memperhatikan perubahan ketentuan regulator ataupun kondisi statistic perbankan Indonesia.<br>• Menyetujui Usulan perbaikan risiko pasar dan likuiditas.<br>• Menyetujui pemberian kewenangan transaksi treasury untuk *front office*.<br>• Menyetujui Usulan Perbaikan Manajemen Resiko Operasional.<br>• Menyetujui perubahan suku Bungan deposito *special rate*.<br>• Memberikan kewenangan memutus *special rate* deposito kepada *Business Relationship Head* untuk segmen institusi dan segmen individu prima serta kepada *business relation manager* (BRM) untuk segmen individu prima<br>• Memberikan kewenangan memutus special rate kredit deposito kepada kepala cabang dan *distribution head*<br>• Keputusan terkait Limit Aktivitas Penempatan Dana berlaku efektif mulai tanggal 01 April 2019<br>• Keputusan terkait suku bunga deposito berlaku efektif mulai tanggal 01 Maret 2019 | 3. Note of analysis/scoring must be reviewed at least once a year by the Risk Management Division by observing changes in regulatory provisions or the state of the Indonesian banking statistics.<br>• Approve the proposed improvement in market and liquidity risk.<br>• Approved the authority granting for treasury transactions for the front office.<br>• Approved the Proposed Improvement of Operational Risk Management.<br>• Approve changes in the special interest rate of deposit rates<br>• Give the authority to decide on special deposit rates to the Business Relationship Head for the institutional segment and the prime individual segment as well as to the business relationship manager (BRM) for the prime individual segment.<br>• Give the authority to decide on special rates for deposit loans to branch heads and distribution heads<br>• The decision regarding the Limit on Fund Placement Activity was effective as of April 1, 2019<br>• Decisions related to deposit rates took effect on March 1, 2019 | |

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| 3 | 21 Agustus 2019<br>21 August 2019 | 1. *Update* Realisasi Produktifitas *Booking* Kredit Pensiun;<br>2. Usulan Peberian *special rate* pada Kredit Pensiun;<br>3. Laporan Bulanan :<br>a. *Growth booking* kredit tahun 2019 serta realisasi penggunaan *special rate* selama tahun 2019;<br>b. Penambahan opsi dalam akuisisi kredit pensiun.<br>4. Usulan : Pemberian tambahan kuota *special rate* kredit *pension* selama tahun 2019.<br>5. Arahan Direksi<br>a. Divisi DPM agar melakukan monitoring terhadap penggunaan special rate kredit pensiun;<br>b. Divisi SPM & *Accounting* serta Divisi *Pension Business* agar melakukan kajian terhadap paparan *Chanelling Model – Joint Financing*;<br>c. Agar dilaporkan pada ALCO berikutnya hasil penggunaan special rate kredit pensiun. | 1. Update on Realization of Pension Credit Booking Productivity;<br>2. Proposed special rate give-away on Pension credit;<br>3. Monthly Report:<br>a. Growth of credit bookings in 2019 and the realization of the use of special rates during 2019;<br>b. Additional options for the acquisition of pension credit.<br>4. Proposal: Granting additional pension credit special rate quota during 2019.<br>5. Board of Directors' Direction<br>a. DPM Division to monitor the use of pension credit special rates;<br>b. SPM & Accounting Division and Pension Business Division to conduct a review of exposure to the Chanelling Model - Joint Financing;<br>c. To be reported in the next ALCO, the results of using the special rate of pension credit. | a. Josephus K. Triprakoso<br>b. Paulus Endra Suyatna<br>c. Iwan Soeroto<br>d. Fajar Ari Setiawan<br>e. Anak Agung Anom<br>f. Mugihadi Usman<br>g. Aditya Subiyanto<br>h. Edwindo M. Pardede<br>i. Moch. Azis Yusup<br>j. Agus Syaiful A.<br>k. Fahmuddin E.B.<br>l. Bambang T. Pramusinto<br>m. Fitri W.ahyu Adihartati<br>n. Nurma Gupitasari |
| | | 6. Keputusan ALCO<br>Keputusan Terkait Penambahan Kuota Special Rate Kredit Pensiun Menyetujui usulan penambahan kuota special rate kredit pensiun dengan rincian :<br>1. Memberikan penambahan kuota special rate kredit pensiun sebesar 500 miliar rupiah sampai dengan bulan Desember 2019;<br>2. Atas penambahan kuota special rate kredit pensiun tersebut, agar dilaporkan penggunaannya dalam rapat ALCO berikutnya untuk selanjutaya dilakukan review.<br>3. Pemberian special rate ditujukan untuk booking kredit baru.<br>7. Keputusan terkait penambahan kuota *special rate* kredit kredit *pension* berlaku efektif mulai Agustus 2019. | 6. The decision of the ALCO<br>Decision Regarding Addition of Pension Credit Special Rate Quota Approved the proposed addition in the special rate quota for pension credit with details:<br>1. Provided a quota addition for the pension credit special rate of 500 billion rupiahs until December 2019;<br>2. For the quota addition of the pension credit special rate, its use should be reported in the next ALCO meeting to be further reviewed.<br>3. The granting of special rates is intended for new credit bookings.<br>7. Decisions related to the quota addition of a special rate for pension credit were effective from August 2019. | |
| 4 | 19 September 2019<br>19 September 2019 | 1. Usulan Pemberian *Spesial Rate* pada Kredit Pensiun<br>2. Update Kondisi Likuiditas Bank Mandiri Taspen<br>3. Laporan Bulanan terkait Indikator Likuiditas Bank Mandiri Taspen<br>4. Laporan Bulanan terkait analisis pendanaan nasabah Bank Mandiri Taspen dari sisi tenor, pengaruh makro ekonomi serta konsentrasi nasabah Bank Mandiri Taspen<br>5. Usulan terkait penambahan kuota *special rate* kredit *pension*<br><br>Arahan Direksi, antara lain :<br>1. Divisi Pensiun Bisnis agar mempercepat proses akuisisi kredit *joint financing*<br>2. Penambahan kuota *special rate* direview kembali setelah akuisis kredit *joint financing* berjalan | 1. Proposed give-away of Special Rate for Pension Credit.<br>2. Update on Bank Mandiri Tapen's Liquidity Conditions<br>3. Monthly Report related to Bank Mandiri Taspen Liquidity Indicators.<br>4. Monthly Report about the analysis of Bank Mandiri Taspen's customer funding in terms of tenor, macroeconomic influence, and concentration of Bank Mandiri Taspen customers.<br>5. Proposal related to the addition of a pension credit special rate quota.<br><br>Board of Directors' directives includes:<br>1. Business Pension Division to accelerate the joint financing credit acquisition process.<br>2. The addition of the special rate quota is reviewed again after the joint financing credit acquisition is running. | a. Josephus K. Triprakoso<br>b. Nurkholis Wahyudi<br>c. Paulus Endra Suyatna<br>d. Iwan Soeroto<br>e. Fajar Ari Setiawan<br>f. Anak Agung Anom<br>g. Mugihadi Usman<br>h. Aditya Subiyanto<br>i. Moch. Azis Yusup<br>j. Fahmuddin<br>k. Bambang T. Pramusinto<br>l. Fitri Wahyu Adihartati |

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| | | 3. Divisi *Risk Management* agar berkoordinasi dengan Divisi IB & *Wealth Management* serta Divisi *Treasury* jika terdapat pemburukan indicator likuiditas dan melakukan analisa terkait perilaku nasabah funding per segmen<br><br>Keputusan Komite ALCO : Tidak memberikan penambahan kuota *special rate* untuk kredit pensiun | 3. The Risk Management Division should coordinate with the IB & Wealth Management Division and the Treasury Division if there are deteriorating liquidity indicators and conduct analysis related to the funding customer behavior per segment.<br>The decision of the ALCO Committee: Not to provide a quota addition of pension credit special rate. | m. Ahmad Bagus Irawanto<br>n. Djuniarsa Sidharta<br>o. Sahala Amos |
| 5 | 08 Oktober 2019<br>08 October 2019 | 1. *Market Update*<br>2. Struktur Kupon Obligasi Bank Mandiri Taspen<br>3. *Update* laporan tahapan penerbitan obligasi Bank Mandiri Taspen telah sampai pada proses penandatanganan dokumen registrasi II dan dalam proses menunggu ijin efektif dari OJK<br>4. *Update* perencanaan pelaksanaan pricing obligasi pada tanggal 15 Oktober 2019 dan rencana pelaksanaan *Investor Gathering* bersama calon investor obligasi<br>5. Disampaikan beberapa kupon dari beberapa Bank dan korporasi yang sedang melakukan penerbitan obligasi<br><br>Arahan Direksi, antara lain :<br>1. Dalam penetapan pricing obligasi agar Divisi *Treasury* mengkaji pengaruh korelasi antara yield suku bunga acuan dan surat berharga negara<br>2. Sebelum penetapan *pricing* obligasi agar melakukan observasi terhadap kupon dari competitor sebagai *benchmark rate* | 1. Market Update.<br>2. Bank Mandiri Taspen's Bonds Coupon Structure<br>3. Update on the stages report of the issuance of Bank Mandiri Taspen's bonds has reached the process of signing the registration document II. It is in the process of waiting for a valid permit from the FSA.<br>4. Update on the plan for bond pricing implementation on October 15, 2019, and the implementation plan of Investor Gathering with potential bond investors.<br>5. Delivered several coupons from several banks and corporations that are issuing bonds.<br><br>Board of Directors' directives includes:<br>1. In determining the bond pricing, the Treasury Division reviews the effect of the correlation between the benchmark interest rate yield and state securities.<br>2. Before deciding bond pricing, make observations on coupons from competitors as the benchmark rate. | a. Josephus K. Triprakoso<br>b. Nurkholis Wahyudi<br>c. Paulus Endra Suyatna<br>d. Iwan Soeroto<br>e. Fajar Ari Setiawan<br>f. Anak Agung Anom<br>g. Mugihadi Usman<br>h. Aditya Subiyanto<br>i. Edwindo M. Pardede<br>j. Sahala Amos<br>k. Anna Heri |
| 6 | 16 Oktober 2019<br>16 October 2019 | 1. *Update* Perkembangan *Growth Booking* Kredit Tahun 2019<br>2. Usulan Penambahan *Special Rate* Kredit Pensiun 2019<br>3. Pembahasan terkait *booking* kredit yth Bank Mandiri Taspen masih didominasi oleh *booking* kredit *pension* sebesar 93.7%<br>4. Pembahasan penggunaan *special rate* kredit pension secara rata-rata sebesar 48.5% dari total *booking* dan sampai dengan posisi 14 Oktober 2019 telah terdapat kelebihan penggunaan *special rate.*<br>5. Pembahasan terkait pertumbuhaan portofolio kredit *joint financing* (JF), saat ini strategi akusisi kredit JF yang bersumber dari top up kredit exsisting dan telah menyebabkan pertumbuhan bade kredit menurun. Sampai dengan posisi minggu kedua Oktober 2019 pencapaian booking kredit JF Bank Mandiri Taspen telah mencapai 240 miliar rupiah.<br>6. Pembahasan sampai dengan akhir tahun kebutuhan booking kredit pension sebesar 1.06 Triliun perbulannya untuk memastikan pencapaian baki debet. | 1. Update on the development of Credit Booking Growth in 2019<br>2. Proposed Addition of 2019 Pension Credit Special Rate<br>3. Discussion regarding the Bank Mandiri Taspen's credit booking still dominated by pension credit bookings of 93.7%<br>4. Discussion on the use of pension credit special rates on average by 48.5% of total bookings and up to the position on October 14, 2019, there has been an excess of the use of special rates.<br>5. Discussion regarding the growth of joint financing (JF) credit portfolios; currently, the JF credit acquisition strategy is originating from top-up existing credit and has led to a decline in credit bade growth. Up to the second week of October 2019, the achievement of JF Bank Mandiri's Taspen credit booking has reached 240 billion rupiahs.<br>6. Discussion until the end of the year booking requirements for pension credit at 1.06 Trillion per month to ensure the achievement of the debit tray. | a. Josephus K. Triprakoso<br>b. Nurkholis Wahyudi<br>c. Paulus Endra Suyatna<br>d. Fajar Ari Setiawan<br>e. Anak Agung Anom<br>f. Mugihadi Usman<br>g. Aditya Subiyanto<br>h. Moch. Azis Yusup<br>i. Agus Syaiful Anwar<br>j. Ahmad Bagus Irawanto |

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| | | Arahan Direksi, antara lain:<br>1. Divisi Bisnis Pensiun agar tetap menjaga pencapaian target baki debet kredit pension di akhir tahun 2019.<br>2. Divisi Bisnis Pensiun dan Divisi DPM agar mengatur mekanisme akuisisi kredit JF dan diutamakan untuk, mengakuisisi nasabah *pension exsisting* (E dapem) yang belum menjadi debitur.<br>3. Divisi DPM agar mengkaji ketentuan terkait intensif *booking* kredit JF dan non JF.<br>4. Usulan terkait pemberian tambahan kuota *special rate* kredit *pension* selama tahun 2019 | Board of Directors' directives includes:<br>1. Pension Business Division to maintain the achievement target of the pension credit debit tray by the end of 2019.<br>2. Pension Business Division and DPM Division to regulate the JF credit acquisition mechanism and prioritize for, acquiring ex-existing pension customers (E dapem) who have not become debtors.<br>3. DPM Division should review the provisions relating to the intensive of JF credit bookings and non-JF.<br>4. Proposal related to granting quota addition of special rate of pension credit during 2019. | |

## 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 SK Direksi No. KEP.DIR/083/XII/2018 tertanggal 21 Desember 2018 tentang Perubahan atas Keputusan Direksi NO. SKD/025/V/2017 tentang Pembentukan Komite Teknologi Informasi (Komite TI).

## INFORMATION TECHNOLOGY COMMITTEE

The Information Technology Committee is responsible for assisting the Board of Directors in carrying out policies and strategies related to Information Technology development activities. Adjustments to the Committee's membership and the Committee's Rules and Order were last amended by the Board of Directors Decree No. KEP.DIR / 083 / XII / 2018 dated December 21, 2018, concerning Amendments to Board of Directors' Decrees No. SKD / 025 / V / 2017 concerning the Establishment of the Information Technology Committee (IT Committee).

### STRUKTUR DAN KEANGGOTAAN KOMITE TEKNOLOGI INFORMASI
### STRUCTURE AND MEMBERSHIP OF INFORMATION TECHNOLOGY COMMITTEE

| | |
|---|---|
| Ketua / Head | Direktur *IT & Operations* / Director of IT and Operation |
| Sekretaris 1 / Secretary 1 | Kepala Divisi *IT Application Strategic* / IT Application Strategic Division Head |
| Sekretaris 2 / Secretary 2 | Kepala Divisi *IT Operation* / IT Operation Division Head |
| Anggota yang Memiliki Hak Suara (*Voting Members*) / Members that has Voting Rights (Voting Members) | |
| Anggota Tetap yang memiliki Hak Suara<br>Permanent member that has voting rights<br>(*Permanent – Voting Members*) | 1. Direktur *IT, Network & Operation* / Director of IT, Network, & Operation<br>2. Direktur *Business*/ Director of Business<br>3. SEVP *Finance, Retail & Digital Banking* / SEVP Finance, Retail, and Digital Banking |
| Anggota Tetap yang tidak memiliki Hak Suara<br>Permanent member that has no voting rights<br>(*Permanent Non - Voting Members*) | Direktur Utama<br>President Director |
| Anggota Tidak Tetap yang tidak memiliki Hak Suara<br>Non-permanent member that has no voting rights<br>(*Contribution Non - Voting Members*)*) | Direktur *Compliance & Risk* / Director of Compliance & Risk<br>Kepala Divisi/Dept *Head Compliance**) / Head of Division / Dept. Head of Compliance *) |
| Anggota Pemberi Kontribusi yang Tidak Memiliki Hak Suara (*Contributing Non - Voting Members*):<br>Contributing Members that has no Voting Rights (Contributing Non-Voting Members): | |
| Anggota Tetap<br>(*Contributing Permanent Non - Voting Members*)<br>Permanent Member<br>(Contributing Permanent Non - Voting Members) | 1. Divisi SPM & *Accounting*/ SPM and Accounting Division<br>2. Divisi *Procurement & Asset Management* / Procurement and Asset Management Division<br>3. Divisi *Risk Management*/ Risk Management Division<br>4. *Project Management Office*/ Project Management Office |
| Anggota Tidak Tetap<br>Non-permanent member<br>(*Contributing Non Permanent Non – Voting Members*) | Divisi lainnya yang diundang terkait dengan *issue*/kendala/pengusul inisiatif yang menjadi agenda Komite.<br>Other divisions that were invited related to the issue/obstacle/initiative which is the agenda of the Committee. |

*Dalam pelaksanaan Rapat Komite TI, Direktur *Compliance & Human Capital* dapat mendelegasikan kepada *Division Head Compliance* atau *Dept Head Compliance* sebagai Satuan Kerja Kepatuhan (SKK) Perseroan.

* In the implementation of IT Committee Meetings, the Board of Directors of Compliance & Human Capital can delegate to the Compliance Division Head or Dept. Head of Compliance as the Compliance Work Unit (SKK) of the Company.

## URAIAN TUGAS DAN TANGGUNG JAWAB KOMITE TEKNOLOGI INFORMASI

Tugas dan Tanggung Jawab Komite Teknologi Informasi antara lain:

1. Memastikan bahwa *IT Plan* tetap konsisten dengan strategi Bisnis dari Bank Mantap.
2. Memastikan *IT Project* tetap sesuai dengan *IT Strategic Plan*, dengan penekanan pada efesiensi dan efektivitas.
3. Memastikan proyek-proyek IT dilaksanakan sesuai dengan *project charter* yang disetujui.
4. Memastikan bahwa telah diselesaikannya berbagai masalah diantara bisnis unit yang terkait dengan IT secara efektif, efesien dan tepat waktu.
5. Melaporkan secara tertulis kepada Direksi mengenai hasil pelaksanaan wewenang dan tanggung jawab.
6. Menetapkan kerangka acuan strategi untuk mengelola sumber daya IT.
7. Memberikan arahan, pengawasan dan keputusan terhadap perencanaan, pengembangan dan penambahan sistem IT yang bersifat strategis.
8. Mengajukan kepada Direksi untuk mendapatkan pengesahan atas strategic plan dan/atau perubahannya serta alokasi *budget IT Strategic Plan* tersebut.
9. Memonitor proyek-proyek yang terkait dengan *IT Strategic Plan*.
10. Memutuskan kebijakan dan rencana tindakan atas proyek-proyek beserta anggarannya dalam rangka mengamankan *asset IT* dan meyakinkan kesinambungan layanan IT.
11. Menetapkan prioritas dan alokasi anggaran IT yang telah diputuskan oleh Direksi.
12. Dalam kapasitasnya sebagai komite, Komite IT tidak memiliki kewenangan untuk bertindak mewakili serta untuk dan atas nama perusahaan untuk melakukan pengikatan atau menandatangani perjanjian dengan pihak ketiga, hal mana harus dilakukan sesuai dengan ketentuan dalam Anggaran Dasar.

## DESCRIPTION OF DUTIES AND RESPONSIBILITIES OF INFORMATION TECHNOLOGY COMMITTEE

Duties and Responsibilities of the Information Technology Committee include:

1. Ensuring that the IT Plan remains consistent with the business strategy of Bank Mantap.
2. Ensuring IT Projects remain following the IT Strategic Plan, with an emphasis on efficiency and effectiveness.
3. Ensuring that IT projects are carried out per the approved project charter.
4. Ensuring that various problems have been resolved among the business units associated with IT in an effective, efficient, and timely manner.
5. The report in writing to the Board of Directors regarding the results of the exercise of authority and responsibility.
6. Establish strategic terms of reference for managing IT resources.
7. Provide direction, supervision, and decisions on planning, development, and adding strategic IT systems.
8. Submitting to the Board of Directors for approval of the strategic plan and / or changes and the allocation of the IT Strategic Plan budget.
9. Monitor projects related to the IT Strategic Plan.
10. Decide on policies and action plans for projects and their budgets to secure IT assets and ensure the sustainability of IT services.
11. Set priorities and IT budget allocations that have been decided by the Board of Directors.
12. In its capacity as a committee, the IT Committee does not have the authority to act representing or on behalf of the company to enter into agreements or sign agreements with third parties. It must be done under the provisions in the Articles of Association.

## PELAKSANAAN TUGAS KOMITE TEKNOLOGI INFORMASI

Selama tahun 2019 Komite Teknologi Informasi melakukan rapat dengan agenda penting antara lain:

## IMPLEMENTATION OF INFORMATION TECHNOLOGY COMMITTEE DUTIES

During 2019 the Information Technology Committee held meetings with important agendas including:

| No | Tanggal Rapat<br>Meeting Date | Agenda Rapat<br>Meeting Agenda | Peserta<br>Participants |
|---|---|---|---|
| 1 | 08 Mei 2019<br>08 May 2019 | 1. *Re-Timeline Project*<br>2. *Scooping Project*<br>3. *Drop & Moving Category Project*<br><br>1. Re-Timeline Project<br>2. Scooping Project<br>3. Drop & Moving Category Project | 1. Iwan Soeroto<br>2. Josephus KT<br>3. Nurkholis W<br>4. Paulus Endra S<br>5. Fajar Ari Setiawan<br>6. A.A. Anom<br>7. Aries Fajar K.<br>8. Sahala Amos<br>9. Josia C.P.<br>10. S. Andi Setyawan<br>11. Yacinta Damayanti<br>12. Erwin Permana<br>13. Aditya Subiyanto<br>14. Habibie Abdurahman<br>15. I.G.P. Wira K.<br>16. Ahmad Bagus Irawanto<br>17. Ahamad Dary<br>18. Abduqosim Al Ghoni |
| 2 | 16 Juli 2019<br>16 July 2019 | *Update Progress Project IT*<br>Update on IT Project Progress | 1. Iwan Soeroto<br>2. Josephus KT<br>3. Nurkholis W<br>4. Paulus Endra S<br>5. Fajar Ari S<br>6. Bambang T. Pramusinto<br>7. S. Andi Setyawan<br>8. Mumu Mukaeni<br>9. Ahmad Dary<br>10. Aries Fajar K.<br>11. W. Yuniasih |
| 3 | 21 Agustus 2019<br>21 August 2019 | 1. *Update* GTC – Inisiatif terkait IT.<br>2. HCMS – Usulan : Perubahan inisiatif dari *enhance – inhouse* menjadi *Customized Development / 3rd Party* dan penambahan anggaran.<br>3. *Update Switch Over* AS400 dan *Capacity Planning & Fine Tuning* aplikasi dan AS400 – Usulan : *Core Production* menggunakan DRC.<br>4. *Update* hasil *Assessment IT Security*.<br>5. *Update* KUR.<br>1. GTC Update - IT-related initiatives.<br>2. HCMS - Proposal: Change the initiative from enhancing - inhouse to Customized Development / 3rd Party and increase the budget.<br>3. Update Switch Over AS400 and Capacity Planning & Fine Tuning applications and AS400 - Proposal: Core Production uses DRC.<br>4. Update the results of the IT Security Assessment.<br>5. Update KUR. | 1. Iwan Soeroto<br>2. Josephus KT<br>3. Nurkholis W<br>4. Paulus Endra S<br>5. Fajar Ari S<br>6. Budi<br>7. Aris Fajar K<br>8. S. Andi Setiawan<br>9. W. Yuniasih<br>10. Bambang T. Pramusinto<br>11. Erwin Permana<br>12. Yacinta E. Damayanti |

# INTERNAL AUDIT
## 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* 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. 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*.

Internal Audit is part of the internal control structure (as Third Line of Defense). The scope of the internal audit work includes audit and assessment of the adequacy and effectiveness of the bank's internal control structure as well as assessment of the quality of performance aimed at providing confidence that the controls have proceeded as determined.

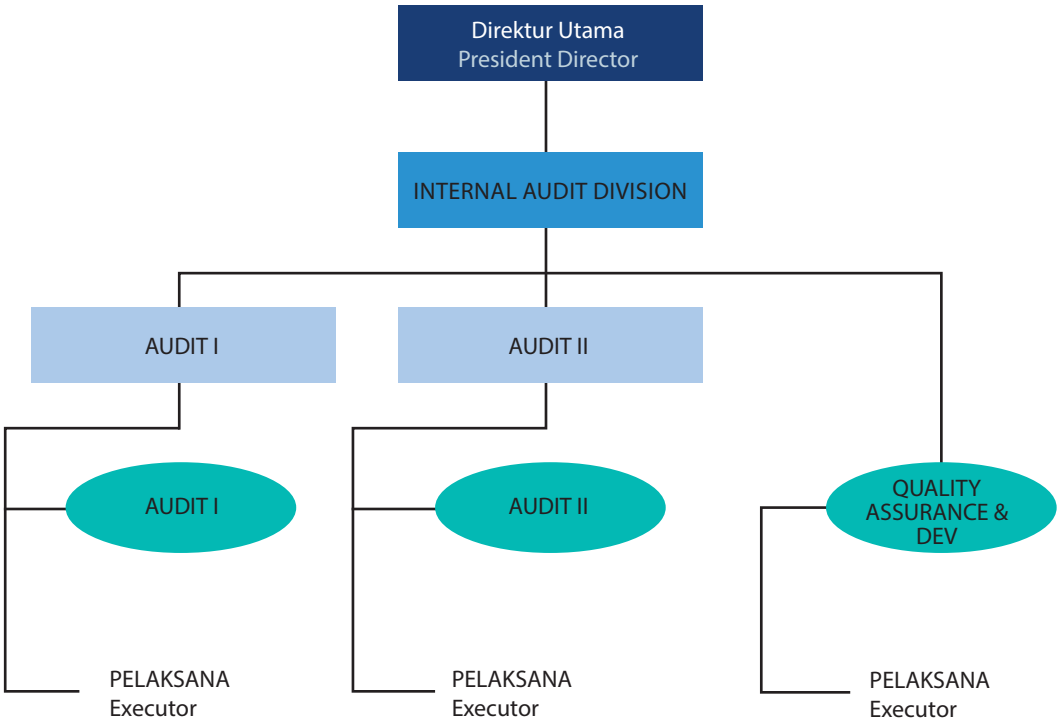
The main activities of Internal Audit consist of Assurance, Consulting, and Quality Assurance & Development. The Assurance activity aims to evaluate the adequacy and effectiveness of Internal Control, Risk Management, and Governance Process. Consulting activities are carried out through a review of draft Policies, Guidelines Standards, Product Manuals, and Technical Guidelines. To ensure the quality of the performance of the Internal Audit following its function and develop methodologies/approaches including updating the Internal Audit Policy / Guidelines, a Quality Assurance & Development function was formed.

### STRUKTUR ORGANISASI DAN KETUA INTERNAL AUDIT

### ORGANIZATIONAL STRUCTURE AND INTERNAL AUDIT HEAD

DIRECTORAT DIREKTUR UTAMA / PRESIDENT DIRECTOR DIRECTORATE

DIVISI INTERNAL AUDIT / INTERNAL AUDIT DIVISION



## KEDUDUKAN INTERNAL AUDIT DALAM STRUKTUR ORGANISASI

Internal Audit adalah satuan kerja dalam organisasi PT 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, namun dapat berkomunikasi langsung dengan Dewan Komisaris melalui Komite Audit untuk menginformasikan berbagai hal yang berhubungan dengan Aktivitas Internal Audit. Internal Auditor bertanggungjawab secara langsung kepada *Division Head Internal Audit*

## POSITION OF INTERNAL AUDIT IN THE ORGANIZATIONAL STRUCTURE

An Internal Audit is a work unit within the organization of PT Bank Mandiri Taspen that assists the President Director and the Board of Commissioners through the Audit Committee in carrying out the supervisory function to realize the Bank's vision and mission. The position of the Internal Audit Division Head 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

Divisi Internal Audit Bank Mantap dikepalai oleh Ardi Purboyo yang menjabat sejak 2016 berdasarkan Surat Keputusan No. SKD.CHC/0009.A/2016 tanggal 1 Februari 2016. Adapun profl ringkas beliau adalah sebagai berikut.

## PROFILE OF THE INTERNAL AUDIT HEAD

The Internal Audit Division of Bank Mantap is led by Ardi Purboyo, who has served since 2016 based on Decree No. SKD. CHC / 0009.A / 2016 dated February 1, 2016. His brief profile is as follows.

### Ardi Purboyo

Kepala Unit Internal Audit / Head of Internal Audit Unit

Warga Negara Indonesia berdomisili di Jakarta. Lahir pada 14 Juli 1960, saat ini berusia 57 tahun. Meraih gelar Sarjana di bidang Ekonomi Akuntansi dari Sekolah Tinggi Ilmu Ekonomi YAI pada tahun 1991 dan memperoleh gelar Magister Manajemen dari Universitas Trisakti, Jakarta pada tahun 2000. Memulai karir sebagai Asisten *Auditor* di PT Bank Dagang Negara (1985), dan sebelum menjabat *Division Head Internal Audit* PT Bank Mantap (Februari 2016) beliau menjabat sebagai Team Leader di *Treasury & Financial Institution Audit* PT Bank Mandiri (Persero), Tbk (2009-2011), *Project Manager* setingkat *Division Head - Operational Risk Management* di PT Bank Syariah Mandiri (2011-2014) dan *Specialist Risk Management Audit* PT Bank Mandiri (Persero), Tbk (2014-2015). Beberapa *project* yang pernah ditangani antara lain pengembangan *Risk Based Audit* pada PT. Mandiri Sekuritas (2010) dan PT. Bank Syariah Mandiri (2011)

Indonesian citizen domiciled in Jakarta. Born on July 14, 1960, currently 57 years old. He obtained his Bachelor's degree in Accounting Economics from the YAI College of Economics in 1991 and obtained his Master's degree in Management from Trisakti University, Jakarta, in 2000. Started his career as an Assistant Auditor at PT Bank Dagang Negara (1985), and before serving as Internal Audit Division Head of PT Bank Mantap (February 2016), he served as a Team Leader at Treasury & Financial Institution Audit of PT Bank Mandiri (Persero) Tbk (2009-2011), Project Manager at the Division Head level - Operational Risk Management at PT Bank Syariah Mandiri (2011- 2014) and Risk Management Audit Specialist of PT Bank Mandiri (Persero), Tbk (2014-2015). Some of the projects that have been handled include the development of Risk-Based Audit at PT. Mandiri Sekuritas (2010) and PT. Bank Syariah Mandiri (2011)

## 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 dilaporkan kepada regulator.

## INTERNAL AUDIT CHARTER

Internal Audit telah memiliki Piagam Internal Audit (*Internal Audit Charter*) yang ditetapkan oleh Komisaris Utama dan Direktur Utama tanggal 29 Mei 2019. *Internal Audit Charter* disusun berdasarkan Peraturan Otoritas Jasa Keuangan N0.1/ 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:

1. Melakukan Aktivitas Intemal Audit terhadap kegiatan semua unit kerja dalam organisasi Bank sesuai *govemance* yang berlaku.
2. Melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris, dan/atau Komite Audit.
3. Melakukan komunikasi dengan pihak eksternal termasuk regulator.
4. Mengakses seluruh informasi, catatan karyawan, namun tidak terbatas pada rekening/catatan karyawan dan sumber daya serta hal-hal lain yang dianggap perlu terkait dengan tugas dan fungsinya.
5. Intemal Auditor dilarang memiliki kewenangan atau tanggung jawab untuk melaksanakan kegiatan-kegiatan operasional dari *Auditee*.

Tanggung Jawab:

1. 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 dan berkesinambungan.
2. Mengembangkan dan menjalankan program untuk mengevaluasi dan meningkatkan kualitas Aktivitas Internal Audit.

## THE PARTY THAT APPOINTS AND DISMISSES THE HEAD OF INTERNAL AUDIT

Internal Audit is led by the Internal Audit Division Head, who is appointed and dismissed by the President Director of the Bank with the approval of the Board of Commissioners and reported to the regulator.

## INTERNAL AUDIT CHARTER

Internal Audit has an Internal Audit Charter established by President Commissioner and President Director on May 29, 2019. The Internal Audit Charter has been prepared based on Financial Services Authority Regulation No. 1 /POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks. The Internal Audit Charter contains the Vision, Mission, Function, Position in Organization, Scope of Work, Authority and Responsibility, Professional Code of Ethics, Internal Audit Activities, Quality Assurance, Audit Development, and Integrated Governance.

## INTERNAL AUDIT AUTHORITIES AND RESPONSIBILITIES

In carrying out its functions, Internal Audit is given the following authorities and responsibilities.

Authorities:

1. Conducting Internal Audit Activities of all work units within the Bank's organization following applicable governance.
2. Communicating directly with the Board of Directors, the Board of Commissioners, and / or the Audit Committee.
3. Interacting with external parties, including regulators.
4. Access all information, employee records, but not limited to employee accounts/records and resources and other matters deemed necessary related to their duties and functions.
5. Internal Auditors are prohibited from having the authority or responsibility to carry out the operational activities of the Auditee.

Responsibilities:

1. Plan and implement 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 and sustainably.
2. Develop and run a program to evaluate and improve the quality of Internal Audit Activities.

3. Internal Audit bertanggung jawab atas rekomendasi yang diberikan dan monitoring tindak lanjut Aktivitas Internal Audit.
4. Berkoordinasi dengan Komite Audit dalam rangka pengawasan Bank oleh Dewan Komisaris.
5. Mengkoordinasikan kegiatannya dengan kegiatan eksternal audit dan unit/fungsi penyedia assurance lainnya.

3. Internal Audit is responsible for recommendations given and monitoring the follow up of the Internal Audit Activities.
4. Coordinate with the Audit Committee in the context of Bank supervision by the Board of Commissioners.
5. Coordinate its activities with external audit activities and other assurance provider units/functions.

## KOMPOSISI PERSONIL INTERNAL AUDIT

Sampai dengan tahun 2019, personil Internal Audit berjumlah 13 (tiga belas) orang dengan rincian sebagai berikut.

## INTERNAL AUDIT PERSONNEL COMPOSITION

As of 2019, there was 13 (thirteen) Internal Audit personnel with the following details.

| No | Jabatan | Jumlah<br>Total | Position |
|---|---|---|---|
| 1 | *Division Head* | 1 orang / people | Division Head |
| 2 | *Department Head* | 2 orang / people | Department Head |
| 3 | *Team Leader* | 1 orang / people | Team Leader |
| 4 | *Senior Professional Staff* | 3 orang / people | Senior Professional Staff |
| 5 | *Professional Staff* | 5 orang / people | Professional Staff |
| 6 | Pelaksana | 1 orang / people | Pelaksana/ Implementer |
| | Total | 13 orang / people | Total |

## SERTIFIKASI PROFESI INTERNAL AUDIT

Sertifkasi profesi yang telah diperoleh anggota Internal Audit sampai dengan posisi tahun 2019 adalah sebagai berikut.

## INTERNAL AUDIT PROFESSIONAL CERTIFICATION

Professional certifications that have been obtained by members of Internal Audit up to the position in 2019 were as follows.

| No | Nama<br>Name | NIK | Jabatan<br>Position | Sertifikasi Internal Audit<br>Internal Audit Certification | Sertifikasi Lainnya<br>Other Certification |
|---|---|---|---|---|---|
| 1 | Ardi Purboyo | 1660000015 | *Division Head* | *Qualified Internal Auditor (QIA)* | Manajemen Risiko Perbankan Level 3<br>Level 3 Banking Risk Management |
| 2 | Suwarsito | 1658000224 | *Department Head* | *Qualified Internal Auditor (QIA)* | 1. Manajemen Risiko Perbankan Level 1<br>2. *Certified Fraud Examiner*<br>1. Banking Risk Management Level 1<br>2. Certified Fraud Examiner |
| 3 | Komang Duaja Sandiyasa | 8766000002 | *Team Leader* | - | Manajemen Risiko Perbankan Level 1<br>Level 1 Banking Risk Management |
| 4 | Sangkot Perangin Angin | 1784000691 | *Senior Profesional Staff* | Penempatan di Tingkat Dasar II<br>Placement at the Basic Level II | Manajemen Risiko Perbankan Level 1<br>Level 1 Banking Risk Management |
| 5 | Iqbal | 1790001204 | *Senior Profesional Staff* | Penempatan di Tingkat Dasar II<br>Placement at the Basic Level II | Manajemen Risiko Perbankan Level 1<br>Level 1 Banking Risk Management |
| 6 | Ajeng Rahayu Cahyani | 1988000246 | *Senior Profesional Staff* | - | Manajemen Risiko Perbankan Level 1<br>Level 1 Banking Risk Management |
| 7 | Antonius Hartik Wahyu | 1681000569 | *Professional Staff* | - | Manajemen Risiko Perbankan Level 1<br>Level 1 Banking Risk Management |

| No | Nama<br>Name | NIK | Jabatan<br>Position | Sertifikasi Internal Audit<br>Internal Audit Certification | Sertifikasi Lainnya<br>Other Certification |
|---|---|---|---|---|---|
| 8 | Amelia Handayani | 1791000628 | *Professional Staff* | Penempatan di Tingkat Dasar<br>Placement at the Basic Level | Manajemen Risiko Perbankan Level 1<br>Level 1 Banking Risk Management |
| 9 | Dewi Nur Utami S | 1982000001 | *Professional Staff* | - | Manajemen Risiko Perbankan Level 1<br>Level 1 Banking Risk Management |
| 10 | Hendy Presetya | 1987000429 | *Professional Staff* | - | - |
| 11 | Binu Nuryadi | 1982000517 | *Professional Staff* | - | Manajemen Risiko Perbankan Level 1<br>Level 1 Banking Risk Management |
| 12 | I Gede Widira Yasa | 1592000042 | Pelaksana<br>Implementer | - | - |

## TRAINING YANG DIIKUTI DIVISI INTERNAL AUDIT TAHUN 2019
## TRAINING ATTENDED BY THE INTERNAL AUDIT DIVISION IN 2019

| No | Nama Pendidikan dan Pengembangan Karyawan<br>Name of Employee Education and Development | Nama Penyelenggara<br>Organizer Name | Waktu Pelaksanaan<br>Execution time |
|---|---|---|---|
| 1 | *Workshop* "Teknik investigasi"<br>"Investigation Techniques" Workshop | PT. Bank Mandiri (Persero), Tbk | Januari 2019<br>January 2019 |
| 2 | *Training* Aplikasi IDEA<br>IDEA Application Training | PT. Bank Mandiri Taspen | 15 - 16 Agustus 2019<br>15-16 August 2019 |
| 3 | *Training* Teknik Investigasi<br>Investigation Techniques Workshop | PT. Bank Mandiri Taspen | 27 - 28 Juni 2019<br>27 - 28 June 2019 |
| 4 | Sertifikasi *Qualified Internal Audit*<br>Qualified Internal Audit Certification | Yayasan Pendidikan Internal Audit (YPIA) | Juni dan Oktober 2019<br>June and October 2019 |
| 5 | *Training Quality Assurance* Fungsi Internal Audit<br>Quality Assurance Training on Internal Audit Function | Yayasan Pendidikan Internal Audit (YPIA) | 18 - 19 Oktober 2019<br>18 - 19 October 2019 |
| 6 | *Training SAP & Basic Accounting*<br>SAP & Basic Accounting Training | PT. Bank Mandiri Taspen | 02 November 2019<br>02 November 2019 |
| 7 | Sertifikasi SMR Level 1<br>Level 1 SMR Certification | PT. Bank Mandiri Taspen | 16 - 17 November 2019<br>16 - 17 November 2019 |
| 8 | Pelatihan Anti Korupsi Untuk Pegawai Satuan Pengawas Internal (SPI) Pada BUMN/BUMD<br>Anti Corruption Training for Employees of Internal Audit Unit (SPI) at SOEs / Regional-Owned Enterprises | Komisi Pemberantasan Korupsi (KPK) | 26 - 28 November 2019<br>26 - 28 November 2019 |
| 9 | *Training Self Leadership*<br>Self Leadership Training | PT. Bank Mandiri Taspen | 06 Desember 2019<br>06 December 2019 |
| 10 | *Training Conflict resolution* serta *Influence & Communication* Untuk *Auditor Supervisor*<br>Conflict resolution and Influence & Communication Training for Supervisor Auditors | PT. Bank Mandiri (Persero), Tbk | 11 - 12 Desember 2019<br>11 - 12 December 2019 |

## KODE ETIK AUDITOR

Internal Audit harus memiliki etika kerja dalam melaksanakan tugasnya sehingga mampu mengungkapkan pandagan dan pemikirannya tanpa pengaruh ataupun tekanan dari pihak lain dengan dukungan dari Direktur Utama dan pengawasan dari Komite Audit. Internal Audit harus memiliki Integritas, objektivitas, kerahasiaan dan kompetensi dalam melaksanakan tugasnya sesuai dengan profesinya dan standar yang berlaku. Kode etik Auditor Perseroan mengatur antara lain:

### 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 sebagai berikut:

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*).

### OBJEKTIVITAS

Internal Audit harus mempunyai objektivitas profesional pada tingkatan tertinggi dalam mengumpulkan, mengevaluasi dan menyampaikan informasi tentang aktivitas atau proses yang sedang diaudit. Prinsip objektivitas menetapkan kewajiban untuk tidak memihak, jujur secara intelekual dan bebas dari konflik kepentingan. Dalam melaksanakan tanggung jawab profesionalnya, seorang Intemal 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.

## AUDITOR CODE OF CONDUCT

Internal Audit must have a work ethic in carrying out its duties to be able to express their views and thoughts without influence or pressure from other parties with the support of President Director and supervision from the Audit Committee. Internal Audit must have integrity, objectivity, confidentiality, and competence in carrying out their duties following their profession and applicable standards. The Company's Auditor Code of Conduct regulates, among others:

### INTEGRITY

Internal Audit must have integrity in carrying out Internal Audit Activities, expressing views and thoughts per the profession, and applicable standards. Integrity is reflected in the following behavior:

1. The reliable, firm, honest and trustworthy;
2. comply with the law and disclose information under applicable regulations;
3. not involved in illegal activities or any activities that can tarnish the profession of Internal Audit or the Bank;
4. Take part in achieving the ethical company's goals and by the law (legitimate).

### OBJECTIVITY

Internal Audit must have professional objectivity at the highest level in gathering, evaluating, and delivering information about the activity or process being audited. The principle of objectivity establishes the obligation to be impartial, intellectually honest, and free of conflicts of interest. In carrying out its professional responsibilities, an Internal Auditor must maintain objectivity and be free of conflicts of interest.

Internal auditors must be independent in seeing the facts (in fact) and pay attention to the appearance (in appearance) when carrying out audits. The objectivity and independence of the Internal Auditor are reflected in the following behavior:

1. Internal Auditors must have an independent mental attitude in carrying out Internal Audits activities. This mental attitude is reflected in a complete, objective report and based on careful and impartial analysis.
2. Internal Auditors do not require concurrent their duties and positions in the company's operational activities.
3. Free to determine the methods, scope, techniques, and audit approaches to be carried out.
4. Refusing to give anything that can interfere with its objectivity and independence.

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.

5. Internal Auditors must be free from conflicts of interest over the object or activity being audited. If the Internal Auditor has a conflict of interest, the person concerned must declare its relevance and not be assigned to carry out an audit of the object or activity in question. In this regard, Internal Auditors must consider the following independence aspects:
   a. There is a separation between the Internal Auditor who provides consulting services (consulting) on policies and procedures with the Internal Auditor who audits the said policies and procedures.
   b. There is a disclosure (disclosure) that the results of consulting do not affect the objectivity of the Internal Audit.
   c. Internal Auditors can audit the same object a maximum of 2 (two) times in a row and can re-audit the object after passing the waiting period (cooling-off period) for 1 (one) assignment.
   d. Internal Auditors who have just been recruited from other work units can audit the original work unit after passing the cooling-off period for 1 (one) assignment or 1 (one) year after being placed in Internal Audit.

## KERAHASIAAN

Internal Auditor berkewajiban untuk:

a. Menjaga kerahasiaan informasi yang diperoleh dalam melaksanakan tugas dan tanggung jawab Internal Auditor kecuali diwajibkan berdasarkan peraturan perundang-undangan atau penetapan/putusan pengadilan.
b. Menghindari penyalahgunaan informasi dan/atau data perusahaan yang diperolehnya untuk kepentingan pribadi atau hal-hal lain yang dapat menimbulkan kerugian bagi Bank.

## CONFIDENTIALITY

The Internal Auditor is obliged to:

a. Maintain the confidentiality of information obtained in carrying out the duties and responsibilities of the Internal Auditor unless required by statutory regulations or court decisions.
b. Avoid misuse of company information and / or data obtained for personal gain or other matters that could cause harm to the Bank.

## 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.

## COMPETENCE

Internal Auditors must strive continuously to improve their competence and professionalism in carrying out Internal Audits activities. In this regard, Internal Auditors individually or jointly must pay attention to the following matters:

1. Have competencies according to the required competency profile.
2. Responsible for assessing competence, evaluating the adequacy of education, experience, and ability is sufficient for the responsibilities which are borne.

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 ekstern dengan memperhatikan hal-hal sebagai berikut:
   a. Pihak ekstern 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 ekstern 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.

3. Having the ability to interact and communicate effectively both verbally and in writing.
4. Providing services as long as they have the necessary knowledge, skills, and experience. If the Internal Auditor individually or jointly does not have the knowledge, skills, and experience in conducting audits of certain objects, the Internal Audit can use the services of external parties by taking into account the following matters:
   a. External parties may not be the team leader in conducting internal audits.
   b. Do not have the related relationship as referred to in rules and regulations that regulate the maximum lending limit or the maximum limit for providing funds.
   c. Not involved in providing consulting services (consulting) that contain conflicts 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 waiting period (cooling-off period) during one assignment.

Laporan Singkat Pelaksanaan Kegiatan Internal Audit Tahun 2019

1. Metodologi Audit

   Divisi Internal Audit telah memiliki Standar Prosedur Internal Audit (SPIA) yang berlaku sejak tanggal 5 Desember 2016, dimana didalamnya antara lain terdapat pendekatan *Root Cause Analysis* (RCA) dan *Risk Based Audit* (RBA) dalam proses audit.

2. Realisasi Kegiatan Divisi Internal Audit Tahun 2019

   Divisi Internal Audit telah melakukan kegiatan Aktivitas Audit, *Quality Assurance & Development, Consulting* dan *Reporting* dengan rincian sebagai berikut:

Brief Report on the Implementation of Internal Audit Activities in 2019

1. Audit Methodology

   The Internal Audit Division has had an Internal Audit Standard Procedure (SPIA) in effect since December 5, 2016, which included the Root Cause Analysis (RCA) and Risk-Based Audit (RBA) approaches in the audit process.

2. Realization of Internal Audit Division Activities in 2019

   The Internal Audit Division has conducted Audit, Quality Assurance & Development, Consulting, and Reporting activities with the following details:

| No | Aktivitas Internal Audit<br>Internal Audit Activities | Realisasi<br>Realization<br>Tanggal Pelaksanaan<br>Implementation date |
|---|---|---|
| **A.** | Aktivitas Audit/ Audit Activities | |
| 1 | Audit Operasional SKNBI, BI-RTGS & KPDHN<br>Operational Audit of SKNBI, BI-RTGS & KPDHN | 15 Februari 2019 s.d 17 Mei 2019<br>February 15, 2019 until May 17, 2019 |
| 2 | Audit Operasional BI-ETP & BI-SSSS<br>BI-ETP & BI-SSSS Operational Audit | 15 Februari 2019 s.d 17 Mei 2019<br>February 15, 2019 until May 17, 2019 |
| 3 | Audit *Security* SKNBI & BI-RTGS<br>SKNBI & BI-RTGS Security Audit | 26 April 2019 s.d 24 Juni 2019<br>April 26, 2019 to June 24, 2019 |
| 4 | Audit *Security* BI-ETP & BI-SSSS<br>BI-ETP & BI-SSSS Security Audit | 26 April 2019 s.d 24 Juni 2019<br>April 26, 2019 to June 24, 2019 |
| 5 | Audit KC Palembang<br>Palembang Branch Office Audit | 08 Mei s.d 24 Mei 2019<br>May 08 until May 24, 2019 |
| 6 | *Review* Layanan Operasional pada KC Jakarta Proklamasi<br>Review of Operational Services at the Jakarta Proklamasi Branch Office | 31 Juli s.d 14 Agust 2019<br>July 31 to August 14, 2019 |
| 7 | Audit Alat Pembayaran Menggunakan Kartu (APMK)<br>Card-Based Payment Audit (APMK) | 31 Juli 2019 s.d 14 Agust 2019<br>July 31, 2019 to August 14, 2019 |
| 8 | Audit KC Jambi<br>Jambi Branch Office Audit | 5 Agust 2019 s.d 18 Okt 2019<br>5 August 2019 until 18 Oct 2019 |
| 9 | Audit Cash Management System (CMS)<br>Cash Management System (CMS) Audit | 12 Agust 2019 s.d 25 Okt 2019<br>12 August 2019 until 25 Oct 2019 |
| 10 | Audit Laku Pandai<br>Branchless Banking Audit | 12 Agust 2019 s.d 25 Okt 2019<br>12 August 2019 until 25 Oct 2019 |
| 11 | Audit *Core Banking* (Modul Deposito)<br>Core Banking Audit (Deposit Module) | 18 Nov 2019 s.d 15 Des 2019<br>Nov 18 2019 until 15 Dec 2019 |
| 12 | Audit Pengelolaan Akses<br>Access Management Audit | 25 Nov 2019 s.d 20 Jan 2020<br>25 November 2019 to 20 Jan 2020 |
| 13 | Audit KC Tasikmalaya<br>Tasikmalaya Branch Office Audit | 9 Sept s.d 18 Okt 2019<br>9 Sept to 18 Oct 2019 |
| 14 | Audit KCP Mojokerto<br>Mojokerto Sub-Branch Office Audit | 9 Sep 2019 s.d 8 Nov 2019<br>9 September 2019 to 8 Nov 2019 |
| Quality Assurance & Development | | |
| 1 | *Development Audit Tools* IDEA<br>Development Audit Tools IDEA | 1 April s.d 31 Juni 2019<br>April 1 to June 31, 2019 |
| 2 | *Monitoring* DMTL Audit Internal dan Eksternal JT Januari s.d Desember 2019<br>Monitoring DMTL Internal and External Audit of JT January to December 2019 | 2 Januari s.d 31 Desember 2019<br>January 2 to December 31, 2019 |
| 3 | Permintaan *Feedback Auditee* atas Pelaksanaan Audit<br>Request Auditee Feedback on Audit Implementation | 2 Januari s.d 31 Desember 2019<br>January 2 to December 31, 2019 |
| 4 | Penyusunan Materi Internal Audit pada *Board Forum* Triwulan IV/2018 Preparation of<br>Internal Audit Material in Board Forum Quarter IV / 2018 | 01 s.d 11 Januari 2019<br>01 to January 11, 2019 |
| 5 | Penyusunan Materi Divisi Internal Audit pada *Annual Report* Bank Mantap<br>Material preparation of Internal Audit Division in Bank Mantap's Annual Report | Januari s.d Februari 2019<br>January to February 2019 |
| 6 | Penyusunan Materi Sosialisasi Strategi Anti Fraud (SAF)<br>Preparation of Anti-Fraud Strategy (SAF) Socialization Material | 01 s.d 5 Juni 2019<br>01 to 5 June 2019 |
| 7 | Penyusunan/revisi Kebijakan Internal Audit<br>Compilation / revision of Internal Audit Policy | 01 April s.d 31 Juni 2019<br>April 1 to June 31, 2019 |
| 8 | Penyusunan/revisi Internal Audit Charter<br>Compilation / revision of Internal Audit Charter | 01 April s.d 31 Juni 2019<br>April 1 to June 31, 2019 |
| 9 | Mereview Profil Risiko Bank Mantap Triwulanan 2019<br>Reviewing Bank Mantap Risk Profile Quarterly 2019 | Maret, Juni, Sept, Des 2019<br>March, June, Sept, Dec 2019 |
| 10 | *Counterpart* audit OJK di KC Melati, KC Banda Aceh, KC Padang dan Kantor Pusat<br>OJK audit counterpart at Melati Branch Office, Banda Aceh Branch Office, Padang Branch Office and Head Office | 31 July 2019 |

| No | Aktivitas Internal Audit<br>Internal Audit Activities | Realisasi<br>Realization<br>Tanggal Pelaksanaan<br>Implementation date |
|---|---|---|
| 11 | Pendampingan Audit BPK<br>BPK Audit Assistance | Januari s.d Desember 2019<br>January to December 2019 |
| 12 | Penilaian *Control Rating* Perusahaan Anak (CRPA) Tahun 2019<br>Assessment of Subsidiary Control Rating (CRPA) in 2019 | Januari s.d Desember 2019<br>January to December 2019 |
| 13 | Penyusunan *Budget* OPEX dan CAPEX Divisi Internal Audit Tahun 2020<br>Preparation of the OPEX and CAPEX Budget of Internal Audit Division in 2020 | 3 – 14 Desember 2019<br>December 3 – 14, 2019 |
| 14 | Penyusunan Materi *Annual Strategic Support Plan* (ASSP) Divisi Internal Audit Tahun 2020<br>Preparation of Annual Strategic Support Plan (ASSP) of Internal Audit Division in 2020 | 8 – 12 Oktober 2019<br>October 8 – 12, 2019 |
| 15 | Penyusunan *Annual Audit Plan* (AAP) Tahun 2020<br>Preparation of the 2020 Annual Audit Plan (AAP) | 3 – 31 Desember 2019<br>3 - 31 December 2019 |
| 16 | *Live Implementation Internal Audit Management System* (IAMS)<br>Live Implementation of Internal Audit Management System (IAMS) | 1 Januari 2019<br>January 1, 2019 |
| **B.** | *Consulting* | |
| 1 | *Review* Petunjuk Teknis ECO<br>Review the ECO Technical Guidelines | W2 Juli 2019<br>2nd Week of July 2019 |
| 2 | *Review* Petunjuk Teknis Mutasi Kantor Bayar<br>Review Technical Instructions for Pay Office Movements | W2 Juli 2019<br>2nd Week of July 2019 |
| 3 | *Review* Standar Prosedur Unit Pengendali Gratifikasi<br>Review the Standard Procedure of the Gratification Control Unit | W4 Juli 2019<br>4th Week of July 2019 |
| 4 | *Review* Petunjuk Teknis Mantap Mobil Kas (MMK)<br>Review of Technical Instructions for Mantap Cash Cars (MMK) | W4 Juli 2019<br>4th Week of July 2019 |
| 5 | *Review* Petunjuk Teknis Bisnis *Fronting*<br>Review of Fronting Business Technical Instructions | W4 Agustus 2019<br>4th Week of August 2019 |
| 6 | *Review* Standar Prosedur Restrukturisasi Kredit (Mikro, Retail & Pensiun)<br>Review of Credit Restructuring Procedures (Micro, Retail & Pension) | W4 Agustus 2019<br>4th Week of August 2019 |
| 7 | *Review* Standar Prosedur *Corporate Social Responsibily*<br>Review of Standard Procedures of Corporate Social Responsibility | W4 Agustus 2019<br>4th Week of August 2019 |
| 8 | *Review* Pentunjuk Teknis Operasional pengamanan kantor CCTV, alarm, APAR dan penyimpangan kunci cadangan<br>Review of Technical Guidelines of Office Security Operational of CCTV offices, alarms, fire extinguisher and backup key deviations | W1 September 2019<br>1st Week of September 2019 |
| 9 | *Review* Standar Prosedur Kepatuhan<br>Review of Compliance Standards Procedure | W2 September 2019<br>2nd Week of September 2019 |
| 10 | *Review* Standar Prosedur Procurment<br>Review of Procurment Standards Procedure | W3 September 2019<br>3rd Week of September 2019 |
| 11 | *Review* Petunjuk Teknis *Testing & Deployment*<br>Review Technical Guidelines for Testing & Deployment | W3 Oktober 2019<br>3rd Week of October 2019 |
| 12 | *Review* Standar Prosedur Pengelolaan Pengaduan Nasabah<br>Review of Customer Complaint Management Standards Procedure | W2 Oktober 2019<br>2nd Week of October 2019 |
| 13 | *Review* Standar Prosedur Penerapan Manajemen Risiko<br>Review of Risk Management Implementation Standards Procedure | W1 Oktober 2019<br>1st Week of October 2019 |
| 14 | *Review* Petunjuk Teknis *Credit Operation*<br>Review of Credit Operation Technical Guidelines | W1 November 2019<br>1st Week of November 2019 |
| 15 | *Review* Standar Prosedur Tatakelola UUS<br>Review of USS Governance Standards Procedure | W1 November 2019<br>1st Week of November 2019 |
| 16 | *Review* Standar Prosedur APU PPT & PT AML SMART<br>Review of APU PPT & PT AML SMART Standards Procedure | W4 November 2019<br>4th Week of November 2019 |
| 17 | *Review* Manual Produk Kredit Retail<br>Review of Retail Credit Product Manuals | W2 Desember 2019<br>2nd Week of December 2019 |
| 18 | *Review* Manual Produk Kredit Pensiun<br>Review of Pension Credit Product Manuals | W2 Desember 2019<br>2nd Week of December 2019 |

| No | Aktivitas Internal Audit<br>Internal Audit Activities | Realisasi<br>Realization<br>Tanggal Pelaksanaan<br>Implementation date |
|---|---|---|
| 19 | *Review* Standar Prosedur Akuntansi<br>Review of Accounting Standards Procedure | W2 Desember 2019<br>2nd Week of December 2019 |
| 20 | *Review* Petunjuk Teknis *Infobase* Mantap Call 14024<br>Review of Call 14024 Mantap Infobase Technical Guidelines | W2 Desember 2019<br>2nd Week of December 2019 |
| 21 | *Review* petunjuk teknis pelaporan insiden risiko operasional<br>Review the technical instructions for reporting operational risk incidents | W2 Desember 2019<br>2nd Week of December 2019 |
| 22 | *Review* petunjuk teknis BCP operasional sistem BI-RTGS dan SKNBI<br>Review of technical guidelines for BCP operational system of BI-RTGS and SKNBI | W2 Desember 2019<br>2nd Week of December 2019 |
| 23 | *Review* petunjuk teknis layanan pembayaran pensiun dana pensiun dan *payroll* aktif<br>Review technical instructions on pension fund payment services and active payroll | W4 Desember 2019<br>4th Week of December 2019 |
| **C.** | Aktivitas Reporting/ Reporting Activities | |
| 1 | Laporan SKAIT Triwulan IV /2018<br>SKAIT Report Quarter IV / 2018 | 10 Januari 2019<br>January 10, 2019 |
| 2 | Laporan *Top Letters* Triwulan IV /2018<br>Top Letters Report Quarter IV / 2018 | 10 Januari 2019<br>January 10, 2019 |
| 3 | Laporan Penerapan Strategi *Anti Fraud* Semester II Tahun 2018<br>Report on the Application of Anti-Fraud Strategy Semester II of 2018 | 2 Januari – 10 Februari 2019<br>January 2 - February 10 2019 |
| 4 | Laporan Pelaksanaan dan Pokok-Pokok Hasil Audit Semester II Tahun 2018<br>Report on Implementation and Principles of Audit Results in Semester II Year 2018 | 2 Januari – 28 Februari 2019<br>January 2 - February 28 2019 |
| 5 | Penyusunan Materi Board Forum Triwulan IV/2018<br>Preparation of Board Forum Material Quarter IV / 2018 | 11 – 12 Januari 2019<br>January 11-12, 2019 |
| 6 | Penyusunan Laporan Hasil Penilaian Kepatuhan (LHPK)<br>Compilation of Reports on Compliance Assessment Results (LHPK) | 16 Januari 2019 – 31 Maret 2019<br>January 16, 2019 - March 31, 2019 |
| 7 | Laporan SKAIT Triwulan I/2019<br>SKAIT Report Quarter I / 2019 | 1 – 10 April 2019 |
| 8 | Laporan *Top Letters* Triwulan I/2019<br>Top Letters Report Quarter I / 2019 | 1 – 10 April 2019 |
| 9 | Penyusunan Materi Board Forum Triwulan I/2019<br>Preparation of Board Forum Material Quarter I / 2019 | 11 – 12 April 2019 |
| 10 | Laporan SKAIT Triwulan II/2019<br>SKAIT Report Quarter II / 2019 | 1 – 10 Juli 2019<br>July 1 – 10, 2019 |
| 11 | Laporan *Top Letters* Triwulan II/2019<br>Top Letters Report Quarter II / 2019 | 1 – 10 Juli 2019<br>July 1 – 10, 2019 |
| 12 | Laporan Penerapan Strategi *Anti Fraud* Semester I Tahun 2019<br>Report on the Application of Anti-Fraud Strategy Semester I of 2019 | 1 Juli – 10 Juli 2019<br>July 1 – 10, 2019 |
| 13 | Penyusunan Laporan Pokok-Pokok Hasil Audit Intern Semester I/2019 ke OJK<br>Compilation of Reports on Main Results of Internal Audit Semester I / 2019 to AFS | 1 – 31 Juli 2019<br>July 1 – 31, 2019 |
| 14 | Penyusunan Materi *Board Forum* Triwulan II/2019<br>Preparation of Board Forum Material Quarter II / 2019 | 11 – 12 Juli 2019<br>July 11 – 12, 2019 |
| 15 | Laporan SKAIT Triwulan III/2019<br>SKAIT Report Quarter III / 2019 | 1 – 10 Oktober 2019<br>October 1 – 10, 2019 |
| 16 | Laporan *Top Letters* Triwulan III/2019<br>Top Letters Report Quarter III / 2019 | 1 – 10 Oktober 2019<br>October 1 – 10, 2019 |
| 17 | Penyusunan Materi Internal Audit pada *Board Forum* Triwulan III/2019<br>Preparation of Internal Audit Material in Board Forum Quarter III/ 2019 | 11 – 12 Oktober 2019<br>October 11 – 12, 2019 |

## TEMUAN DAN TINDAK LANJUT HASIL AUDIT

Berikut rekapitulasi daftar monitoring tindak lanjut (DMTL) hasil audit internal dan eksternal posisi per 31 Desember tahun 2019.

## FINDINGS AND FOLLOW UP ON AUDIT RESULTS

The following is a recapitulation of the follow-up monitoring list (DMTL) on the internal and external audit results, positions as of December 31, 2019

| No | PIC *Auditee*<br>Auditee PIC | DMTL yang Telah Jatuh Tempo<br>DMTL, Matured<br>Internal Auditor | | Total | DMTL yang Jatuh Tempo < 1 Bulan<br>DMTL Matured <1 month<br>Internal Auditor | | Total | DMTL yang Jatuh Tempo > 1 Bulan<br>DMTL Matured >1 month<br>Internal Auditor | | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Audit I | Audit II | | Audit I | Audit II | | Audit I | Audit II | |
| 1 | KC Banda Aceh<br>Banda Aceh Branch Office | - | - | - | - | - | - | 1 | - | 1 |
| 2 | KC Palembang<br>Palembang Branch Office | - | - | - | - | - | - | - | 3 | 3 |
| 3 | KC Jambi<br>Jambi Branch Office | - | - | - | - | - | - | - | 10 | 10 |
| 4 | KCP Mojokerto<br>Mojokerto Sub-Branch Office | - | - | - | - | - | - | - | 7 | 7 |
| 5 | KC Tasikmalaya<br>Tasikmalaya Branch Office | - | - | - | - | - | - | - | 7 | 7 |
| 6 | *Divisi Retail & Digital Banking*<br>Retail & Digital Banking Division | - | - | - | - | - | - | 3 | - | 3 |
| | | TOTAL | | - | TOTAL | | - | TOTAL | | 31 |

# AKUNTAN PUBLIK
# Public Accountant

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 Mantap tahun buku 2019 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.

## PENERAPAN FUNGSI AUDIT EKSTERNAL

Dalam menjalankan aktivitas operasional, selain auditor intern, Bank Mantap juga diawasi oleh auditor ekstern antara lain oleh Bank Indonesia, Badan Pemeriksa Keuangan, Otoritas Jasa Keuangan, dan Kantor Akuntan Publik.

## PENUNJUKAN AKUNTAN PUBLIK

Dalam rangka memenuhi penerapan fungsi Audit Ekstern yang sesuai dengan POJK No.37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank dan POJK No.13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, maka:

1. Laporan Keuangan Bank Mantap telah diaudit oleh Akuntan Publik yang independen, kompeten, profesional, dan obyektif, serta menggunakan kemahiran profesional secara cermat dan seksama (*due professional care*).
2. Akuntan Publik yang ditunjuk oleh Bank Mantap melakukan audit sesuai dengan standar profesional, perjanjian kerja, dan ruang lingkup audit.
3. Sesuai keputusan RUPS Tahunan, penunjukan Kantor Akuntan Publik dan penentuan biaya dilakukan oleh Dewan Komisaris dengan memperhatikan rekomendasi Komite Audit.
4. Berdasarkan Akta Berita Acara Rapat Umum Pemegang Saham Tahunan sebagaimana tercantum dalam Akta No.No.22 tanggal 15 Maret 2019 yang dibuat dihadapan Notaris I Gusti Ngurah Putra Wijaya. SH., untuk mengaudit Laporan Keuangan Perseroan yang berakhir pada tanggal 31 Desember 2019.
5. Penunjukan Kantor Akuntan Publik dilakukan sesuai dengan ketentuan yang berlaku, antara lain:
   a. Merupakan Kantor Akuntan Publik dan Akuntan Publik (*partner in-charge*) yang terdaftar di Otoritas Jasa Keuangan.
   b. Tidak memberikan jasa lain kepada Bank Mantap pada tahun tersebut sehingga terhindar dari kemungkinan benturan kepentingan.

The function of independent oversight of the financial aspects of the Bank is carried out by implementing an External Audit conducted by the Public Accounting Firm (KAP). External auditors who audited Bank Mantap's financial statements for the 2019 fiscal year were determined 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 procurement mechanism for goods and services. To ensure the independence and quality of the audit results, the appointed External Auditor may not have a conflict of interest with the Bank.

## IMPLEMENTATION OF EXTERNAL AUDIT FUNCTIONS

In carrying out operational activities, in addition to internal auditors, Bank Mantap is also supervised by external auditors, including Bank Indonesia, the Supreme Audit Board, the Financial Services Authority, and the Public Accounting Firm.

## APPOINTMENT OF PUBLIC ACCOUNTANT

To fulfill the application of the External Audit function per POJK No.37 / POJK.03 / 2019 concerning Transparency and Publication of Bank Reports and POJK No.13 / POJK. 03/2017 concerning the use of public accountant services and public accounting firms in financial services activities, then:

1. The Financial Report of Bank Mantap has been audited by an independent, competent, professional, and objective public accountant, and uses professional skills carefully and thoroughly (due professional care).
2. The Public Accountant appointed by Bank Mantap conducts audits by professional standards, work agreements, and the scope of the audit.
3. Referring to the resolution of the Annual GMS, the appointment of the Public Accounting Firm and the determination of fees is carried out by the Board of Commissioners by taking into account the recommendations of the Audit Committee.
4. Based on the Deed of Minutes of the Annual General Meeting of Shareholders, as stated in Deed No. 22 dated March 15, 2019, which was made before a Notary I Gusti Ngurah Putra Wijaya. SH. To audit the Company's Financial Statements, which ended on December 31, 2019.
5. The appointment of the Public Accountant Firm is carried out following applicable regulations, including:
   a. Is a Public Accounting Firm and a Public Accountant (partner-in-charge) registered with the Financial Services Authority.
   b. Not providing other services to Bank Mantap in that year to avoid possible conflicts of interest.

c. Kantor Akuntan Publik hanya memberikan jasa audit paling lama dilakukan untuk periode audit 5 (lima) tahun buku berturut-turut.

d. Kantor Akuntan Publik KAP Purwantono, Sungkoro & Surja merupakan Rekanan Bank Mandiri, ditunjuk sebagai auditor Bank Mantap untuk melakukan audit atas laporan keuangan Bank Mantap untuk tahun buku yang berakhir 31 Desember 2019.

e. Dalam melaksanakan Fungsi Audit Ekstern, Kantor Akuntan Publik mampu bekerja secara independen, memenuhi standar profesional akuntan publik dan perjanjian kerja serta ruang lingkup audit yang ditetapkan. Independensi akuntan publik dalam mengaudit laporan keuangan tahun buku 2018 telah sesuai dengan Standar *Auditing* yang ditetapkan Ikatan Akuntan Indonesia.

f. Hubungan antara Bank, Akuntan Publik dan Otoritas Jasa Keuangan berjalan baik dan pelaksanaan audit berjalan lancar sehingga laporan auditor dapat diterima tepat pada waktunya.

c. The Public Accounting Firm only provides audit services for a maximum period of 5 (five) consecutive financial years.

d. Public Accounting Firm Purwantono, Sungkoro & Surja is Bank Mandiri Partner, appointed as Bank Mantap auditors to audit Bank Mantap's financial statements for the year ended December 31, 2019.

e. In carrying out the External Audit Function, the Public Accounting Firm is able to work independently, meeting the professional standards of public accountants and work agreements as well as the specified audit scope. The independence of the public accountant in auditing the financial statements for the 2018 fiscal year is per the Auditing Standards established by the Indonesian Institute of Accountants.

f. The relationship between the Bank, the Public Accountant, and the Financial Services Authority is running well, and the audit is running smoothly so that the auditor's report can be received on time.

## KANTOR AKUNTAN PUBLIK, NAMA AKUNTAN DAN FEE

Dalam penggunaan Auditor Eksternal, Bank Mantap mengacu pada ketentuan POJK No.37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank, Laporan Keuangan posisi akhir bulan Desember yang diumumkan secara triwulanan dan tahunan wajib diaudit oleh Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan.

Audit Laporan Keuangan Bank Mantap tahun 2014-2019 berturut-turut dilakukan oleh Akuntan dan Kantor Akuntan Publik (KAP) sebagai berikut.

Tabel Kantor Akuntan Publik, Nama Akuntan, Fee dan Izin KAP

## PUBLIC ACCOUNTING FIRM, NAME, AND FEE OF ACCOUNTANT

In the use of External Auditors, Bank Mantap refers to the provisions of POJK No.37/POJK.03/2019 concerning Transparency and Publication of Bank Report, which reads Financial Statements as of the end of December, which are announced quarterly and annually must be audited by a Public Accountant registered with the Financial Services Authority.

Audit of the 2014-2019 Bank Mantap Financial Statements was carried out by Accountants and Public Accounting Firm (KAP) as follows.

Table of Public Accounting Firm, Name of Accountant, Fee, and KAP Permit.

| Tahun<br>Year | Kantor Akuntan Publik<br>Public Accounting Firm | Nama Akuntan (Partner Penanggung Jawab)<br>Accountant Name (Responsible Partner) | Periode KAP<br>KAP period | Periode AP<br>Period of Public Accountant | Fee | Izin KAP<br>KAP Permit |
|---|---|---|---|---|---|---|
| 2019 | KAP Purwantono, Sungkoro & Surja | Danil Setiadi Handaja | Kelima<br>Fifth | Ketiga<br>Third | 1.100.000.000 | 603/KM.1/2015 |
| 2018 | KAP Purwantono, Sungkoro & Surja | Danil Setiadi Handaja | Keempat<br>Fourth | Kedua<br>Second | 660.000.000 | 603/KM.1/2015 |
| 2017 | KAP Purwantono, Sungkoro & Surja | Danil Setiadi Handaja | Ketiga<br>Third | Pertama<br>First | 490.000.000 | 603/KM.1/2015 |
| 2016 | KAP Purwantono, Sungkoro & Surja | Yasir | Kedua<br>Second | Pertama<br>First | 360.000.000 | 603/KM.1/2015 |
| 2015 | KAP Purwantono, Sungkoro & Surja | Sinanta | Pertama<br>First | Pertama<br>First | 285.000.000 | 603/KM.1/2015 |
| 2014 | KAP Johan Malonda Mustika & Rekan | Drs. I Wayan Dhana, Ak, MM, CPA | Pertama<br>First | Pertama<br>First | 175.000.000 | 951/KM.1/2010 |

## JASA LAIN YANG DIBERIKAN AKUNTAN

Kantor Akuntan Publik yang melaksanakan audit di Bank Mantap memberikan jasa selain jasa audit menerbitkan *comfort letter* untuk obligasi sehubungan dengan Penawaran Umum Obligasi Berkelanjutan 655.000.000 inc PPN dan blm termasuk OPE.

## OTHER SERVICES PROVIDED BY ACCOUNTANT

Public Accounting Firm is conducting an audit at Bank Mantap providing services other than audit services, issues a comfort letter for the bonds in connection with sustainable bonds public offering of 655,000,000 included VAT but not included Out of Pocket Expense (OPE).

## KOORDINASI AUDITOR EKSTERNAL DAN KOMITE AUDIT

Bank Mantap selalu berupaya meningkatkan komunikasi antara Kantor Akuntan Publik, Komite Audit dan Manajemen untuk dapat meminimalisir kendala-kendala yang terjadi selama proses audit berlangsung. Agar proses audit sesuai dengan Standar Profesional Akuntan serta perjanjian kerja dan ruang lingkup audit yang telah ditetapkan dan selesai sesuai dengan target waktu yang telah ditetapkan, secara rutin dilakukan pertemuan-pertemuan yang membahas beberapa permasalahan penting yang signifkan.

## COORDINATION OF EXTERNAL AUDITORS AND AUDIT COMMITTEES

Bank Mantap always strives to improve communication between the Public Accounting Firm, the Audit Committee, and Management to be able to minimize the obstacles that occur during the audit process. So that the audit process is following Accountant Professional Standards and work agreements and the scope of the audit has been determined and completed per the predetermined time target, meetings are held routinely to discuss some significant and essential issues.

# MANAJEMEN RISIKO
## Risk Management

Manajemen risiko adalah serangkaian metodologi dan prosedur yang digunakan untuk mengidentifkasi, mengukur, memantau, dan mengendalikan risiko yang timbul dari seluruh kegiatan usaha Bank, termasuk upaya untuk memitigasi dan atau meminimalkan kerugian fnansial maupun non fnansial yang mungkin timbul dari produk atau aktivitas bank, hubungan antara bank dengan nasabah maupun dalam internal bank.

Risk management is a series of methodologies and procedures used to identify, measure, monitor, and control risks arising from all business activities of the Bank. Including efforts to mitigate and/or minimize financial or non-financial losses that may occur from bank products or activities, the relationship between banks with customers and internal banks.

## STRUKTUR ORGANISASI MANAJEMEN RISIKO

Organisasi dan fungsi Manajemen Risiko Bank Mantap disusun dan ditetapkan sebagai berikut.

1. Dewan Komisaris adalah organ Perseroan yang bertugas melakukan pengawasan secara umum dan/atau khusus sesuai dengan Anggaran Dasar serta memberi nasehat kepada Direksi.
2. Direksi adalah Organ Perseroan yang berwenang dan bertanggung jawab penuh atas kepengurusan Perseroan untuk kepentingan Perseroan, sesuai dengan maksud dan tujuan Perseroan serta mewakili Perseroan, baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar.
3. Satuan Kerja Manajemen Risiko merupakan satuan kerja yang bertanggung jawab langsung kepada Direktur IT, Operasional dan Risk Management. Satuan Kerja Manajemen Risiko bersifat independen terhadap Unit Kerja *Treasury*, Unit Kerja Kredit, Unit Kerja Pendanaan dan Jasa-jasa lainnya serta unit kerja yang melakukan fungsi pengendalian intern (Satuan Kerja Audit Intern/SKAI).
4. Unit Bisnis mempunyai fungsi, wewenang dan tanggung jawab mengelola bisnis kredit, funding dan layanan jasa lainnya dalam pencapaian target-target bisnis yang telah ditetapkan setiap tahun serta mengadakan koordinasi dalam menjalankan fungsinya dengan unit-unit kerja lainnya. Sebagai pemilik risiko (*risk owner*) Unit Bisnis wajib untuk melaksanakan pengelolaan risiko atas kegiatannya sesuai dengan kebijakan yang berlaku.
5. Unit Kerja Operasional mempunyai fungsi, wewenang dan tanggung jawab sebagai *support* atas kegiatan unit bisnis lain sehingga seluruh kegiatan dapat berjalan lancar dan berkoordinasi dengan unit kerja lain.Sama halnya seperti Unit Bisnis, sebagai pemilik risiko (*risk owner*) Unit Kerja Operasional wajib untuk melaksanakan pengelolaan risiko atas kegiatannya sesuai dengan kebijakan yang berlaku.

## RISK MANAGEMENT ORGANIZATIONAL STRUCTURE

The organization and functions of the Bank Mantap's Risk Management are structured and defined as follows.

1. The Board of Commissioners is the organ of the Company which is tasked with carrying out supervision in general and/or specifically in accordance with the Articles of Association and providing advice to the Board of Directors.
2. The Board of Directors is the organ of the Company that has the authority and is fully responsible for the management of the Company for the interests of the Company, in accordance with the purposes and objectives of the Company and representing the Company, both inside and outside the court in accordance with the Articles of Association.
3. The Risk Management Unit is a work unit that is directly responsible to the Director of IT, Operations and Risk Management. The Risk Management Unit is independent of the Treasury Work Unit, Credit Work Unit, Funding Work Unit and other services as well as work units that carry out the internal control function (Internal Audit Work Unit / SKAI).
4. The Business Unit has the function, authority and responsibility of managing the business of credit, funding and other services in achieving business targets that have been set every year and coordinating in carrying out its functions with other work units. As a risk owner, the Business Unit must carry out risk management for its activities in accordance with applicable policies.
5. The Operational Work Unit has functions, authorities and responsibilities as support for the activities of other business units so that all activities can run smoothly and coordinate with other work units. Just like a Business Unit, as a risk owner, an Operational Work Unit is required to carry out risk management for its activities in accordance with applicable policies.

## KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko bertugas dan bertanggung jawab dalam memberikan rekomendasi kepada Dewan Komisaris dengan melakukan evaluasi atas pedoman kebijakan manajemen risiko Bank (Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Hukum,Risiko Stratejik, Risiko Kepatuhan dan Risiko Reputasi), melakukan evaluasi kesesuaian antara pedoman kebijakan manajemen risiko Bank dengan pelaksanaannya dan melakukan pemantauan serta mengevaluasi pelaksanaan tugas Komite Manajemen Risiko.

## KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko adalah komite yang dibentuk oleh Direksi yang menjalankanfungsi memberikan rekomendasi kepada Direksi dengan wewenang dan tanggungjawab meliputi antara lain:

- Menyusun kebijakan, strategi dan pedoman penerapan manajemen risiko
- Perbaikan atau penyempurnaan pelaksanaan manajemen risiko berdasarkan hasil evaluasi pelaksanaan.
- Penetapan hal-hal yang terkait dengan keputusan bisnis yang menyimpang dariprosedur normal (*irregularities*)
- Menjalankan fungsi ALCO (*Assets Liabilities Committee*)

Komite Manajemen Risiko (KMR) berperan aktif dalam memberikan rekomendasi kepada Direktur Utama terkait risiko yang melekat pada kebijakan yang akan ditetapkan Direksi maupun memberikan evaluasi terhadap ketentuanketentuan yang dinilai kurang sesuai dengan perkembangan terkini dan perlu dilakukan penyesuaian.

## DIVISI MANAJEMEN RISIKO

Secara hirarki, organisasi Divisi Manajemen Risiko Bank berada di bawah dan bertanggung jawab langsung kepada Direktur *Compliance and Risk*.

## RISK MONITORING COMMITTEE

The Risk Monitoring Committee has the duty and responsibility of providing recommendations to the Board of Commissioners by evaluating the Bank's risk management policy guidelines (Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Strategic Risk, Compliance Risk and Reputation Risk), evaluating conformity between the Bank's risk management policy guidelines and their implementation and monitoring and evaluating the implementation of the duties of the Risk Management Committee.

## RISK MANAGEMENT COMMITTEE

The Risk Management Committee is a committee formed by the Board of Directors that carries out the function of providing recommendations to the Board of Directors with authority and responsibility, including among others:

- Developing policies, strategies and guidelines for implementing risk management
- Improving the implementation of risk management based on the results of the evaluation of the application.
- Determining matters relating to business decisions that deviate from standard procedures (irregularities)
- Performing the ALCO function (Assets Liabilities Committee).

The Risk Management Committee (KMR) plays an active role in providing recommendations to the President Director regarding the risks inherent in the policies set by the Board of Directors as well as delivering evaluations of provisions that are deemed not in line with the latest developments and need to be adjusted.

## RISK MANAGEMENT DIVISION

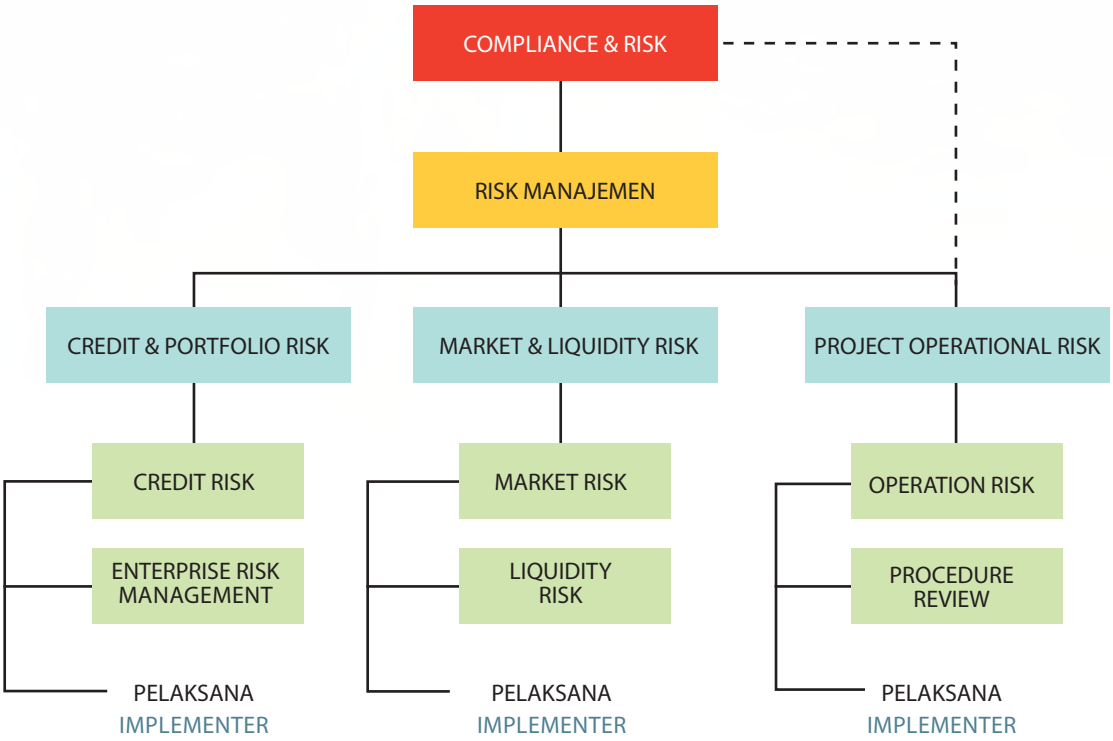
Hierarchically, the organization of the Bank's Risk Management Division is under and directly responsible for the Compliance and Risk Director.

## STRUKTUR DIVISI MANAJEMEN RISIKO

Bagan Struktur organisasi Manajemen Risiko Bank Mantap adalah sebagai berikut.

## RISK MANAGEMENT DIVISION STRUCTURE

The organizational structure of the Bank Mantap's Risk Management is as follows.




## PROFIL KEPALA DIVISI MANAJEMEN RISIKO

Divisi Manajemen Risiko Bank Mantap dikepalai oleh Anak Agung Anom yang menjabat sejak Agustus 2017 berdasarkan Surat Keputusan No.0305.A/KP-Dir/SK/DCLHC/BSHB/VIII/2017 tanggal 25 Agustus 2017. Adapun profl ringkas beliau adalah sebagai berikut.

## PROFILE OF THE HEAD OF RISK MANAGEMENT DIVISION

The Bank Mantap's Risk Management Division is headed by Anak Agung Anom, who served since August 2017 based on Decree No.0305.A/KP-Dir/SK/DCLHC/BSHB/ VIII / 2017 dated August 25, 2017. His brief profile is as follows.

### Anak Agung Anom

Kepala Divisi Manajemen Risiko / Division Head of Risk Managemen

Warga Negara Indonesia, berdomisili di Denpasar Lahir pada 1 Agustus 1964, saat ini berusia 55 tahun. Meraih gelar Sarjana di bidang Ekonomi dari Universitas Mahasaraswati denpasar pada tahun 1989. Memiliki pengalaman di dunia perbankan sejak tahun 1990 dengan memulai karir sebagai *Officer Divisi Funding* di Bank Sinar Harapan Bali (saat ini Bank Mandiri Taspen). Telah menjabat beberapa posisi di tim manajemen Bank Mandiri Taspen dan sejak 2017 ditetapkan di sebagai *Divison Head Risk Management*.

He is an Indonesian citizen domiciled in Denpasar and born on August 1, 1964, currently 53 years old. He earned a Bachelor's degree in Economics from Mahasaraswati Denpasar University in 1989. He has experience in the banking world since 1990 by starting a career as a Funding Division Officer at Bank Sinar Harapan Bali (currently Bank Mandiri Taspen). He has held several positions in the Bank Mandiri Taspen management team and since 2017 has been designated as Head of Risk Management Divison.

## TUGAS DAN TANGGUNG JAWAB DIVISI 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).
4. Pengkajian terhadap usulan aktivitas dan/atau produk baru yang diajukan oleh unitpengembangan 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.

## DUTIES AND RESPONSIBILITIES OF RISK MANAGEMENT DIVISION

The duties and responsibilities of the Risk Management Work Unit are based on the Risk Management Policy, which includes:

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 functional activity.
3. Applying stress testing to determine the impact of the implementation of risk management policies on work outcomes (performance).
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 following 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 under the provisions.

## PENGEMBANGAN KOMPETENSI BIDANG MANAJEMEN RISIKO

Pengembangan kompetensi yang diikuti anggota Divisi Manajemen Risiko selama 2019, sebagai berikut.

Tabel Pengembangan Kompetensi Divisi Manajemen Risiko

## DEVELOPMENT OF COMPETENCY OF RISK MANAGEMENT DIVISION

Developments of competency that were followed by members of the Risk Management Division during 2019, were as follows

Table Risk Management Division Competency Development

| No. | Nama Pendidikan dan Pengembangan Karyawan<br>Name of Employee Education and Development | Nama Penyelenggara<br>Name of Organizer | Tanggal Penyelenggara<br>Date of Implementation |
|---|---|---|---|
| 1 | Pelatihan PSAK 71/ PSAK 71 training | OJK | Januari 2019 / January 2019 |
| 2 | *Annual Integrated Risk & Compliance* | Bank Mandiri | April 2019 |
| 3 | *Refreshment of PSAK 71 - Impairment Deep Dive in Risk Management Perspective Program* | BARA | 27-29 Juni 2019 / June 27-29, 2019 |
| 4 | SAS *enterprise guide* | SAS Indonesia | Juli 2019 / July 2019 |
| 5 | *Financial Risk Manager* | Binus University | Agustus s.d Nopember 2019 / August to November 2019 |
| 6 | Pelatihan Penilaian *Counterparty Analysis* / Counterparty Analysis Assessment Training | Bank Mandiri Taspen | September 2019 |
| 7 | Pelatihan Model PSAK 71 / PSAK 71 Model Training | *Risk Management Guard* | 10-12 November 2019 |
| 8 | *Credit Risk Modelling* : Jembatan Implementasi PSAK 71<br>Credit Risk Modeling: Bridge for the Implementation of PSAK 71 | *Risk Management Guard* | Desember 2019 / December 2019 |

## TABEL SERTIFIKASI MANAJEMEN RISIKO

## RISK MANAGEMENT CERTIFICATION

Tabel Sertifikasi Manajemen Risiko

Risk Management Certification Table

| Level Sertifikasi<br>Certification Level | Jabatan<br>Position | Jumlah Pegawai<br>Number of Employees |
|---|---|---|
| - | Pelaksana / Implementer | 2 |
| 1 | TL/PS/SPS | 3 |
| 1 | Dept. Head | 2 |
| 3 | Kadiv / Division Head | 1 |

Kompetensi Manajemen Risiko Berdasarkan levelnya

Risk Management Competencies Based on Its Levels

| Jabatan<br>*position* | Level<br>I | II | III | IV | V |
|---|---|---|---|---|---|
| OH | 2 | 1 | | | |
| KC | 35 | 5 | | | |
| KCP | 58 | 2 | | | |
| SPOKE | 13 | | | | |
| OM | 37 | 3 | | | |
| KK | 56 | 1 | | | |
| KF UMK | 1 | | | | |
| DIV | 5 | 4 | 9 | 2 | |
| DEPT | 29 | 14 | 2 | | |
| TOTAL | 236 | 30 | 11 | 2 | |

| No | Nama Training<br>Name Of Training | Tanggal<br>Date | Jabatan Peserta<br>Position Of Participant | Jumlah Peserta<br>Number Of Participants | Penyelenggara<br>Organizer | Alamat<br>Address |
|---|---|---|---|---|---|---|
| 01 | Sertifikasi Manajemen Risiko Level 1<br>Risk Management Certification Level 1 | 12 Januari 2019<br>January 12, 2019 | Kepala Kantor Cabang, Kepala Kantor Cabang Pembantu, Kepala Kantor Fungsional Umk, Kepala Kantor Kas & *Operation Manager*<br>Head Of Branch Office, Head Of Sub-Branch Office, Head Of Umk Functional Office, Head Of Cash Office & Operation Manager | 42 Orang<br>42 People | Divisi *Human Capital* Bekerja Sama Dengan Lembaga Sertifikasi Profesi Perbankan<br>Human Capital Division Cooperates With The Banking Profession Certification Agency | Kampus Stia Lan Jakarta. Jl. Penjompongan Raya Jl. Administrasi Ii No.9 Petamburan Jakarta Pusat<br>Stia Lan Campus Jakarta. Jl. Penjompongan Raya Jl. Administrasi Ii No.9 Petamburan Jakarta Pusat |
| 02 | *Self Learning/* Pembekalan Sertifikasi Manajemen Risiko Level 1<br>Self Learning / Debriefing Of Risk Management Certification Level 1 | 23 November - 4 Januari 2019<br>November 23 - January 4 2019 | Kepala Kantor Cabang, Kepala Kantor Cabang Pembantu, Kepala Kantor Fungsional Umk, Kepala Kantor Kas & Operation Manager<br>Head Of Branch Office, Head Of Sub-Branch Office, Head Of Umk Functional Office, Head Of Cash Office & Operation Manager | 42 Orang<br>42 People | Divisi *Human Capital*<br>Human Capital Division | - |
| 03 | *Refreshment* Sertifikasi Manajemen Risiko Level 3<br>Risk Management Refreshment Certification Level 3 | 20 Agustus 2019<br>August 20, 2019 | *Division Head Compliance*<br>Compliance Division Head | 1 | Lembaga Sertifikasi Profesi Perbankan<br>Banking Professional Certification Institutions | Hotel Adimulia Lt. 5 Jl. Diponegro No. 8 Medan<br>Adimulia Hotel 5th Fl. Jl. Diponegro No. 8 Medan |

| No | Nama Training<br>Name Of Training | Tanggal<br>Date | Jabatan Peserta<br>Position Of Participant | Jumlah Peserta<br>Number Of Participants | Penyelenggara<br>Organizer | Alamat<br>Address |
|---|---|---|---|---|---|---|
| 04 | *Refreshment* Sertifikasi Manajemen Risiko Level 5<br>Risk Management Refreshment Certification Level 5 | 20 Agustus 2019<br>August 20, 2019 | Komisaris Independen<br>Independent Commissioner | 1 | Lembaga Sertifikasi Profesi Perbankan<br>Banking Professional Certification Institutions | Hotel Adimulia Lt. 5 Jl. Diponegro No. 8 Medan<br>Adimulia Hotel 5th Fl Jl. Diponegro No. 8 Medan |
| 05 | Pembekalan Dan Sertifikasi Manajemen Risiko Level 1<br>Debriefing Of Risk Management Certification Level 1 | 20 - 21 Juli 2019<br>20-21 July 2019 | Departement Head, Kepala Kantor Cabang Pembantu, Kepala Kantor Kas, *Operation Manager* dan *Profesional Staff Liquidity Risk*<br>Departement Head, Head Of Sub-Branch Office, Head Of Cash Office, Operation Manager And Liquidity Risk Professional Staff | 14 | Divisi *Human Capital*<br>Human Capital Division | Novotel Mangga Dua Jl. Gn. Sahari No.1, Rt.11/Rw.6, Pademangan Bar., Kec. Pademangan, Kota Jkt Utara, Daerah Khusus Ibukota Jakarta 14420 |
| 06 | Pembekalan Dan Sertifikasi Manajemen Risiko Level 1<br>Debriefing Of Risk Management Certification Level 1 | 14 - 15 September 2019 | Komite Pemantau Risiko Pihak Indenpenden, *Departement Head*, Pejabat Setingkat *Departement Head*, Kepala Kantor Cabang Pembantu, Kepala Kantor Kas, Operation Manager, *Team Leader & Risk Business Control Koordinator*<br>Risk Monitoring Committee, Indenpendent Party; Departement Head; Departement Head Officials, Business Contris Coordinator Head, Head Of Office Branch Office, Head Of Cash Office, Operation Manager, Team Leader & Risk Business Control Coordinator | 18 | Divisi *Human Capital*<br>Human Capital Division | Novotel Mangga Dua Jl. Gn. Sahari No.1, Rt.11/Rw.6, Pademangan Bar., Kec. Pademangan, Kota Jkt Utara, Daerah Khusus Ibukota Jakarta 14420 |
| 07 | Pembekalan Manajemen Risiko Level 3<br>Debriefing Of Risk Management Level 1 | 14 - 15 November 2019 | Mugihadi Usman | 1 | Pt Efektif *Pro Knowledge Source* | Gandaria 8 Office Tower Lt 19 Unit A1 Jl Sultan Iskandar Muda No 8 Jakarta<br>Gandaria 8 Office Tower,19th Fl. Unit A1 Jl Sultan Iskandar Muda No 8 Jakarta |
| 08 | Sertifikasi Manajemen Risiko Level 3<br>Risk Management Certification Level 3 | 16 November 2019 | Mugihadi Usman | 1 | Lembaga Sertifikasi Profesi Perbankan<br>Banking Professional Certification Institutions | Stia Lan Jakarta Jl. Pejompongan Raya Petamburan, Tanah Abang, Jakarta |

## SISTEM MANAJEMEN RISIKO

### DASAR PENERAPAN MANAJEMEN RISIKO

Salah satu dasar utama penerapan manajemen risiko adalah tersedianya kebijakan, prosedur dan metodologi pengelolaan risiko sehingga operasi usaha Bank Mantap tetap dapat terkendali pada limit yang dapat diterima dan menguntungkan Bank Mantap. Selain itu juga perlu adanya kebijakan dalam hal pemantauan dan evaluasi risiko yang akan berdampak pada permodalan Bank Mantap.

Adapun rujukan regulasi yang menjadi dasar penerapan manajemen risiko di Bank Mantap antara lain adalah sebagai berikut:

## RISK MANAGEMENT SYSTEM

### THE BASIS FOR THE IMPLEMENTATION OF RISK MANAGEMENT

One of the main bases of the implementation of risk management is the availability of risk management policies, procedures, and methodologies so that Bank Mantap's business operations can remain under control at an acceptable limit and is profitable for Bank Mantap. Besides, there is also a need for risks monitoring and evaluation policies that will have an impact on Bank Mantap's capital.

The regulatory references that are the basis for the implementation of risk management in Mantap Bank include the following:

1. Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan Nomor 34/ SEOJK.03/2016.
2. Konsep Basel PBI No. 11/25/PBI/2009 tanggal 01 Juli 2009 tentang Perubahan atas Peraturan Bank Indonesia Nomor 5/8/PBI/2003 tentang Penerapan Manajemen Risiko Bagi Bank Umum, dengan SE BI No. 13/23/DPNP tanggal 25 Oktober 2011 perihal Perubahan atas 5/21/DPNP perihal Penerapan Manajemen Risiko bagi Bank Umum.
3. PBI No. 13/1/PBI/2011 tanggal 5 Januari 2011 tentang Penilaian Tingkat Kesehatan Bank Umum.
4. SE BI No. 13/24/DPNP tanggal 25 Oktober 2011 perihal Penilaian Tingkat Kesehatan Bank UmumPeraturan Bank Indonesia dan Surat Edaran Bank Indonesia yang terkait penerapan manajemen risiko.
5. Anggaran Dasar Bank Mandiri Taspen dan perubahannya.
6. Persetujuan Dewan Komisaris PT Bank Mandiri Taspen dalam SuratNo.KOM/005/2016 tanggal 28 Januari 2016, dan
7. Persetujuan Direksi pada Nota No.CHC.CLG/046/2015 tanggal 28 Desember 2015

1. Financial Services Authority Regulation Number 18 / POJK.03 / 2016 concerning Application of Risk Management for Commercial Banks and Financial Services Authority Circular Letter Number 34 / SEOJK.03 / 2016.
2. Basel Concept PBI No. 11/25 / PBI / 2009 dated July 1, 2009, concerning Amendments to Bank Indonesia Regulation Number 5/8 / PBI / 2003 concerning Application of Risk Management for Commercial Banks, with SE BI No. 13/23 / DPNP dated October 25, 2011, concerning Amendments to 5/21 / DPNP concerning Application of Risk Management for Commercial Banks.
3. PBI No. 13/1 / PBI / 2011 dated January 5, 2011, concerning Rating of Soundness of Commercial Banks.
4. SE BI No. 13/24 / DPNP dated October 25, 2011, concerning Rating of Soundness of Commercial Banks of Bank Indonesia Regulations and Circular of Bank Indonesia related to the application of risk management.
5. The Articles of Association of Bank Mandiri Taspen and its changes.
6. Approval of the Board of Commissioners of PT Bank Mandiri Taspen in Letter No.KOM / 005/2016 dated January 28, 2016, and
7. Approval of the Board of Directors on the Note No.CHC. CLG / 046/2015 December 28, 2015

## PENERAPAN MANAJEMEN RISIKO

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.

## APPLICATION OF RISK MANAGEMENT

The risk management process implemented in all work units of the Bank is dynamic and routine process compared to industry best practices. The provisions that apply to be adjusted and updated if needed. The implementation of risk management is carried out in a series consisting of:

1. Risk Identification

   Risk Identification aims to find out all types of risks inherent in every functional activity which can potentially harm the Bank. Risk identification is proactive (anticipative) and not reactive, includes 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 measures and determine capital to cover risks

   2) Measurements are carried out individually or as a whole.

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.

## TARGET DAN INISIATIF STRATEGIS PELAKSANAAN MANAJEMEN RISIKO TAHUN 2019

Target dan inisiatif strategis terkait pelaksanaan manajemen risiko pada tahun 2019, sebagai berikut.

1. Inisiatif strategis *Risk Management* yaitu dengan memegang peran sebagai *business enabler* untuk memaksimalkan performance portfolio. Bank telah menyusun *Risk Appetite* Statement (RAS) terhadap masing-masing risiko. Bank telah menyusun Portofolio *Guideline* untuk mendukung aktivitas kredit, melakukan evaluasi terhadap kredit *scoring* model dan Pedoman investasi untuk aktivitas *treasury*.

2. Inisiatif untuk Optimalisasi pengelolaan risiko operasional yaitu dengan penyempurnaan metode *Risk Control Self Assesment* (RCSA), berbasis aplikasi Manajemen risiko operasional (MORIS). Pengelolaan risiko operasional secara *end to end* melalui *control testing* yang dilakukan bersama unit RBC dan Verifikator di Kantor Cabang. Selanjutnya pelaksaan dari *control testing* akan dilakukan untuk seluruh unit kerja kantor pusat secara bertahap.

## PENERAPAN MANAJEMEN RISIKO TERINTEGRASI (POJK NO.17/POJK.03/2014)

Berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No.17/POJK.03/2014 setiap Konglomerasi Keuangan wajib menerapkan Manajemen Risiko Terintegrasi (MRT) dan memiliki Entitas Utama. Konglomerasi Keuangan meliputi jenis Lembaga Jasa Keuangan (LJK) Bank, Perusahaan Asuransi/ Reasuransi, Perusahaan Efek dan Perusahaan Pembiayaan.

Dalam penerapan Manajemen Risiko Terintegrasi, Bank Mantap sebagai anggota dari konglomerasi keuangan PT Bank Mandiri telah melakukan hal-hal berikut :

a. Menyusun pelaporan *Liquidity Coverage Ratio* (LCR) secara harian dilanjutkan dengan Perhitungan *Net Stable Funding Ratio* (NSFR).

3) Risk measurement methods can be done qualitatively and/or quantitatively

4) The model used in risk measurement can be understood and known as its strengths, weaknesses, and limitations.

3. Risk monitoring

   Monitoring can be done by comparing the risk limits that have been set with the amount of risk that is being managed.

4. Risk control

   Risk control must be carried out on the potential for exceeding the risk limits that have been set and can be tolerated by Bank Mandiri Taspen.

## TARGETS AND STRATEGIC INITIATIVES FOR THE IMPLEMENTATION OF RISK MANAGEMENT IN 2019

The targets and strategic initiatives related to the implementation of risk management in 2019 were as follows.

1. Risk Management strategic initiative, which is by holding the role of a business enabler to maximize portfolio performance. The Bank has prepared a Risk Appetite Statement (RAS) for each risk. The Bank has compiled a Portfolio Guideline to support credit activities and investment Guidelines for treasury activities.

2. Initiatives to optimize operational risk management by improving the Risk Control Self Assessment (RCSA) method, based on operational risk management (MORIS) applications. End-to-end operational risk management through control testing carried out with RBC units and Verifiers at the Branch Office. Furthermore, the implementation of control testing will be carried out for all work units of the head office in stages.

## IMPLEMENTATION OF INTEGRATED RISK MANAGEMENT

According to the Regulation of Finance Service Authority (POJK) No.17/POJK.03/2014, each Financial Conglomerate obligates to apply Integrated Risk management (MRT) and has Main Entity. The Financial Conglomerate includes types of Financial Service Institution (LJK) of the Bank, Insurance/ Reassurance company, Securities companies and Funding Companies.

In the application of Integrated Risk Management, Bank Mantap as a member of the financial conglomerate PT Bank Mandiri has done the following:

a. has arranged daily Liquidity Coverage Ratio (LCR) reporting continued by Net Stable Funding Ratio (NSFR) calculation.

b. Menyusun stress test terhadap NPL dan Likuiditas Bank,

c. Bank Mantap Bersinergi dengan Mandiri dalam menyusun subsidiaries pengelolaan Risiko Operasional.

d. Sebagai anggota dari Mandiri Group, Bank Mantap melakukan penilaian profil Risiko terintegerasi dengan Mandiri.

## PENGAWASAN DEWAN KOMISARIS DAN DIREKSI

Pengawasan aktif Dewan Komisaris dilakukan antara lain melalui persetujuan dan evaluasi atas kebijakan manajemen risiko yang disusun oleh Direksi. Secara berkala Dewan Komisaris melakukan evaluasi pelaksanaan kebijakan manajemen risiko melalui forum Rapat Direksi dan Komisaris, maupun dalam rapat Komite Pemantau Risiko. Sedangkan Pengawasan aktif Direksi dilaksanakan antara lain dengan penyusunan, persetujuan, dan implementasi serta evaluasi atas kebijakan dan prosedur manajemen risiko, baik yang dilakukan melalui forum Rapat Direksi, maupun rapat dengan komite di bawah Direksi seperti Komite Manajemen Risiko dan ALCO.

## PELAKSANAAN IMPLEMENTASI BASEL

Dalam rangka pelaksanaan manajemen risiko dan mengantisipasi penerapan Basel II khususnya pilar 1, Bank telah mengimplementasikan:

1. Pengukuran risiko kredit menggunakan *Standardized Approach* sesuai dengan SEBI No. 13/6/DPNP tanggal 18 Februari 2011 perihal Pedoman Perhitungan Aset Tertimbang Menurut Risiko (ATMR). Pengukuran Risiko Kredit dengan Menggunakan Pendekatan Standar.
2. Penggunaan Standardized Model untuk risiko pasar sesuai dengan SE BI No.14/21/DPNP tanggal 18 Juli 2012 perihal Perubahan atas Surat Edaran Bank Indonesia Nomor 9/33/DPNP tanggal 18 Desember 2007 perihal Pedoman Penggunaan Metode Standar dalam Perhitungan Kewajiban Penyediaan Modal Minimum Bank Umum dengan Memperhitungkan Risiko Pasar.
3. Perhitungan kebutuhan modal minimum dengan menggunakan *Basic Indicator Approach* untuk risiko operasional sesuai dengan SEBI No. 11/3/DPNP tanggal 27 Januari 2009 perihal Perhitungan ATMR untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Dasar.

b. The Bank also has arranged stress test on NPL and Bank Liquidity

c. Bank Mantap synergizes with Mandiri in arranging subsidiaris of operational risk management.

d. As the member of Mandiri Group, Bank Mantap conducted integrated risk profile assessment with Bank Mandiri.

## SUPERVISION OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Active supervision by the Board of Commissioners is carried out among others through the approval and evaluation of risk management policies prepared by the Board of Directors. The Board of Commissioners periodically evaluates the implementation of risk management policies through the Board of Directors and Board of Commissioners meetings, as well as in Risk Monitoring Committee meetings. While the active supervision of the Board of Directors is carried out among others by the preparation, approval, and implementation as well as evaluation of risk management policies and procedures. Both conducted through the Board of Directors' meeting forum, as well as meetings with committees under the Board of Directors, namely Risk Management Committee and ALCO.

## BASEL IMPLEMENTATION

In order to implement risk management and anticipate the implementation of Basel II in particular pillar 1, the Bank has implemented:

1. Credit risk measurement using the Standardized Approach following SEBI No. 13/6 / DPNP dated February 18, 2011, concerning Guidelines for Risk Weighted-Asset (RWA) Calculation for measurement of Credit Risk by Using the Standard Approach.
2. Use of the Standardized Model for market risk under SE BI No.14 / 21 / DPNP dated July 18, 2012, concerning Amendments to Bank Indonesia Circular Letter Number 9/33 / DPNP dated December 18, 2007, concerning Guidelines for Using Standard Method in Minimum Capital Adequacy Calculation for Commercial Banks by Calculating Market Risk.
3. Minimum capital adequacy calculation using the Basic Indicator Approach for Operational Risks under SEBI No. 11/3 / DPNP dated January 27, 2009, concerning Risk Weighted-Asset (ATMR) Calculation for Operational Risks using the Basic Indicator Approach.

## KECUKUPAN PROSES IDENTIFKASI, PENGUKURAN, PEMANTAUAN DAN PENGENDALIAN RISIKO SERTA KECUKUPAN SISTEM INFORMASI MANAJEMEN RISIKO

Proses manajemen risiko Bank Mandiri Taspen meliputi identifkasi, pengukuran, pemantauan dan pengendalian terhadap 8 (delapan) jenis risiko serta Sistem Informasi Manajemen Risiko. Sistem pengukuran risiko kredit mempertimbangkan karakteristik produk, jangka waktu, aspek jaminan, potensi gagal bayar (*default*), dan kemampuan Bank untuk menyerap potensi kegagalan. Bank melakukan pemantauan terhadap eksposur risiko kredit actual dibandingkan limit risiko kredit serta pemantauan penanganan kredit yang bermasalah serta pemantauan kesesuaian antara kebijakan dengan penerapan manajemen risiko kredit.

Identifkasi dilakukan untuk mengetahui dan menganalisis posisi aset, kewajiban maupun rekening administratif yang sensitif terhadap perubahan harga pasar. Pengukuran risiko pasar dihitung berdasarkan eksposur risiko pasar dan potensi perubahan nilai maupun pendapatan yang disebabkan oleh perubahan faktor risiko pasar. Sistem informasi dapat memfasilitasi proses dan perhitungan hasil *mark to market* atas surat berharga secara harian dalam kategori *trading* maupun *available for sale* berdasarkan kompleksitas produk tersebut.

Identifkasi risiko likuiditas dengan menilai arus kas dan posisi likuiditas. Pengukuran atas risiko likuiditas minimum meliputi rasio likuiditas, profil maturitas, proyeksi arus kas dan *stress testing*.

Pemantauan posisi likuiditas dilakukan secara berkala dan memperhatikan indikator peringatan dini atas indikator internal dan eksternal. Sistem informasi dapat menyajikan informasi kondisi likuiditas secara harian. Identiffkasi risiko dilakukan melalui proses registrasi seluruh potensi risiko operasional berdasarkan proses, produk, kejadian risiko dan aset informasi yang dimiliki oleh bank.

Proses pengukuran risiko dijalankan dengan aktivitas *self assessment* berkala, pengelolaan *risk/loss event database* dan perhitungan kecukupan permodalan untuk risiko operasional.

Proses pengendalian risiko dilakukan oleh *Risk Business Control* dan SKMR melalui aktivitas *control testing*. Sistem informasi manajemen risiko dilakukan untuk menyajikan kebutuhan informasi secara akurat, tepat waktu dan terkini dan mendukung fungsi manajemen untuk memudahkan proses perencanaan dan pengambilan keputusan

Bank Mengidentifkasi dan mengendalikan risiko hukum yang melekat pada produk dan aktivitas baru sebelum diperkenalkan kepada nasabah dan mengidentifkasi risiko hukum yang terdapat pada setiap aktivitas fungsional. Pengukuran risiko hukum dilakukan secara kuantitatif.

Proses identifkasi, pengukuran, pemantauan dan

## ADEQUACY OF RISK IDENTIFICATION, MEASUREMENT, MONITORING, AND CONTROL PROCESSES AND ADEQUACY OF RISK MANAGEMENT INFORMATION SYSTEM

Bank Mandiri Taspen's risk management processes include the identification, measurement, monitoring, and control of 8 (eight) types of risks and a Risk Management Information System. The credit risk measurement system considers product characteristics, time period, aspects of collateral, potential default, and the Bank's ability to absorb potential failures. The Bank monitors actual credit risk exposures compared to credit risk limits and monitors non-performing loans handling and monitors the policies compatibility with the implementation of credit risk management.

Identification is carried out to determine and analyze the position of assets, liabilities, and administrative accounts that are sensitive to changes in market prices. Market risk measurement is calculated based on market risk exposures and potential changes in value or income caused by changes in market risk factors. The information systems can facilitate the process and calculation of the mark to market results on securities daily in the trading category and available for sale based on the complexity of the product.

Identify liquidity risk by assessing cash flows and liquidity positions. The measurement of minimum liquidity risk includes liquidity ratios, maturity profile, cash flows projections, and stress testing.

Liquidity position monitoring is carried out regularly and take into account early warning indicators of internal and external indicators. The information system can present information on liquidity conditions daily. Risk identification is carried out through the registation process of all potential operational risks based on process, products, risk events, and information assets owned by the bank.

The risk measurement process is carried out with periodic self-assessment activities, risk/loss event database management, and the capital adequacy calculation for operational risks.

The risk control process is carried out by Risk Business Control and SKMR through control testing activities. The risk management information system is carried out to present information needs in an accurate, timely, and up-to-date manner and to support management functions to facilitate the planning and decision-making process.

The Bank identifies and controls the legal risk inherent in new products and activities before being introduced to customers and identifies the legal risks inherent in each functional activity. The measurement of legal risk is carried out quantitatively.

pengendalian risiko hukum dilakukan oleh unit kerja khusus yang membidangi hokum Bank dibandingkan kinerja industri perbankan dan rencana bisnis yang sedang berjalan. Kajian risiko stratejik tersebut merupakan bagian dari proses kajian profl risiko Bank secara menyeluruh. Selain itu, pemantauan pencapaian rencana bisnis dan kinerja Bank juga dituangkan dalam laporan realisasi rencana bisnis yang dilakukan setiap triwulan.

Untuk memantau dan mengendalikan risiko reputasi Bank telah membentuk satuan kerja yang memiliki kewenangan dan tanggung jawab untuk memberikan informasi yang komprehensif kepada nasabah dan stakeholders. Terkait dengan pemantauan dan pengendalian risiko reputasi, Unit *Corporate Secretary* melakukan pengawasan atas jumlah keluhan nasabah dan presentase tingkat keberhasilan penganganan keluhan.

Bank melakukan proses identifkasi, pengukuran, pemantauan dan pengendalian risiko kepatuhan secara terus menerus melalui antara lain uji kepatuhan terhadap rancangan kebijakan dan produk program yang diterbitkan oleh unit kerja, termasuk terhadap rencana penerbitan produk/aktivitas baru maupun pengembangannya. Bank memiliki sistem monitoring laporan kepatuhan yang memberikan pengingat secara bertahap sesuai tanggal kewajiban pelaporan.

## PENERAPAN ISO 9001: 2008

Dalam pelaksanaan Penerapan Manajemen Risiko Bank Mantap 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 dan belum secara langsung mengacu pada ISO 9001: 2008.

## PROFIL RISIKO DAN PENGELOLAANNYA

Manajemen risiko kredit adalah suatu proses untuk mengidentifkasi, mengukur dan mengklasifkasi risiko serta mengambil langkah-langkah pengelolaan risiko kredit yang dapat diterima (*acceptable*), sehingga Bank dapat memiliki komposisi portofolio dengan *risk* dan *return* yang seimbang. Penjelasan mengenai jenis risiko yang dihadapi oleh Bank Mantap dan cara pengelolaannya dijabarkan sebagai berikut.

Identification, measurement, monitoring, and controlling processes of legal risks are carried out by a particular work unit in charge of Bank law compared to the performance of the banking industry and the ongoing business plan. The strategic risk study is part of the Bank's review process of overall risk profile. Besides, monitoring of the business plans achievement and the Bank's performance is also outlined in the quarterly report on business plan realization.

To monitor and control reputational risks, the Bank has established a work unit that has the authority and responsibility to provide comprehensive information to customers and stakeholders. Regarding reputation risk monitoring and control, the Corporate Secretary Unit oversees the number of customer complaints and the percentage of successful complaints handling.

The Bank carries out an ongoing process of identification, measurement, monitoring, and control of compliance risk through, among other things, compliance testing of the draft policies and program products issued by work units, including plans for the issuance of new products/activities and their development. The Bank has a compliance report monitoring system that provides reminders in stages according to the reporting obligation date.

## IMPLEMENTATION OF ISO 9001: 2008

Bank Mantap's Risk Management Implementation refers to the Financial Services Authority Regulation (POJK) No.18 / POJK.03 / 2016 dated 16 March 2016 concerning the Implementation of Risk Management for Commercial Banks and the Financial Services Authority (OJK) Circular Letter No.34 / SEOJK .03 / 2016 concerning the Implementation of Risk Management for Commercial Banks and has not directly referred to ISO 9001: 2008.

## RISK PROFILE AND ITS MANAGEMENT

Credit risk management is risk identification, measurement, classification process, and take acceptable credit risk management measures so that the Bank can have a portfolio composition with balanced risk and return. A description of the types of risks faced by Bank Mantap and how Bank Mantap managed them was described as follows.

| Profil Risiko<br>Risks Profile | Uraian<br>Descritptions | Upaya Pengelolaan<br>Management Efforts |
|---|---|---|
| Risiko Kredit<br>Credit Risk | Risiko kredit adalah risiko kerugian keuangan yang timbul jika debitur atau *counterparty* Bank gagal memenuhi kewajibannya kontraktualnya kepada Bank. Risiko kredit terutama berasal dari pinjaman yang diberikan.<br>Credit risk is the risk of financial loss arising if the Bank's debtor or counterparty fails to fulfill its contractual obligations to the Bank. Credit risk mainly comes from loans. | Upaya Bank Mantap dalam memitigasi risiko kredit mencakup namun tidak terbatas pada:<br>• Menjaga agar *credit exposure* setiap nasabah (*counterparty*) berada dalam batas yang ditetapkan sesuai perhitungan *customer limit*.<br>• Memproses setiap pengajuan kredit sesuai dengan ketentuan dan prosedur yang berlaku.<br>• Melakukan *monitoring* dan *review* harian serta deteksi dini atas kredit yang mengarah kepada kredit bermasalah.<br>• Melakukan manajemen *Credit Risk* yang independen dengan kewenangan yang jelas dan bertanggung jawab.<br>Bank Mantap's efforts to mitigate credit risk include but are not limited to:<br>• Maintaining the credit exposure of each counterparty within limits set according to the customer limit calculation<br>• Processing each credit application under applicable provisions and procedures.<br>• Conducting daily monitoring and review and early detection above credit that leads to non-performing loans<br>• Performing independent credit risk management with the transparent and responsible authority. |
| Risiko Pasar<br>Market Risk | Risiko pasar adalah potensi timbulnya kerugian dalam nilai buku atau arus kas yang diakibatkan oleh perubahan suku bunga atau nilai tukar.<br>Market risk is the potential for loss in book value or cash flow caused by changes in interest rates or exchange rates. | Upaya Bank Mantap dalam memitigasi risiko pasar mencakup namun tidak terbatas pada:<br>• Melakukan *marking-to-market* dengan menilai posisi terhadap pasar.<br>• Melakukan pengukuran risiko pasar sesuai dengan ketentuan yang berlaku.<br>• Menerapkan strategi pengelolaan market risk secara efektif dengan memisahkan fungsi pembuat keputusan, pelaksana dan pemantau.<br>Bank Mantaps's efforts to mitigate market risk include but are not limited to:<br>• Doing marking-to-market by assessing the position of the market<br>• measuring market risk in accordance with applicable regulations, implementing effective market risk management strategies by separating the functions of decision-makers, implementers and monitors. |
| Risiko Likuiditas<br>Liquidity Risk | Risiko likuiditas adalah risiko yang dapat terjadi jika kesenjangan pendanaan meningkat, atau jika Bank tidak dapat memenuhi pembayaran kewajiban pada saat jatuh tempo, termasuk pencairan simpanan nasabah.<br>Liquidity risk is a risk that can occur if the funding gap increases, or if the Bank cannot fulfill payment obligations at maturity, including disbursement of customer deposits. | Dalam melakukan manajemen Risiko Likuiditas, Bank memastikan kecukupan dana dan menetapkan limit-limit sesuai ketentuan Regulator maupun ketentuan internal Bank. Bank memiliki batasan cadangan likuiditas dalam bentuk *limit safety level,* yaitu proyeksi cadangan likuiditas Bank yang dipantau secara berkala.<br>In conducting Liquidity Risk management, the Bank ensures sufficient funds and sets limits according to the Regulator's provisions and Bank's internal requirements. The Bank has a liquidity reserve limit in the form of a safety level limit, which is a projection of Bank liquidity reserves that are monitored periodically. |

| Profil Risiko<br>Risks Profile | Uraian<br>Descritptions | Upaya Pengelolaan<br>Management Efforts |
|---|---|---|
| Risiko Hukum<br>Legal Risk | Risiko Hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis.<br>Legal Risk is the risk due to legal demands and/or weaknesses in the juridical aspect. | Upaya Bank Mantap dalam memitigasi risiko hokum mencakup namun tidak terbatas pada:<br>• Penggunaan dokumen perjanjian yang sesuai ketentuan dan mempunyai kekuatan hukum.<br>• Bekerjasama dengan pihak lain untuk meyakinkan *legal enforceability* (kekuatan hukum) dari transaksi yang terjadi di dalam dan di luar negeri.<br>• Memutakhirkan kebijakan dan peraturan, dan<br>• Melakukan administrasi dokumen secara tertib.<br>Bank Mantaps's efforts to mitigate legal risk include but are not limited to:<br>• Using the agreement documents that are following the provisions and have legal force.<br>• Cooperating with other parties to ensure legal enforceability from transactions that occur at home and abroad.<br>• Updating policies and regulations and<br>• Administering documents in an orderly manner |
| Risiko Operasional<br>Operational Risk | Risiko operasional adalah risiko terjadinya kerugian yang disebabkan oleh ketidak-cukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, atau adanya kejadian-kejadian eksternal.<br>Operational risk is the risk of loss caused by insufficient and/ or non-functioning internal processes, human errors, system failures, or the presence of external events. | Upaya Bank Mantap dalam memitigasi risiko operasional mencakup namun tidak terbatas pada:<br>• Memastikan bahwa risiko bank atas proses bisnis, aktivitas/ operasional, produk dan pelayanan, termasuk risiko sebagai akibat keterikatan secara hukum dengan pihak di luar Bank telah teridentifkasi, terukur dan terkendali. Untuk menghindarkan Bank dari potensi terjadinya kerugian.<br>• Memastikan sumber-sumber risiko operasional terukur dan dapat diklasifkasikan. Mengembangkan dan menyempurnakan sistem mitigasi,<br>• Pengendalian dan pengawasan risiko operasional.<br>Bank Mantap's efforts to mitigate operational risk include but are not limited to:<br>• Ensuring that the Bank's risk of business processes, activities/ operations, products, and services, including risks as a result of legal ties with parties outside the Bank has been identified, measured and controlled.<br>• Those to prevent the Bank from potential loss. Besides, ensure that operational risk sources are estimated and can be classified.<br>• Develop and improve the mitigation system, the operational risk control, and monitor. |
| Risiko Reputasi<br>Reputation Risk | Risiko Reputasi adalah risiko akibat menurunnya tingkat kepercayaan stakeholder yang bersumber dari persepsi negatif terhadap Bank.<br>Reputation risk is a risk due to a decrease in stakeholder confidence that results from negative perceptions of the Bank. | Untuk mitigasi risiko reputasi dalam proses pemberian kredit, Bank harus menjaga nama baik dengan melakukan *Good Corporate Governance*, antara lain dengan melaksanakan:<br>• Pemberian kredit secara profesional berdasarkan prinsip kehati-hatian serta best practices. Melakukan pemenuhan kewajiban-kewajiban kepada debitur (*lender's liabilities*) secara bertanggungjawab.<br>To mitigate reputation risk in the credit granting process, the Bank must maintain a good name by conducting Good Corporate Governance, among others, by implementing:<br>• Professional lending based on prudential principles and best practices. Completion of obligations to the debtor (lenders' liabilities) responsibly. |
| Risiko Stratejik<br>Strategic Risk | Risiko Stratejik adalah risiko akibat ketidak tepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis<br>Strategic Risk is risk due to inaccuracy in making and/or implementing a strategic decision and failure to anticipate changes in the business environment. | Pengelolaan risiko stratejik antara lain dilakukan dengan cara mengelola agar keputusan yang bersifat strategi memperhatikan kondisi internal dan eksternal Bank secara komprehensif.<br>Strategic risk management is carried out, among others, by managing so that strategic decisions take into account the Bank's internal and external conditions comprehensively. |

| Profil Risiko<br>Risks Profile | Uraian<br>Descritptions | Upaya Pengelolaan<br>Management Efforts |
|---|---|---|
| Risiko Kepatuhan<br>Compliance Risk | Risiko Kepatuhan adalah risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundangundangan dan ketentuan yang berlaku.<br>Compliance Risk is a risk due to the Bank not complying with and/or not implementing the applicable laws and regulations. | Upaya Bank Mantap dalam memitigasi risiko kepatuhan antara lain dilakukan melalui:<br>• Penerapan sistem pengendalian intern secara konsisten. Memonitor dan melaksanakan perubahan peraturan perundangan-undangan terkait perkreditan.<br>Bank Mantaps's efforts to mitigate compliance risk include but are not limited to:<br>• Applying a consistent internal control system. Monitoring and implementing changes in legislation related to credit. |

## 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 Mantap 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.

## RISKS ASSESSMENT

To get an overview of the bank's composite risk profile conditions in a bank-wide manner and in accordance with the regulator's provisions, Bank Mantap's Individual Risk Profile Report has been prepared. The report illustrates the inherent risks on the bank's business and functional activities (inherent risk), including the risk management implementation quality (KPMR) for credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, reputation risk, and compliance risk.

### SELF ASSESSMENT ATAS TINGKAT KESEHATAN BANK
### SELF-ASSESSMENT ON BANK'S SOUNDNESS LEVEL

| No | Jenis Risiko<br>Type of Risk | Penilaian Desember 2019<br>*Assesment on December 2019* | | | Penilaian Desember 2018<br>*Assesment on December 2018* | | |
|---|---|---|---|---|---|---|---|
| | | Risiko Inheren<br>Inherent Risk | Kualitas Penerapan Manajemen Risiko<br>Risk Management Implementation Quality | Net Risk<br>Net Risk | Risiko Inheren<br>Inherent Risk | Kualitas Penerapan Manajemen Risiko<br>Risk Management Implementation Quality | Net Risk<br>Net Risk |
| 1 | Pasar<br>Market | *Low to Moderate* | *Satisfactory* | *Low to Moderate* | *Low to Moderate* | *Satisfactory* | *Low to Moderate* |
| 2 | Likuiditas<br>Liquidity | *Low to Moderate* | *Satisfactory* | *Low to Moderate* | *Low to Moderate* | *Satisfactory* | *Low to Moderate* |
| 3 | Kredit<br>Credit | *Low to Moderate* | *Satisfactory* | *Low to Moderate* | *Low to Moderate* | *Satisfactory* | *Low to Moderate* |
| 4 | Operasional<br>Operational | *Low to Moderate* | *Satisfactory* | *Low to Moderate* | *Low to Moderate* | *Satisfactory* | *Low to Moderate* |
| 5 | Hukum<br>Legal | *Low* | *Satisfactory* | *Low* | *Low* | *Satisfactory* | *Low* |
| 6 | Reputasi<br>Reputation | *Low* | *Satisfactory* | *Low* | *Low* | *Satisfactory* | *Low* |
| 7 | Stratejik<br>Strategic | *Low to Moderate* | *Satisfactory* | *Low to Moderate* | *Low to Moderate* | *Satisfactory* | *Low to Moderate* |
| 8 | Kepatuhan<br>Compliance | *Low to Moderate* | *Satisfactory* | *Low toModerate* | *Low* | *Satisfactory* | *Low* |
| Peringkat Profil Risiko<br>Rank of Risk Profile | | *Low to Moderate* | | | *Low to Moderate* | | |

Profil Risiko Bank Mandiri Taspen secara Individu posisi 31 Desember 2019 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 September 2019.

## PERBAIKAN DAN PENINGKATAN PENGELOLAAN RISIKO

Seiring dengan perubahan organisasi dan pertumbuhan bisnis yang sangat pesat, Bank Mantap senantiasa melakukan penyempurnaan atas pengelolaan risiko sesuai kebijakan yang ada. Dalam melakukan pengelolaan terhadap risiko, Bank Mantap memiliki 2 (dua) Divisi yang terkait dengan fungsi manajemen risiko, yakni Divisi *Credit Risk Approval* yang berfungsi sebagai *partner* unit bisnis dalam proses pemberian kredit (f*our-eyes principle system*) dan *Risk Management* yang melakukan pengelolaan risiko kredit, risiko operasional, risiko market dan likuiditas, serta *Enterprise Risk Management*. Dari sisi pemenuhan kebijakan, Bank memiliki Kebijakan Manajemen Risiko Bank Mantap yang menjadi acuan bagi kebijakan yang lebih detail dan spesifk. Didukung oleh beberapa Standar prosedur (SP) seperti, SP *Management Risiko*, SP Aset dan *Liability Management*, SP *Risk Based Bank Rating*, SP. Manajemen Risiko Operasional, dan *SP Business Continuity Management*.

Untuk memperoleh gambaran risiko secara menyeluruh dan berkelanjutan, Bank Mantap menyusun Laporan profl risiko yang menggambarkan risiko yang melekat dalam kegiatan bisnis bank (*inherent risk*) dan system pengendalian risiko (*risk control system*) untuk 8 (delapan) jenis risiko (risiko kredit, pasar, operasional, likuiditas, hukum, strategik, reputasi dan kepatuhan). Penyusunan profl risiko Bank Mandiri Taspen juga telah mengalami penyempurnaan. Metode yang digunakan mengacu pada analisis data *historical* dan data peers (perusahaan pesaing) yang diyakini memberikan hasil perhitungan yang lebih detail. Di samping itu bank memiliki risk tools dalam rangka pengelolaan risiko antara lain LOS *Risk Management*, LED, RCSA, RAWS, MORIS dan RACER yang dikelola oleh Unit *Risk Management* bekerjasama dengan Unit IT, RBC dan SKAI.

## EVALUASI PELAKSANAAN MANAJEMEN RISIKO

Bank Mantap 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.

The individual risk profile of Bank Mandiri Taspen for position on December 31, 2019, showed the risk rating "2". The assessment reflected that the risks faced by Bank Mandiri Taspen individually were well managed. Thus, it supported further business development.

Inherent and KMPR risk ratings were stable than the previous period.,so that the overall composite profile of the Bank was also still stable when compared to the position of 30 September 2019.

## REFINEMENT AND IMPROVEMENT OF RISK MANAGEMENT

Along with rapid organizational change and business growth, Bank Mantap always improves risk management following the applicable policy. In managing risks, Bank Mantap has 2 (two) divisions related to the risk management function, namely the Credit Risk Approval Division and Risk management Division. Credit Risk Approval Division has a function as a business unit partner in the credit disbursement process (four-eyes principle system). Risk Management Division has a function to manage credit risk, operational risk, market risk, liquidity risk, as well as Enterprise Risk Management. From the policy fulfillment side, the bank has a Risk Management Policy of Bank Mantap, which becomes the reference for a more detailed and specific policy. It supported by several Standard Procedures (SP), such as Risk Management Standard Procedure, Aset and Liability Management Standard Procedures, Risk-Based Rating Standard Procedures, Operational Risk Management Standard Procedures, and Business Continuity Management Standard Procedures.

To obtain a comprehensive and sustained risk depiction, Bank Mantap prepared a risk profile report. This report describes the inherent risk in the Bank's business activities (inherent risk) and risk control system for 8 (eight) types of risks (risks of credit, market, operational, liquidity, legal, strategic, reputation, and compliance). Bank Mandiri Taspen's risk profile arrangement had also been perfected. The used method refers to the analysis of historical data and data peers (Competitor Company) that are assumed to provide more detail calculations results. Besides, the bank has risk tools to manage risks such as LOS risk management, LED, RCSA, RAWS, MORIS, and RACER managed by Risk Management Unit in cooperation with IT, RBC, and SKAI units.

## RISK MANAGEMENT IMPLEMENTATION EVALUATION

Bank Mantap always evaluates the effectiveness of the risk management system. The evaluation includes strategy adjustment and risk framework as part of risk management, the adequacy of risk management information system, as well as the adequacy of identification, measurement, monitoring, and risk control processes.

Bank melakukan evaluasi tahunan terhadap system manajemen risiko yang telah dijalan. Selama tahun 2019, Hasil evaluasi atas pelaksanaan manajemen risiko di Bank Mantap telah telah memadai.

## PENERAPAN MANAJEMEN RISIKO TERINTEGRASI

Berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No.17/POJK.03/2014 setiap Konglomerasi Keuangan wajib menerapkan Manajemen Risiko Terintegrasi (MRT) dan memiliki Entitas Utama. Konglomerasi Keuangan meliputi jenis Lembaga Jasa Keuangan (LJK) Bank, Perusahaan Asuransi/ Reasuransi, Perusahaan Efek dan Perusahaan Pembiayaan.

Dalam penerapan Manajemen Risiko Terintegrasi, Bank Mantap sebagai anggota dari konglomerasi keuangan PT Bank Mandiri (Persero) Tbk. telah menyusun pelaporan *Liquidity Coverage Ratio* (LCR) secara harian dilanjutkan dengan Perhitungan *Net Stable Funding Ratio* (NSFR). Bank juga menyusun *stress test* terhadap NPL dan Likuiditas Bank, Bank Mantap bersinergi dengan Mandiri dalam menyusun *subsidiaries* pengelolaan Risiko Operasional. Terakhir, sebagai anggota dari Mandiri *Group*, Bank Mantap melakukan penilaian profl Risiko terintegerasi dengan Mandiri.

The Bank conducts an annual evaluation of the risk management system that was run. During 2019, the result of the assessment of Bank Mantap's risk management implementation has been adequate.

## IMPLEMENTATION OF INTEGRATED RISK MANAGEMENT

According to the Financial Services Authority Regulation (POJK) No.17/POJK.03/2014, every Financial Conglomerate obligates to apply Integrated Risk Management (MRT) and has Main Entity. The Financial Conglomerate includes types of Financial Services Institution (LJK) of the Bank, Insurance/ Reinsurance Company, Securities Company, and Financing Company.

In implementing Integrated Risk Management, Bank Mantap as a member of Financial Conglomerates of PT Bank Mandiri (Persero) Tbk. has arranged a daily Liquidity Coverage Ratio (LCR) report continued with the Net Stable Funding Ratio (NSFR) calculation. The Bank also has organized a stress test on NPL and Bank Liquidity. Bank Mantap synergizes with Mandiri in arranging subsidiaries of operational risk management. Lastly, as a member of the Mandiri group, Bank Mantap conducted an assessment of the Integrated Risk profile with Mandiri.

# SISTEM PENGENDALIAN INTERNAL
## Internal Control System

Sistem Pengendalian Intern PT. 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.

Internal Control System of PT Bank Mandiri Taspen refers to the Circular Letter of the Financial Services Authority No. 35/SEOJK.03/2017 on July 7, 2017, about Internal Control System Standard Guideline for the Commercial Banks. The Internal Control is a supervisory mechanism determined by the Bank's Management ongoing basis that aims to guarantee:

1. Compliance with applicable regulations.
   To ensure that all Bank's business activities have been implemented following applicable provisions and regulations, whether provisions which are issued by the government or supervisory authority of the Bank, as well as internal policies, regulations, and procedures established by the Bank.
2. The availability of accurate, complete, and on-time financial and management information.
   To provide accurate, complete, on time, and relevant reports required to make the right and accountable decision.
3. Efficiency and effectiveness of the Bank's business activities.
   To increase the effectiveness and efficiency in using assets and other resources to protect the Bank from any loss.
4. Improving the effectiveness of risk culture in the organization as a whole.
   To identify the weakness and assess deviation early.

## PENGAWASAN OLEH MANAJEMEN DAN BUDAYA PENGENDALIAN

Internal Audit merupakan Satuan Kerja dalam organisasi PT 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 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 PT. 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

## SUPERVISION BY MANAGEMENT AND CONTROL CULTURE

Internal Audit is a work unit within PT Bank Mandiri Taspen organization that assists the President Director and the Board of Commissioners through the Audit Committee in implementing supervisory functions to realize the Bank's vision and mission. The position of Internal Audit Division Head in the organization is directly under and accountable to the President Director. Nevertheless, Internal Audit may communicate directly with the Board of Commissioners through the Audit Committee to inform various things related to Internal Audit activities.

In the Policy Architecture of PT. Bank Mandiri Taspen, it has been regulated a set of Control Policy consists of 3 (three) policies, namely:

1. Internal Audit Policy

   Internal Audit Policy refers to the regulation and reference issued by the Internal Audit professional organization. The function of Internal Audit performed to ensure the effectiveness of Internal Control, Risk, Management, and Good Corporate Governance (GCG). Therefore, the

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.

Bank's vision and mission can be achieved effectively and efficiently.

2. Compliance and Legal Policy

   Compliance and Legal policy is the basis for the application of prudential practices, which becomes the responsibility of all the Bank's levels in implementing their activities, at which business process decision was taken from the corridor of applicable regulations and global industry practices.

3. Risk Management Policy

   Risk management policy is a policy arranged to manage Bank Mandiri Taspen's business activities risks. This policy becomes a reference for policies related to risk management 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 bertuiuan untuk mengetahui besaran risiko yang melekat pada aktivitas Bank untuk dibandingkan dengan *risk appetlte* Bank sehingga Bank dapat mengambil tindakan mitigasi risiko dan menentukan modal untuk mengcover 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 PT. Bank Mandiri Taspen.

## IDENTIFICATION AND RISK ASSESSMENT

The implementation of risk management is carried out in a series consisting of:

1. Risk Identification

   Risk identification aims to identify all types of risks inherent in any functional activity that may potentially harm the Bank. Risk identification is anticipative and not reactive, covering all functional activities (operational activities, combining and analyzing risk information from all available information sources, analyzing the probability of occurrence of risks and their consequences).

2. Risk Measurement

   a. Risk measurement aims to determine the amount of risk inherent in the Bank's activities to be compared with the Bank's risk appetite thus the Bank can take risk mitigation measures and determine capital to cover risks;
   b. Measurements are made individually or in whole;
   c. Method of risk measurement can be done qualitatively and or quantitatively;
   d. The model used in the risk measurement can be understood and known the strength, weakness, and its limitations.

3. Risk Monitoring

   Monitoring is done by comparing the predetermined risk limits with the magnitude of the risk being managed.

4. Risk Control

   Risk control is conducted on the potential for exceeding the predetermined risk limits and can be tolerated by PT Bank Mandiri Taspen.

## KEGIATAN PENGENDALIAN DAN PEMISAHAN FUNGSI

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.

## 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.

## CONTROL AND FUNCTION SEGREGATION ACTIVITY

Bank internal control system is implemented through Three Lines of Defense implementation as follows:

1. First Line of Defense

   It is an 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 are in line with the 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, Technical Guideline, and others.

2. Second Line of Defense

   It is an internal control consisting of risk management, compliance, RBC functions, including branch verifiers and other system builder units. For example, Risk Management is defined mechanisms of Risk Threshold Trigger Acceptance (RTTA), Risk & Control Self Assessment (RCSA), risk profile, collectibility monitoring, and Day Past Due (DPD).

3. Third Line of Defense

   Internal Audit performs the function of the third line of defense by giving independent assurance of the effectiveness of internal control, risk management, and governance process. As well as ensuring the first line and second line of defense have performed its function well. To maintain its independence, Internal Audit is directly responsible to the President Director and able to communicate with the Board of Commissioners through the Audit Committee.

## MANAGEMENT REVIEW (TOP LEVEL REVIEWS)

The Board of Directors of the Bank periodically asks for an explanation (information) and operational performance reports from authorized officers, so that it enables to review realization achievement compared to targets to be achieved such as financial statement which is compared to the established budget plan. Based on the reviews, the Board of Directors immediately detects such problems as control weaknesses, financial statement errors, or other irregularities to avoid fraud as well as error reporting to the authorities.

## 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

## DOKUMENTASI (*DOCUMENTATION*)

Bank sekurang-kurangnya memformalkan dan mendokumentasikan kebijakan, prosedur, sistem dan standar akuntansi serta proses audit secara memadai. Dokumen tersebut harus diperbarui secara berkala guna menggambarkan kegiatan operasional Bank secara aktual dan diinformasikan kepada pejabat dan pegawai. Atas suatu permintaan, dokumen harus senantiasa tersedia untuk kepentingan Auditor Intern, Akuntan Publik dan Otoritas Pengawasan Bank.

## PEMISAHAN FUNGSI (*SEGREGATION OF DUTIES*)

Dalam menjalankan kegiatan operasional, Bank tidak terlepas dari risiko-risiko. Untuk itu, risiko yang ada harus diminimalisir agar operasional Bank berjalan secara aman, cepat, tepat dan akurat serta sejalan dengan ketentuan yang berlaku. Hal tersebut telah dilakukan dengan melakukan pemisahan tugas dan tanggung jawab antara unit bisnis dengan unit *support* (*segregation of duties*). Disamping itu upaya peningkatan internal control juga dilakukan dengan hal-hal sebagai berikut:

1. Melaksanakan proses *check and recheck* dalam menjalankan operasional bank secara dual control.
2. Tunduk dan patuh terhadap regulasi internal dan eksternal (*comply with regulations*).
3. Menerapkan prinsip-prinsip manajemen risiko yang meliputi identifikasi, penilaian, mitigasi dan pemantauan serta pengukuran risiko.
4. Berpedoman pada Budaya Kerja Bank dan prinsip kehati-hatian (*prudential banking*).

## OPERATIONAL PERFORMANCE REVIEW (FUNCTIONAL REVIEW)

The review of operational performance is performed by First line, Second line, and Third line (Internal Audit) as follows:

1. First Line
   The head of Branch regularly conducts daily briefings every morning to improve administrative improvement, control, and service to the customer.
2. Second Line
   Performed by Risk Business Control (RBC), either performed daily by Verifier and periodically by RBC Branch, to ensure that branch operations are compliant 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.

## DOCUMENTATION

The Bank shall at least formalized and documented the policies, procedures, system, and accounting standards as well as the audit process adequately. The document must be updated periodically to depict Bank's actual operations and be informed to officials and employees. Based on a request, materials shall always be available for the benefit of internal auditors, public accountants, and the Bank's supervisory authority.

## SEGREGATION OF DUTIES

In implementing operational activities, the Bank is inseparable from risks. Therefore, the risks must be minimized for the Bank's operation to operate safely, quickly, and accurately, as well as in line with the prevailing regulations. It has been done by separating the duties and responsibilities between business units and supporting units (segregation of duties). Besides, the effort to improve internal control is also made with the following matters:

1. Conducting a check and recheck process is running bank operation in a dual monitor.
2. Subject to and comply with the internal and external regulations (comply with regulations).
3. Applying risk management principles that include identification, assessment, mitigation, and monitoring, as well as risk measurement.
4. Based on the Bank's Work Culture and the precautionary principles (prudential banking).

## SISTEM AKUNTANSI / KEUANGAN, INFORMASI DAN KOMUNIKASI

Kebijakan Akuntansi Bank mencerminkan prinsip kehati-hatian dan mencakup semua hal yang material serta sesuai dengan ketentuan dalam PSAK. Apabila PSAK belum mengatur masalah pengakuan, pengukuran, penyajian atau pengungkapan dari suatu transaksi atau peristiwa, maka hal tersebut ditetapkan dalam Kebijakan Akuntansi Bank dan/atau Standar Pedoman Akuntansi untuk memastikan bahwa laporan keuangan menyajikan informasi yang relevan terhadap kebuluhan para pengguna laporan untuk pengambilan keputusan dan dapat diandalkan. Bank menetapkan kebijakan akuntansi dengan mempertimbangkan hat-hal sebagai berikut:

1. Persyaratan dan pedoman PSAK dan ISAK yang mengatur hal-hal yang serupa dengan masalah terkait.
2. Definisi, kriteria pengakuan dan pengukuran aset, liabilitas, penghasilan dan beban yang tetapkan dalam KDPPLK.
3. Ketentuan yang dikeluarkan oleh Regulator, peraturan perundang-undangan yang relevan dengan laporan keuangan. pernyataan yang dibuat oleh badan pembuat standar lain dan praktik industri yang lazim sepanjang konsisten dengan butir 1 dan 2 di atas.

Jika PSAK memberikan pilihan atas perlakuan akuntansi, maka Bank diwajibkan mengikuti ketentuan Regulator.

## ACCOUNTING SYSTEMS / FINANCE, INFORMATION, AND COMMUNICATION

The Bank Mantap Accounting Policy reflects the principles of prudence and covers all material matters as well as following the provisions of PSAK. If PSAK has not regulated the recognition, measurement, presentation, or disclosure of a transaction or an event, it is outlined in the Bank Accounting Policy and/or the Accounting Guideline Standard. To ensure that the financial statements present relevant information to the needs of report users for decision making and are reliable. The Bank determines the accounting policy by considering the following matters:

1. Terms and guidelines of PSAK and ISAK that regulate things similar to related issues;
2. Definition, criteria for recognition and measurement of assets, liabilities, income, and expenses stipulated in KDPPLK; and
3. Provisions issued by the Regulator, the relevant rules and regulations to the financial statements. The statements made by other standard-setting bodies and industrial practices insofar as they are consistent with points 1 and 2 above.

If PSAK provides an option for accounting treatment, the Bank is required to comply with the provisions of the Regulator.

## KEGIATAN PEMANTAUAN DAN TINDAKAN KOREKSI PENYIMPANGAN

Fungsi Internal Audit dibentuk untuk meningkatkan efektivitas *Internal Control, Risk Management* dan *Good Corporate Governance* (GCG) sehingga visi dan misi Bank dapat tercapai dengan efektif dan efisien. Proses audit yang dilakukan oleh Internal Audit yaitu:

1. Perencanaan Audit

   Kegiatan Internal Audit dimulai dari tahap perencanaan. Perencanaan yang disusun mengacu pada ketentuan yang terdapat pada Kebijakan, Standar Prosedur dan *Internal Audit Charter.*

2. Pelaksanaan Audit

   Internal Auditor memeriksa dan mengevaluasi informasi/bukti audit untuk penyusunan kesimpulan dan rekomendasi audit. Apabila Internal Auditor menemukan permasalahan atau penyimpangan, maka permasalahan tersebut dievaluasi berdasarkan analisis sebab akibat. Analisis penyebab utama permasalahan dilakukan dengan menggunakan pendekatan R**oot Cause Analysis** (RCA).

3. Pelaporan Hasil Audit

   Laporan Internal Audit terdiri dari *Internal Reporting* dan *External Reporting*. Internal Audit wajib menyampaikan hasil auditnya dalam bentuk laporan tertulis yang

## MONITORING ACTIVITIES AND DEVIANCE CORRECTION ACTION

Internal Audit function is formed to improve the effectiveness of Internal Control, Risk Management, and Good Corporate Governance (GCG); thus, the Bank's vision and mission can be achieved effectively and efficiently. The audit process conducted by Internal Audit is:

1. Audit Planning

   Internal Audit activities begin from the planning stage. The plan is drawn up refers to the provisions contained in the Policy, Standard Procedures, Internal Audit Charter.

2. Audit Implementation

   The Internal Auditor examines and evaluates audit information/evidence for the preparation of audit conclusions and recommendations. If the Internal Auditor finds a problem or aberrations, then the problem is assessed based on the causal analysis. Analysis of the primary causes of the issues is done by using the Root Cause Analysis (RCA) approach.

3. Audit Results Report

   The Internal Audit Report consists of Internal Reporting and External Reporting. Internal Audit shall submit its audit results in the form of a written report that meets the

memenuhi sistematika dan standar kualitas penyusunan laporan.

4. Pemantauan Hasil Audit

   Internal Audit memonitor tindak lanjut hasil audit berupa tindakan perbaikan atau koreksi yang harus dilakukan oleh Auditee sesuai dengan rekomendasi yang disampaikan dan batas waktu yang ditetapkan dalam Daftar **Monitoring** Tindak Lanjut (DMTL).

## EVALUASI EFEKTIVITAS SISTEM PENGENDALIAN INTERN

Sejalan dengan POJK No. 18/POJK.03/2014 Tgl: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 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 PT. Bank Mandiri Taspen tahun 2019 sebesar 81,994 (*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*).

### PERBAIKAN KUALITAS AUDIT

Internal Audit memiliki program untuk mengevaluasi mutu kegiatan audit yang dilakukannya, terdiri dari:

1. Supervisi

   Supervisi terhadap pekerjaan Internal Auditor dilakukan secara berkesinambungan untuk memastikan adanya kepatuhan terhadap kebijakan, standar prosedur dan program audit yang telah disusun.

2. *Review* Intern

   Internal Auditor melakukan *review* secara berkesinambungan atas kualitas audit yang dilakukan. Dalam Struktur Organisasi Divisi Internal Audit PT. Bank Mandiri Taspen telah dibentuk fungsi *Quality Assurance. Quality Assurance* merupakan aktivitas *review* untuk memastikan kualitas proses kerja maupun hasil kerja Internal Audit sesuai dengan fungsinya.

systematics and quality standards of report preparation.

4. Audit Results Monitoring

   The Internal Audit monitors the follow-up of the audit results in the form of corrective actions or corrections to be performed by the Auditee following the recommendations submitted and the deadlines set out in the Follow Up Monitoring List (DMTL).

## EVALUATION OF EFFECTIVENESS OF INTERNAL CONTROL SYSTEM

Following the POJK No. 18/POJK.03/2014 dated 18 November 2014 on the Implementation of Integrated Governance for Financial Conglomeration, Bank Mandiri Internal Audit as an Integrated Internal Audit Work Unit should monitor the implementation of internal audit at each Financial Services Institution (Subsidiary Company) in Financial Conglomeration and to ensure that the subsidiary company has been well managed.

The Internal Audit function can independently give information on internal control's effectiveness. To ensure the presence of standardization in the internal control effectiveness assessment of the Subsidiaries, Bank Mandiri's Internal Audit has developed a tool that can be used by the Internal Audits of Subsidiary Companies, namely "Control Rating of Subsidiaries (CRPA)".

CRPA value of PT. Bank Mandiri Taspen in 2019 was 81.994. (Satisfactory). With satisfactory predicate, this meant that in general internal control has been adequate on the material aspect in terms of adequacy, effectiveness, and sustainability. However, a limited number of specific improvements were still needed.

### IMPROVEMENT ON AUDIT QUALITY

Internal Audit has programs to evaluate the quality of audit activities it performs, consisting of:

1. Supervision

   Supervision of the Internal Auditor's work is done on an ongoing basis to ensure compliance with the policies, standard procedures, and audit programs that have been developed.

2. Internal Review

   The Internal Auditor reviews continuously the quality of audits conducted. In the Organizational Structure of the Internal Audit Division of PT. Bank Mandiri Taspen, Quality Assurance function has been established. Quality Assurance is a review activity to ensure the quality of the work process and the work result of the Internal Audit following its function.

Selain melakukan aktivitas *Quality Assurance*, Divisi Internal Audit juga secara periodik melakukan *Development*, yaitu pengembangan terhadap metodologi/pendekatan termasuk pengkinian panduan kerja dalam rangka mendukung pelaksanaan aktivitas Internal Audit serta peningkatan mutu hasil audit.

3. *Review* Ekstern

   Untuk menilai mutu Internal Audit, fungsi audit intern Bank direview oleh lembaga ekstern sekurang-kurangnya sekali dalam 3 tahun. Review ini dilaksanakan oleh lembaga ekstern (Kantor Akuntan Publik) yang memiliki kompetensi, independensi serta tidak memiliki benturan kepentingan. Laporan atas review ekstern ini memuat hasil kaji ulang SKAI dan fungsi audit intern atas penggunaan Teknologi Informasi. Hasil *review* tersebut disampaikan ke Otoritas/Regulator.

PT. Bank Mandiri Taspen telah melakukan Kaji Ulang SKAI dan fungsi audit intern atas penggunaan Teknologi Informasi periode 1 Maret 2014 s.d 28 Februari 2017. Berdasarkan laporan tersebut, terdapat peningkatan signifikan terhadap kualitas kepatuhan, organisasi, kebijakan dan prosedur yang dilakukan oleh Divisi Internal Audit dibandingkan dengan periode sebelumnya.

## KESESUAIAN PENGENDALIAN INTERNAL DENGAN KERANGKA 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 PT. Bank

In addition to conducting Quality Assurance activities, the Internal Audit Division also periodically conducts development, namely development of methodology/approach, including updating of work guidance to support the implementation of Internal Audit activities and improving the quality of audit results.

3. External Review

   The external agency reviewed the Bank's internal audit function at least once every three years to assess the Internal Audit quality. This review is conducted by a Public Accounting Firm (external agency) Firm) that has competence, independence, and does not have a conflict of interest. The report on this external review contains a review of the Internal Audit Unit and internal audit function on the use of Information Technology. The review results are submitted to the Authority / Regulator.

PT. Bank Mandiri Taspen has conducted a review of the Internal Audit Unit and internal audit function on the use of the Information Technology period of March 1, 2014, until February 28, 2017. Based on this report, there is a significant increase in compliance, organizational, policy, and procedural quality performed by the Internal Audit Division compared to the previous period.

## SUITABILITY OF INTERNAL CONTROL WITH COSO FRAMEWORK

The Bank's internal control system has already suited to the Internal Control-Integrated Framework developed by The Committee of Sponsoring Organization of the Treadway Commission (COSO) in 2013. The objectives of internal control include operational, reporting, and compliance objectives. The operational objective is related to operational effectiveness and efficiency. The reporting objective is related to the interest of the financial reporting that meets the criteria of being reliable, timely, transparent, and other requirements determined by the Regulator and the Bank. Whereas the compliance objective is related to the Bank's compliance with laws and regulations. The 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 Letter of the Financial Services Authority No. 35/SEOJK.03/2017 dated July 7, 2017, concerning the Standard Guidelines of Internal Control System Implementation of Governance for Commercial Banks. Furthermore, the

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 PT. 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.

   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).

implementation of internal control in PT. Bank Mandiri Taspen, including the main elements mentioned above, has already suited with the Internal Control-Integrated Framework developed by The Committee of Sponsoring Organization of the Treadway Commission (COSO) as follows.

1. Control environment

   The control environment element of PT. Bank Mandiri Taspen is manifested in the forms of management monitoring and control culture in which the control scope is carried out in all levels, which is activity level control and entity-level control.

2. Risk Identification and Assessment

   The material risks and unfavorable effects on the achievement of the Bank's objectives have been identified and measured continuously by all units.

   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. Strategic Risk
   g. Compliance Risk
   h. Legal Risk

Risk assessment is a process to determine how the risk should be managed and is done in all operational unit levels, including the identification process, analysis, and risk assessment faced to achieve the Bank's objectives.

3. Control Activities

   Control Activities in general has involved all employees including the Board of Directors, organized to ensure that the management's directions have been carried out and actions to handle the identified risks have been done. The control activity according to the organizational function, at least covers: Management Reviews (Top Management Reviews), Operational Performance Reviews (Functional Reviews), Information System Control, Physical Assets Control, and Documentation.

   The control activities have been stated in policy documents and procedures to identify risks (risks of market, liquidity, credit, operational, compliance, reputation, strategic and legal).

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

PT. 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.

c. PT. 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

4. Information and Communication

The accounting, information and communication systems aims to identify problems that may arise and used as a means of exchanging information in order to conduct duties in line with each responsibility include:

a. Accounting system

It includes methods, records, and accounting data reconciliation process with the information system.

b. Information System

PT. Bank Mandiri Taspen has done the risks control related to the use of information technology to prevent business disturbance and potential loss that include:

1. Control related to the computer such as a mainframe, client-server, workstation makes sure that the operations work as expected involving back up procedure and data recovery, policy on gaining and developing software, access security maintenance, and control procedure (physical/logical).

2. Control on the application, including the suitability on provisions and data processing accuracy, validation procedure for data recording, procedures for controlling and authorizing access, and security matters that are excluded or distorted.

c. PT. Bank Mandiri Taspen has had Whistleblowing System mechanism as a means of reporting indications of fraud through Letter to CEO.

5. Monitoring Activity

Monitoring activity is done to monitor the effectiveness of the internal control implementation that is in the form of:

1. Monitoring Activity and deviation correction by the internal audit.

Monitoring activity (evaluation) on the adequacy of the Internal Control System is done related to the internal and external condition changes, so it can improve the internal control system capacity and its effectiveness. Monitoring activity (evaluation) towards the Internal Control System is conducted periodically or incidentally by the Internal Audit Division. The Internal Audit function has been independent of functions that carry out daily activities and have access to all operational activities. As a part of the Internal Control System, the Internal Audit Division conducts an independent assessment on bank adequacy, and compliance towards

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, PT. 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.

policies and procedures established and reports the results directly to the President Director, Director of Compliance, and the Board of Commissioners through the Audit Committee.

2. External Monitoring (Financial Services Authority, State Audit Agency)

   The level of monitoring on operational is done in stages including monitoring by external parties consisting of Financial Services Authority, Bank Indonesia as the Regulator, and External Auditors (Public Accounting Firm and State Audit Agency). Bank Indonesia/Financial Services Authority does the function as Supervisory Authority, 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 determine and to impose sanction (power to impose sanction)

   On the other hand, PT. Bank Mandiri Taspen also obliged to submit the financial statement which has been audited by Public Accounting Firm periodically and reports it to the Financial Services Authority. The Audit Committee evaluates the effectiveness of the external audit. The Audit Committee also examines the independence and objectivity of the external auditor as well as review the adequacy of the assessment carried out to ensure all significant risks have been considered.

## PENGENDALIAN OPERASIONAL PUSAT DATA

a. Pusat data berlokasi di Data Center Bank Mandiri dengan pengendalian sebagai berikut:

## DATA CENTER OPERATIONAL CONTROL

a. The data center is located at Bank Mandiri Data Center with the following controls:

| | | |
|---|---|---|
| Fire System | APAR | Fire Extinguisher (APAR) |
| Security 7x24 jam<br>24 Hours Security | Jumlah security yang berjaga 2 orang (siang hari) dan 1 orang (malam hari) | Number of security who stand guard 2 people (daytime) and 1 people (nighttime) |
| CCTV | 1 CCTV di ruangan DC | 1 CCTV in the DC room |
| Access Door<br>Door Access | Menggunakan fnger print (sidik jari) dan access card | Using finger print (fingerprint) and access card |
| Cooling System | AC central | Central Air Conditioner |

b. Pusat data DRC berlokasi di DRC Bank Mandiri dengan pengendalian sebagai berikut:

b. The DRC data center is located at Bank Mandiri DRC with the following controls:

| **Lokasi** | **APAR** | Fire Extinguisher (APAR) |
|---|---|---|
| | Griya Mandiri Rempoa Jalan Ir. H. Juanda, Ciputat, | Griya Mandiri Rempoa Jalan Ir. H. Juanda, Ciputat, Tangerang |
| Tangerang | 1 CCTV di ruangan DC | 1 CCTV in the DC room |
| Luas Bangunan | ruang mesin seluas 26 m | engine room area of 26 m |
| Power Capacity | 3.150 kva dari PLN | 3,150 kva from PLN |
| UPS | 400 kva 10 unit seluruh gedung | 400 kva 10 units throughout the building |
| Genset | 3 unit @1500 kva, stock solar<br>19.000 liter cukup untuk kurang lebih 5 hari operasi | 3 units @1500 kva, stock solar<br>19,000 liters is enough for approximately 5 days of operation |
| Fire System | Sistem Fire Alarm System<br>Fire Suppression System<br>Sistem HSSD<br>Sistem Fire Hydrant<br>Sistem APAR | Fire Alarm System<br>Fire Suppression System<br>HSSD system<br>Fire Hydrant System<br>APAR system |
| Cooling System | PAC 10 unit @105 kw (lantai 3) | PAC 10 units @ 105 kw (3rd floor) |
| Security 7x24 jam | Satpam Bank Mandiri | Bank Mandiri Security Guard |
| CCTV | 177 unit di Gedung DRC | Satpam Bank Mandiri |
| Access Door | 1 unit di Ruang Mesin, 1 unit Koridor | 1 unit in the Engine Room, 1 Corridor |
| Operasional | 7 x 24 jam | 7 x 24 hours |
| Ketinggian Tanah | ± 60 M dari permukaan laut | ± 60 M above sea level |

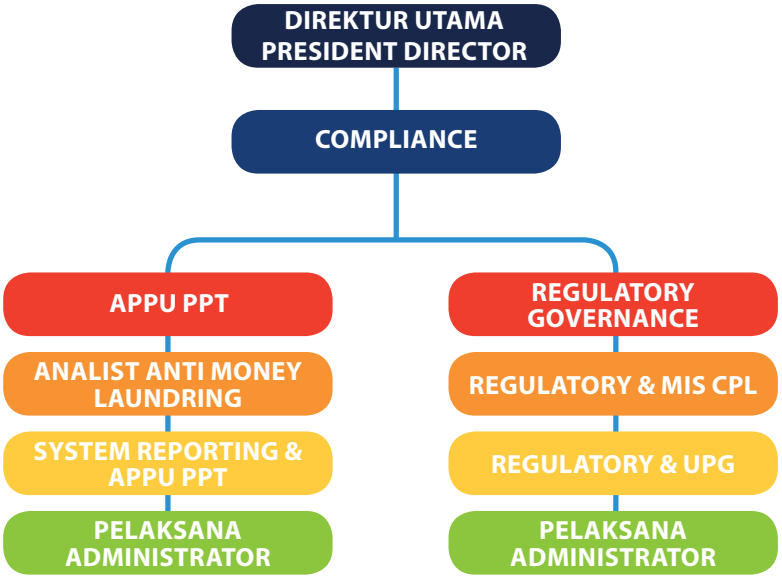
# FUNGSI KEPATUHAN
## Compliance Function

Dalam rangka pelaksanaan prinsip kehati-hatian dan penerapan fungsi kepatuhan Bank, sesuai dengan POJK No.55/POJK.03/2016 tanggal 07 Desember 2016 tentang penerapan tata kelola bagi bank umum antara lain mengatur mengenai kewajiban bagi Bank untuk memiliki Direktur yang membawahi Fungsi Kepatuhan dan Pembentukan Satuan Kerja Kepatuhan untuk melaksanakan Fungsi Kepatuhan yang meliputi: tindakan untuk mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank, memastikan agar kebijakan, ketentuan, *system* dan prosedur serta kegiatan usaha yang dilaksanakan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan Peraturan Perundang-undangan yang berlaku, memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan (OJK) serta mengelola Risiko Kepatuhan yang dihadapi oleh Bank.

In order to implement prudential principles and the implementation of the Bank's compliance function, in accordance with POJK No.55/POJK.03/2016 on December 7, 2016 on the implementation of governance for commercial banks, among others, regulates the obligation for the Bank to have a Director in charge of the Compliance function and Establishment of a Compliance Unit to implement the compliance function which includes: action to manifest the Compliance Culture at all levels of the organization and business activities of the Bank, ensure the policies, rules, systems, and procedures, as well as business activties performed by the Bank are in compliance with the provision of the Financial Services Authority and the applicable legislation, ensure the Bank's compliance with commitments made by the Bank to the Financial Services (OJK) and managing the Compliance Risk faced by the Bank.

### STRUKTUR ORGANISASI FUNGSI KEPATUHAN DIREKTUR YANG MEMBAWAHKAN FUNGSI KEPATUHAN

### ORGANIZATIONAL STRUCTURE OF COMPLIANCE FUNCTION




Sesuai dengan POJK No.46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, Bank Wajib memiliki Direktur yang membawahkan Fungsi Kepatuhan. Pengangkatan, pemberhentian dan/atau pengunduran diri anggota Direksi yang membawahkan Fungsi Kepatuhan mengacu pada ketentuan mengenai pengangkatan/pemberitahuan dan/atau pengunduran diri anggota Direksi sebagaimana dimaksud dalam ketentuan Bank Indonesia yang mengatur mengenai Bank Umum. Adapun Direktur Perseroan yang ditunjuk untuk membawahkan Fungsi Kepatuhan adalah Direktur *Compliance & Risk* yang dijabat oleh Bpk Paulus Endra Suyatna.

In accordance with POJK No.46/POJK.03/2017 on the implementation of the Compliance Function of Commercial Banks, Bank obligates to has a Director in charge of the Compliance Function. Recruitment and/ or resignation of the Board of Directors member who responsible for compliance function is regulated on the regulation Recruitment/ Notifcation and/or resignation of the Board of Director member as it is reffered in Bank Indonesia regulation that regulates Commercial Bank. Corporate Director appointed to be responsible for the Compliance Function is the director of compliance & risk which is held by Mr. Paulus Endra Suyatna.

## SATUAN KERJA KEPATUHAN

### PROFIL KEPALA FUNGSI KEPATUHAN

## COMPLIANCE WORK UNIT

### PROFLE OF THE HEAD OF COMPLIANCE FUNCTION

**Jhon Rico Harry Pangibuan**

Kepala Divisi Kepatuhan / Compliance Division Head

Warga Negara Indonesia, berdomisili di Jakarta. Lahir di Tarutung tanggal 24 Oktober 1969, saat ini berusia 50 tahun. Menyelesaikan pendidikan program sarjana Fakultas Ekonomi Jurusan Akuntansi Universitas Sumatera Utara (1993) dan Magister Hukum Bisnis Universitas Padjajaran – Bandung (2003). Memiliki pengalaman di dunia perbankan sejak tahun 1994 dengan memulai karir di Bank Danamon, menjadi auditor di Bank Dagang Negara (1995-2001) hingga merger menjadi Bank Mandiri. Mendapat penugasan di Bank Mantap sejak April 2016 dan menjabat sebagai Kepala Fungsi Kepatuhan berdasarkan Surat Keputusan No. SKD.CHC/0079/2016 tanggal 11 April 2016.

He is an Indonesian citizen who domiciles in Denpasar. He was born in Tarutung on October 24th, 1969 and he is currently 48 years old. He obtained his Bachelor Degree from the Department of Accounting, Faculty of Economics, University of North Sumatra (1993) and Master Degree in Business Law from Padjajaran University – Bandung (2003). He has been serving in the banking industry since 1994 by starting his career at Bank Danamon and as an auditor at Bank Dagang Negara (1995-2001) until it was merged to become Bank Mandiri. He has been assigned at Bank Mantap since April 2016 and is serving as the Head of Compliance Function based on the Decree No. SKD.CHC/0079/2016 dated April 11th, 2016.

## 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.

## DUTIES AND RESPONSIBILITIES OF COMPLIANCE FUNCTION

1. **Supervisory**, i.e. to conduct ex-ante supervision on the process of activities (customer service, decision making) to all Work Units
2. **Examination**, i.e. to review external and internal policies/ regulations as well as work procedures in order to support business progress and remain guided by the principle of prudence and regulation.
3. **Consultation**, i.e. to provide consideration/compliance opinion in relation to regulations, process of activities and prudential principles to all Work Units.
4. **Regulatory**, i.e. to conduct provision, assessment, and socialization of applicable laws and regulations and provisions as well as the provision of assistive devices with the aim of facilitating the Bank's ranks in complying the laws, regulations and provisions

## PENGEMBANGAN KOMPETENSI FUNGSI KEPATUHAN

Pengembangan kompetensi yang telah diikuti oleh Divisi Kepatuhan selama tahun 2019, antara lain:

## COMPETENCY DEVELOPMENT OF COMPLIANCE FUNCTION

Competency development that has been participated by the Compliance Division throughout 2019, among others:

| No | Nama<br>Name | Jabatan<br>Position | Pelaksanaan<br>Implementation | Keterangan<br>Explanation |
|---|---|---|---|---|
| 1 | Dio Yudansha Prakoso | *Professional Staff* | Februari / February 2019 | Sertifikasi Kepatuhan Level 1 / Compliance Certification Level 1 |
| | | | September / September 2019 | *Training Counterparty Credit Limit / Credit Limit Counterparty Training* |
| 2 | Liliek Krisnawati | *Professional Staff* | Maret / March 2019 | Sertifikasi Kepatuhan Level 1 / Compliance Certification Level 1 |
| | | | November / November 2019 | *Training* SAP / SAP training |
| 3 | Mochammad Andri | *Team Leader* | April / April 2019 | Sertifikasi Kepatuhan Level 1 / Compliance Certification Level 1 |
| | | | Oktober / October 2019 | *Training* Lembaga Keuangan Syariah / Sharia Financial Institution Training |
| 4 | Si Ketut Gede Suharba | *Team Leader* | Juni / June 2019 | Sertifikasi Audit / Audit Certification |
| 5 | Jhon R.H Pangaribuan | *Div Head* | Agustus / August 2019 | *Refreshment* BSMR Level III |
| | | | Oktober / October 2019 | *Training* Lembaga Keuangan Syariah / Sharia Financial Institution Training |
| 6 | Hartono Mantowijono | *Dept Head* | Februari / February 2019 | *Refreshment* BSMR Level III |
| | | | Mei / May 2019 | *Training For Basic Trasury Certification* |
| | | | Oktober / October 2019 | *Training* Lembaga Keuangan Syariah / Sharia Financial Institution Training |
| 7 | Komando Dewantara | *Team Leader* | Mei / May 2019 | *Training For Basic Trasury Certification* |
| | | | Juli / July 2019 | *Training* keprotokolan *and secretary / Protocol and Secretary Training* |
| | | | September / September 2019 | *Training Counterparty Credit Limit / Credit Limit Counterparty Training* |

## PELAKSANAAN PROGRAM KERJA FUNGSI KEPATUHAN TAHUN 2019

Aktivitas fungsi pengelolaan kepatuhan yang dilaksanakan selama tahun 2019 antara lain:

1. Melakukan sosialisasi dan pelatihan kepada karyawan sebagai salah satu upaya dalam mewujudkan budaya kepatuhan. Sosialisasi dan pelatihan tidak hanya ditujukan kepada karyawan lama tetapi juga kepada karyawan baru.
2. Melakukan penilaian risiko kepatuhan dan menyusun laporan profil risiko kepatuhan secara berkala, dalam rangka mengelola risiko kepatuhan. Termasuk aktivitas yang dilakukan dalam rangka mengelola risiko kepatuhan adalah menilai pengendalian internal pada unit kerja.
3. Memastikan bahwa produk dan aktivitas baru yang akan dilakukan tidak bertentangan dan telah mematuhi ketentuan yang berlaku. Untuk itu, Satuan Kerja Kepatuhan terlibat dalam pemberian persetujuan atas produk dan aktivitas baru.
4. Melakukan kajian dan pemenuhan ketentuan baru dan ketentuan internal yang ada, dan mengusulkan penyesuaian atas ketentuan, prosedur dan sistem internal yang ada. Memberikan persetujuan atas ketentuan internal yang akan diterbitkan.
5. Memastikan kepatuhan perseroan terhadap komitmen yang dibuat oleh Perseroan kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain.

## IMPLEMENTATION OF COMPLIANCE FUNCTION WORK PLAN IN 2019

The activities of compliance management function carried out during 2019 include:

1. Conducting socialization and training for employees as one of the efforts in realizing a compliance culture. Socialization and training are not only aimed at old employees but also for new employees.
2. Conducting compliance risk assessments and compiling compliance risk profle reports on a regular basis, in order to manage compliance risk. Activities carried out in order to manage compliance risk including the assessments on internal control in the work units.
3. Ensuring that new products and activities to be performed are not in conflict and are in compliance with applicable regulations. To that end, the Compliance Unit is involved in the approval of new products and activities.
4. Reviewing and fulflling new provisions and existing internal provisions, and proposing adjustments to existing provisions, procedures and internal systems. Giving approval to internal regulations to be issued.
5. Ensuring company compliance with commitments made by the Company to the Financial Services Authority and/or other supervisory authorities.

Selama tahun 2019, pengelolaan risiko kepatuhan yang telah dilaksanakan adalah sebagai berikut :

a. Identifkasi Risiko Kepatuhan

Identifkasi risiko kepatuhan dilakukan terhadap beberapa faktor yang dapat meningkatkan eksposur risiko kepatuhan, dengan cara sebagai berikut :

Throughout 2019, compliance risk managements that have been performed were as follows:

a. Identification of Compliance Risk

Identifcation of Compliance Risk Compliance risk identifcations were carried out on several factors that can increase compliance risk exposure by using the following methods:

| No | Risiko<br>Risk | Penyebab<br>Cause | Dampak<br>Impact | Kontrol/Mitigasi<br>Control/Mitigation |
|---|---|---|---|---|
| 1 | Kesalahan prosedur kerja<br>Error working procedure | Belum tersedianya ketentuan baku sebagai pedoman dalam bekerja<br>Unavailability of standard provisions as guidelines for work | Hasil pekerjaan tidak akurat, dapat Merugikan debitur/nasabah, risiko terhadap reputasi Bank<br>The work results are inaccurate, can harm the debtors/customers, potentially cause operational risk to the reputation of the Bank | Melakukan pendataan arsitektur ketentuan untuk setiap aktivitas Bank<br>Collecting policies regarding the provisions for each of the Bank's activities |
| 2 | Keterlambatan pengiriman laporan kepada regulator<br>Delay in sending reports to regulators | *Human Error*<br>Kelalaian Unit/PIC yang bersangkutan atau faktor teknis lainnya<br>Human Error: The negligence of the Unit/PIC concerned or other technical factors | Mendapat sanksi/ teguran dari regulator<br>Get sanctions/ reprimand from the regulators | Bank telah memiliki sistem *Compliance Monitoring & Reporting System* (CMRS) yang berfungsi memberikan alert kepada unit kerja terkait kewajiban pelaporan yang akan jatuh tempo. Komitmen PIC pelapor untuk melapor tepat waktu.<br>The Bank has a Compliance Monitoring & Reporting System (CMRS) that serves to provide alerts to work units related to reporting obligations that are due.<br>Supervision by supervisors who are more disciplined to monitor reporting obligations. |
| 3 | Pelanggaran terhadap ketentuan Regulator<br>Violation against the provisions of the Regulators | *Human Error*<br>Human Error | Mendapat sanksi/ teguran dari regulator<br>Get sanctions/ reprimand from the regulators | • Melakukan sosialisasi melalui *compliance lab* dan pembuatan resum terkait aturan baru<br>Conducting socialization through compliance lab and creating resumes related to new rules<br>• Membuat action plan jika terdapat aturan yang wajib dilaksanakan bank untuk *gapping* atas ketentuan regulator.<br>Making an action plan if there are rules that must be performed by the bank in order to fill the gap with the regulator's provisions.<br>• Menerbitkan *Compliance White Book* sebagai pedoman dalam pelaksanaan aktivitas dan inisiatif Bank<br>Issuing Compliance White Book as a guideline in implementing the Bank's activities and initiatives |
| 4 | Pelanggaran Produk Aktifitas Baru (PAB)<br>Violation of New Activity Products | Keterlambatan penyampaian Realisasi PAB ke Otoritas<br>Delay in submitting Realization of New Activity Products to the Authority | Bank dikenakan sanksi administrasi dan/atau pembekuan kegiatan usaha tertentu<br>The Bank shall be liable to administrative sanctions and/or freezing of certain business activities | • Pelaksanaan prinsip kehatihatian dan chek list risiko kepatuhan guna memastikan produk telah sesuai dengan ketentuan regulator pada setiap PAB yang diajukan melalui *compliance checklist*.<br>The implementation of prudential principle and compliance risk checklist to ensure that the products are in accordance with the regulator's provisions in each New Activity Product submitted through a compliance checklist.<br>• Monitoring PAB sesuai yang tercantum dalam RBB.<br>Monitoring New Activity Products in accordance with the provisions stipulated in the Bank's Business Plan<br>• Monitoring realisasi PAB melalui Kartu PAB.<br>Monitoring the realization of New Activity Products through New Activity Product Card. |
| 5 | Pelanggaran atas ketentuan pada transaksi keuangan tertentu (LTKT/ LTKM) karena tidak sesuai dengan ketentuan umum.<br>Violation of the provisions on certain financial transactions (LTKT / LTKM) because it is not in accordance with general provisions. | *Human Error* :<br>Pemahaman yang kurang terhadap ketentuan.<br>Human Error : Lack of understanding regarding the provisions | Bank dikenakan sanksi membayar berupa denda finansial.<br>The Bank is subject to penalties in the form of fnancial sanction | • Melakukan sosialisasi dan *enhancement system* analisa transaksi dan pelaporan.<br>Disseminating and enhancing transaction and reporting analysis systems.<br>• Supervisi atasan yang disiplin atas penyampaian laporan.<br>Supervision by disciplined supervisors regarding the submission of reports. |

b. Profil Risiko Kepatuhan

Profil risiko kepatuhan Bank Mantap untuk posisi Desember 2019 dengan menggunakan penilaian 5 (lima) peringkat secara keseluruhan adalah 2. Dengan demikian secara komposit predikat risiko kepatuhan adalah Low to Moderate, sebagaimana berikut :

b. Compliance Risk Profile

The overall ranking of Bank Mantap's compliance risk profile as of December 2019 is 2nd out of 5. Thus, the composite compliance risk predicate was Low to Moderate, as follows:

| No | Parameter<br>Parameters | Rumus dan Indikator Pendukung<br>Formula and Supporting Indicators | Hasil Perhitungan dan Analisa<br>Results of Calculation and Analysis | Bobot<br>Weight | Rating<br>Rating | Nilai<br>Score |
|---|---|---|---|---|---|---|
| 1 | Jumlah sanksi denda kewajiban membayar yang dikenakan kepada perusahaan dari otoritas<br>The amount of fne sanction that must be paid by the company imposed by the authority | Rasio sanksi:<br>Nominal sanksi dibandingkan beban non-operasional<br>Sanction ratio:<br>Nominal of the sanctions compared to the non-operating expenses | Sampai dengan Periode Desember 2019 terdapat sanksi/denda sebesar 502.8 Juta. (22.47% dari Beban Non Operasional)<br>Until December 2019 period there were sanctions / fines of 502.8 million. (22.47% of Non-Operational Expenses) | 16.67% | 4 | 0.67 |
| 2 | Jenis pelanggaran atau ketidakpatuhan yang dilakukan oleh Perusahaan<br>Types of violation or noncompliance carried out by the Company | Indikator :<br>Terdapat teguran tertulis dari regulator<br>Indicator:<br>There is a written warning from the regulator | Sampai dengan Periode Desember 2019 tidak terdapat teguran yang disebabkan karena ketidakpatuhan Bank terhadap ketentuan.<br>Until December 2019 there was no warning due to the Bank's non-compliance with regulations. | 16.67% | 1 | 0.17 |
| 3 | Jenis dan frekuensi pelanggaran yang sama yang ditemukan setiap tahunnya dalam 3 tahun terakhir<br>The type and frequency of same violations found every year in the last 3 years | Pelanggaran berulang dalam 3 tahun terakhir<br>Repeated violations in the last 3 years | Sampai dengan periode Desember 2019 Tidak terdapat pelanggaran yang sama dalam 3 tahun terakhir<br>Until December 2019 period there were no similar violations in the last 3 years | 16.67% | 1 | 0.17 |
| 4 | Signifkansi tindak lanjut perusahaan atas temuan tersebut<br>The signifcance of the company's follow-up to the fndings | Signifkansi atas pelanggaran<br>Signifcance of violations | Sampai dengan Periode Desember 2019 terdapat sanksi/denda yang disebabkan karena kesalahan pelaporan bancassurance dan LBU yang telah ditindaklanjuti<br>Until December 2019 period there were sanctions / fines which were caused due to errors in reporting bancassurance and LBU which had been followed up. | 16.67% | 2 | 0.33 |
| 5 | Frekuensi pelanggaran atas ketentuan pada transaksi keuangan tertentu karena tidak sesuai dengan standar yang berlaku umum<br>The frequency of violations against the provisions regarding certain fnancial transactions because they are not in accordance with generally accepted standards | Pelanggaran terkait APU-PPT<br>Violations related to Anti Money Laundering Terrorism Funding Prevention Programs | Sampai dengan periode Desember 2019 Tidak terdapat pelanggaran ketentuan pada transaksi keuangan. Seluruh kegiatan transaksi keuangan sudah sesuai dengan standard ketentuan yang berlaku<br>Until December 2019 period there were no violations of the provisions on financial transactions. All financial transaction activities were in accordance with applicable regulatory standards | 16.67% | 1 | 0.17 |
| 6 | Signifkansi potensi pelanggaran akibat perubahan ekternal/ internal<br>The signifcance of violation potential due to external/ internal changes | Pelanggaran akibat perubahan ketentuan eksternal/internal<br>Violations due to changes in external/ internal provisions | Tidak terdapat potensi risiko yang berdampak signifikan bagi perusahaan akibat dari perubahan ketentuan internal/eksternal Adapun beberapa penyesuaian ketentuan dari regulator sudah disosialisasikan serta dipersiapkan dengan baik bersama unit terkait<br>There was no potential risk that had a significant impact on the company due to changes in internal / external provisions. Some adjustments to the provisions of the regulator have been socialized and well prepared with related units. | 16.67% | 1 | 0.17 |
| | | | | 100% | Total | 2 |
| | Kategori / Category | | | | *Low to Moderate* | |

c. Tren Risiko Kepatuhan

Tren Risiko Kepatuhan Bank Mantap selama 3 (tiga) tahun terakhir pada Triwulan IV pada tahun 2019 berada pada posisi Meningkat. Masih terdapat denda regulator namun sebatas denda administrasi dan tidak signifkan. Adapun tren risiko kepatuhan adalah sebagai berikut :

c. Trend of Compliance Risk

Trend of Bank Mantap Compliance Risk for the last 3 (three) years in the Quarter IV in 2019 is in the position of Increasing. There are several regulatory fnes but limited to administrative fnes and not signifcant. The trends in compliance risk are as follows:

| Tahun Year | Profil Risiko Kepatuhan Triwulan Profle of Compliance Risk in the –th Quarter | | | | | Keterangan | Explanation |
|---|---|---|---|---|---|---|---|
| | I | II | III | IV | Tren Trend | | |
| 2017 | L | L | LTM | M | Meningkat Increasing | 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 | LTM | Stabil - Meningkat Stable - ncreasing | Masih terdapat denda regulator namun sebatas denda administrasi dan tidak signifkan | There are still regulatory fines but are limited to administrative and insignificant fines |
| 2019 | L | L | L | LTM | Meningkat | Masih terdapat Sanksi denda atas kesalahan pelaporan & LBU yang telah ditindaklanjuti oleh *management* | There are still penalties or misrepresentation & LBU that have been followed up by management |

Catatan kategori risiko / Note of risk category:
- L : Low - LTM : Low to Medium - M : Medium To High - MTH : Medium To High

## SISTEM MITIGASI RISIKO KEPATUHAN

Satuan Kerja Kepatuhan melakukan Pengembangan Sistem *Compliance Monitoring & Reporting Sistem* (CMRS) yang tujuan nya adalah untuk mitigasi risiko Kepatuhan dari sanki pelaporan Bank.

Satuan Kerja Kepatuhan juga telah melakukan pengembangkan system Batas Maksimal Pemberian Kredit BMPK guna mengakomodir POJK No.32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar bagi Bank Umum yang ketentuannya yaitu untuk menerapkan prinsip kehati-hatian dalam penyaluran kredit dan melakukan penyebaran portofolio penyediaan dana dengan persentase tertentu kepada Pihak Terkait maupun Pihak Tidak Terkait dengan memperhatikan kemampuan modal Bank

## COMPLIANCE RISK MITIGATION SYSTEM

The Compliance Work Unit carries out the Development of Compliance Monitoring & Reporting System (CMRS) whose purpose is to mitigate Compliance risk from the Bank's reporting sanctions.

The Compliance Work Unit has also developed the BMPK or Minimum Lending system to accommodate POJK No.32 / POJK.03 / 2018 concerning the Maximum Lending Limit and Provision of Large Funds for Commercial Banks whose provisions are to apply the precautionary or prudential principle in lending and disseminate funding portfolios with a certain percentage to Related Parties or Non-Related Parties by considering the Bank's capital capability

## *COMPLIANCE LAB*

Satuan Kerja Kepatuhan Melakukan kajian dari regulasi terbaru 2019 yang berdampak langsung terhadap Bank dengan melakukan *Compliance Lab* yang disampaikan langsung kepada unit kerja dan memberikan action plan kepada unit terkait paling lambat 1 bulan sejak regulasi terbit. Pada 2019 Terdapat 29 ketentuan baru yang berkaitan dengan bisnis bank dan satuan kerja Kepatuhan telah membuat resume setiap peraturan terbaru dan membagikan kepada masing – masing unit kerja.

## COMPLIANCE LAB / COMPLIANCE LAB

Compliance Work Unit Conducts a review on the latest 2019 regulations that have direct impacts on the Bank by conducting Compliance Lab that are delivered directly to the work units and by providing action plan to the relevant units no later than 1 month after the regulation was issued. In 2019, there are 29 new provisions related to the bank's business and the Compliance work unit has made a resume for every new regulation and shared it with each work unit.

## ISO 9001:2015

Pada 8 Oktober 2018 Satuan Kerja Kepatuhan mendapatkan Sertifikasi SNI ISO 9001 ; 2015. Dan melakukan penyusunan Panduan Mutu yang berpedoman pada International *Standard Organization* (ISO) 9001:2015 mengenai peningkatkan kepuasan pelanggan dan mutu produk serta disesuaikan dengan penyelenggaraan pelayanan fungsi *Compliance* yang

## ISO 9001:2015

On October 8th, 2018, the Compliance Work Unit received SNI Certifcation ISO 9001:2015, The work unit also established the Quality Guidelines based on the International Standard Organization (ISO) 9001: 2015 concerning the improvement of customer satisfaction and product quality as well as adjusted to the implementation of Compliance function services which refer

mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) No.46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum serta Arsitektur Kebijakan Bank Mandiri Taspen. Diharapkan dengan telah memilikinya ISO 9001 pada satuan kerja Kepatuhan dapat mendorong pengelolaan Bank menjadi semakin professional, serta untuk peningkatan kemandirian unit kerja compliance.

## PROGRAM ANTI PENCUCIAN UANG (APU) DAN PENCEGAHAN PENDANAAN TERORISME (PPT)

Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme merupakan program yang wajib diterapkan dalam melakukan hubungan usaha dengan calon nasabah dan pengguna jasa Bank (Nasabah atau *Walk In Customer*) yang dilaksanakan dengan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 12/POJK.01/2017 tanggal 16 Maret 2017 tentang penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan. Tujuan penerapan program ini untuk mencegah dan melindungi agar sistem perbankan tidak digunakan sebagai sarana kejahatan pencucian uang (*Money Laundering*) dan pendanaan terorisme baik yang dilakukan secara langsung maupun tidak langsung oleh para pelaku kejahatan. Secara operasional dalam penerapannya di Bank Mantap telah diatur dalam Kebijakan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) tanggal 29 April 2019 dan pada Standar Prosedur Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) Nomor: SP/016/XI/2019 tanggal 29 November 2019.

## ORGANISASI DALAM PENERAPAN PROGRAM APU DAN PPT

Pelaksana tugas penerapan program APU dan PPT telah menunjuk pejabat Bank Mantap sebagai Pejabat Unit Kerja Khusus (UKK) baik di Kantor Pusat dan maupun di Kantor Cabang yang berfungsi melaksanakan penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, sesuai Surat Keputusan Direksi No.SKD/056/XI/2015 tentang Penetapan Pejabat Unit Kerja Khusus (UKK) di Kantor Pusat dan Cabang Bank Mantap beserta lampiran tugas dan tanggung jawabnya.

Adapun tugas dan tanggungjawab UKK di Kantor Pusat dan Cabang Bank Mantap antara lain: UKK di Kantor Cabang

1. Memastikan bahwa kebijakan, prosedur, dan peraturan lainnya yang terkait dengan penerapan program APU dan PPT di kantor cabang telah dilaksanakan secara efektif.
2. Memastikan bahwa persetujuan penerimaan dan/atau penolakan permohonan pembukaan rekening atau transaksi oleh Calon Nasabah atau WIC yang tergolong berisiko tinggi diberikan oleh Kepala Cabang di kantor cabang setempat.
3. Menyampaikan LTKM/LTKT setelah dilakukan CDD/EDD di kantor cabang kepada UKK Kantor Pusat dan pemantauan profil nasabah melalui program AML di BS-One (SP200).
4. Memantau setiap validitas proses, *checklist*/daftar periksa

to the Financial Services Authority Regulation (POJK) No.46/POJK.03/2017 concerning Implementation of Commercial Bank's Compliance Functions and Policy Architecture of Bank Mandiri Taspen. It is expected that having ISO 9001 in the Compliance work unit can encourage the management of the Bank to become increasingly professional, as well as to increase the independence of the compliance work unit

## ANTI-MONEY LAUNDERING (AML) AND TERRORISM FINANCING PREVENTION (TFP) PROGRAMS

The implementation of Anti Money Laundering and Terrorism Funding Prevention Program is a program that must be applied in conducting business relations with prospective customers and users of Bank services (Customers or Walk In Customers) and it is carried out based on the Financial Services Authority Regulation No. 12/POJK.01/2017 dated March 16th, 2017 concerning the implementation of Anti Money Laundering and Terrorism Funding Prevention Programs in the Financial Services Sector. The purpose of implementing this program is to prevent and protect the banking system from being used as a means of money laundering and terrorism funding, either directly or indirectly committed by the perpetrators. Operationally, its implementation in Bank Mantap ihas been regulated in the Anti Money Laundering and Terrorism Funding Prevention (APU and PPT) Policy dated June 17th, 2016 and on the Standard of Anti Money Laundering and Terrorism Funding Prevention (AML and PPT) Number: SP/007/XI/2016 dated November 15th, 2016.

## ORGANIZATIONS IN THE IMPLEMENTATION OF AML AND TFP PROGRAMS

The executor of the implementation of APU and PPT programs has appointed Bank Mantap ofcials as the Special Work Unit (UKK) Officers both at the Head Office and Branch Offices with a function to implement the Anti Money Laundering and Terrorism Funding Prevention programs in accordance with the Board of Directors' Decree No. SKD/056/XI/2015 concerning the Appointment of Special Work Unit Officers at Bank Mantap Head and Branch Offices along with the attachments related to their duties and responsibilities.

The duties and responsibilities of UKK at Bank Mantap Head and Branch Offices are, among others:

1. Ensuring that policies, procedures and other regulations related to the implementation of the APU and PPT programs at the branch offices have been carried out effectively.
2. Ensuring that the approval on the acceptance and/or refusal of the application for opening an account or transaction by a high risk Customer or WIC is given by the Branch Manager at the local branch office.
3. Submitting the LTKM/LTKT (Cash Financial Transaction Report/Suspicious Financial Transaction Report) after the CDD/ EDD has been carried out at the branch office to UKK at the Head Office and monitoring customer profles through the APU program at BS-One (SP200).
4. Monitoring each process of validation and checklist as

dan pelaksanaan verifikasi dokumen pendukung pada saat pembukaan rekening dan/atau terdapat transaksi keuangan yang tidak wajar yang terkait dengan pencucian uang dan/atau pendanaan terorisme, dengan cara:

a. Memastikan kelengkapan informasi dan dokumen nasabah.
b. Meneliti kemiripan antara profil transaksi nasabah dengan profil nasabah.
c. Meneliti kemiripan atau kesamaan nama dengan nama yang tercantum dalam *database* daftar teroris dan daftar terduga teroris atau organisasi teroris.
d. Meneliti kemiripan atau kesamaan nama dengan nama tersangka atau terdakwa yangdipublikasikan dalam media massa/elektronik dan otoritas yang berwenang.
e. Meneliti kemiripan atau kesamaan nama dengan nama yang tercantum dalam DaftarHitam Nasional (DHN).

5. Mengkoordinasikan dan memantau proses pengkinian data Nasabah dan memastikan bahwa pengkinian data tersebut sejalan dengan laporan rencana kegiatan pengkinian data yang dikoordinir oleh UKK di kantor pusat.
6. Menerima laporan transaksi keuangan yang berpotensi mencurigakan dari unit kerja terkait di kantor cabang, mengindentifikasikan, dan melakukan analisis atas laporan tersebut.
7. Menyusun laporan transaksi keuangan yang berpotensi mencurigakan untuk disampaikankepada UKK di kantor pusat.
8. Memberikan masukan yang terkait dengan penerapan program APU dan PPT kepada pegawai di kantor cabang dan/atau UKK di kantor pusat.
9. Memantau, menganalisis dan merekomendasikan kebutuhan pelatihan APU dan PPT para pegawai dikantor cabang kepada UKK di kantor pusat.

UKK di Kantor Pusat

1. Menyusun dan mengusulkan pedoman penerapan program APU dan PPT kepada Direktur yang membawahkan fungsi kepatuhan.
2. Memastikan adanya sistem yang mendukung program APU dan PPT, yaitu sistem yang antara lain dapat mengindentifkasi Nasabah, Transaksi Keuangan Mencurigakan, dan transaksi keuangan lainnya yang diwajibkan oleh Undang-undang.
3. Memantau pengkinian profil Nasabah dan profil transaksi Nasabah.
4. Melakukan koordinasi dan pemantauan terhadap pelaksanaan kebijakan program APU dan PPT dengan unit kerja terkait yang berhubungan dengan Nasabah/WIC/BO.
5. Memastikan kebijakan dan prosedur telah sesuai dengan perkembangan program APU dan PPT yang terkini, risiko produk, kegiatan dan kompleksitas usaha, dan volume transaksi di Bank Mantap.
6. Memantau kesesuaian transaksi keuangan nasabah dengan profil Nasabah khususnya Nasabah dengan transaksi yang berisiko tinggi.

well as verifcation of supporting documents at the time of account opening and/or if there is a suspicious fnancial transactions related to money laundering and/or terrorism funding, by:

a. Ensuring the completeness of customer information and documents.
b. Examining the similarities between customer transaction profle and customer profle
c. Examining the similarity or resemblance of names with the names listed in the database of terrorist and terrorist suspect or terrorist organizations
d. Examining the similarity or resemblace of names with the names of suspects or defendants published in mass/electronic media and by authorized authorities.
e. Examining the similarity or resemblance of names with the names listed in the National Black List (NBL)

5. Coordinating and monitoring the process of updating Customer data and ensuring that the data updating is in line with the report on the data updating activity plan coordinated by the UKK at the head office
6. Receiving reports of potentially suspicious financial transactions from related work units at the branch office, identifying, and analyzing the reports
7. Preparing reports on potentially suspicious fnancial transactions to be submitted to the UKK at the head office
8. Providing inputs related to the implementation of APU and PPT programs to employees at branch offices and/or UKK at the head office
9. Monitoring, analyzing and providing recommendation concerning the training needs of APU and PPT of employees at the branch office to the UKK at the head office.

UKK at the Head Office

1. Arranging and proposing guidelines for implementing the APU and PPT programs to the Director who is in charge of the compliance function
2. Ensuring the availbility of a system that supports the APU and PPT programs, namely a system which, among others, can identify Suspicious Customers and Financial Transactions, as well as other fnancial transactions required by the Laws.
3. Monitoring the updating of customer profles and Customer transaction profles.
4. Coordinating and monitoring the implementation of policies concerning the APU and PPT programs with the relevant work units related to the Customers/ WIC/BO
5. Ensuring that the policies and procedures are in accordance with the latest developments in the APU and PPT programs, product risk, activities and business complexity, as well as the volume of transactions at Bank Mantap.
6. Monitoring the suitability of the customer's fnancial transactions with the customer's profle, especially the Customer with high-risk transactions.

7. Menerima laporan transaksi keuangan yang berpotensi mencurigakan (*red flag*) dari unit kerja terkait dan melakukan analisis atas laporan tersebut.
8. Mengindentifkasi transaksi yang memenuhi kreteria mencurigakan berdasarkan laporan hasil analisa transaksi keuangan dari unit kerja terkait dan/atau hasil pemantauan yang dilakukan.
9. 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.
10. Memastikan bahwa:
    a. terdapat mekanisme kerja yang memadai dari setiap satuan kerja terkait kepada UKK atau pejabat yang bertanggungjawab terhadap penerapan program APU dan PPT dengan menjaga kerahasiaan informasi , dan
    b. 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 dan PPT.
11. Memantau, menganalisis, dan merekomendasikan kebutuhan pelatihan program APU dan PPT bagi Karyawan PT Bank Mandiri Taspen, dan
12. Berperan sebagai *contact person* bagi Lembaga Pengawas, dan Pengatur serta Penegak Hukum.

7. Receiving reports on potentially suspicious fnancial transactions (red flags) from the relevant work units and conducting an analysis on the report.
8. Identifying transactions that meet the suspicious criteria based on the reports regarding the analysis of fnancial transactions from the relevant work units and/or the results of monitoring carried out.
9. Arranging the LTKM and other reports as stipulated in the laws and regulations concerning the prevention and eradication of money laundering and terrorism funding, to be submitted to the PPATK (Indonesian Financial Transaction Reports and Analysis Center/INTRAC) based on the approval of the Director
10. Ensuring that:
    a. there is an adequate working mechanism from each work unit related to the UKK or ofcials responsible for implementing the APU and PPT programs by maintaining the confdentiality of information, and
    b. The relevant work units carry out functions and tasks in the context of preparing reports on potentially suspicious fnancial transactions before submitting them to the UKK or ofcials responsible for implementing the APU and PPT programs.
11. Monitoring, analyzing, and providing recommendations related to training needs of the APU and PPT programs for PT Bank Mandiri Taspen employees, and
12. Acting as a contact person for the Supervisory Agency, Regulators and Law Enforcer.

## PEMBERIAN DANA KEGIATAN SOSIAL DAN/ ATAU POLITIK

Pemberian dana untuk kegiatan sosial tahun 2019 sebesar Rp232.764.650. Pemberian dana kegiatan sosial lebih rinci dijelaskan pada Bab *Corporate Social Responsibility* pada Laporan Tahunan ini. Sedangkan untuk pemberian dana politik, Bank tidak memberikan pendanaan terkait kegiatan politik.

Pemberian dana untuk kegiatan sosial tahun 2019 sebesar Rp 232.764.650,- dengan perincian sebagai berikut :

## GRANTING OF FUNDS FOR SOCIAL AND/OR POLITICAL ACTIVITIES

Funding for social activities in 2019 amounted to IDR 232,764,650. More detailed social activity funding is explained in the Corporate Social Responsibility Chapter of this Annual Report. As for funding for political activities, the Bank does not provide funding regarding political activities.

Provision of funds for social activities in 2019 amounting to Rp 232,764,650, - with the following details:

| NO | Keterangan<br>Information | Tanggal<br>Date | Nominal (Rp.)<br>Nominal (Rp.) |
|---|---|---|---|
| 1. | Donasi Kegiatan HMPI bersama Dinas Kehutanan<br>Donation for HMPI Activities with Forestry Office | 16/01/2019 | 1.600.000 |
| 2. | Donasi HUT Satpam ke 38 tahun di Kota Denpasar<br>Donation on the 38th Anniversary of Security Units in Denpasar City | 16/01/2019 | 1.000.000 |
| 3. | Donasi Pembangunan Asrama Pondok Pesantren<br>Donation for the Construction of Islamic Boarding School | 25/01/2019 | 10.000.000 |
| 4. | Donasi Pembangunan Gereja Stasi st. Petrus NTT<br>Donation for the Construction of Stasi St. Petrus Church in NTT | 25/01/2019 | 5.000.000 |
| 5. | Donasi Reuni 30 tahun Angkatan 88 SMP 7 Metropoli<br>Donation for the 30th Reunion of Class of 88 of SMP 7 Metropoli | 15/02/2019 | 10.000.000 |
| 6. | Donasi Ogoh-ogoh STT Bnjar Kereneng<br>Donation for Ogoh-ogoh STT Banjar Kereneng | 20/02/2019 | 1.000.000 |
| 7. | Donasi Pembuatan Ogoh-ogoh Seka Truna Banjar Kenanga<br>Donation for the Making of Ogoh-ogoh of Seka Truna Banjar Kenanga | 01/03/2019 | 500.000 |
| 8. | Sumbangan Pembangunan Menara & Atap Teras Masjid<br>Donation for the Construction of Mosque Terraces & Towers | 10/04/2019 | 15.000.000 |

| NO | Keterangan<br>Information | Tanggal<br>Date | Nominal (Rp.)<br>Nominal (Rp.) |
|---|---|---|---|
| 9. | Donasi pembuatan Ogoh-ogoh baru Wijaya Kusuma & Bnjr Ketapian Kelod<br>Donation for the Making of New Ogoh-ogoh of Wijaya Kusuma & Banjar Ketapian Kelod | 11/04/2019 | 2.000.000 |
| 10. | Donasi Sumbangan Dekopin Bali 2019<br>Donation for Dekopin Bali 2019 | 23/05/2019 | 1.000.000 |
| 11. | Donasi Partisipasi Sumbangan Polisi Sektor Cikini & Mess<br>Donation for the Police of Cikini & Mess Sector | 29/05/2019 | 2.750.000 |
| 12. | Donasi PJ Pengembalian UM Bantuan Bukber ke Paguyuban GI<br>PJ Donation for Advance Refunds of Joint Break Fasting Donation to the GI Association | 21/06/2019 | 17.500.000 |
| 13. | Donasi Sumbangan Mushola Al Ikhlas<br>Donation for Al Ikhlas Mosque | 02/07/2019 | 10.000.000 |
| 14. | Donasi Sumbangan Alat Drum TK Budi Pekerti<br>Donation of Drum Tools for Budi Pekerti Kindergarten | 02/07/2019 | 5.000.000 |
| 15. | Donasi Sumbangan BKPP Demak - KC Semarang<br>Donation for BKPP Demak - Semarang Branch Office | 02/07/2019 | 11.000.000 |
| 16. | Donasi CSR Alat Tulis & Alat Kebersihan, Panti Asuhan, Pak Werd PKL<br>CSR Donation of Stationery, Cleaning Tools for Orphanages by PKL, Mr. Werd | 25/07/2019 | 9.830.000 |
| 17. | Donasi CSR Buka Bersama Bank Mantap KC Palembang<br>CSR Donation for Break Fasting of Palembang Branch Office of Bank Mantap | 08/08/2019 | 9.859.650 |
| 18. | Donasi Sumbangan HUT RI Ke 74 Cakra 12<br>Donation for the 74th Indonesia Independence Day, Cakra 12 | 27/08/2019 | 15.000.000 |
| 19. | Donasi Sumbangan Reuni Karyawan BDN KK Thamrin 2019<br>Donation for BDN Employees Reunion 2019, Thamrin Cash Office | 04/10/2019 | 5.000.000 |
| 20. | Donasi PJ Sumbangan Temu Kangen & Jalan Sehat<br>PJ Donation for Meet and Greet & Healty Walk | 09/10/2019 | 10.000.000 |
| 21. | Donasi Sumbangan untuk anggota ppsu kelurahan cikini<br>Donation for PPSU Members of Kelurahan Cikini | 17/10/2019 | 7.500.000 |
| 22. | Donasi Sumbangan Jambore SDN 3 Mekarsari Tahun 2019<br>Donation for SDN 3 Mekarsari Jamboree 2019 | 24/10/2019 | 4.000.000 |
| 23. | Donasi Sumbangan PWRI Denpasar KC Melati Tahun 2019<br>Donation for PWRI Denpasar, Melati Branch Office 2019 | 08/11/2019 | 5.000.000 |
| 24. | Donasi Sumbangan Perangkat PC ke POS Polisi Cikini Tahun 2019<br>Donation of PC for Cikini Police Post 2019 | 11/11/2019 | 5.225.000 |
| 25. | Donasi Sumbangan Korban Gempa Maluku Yayasan Insan Cer<br>Donation for the Victims of Maluku Earthquake of Insan Cer Foundation | 12/11/2019 | 10.000.000 |
| 26. | Donasi Sumbangan Kopdarnas Bank Mandiri KC Makasar Tahun 2019<br>Donation for Kopdarnas Bank Mandiri of Makassar Branch Office 2019 | 15/11/2019 | 5.000.000 |
| 27. | Donasi Sumbangan Mushola Yayasan MUJAHIDIN PEG PERTANI<br>Donation for Mushola of Mujahidin Foundation of Agriculture Employees | 15/11/2019 | 10.000.000 |
| 28. | Donasi Sumbangan Renovasi SMAN 2 Bukit Tinggi<br>Donation for Renovation of SMAN 2 Bukit Tinggi | 28/11/2019 | 10.000.000 |
| 29. | Donasi Sumbangan Corsec untuk bapekris 2019<br>Corsec donations for bapekris 2019 | 18/12/2019 | 3.000.000 |
| 30. | Donasi Sumbangan Kegiatan Natal PT TASPEN PERSERO TAHUN 2019<br>Donation for PT Taspen Persero's Christmas Activities 2019 | 19/12/2019 | 30.000.000 |
| | **TOTAL** | | 232.764.650 |

## PERKARA PENTING

Selama Tahun 2019 terdapat beberapa penanganan permasalahan hukum atas perkara yang telah selesai dan/atau dalam proses pengadilan, antara lain

## IMPORTANT CASES

Throughout 2019 there are several legal issue handlings regarding cases, either have been completed and/or are in the process of trial, among others

| Permasalahan Hukum | Jumlah / Number | | Legal Issue |
|---|---|---|---|
| | Perdata / Civil | Pidana / Criminal | |
| Telah selesai (telah mempunyai kekuatan hukum yang tetap) | 2 | | Has been completed (having permanent legal force) |
| Dalam proses penyelesaian | 5 | | In the process of completion |
| Total | 7 | | Total |

## PERKARA PENTING YANG DIHADAPI PERUSAHAAN

Pada tahun 2019 Bank Mantap menghadapi sejumlah permasalahan hukum perdata yang telah selesai (telah mempunyai kekuatan hukum tetap) disajikan melalui tabel sebagai berikut:

## IMPORTANT CASES FACED BY THE COMPANY

In 2019, Bank Mantap faces a number of problems in civil law that has been completed (already having permanent legal force) presented through the following table:

## LEGAL CASES CURRENTLY FACED BY THE BOARD OF COMMISSIONERS AND

| No | No. Perkara<br>No. Case | Para Pihak<br>The Parties | Uraian Kasus<br>Case Description | Potensi Kerugian<br>Potential Losses | Alasan Menggugat<br>Reasons for Suing |
|---|---|---|---|---|---|
| 1 | 181/ Pdt.G/2012/ PN.Sgr Tanggal 14 Maret 2013<br>181 / Pdt.G / 2012 / PN.Sgr dated March 14, 2013 | Penggugat : Susana (debitur) Tergugat :<br>1. BSHB (Bank Mantap)<br>2. KPKNL Singaraja<br>3. Siti Maghfirah<br>Plaintiff: Susana (debtor)<br>Defendants:<br>1. BSHB (Bank Mantap)<br>2. KPKNL Singaraja<br>3. Siti Maghfirah | - Permohonan pembatalan lelang jaminan Penggugat (debitur) dan pembatalan Perjanjian Kredit.<br>- Debitur tidak terima dengan agunan kredit melalui proses lelang harganya tidak sesuai dengan keinginan debitur<br>- Request for cancellation of the plaintiff's collateral auction (the debtor) and cancellation of the credit agreement.<br>- Debtors did not agree with the credit collateral through an auction process, the price was not following the debtor's wishes | - Potensi kerugian sebesar nilai lelang jaminan Rp257.748.300<br>- Potential losses equal to the collateral auction value of Rp. 257,748,300 | Penggugat merasa bahwa dirinya tidak melakukan wanprestasi karena belum melewati tangggal jatuh tempo meskipun kreditnya dinyatakan memiliki kolektibilitas 5.<br>The plaintiff felt that she did not default because she had not passed the due date yet, even though her credit was declared to have a collectibility of 5. |
| 2 | 1193/ Pdt.G/2018/ PN.Dps<br>1193/ Pdt.G/2018/ PN.Dps | Penggugat :<br>1. I Putu Agus Putra Sumardana, SH (kuasa hukum)<br>2. Ni Wayan Mudiasni (debitur)<br>Tergugat :<br>1. PT Bank Mandiri Taspen (d/h PT Bank Mandiri Taspen)<br>2. Balai Lelang Bali<br>Plaintiffs:<br>1. I Putu Agus Putra Sumardana, SH (attorney)<br>2. Ni Wayan Mudiasni (debtor)<br>Defendants:<br>1. PT Bank Mandiri Taspen (formerly PT Bank Mandiri Taspen)<br>2. Balai Lelang Bali | - Gugatan diajukan sehubungan dengan larangan pencantuman klausula baku<br>- Gugatan Diajukan sehubungan dengan rencana pelaksanaan lelang Hak Tanggungan atas jaminan Penggugat.<br>- The lawsuit was filed in connection with the prohibition of the inclusion of standard clauses<br>- The lawsuit was filed in connection with the implementation plan of the security rights auction on the plaintiff's collateral. | Potensi kerugian sebesar sisa pokok hutang Rp.600,833,333.39,-<br>Potential losses amounting to the remaining principal amount of Rp.600,833,333.39. | - Penggugat keberatan dengan pencantuman klausula baku dalam perjanjian kredit yang mengikat.<br>- Penggugat merasa tidak pernah menyetujui adanya proses pelelangan barang jaminan, sedangkan proses lelang tetap berlangsung.<br>- Penggugat merasa bahwa kreditnya belum bisa dikatakan macet karena belum jatuh tempo padahal kreditnya dinyatakan mempunyai kolektibilitas 5.<br>- The plaintiff objected to the inclusion of a standard clause in a binding credit agreement.<br>- The plaintiff felt that they have never agreed to the auction process for collateral items, while the auction process continued.<br>- The plaintiff felt that their credit could not be said bad because it was not yet due, even though their credit was declared to have a collectibility of 5. |

| Bulan Perkara tersebut masuk<br>Month of the Case entered | Tanggal Pencairan Kredit<br>Date of Credit Disbursement | Status Perkara<br>Case Status | Jenis Usaha<br>Type of business | Jenis Aset Jaminan<br>Type of collateral assets | Nilai Aset Jaminan<br>Value of collateral assets |
|---|---|---|---|---|---|
| • Tingkat pertama : 2012<br>• Tingkat banding : Maret 2013<br>• Tingkat kasasi : 2016<br><br>• District court : 2012<br>• Court of appeal : March 2013<br>• Cassation/ appeal to supreme court: 2016 | Pencairan kredit bulan Mei 2009<br>Credit disbursement was in May 2009 | Perkara masih dalam proses di tingkat Mahkamah Agung<br><br>The case was still in process at the Supreme Court level | Usaha Dagang Roti (saat ini sudah tutup)<br>Bread Trading Business (now closed) | Tanah<br>Land | a. Sertifikat No. 674 228.550.000 (Hak Tanggungan dan Taksasi)<br>b. Sertifikat No. 02992 40.000.000 (Hak Tanggungan dan Taksasi)<br>c. Sertifikat No. 02993 47.200.000 (Hak Tanggungan dan Taksasi)<br>a. Certificate No. 674 228,550,000 (Security Rights and Prediction)<br>b. Certificate No. 02992 40,000,000 (Security Rights and Prediction)<br>c. Certificate No. 02993 47.2 million (Security Rights and Prediction) |
| • Tingkat Pertama : 02 Januari 2019<br>• Tingkat Banding : Oktober 2019<br>• district court : January 2, 2019<br>• court of appeal: October 2019 | Pencairan kredit bulan November 2017<br>Credit disbursement was in November 2017 | - Perkara sudah diputus pada tingkat Pengadilan Negeri (Bank Mantap menang)<br>- Penggugat mengajukan upaya hukum banding<br>- The case has been decided at the District Court level (Bank Mantap won)<br>- The plaintiff filed an appeal | Pedagang Pakaian Jadi (saat ini sudah tutup)<br>Garment Dealer (currently closed) | Tanah dan Bangunan<br>Land and Buildings | 875.000.000 (Hak Tanggungan)<br>797.000.000 (Nilai Pasar)<br>548.000.000 (Nilai Likuidasi)<br>875,000,000 (Security Rights)<br>797,000,000 (Market Value)<br>548,000,000 (Liquidation Value) |

| No | No. Perkara<br>No. Case | Para Pihak<br>The Parties | Uraian Kasus<br>Case Description | Potensi Kerugian<br>Potential Losses | Alasan Menggugat<br>Reasons for Suing |
|---|---|---|---|---|---|
| 3 | 551/ Pdt/G/2018/ PN/Dps<br>551/ Pdt/G/2018/ PN/Dps | Penggugat :<br>- I Gusti Putu Suyatna, SH (kuasa hukum)<br>- Ni Made Siti Amiwati (debitur)<br>Tergugat :<br>- PT Bank Mandiri Taspen (d/h PT Bank Mandiri Taspen)<br>- Balai Lelang Bali<br>Plaintiffs:<br>- I Gusti Putu Suyatna, SH (attorney)<br>- Ni Made Siti Amiwati (debtor)<br>Defendants:<br>- PT Bank Mandiri Taspen (formerly PT Bank Mandiri Taspen)<br>- Bali Auction Hall | - Gugatan diajukan sehubungan dengan larangan pencantuman klausula baku<br>- Gugatan Diajukan sehubungan dengan rencana pelaksanaan lelang Hak Tanggungan atas jaminan Penggugat. | Potensi kerugian sebesar sisa pokok hutang Rp.3.760.257.288,88<br>Potential losses of the remaining principal amount of the debt Rp. 3,760,257,288.88 | - Penggugat merasa dirugikan karena adanya pencantuman klausula baku di dalam akta perjanjian kredit.<br>- Penggugat merasa bahwa pihak bank telah melakukan perbuatan melawan hukum karena memasang spanduk sebelum jatuh tempo kredit yaitu pada 21 Juni 2026.<br>- Penggugat merasa bahwa ia tidak pernah menyetujui adanya proses lelang yang diajukan oleh Pihak Bank<br>- The plaintiff felt disadvantaged because of the inclusion of a standard clause in the credit agreement.<br>- The plaintiff felt that the bank had committed an illegal act because of placing banners before the credit due date on June 21, 2026.<br>- The plaintiff felt that they have never agreed to an auction process proposed by the Bank |
| 4 | 839/Pdt. Bth/2019/ PN.Dps<br>839/Pdt. Bth/2019/ PN.Dps | Pelawan : Ni Made Siti Amiwati (debitur)<br>Terlawan :<br>a. PT. Bank Mandiri Taspen (Terlawan I)<br>b. KPKNL Denpasar (Terlawan II)<br>c. Susanti, SH (Terlawan III)<br>d. Kantor Pertanahan Kab. Badung (Turut Terlawan)<br>Defendant: Ni Made Siti Amiwati (debtor)<br>Plaintiffs:<br>a. PT. Bank Mandiri Taspen ( Plaintiff I)<br>b. KPKNL Denpasar ( Plaintiff II)<br>c. Susanti, SH ( Plaintiff III)<br>d. Badung Regency Land Office (Co-Plaintiff) | Perlawanan Diajukan sehubungan dengan eksekusi riil atau permohonan atas pelaksanaan obyek jaminan yang sudah dilelang | Potensi kerugian sebesar nilai lelang Rp.1.796.197.288,88<br>Potential losses of an auction value of Rp.1,796,197,288.88 | - Pelawan merasa bahwa batas waktu menyelesaikan kewajibannya adalah pada tahun 2026, sehingga ketidak mampuan pelawan untuk membayar angsuran setiap bulannya dalam hal ini bukan termasuk cidera janji.<br>- Pelawan merasa bahwa tindakan Terlawan I dan Terlawan II dalam melakukan lelang dilakukan secara melawan hukum dan tidak sah<br>- Pelawan merasa bahwa Pengajuan eksekusi oleh Terlawan III tidak dapat diproses sampai dengan perkara ini in kracht<br>- The defendant felt that the deadline for completing her obligations will be in 2026 so that the defendant's inability to pay installments every month, in this case, did not include breach of promise.<br>- The defendant felt that the actions of Plaintiff I and Plaintiff II in conducting the auction were carried out unlawfully and illegally<br>- The defendant felt that the Submission of Execution by Plaintiff III could not be processed until this case was in Kracht |
| 5 | 1043/Pdt. BTH/201 9/ PN.Dps<br>1043/Pdt. BTH/201 9/ PN.Dps | Pelawan : I Putu Adi Arta Wibawa (debitur)<br>Terlawan : PT. Bank Mandiri Taspen<br>Turut Terlawan: PT. Balai Lelang<br>Defendant: I Putu Adi Arta Wibawa (debtor)<br>Plaintiff: PT. Bank Mandiri Taspen<br>Co-Plaintiff: PT. Auction Hall | Perlawanan Diajukan sehubungan dengan eksekusi riil atau permohonan atas pelaksanaan obyek jaminan yang sudah dilelang | Potensi kerugian sebesar sisa pokok hutang Rp.115.625.000,-<br>Potential losses of the remaining principal amount of the debt of Rp. 115,625,000. | - Pelawan merasa selalu kooperatif untuk menyelesaikan kewajibannya meskipun kesulitan dalam kondisi keuangan<br>- Terlawan dianggap tidak memberikan solusi kepada pelawan, namun jaminan pelawan langsung di lelang<br>- Pelawan merasa bahwa melelang agunan tidak menguntungkan bagi terlawan karena membutuhkan kepercayaan masyarakat yang baik<br>- The defendant felt that he was always cooperative in settling his obligations despite financial difficulties<br>- The plaintiff was considered not to provide a solution to the defendant, but the defendant's collateral was immediately auctioned<br>- The defendant felt that auctioning collateral was not beneficial for the plaintiff because it required good public trust |

| Bulan Perkara tersebut masuk<br>Month of the Case entered | Tanggal Pencairan Kredit<br>Date of Credit Disbursement | Status Perkara<br>Case Status | Jenis Usaha<br>Type of business | Jenis Aset Jaminan<br>Type of collateral assets | Nilai Aset Jaminan<br>Value of collateral assets |
|---|---|---|---|---|---|
| • Tingkat Pertama : 21 Juni 2018<br>• Tingkat Banding : Februari 2019<br>• district court : 21 June 2018<br>• court of appeal : February 2019 | Pencairan kredit bulan Juni 2016<br>Credit disbursement was in June 2016 | Juni 2016<br>- Perkara sudah diputus pada tingkat Pengadilan Negeri (Bank Mantap menang) pada tanggal 14 Januari 2019.<br>- Aset Debitur berupa tanah dan bangunan yang berlokasi di Benoa telah laku terjual melalui mekanisme lelang<br>June 2016<br>- Case has been decided at the District Court level (Bank Mantap won) on January 14, 2019<br>- Debtor assets in the form of land and buildings located in Benoa have been sold through the auction mechanism | Usaha SPA dan salon kecantikan (saat ini sepi)<br>SPA business and beauty salon (currently slow down) | Tanah Pertanian<br>Farmland | 1.274.600.000 (Nilai Likuidasi)<br>1.921.000.000 (Nilai Hak Tanggungan)<br>1,274,600,000 (Liquidation Value) 1,921,000,000 (Security Rights Value) |
| • Tingkat Pertama : 28 Agustus 2019<br>• district court : 28 August 2019 | Pencairan kredit bulan Juni 2016<br>Credit disbursement was in June 2016 | Perkara masih dalam proses di tingkat Pengadilan Negeri<br>The case was still in process at the District Court level | Usaha SPA dan salon kecantikan (saat ini sepi)<br>SPA business and beauty salon (currently slow down) | Tanah Pertanian<br>Farmland | 1.274.600.000 (Nilai Likuidasi)<br>1.921.000.000 (Nilai Hak Tanggungan)<br>1,274,600,000 (Liquidation Value) 1,921,000,000 (Security Rights Value) |
| • Tingkat Pertama : 22 Oktober 2019<br>• district court : 22 October 2019 | Pencairan kredit bulan Januari 2017<br>Credit disbursement was in January 2017 | Perkara masih dalam proses di tingkat Pengadilan Negeri<br>The case was still in process at the District Court level | Ternak<br>Livestock | Tanah dan Bangunan<br>Land and Buildings | 500.000.000 (Nilai Pasar)<br>250.000.000 (Nilai Likuidasi)<br>225.000.000 (Nilai Hak Tanggungan)<br>500,000,000 (Market Value)<br>250,000,000 (Liquidation Value)<br>225,000,000 (Security Rights Value) |

## PERMASALAHAN HUKUM YANG SEDANG DIHADAPI DEWAN KOMISARIS DAN DIREKSI YANG SEDANG MENJABAT

Selama periode tahun 2019, tidak ada anggota Dewan Komisaris dan Direksi Bank Mantap yang sedang menjabat memiliki permasalahan hukum, baik perdata maupun pidana.

## PERMASALAHAN HUKUM YANG SEDANG DIHADAPI ENTITAS ANAK

Selama tahun 2019, Bank Mantap belum memiliki Entitas Anak, sehingga tidak terdapat informasi permasalahan hukum yang yang sedang dihadapi oleh Entitas Anak.

## AKSES INFORMASI DAN DATA PERUSAHAAN

Bank Mantap telah menyediakan akses informasi bagi para pemangku kepentingan untuk mendapatkan informasi lebih lanjut melalui:

*Corporate Secretary and Legal*

**Bambang Teguh Pramusinto**

PT Bank Mandiri Taspen
Kantor Pusat Bank Mantap
Graha Mantap
Jl. Cikini Raya No.42 Menteng
T **(62-21) 21231772**
F **(62-21) 21231984**
E corporate.secretary@bankmantap.co.id
W www.bankmantap.co.id
Call Center 14024
Twitter@bank_mantap
Facebook Bank Mantap

Selain melalui Sekretaris Perusahaan, guna memberikan kemudahan bagi para pemangku kepentingan dalam mengakses informasi terkait Bank, Bank Mantap 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.bankmantap.co.id

## DIRECTORS IN OFFICE

During the period of 2019, there are no in Office members of the Board of Commissioners and Board of Directors of Bank Mantap who have legal problems, both civil and criminal.

## LEGAL CASES CURRENTLY FACED BY THE SUBSIDIARY

Throughout 2019, Bank Mantap does not have a Subsidiary yet, so there is no information on legal issues being faced by the Subsidiary

## ACCESS TO COMPANY INFORMATION AND DATA

Bank Mantap has provided information access for stakeholders to get more information through:

Corporate Secretary and Legal

**Bambang Teguh Pramusinto**

PT Bank Mandiri Taspen
Kantor Pusat Bank Mantap
Graha Mantap
Jl. Cikini Raya No.42 Menteng
T **(62-21) 21231772**
F **(62-21) 21231984**
E corporate.secretary@bankmantap.co.id
W www.bankmantap.co.id
**Call Center 14024**
**Twitter@bank_mantap**
**Facebook Bank Mantap**

In addition to through the Corporate Secretary, in order to provide convenience for stakeholders in accessing information related to the Bank, Bank Mantap also publishes information concerning products and services, fnancial reports, the Bank's GCG guidelines as well as company activities that can be accessed through the company's website at www.bankmantap.co.id

## PRESS RELEASE

Throughout 2019, the Bank has carried out 18 (Eighteen) press

## SIARAN PERS

Selama tahun 2019, Bank telah melaksanakan 18 (Delapan Belas) kali siaran pers. Uraian tentang pelaksanaan siaran pers disajikan dalam tabel di bawah ini.

releases. The description related to those press releases is presented in the table below.

## BULETIN

| No | Tanggal<br>Date | Siaran Pers<br>Press Release |
|---|---|---|
| 1 | Jakarta, 23 Oktober 2019<br>October 23 2019, Jakarta | Bank Mantap Catatkan Obligasi Rp1 Triliun Dalam PUB Tahap 1<br>Bank Mantap Is Steadily Recording Rp1 Trillion Bonds in PUB Phase 1 |
| 2 | Yogyakarta, 11 Oktober 2019<br>October 11 2019, Yogyakarta | Bank Mantap Gelar Edukasi Perbankan dan Mantap Berbagi Bagi Pensiunan<br>Bank Mantap Holds Banking Education and Is Solid Share for Retirees |
| 3 | Jakarta, 23 Oktober 2019<br>October 23 2019, Jakarta | Perkuat Permodalan, Bank Mantap Incar Rp1 Triliun dalam PUB tahap 1<br>Strengthening Capital, Bank Mantap Aims Rp1 Trillion in PUB phase 1 |
| 4 | Jakarta, 8 Agustus 2019<br>August 8 2019, Jakarta | Gandeng Aerotravel, Bank Mantap Tawarkan Paket Wisata Religi<br>Cooperating with Aerotravel, Bank Mantap Offers Religious Tourism Packages |
| 5 | Kuta, 15 Maret 2019<br>March 15 2019, Kuta | Bank Mantap Sahkan Deviden 30 Persen<br>Bank Mantap Approves 30 Percent Dividend |
| 6 | Jakarta, 11 April 2019<br>April 11 2019, Jakarta | Bank Mandiri Taspen Resmi Menjadi Bank Persepsi<br>Bank Mandiri Taspen Officially Becomes a Persepsi Bank |
| 7 | Jakarta, 15 Juni 2019<br>June 15 2019, Jakarta | Bank Mandiri Taspen Dalam Tahap Branding Aksara Bali<br>Bank Mandiri Taspen in the Balinese Aksara Branding Stage |
| 8 | Denpasar, 24 Februari 2019<br>Februari 24 2019, Denpasar | Bank Mantap Luncurkan Layanan Digital Untuk Para Nasabah<br>Bank Mantap Launches Digital Services for Customers |
| 9 | Jakarta, 26 Februari 2019<br>February 26 2019, Jakarta | Bank Mantap Mencari Mentor Wirausaha<br>Bank Mantap is looking for an Entrepreneur Mentor |
| 10 | Pontianak, 16 Desember 2019<br>December 16 2019, Pontianak | Relokasi Kantor Cabang Pontianak Guna Permudah Jangkauan Layanan<br>Relocation of Pontianak Branch Offices To Simplify Service Coverage |
| 11 | klungkung, 21 Oktober 2019<br>October 21 2019, klungkung | Relokasi KCP Klungkung Guna Permudah Jangkuan Layanan<br>Klungkung KCP Relocation To Simplify Service Outreach |
| 12 | Jakarta, 11 Maret 2019<br>March 11 2019, Jakarta | Bank Mandiri Taspen Resmikan Kantor Pusat Jakarta dan Mantap Mobile<br>Bank Mandiri Taspen Inaugurates Jakarta Headquarters and Mantap Mobile |
| 13 | Jakarta, 30 September 2019<br>September 30 2019, Jakarta | Eks Anggota DPR dan DPD Resmi Menjadi Nasabah Bank Mantap<br>Former Member of DPR and DPD Officially Become Bank Mantap Customer |
| 14 | Jakarta, 13 Maret 2019<br>March 13 2019, Jakarta | Perkuat Segmen KPR, Bank Mandiri Taspen Gandeng Bank Mandiri<br>Strengthening the KPR Segment, Bank Mandiri Taspen Cooperates with Bank Mandiri |
| 15 | Bandung, 12 Agustus 2019<br>August 12 2019, Bandung | Bank Mandiri Taspen, Salurkan Hewan Qurban<br>Bank Mandiri Taspen, Distributing Hewan Qurban |
| 16 | Palembang, 16 Mei 2019<br>May 16 2019, Palembang | Bank Mantap Peduli Kepada 17.000 Pensiunan<br>Bank Mantap Care for 17,000 Retirees |
| 17 | Mataram, 24 Mei 2019<br>May 24 2019, Mataram | Bank Mantap Berikan Santunan Kepada 17.000 Pensiunan<br>Bank Mantap Provides Benefits to 17,000 Retirees |
| 18 | Pekalongan, 25 Mei 2019<br>May 25 2019, Pekalongan | Bank Mantap Berikan Santunan Kepada 17.000 Pensiunan<br>Bank Mantap Provides Benefits to 17,000 Retirees |

## BULETIN

Bank Mantap memiliki majalah internal yaitu majalah Kabar Mantap, selama tahun 2019 telah menerbitkan 6 (enam) edisi dengan tema sebagai berikut:

Bank Mantap has an internal magazine, namely Kabar Mantap magazine which during 2019 has published 6 (six) editions with the following themes:

| Edisi | Tema<br>Theme | Edition |
|---|---|---|
| Dwibulan 1 2019 | Festival Mantap Indonesia 2019<br>Mantap Indonesia Festival 2019 | First Bimonthly 2019 |
| Dwibulan II 2019 | Digitalisasi, Agile, & Adaptive<br>Digitization, Agile, & Adaptive | Second Bimonthly 2019 |
| Dwibulan III 2019 | *Corporate Social Responsibility* 17.000 Pensiunan<br>Corporate Social Responsibility 17.000 Retirees | Third Bimonthly 2019 |
| Dwibulan IV 2019 | *Launching Culture* TOPP<br>Launching Culture TOPP | Fourth Bimonthly 2019 |
| Dwibulan IV 2019 | Prestasi Bank Mantap di Porseni Mandiri 2019<br>Bank Mantap Achievements at Porseni 2019 | Fiveth Bimonthly 2019 |
| Triwulan IV 2018 | Mantap Innovation Award 2019<br>Mantap Innovation Award 2019 | Sixth Bimonthly 2019 |

## TRANSPARANSI PENYAMPAIAN LAPORAN
## TRANSPARENCY FOR SUBMISSION OF REPORTS

| No | Nama Laporan | Name of Report | Periode<br>Period | Batas Akhir Pelaporan<br>Reporting Deadline | Status Pelaporan<br>Reporting Status |
|---|---|---|---|---|---|
| 1. | Laporan Penanganan dan Penyelesaian Pengaduan Nasabah Perusahaan Anak | Report on Handling and Settlement of Subsidiary Customer Complaints | Bulanan<br>Monthly | 5 HK Bulan Laporan<br>5 WD Reporting Month | Telah dilaporkan<br>Has been reported |
| 2. | Laporan Tertulis Progress Implementasi Standar CHIP dan ATM | Written Report on the Progress of Implementation of CHIP Standards and ATMs | Bulanan<br>Monthly | Tanggal 10<br>Every 10th | Telah dilaporkan<br>Has been reported |
| 3. | Laporan Data Sistem Pembayaran Terkait Sistem Pembayaran | Payment System Data Reports Regarding Payment Systems | Triwulanan<br>Quarterly | Tanggal 18<br>Every 18th | Telah dilaporkan<br>Has been reported |
| 4. | Laporan Penanganan Pengaduan Konsumen Terkait Penyetoran dan/atau Penarikan Uang | Report on Consumer Complaint Handling Related with Deposit and / or Withdrawal of Money | Triwulanan<br>Quarterly | 5 HK Bulan Laporan<br>5 WD Reporting Month | Telah dilaporkan<br>Has been reported |
| 5. | Data Keluhan Nasabah Untuk LKPBU | Customer Complaints Data for LKPBU | Triwulanan<br>Quarterly | 5 HK Bulan Laporan<br>5 WD Reporting Month | Telah dilaporkan<br>Has been reported |
| 6. | Laporan Pelayanan dan Penyelesaian Pengaduan Nasabah | Service Report and Customer Complaint Resolution | Triwulanan<br>Quarterly | 10 HK Bulan Laporan<br>10 WD Reporting Month | Telah dilaporkan<br>Has been reported |
| 7. | Nasabah | SKKT Report | Triwulanan<br>Quarterly | Tanggal 15 HK Bulan Laporan<br>Every 15th Rep. Month | Telah dilaporkan<br>Has been reported |
| 8. | Laporan *Self Assesment* GCG | Self Assesment GCG Report | Semesteran<br>Semesterly | Tanggal 31 HK Bulan Laporan<br>Every 31st Reporting Month | Telah dilaporkan<br>Has been reported |
| 9. | Laporan *Self Assesment* Ke Mandiri | Self Assesment to Mandiri Report | Semesteran<br>Semesterly | Tanggal 5 HK Bulan Laporan<br>Every 5th Reporting Month | Telah dilaporkan<br>Has been reported |
| 10. | Laporan Semester | Semester Report | Semesteran<br>Semesterly | Tanggal 31 HK Bulan Laporan<br>Every 31st Reporting Month | Telah dilaporkan<br>Has been reported |
| 11. | Laporan SI PESAT | SI PESAT Report | Triwulanan<br>Quarterly | Tanggal 15 HK Bulan Laporan<br>Every 15th Reporting Month | Telah dilaporkan<br>Has been reported |
| 12. | Laporan Realisasi Kegiatan Inkluisi Keuangan (Triwulanan) | Financial Inclusion Activity Realization Report (Quarterly) | Triwulanan<br>Quarterly | Tanggal 31 HK Bulan Laporan<br>Every 31st Reporting Month | Telah dilaporkan<br>Has been reported |
| 13. | Laporan Daftar Rincian Pihak Terkait | Laporan Daftar Rincian Pihak Terkait<br>Report on List of Details of Related Parties | Semesteran<br>Semesterly | Tanggal 31 HK Bulan Laporan<br>Every 31st Reporting Month | Telah dilaporkan<br>Has been reported |
| 14. | Laporan Pengakatan, Pemberhentian atau Pergantian Pejabat Eksekutif (LKPBU SPM & *Accounting*) | Report on Engagement, Dismissal or Substitution of Executive Officers (SPM & Accounting LKPBU) | Bulanan<br>Monthly | 5 HK Bulan Laporan<br>5 WD Reporting Month | Telah dilaporkan<br>Has been reported |
| 15. | Pelaporan SPT PPh Pasal 21 | Reporting of Article 21 Income Tax (PPh) Returns | Bulanan<br>Monthly | Tanggal 20 HK Bulan Laporan<br>Every 20th Rep. Month | Telah dilaporkan<br>Has been reported |
| 16. | Laporan SKAIT | SKAIT Report | Triwulanan<br>Quarterly | 10 HK Bulan Laporan<br>10 WD Reporting Month | Telah dilaporkan<br>Has been reported |

mandiri taspen

## TRANSPARANSI PENYAMPAIAN LAPORAN
## TRANSPARENCY FOR SUBMISSION OF REPORTS

| No | Nama Laporan | Name of Report | Periode<br>Period | Batas Akhir Pelaporan<br>Reporting Deadline | Status Pelaporan<br>Reporting Status |
|---|---|---|---|---|---|
| 17. | Laporan *Strategy Anti Fraud* | Anti Fraud Strategy Report | Semesteran<br>Semesterly | 10 HK Bulan Laporan<br>10 WD Reporting Month | Telah dilaporkan<br>Has been reported |
| 18. | Laporan Rencana IT | IT Plan Report | Tahunan<br>Annually | Tanggal 31 Oktober<br>October,31 | Telah dilaporkan<br>Has been reported |
| 19. | Laporan Tahunan IT | IT Annual Report | Tahunan<br>Annually | Tanggal 31 Januari<br>January,31 | Telah dilaporkan<br>Has been reported |
| 20. | Laporan pelaksanaan Pembukaan, Perubahan Status, Pemindahan Alamat dan/atau Penutupan Kantor | Implementation report on Opening, Change of Status, Transfer of Address and / or Office Closure | Bulanan<br>Monthly | 5 HK Bulan Laporan<br>5 WD Reporting Month | Telah dilaporkan<br>Has been reported |
| 21. | Laporan Pencetakan Warkat dan Dokumen Kliring | Report on Printing of Clearing Items and Clearing Documents | Tahunan<br>Annually | Tanggal 25 Januari<br>January,25 | Telah dilaporkan<br>Has been reported |
| 22. | Laporan Penyetoran PPh Pasal 23 | Report on Depositing Income Tax (PPh) Article 23 | Bulanan<br>Monthly | 10 HK Bulan Laporan<br>10 WD Reporting Month | Telah dilaporkan<br>Has been reported |
| 23. | Laporan Pembayaran Pajak PPh Pasal 23 | Report on Tax Payment (PPh) Article 23 | Bulanan<br>Monthly | Tanggal 20 Bulan Laporan<br>20th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 24. | Laporan Perkembangan Produk TabunganKu | TabunganKu Product Progress Report | Bulanan<br>Monthly | Tanggal 15 Bulan Laporan<br>15th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 25. | Laporan Perusahaan Anak | Subsidiary Report | Bulanan<br>Monthly | Tanggal 20 Bulan Laporan<br>20th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 26. | Laporan Pengelolaan Investasi | Investment Management Report | Bulanan<br>Monthly | Tanggal 10 Bulan Laporan<br>10th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 27. | Laporan NII *Sensitivity* | NII Sensitivity Report | Triwulanan<br>Quarterly | 3 HK Bulan Laporan<br>3 WD Reporting Month | Telah dilaporkan<br>Has been reported |
| 28. | *Net Stable Funding Ratio (NSFR)* dan *Liquidity Coverage Ratio (LCR)* | Net Stable Funding Ratio (NSFR) and Liquidity Coverage Ratio (LCR) | Bulanan<br>Monthly | Tanggal 20 Bulan Laporan<br>20th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 29. | Laporan Suku Bunga Dasar kredit | Credit Base Interest Rate Report | Triwulanan<br>Quarterly | 5 HK Bulan Laporan<br>5 WD Reporting Month | Telah dilaporkan<br>Has been reported |
| 30. | Laporan Transparansi SBDK | Transparantion SBDK Report | Triwulanan<br>Quarterly | 10 HK Bulan Laporan<br>10 WD Reporting Month | Telah dilaporkan<br>Has been reported |
| 31. | Laporan *Credit Valuation Adjustment* | Credit Valuation Adjustment Report | Bulanan<br>Monthly | Tanggal 10 Bulan Laporan<br>10th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 32. | Laporan Tingkat Kesehatan bank | Bank Soundness Report | Semesteran<br>Semesterly | Tanggal 31 Bulan Laporan<br>31st, Reporting Month | Telah dilaporkan<br>Has been reported |
| 33. | Laporan Profil Risiko | Risk Profle Report | Triwulanan<br>Quarterly | 15 HK Bulan Laporan<br>15 WD Reporting Month | Telah dilaporkan<br>Has been reported |
| 34. | Laporan Anak Perusahaan | Subsidiary Report | Triwulanan<br>Quarterly | Tanggal 10 Bulan Laporan<br>10th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 35. | Laporan LKPBU Form 802 - Laporan Riwayat Pekerjaan Pejabat Eksekutif | LKPBU Report Form 802 - Executive Officer Job History Report | Bulanan<br>Monthly | 5 HK Bulan Laporan<br>5 WD Reporting Month | Telah dilaporkan<br>Has been reported |
| 36. | Laporan Surat-surat Berharga | Securities Reports | Bulanan<br>Monthly | Tanggal 10 Bulan Laporan<br>10th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 37. | LBU Seluruh Kantor Cabang | LBU of All Branch Offices | Bulanan<br>Monthly | Tanggal 5 Bulan Laporan<br>5th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 38. | LBU Basel | LBU Basel | Bulanan<br>Monthly | Tanggal 10 Bulan Laporan<br>10th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 39. | Laporan KPMM | KPMM Report | Semesteran<br>Semesterly | Tanggal 31 Bulan Laporan<br>31st, Reporting Month | Telah dilaporkan<br>Has been reported |
| 40. | Laporan Realisasi Pemberian Kredit atau Pembiayaan UMKM dengan pola executing | Report on Realization of Giving Credit or Financing of MSMEs with executing patterns | Triwulanan<br>Quarterly | Tanggal 10 Bulan Laporan<br>10th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 41. | Laporan Publikasi Keuangan Triwulanan | Quarterly Financial Publication Report | Triwulanan<br>Quarterly | Tanggal 31 Bulan Laporan<br>31st, Reporting Month | Telah dilaporkan<br>Has been reported |
| 42 | Laporan Sistem Layanan Informasi Keuangan (SLIK) | Financial Information Service System (SLIK) Report | Bulanan<br>Monthly | Tanggal 12 Bulan Laporan<br>12th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 43 | Laporan Realisasi RBB | RBB Realization Report | Triwulanan<br>Quarterly | Tanggal 31 Bulan Laporan<br>31st, Reporting Month | Telah dilaporkan<br>Has been reported |

## TRANSPARANSI PENYAMPAIAN LAPORAN
## TRANSPARENCY FOR SUBMISSION OF REPORTS

| No | Nama Laporan | Name of Report | Periode<br>Period | Batas Akhir Pelaporan<br>Reporting Deadline | Status Pelaporan<br>Reporting Status |
|---|---|---|---|---|---|
| 44 | Laporan Sistem Informasi Penerimaan (SIPO) | Report Receipt Information System (SIPO) | Triwulanan<br>Quarterly | Tanggal 15 Bulan Laporan<br>15th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 45 | Laporan Pph Pasal 4 ayat 2 | Report PPh Article 4 paragraph 2 | Bulanan<br>Monthly | Tanggal 20 Bulan Laporan<br>20th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 46 | Laporan Penyetoran PPh Pasal 25 | Report on Depositing Income Tax Article 25 | Bulanan<br>Monthly | Tanggal 20 Bulan Laporan<br>20th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 47 | Laporan Rencana Bisnis Bank | Bank Business Plan Report | Tahunan<br>Annually | Tanggal 30 November<br>30th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 48 | Laporan Berkala Bank Umum | Commercial Bank Periodic Reports | Mingguan<br>Weekly | Setiap Tanggal 6, 13, 21, 28<br>Every 6th, 13th, 21st, 28th | Telah dilaporkan<br>Has been reported |
| 49 | Laporan Harian Bank Umum | Commercial Bank Daily Report | Harian<br>Daily | Setiap Hari<br>Everyday | Telah dilaporkan<br>Has been reported |
| 50 | Laporan Likuiditas | Liquidity Report | Mingguan<br>Weekly | Setiap Hari Jumat<br>Every Friday | Telah dilaporkan<br>Has been reported |
| 51 | Laporan Ke Mandiri (Melalui SPM & *Accounting*) | Report to Mandiri (through SPM & Accounting) | Bulanan<br>Monthly | Tanggal 6 Bulan Laporan<br>6th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 52 | Laporan Penyediaan Dana Ke Mandiri (Melalui SPM & *Accounting*) | Report on Provision of Funds to Mandiri (Through SPM & Accounting) | Bulanan<br>Monthly | Tanggal 5 Bulan Laporan<br>5th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 53 | Laporan Lalu Lintas Devisa | Foreign Exchange Trafc Report | Bulanan<br>Monthly | Tanggal 15 Bulan Laporan<br>15th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 54 | Laporan Surat Berharga | Securities Report | Bulanan<br>Monthly | Tanggal 10 Bulan Laporan<br>10th, Reporting Month | Telah dilaporkan<br>Has been reported |
| 55 | Laporan Profil Maturitas | Profle Maturity Report | Bulanan<br>Monthly | 5 HK Bulan Laporan<br>5 WD Reporting Month | Telah dilaporkan<br>Has been reported |
| 56 | Laporan Daftar Direksi dan Pegawai Serta Kepemilikan Sertifikasi Tresuri | Report on List of Directors and Employees and Ownership Treasury Certifcation | Tahunan<br>Annually | Tanggal 31 Bulan Laporan<br>31st, Reporting Month | Telah dilaporkan<br>Has been reported |

# KODE ETIK
## Code of Conduct

Kode Etik (*Code of Conduct*) merupakan pedoman perilaku terkait Benturan Kepentingan, Kerahasiaan, Penyalahgunaan Jabatan, Perilaku Insiders, Integritas dan Akurasi Data Bank serta Integritas Sistem Perbankan. Kode Etik Bank terdapat dalam Arsitektur Kebijakan Bank Mantap No. KEB/010/2019 tanggal 16 September 2019.

**1. Benturan Kepentingan (*Conflict of Interests*)**

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.

Dalam upaya menjaga obyektivitas, maka:

a. setiap jajaran Bank harus bertindak terhormat dan bertanggungjawab serta harus bebas dari pengaruh yang memungkinkan terjadinya benturan kepentingan dalam pelaksanaan tugasnya sehingga dapat menyebabkan Bank kehilangan bisnis atau reputasinya;

b. setiap jajaran Bank harus mengetahui dan menyadari kegiatan/tindakan yang mungkin akan menimbulkan benturan kepentingan serta wajib menghindarinya. Apabila satu dan lain hal tidak dapat dihindari, maka harus segera dilaporkan kepada atasan langsung;

c. setiap jajaran Bank harus menghindarkan diri dari kegiatan yang berhubungan dengan suatu organisasi dan atau individu yang memungkinkan terjadinya benturan kepentingan;

d. dalam hal terjadinya benturan kepentingan, setiap jajaran Bank dilarang mengambil tindakan yang dapat merugikan Bank atau mengurangi keuntungan Bank dan wajib mengungkapkan benturan kepentingan dimaksud dalam setiap keputusannya;

e. seluruh jajaran Bank dilarang memberikan persetujuan dan/atau meminta persetujuan atas fasilitas kredit, serta tingkat bunga khusus maupun kekhususan lainnya untuk:
   1) dirinya sendiri;
   2) keluarganya;
   3) perusahaan tempat dimana yang bersangkutan dan atau keluarganya mempunyai kepentingan;

f. seluruh jajaran Bank dilarang bekerja pada perusahaan lain baik sebagai direksi, karyawan, konsultan atau anggota komisaris, kecuali apabila telah mendapatkan penugasan atau ijin tertulis dari Bank. Khusus untuk anggota Dewan Komisaris dan Direksi, perangkapan jabatan mengikuti ketentuan regulator mengenai *Good Corporate Governance*;

g. seluruh jajaran Bank dilarang menjadi rekanan secara langsung maupun tidak langsung, baik rekanan untuk barang atau jasa bagi Bank yang pada saat dilaksanakan perbuatan

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 Mantap Policy No. KEB/ 010 / 2019 dated September 16, 2019.

**1. 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.

In an effort to maintain objectivity, then:

a. each of the Bank's staff must act respectfully and responsibly and must be free from influences that could create a conflict of interest in the performance of their duties so that the Bank may lose its business or reputation;

b. each Bank employee must know and be aware of activities / actions that might lead to a conflict of interest and must avoid them. If one thing or another cannot be avoided, it must be reported immediately to the direct supervisor;

c. each level of the Bank must refrain from activities related to an organization and / or individual that might create a conflict of interest;

d. in the event of a conflict of interest, all levels of the Bank are prohibited from taking actions that could harm the Bank or reduce the profit of the Bank and must disclose the conflict of interest referred to in each of its decisions;

e. all levels of the Bank are prohibited from giving approval and / or requesting approval for credit facilities, as well as special interest rates and other specialties for:
   1) himself;
   2) his family;
   3) the company where the party concerned and or his family have an interest in;

f. all members of the Bank are prohibited from working at other companies either as directors, employees, consultants or members of the commissioners, unless they have been given an assignment or written permission from the Bank. Specifically for members of the Board of Commissioners and Board of Directors, concurrent positions follow the provisions of the regulator regarding Good Corporate Governance;

g. all members of the Bank are prohibited from becoming partners directly or indirectly, both partners for goods or services for the Bank which at the time the act was

tersebut untuk seluruh dan sebagian yang bersangkutan sedang ditugaskan untuk melaksanakan pengurusan dan pengawasan terhadap kegiatan yang sama;

h. seluruh jajaran Bank dilarang bersikap diskriminatif dan tidak adil serta melakukan kolusi untuk memenangkan satu atau beberapa pihak dalam pelaksanaan pengadaan barang/jasa di Bank;

i. seluruh jajaran Bank dilarang mengambil barang-barang milik Bank termasuk melakukan transaksi mempergunakan harta/asset Bank untuk kepentingan sendiri, keluarga ataupun kepentingan pihak luar lainnya;

j. seluruh jajaran Bank dilarang menerima, memberi, menjanjikan hadiah (cinderamata) dan atau hiburan (entertainment) dalam bentuk apapun yang berkaitan dengan kedudukannya di Bank, termasuk dalam rangka hari raya keagamaan atau acara lainnya.

**2. Kerahasiaan**

Dalam upaya menjaga Kerahasiaan maka:

a. seluruh jajaran Bank wajib memahami dan menjaga kerahasiaan setiap informasi, baik informasi mengenai nasabah maupun informasi lainnya sesuai ketentuan yang berlaku;

b. 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;

c. seluruh jajaran Bank menggunakan informasi yang diterima hanya untuk kegiatan Bank, dan tidak untuk keuntungan pribadi, keluarga dan lainnya atau kegiatan di luar Bank;

d. untuk menghindari penyalahgunaan, maka penyebaran informasi nasabah Bank di lingkungan internal Bank wajib dilakukan dengan senantiasa mengutamakan prinsip kehati-hatian dan kerahasiaan informasi nasabah serta disampaikan hanya kepada pihak yang berkepentingan;

e. dalam memenuhi setiap permintaan informasi mengenai nasabah Bank dari Pihak lain di luar Bank, pejabat Bank terkait harus bertindak sesuai dengan kebijakan dan prosedur intern Bank yang telah ditetapkan;

f. seluruh jajaran Bank dilarang menyebarluaskan kepada pihak lain di luar Bank, setiap informasi yang belum dipublikasikan mengenai hal-hal sebagai berikut:
   1) kegiatan Bank dengan Regulator;
   2) kebijakan internal serta prosedur kerja Bank;
   3) Sistem Informasi Manajemen, Data dan Laporan;
   4) data karyawan, baik yang masih aktif maupun tidak;
   5) kegiatan bisnis Bank, termasuk kegiatan dengan nasabah dan rekanan.

carried out for all and part of the parties concerned are being assigned to carry out the management and supervision of the same activities;

h. all levels of the Bank are prohibited from being discriminatory and unfair and conducting collusion to win one or several parties in the implementation of goods / services procurement at the Bank;

i. all of the Bank's employees are prohibited from taking Bank's belongings, including conducting transactions using the Bank's assets / assets for their own interests, family or other external parties;

j. all members of the Bank are prohibited from accepting, giving, promising gifts (souvenirs) and or entertainment in any form related to their position at the Bank, including in the context of religious holidays or other events.

**2. Confidentiality**

In an effort to maintain the Confidentiality, then :

a. All Bank Ofcers must understand and maintain the confdentiality of every information, both information about customers and other information in accordance with applicable regulations

b. Information about the Bank's business activities cannot be disseminated to other parties outside the Bank by any party except by the party authorized to represent the Bank and is required by statutory provisions.

c. all levels of the Bank use information received only for Bank activities, and not for personal, family and other benefits or activities outside the Bank;

d. to avoid misuse, the dissemination of Bank customer information within the Bank's internal environment must be carried out by always prioritizing the principle of prudence and confidentiality of customer information and conveyed only to interested parties;

e. in fulfilling every request for information about Bank customers from other Parties outside the Bank, relevant Bank officials must act in accordance with the established internal policies and procedures of the Bank;

f. all members of the Bank are prohibited from distributing to other parties outside the Bank, any information that has not been published regarding the following matters:
   1) Bank activities with Regulators;
   2) internal policies and work procedures of the Bank;
   3) Management Information Systems, Data and Reports;
   4) employee data, whether active or not;
   5) Bank business activities, including activities with customers and partners.

6) Kewajiban untuk menjaga hal-hal khusus yang harus dirahasiakan, tetap berlaku bagi mantan pegawai sesuai dengan ketentuan yang berlaku.

3. Penyalahgunaan Jabatan dan Gratifikasi

Untuk menghindari penyalahgunaan jabatan dan gratifikasi, maka:

a. seluruh jajaran Bank dilarang menyalahgunakan wewenang dan mengambil keuntungan baik langsung maupun tidak langsung, dari informasi yang diperoleh dari kegiatan bisnis Bank untuk:
   1) keuntungan pribadi;
   2) keuntungan bagi anggota keluarganya;
   3) keuntungan bagi pihak-pihak lainnya;

b. 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.

   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.

   Jenis-jenis gratifikasi dan mekanisme pelaporannya diatur dalam ketentuan tersendiri;

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 hal nasabah, rekanan, dan pihak-pihak lain memberikan bingkisan berupa barang atau dalam bentuk lainnya pada saat-saat tertentu seperti pada Hari Raya, perayaan tertentu, musibah dan lain-lain, apabila:
   1) akibat penerimaan bingkisan tersebut diyakini menimbulkan dampak negatif dan mempengaruhi keputusan bank, dan;
   2) harga bingkisan tersebut di luar batas yang wajar maka jajaran Bank yang menerima bingkisan tersebut harus segera mengembalikan bingkisan tersebut dengan penjelasan secara sopan bahwa jajaran Bank tidak diperkenankan menerima bingkisan;

e. dalam hal pemberian bingkisan sebagaimana disebutkan dalam butir d di atas karena satu dan lain hal sulit dikembalikan, anggota Jajaran Bank yang menerima bingkisan tersebut harus segera

6) Obligations to keep special matters that must be kept confidential, still apply to former employees in accordance with applicable regulations.

3. Position Abuse and Gratifcation

To avoid abuse of position and gratuity, then:

a. all members of the Bank are prohibited from abusing authority and taking advantage, directly or indirectly, from information obtained from the Bank's business activities to:
   1) personal benefits;
   2) benefits for family members;
   3) benefits for other parties;

b. all levels of the Bank are prohibited from requesting or accepting, permitting or agreeing to accept gratuities related to their position and contrary to their obligations in accordance with applicable laws and regulations.

   It also includes a prohibition on requesting or accepting, permitting or agreeing to receive a gift or reward from a third party that obtains or attempts to obtain facilities from the Bank in the form of credit facilities (cash and non-cash loans), or in the context of the purchase or discounting of documents promissory notes, promissory notes, checks and commercial paper or other proof of liability, or other facilities related to the Bank's operational activities.

   The types of gratuities and reporting mechanisms are regulated in separate provisions;

c. all of the Bank's employees are prohibited from requesting or accepting, permitting or agreeing to receive a gift or reward from a third party that obtains or attempts to obtain work related to the procurement of goods or services from the Bank;

d. in the case of customers, partners and other parties giving gifts in the form of goods or in other forms at certain times such as on holidays, certain celebrations, calamities and others, if:
   1) as a result of receiving the gift, it is believed to have a negative impact and influence the bank's decision, and;
   2) the price of the gift is outside the reasonable limit, the Bank's officials who receive the gift must immediately return the gift with a polite explanation that the Bank's employees are not allowed to accept the gift;

e. in the case of gift giving as referred to in point d above for one reason or another is difficult to return, members of the Board of the Bank who received the gift must immediately report to their supervisors to take follow-

melaporkan kepada atasannya untuk mengambil tindak lanjut sesuai dengan peraturan yang berlaku;

f. dalam hal nasabah, rekanan, dan pihak-pihak lain memberikan barang promosi, maka sepanjang akibat penerimaan barang promosi tersebut diyakini tidak menimbulkan dampak negatif dan mempengaruhi keputusan Bank, jajaran Bank dimungkinkan untuk menerima barang promosi tersebut;

g. 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;

h. jajaran Bank dilarang menggunakan jabatannya untuk meminjam dari nasabah atau berhutang kepada nasabah;

i. seluruh jajaran Bank dilarang memanfaatkan kesempatan menggunakan fasilitas Bank untuk keuntungan sendiri di luar yang telah disediakan oleh Bank.

4. Perilaku *Insiders*

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;

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;

5. Integritas dan Akurasi Data Bank

Dalam upaya menjaga integritas dan akurasi data Bank, maka:

a. seluruh jajaran Bank harus menyajikan data yang akurat dan dapat dipertanggungjawabkan;

b. seluruh jajaran Bank, tidak diperkenankan membukukan dan/atau mengubah dan/atau menghapus pembukuan, dengan maksud untuk mengaburkan transaksi;

c. seluruh jajaran Bank hanya diperkenankan melakukan perubahan atau penghapusan data berdasarkan otorisasi pejabat berwenang sesuai prosedur yang telah ditetapkan Bank;

up in accordance with applicable regulations;

f. in the event that customers, partners and other parties provide promotional items, so long as they are believed to not have a negative impact and affect the Bank's decision as a result of the promotion, it is possible for the Bank's employees to receive the promotional items;

g. in the context of procuring goods and services from third parties for Bank service purposes, Bank employees must try to get the best price at the maximum price discount. The discounted price (discount) obtained must be recorded for the Bank's benefit;

h. Bank employees are prohibited from using their positions to borrow from customers or owe customers;

i. all members of the Bank are prohibited from taking advantage of opportunities to use Bank facilities for their own benefits beyond those provided by the Bank.

4. Behavior of Insiders

In keeping the Bank's employees from insider behavior, then:

a. Bank employees who have confidential information are not allowed to use that information to take advantage of themselves, their families or other third parties, by:
   1) influencing customers or individuals or institutions in conducting transactions with the Bank;
   2) disseminating this information to customers or individuals or institutions;

b. Bank employees are prohibited from abusing their position and taking profits either directly or indirectly for themselves, their family members or other parties and / or influencing the decision process related to themselves;

c. Decision making to sell or buy Bank assets and other services must be done by prioritizing the interests of the Bank without being influenced by Insiders;

5. Bank Data Integrity and Accuracy

In an effort to maintain the Bank Data Integrity and Accuracy, then :

a. All levels of the Bank must present accurate data and can be accounted for

b. 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

c. all levels of the Bank are only permitted to make changes or deletions of data based on the authorization of the authorized official in accordance with procedures established by the Bank;

d. seluruh jajaran Bank tidak diperkenankan memanipulasi dokumen.

6. Integritas Sistem Perbankan

Dalam upaya menjaga integritas sistem perbankan, maka:

a. Seluruh jajaran Bank harus senantiasa mawas diri dan menghindarkan keterlibatan Bank dalam kegiatan kriminal di bidang keuangan dan perbankan;

b. 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 perundangundangan 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 Mantap. 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 Mantap, yang dikodifkasikan dalam *Code of Conduct* Bank Mantap.

d. all Bank employees are not permitted to manipulate documents.

6. Integritas Sistem Perbankan/ Banking System Integrity

In an effort to maintain the integrity of the banking system, then :

a. All levels of the Bank must always be introspective and avoid involvement of the Bank in criminal activities in fnance and banking

b. 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 fnancing, 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 ofcers should have commitment to be relevant with the value and work ethics of Bank Mantap. Therefore, all Bank ofcers 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 codifed in Bank Mantap Code of Conduct.

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*.
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.

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 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 frst month of each year or at any time in the frst 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. Employee Annual Disclosure is submitted to the Human Capital Work Unit through their respective Head of Work Unit

## 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, enis dan keseriusan pelanggaran yang teriadi serta evaluasi menyeluruh atas individu yang melakukan pelanggaran. Sanksi atas pelanggaran tersebut dapat berupa:

## 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 Admonition |
| Teguran tertulis | Written Admonition |
| Skorsing | Suspension |
| Penurunan Pangkat /Jabatan | Demotion |
| Pemutusan Hubungan Keria | Termination of employment |
| Ganti rugi | Compensation |
| Dilaporkan kepada pihak yang berwajib | Reported to the police |

### SKEMA TINGKATAN DAN JENIS SANKSI
### Level Schemes And Types Of Sanctions

## JUMLAH PELANGGARAN KODE ETIK

Selama tahun 2019 terdapat 86 (Delapan Puluh Enam) pelanggaran kode etik. Berikut ini adalah tabel pelanggaran kode etik

## TOTAL VIOLATIONS OF THE CODE OF ETHICS

During 2019 there were 86 (eighty six) violations of the code of ethics. The following is a table violations of the code of ethics

**PELANGGARAN KODE ETIK**
**VIOLATIONS OF THE CODE OF ETHICS**

| JENIS SANKSI | JUMLAH<br>Total | Types of Sanction |
|---|---|---|
| Teguran Tertulis Pertama | 43 | First Written Rebuke |
| Teguran Tertulis Kedua | 7 | Second Written Rebuke |
| Peringan Tertulis Pertama | 19 | First Written Alert |
| Peringatan Tertulis Kedua | 9 | Second Written Alert |
| Peringatan Tertulis Keras dan Terakhir | 8 | Hard and Last Written Alert |
| **Total** | **86** | **Total** |

## KEBIJAKAN GRATIFIKASI

Untuk meningkatkan kepercayaan masyarakat serta mendukung pelaksanaan prinsip-prinsip Tata Kelola Perusahaan. Bank Mantap telah menetapkan ketentuan mengenai pengendalian gratifikasi yang diatur dalam Kebijakan Kepatuhan dan Hukum Bank Mantap serta Standar Pedoman No. SP/ 009/XI/2016 tentang Pengendalian Gratifikasi yang dimaksudkan untuk memberikan pedoman jajaran Bank sebagai individu dalam berhubungan dengan nasabah, vendor, rekanan, maupun seluruh *stakeholder*.

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 Mantap 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 Mantap dalam melaksanakan Tata Kelola Perusahaan, maka kepada setiap jajaran Bank Mantap (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.

## GRATIFICATION POLICY

To increase public trust and to support the implementation of Corporate Governance principles. Bank Mantap has stipulated provisions regarding the control of gratification as stipulated in the Bank's Legal Compliance and Compliance Policy and Standard Guidelines No. SP / 009 / XI / 2016 concerning Gratification Control which is intended to provide guidance to the Bank's ranks as individuals in dealing with customers, vendors, partners, and all stakeholders.

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 Mantap 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 Steady Bank (Recipients / Reporters) are required to:

1. Spending on gratuities that are considered bribes at the frst 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 frst opportunity

3. Menyertakan bukti otentik pengembalian gratifikasi misalnya berita acara serah terima pengembalian barang gratifkasi 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 upg@bankmantap.co.id dan subjek "Pelaporan Gratifkasi" paling lambat 5 (lima) hari kerja sejak penolakan gratifikasi dengan tembusan kepada Kepala Unit Kerja pelapor.

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 gratifcation 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 upg@bankmantap.co.id and the subject of the email is "Gratifcation Reporting" no later than 5 (fve) working days after the refusal of gratifcation with a copy to the Head of the reporting Unit.

## SOSIALISASI KEBIJAKAN GRATIFIKASI

Sosialisasi terkait Gratifkasi telah dilakukan oleh Bank mantap, diantaranya melalui penayangan artikel maupun informasi lain terkait dengan Gratifkasi pada website Bank Mantap, yang disampaikan pada seluruh kantor, media internal Bank Mantap antara lain melalui portal Bank Mantap, Surat Edaran kepada segenap Divisi/Satuan/Unit, maupun leaflet mengenai Gratifkasi.

## SOCIALIZATION OF GRATIFCATION 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 Mantap website, which is delivered to all ofces, Bank Mandiri internal media, including Bank Mantap portal, Circular Letter to all Division / Group / Unit and leaflets regarding Gratifcation

### LAPORAN GRATIFIKASI TAHUN 2019
### GRATIFCATION REPORTS IN 2019

| Jenis<br>Type | Taksiran Harga<br>Estimated Price (Rp) | Alasan Pemberian<br>Reason for Giving | Tanggal Penerimaan<br>Receipt Date | Keterangan<br>Remarks |
|---|---|---|---|---|
| Bingkisan Parcel<br>Parcel | Rp. 500.000 | Ungkapan terima kasih dan ucapan selamat natal dan tahun baru<br>Expressions of gratitude and wishes for a Merry Christmas and Happy New Year | 23 Desember 2019<br>December 23, 2019 | Penerimaan gratifikasi berupa barang/ makanan yang mudah busuk dan/atau rusak, pemanfaatannya wajib disalurkan untuk program kepedulian sosial dan dilaporkan kepada UPG dengan disertai dokumen pendukung<br>Receipt of gratification in the form of goods / food that is perishable and / or damaged, its use must be distributed for social care programs and reported to UPG accompanied by supporting documents |

# *WHISTLEBLOWING SYSTEM*
# Whistleblowing System

Sejalan dengan komitmen Bank Mantap dalam implementasi *Good Corporate Governance* (GCG), Bank Mantap senantiasa memperhatikan kepentingan setiap *stakeholders* berdasarkan asas kewajaran dan kesetaraan sesuai prinsip GCG. Dalam pelaksanaannya, seringkali muncul pengaduan pelanggaran dari pihak stakeholders sebagai akibat dari kurang diperhatikannya hak-hak *stakeholders* dengan baik atau bahkan kadang-kadang terabaikan oleh pihak Bank.

Pengaduan pelanggaran oleh *stakeholders*, apabila tidak diselesaikan dengan baik akan berpotensi merugikan *stakeholders* dan atau Bank sendiri. Pedoman yang mengatur mekanisme standar dalam penanganan pengaduan pelanggaran mutlak diperlukan agar tidak terjadi perselisihan atau sengketa yang berlarut-larut antara pihak *stakeholders* dan Bank. Sehingga persoalan tersebut tidak berlanjut pada persoalan turunnya reputasi dan kepercayaan masyarakat pada Bank.

Berdasarkan POJK Nomor 39/POJK.03/2019 perihal Penerapan Strategi *Anti Fraud* bagi Bank Umum, Strategi *Anti Fraud* yang dalam penerapannya berupa Sistem Pengendalian *Fraud* memiliki 4 (empat) pilar, yaitu:

a. Pencegahan

b. Deteksi

c. Investigasi, Pelaporan dan Sanksi

d. Pemantauan, Evaluasi dan Tindak Lanjut

*Whistleblowing System* di PT. Bank Mandiri Taspen dilakukan untuk melaksanakan POJK tersebut pada pilar Deteksi yang memuat langkah-langkah dalam rangka mengidentifikasi dan menemukan fraud dalam kegiatan usaha Bank.

## 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.

In line with Bank Mantap's commitment in the implementation of Good Corporate Governance (GCG), Bank Mantap always pays attention to the interests of each stakeholder based on the principle of fairness and equality in accordance with the principles of GCG. In its implementation, complaints often arise from stakeholders as a result of lack of attention to the rights of stakeholders or even sometimes the rights were ignored by the Bank.

If the problems- Complaints about violation conveyed by stakeholders- are not properly addressed will potentially harm the stakeholders themselves or the bank itself. Guidelines that regulate the standard mechanism in handling complaints of violations are absolutely necessary so that there are no disputes between stakeholders and the Bank. Thus, the problem does not continue nor bring about the decreasing reputation and public trust towards the Bank.

Based on POJK Number 39/POJK.03/2019 concerning the Application of Anti-Fraud Strategy for Commercial Banks, the Anti-Fraud Strategy which in its application is in the form of a Fraud Control System has 4 ( four) pillars, namely :

a. Prevention

b. Detection

c. Investigation, Reporting and Sanctions

d. Monitoring, evaluation and follow up

Whistleblowing System at PT. Bank Mandiri Taspen is conducted to implement the POJK on the Detection pillar which contains steps in order to identify and find fraud in the Bank's business activities.

## 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.

## PENERAPAN *WHISTLEBLOWING SYSTEM*

Berdasarkan SK Direksi No. SKD.008/I/2017 tanggal 31 Januari 2017, Divisi Internal Audit ditunjuk sebagai unit kerja yang bertanggung jawab atas pengelolaan dan pelaksanaan Strategi *Anti Fraud* di PT. Bank Mandiri Taspen, dimana sebelumnya dikelola oleh Divisi *Risk Business Control* (RBC). Saat ini setiap pegawai dapat menyampaikan informasi adanya dugaan terjadinya *fraud* (*whistleblowing*) kepada Direktur Utama dengan sarana *Letter to CEO* (LTC) melalui e-mail ltc@bankmantap.co.id. 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. Divisi RBC; atau

c. *Joint* Investigasi antara Divisi Internal Audit dan Divisi 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 Unit Strategi *Anti Fraud*. Pengaduan pelanggaran dapat dilakukan melalui:

1. Telephone Nomor : 0361-227076, 227887 Ext. 149
2. E-mail : ltc@bankmantap.co.id
3. Faximile : 0361-244462
4. Kotak Pengaduan pelanggaran (kotak saran) yang tersedia di lingkungan Kantor Cabang/KCP.
5. Surat yang ditujukan kepada Unit Strategi *Anti Fraud* dengan alamat:
   PT. Bank Mandiri Taspen
   Up. Divisi Internal Audit
   Graha Mantap
   Jl. Cikini Raya No.42 Menteng
   Jakarta Pusat 10330

## MANAGEMENT OF WHISTLEBLOWING SYSTEM

Based on Directors Decree No. SKD.008 / I / 2017 dated January 31, 2017, the Internal Audit Division was appointed as a work unit responsible for the management and implementation of the Anti-Fraud Strategy at Bank Mantap, which was previously managed by the Risk Business Control (RBC) Division. Currently, every employee can submit information about suspected fraud (whistleblowing) to the President Director by means of Letter to CEO (LTC) via e-mail ltc@bankmantap.co.id. Reports of complaints of suspected fraud are conveyed by stating the identity of the reporter who will be guaranteed confdentiality. Complaint reports received will be followed up if they fulfll 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 carried out

The incoming complaint report will be followed up through 3 (three) inspection / investigation mechanisms, among others by:

a. Internal Audit Division

b. RBC. or

c. Joint between Internal Audit Division and RBC

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 alleged violations committed by employees are addressed to the Anti Fraud Strategy Unit. Complaints of violations can be made through:

1. Telephone Number : 0361-227076, 227887 Ext. 149
2. E-mail : ltc@bankmantap.co.id
3. Faximile : 0361-244462
4. Complaints Box (suggestion box) available in the Branch Ofce / KCP environment.
5. A letter addressed to the Anti Fraud Strategy Unit with an address:
   PT. Bank Mandiri Taspen
   Up. Divisi Internal Audit
   Graha Mantap
   Jl. Cikini Raya No.42 Menteng
   Jakarta Pusat 10330

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.

Bank Mantap 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 fsik 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 Mantap 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.

All reports of alleged frauds will be guaranteed confdentiality and security by the Bank and the whistleblower is guaranteed the right to obtain information regarding the status of follow-up on his 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 benefts for the certainty of treatment of the reporter and the confdentiality of the reporter, which encourages the courage to report violations. All reports of violations will be guaranteed confdentiality and security by the Bank and the reporter is guaranteed the right to obtain information regarding the follow-up of the report.

Bank Mantap 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 fles (personal fle 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. Confdentiality and disguise of the identity of the Reporter, and / or
5. Giving information without meeting face to face with the reported party, at each level of case investigation in the event that the violation enters the court dispute

Not only protection for reporters, Bank Mantap 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 confdentiality or protection of the reporter.

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.

Conversely, if investigation results conclude that complaint submitted contains elements of bad faith, submit false evidence, there is an element of malice, slander and without clear basis, then the report can be ignored and provide sanctions to the reporter in accordance with applicable regulations.

## 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* dan atau indikasi adanya *fraud*.
2. Perbuatan melanggar ketentuan peraturan perundang-undangan dan peraturan internal Bank Mantap, dan
3. Perbuatan yang menyebabkan terjadinya potensi kerugian Bank.

## 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 and or indication of fraud.
2. The act violates the provisions of the laws and regulations and the Bank's internal regulations, and
3. The act that can cause the potential bank losses.

## PENANGANAN PENGADUAN

Setiap pengaduan pelanggaran yang masuk akan dikelola oleh Unit Strategi *Anti Fraud*, selanjutnya Unit Strategi *Anti Fraud* akan melakukan investigasi atas laporan yang diterima. Unit Strategi *Anti Fraud* harus bersifat Netral, *Indepedency*, 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, Unit Strategi *Anti Fraud* 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.
8. Apabila potensi kerugian Bank di atas nominal Rp100.000.000 ditangani oleh Tim Pertimbangan Penilaian Pegawai.

## THE HANDLING OF COMPLAINTS

Each complaint of infringement will be managed by the Anti-Fraud Strategy Unit. The Anti-Fraud Strategy Unit will investigate the reports received. The AntiFraud Strategy Unit must be Neutral and Independent. Professionalism in accepting complaints of violations by using the principle of Presumption of Misunderstanding or "Presumption of Innocence" is the principle in which a person is assumed not guilty until he is declared so.

In this Alleged Violation Report System, the Anti-Fraud Strategy Unit has the duty to:

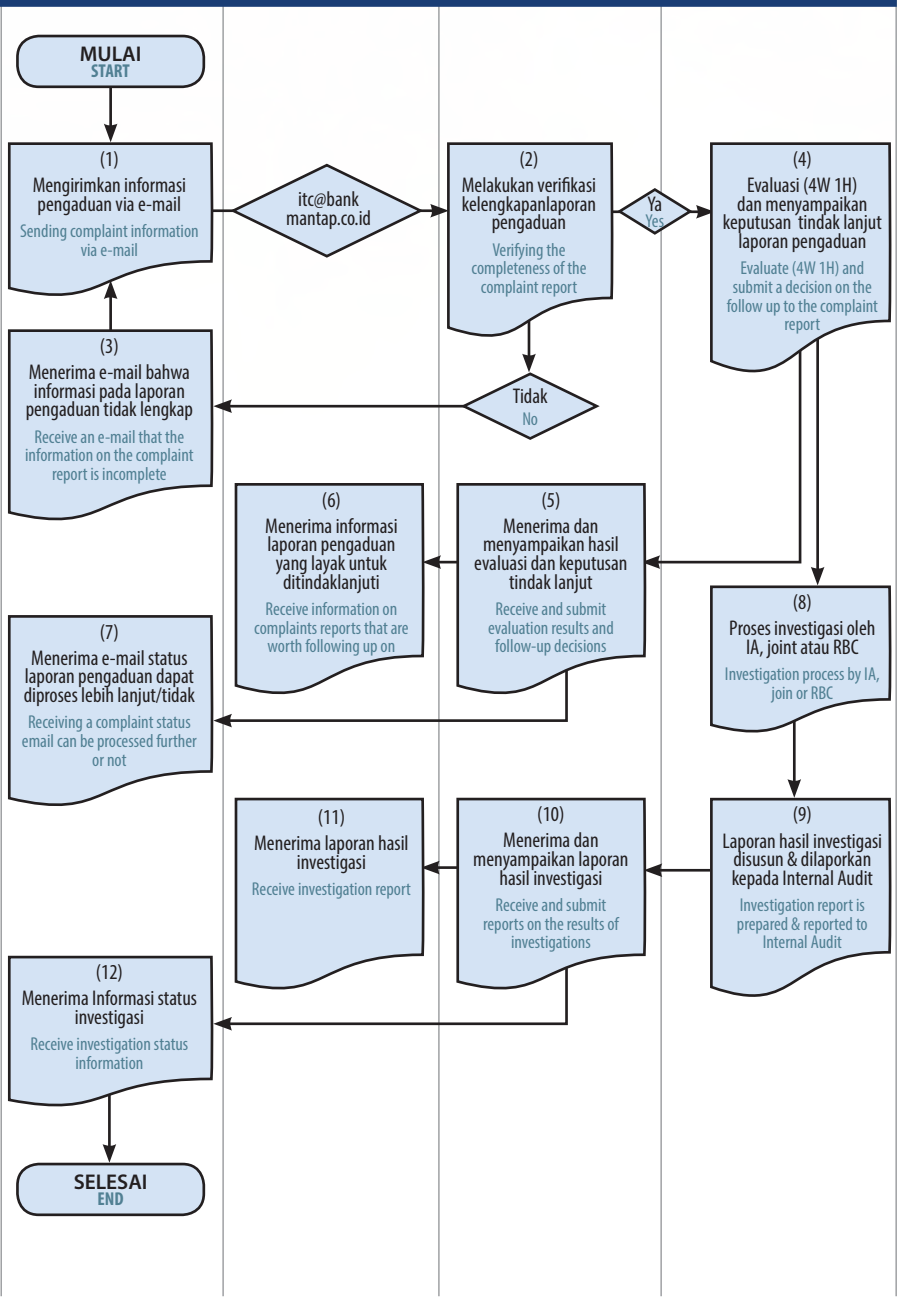
1. Receive reports on suspected violation.
2. Assess and select the reports on the suspected violation for further processing.
3. Maintain the confdentiality of the rapporteur's identity.
4. Handle complaints from the rapporteur who receives pressures or threats from the reported party.
5. Communicate with the reporter.
6. Submit a report to the President Director after the fraud has occurred
7. Document any reports of alleged violations received.
8. If the potential loss of the Bank is above the nominal IDR 100,000,000, the complaint is handled by the Employee Assessment Consideration Team.

Mekanisme *Letter to CEO* (LTC) digambarkan pada *flowchart* sebagai berikut:

The Letter to CEO (LTC) mechanism is described in the flowchart as follows:

| Deskripsi Aktifitas<br>Activity Description | *Whistleblower* | Direktur Utama<br>President Director | PIC *Whistleblowing* | Divisi Internal Audit<br>Internal Audit Division |
|---|---|---|---|---|

- o *Whistleblower* mengirimkan laporan pengaduan atas dugaan *fraud* kepada Direktur Utama melalui e-mail
  Whistleblower sends reports of complaints of alleged fraud to the President Director via e-mail
- o PIC *Whistleblowing* melakukan verifikasi kelengkapan laporan pengaduan atas dugaan *fraud*
  Whistleblowing PIC verifies the completeness of complaints reports for alleged fraud
  - jika lengkap, akan meneruskan laporan pengaduan kepada Divisi Internal Audit melalui e-mail (identitas *Whistleblower* dirahasiakan)
    if complete, will forward the complaint report to the Internal Audit Division via e-mail (Whistleblower identity withheld)
  - jika tidak lengkap, akan menginformasikan kepada *Whistleblower* melalui e-mail bahwa laporam pengaduan tidak dapat diproses lebih lanjut disertai dengan alasannya
    if incomplete, will inform the Whistleblower by e-mail that the report cannot be processed further along with the reason
- o Divisi Internal Audit melakukan evaluasi (4W 1H), menetapkan pihak yang akan melakukan investigasi/ pemeriksaan dan menyampaikan keputusan atas layak/tidaknya laporan pengaduan untuk ditindaklanjuti
  The Internal Audit Division carries out an evaluation (4W 1H), determines the party that will carry out the investigation/inspection and submits a decision on whether or not the complaint report is appropriate to be followed up
- o Proses Investigasi dilakukan oleh Divisi Internal Audit, *Joint* antara Divisi Internal Audit dan Divisi RBC, atau dilakukan sendiri oleh Divisi RBC
  The Investigation Process is carried out by the Internal Audit Division, a joint between the Internal Audit Division and the RBC Division, or carried out by the RBC Division itself
- o Laporan hasil investigasi disusun dan dilaporkan kepada Direktur Utama melalui Divisi Internal Audit
  A report on the results of the investigation is prepared and reported to the President Director through the Internal Audit Division
- o *Whistleblower* menerima e-mail bahwa laporan investigasi telah selesai ditindaklanjuti dengan status "terbukti" atau "tidak terbukti"
  Whistleblower receives an e-mail that the investigation report has been followed up with a "proven" or "unproven" status.




## KASUS YANG DIHADAPI DAN TINDAK LANJUTNYA

Pada tahun 2019 terdapat 1 (satu) surat pengaduan melalui sarana Letter To CEO (LTC) tanggal 21 Agustus 2019 yang diwakilkan dari Lembaga Bantuan Mediasi Nasabah, yang menyebutkan nasabah tersebut menjadi "bermasalah/macet" karena gajinya telah dimutasi bayar kepada Bank Mantap. Dari hasil investigasi tidak terbukti adanya pembiaran kecurangan (*fraud*) oleh internal Bank maupun Bank Mantap sebagai sumber masalah atas debitur macet tersebut.

## THE CASES FACED AND FOLLOW UP

In 2019 there was 1 (one) letter of complaint through the Letter To CEO (LTC) facility dated August 21, 2019, which was represented by the Customer Mediation Assistance Institution, which stated that the customer had become "in trouble / defaulted" because his salary had been transferred to Bank Mantap. From the results of investigation, there was no evidence of fraud by Bank Mantap internally as a source of problems for the debtor.

## PERKEMBANGAN PELAKSANAAN PENERAPAN STRATEGI ANTI FRAUD

Dalam rangka menjalankan fungsi koordinasi terhadap penerapan Strategi *Anti Fraud*, selama tahun 2019 Divisi Internal Audit telah melakukan kegiatan antara lain sebagai berikut:

1. Sosialisasi Strategi *Anti Fraud* bersamaan dengan pelaksanaan audit pada Kantor Cabang/Kantor Pusat (*exit meeting* atau *morning briefing*)
2. Mengirim Internal Auditor untuk mengikuti *Workshop* Teknik Investigasi yang diselenggarakan oleh Direktorat Internal Audit Bank Mandiri tanggal 25 Januari 2019 di Denpasar dan Teknik Investigasi yang diselenggarakan oleh PT. Bank Mandiri Taspen tanggal 27 Juni 2019 di Jakarta.
3. Pemasangan Poster *Anti Fraud* dan *Letter to CEO* (LTC) sebagai salah satu cara untuk menumbuhkan kesadaran pencegahan *fraud* oleh seluruh pegawai (*anti fraud awareness*)
4. Penyusunan revisi Standar Pedoman Strategi *Anti Fraud* (SPSAF) akan disusun pada tahun 2020.

## DEVELOPMENT OF IMPLEMENTATION ANTI FRAUD STRATEGY

In order to carry out coordination function on implementation of Anti Fraud Strategy, during 2019 Internal Audit Division carried out following activities :

1. Anti-fraud Strategy Socialization together with audit at Branch Office / Head Office (Exit meeting or morning briefing)
2. Send an Internal Auditor to attend an Investigation Technique Workshop organized by Directorate of Internal Audit of Bank Mandiri on January 25, 2019 in Denpasar and an Investigation Technique organized by PT. Bank Mandiri Taspen on 27 June 2019 in Jakarta
3. Installation of Anti Fraud Poster and Letter to CEO (LTC) as one way to raise awareness of fraud prevention by all employees (anti fraud awareness)
4. Drafting reviesed Standard Anti-Fraud Strategy Guidelines (SAFSG) will be prepared in 2020

# TATA KELOLA TERINTEGRASI
## Integrated Governance

Penerapan Tata Kelola tidak hanya dilakukan pada level pengurusan dan pengawasan perseroan (*corporate governance*), namun harus dilakukan secara terintegrasi pada seluruh entitas dalam grup usaha (*group governance*). Seperti kita ketahui bahwa sektor jasa keuangan telah tumbuh secara dinamis sehingga melahirkan struktur grup jasa keuangan yang semakin berkembang dan melingkupi jasa yang semakin berkembang seperti; perbankan, asuransi, multifnance, perusahaan efek, manajer investasi, dana pensiun, dan Lembaga keuangan lainnya. Hal demikian telah melahirkan suatu tingkat transaksi dan interaksi yang lebih kompleks, berisiko, pengendalian bertingkat dan berjenjang yang dapat berdampak sistemik bagi kelangsungan usaha ke depan. Kondisi ini menyebabkan diperlukan suatu sistem tata kelola yang terintergasi bagi semua entitas usaha dalam suatu kelompok usaha atau konglomerasi keuangan.

### 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.
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.

The implementation of Governance is not only done at the level of management and supervision of the company (corporate governance), but must be done in an integrated manner across all entities in the group (group governance). As we know that the financial services sector has grown dynamically, establish financial services group structure which is increasingly developing and encompassing growing services such as; banking, insurance, multifinance, securities companies, investment managers, pension funds, and other financial institutions. This has given rise to a level of transaction and interaction that is more complex, risky, multilevel and tiered control that can have a systemic impact on the sustainability of the business going forward. This condition leads to the need for an integrated system of governance for all business entities in a business group or financial conglomerate.

### 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. 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.

## 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, dan
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 masingmasing 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.*

### 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*).

## 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. Disclose information in a timely manner, adequate, clear, accurate and comparable and accessible to stakeholders.
2. Having a written and communicated Company Policy to stakeholders who are eligible to obtain information about the policy, and
3. Applying the principle of openness by remain paying attention to the provisions of applicable legislation and secret positions.

### 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.

### 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. 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 Gratifkasi.
   h. *Corporate Social Responsibility.*

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. Transparansi Produk, dan

j. Pakta Integritas.

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 prinsipprinsip 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.*

i. Product Transparency, and

j. Integrity Pact.

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.

## 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.

## 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.

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.
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 Mantap sebagai anggota konglomerasi keuangan wajib memiliki ketentuan internal mengenai tata kelola perusahaan yang mengacu pada rerangka tata kelola bagi perusahaan anak. Bank Mantap telah memiliki Kerangka Tata Kelola Perusahaan Bagi Anggota Konglomerasi Keuangan yang merupakan bagian dari Pedoman Tata Kelola Perusahaan.

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. 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.

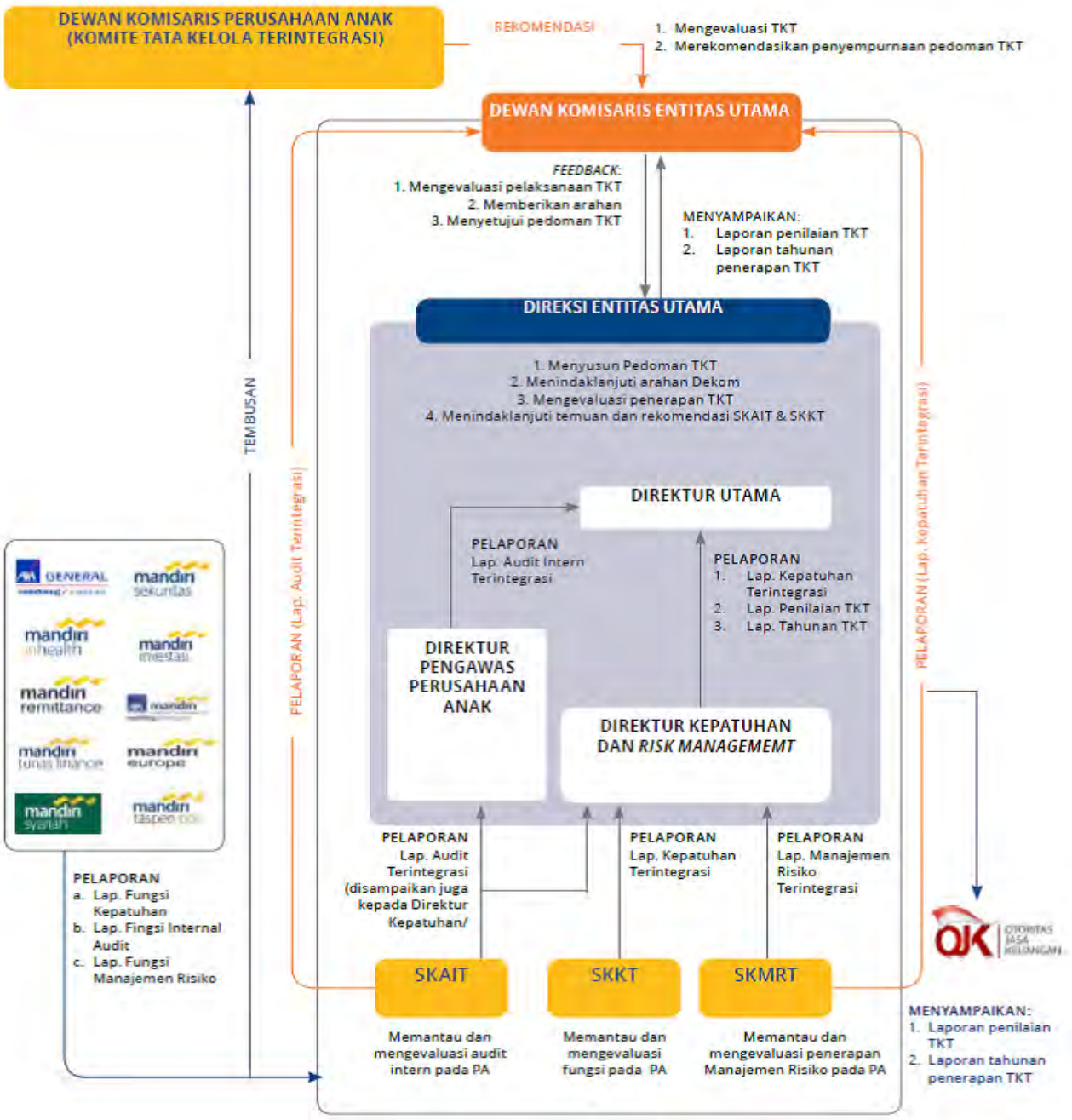
Bank Mantap as a member of the financial conglomerate shall have an internal provision concerning corporate governance which refers to the governance framework for subsidiary companies. Bank Mantap has a Corporate Governance Framework for Members of Financial Conglomeration which is part of the Corporate Governance Guidelines.

## FRAMEWORK TATA KELOLA TERINTEGRASI

Pelaksanaan Tata Kelola Terintegrasi pada Bank Mantap mengacu pada *framework* Tata Kelola Terintegrasi Bank Mandiri, yang dijelaskan pada gambar di bawah ini.

## INTEGRATED GOVERNANCE FRAMEWORK

Implementation of Integrated Governance at Bank Mantap refers to the Bank Mandiri Integrated Governance framework, which is described in the figure below.



## ASSESSMENT TATA KELOLA TERINTEGRASI

Penilaian Tata Kelola Terintegrasi merupakan penilaian atas pelaksanaan atau penerapan prinsip Tata Kelola Terintegrasi dalam memperhatikan signifkansi dan/atau materialitas suatu permasalahan terhadap penerapan Tata Kelola Terintegrasi pada Konglomerasi Keuangan. Bank Mandiri dan Perusahaan Anak melakukan *self assessment* tiap semester (dua kali dalam satu tahun). Penilaian TKT dikategorikan menjadi 5 (lima) peringkat dan dilakukan dengan berpedoman pada Kertas Kerja Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi sebagaimana diatur dalam lampiran I pada SEOJK No.15/ SEOJK.03/2015 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan. Aspek dan hasil penilaian Tata Kelola Terintegrasi Bank Mantap tahun 2019 disajikan dalam tabel berikut.

## INTEGRATED GOVERNANCE ASSESSMENT

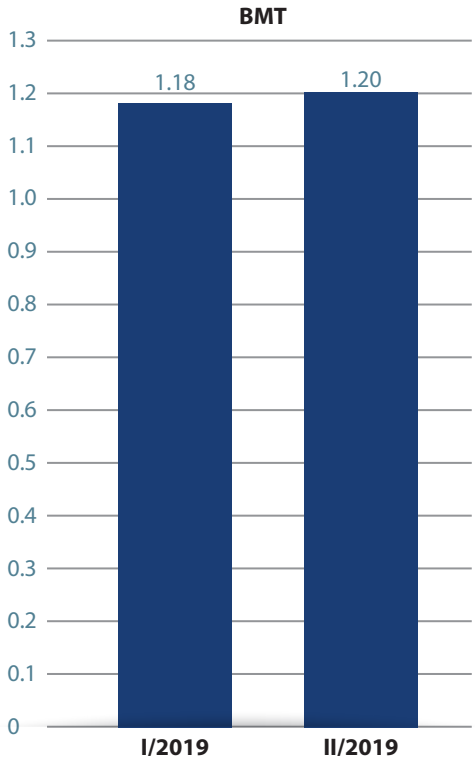
The Integrated Governance Assessment is an assessment of the implementation or implementation of the principle of Integrated Governance in considering the significance and / or materiality of an issue on the application of Integrated Governance to Financial Conglomeration. Bank Mandiri and Subsidiaries conduct self-assessment each semester (twice a year). TKT Assessment is categorized into 5 (five) rankings and shall be conducted by referring to the Self-Assessment Working Paper on the Implementation of Integrated Governance as set forth in Appendix I to SEOJK No.15 / SEOJK.03 / 2015 on the Implementation of Integrated Governance for Financial Conglomeration. Aspects and results of Bank Mantap Integrated Management assessment of 2019 are presented in the following table.

### HASIL PENILAIAN SENDIRI PELAKSANAAN TATA KELOLA TERINTEGRASI
### RESULTS OF SELF ASSESSMENT OF INTEGRATED GOVERNANCE IMPLEMENTATION

| PERINGKAT Ratings | DEFINISI PERINGKAT | Defination of Ratings |
|---|---|---|
| 1(1.20) | Konglomerasi Keuangan dinilai telah melakukan penerapan Tata Kelola Terintegrasi yang secara umum sangat baik. Hal ini tercermin dari pemenuhan yang sangat memadai atas penerapan prinsip Tata Kelola Terintegrasi. Apabila terdapat kelemahan dalam penerapan Tata Kelola Terintegrasi, secara umum kelemahan tersebut tidak signifikan dan dapat segera dilakukan perbaikan oleh Entitas Utama dan/atau LJK. | The Financial Conglomerate is considered to have implemented Integrated Governance that is generally very good. This is reflected in the very adequate fulfillment of the application of Integrated Governance principles. If there are weaknesses in the implementation of Integrated Governance, in general those weaknesses are not significant and can be immediately corrected by the Main Entity and / or the Financial Services Institution. |

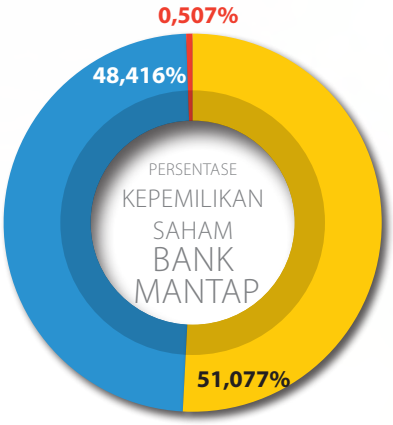
### PENILAIAN TATA KELOLA TERINTEGRASI TAHUN 2019
### INTEGRATED MANAGEMENT ASSESSMENT OF 2019

| No | Aspek | I/2019 | II/2019 | Aspect |
|---|---|---|---|---|
| 1 | Direksi | 1.22 | 1.22 | Board of Directors |
| 2 | Dewan Komisaris | 1.10 | 1.10 | Board of Commissioners |
| 3 | Dewan Pengawas Syariah | N/A | N/A | Sharia Supervisory Board |
| 4 | Komite Tata Kelola Terintegrasi | 1.43 | 1.29 | Integrated Governance Committee |
| 5 | Satuan Kerja Kepatuhan Terintegrasi (SKKT) | 1.00 | 1.50 | Integrated Compliance Work Unit (SKKT) |
| 6 | Satuan Kerja Audit Internal Terintegrasi (SKAIT) | 1.17 | 1.17 | Integrated Internal Audit Unit (SKAIT) |
| 7 | Penerapan Manajemen Risiko Terintegrasi | 1.20 | 1.20 | Application of Integrated Risk Management |
| 8 | Pedoman Tata Kelola Terintegrasi | 1.33 | 1.33 | Guidelines for Integrated Governance |
| 9 | Benturan Kepentingan | 1.00 | 1.00 | Conflict of Interest |
| 10 | Kebijakan Remunerasi | 1.25 | 1.00 | Remuneration Policy |
| | | 1.18 | 1.20 | |



### INFORMASI PEMEGANG SAHAM UTAMA DAN PENGENDALI

| Nama / Name | Jumlah Saham Number of Shares | Kepemilikan* Ownership |
|---|---|---|
| PT Bank Mandiri (Persero) Tbk. | 767.488.261 | 51,077% |
| PT Taspen (Persero) | 727.509.255 | 48,416% |
| I.B. Made Putra Jandhana | 7.617.432 | 0,507% |
| TOTAL | 1.502.614.918 | 100,00% |




Saham Bank Mantap 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.

## PERLAKUAN YANG SAMA TERHADAP SELURUH PEMEGANG SAHAM

Seluruh Pemegang Saham Bank memiliki kesetaraan dalam memperoleh dan menjalankan haknya sesuai ketentuan yang diatur dalam Undang-undang dan Anggaran Dasar Bank. Dalam menjaga kesetaraan pada pemegang saham, Bank bertanggung jawab dalam menjalankan hak-hak Pemegang Saham Bank, yaitu:

1. Bank harus melindungi hak pemegang saham sesuai dengan peraturan perundang-undangan dan Anggaran Dasar Bank.
2. Bank harus menyelenggarakan daftar pemegang saham secara tertib sesuai dengan peraturan perundang-undangan dan Anggaran Dasar Bank.
3. Bank harus menyediakan informasi mengenai perusahaan secara tepat waktu, benar dan teratur bagi pemegang saham, kecuali hal-hal yang bersifat rahasia.
4. Bank tidak boleh memihak pada pemegang saham tertentu dengan memberikan informasi yang tidak diungkapkan kepada pemegang saham lainnya. Informasi harus diberikan kepada semua pemegang saham tanpa menghiraukan jumlah saham yang dimilikinya.
5. Bank harus dapat memberikan penjelasan lengkap dan informasi yang akurat mengenai penyelenggaraan RUPS.

Dalam pelaksanaannya dapat disampaikan bahwa salah satu pelaksanaan dalam memberikan perlakuan yang sama pada pemegang saham yaitu semua pemegang saham yang memiliki hak suara, berhak menentukan arah kebijakan perusahaan melalui forum RUPS. Dalam hal perusahaan menerbitkan saham baru, maka wajib ditawarkan kepada seluruh pemegang saham sesuai dengan proporsi kepemilikan sahamnya di perusahaan, begitu pula apabila terdapat pengalihan saham dari pemegang saham existing maka wajib ditawarkan terlebih dahulu kepada pemegang saham lainnya.

Bank Mantap's stocks 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 Shareholder and Controlling and PT Taspen (Persero) as Controlling.

## EQUAL TREATMENT TO ALL SHAREHOLDERS

All Shareholders of the Bank have equality in obtaining and exercising their rights in accordance with the provisions stipulated in the Bank's Act and Articles of Association. In maintaining equality of shareholders, the Bank is responsible for exercising the rights of the Bank Shareholders, i.e.:

1. The Bank shall protect the rights of shareholders in accordance with the laws and the Bank's Articles of Association.
2. The Bank shall maintain an orderly listing of shareholders in accordance with the laws and the Bank's Articles of Association.
3. The Bank should provide timely, true and regular information about the company to shareholders, except for confidential matters.
4. The Bank may not take sides with certain shareholders by providing undisclosed information to other shareholders. Information should be shared with all shareholders regardless of the number of shares held.
5. The Bank must be able to provide full explanation and accurate information regarding the conduct of the GMS.

In its implementation, it can be said that one of the executions in giving equal treatment to shareholders is that all shareholders with voting rights are entitled to determine the direction of company policy through GMS forum. In the event that a company issues new shares, it shall be offered to all shareholders in accordance with the proportion of its shareholdings in the company, as well as if there is a transfer of shares from the existing shareholders, it must be offered in advance to other shareholders.

## PENYEDIAAN DANA KEPADA PIHAK TERKAIT (*RELATED PARTY*) DAN PENYEDIAAN DANA BESAR (*LARGE EXPOSURE*)

Bank Mantap 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 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 2019 tidak terdapat pelanggaran dan/atau pelampauan terhadap BMPK atas penyediaan dana kepada Pihak Terkait Bank Mantap.

## PROVISION OF FUNDS FOR RELATED PARTIES AND PROVISION OF LARGE EXPOSURES

Bank Mantap 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 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 2019, there was no violation or exceedance of BMPK for the provision of funds to the Related Party of Bank Mantap.

## 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.

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 2019-2021 dengan menetapan Strategi Pengembangan Bisnis adalah sebagai berikut.

### STRATEGI UTAMA

Untuk mengembangkan Bank Mandiri Taspen menjadi Bank berskala nasional maka Bank Mandiri Taspen menetapkan strategi utama sebagai berikut:

1) Penajaman pembiayaan untuk segmen usaha mikro, kecil dan menengah melalui produktivitas yang tinggi. Dalam mencapai hal tersebut diperlukan pendekatan-pendekatan diantaranya *review* menyeluruh atas seluruh kebijakan sistem dan sumber daya manusia khususnya yang terkait dengan segmen kredit. Tujuannya adalah agar dapat tercipta suatu sistem yang tepat dalam meningkatkan kualitas dan produktivitas pegawai yang lebih baik, mengembangkan kekuatan dengan pendekatan *customer based* untuk meningkatkan *market share* di segmen usaha mikro, kecil dan menengah terutama di Pulau Bali.

## 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.

As a part of the direction of policies and strategic measures of Bank Mantap to realize its vision and mission, Bank Mantap designs and develops business initiatives which aims to meet the always evolving customers' demand in the middle of conducive economic of Indonesia. In meeting the 2019-2021 business plan, Bank Mantap sets out the following Business Development Strategy.

### MAIN STRATEGY

To evolve into a national scale Bank, Bank Mantap sets out the following main strategies:

1. Intensification of loan for micro, small, medium enterprises through high productivity. In achieving it, approaches are needed, among others are, comprehensive review on all of the policies of system and human capital especially those related with the credit segment. The purpose is to create the right system in enhancing better quality and productivity of employees, developing strength through customer based approach to increase market share in the segment of micro, small and medium business especially in Bali Island.

2) Peningkatan *market share* pembiayaan pensiunan hingga ≥20% pada tahun 2021 dengan melakukan:
   a) Perbaikan dan penyempurnaan sistem serta proses bisnis dengan melakukan benchmark ke Bank Mandiri.
   b) Melakukan sinergi dengan PT. Taspen dalam akses informasi dan data terkait dengan *captive market* pensiunan.
   c) Melakukan 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.
   d) Sesuai dengan rencana program Pemerintah, Bank Mandiri Taspen akan ikut berpartisipasi dalam menyalurkan KUR khusus terhadap pensiunan.
3) Mengembangkan sarana dan infrastruktur untuk pendanaan guna meningkatkan *customer based* dan mewajibkan bagi para debitur untuk memiliki simpanan/tabungan, sebagai sumber autodebet angsuran (*funding by lending*) sehingga mobilisasi dana yang diperoleh dari masyarakat dapat dimanfaatkan segera oleh masyarakat, kerjasama dengan perusahaan induk (Bank Mandiri) dalam hal pelayanan electronic channel serta bersinergi dengan seluruh grup usaha.
4) Membangun struktur organisasi yang kuat dan kualitas sumber daya manusia yang disesuaikan dengan kebutuhan bisnis. Sampai saat ini Bank Mandiri Taspen telah konsisten dalam pengembangan bisnis pada segmen pensiunan dan UMKM. Dalam rangka peningkatan produktifitas, kualitas dan profitabilitas, maka Bank Mandiri Taspen akan menyempurnakan struktur organisasi sehingga dapat lebih sesuai dengan kondisi pasar melalui penyusunan *master plan* pengelolaan *human capital* dan *talent pool*.

2. Increase of pension financing market share up to ≥20% in the year 2021 by doing:
   a. Improvement and perfection of system as well as business process by benchmarking to Bank Mandiri.
   b. Doing synergy with PT Taspen in access of information and data related to the pensionary captive market.
   c. Doing cooperation with PT ASABRI which is an insurance management and pension payment SOE special for National Indonesian Force (TNI) Soldiers, National Police of the Republic of Indonesia Members, National Civil Employee of the Ministry of Land of the Republic of Indonesia and National Police of the Republic of Indonesia.
   d. In line with the Government's plan program, Bank Mandiri Taspen will participate in providing special KUR for the pensionary.
3. Develop facilities and infrastructures for financing in order to increase customer base and require debtors to have a savings/account, as the source of instalments auto debit (funding by lending) hence the mobilization of fund obtained from the people can be used immediately by the people, cooperate with parent company (Bank Mandiri) in providing electronic channel and doing synergy with the whole business group.
4. Building a solid organization structure and quality of human capital that is adjusted with the business needs. To date, Bank Mandiri Taspen has been consistent in developing its business in the segment of pensionary and Micro-SME. In order to enhance productivity, quality and profitability, Bank Mandiri Taspen will improve the organization structure in order to be more suitable with the market condition through composition of human capital and talent pool management master plan.

## STRATEGI PENGEMBANGAN TEKNOLOGI INFORMASI

Dalam rangka mendukung percepatan rencana bisnis bank maka Teknologi Informasi Bank Mandiri Taspen melakukan penyelarasan, pembaharuan dan pendetailan ITSP (*Insitiative Technology Strategic Plan*) 2017 – 2021 melalui IT *Blueprint Digital Banking* 2018 – 2020 dengan mengakselerasi Perbankan Digital.

Dalam akselerasi Perbankan Digital, Teknologi Informasi Bank Mandiri Taspen melakukan Digital Transformasi yaitu dengan meningkatkan kecepatan *deliverable*, menjadikan system fleksibel, berorientasi kepada *business*, dan menerapkan teknologi terkini. Dengan 3 (tiga) fokus utama transformasi, sebagai berikut:

## INFORMATION TECHNOLOGY (IT) DEVELOPMENT STRATEGY

To support the acceleration of the bank's business plans, Bank Mandiri Information Technology of Taspen conducts alignment, renewal and detailing ITSP (Insitiative Technology Strategic Plan) 2017-2021 through IT Blueprint Digital Banking 2018-2020 by accelerating Digital Banking.

In the acceleration of Digital Banking, Information Technology of Bank Mandiri Taspen conducts Digital Transformation by increasing the speed of deliverables, making the system flexible, oriented to business, and applying the latest technology. With 3 (three) main focuses of transformation, as follows:

1) Transformasi *People* yaitu membangun struktur organisasi team yang didukung oleh team berkompetensi teknis dan managerial dengan melakukan penyempurnaan struktur organisasi dan kapabilitas *team* dalam penggunaan teknologi dan selaras dengan *governance Bank* yang ada.

2) Transformasi Proses yaitu penggunaan metodologi sesuai *best practice* untuk meminimalisir resiko dan mengefisienkan proses melalui otomasi dengan menstandarkan proses Teknologi Informasi meliputi *quality development* dan *operation* serta peningkatan kemampuan *strategic planning* & Arsitektur Teknologi Informasi.

3) Transformasi Teknologi yaitu penggunaan teknologi yang berbasiskan *platform-platform best practice* terkini, antara lain:

   - Standarisasi *Channel Mobile* & Interaktif Web untuk meningkatkan *User Experience* (UX) dan percepatan proses *development*.
   - Standarisasi model integrasi sistem untuk menjaga integritas aplikasi dan data, serta meningkatkan kolaborasi dengan pihak external.
   - Konsolidasi *Business logic*, *Business Rule* dan *Business Flow* untuk menjaga konsistensi *business logic*, *rule* dan *flow* sehingga mempercepat proses *development* aplikasi/sistem.
   - Perkuatan *Information Technology Security* melalui Sistem Manajemen Keamanan Informasi (SMKI) dengan melakukan review atas *people, process* dan teknologi sesuai *best practice* seperti ISO27001.
   - Konsolidasi pengelolaan manajemen data untuk mempermudah pengelolaan data dengan meningkatkan kualitas data sehingga mengurangi terjadinya duplikasi data sehingga konsisten data lebih terjamin.

1) Transforming People, namely building a team organizational structure that is supported by a team of technical and managerial competence by perfecting the organizational structure and team capabilities in the use of technology and in line with the existing Bank governance.

2) Process Transformation, namely the use of methodologies according to best practice to minimize risk and streamline processes through automation by standardizing the Information Technology process including quality development and operations and enhancing the capabilities of strategic planning & Information Technology Architecture.

3) Technology Transformation, namely the use of technology based on the latest best practice platforms, including:

   - Standardization of Mobile & Interactive Web Channels to enhance User Experience (UX) and accelerate the development process.
   - Standardize the system integration model to maintain application and data integrity, and increase collaboration with external parties.
   - Consolidation of Business logic, Business Rule and Business Flow to maintain the consistency of business logic, rule and flow so as to accelerate the application / system development process.
   - Strengthening Information Technology Security through the Information Security Management System (ISMS) by reviewing people, processes and technology according to best practice such as ISO27001.
   - Consolidation of data management to facilitate data management by improving data quality so as to reduce data duplication so that consistent data is more guaranteed.

## STRATEGI 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
   a) Meningkatkan *company value* dengan target pertumbuhan nilai market lebih tinggi diantara pesaing utama secara nasional.
      1) Meningkatkan ekspansi kredit dengan target pertumbuhan kredit mencapai 32.23% sehingga menjadi Rp20.464.402 juta dengan komposisi kredit Produktif dan Konsumtif masing-masing sebesar 79.85% dan 20.15% dari total kredit.
      2) Meningkatkan penghimpunan dana mencapai 30.52% sehingga menjadi Rp22.902.027 juta dengan target pertumbuhan DPK mencapai 21.76% menjadi sebesar Rp18.738.224 juta (termasuk produk *Negotiable Certificate Deposit*/ NCD) dan Surat Berharga sebesar Rp4.000.000 juta.
   b) Meningkatkan laba setelah pajak Bank Mandiri Taspen hingga mencapai Rp400.012 juta dan ROE masih pada kisaran 17.06%.
   c) Meningkatkan Kualitas Aktiva Produktif:
      1) NPL *Gross* maksimal sebesar 0.93%
      2) NPL *Netto* maksimal sebesar 0.47%
   d) Meningkatkan *fee based income* yang berasal dari peningkatan rekening dan transaksi baik deposan maupun debitur serta layanan seperti transfer/ pengiriman uang (RTGS, SKN), *Online Payment* (PLN, Telkom, Axis, Indosat, XL, dll) dan *Mobile Banking* dan *EWallet*.
2. Perspektif Pelanggan
   a) Peningkatan *customer base*.
   b) Peningkatan layanan segmen mikro dengan menciptakan layanan yang murah dan cepat.
   c) Meningkatkan aliansi bisnis dengan grup usaha.
   d) Meningkatkan kepercayaan dan kepuasan nasabah melalui peningkatan kualitas layanan cabang dan profesionalisme pegawai.
   e) Memberikan kemudahan akses layanan perbankan melalui *branchless banking* dan *e-channel*.
3. Perspektif Proses Bisnis Internal
   a) Mempercepat proses dan meningkatkan kualitas analisa kredit dengan *Service Level Agreement* (SLA) rata-rata maksimal 2 (dua) hari sejak dokumen lengkap.

## SHORT-TERM AND MEDIUM-TERM STRATEGY

The implementation of achievement of the main strategy is developed by using approaches that are classified in 4 (four) perspective described below:

1. Financial Perspective
   a. Improvement of the company value with market growth value target that is higher among main competitors nation-wide.
      1) Increase credit expansion with a credit growth target of 32.23% to Rp20,464,402 million with Productive and Consumptive loans composition of 79.85% and 20.15% of total loans.
      2) Increase funds pooling to 30.52% to Rp22,902,027 million with DPK growth target of 21.76% to Rp18,738,224 million (including Negotiable Certificate Deposit / NCD) and Securities of Rp.4,000,000 million.
   b) Increase profit after tax of Bank Mandiri Taspen to reach Rp400,012 million and ROE is still in the range of 17.06%.
   c) Improving the Quality of Earning Assets:
      1) Gross NPL maximum is 0.93%
      2) Maximum Net NPL of 0.47%
   d) Increase fee-based income from increased accounts and transactions both depositors and debtors and services such as money transfers / transfers (RTGS, SKN), Online Payment (PLN, Telkom, Axis, Indosat, XL, etc.) and Mobile Banking and EWallet.
2. Customer Perspective
   a) Increase of customer base
   b) Increase of micro segment services by creating an affordable and quick service.
   c) To increase business alliance with the business group.
   d) To increase customer's trust and satisfaction through improvement of branch service quality and employee professionalism.
   e) To provide easy access in banking service through branchless banking and e-channel.
3. Internal Business Process Perspective
   a) To accelerate the process and improve the quality of credit analysis with average service level agreement (SLA) maximum of 2 (two) days from the complete document.

b) Memperkuat *Good Corporate Governance* (GCG) dengan target peringkat "Baik" dan peringkat komposit *Risk Profile "Low to Moderate"*.

4. Perspektif Pengembangan

Meningkatkan inovasi dan produktivitas pegawai dengan target:

a) Mengefektifkan pengelolaan kinerja dengan monitoring secara berjenjang untuk meyakinkan pencapaian target sesuai rencana.

b) Meningkatkan pengelolaan SDM dengan menyempurnakan tata kelola dan meningkatkan program training pegawai.

c) Implementasi dan internalisasi budaya kerja.

Strategi Pengembangan Sumber Daya Manusia dan Kebijakan Remunerasi (*Remuneration Policies*)

a. Strategi Pengembangan Sumber Daya Manusia

Mengacu pada kerangka dasar pelatihan dan pengembangan SDM bagi seluruh pegawai Bank Mandiri Taspen. Rencana pengembangan dimaksud adalah sebagai berikut:

1) *Performance Management System* yang baik harus dapat membedakan karyawan yang menghasilkan kinerja luar biasa, rata-rata ataupun buruk dan hasil ini akan menjadi sumber informasi penting dalam pengelolaan sub sistem yang lain seperti reward system, sistem karir dan sistem pelatihan dan pengembangan. Penyempurnaan *Performance Management System* di antaranya standarisasi remunerasi pegawai, sistem reward dan *punishment* berdasarkan kinerja, implementasi *job grading* berdasarkan job grading yang telah disempurnakan pada tahun sebelumnya dan *career path*, sistem penilaian pegawai (*Key Performance Indicators*) secara konsisten dan peningkatan fungsi mentoring, *coaching* dan *counseling* pada seluruh *leader* di Bank Mandiri Taspen.

2) Tingkat kesuksesan sebuah organisasi akan sangat ditentukan oleh kinerja dan kompetensi orang-orang di dalam organisasi tersebut. kompetensi yang sudah melekat dalam diri seseorang bisa digunakan untuk mengetahui seberapa efektif kinerjanya. Kompetensi dalam hal pengetahuan dan kemampuan dapat mengalami pengembangan melalui proses pendidikan serta pelatihan. Pengembangan SDM akan dibuat secara berjenjang sesuai dengan kompetensi dan *skill* yang dibutuhkan dan atau dimiliki oleh pegawai, mulai dari *basic*, *intermediate* dan *advance*.

3) Penerapan sistem pendidikan mengacu pada kebutuhan kompetensi pegawai yang dituangkan dalam rencana pelatihan dan pengembangan individu.

b) To strengthen Corporate Governance with the target of "Good" rank and Risk Profile composite rank of "Low to Moderate"

4. Development Perspective

To improve employee's innovation and productivity with the target:

a) To make performance management effective by tiered monitoring to ensure target achievement is as planned.

b) To improve the management of HR by perfecting the governance and improving employee's training program.

c) Implementation and internalization of work culture.

Development Strategy of Human Capital and Remuneration(Remuneration Polices)

a. Development Strategy of Human Capital

Refer to the basic framework of training and development of human capital for all of Bank Mantap's employees. The development plan is as follow:

1) A good Performance Management System must be able to differentiate employees who produce extraordinary, average or bad performance and this result will be an important source of information in the management of other sub-systems such as reward systems, career systems and training and development systems. Improvement of Performance Management System among others are, standardization of employee remuneration, performance-based reward and punishment system, job grading and career path structuring, Key Performance Indicators and improvement of coaching and counselling function in all of the leaders in Bank Mantap.

2) The level of success of an organization will be largely determined by the performance and competence of people in the organization. inherent competencies in a person can be used to find out how effective their performance. Competence in terms of knowledge and abilities can experience development through the process of education and training. HR development will be made in stages in accordance with the competencies and skills needed and or owned by employees, starting from basic, intermediate and advance.

3) The application of the education system refers to the competency needs of employees as outlined in individual training and development plans.

4) Menyelenggarakan sertifikasi kompetensi bagi pegawai sesuai dengan bidang pekerjaan yaitu sertifikasi manajemen risiko, sertifikasi audit, sertifikasi human capital, sertifikasi *compliance*, yang diselenggarakan oleh Badan Sertifikasi Nasional.

5) Menguatkan budaya kerja khususnya *Sales Culture* dan *Service Culture*. *Service culture* perusahaan perlu ditingkatkan agar mendarah daging sehingga menjadi lebih unggul dan tetap terjaga. Meningkatkan *service culture* dilakukan secara bertahap, pertama melalui tindakan, kemudian menjadi kebiasaan lalu berangsung menjadi kebudayaan. Kesadaran akan hal tersebut akan ditanamkam ke seluruh lapisan pegawai.

6) Langkah awal memperkuat *service culture* adalah dengan menyiapkan *policy and process* untuk membentuk budaya perusahaan dan mensosialisasikan kepada seluruh pegawai. Kedua, menentukan *key performance indicator* sebagai tolok ukur kinerja *service & culture* yang diberikan perusahaan untuk membantu pengukuran *policy & process* yang dijadikan acuan untuk mencapai target. Ketiga, *service measurement*, yaitu pengukuran pelayanan yang bertujuan untuk mencari tahu standard pelayanan sudah mencapai hasil yang diharapkan. Informasi yang didapat dari service measurement akan menjadi dasar keputusan perbaikan *policy & process*. Keempat, *report* hasil *service measurement* dapat menjadi salah satu ukuran untuk menentukan kebutuhan *training, coaching, reward & punishment* bagi pegawai untuk meningkatkan *service & culture*.

7) Melakukan *coaching* dan *counseling* secara periodik, menyempurnakan pedoman kepegawaian sebagai acuan baku dalam pengelolaan pegawai.

b. Kebijakan Remunerasi (*Remuneration Policies*)

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. 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.

4) Organization of competence certification for employees relevant to their job description, i.e. risk management certification, audit certification, human capital certification, compliance certification, held by the National Certification Agency.

5) To strengthen the working culture particularly Sales Culture and Service Culture. The company's service culture needs to be improved so it becomes ingrained so that it becomes superior and maintain. Improving service culture is done in stages, first through action, then becoming a habit and then progressing into culture. Awareness of this will be planted in all levels of employees.

6) The initial step to strengthen the service culture is to prepare policies and processes to shape the company culture and socialize it to all employees. Second, determine key performance indicators as a benchmark for service & culture performance provided by the company to help measure policies & processes that are used as a reference to achieve the target. Third, service measurement, which is service measurement that aims to find out the service standard has achieved the expected results. Information obtained from the service measurement will be the basis for the policy & process improvement decision. Fourth, the report on the service measurement results can be one measure to determine the training, coaching, reward & punishment needs for employees to improve service & culture.

7) To conduct coaching and counselling periodically, to improve employment guidance as standard reference in employee management.

b. Remuneration Policies

Bank Mantap's Remuneration Policy is structured as an effort to attract new hire and employee retention. Good remuneration policy is expected to motivate the talent pool of Bank Mantap, so that it can continuously improve performance and contribute maximally to the company's goals. Remuneration Policy is structured in order to have competitive value to the market, especially in the same business sector, in banking industry, and the implementation is done gradually with attention to the performance of each individual (based on performance) and company performance. The remuneration review is conducted every year to keep pace with market conditions and bank strategy.

## TRANSPARANSI KONDISI KEUANGAN DAN NON KEUANGAN BANK YANG BELUM DIUNGKAP DALAM LAPORAN LAINNYA.

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 Mantap 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, Profl 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 Mantap telah mengumumkan Laporan Keuangan Publikasi secara triwulanan sesuai dengan ketentuan terkait. Laporan ditandatangani oleh 2 (dua) orang anggota Direktur Bank Mantap.

   b. Bank Mantap telah mempublikasikan informasi keuangan dan non keuangan dalam homepage/website yaitu http://www.bankmantap.co.id dan mempublikasikan sekurang-kurangnya pada satu surat kabar berbahasa Indonesia yang memiliki peredaran luas ditempat kedudukan Kantor Pusat Bank Mantap.

3. Laporan Keuangan Publikasi Bulanan

   Bank Mantap 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 Mantap

   Bank Mantap telah memberikan informasi mengenai produk Bank Mantap secara jelas, akurat dan terkini. Informasi ini dapat diperoleh secara mudah oleh nasabah seperti *leaflet*,

## TRANSPARENCY OF BANK FINANCIAL AND NON-FINANCIAL CONDITION, THAT HAS NOT BEEN DISCLOSED IN OTHER REPORTS

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 Mantap 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 Mantap has announced the Quarterly Published Financial Report with relevant provisions. The report is signed by 2 (two) members of Bank Mantap's Board of Directors.

   b. Bank Mantap has published financial and non-financial information in the homepage/website which is http://www.bankmantap.co.id and published at least in one newspaper in Indonesian language which have a wide circulation in the domicile of Bank Mantap Head Office.

3. Monthly Published Financial Report

   Bank Mantap 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 Mantap's Non-Financial Report

   Bank Mantap has provided information concerning Bank Mantap's product in a clear, accurate and updated manner. This information can be easily obtained by the customers

brosur atau bentuk tertulis lainnya di setiap kantor cabang Bank Mantap pada lokasi-lokasi yang mudah diakses oleh nasabah dan/atau dalam bentuk informasi secara elektronis yang disediakan melalui *hotline service/call center* atau *website*. Selain itu Bank Mantap 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 Mantap 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 Mantap 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 Mantap.

such as leaflet, brochures or other written forms in every branch office of Bank Mantap in 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 Mantap 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 Mantap 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 Mantap'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 Mantap's website.

## PENYIMPANGAN INTERNAL
## INTERNAL FRAUD

| Internal Fraud Dalam 1 tahun | Jumlah kasus yang dilakukan oleh / Number of cases committed by | | | | | | Internal Fraud Within 1 year |
|---|---|---|---|---|---|---|---|
| | Anggota Direksi dan Anggota Dewan Komisaris / Directors and Board of Commissioners | | Pegawai tetap / Permanent Employee | | Pegawai Tidak Tetap dan Tenaga Kerja Alih Daya / Temporary Employees and Outsourced Workers | | |
| | 2019 | 2018 | 2019 | 2018 | 2019 | 2018 | |
| Yang telah diselesaikan | - | - | 4 | - | - | - | Completed |
| Dalam proses penyelesaian di internal Bank | - | - | - | - | - | - | In the process of completion in the internal Bank |
| Belum diupayakan penyelesaiannya | - | - | - | - | - | - | The solution has not been attempted yet |
| Telah ditindak-lanjuti melalui proses hukum. | - | - | - | - | - | - | Followed-up through legal proceedings. |

## *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 mengidentifkasi langkah-langkah yang tepat guna mempersiapkan infrastruktur dan struktur perusahaan yang kondusif bagi penerapan GCG secara efektif. Dengan kata lain, GCG *assessment* dibutuhkan untuk mengidentifkasi aspek-aspek yang perlu mendapatkan perhatian terlebih dahulu, dan langkah-langkah yang dapat diambil untuk mewujudkannya. Dalam rangka evaluasi penerapan GCG, Bank Mantap 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.

## *SELF ASSESSMENT* SESUAI KETENTUAN OTORITAS JASA KEUANGAN (OJK)

### KRITERIA YANG DIGUNAKAN

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 Mantap 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*

## GOOD CORPORATE GOVERNANCE ASSESSMENT

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 Mantap 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 ACCORDING TO THE PROVISIONS OF THE FINANCIAL SERVICES AUTHORITY

### CRITERIA THAT IS USED

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 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, Directors, Committees 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

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, efsiensi, 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 system 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

## PIHAK YANG MELAKUKAN *ASSESSMENT*

Proses penilaian *self assessment* tata kelola Bank Mantap melibatkan seluruh Dewan Komisaris, Direksi dan unit kerja yang terkait dengan faktor penilaian tata kelola dimaksud.

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
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

## PARTY TAKING ASSESSMENT

The self-assessment process of Bank Mantap governance involves all BoC, BoD and work units related to the governance evaluation factor.

## SKOR PENILAIAN

Hasil GCG *Self Assessment* selama 5 (lima) tahun terakhir dapat dilihat melalui tabel di bawah ini.

## EVALUATION SCORES

The restults of GCG Self Assessment for the last 5 (five) years can be seen through the table below.

### TABEL ASSESSMENT GCG TAHUN 2015-2019
### TABLE OF GCG ASSESSMENT OF THE YEAR 2015-2019

| Tahun Pelaksanaan Assessment GCG<br>Year of GCG Assessment | Nilai Komposit Assessment GCG<br>Composite Assessment score of GCG | Kategori<br>Category | Pelaksana<br>Executor |
|---|---|---|---|
| 2019 | 2 | Baik/Good | Internal |
| 2018 | 2 | Baik/Good | Internal |
| 2017 | 1 | Sangat Baik/Very Good | Internal |
| 2016 | 2 | Baik/Good | Internal |
| 2015 | 2 | Baik/Good | Internal |

Melalui self assessment GCG yang dilakukan pada tahun 2019, dan berdasarkan ketiga aspek penilaian tersebut (*Governance Structure, Governance Process* dan *Governance Outcome*), maka skor implementasi pelaksanaan GCG Bank Mantap adalah sebagai berikut.

Through GCG self-assessment conducted in 2019, and based on the three aspects of the assessment (Governance Structure, Governance Process, and Governance Outcome), the implementation scheme of GCG Bank Mantap is as follows.

Tabel Hasil *Self Asessment* GCG

GCG Self Assessment Results Table

Berdasarkan analisis terhadap seluruh kriteria atau indikator penilaian tersebut di atas, disimpulkan bahwa:

Based on an analysis of all the criteria or assessment indicators above, it was concluded that:

### HASIL PENILAIAN SENDIRI (*SELF-ASSESSMENT*) PENERAPAN TATA KELOLA
### SELF ASSESSMENT RESULTS OF GCG IMPLEMENTATION

| | Peringkat<br>*Rating* | Definisi Peringkat | *Rating Definition* |
|---|---|---|---|
| Individual<br>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. | Reflecting that the Bank's management has implemented good general governance. This is reflected in the adequate fulfillment of GCG principles. In the case of weaknesses in the implementation of the Governance Principles, the weaknesses are generally insignificant and can be promptly undertaken by management of the Bank |
| Konsolidasi<br>Consolidation | - | - | |

**Analisis**

Penerapan Tata Kelola Perusahaan yang baik memungkinkan Bank Mantap menjalani tahun penuh tantangan dengan capaian kinerja keuangan dan non-keuangan positif. Bank Mantap 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 2019-2021.

Analysis

The implementation of Good Corporate Governance (GCG) enables Bank Mantap to undergo a challenging year with positive financial and non-financial performance. Bank Mantap is committed to strengthening governance implementation in accordance with national and international governance standards (best practice) in order to continue to grow sustainably and have high competitiveness, especially seen from the fulfillment of commitments to the achievement of the 2019-2021 Bank Business Plan.

Adapun tingkat pencapaian terhadap rencana bisnis Desember 2019 (semester II tahun 2019), kinerja Bank Mantap telah menunjukkan pertumbuhan bisnis yang signifikan secara *year on year* (YoY) dengan periode yang sama dengan pencapaian masing-masing kredit sebesar 30.9%, DPK sebesar 30.2%, laba sebesar 33.3% dan aset sebesar 28.7% (*unaudited*). Secara keseluruhan indikator kinerja telah melampaui 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 memperoleh predikat "**Sangat Terpercaya**" (***Most Trusted***) pada pelaksanaan CGPI dengan skor mencapai 85.80, meningkat dari periode sebelumnya "**Terpercaya**" (***Trusted***), 84.74.

Hal-hal yang menjadi perhatian Bank adalah meningkatkan kualitas pengawasan 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.

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 telah memiliki struktur organisasi yang sesuai dengan penerapan tata kelola bagi Bank Umum seperti Dewan Komisaris, Direksi, KomiteKomite dibawah Dewan Komisaris dan satuan-satuan kerja dibawah Direksi seperti Satuan Kerja Audit Intern, *Risk* Manajemen dan Satuan Kerja Kepatuhan, unit kerja *Risk Bussiness Control*, serta Komite dibawah Direksi seperti Komite Manajemen Risiko, Komite ALCO, Komite IT dan Komite Kredit, untuk pemenuhan kecukupan pelaksanaan prinsip-prinsip tata kelola.

- Faktor Negatif aspek *governance Structure* adalah masih terdapat 1 (satu) komposisi Direksi yang belum terpenuhi yaitu Direktur *Finance, Retail and Digital Banking*

B. *Governance Process*

- Faktor-faktor Positif aspek *governance process* adalah bahwa efektifitas proses pelaksanaan prinsip Tata Kelola Perusahaan telah berjalan dengan baik, dengan dukungan ketersediaan struktur anggota pengurus perseroan seluruh Direksi dan Dewan Komisaris telah memenuhi ketentuan dan memperoleh persetujuan penilaian kemampuan dan kepatutan. Memiliki kecukupan infrastruktur seperti tata tertib Dewan Komisaris dan Direksi dengan *job description* atau

As for the level of achievement of the business plan as of the end of December 2019 (semester II of 2019), the performance of Bank Mantap has shown significant business growth year on year (YoY) with the same period with the achievement of each credit of 30.9%, DPK amounting to 30.2%, profit of 33.3% and assets of 28.7% (unaudit). Overall, the performance indicators have exceeded the target set, this is due to synergy at all levels of the Bank, with the implementation of the governance process well through several more intensive supervision policies and strategies, such as day to day monitoring and evaluation.

Bank Mantap received predicate "Most Trusted" in the implementation of CGPI with a score reaching 85.80, an increase from the previous period "Trusted", 84.74.

The things that are of concern to the Bank at this time are improving the quality of supervision so as to minimize and prevent the occurrence of risks, material losses and fraud. Prevention efforts by strengthening the functions of the three lines of defense as well as continuous improvement of the Bank's operational policies and guidelines.

Based on the analysis of all the assessment criteria or indicators mentioned above, it was concluded that:

A. Governance Structure

- Positive factors in the governance structure aspect can be stated that in the governance structure, the Bank has an organizational structure that is in line with the implementation of governance for Commercial Banks such as the Board of Commissioners, Directors, Committees under the Board of Commissioners and work units under the Board of Directors such as the Internal Audit Unit, Risk Management and Compliance Unit, Risk Management Control work unit, and Committees under the Board of Directors such as the Risk Management Committee, ALCO Committee, IT Committee and Credit Committee, to fulfill the implementation of governance principles.

- The negative factor in the governance structure aspect is that there is still one (1) composition of the Directors that has not been fulfilled, namely the Director of Finance, Retail and Digital Banking.

B. Governance Process

- Positive aspects of the governance process aspect are that the effectiveness of the process of implementing Corporate Governance principles has been going well, with the support of the availability of the structure of the management members of the company which all of Directors and The Board of Commissioner have fulfilled the provision and obtained fit & proper test approval. Having adequate infrastructure such as the Board of Commissioners and Board of Directors

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 karena pedoman yang ada masih relevan dengan kondisi yang ada.

C. *Governance Outcome*

- Faktor-faktor positif aspek *governance outcome* dapat dijelaskan bahwa kinerja Bank Mantap telah menunjukkan pertumbuhan *business* yang sangat menggembirakan secara *year on year* (YoY) di banding dengan periode yang sama tahun 2018 tingkat pencapaian dari masing-masing indikator kinerja dimaksud untuk kredit sebesar 30.9%, DPK sebesar 30.2%, laba sebesar 33.3% dan aset sebesar 28.7%.
- Faktor Negatif aspek *governance outcome* adalah bahwa fungsi pengawasan/supervisi terhadap bawahan yang belum maksimal sehingga menyebabkan masih terdapat beberapa pelanggaran prosedur operasional oleh pegawai yang menyebabkan adanya temuan audit dari Satuan Kerja Audit intern walaupun temuan tersebut tidak menimbulkan kerugian signifikan pada Bank. Oleh karena itu fungsi pengawasan dan supervisi terhadap bawahan masih perlu ditingkatkan antara lain melalui efektifitas penerapan *three lines of defence* dan pelatihan maupun sosialisasi.

## *THIRD PARTY ASSESSMENT*

Selain melaksanakan *Self Assessment*, Bank Mantap 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. Bank memperoleh predikat "Sangat Terpercaya" (*Most Trusted*) pada pelaksanaan CGPI dengan skor mencapai 85.80, meningkat dari periode sebelumnya "Terpercaya" (*Trusted*), 84.74.

regulations with a job description or function and duties of each board that is very adequate, so that the operational process can run well.

- Negative factors in the governance process are several guidelines currently in the update process, but do not affect the operational process because the existing guidelines are still relevant to existing conditions and are supported by practical guidance from each supervision unit.

C. Governance Outcome

- Positive factors in the aspects of governance outcome can be explained that the performance of Bank Mantap has shown a very encouraging business growth year on year (YoY) compared to the same period in 2018 the achievement level of each indicator of performance referred to credit of 30,9%, Deposits of 30,2%, profit of 33,3% and assets of 28,7%.
- Negative factors are aspects of governance outcome that the function of supervision / supervision of subordinates is not yet maximal to as the undefined cause. There are still several violations of operational procedures by employees who cause audit findings from the Internal Audit Unit, or Authority, even though the findings do not cause significant losses to the Bank. Therefore, the function of supervision and supervision of subordinates but needs to be improved, among others, through the effectiveness of implementing the three lines of defence and training and socialization.

## THIRD PARTY ASSESSMENT

In addition to implementing Self Assessment, Bank Mantap 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. The Bank received predicate "Most Trusted" in the implementation of CGPI with a score reaching 85.80, an increase from the previous period "Trusted", 84.74.

## PELAKSANAAN PENERAPAN ASPEK DAN PRINSIP TATA KELOLA PERUSAHAAN SESUAI *GUIDELINES OF CORPORATE GOVERNANCE PRINCIPLES FOR BANKS* YANG DITERBITKAN OLEH *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 penerapanya, dapat disampaikan, sebagai berikut.

## IMPLEMENTATION OF APPLICATION OF CORPORATE GOVERNANCE ASPECTS AND PRINCIPLES AS GUIDELINES OF CORPORATE GOVERNANCE PRINCIPLES FOR BANKS PUBLISHED BY BASEL COMMITTEE ON BANKING SUPERVISION

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<br>Principles | Penjelasan | Description | Implementasi di Bank Mantap | Implementation at Bank Mantap |
|---|---|---|---|---|
| Prinsip 1 Tanggung Jawab Dewan Komisaris.<br>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 application of business strategies, 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 the supervisory function the Board of Commissioners has formed a Committee under the Board of Commissioners, namely; The Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee conduct studies and recommendations to the Board of Commissioners which subsequently become directions in corporate governance to the Board of Directors. Supervision of follow-up on audit findings both internally and externally in order to implement the Bank's compliance function with regard to the provisions of the authority. |
| Prinsip 2 Kualifkasi dan Komposisi Dewan Komisaris.<br>Principle 2 Qualifications and Composition of the Board of Commissioners. | Anggota Dewan Komisaris harus memiliki kualitas sesuai dengan tugas dan tanggung jawabnya, baik secara individu maupun secara kolegial. Dewan Komisaris harus memahami perannya dalam pengawasan dan penerapan *corporate governance*, 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 collegially. The Board of Commissioners must understand its role in overseeing and implementing corporate governance, as well as being 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 have quality in accordance with their duties and responsibilities, both individually and collegially. The Board of Commissioners has understood its role in overseeing and implementing corporate governance, as well as being able to carry out sound and objective decision making in accordance with the Board of Commissioners' rules |
| Prinsip 3 Struktur dan Mekanisme Dewan Komisaris.<br>Principle 3 Structure and Mechanism of the Board of Commissioners. | Dewan Komisaris harus menetapkan struktur dan praktek *governance* yang tepat dalam melaksanakan tugasnya dan secara periodik melakukan telaah atas efektivitasnya | The Board of Commissioners must determine the proper structure and practice of governance in carrying out its duties and periodically review its effectiveness. | Dewan Komisaris telah menetapkan struktur dan praktek *governance* yang tepat dalam melaksanakan tugasnya dan secara periodic melakukan telaah atas efektivitasnya. | The Board of Commissioners has established the right governance structure and practice in carrying out its duties and periodically reviews its effectiveness. |
| Prinsip 4 Direksi.<br>Principle 4 Directors. | Di bawah arahan dan pengawasan Dewan Komisaris, 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, The Board of Directors is able to manage Bank activities in accordance with business strategy, risk appetite, regulatory 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 is able to manage Bank activities in accordance with business strategies, risk appetite, regulatory policies and other policies that have been approved by the Board of Commissioners. |

| Prinsip<br>Principles | Penjelasan | Description | Implementasi di Bank Mantap | Implementation at Bank Mantap |
|---|---|---|---|---|
| Prinsip 5<br>Struktur *Governance* Kelompok Usaha.<br>Principle 5 Governance Structure of the Business Group | Dalam suatu kelompok usaha, Dewan Komisaris perusahaan induk memiliki tanggungjawab menyeluruhterhadap 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 Directors must understand the business group organizational structure and the risks faced. | Dalam rangka penerapan tata kelola terintegrasi, Bank Mantaptelah menugaskan salah satu Komisaris sebagai anggota Tata kelolaTerintegrasi dengan Entitas Utama PT Bank Mandiri (Persero)Tbk. Efektiftas penerapan tata kelola telah dilakukan penilaian sendiri secara berkala (*Self Assesment*) yang menjadi acuan pengelolaan Bank Mantap sebagai suatu kelompok usaha dengan perusahaan induk dalam rangka Konglomerasi Keuangan. | In the framework of implementing integrated governance, Bank Mantap has assigned one of the Commissioners as a member of Integrated Management with the Main Entity of PT Bank Mandiri (Persero) Tbk. The effectiveness of the implementation of governance has been carried out on a self assessment basis which is a reference for the management of Bank Mantap as a business group with a holding company in the framework of the Financial Conglomerate. |
| Prinsip 6<br>Fungsi Manajemen Risiko<br>Principle 6 Risk Management Function. | Bank harus memiliki fungsi manajemen risiko yangberkualitas, independen, memiliki sumberdaya yang berkualitas dan memiiki akses dengan Dewan Komisaris. | Banks must have a risk management function that is qualified, independent, has quality resources and has 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 Mantap yang memiliki fungsi manajemen risiko yang berkualitas, independen, memiliki sumberdaya yang berkualitas dan memiiki akses dengan Dewan Komisaris. | The implementation of the Risk Management function has been realized through the establishment of a Risk Management Unit (SKMR) which is in charge of managing risk management faced by Bank Mantap which has a risk management function that is qualified, independent, has quality resources and has access to the Board of Commissioners. |
| Prinsip 7<br>Identifikasi Pemonitoran dan Pengendalian Risiko.<br>Principle 7 Identification of Risk Monitoring and Control. | Risiko harus diidentifkasi, dimonitor dan dikendalikan untuk seluruh kegiatan aktivitas Bank. Kualitas dari infrastruktur manajemen risiko dan pengendalian internal harus mampu mengikuti perubahan profl risiko Bank, kondisi risiko eksternal dan praktik industri. | Risks must be identified, monitored and controlled for all activities of the Bank. 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 Mantap 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 Mantap. | In managing Bank Risk Management it is well established that bankwide identification, measurement and risk assessment has been carried out by developing risk profiles on a regular basis. Risk measurement and assessment has run well according to the established Risk Management Policy which is adjusted to the level of risk faced by the Bank. |
| Prinsip 8<br>Komunikasi Risiko.<br>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. | Effective risk governance implementation requires accurate risk communication in the Bank environment both between organizations and through reporting to the Board of Commissioners and Directors. | Implementasi *risk governance* berjalan efektif dan telah melakukan komunikasi risiko yang akurat dalam lingkungan Bank baik antarorganisasi maupun melalui pelaporan kepada Dewan Komisaris dan Direksi.<br>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 is effective and has carried out accurate risk communication in the Bank environment both between organizations and through reporting to the Board of Commissioners and Directors.<br><br>In determining risk that is acceptable to the Bank, it is carried out through a decision-making mechanism in the Risk Management Committee which consists of Directors and officials in charge of the Risk Management Unit. Implementation of risk management is carried out through several decisions, including; review of top ten risk credit and operations, RTTA discussions, weighting of risk profiles. |

| Prinsip<br>Principles | Penjelasan | Description | Implementasi di Bank Mantap | Implementation at Bank Mantap |
|---|---|---|---|---|
| Prinsip 9<br>Kepatuhan.<br>Principle 9<br>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 identifkasi, penilaian, pemonitoran dan pelaporan, dan pemberian nasihat kepada risiko kepatuhan. | The Board of Commissioners is responsible for overseeing the related management to Bank compliance risk. The Board of Commissioners must determine the compliance function and provide approval for policies and processes for identifying, evaluating, 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.<br>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 has taken responsibility in overseeing management related to the Bank's compliance risk. The Board of Commissioners determines the compliance function and gives approval to policies and processes for identifying, evaluating, monitoring and reporting, and providing compliance risk advice.<br>In implementing the compliance function, the Bank has appointed one of the Directors in charge of the compliance function to ensure the implementation of compliance in each of the Bank's operational activities. In implementing compliance implementation a Compliance Unit has been formed by developing policies and procedures in order to ensure compliance risk can be minimized which refers to the compliance policy that has been approved by the Board of Commissioners. |
| Prinsip 10<br>Audit Internal.<br>Principle 10<br>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 activities independent assurance to the Board of Commissioners and must support the Board of Commissioners and Directors in encouraging the implementation of effective governance processes and 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.<br>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 tatakelola 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 reports independent assurance activities to the Board of Commissioners and supports the Board of Commissioners and Directors in encouraging the application of effective governance processes and long-term health of the Bank. Internal audits that have been established by the Bank have been able to carry out functions independently to ensure the smooth running of the audit and authority in monitoring the follow-up of the audit results. To support the implementation of effective governance SKAI can communicate directly with the Board of Commissioners and the President Director. In implementing the audit function, IAU has compiled the Annual Strategic Support Plan (ASSP) and the Annual Audit Plan (AAP) |
| Prinsip 11<br>Kompensasi.<br>Principle 11<br>Compensation | Struktur remunerasi Bank harus mendukung penerapan *corporate governance* dan *risk management*. | The Bank's remuneration structure must support 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 provision have referred to POJK No.45 / POJK.03 / 2015 and SEOJK No. 40 / SEOJK.03 / 2016 dated September 26, 2016 and in its application has been stated in the Bank Remuneration Policy that has obtained the approval of the Board of Commissioners. |
| Prinsip 12<br>Pengungkapan dan Transparansi.<br>Principle 12<br>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.<br>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 is carried out transparently to Shareholders, Depositors, other relevant Stakeholders and Market Participants. The Bank has disclosed information transparently to the Bank's condition both financial and non-financial conditions to stakeholders. Disclosure of the transparency of the Bank's condition is carried out through the disclosure of financial statements, among others, quarterly reports, reports on the implementation of governance, prime lending rates that refer to the provisions of the regulator. |

## PENERAPAN CORPORATE GOVERNANCE SESUAI ASEAN CORPORATE GOVERNANCE SCORECARD
## APPLICATION OF CORPORATE GOVERNANCE ACCORDING TO ASEAN CORPORATE GOVERNANCE SCORECARD

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| **A.1** | **Hak Dasar Pemegang Saham**<br>**Basic Shareholder Rights** | |
| | Apakah perusahaan membayar deviden (*interim* dan *final* / tahunan) secara adil dan tepat waktu; yaitu, semua pemegang saham diperlakukan sama dan dibayar dalam waktu 30 hari setelah (i) diumumkan untuk deviden *interim* dan (ii) disetujui oleh pemegang saham pada RUPS untuk deviden final? Jika perusahaan telah menawarkan deviden Scrip (deviden yang dibayarkan dalam bentuk surat/scrip/janji hutang), apakah perusahaan membayar deviden dalam waktu 60 hari?<br>Does the company pay (interim and final/annual) dividends in an equitable and timely manner; that is, all shareholders are treated equally and paid within 30 days after being (i) declared for interim dividends and (ii) approved by shareholders at general meetings for final dividends? In case the company has offered Scrip dividend, did the company paid the dividend within 60 days? | Perusahaan membayar deviden secara adil kepada seluruh pemegang saham dan dibayarkan dalam jangka waktu 30 hari. Tanggal Rapat Umum Pemegang Saham (RUPS) yaitu 15 Maret 2019;<br>The Company pays fair dividends to all shareholders and is paid within 30 days. Date of General Meeting of Shareholders (GMS) i.e. March 15 2019 |
| **A.2** | **Hak untuk berpartisipasi dalam keputusan mengenai perubahan perusahaan yang mendasar**<br>**Right to Participate in decisions concerning fundamental corporate changes** | |
| A.2.1 | Perubahan terhadap konstitusi perusahaan?<br>Amendments to the company's constitution? | Para pemegang saham berhak untuk berpartisipasi dalam perubahan/ amandemen terhadap Anggaran Dasar Perusahaan.<br>Shareholders are entitled to participate in amendments to the Company's Articles of Association. |
| A.2.2 | Otorisasi atas saham tambahan?<br>The authorisation of additional shares? | Pemegang saham memiliki kewenangan dalam penambahan saham sebagaimana diatur dalam Anggaran Dasar Perusahaan.<br>Shareholders have authority in the addition of shares as stipulated in the Company's Articles of Association. |
| A.2.3 | Pengalihan seluruh asset atau aset secara substansial, yang mengarah pada penjualan perusahaan?<br>The transfer of all or substantially all assets, which in effect results in the sale of the company? | Hak-hak pemegang saham dalam pengalihan seluruh aset atau aset secara substantial yang mengarah kepada penjualan perusahaan telah diatur dalam Anggaran Dasar Perusahaan.<br>Shareholder rights in the transfer of all substantial assets or assets that lead to the sale of the company has been regulated in the Company's Articles of Association. |
| **A.3** | **Hak untuk berpartisipasi secara efektif dan memberikan suara dalam RUPS dan harus diberitahukan tentang peraturan, termasuk prosedur pemilihan, yang mengatur RUPS.**<br>**Right to participate effectively in and vote in general shareholder meetings and should be informed of the rules, including voting procedures, that govern general shareholder meetings.** | |
| A.3.1 | Apakah pemegang saham memiliki kesempatan, dibuktikan dengan agenda rapat, untuk menyetujui remunerasi (upah, tunjangan, imbalan dalam bentuk barang, dan honorarium lainnya) atau kenaikan remunerasi untuk Direktur Komisaris Non-Eksekutif?<br>Do shareholders have the opportunity, evidenced by an agenda item, to approve remuneration (fees, allowances, benefit-in-kind, and other emoluments) or any increases in remuneration for the non-executive directors/ commissioners? | Penetapan remunerasi bagi Dewan Komisaris dan Direksi merupakan salah satu agenda RUPS yang memerlukan persetujuan pemegang saham.<br>The determination of remuneration for the Board of Commissioners and the Board of Directors is one of the agenda of the GMS that requires the approval of shareholders. |
| A.3.2 | Apakah perusahaan memberikan hak kepada pemegang saham non pengendali untuk mengajukan calon direksi/komisaris?<br>Does the company provide non-controlling shareholders a right to nominate candidates for the board of directors/commissioners? | Tidak Memberikan hak kepada pemegang saham non pengendali untuk mengajukan calon direksi/ komisaris.<br>Do not grant the rights to non-controlling shareholders to nominate candidates for the board of directors/ commissioners. |

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| A.3.3. | Apakah perusahaan mengizinkan pemegang saham untuk memilih direktur komisaris secara individual?<br>Does the company allow shareholders to elect directors/commissioners individually? | Pengangkatan anggota Dewan Komisaris dan Direksi menjadi salah satu agenda dalam RUPS, karena itu, pemegang saham dapat memilih Dewan Komisaris dan/atau Direksi secara individual.<br>The appointment of members of the Board of Commissioners and the Board of Directors is one of the agenda in the GMS, therefore, the shareholders may elect the Board of Commissioners and/or Board of Directors individually. |
| A.3.4 | Apakah perusahaan mengungkapkan prosedur pemungutan suara yang digunakan sebelum pelaksanaan rapat?<br>Does the company disclose the voting procedures used before the start of meeting? | Perusahaan mengungkapkan prosedur pemungutan suara sebelum pelaksanaan RUPS dilakukan.<br>The Company discloses the voting procedures prior to the GMS implementation. |
| A.3.5 | Apakah risalah RUPS terakhir mencatat bahwa pemegang saham diberi kesempatan untuk mengajukan pertanyaan dan mengangkat isu-isu dan jawaban yang diberikan dicatat?<br>Do the minutes of the most recent AGM record that the shareholders were given the opportunity to ask questions and the questions raised by shareholders and answers given recorded? | Pemegang saham diperbolehkan untuk mengajukan pertanyaan termasuk mengangkat isu-isu dalam RUPS. Kesempatan untuk mengajukan pertanyaan diberikan oleh Pimpinan Rapat dan dicatat dalam risalah RUPS.<br>Shareholders are allowed to ask questions including raising issues at the GMS. The opportunity to ask questions is given by the Chairman of the Meeting and recorded in the minutes of the GMS. |
| A.3.6 | Apakah perusahaan mengungkapkan hasil pemungutan suara termasuk suara setuju, tidak setuju, dan abstain untuk semua resolusi/ setiap agenda untuk RUPS terakhir?<br>Does the company disclose the voting results including approving, dissenting, and abstaining votes for all resolutions/each agenda item for the most recent GMS? | Perusahaan mengungkapkan hasil pemungutan suara termasuk suara setuju, tidak setuju dan abstain untuk semua resolusi/setiap agenda untuk RUPS.<br>The company discloses the voting results including approving, dissenting, and abstaining votes for all resolutions/each agenda item for GMS. |
| A.3.7 | Apakah perusahaan mengungkapkan daftar anggota dewan yang menghadiri RUPS terakhir?<br>Does the company disclose the list of board members who attended the most recent AGM? | Perusahaan mengungkapkan daftar anggota dewan yang menghadiri RUPS dengan dibuatkan daftar hadir peserta RUPS.<br>The company discloses the list of board members who attend the GMS by making attendance lists of participants of the GMS. |
| A.3.8. | Apakah perusahaan mengungkapkan bahwa semua anggota dewan dan CEO (jika dia bukan anggota dewan) menghadiri RUPS terakhir?<br>Does the company disclose that all board members and the CEO (if he is not a board member) attended the most recent AGM? | Perusahaan mengungkapkan kehadiran semua anggota dewan dalam RUPS, dibuktikan dengan daftar hadir.<br>The company discloses the presence of all board members in the GMS, evidenced by the attendance list. |
| A.3.9. | Apakah perusahaan mengizinkan pemungutan suara secara in absentia?<br>Does the company allow for voting in absentia? | Pemegang Saham dengan hak suara yang hadir dalam Rapat namun tidak mengeluarkan suara (abstain) dianggap mengeluarkan suara yang sama dengan suara mayoritas Pemegang Saham yang mengeluarkan suara.<br>Shareholders with voting rights who attend the meeting but do not issue abstention votes are considered to vote the same as the majority of the voting Shareholders |
| A.3.10. | Apakah perusahaan memberikan suara melalui jajak pendapat (dan bukan dengan mengangkat tangan) untuk semua resolusi pada RUPS terakhir)?<br>Did the company vote by poll (as opposed to by show of hands) for all resolutions at the most recent AGM? | Resolusi RUPS diutamakan diputus secara musyawarah mufakat apabila tidak mencapai kesepakatan dilakukan dengan jajak pendapat sebagaimana telah diatur dalam setiap tata tertib RUPS.<br>Resolutions of the GMS are preferably determined by deliberation of consensus if it does not reach an agreement made by polls as regulated in each GMS'order. |

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| A.3.11. | Apakah perusahaan mengungkapkan bahwa mereka telah menunjuk pihak independen (pengawas / pemeriksa) untuk menghitung dan/atau memvalidasi suara pada RUPS?<br>Does the company disclose that it has appointed an independent party (scrutineers/inspectors) to count and/or validate the votes at the AGM? | Perusahaan menunjuk secara resmi dengan surat penunjukan notaris sebagai pihak independen untuk membantu memvalidasi suara dalam RUPS.<br>The company appoints officially with a letter of appointment of a notary as an independent party to assist in validating the vote at the GMS. |
| A.3.12 | Apakah perusahaan menyediakan untuk umum pada hari kerja berikutnya hasil suara yang diambil selama RUPS / RUPSLB terakhir untuk semua resolusi?<br>Does the company make publicly available by the next working day the result of the votes taken during the most recent AGM/EGM for all resolutions? | Perusahaan mengumumkan ringkasan hasil RUPS maksimal H+2 melalui pengumuman koran yang berperedaran nasional.<br>The company announced a summary of the GMS'results up to a maximum of H + 2 through the announcement of a national circulation newspaper. |
| A.3.13. | Apakah perusahaan memberikan pemberitahuan setidaknya 21 hari untuk semua RUPS dan RUPSLB?<br>Does the company provide at least 21 days' notice for all AGMs and EGMs? | Sebagai perusahaan tertutup yang tercatat di bursa, perusahaan melaksanakan pemberitahuan RUPS setidaknya 16 hari kepada pemegang saham.<br>As a private company listed on the exchange, the company conducts a GMS notification of at least 16 days to shareholders. |
| A.3.14. | Apakah perusahaan memberikan alasan dan penjelasan untuk setiap agenda yang membutuhkan persetujuan pemegang saham dalam pemberitahuan RUPS / surat edaran dan/atau pernyataan terlampir?<br>Does the company provide the rationale and explanation for each agenda item which requires shareholders' approval in the notice of AGM/circulars and/or the accompanying statement? | Perusahaan memberikan penjelasan dalam setiap agenda RUPS dalam pemberitahuan RUPS.<br>The Company provides an explanation in every agenda of the GMS in the GMS notice. |
| A.3.15. | Apakah perusahaan memberikan kesempatan bagi pemegang saham untuk menambahkan agenda RUPS?<br>Does the company give the opportunity for shareholders to add items on the agenda of AGM? | Setiap pemegang saham diberikan kesempatan untuk menambahkan agenda RUPS dengan memperhatikan ketentuan kuorum yang berlaku dalam penambahan agenda.<br>Each shareholder is given an opportunity to add the agenda of the GMS by taking into account the applicable quorum provisions in the addition of the agenda. |
| **A.4.** | **Pasar untuk kendali perusahaan harus diizinkan berfungsi secara efisien dan transparan.**<br>**Markets for corporate control should be allowed to function in an efficient and transparent manner.** | |
| A.4.1. | Dalam kasus merger, akuisisi dan/atau pengambilalihan yang membutuhkan persetujuan pemegang saham, apakah dewan direksi / komisaris perusahaan menunjuk pihak independen untuk mengevaluasi kewajaran harga transaksi?<br>In cases of mergers, acquisitions and/or takeovers requiring shareholders' approval, does the board of directors/commissioners of the company appoint an independent party to evaluate the fairness of the transaction price? | Dalam setiap corporate action yang dilaksanakan perusahaan maka untuk penilaian kewajaran harga transaksi, perusahaan selalu menunjuk penilai independen.<br>In every corporate action conducted by the company, for the fairness valuation of transaction price, the company always appoints independent appraiser. |
| **A.5.** | **Pelaksanaan hak kepemilikan oleh semua pemegang saham, termasuk investor institusi, harus difasilitasi**<br>**The exercise of ownership rights by all shareholders, including institutional investors, should be facilitated.** | |
| A.5.1. | Apakah perusahaan mengungkapkan praktiknya untuk mendorong pemegang saham untuk melibatkan perusahaan melampaui RUPS?<br>Does the company disclose its practices to encourage shareholders to engage the company beyond the GMS? | Perusahaan tidak mendorong pemegang saham untuk melibatkan perusahaan melampaui RUPS.<br>The company does not encourage shareholders to engage the company beyond the GMS |
| **B.** | **Perlakuan yang Adil dari Pemegang Saham**<br>**Equitable Treatment of Shareholders** | |
| **B.1.** | **Saham dan hak suara**<br>**Shares and voting rights** | |
| B.1.1. | Apakah saham biasa perusahaan memiliki satu suara untuk satu saham?<br>Do the company's ordinary or common shares have one vote for one share? | Memberikan hak suara kepada pemegang saham untuk memilih dan memiliki hak yang sama.<br>Give voting rights to shareholders to vote and have the same rights |

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| B.1.2. | Di mana perusahaan memiliki lebih dari satu kelas saham, apakah perusahaan mempublikasikan hak suara yang melekat pada masing-masing kelas saham (mis. Melalui situs web perusahaan / laporan / bursa efek / situs web regulator)?<br>Where the company has more than one class of shares, does the company publicize the voting rights attached to each class of shares (e.g. through the company website/reports/ the stock exchange/ the regulator's website)? | Diatur dalam Anggaran Dasar dimana memberikan pemegang saham hak untuk memilih dan memiliki hak yang sama.<br>Arranged in the Articles of Association which grant shareholders the right to vote and have equal rights |
| **B.2.** | **Pemberitahuan RUPS**<br>**Notice of AGM** | |
| B.2.1. | Apakah setiap keputusan dalam RUPS terakhir hanya untuk satu agenda, tidak ada penggabungan beberapa agenda ke dalam keputusan yang sama?<br>Does each resolution in the most recent AGM deal with only one item, i.e., there is no bundling of several items into the same resolution? | Setiap keputusan dalam RUPS hanya untuk satu agenda dan tidak ada bundling dengan keputusan/ agenda yang lain.<br>Every decision in the GMS is for one agenda and there is no bundling with other resolutions / agendas |
| B.2.2. | Apakah pemberitahuan perusahaan tentang RUPS / sirkuler terakhir sepenuhnya diterjemahkan ke dalam bahasa Inggris dan diterbitkan pada tanggal yang sama dengan versi Bahasa Indonesia?<br>Are the company's notice of the most recent AGM/circulars fully translated into English and published on the same date as the local-language version? | Panggilan RUPS dilakukan dengan menggunakan 1 (satu) bahasa Indonesia.<br>The GMS summon is made using 1 (one) language |
| | **Apakah pemberitahuan RUPS / surat edaran memiliki rincian sebagai berikut:**<br>**Does the notice of AGM/ circulars have the following details:** | |
| B.2.3. | Apakah profil direktur / komisaris (setidaknya usia, kualifikasi akademis, tanggal pengangkatan pertama, pengalaman, dan jabatan di perusahaan tercatat lainnya) dalam pemilihan / pemilihan ulang dimasukkan?<br>Are the profiles of directors/commissioners (at least age, academic qualification, date of first appointment, experience, and directorships in other listed companies) in election/re-election included? | Profil Direksi/ Komisaris tersedia pada penjelasan mengenai RUPS dan diungkapkan dalam situs web perusahaan.<br>The Board of Directors / Commissioner's profile is available on the explanation of the GMS and disclosed on the company's website. |
| B.2.4. | Apakah proses penunjukan / pengangkatan kembali auditor diidentifikasi dengan jelas?<br>Is the auditor appointment/re-appointment clearly identified? | Proses penunjukan/ pengangkatan kembali auditor di-identifikasi dengan jelas dan tertuang dalam Laporan Tahunan.<br>The auditor appointment / reappointment process is clearly identified and stated in the Annual Report. |
| B.2.5. | Apakah dokumen proxy disediakan dengan mudah?<br>Were the proxy documents made easily available? | Perusahaan menyediakan dokumen proxy<br>The company provides proxy documents |
| **B.3.** | **Perdagangan orang dalam dan perdagangan sendiri yang sewenang-wenang harus dilarang.**<br>**Insider trading and abusive self-dealing should be prohibited.** | |
| B.3.1. | Apakah perusahaan memiliki kebijakan dan/atau peraturan yang melarang direktur / komisaris dan karyawan untuk mengambil manfaat dari informasi yang secara umum tidak tersedia untuk pasar?<br>Does the company have policies and/or regulation prohibit directors/ commissioners and employees to benefit from the information which is not generally available to the market? | Perusahaan memiliki kebijakan dan peraturan untuk melarang Insider Trading dan Penyalahgunaan Transaksi Pribadi.<br>The Company has policies and regulations to prohibit Insider Trading and Misuse of Personal Transactions. |
| B.3.2. | Apakah direksi / komisaris diharuskan melaporkan transaksi mereka atas saham perusahaan dalam waktu 3 hari kerja?<br>Are the directors/commissioners required to report their dealings in company shares within 3 business days? | Pembelian dan penjualan surat berharga termasuk saham perusahaan oleh anggota Dewan Komisaris dan Direksi wajib diungkapkan dalam jangka waktu 1 hari kerja setelah transaksi.<br>Purchases and sales of securities including company shares by members of the Board of Commissioners and Directors must be disclosed within 1 working day after the transaction. |
| **B.4.** | **Transaksi dengan pihak terkait oleh direksi dan eksekutif kunci.**<br>**Related party transactions by directors and key executives.** | |
| B.4.1. | Apakah perusahaan memiliki kebijakan yang mewajibkan direktur / komisaris untuk mengungkapkan minat mereka dalam transaksi dan konflik kepentingan lainnya?<br>Does the company have a policy requiring directors /commissioners to disclose their interest in transactions and any other conflicts of interest? | Perusahaan memiliki kebijakan yang mewajibkan Dewan Komisaris dan Direksi untuk mengungkapkan minat mereka dalam transaksi dan benturan kepentingan lain dan disampaikan dalam Laporan Tahunan.<br>The Company has a policy requiring the Board of Commissioners and the Board of Directors to disclose their interests in transactions and other conflicts of interest and submit it in the Annual Report. |

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| B.4.2. | Apakah perusahaan memiliki kebijakan yang mewajibkan komite direksi / komisaris independen untuk penelaahan materi / RPT yang signifikan untuk menentukan apakah mereka untuk kepentingan terbaik perusahaan dan pemegang saham?<br>Does the company have a policy requiring a committee of independent directors/commissioners to review material/significant RPTs to determine whether they are in the best interests of the company and shareholders? | Perusahaan telah memiliki Kebijakan mengenai transaksi dengan Pihak Berelasi. Transaksi dengan pihak yang berelasi diungkapkan dalam catatan pada laporan keuangan sesuai ketentuan yang berlaku.<br>The company has a policy regarding transactions with related parties. Transactions with related parties are disclosed in the notes to the financial statements in accordance with applicable regulations. |
| B.4.3. | Apakah perusahaan memiliki kebijakan yang mewajibkan anggota dewan direksi / komisaris untuk tidak terlibat dalam pembahasan dewan pada agenda tertentu yang memiliki benturan kepentingan?<br>Does the company have a policy that regulates the board members of directors/commissioners not to be involved in the board discussion on a particular agenda that contain conflicts of interest? | Perusahaan memiliki kebijakan yang mengatur anggota Dewan Komisaris dan Direksi untuk tidak terlibat dalam pembahasan yang mengandung benturan kepentingan.<br>The company has a policy that regulates members of the Board of Commissioners and Directors not to be involved in discussions that contain conflicts of interest. |
| B.4.4. | Apakah perusahaan memiliki kebijakan tentang pinjaman kepada direksi dan komisaris baik yang melarang praktik ini atau memastikan bahwa hal itu dilakukan dengan dasar wajar dan dengan harga pasar?<br>Does the company have policies on loans to directors and commissioners either forbidding this practice or ensuring that they are being conducted at arm's length basis and at market rates? | Perusahaan memiliki Kebijakan Transaksi Pihak Terafiliasi dan Kebijakan Transaksi Pihak Terkait yang mewajibkan semua transaksi harus sesuai ketentuan.<br>The Company has an Affiliated Party Transaction Policy and a Related Party Transaction Policy that requires all transactions to be in accordance with the provisions. |
| **B.5.** | **Melindungi pemegang saham minoritas dari tindakan pelecehan**<br>**Protecting minority shareholders from abusive actions** | |
| B.5.1. | Apakah perusahaan mengungkapkan bahwa RPT dilakukan sedemikian rupa untuk memastikan bahwa mereka adil dan dapat dilakukan dengan mudah?<br>Does the company disclose that RPTs are conducted in such a way to ensure that they are fair and at arms' length? | Perusahaan mengungkapkan transaksi pihak berelasi untuk memastikan telah dilakukan secara wajar.<br>The company discloses related party transactions to ensure that they have been carried out properly. |
| B.5.2. | Dalam hal transaksi pihak terkait yang memerlukan persetujuan pemegang saham, apakah keputusan dibuat oleh pemegang saham yang tidak berkepentingan?<br>In case of related party transactions requiring shareholders' approval, is the decision made by disinterested shareholders? | Persetujuan untuk transaksi pihak terkait diatur dalam Kebijakan Transaksi dengan Pihak Terkait, dan Kebijakan Transaksi dengan Pihak Terafiliasi, serta Anggaran Dasar Perusahaan yang mengatur jenis dan batasan transaksi yang memerlukan persetujuan pemegang saham.<br>Approval for related party transactions is set forth in the Transaction Policy with Related Parties, and the Transaction Policy with Affiliated Parties, as well as the Company's Articles of Association which govern the types and limits of transactions requiring shareholders' approval. |
| **C.1.** | **Hak-hak pemangku kepentingan yang ditetapkan oleh hukum atau melalui kesepakatan bersama harus dihormati. (Apakah perusahaan mengungkapkan kebijakan dan praktik yang membahas:)**<br>**The rights of stakeholders that are established by law or through mutual agreements are to be respected. (Does the company disclose a policy and practices that address :)** | |
| C.1.1. | Keberadaan dan ruang lingkup upaya perusahaan untuk mengatasi kesejahteraan nasabah?<br>The existence and scope of the company's efforts to address customers' welfare? | Perusahaan memiliki kebijakan mengenai upaya-upaya perusahaan dalam mengatasi kesejahteraan nasabah. Sesuai dengan *Corporate Plan* Perusahaan.<br>The company has a policy regarding the company's efforts to address the customers' welfare. In accordance with the Corporate Plan. |
| C.1.2. | Prosedur pemilihan pemasok / kontraktor?<br>Supplier/contractor selection procedures? | Perusahaan memiliki kebijakan Procurement yang menjelaskan mengenai praktik seleksi pemasok/ kontraktor.<br>The Company has a Procurement policy that explains the practice of supplier / contractor selection |

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| C.1.3. | Upaya perusahaan untuk memastikan bahwa rantai nilainya ramah lingkungan atau konsisten dengan mempromosikan pengembangan berkelanjutan?<br>The company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development? | Perusahaan memiliki kebijakan yang diatur dalam Standar Prosedur *Corporate Social Responsibility* (CSR) untuk memastikan rantai nilainya ramah lingkungan dan konsisten dalam pengembangan berkelanjutan.<br>The Company has a policy set out in the Corporate Social Responbility (CSR) Procedure Standard to ensure its value chain is environmentally friendly and consistent in sustainable development |
| C.1.4. | Upaya perusahaan untuk berinteraksi dengan komunitas dimana mereka beroperasi?<br>The company's efforts to interact with the communities in which they operate? | Perusahaan memiliki kebijakan yang diatur dalam Standar Prosedur *Corporate Social Responsibility* (CSR) mengenai upaya-upaya Perusahaan untuk berinteraksi dengan masyarakat dimana perusahaan beroperasi.<br>The company has a policy set out in the Corporate Social Responsibility (CSR) Procedure Standard regarding the Company's efforts to interact with the communities where it operates. |
| C.1.5. | Program dan prosedur anti-korupsi perusahaan<br>The company's anti-corruption programs and procedures? | Perusahaan memiliki kebijakan anti-korupsi yang diatur dalam Petunjuk Teknis Gratifikasi dan Kode Etik Perusahaan.<br>The company has an anti-corruption policy set out in Gratification Standard Procedures and the Company's Code of Conduct. |
| C.1.6. | Bagaimana hak kreditor dilindungi?<br>How creditors' rights are safeguarded? | Hak-hak kreditor telah dilindungi dan diatur dalam Kebijakan tentang pemenuhan hak-hak kreditor diatur dalam Kebijakan Dana dan Jasa.<br>The creditor's rights have been protected and regulated in the Policy regarding the fulfillment of the creditor's rights regulated in the Funds and Services Policy. |
| C.1.7. | Apakah perusahaan memiliki laporan / bagian terpisah yang membahas upayanya mengenai masalah lingkungan / ekonomi dan sosial?<br>Does the company have a separate report/section that discusses its efforts on environment/economy and social issues? | Perusahaan memiliki laporan berkelanjutan yang membahas upayanya mengenai masalah lingkungan/ ekonomi dan sosial.<br>The company has a sustainable report that addresses its efforts on environmental/ economic and social issues. |
| **C.2.** | **Jika kepentingan pemangku kepentingan dilindungi oleh hukum, pemangku kepentingan harus memiliki kesempatan untuk mendapatkan ganti rugi yang efektif untuk pelanggaran atas hak-hak mereka.**<br>**Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.** | |
| C.2.1. | Apakah perusahaan memberikan detail kontak melalui situs web perusahaan atau Laporan Tahunan yang dapat digunakan oleh para pemangku kepentingan (seperti Pelanggan, pemasok, masyarakat umum, dll.) untuk menyuarakan keprihatinan mereka dan/atau keluhan tentang kemungkinan pelanggaran atas hak-hak mereka?<br>Does the company provide contact details via the company's website or Annual Report which stakeholders (e.g. customers, suppliers, the general public, etc.) can use to voice their concerns and/or complaints about a possible violation of their rights? | Perusahaan menyediakan informasi kontak melalui situs web dan Laporan Tahunan.<br>The company provides contact information through the website and Annual Report. |
| **C.3.** | **Mekanisme untuk partisipasi karyawan harus diizinkan untuk berkembang.**<br>**Mechanisms for employee participation should be permitted to develop.** | |
| C.3.1. | Apakah perusahaan secara eksplisit mengungkapkan kebijakan dan praktik mengenai kesehatan, keselamatan, dan kesejahteraan karyawannya?<br>Does the company explicitly disclose the policies and practices on health, safety, and welfare for its employees? | Perusahaan mengungkapkan mengenai kebijakan kesehatan, keselamatan dan kesejahteraan bagi karyawannya.<br>The company discloses the health, safety and welfare policies for its employees. |
| C.3.2. | Apakah perusahaan secara eksplisit mengungkapkan kebijakan dan praktik mengenai program pelatihan dan pengembangan untuk karyawannya?<br>Does the company explicitly disclose the policies and practices on training and development programs for its employees? | Perusahaan memiliki program pelatihan dan pengembangan untuk karyawan<br>The company has trainings and development programs for employees |

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| C.3.3. | Apakah perusahaan memiliki kebijakan *whistleblowing* yang mencakup prosedur pengaduan oleh karyawan dan pemangku kepentingan lainnya tentang dugaan perilaku ilegal dan tidak etis dan memberikan rincian kontak melalui situs web perusahaan atau laporan tahunan?<br>Does the company have a whistleblowing policy that includes procedures for complaints by employees and other stakeholders concerning alleged illegal and unethical behavior and provides contact details via the company's website or annual report? | Setiap pegawai dapat menyampaikan informasi adanya dugaan terjadinya *fraud* maupun keluhan lainnya dengan mempergunakan media yang telah disediakan dengan mempergunakan satu media yaitu Letter to CEO (LTC).<br>Each employee can submit information about the alleged occurrence of fraud or other complaints by using the media that has been provided by using one media, namely Letter to CEO (LTC). |
| **C.4.** | **Para pemangku kepentingan termasuk karyawan perorangan dan badan perwakilan mereka harus dapat dengan bebas mengkomunikasikan keprihatinan mereka tentang praktik ilegal atau tidak etis kepada dewan dan hak-hak mereka tidak boleh dikompromikan untuk melakukan hal ini.**<br>**Stakeholders including individual employee and their representative bodies should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this.** | |
| C.4.1. | Apakah perusahaan memiliki prosedur untuk pengaduan oleh karyawan dan pemangku kepentingan lainnya mengenai perilaku ilegal dan tidak etis (yaitu Korupsi, pelanggaran hak)?<br>Does the company have procedures for complaints by employees and other stakeholders concerning illegal and unethical behavior (i.e. corruption, violation of rights)? | Perusahaan telah memiliki prosedur untuk keluhan oleh karyawan dan pemangku kepentingan lainnya mengenai perilaku ilegal dan tidak etis yang diatur dalam Standar Prosedur *Whistleblowing*.<br>The company has procedures for complaints by employees and other stakeholders concerning illegal and unethical behavior regulated in the Whistleblowing Procedure Standard. |
| C.4.2. | Apakah perusahaan memiliki kebijakan atau prosedur untuk melindungi karyawan / orang yang mengungkapkan perilaku ilegal / tidak etis dari pembalasan?<br>Does the company have a policy or procedure to protect an employee/ person who reveals illegal/unethical behavior from retaliation? | Perusahaan memiliki kebijakan untuk melindungi karyawan yang mengungkapkan tindakan ilegal dan perilaku tidak etis.<br>The company has a policy to protect employees who disclose illegal acts and unethical behavior. |
| **D.1.** | **Struktur kepemilikan yang transparan**<br>**Transparent ownership structure** | |
| D.1.1. | Apakah informasi tentang kepemilikan saham mengungkapkan identitas pemilik, yang memegang 5% kepemilikan saham atau lebih?<br>Does the information on shareholdings reveal the identity of beneficial owners, holding 5% shareholding or more? | Perusahaan mengungkapkan struktur pemegang saham termasuk identitas pemegang saham pengendali dan pemegang saham yang memiliki 5% saham atau lebih<br>The company discloses the structure of shareholders, including the identity of the controlling shareholders and shareholders who own 5% or more shares |
| D.1.2. | Apakah perusahaan mengungkapkan kepemilikan saham secara langsung dan tidak langsung dari pemegang saham utama dan/atau substansial?<br>Does the company disclose the direct and indirect (deemed) shareholdings of major and/or substantial shareholders? | Perusahaan mengungkapkan struktur kepemilikan saham dan informasi saham dari pemegang saham utama dan/atau pemegang saham pengendali<br>The company discloses the share ownership structure and share information of the major shareholders and / or controlling shareholders |
| D.1.3. | Apakah perusahaan mengungkapkan kepemilikan saham secara langsung dan tidak langsung dari direksi (komisaris)?<br>Does the company disclose the direct and indirect (deemed) shareholdings of directors (commissioners)? | Perusahaan mengungkapkan kepemilikan saham Direksi dan Dewan Komisaris yang di mana Direksi dan Dewan Komisaris tidak memiliki saham pada Bank.<br>The Company discloses the ownership of the shares of the Board of Directors and Board of Commissioners in which the BoD and BoC do not own any shares in the Bank |
| D.1.4. | Apakah perusahaan mengungkapkan kepemilikan saham langsung dan tidak langsung dari manajemen senior?<br>Does the company disclose the direct and indirect (deemed) shareholdings of senior management? | Perusahaan mengungkapkan kepemilikan sahamdari manajemen senior perusahaan, di mana manajemen senior tidak memiliki saham pada Bank.<br>The company revealed the share ownership of the company's senior management, where senior management does not own shares in the Bank. |

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| D.1.5. | Apakah perusahaan mengungkapkan rincian perusahaan induk, anak perusahaan, rekanan, usaha patungan, dan perusahaan / kendaraan tujuan khusus (SPE) / (SPV)?<br>Does the company disclose details of the parent/holding company, subsidiaries, associates, joint ventures and special purpose enterprises/ vehicles (SPEs)/ (SPVs)? | Perusahaan mengungkapkan Struktur Perusahaan termasuk anak Perusahaan dan Perusahaan Terafiliasi., dimana Bank memiliki 2 induk perusahaan yaitu Bank Mandiri dan PT Taspen.<br>Company discloses the Company Structure including its subsidiaries and affiliated Companies, whereby the Bank has two holding companies namely Bank Mandiri and PT. Taspen. |
| **D.2.** | **Kualitas Laporan Tahunan**<br>**Quality of Annual Report** | |
| D.2.1. | Tujuan perusahaan<br>Corporate objectives | Tujuan perusahaan telah tercantum dalam *Corporate Plan* 2017 -2021, yaitu menjadi "*The Best Pension Bussiness Bank in* Indonesia".<br>The company's objectives have been stated in the 2017-2021 Corporate Plan, which is to become "The Best Pension Business Bank in Indonesia". |
| D.2.2. | Indikator kinerja keuangan<br>Financial performance indicators | Indikator kinerja perusahaan telah tercantum dalam Laporan Realisasi Rencana Bisnis Bank (RBB) 2019 – 2021 dan tercantum dalam laporan tahunan.<br>The company's performance indicators have been included in the 2019-2021 Bank Business Plan Realization Report (RBB) and are listed in the annual report. |
| D.2.3. | Indikator kinerja non-keuangan<br>Non-financial performance indicators | Indikator kinerja non keuangan perusahaan telah tercantum dalam laporan tahunan.<br>The company's non-financial performance indicators have been included in the Annual Report. |
| D.2.4. | Kebijakan deviden<br>Dividend policy | Perusahaan telah mengungkapkan kebijakan deviden tercantum dalam laporan tahunan.<br>The company's dividend policy is stated in the Annual Report. |
| D.2.5. | Rincian biografi (setidaknya tentang usia, kualifikasi, tanggal penunjukan pertama, pengalaman yang relevan, dan jabatan direktur lainnya dari perusahaan tercatat) dari direktur / komisaris<br>Biographical details (at least age, qualifications, date of first appointment, relevant experience, and any other directorships of listed companies) of directors/commissioners. | Profil dari Direksi dan/atau Dewan Komisaris perusahaan telah tercantum dalam Laporan Tahunan.<br>The profiles of the Company's Board of Directors and/or Board of Commissioners have been listed in the Annual Report. |
| D.2.6. | Rincian kehadiran masing-masing direktur / komisaris dalam semua rapat direktur / komisaris yang diadakan selama tahun tersebut<br>Attendance details of each director/commissioner in all directors/ commissioners meetings held during the year. | Frekuensi dan tingkat kehadiran Direktur dan/ atau Dewan Komisaris telah tercantum dalam Laporan Tahunan dan telah diatur dalam Pedoman Tata Tertib Dewan Komisaris.<br>The frequency and level of attendance of the Board of Director and/or the Board of Commissioners have been listed in the Annual Report and have been set out in the Board Manual of the Board of Commissioners. |
| D.2.7. | Total remunerasi dari masing-masing anggota dewan direksi / komisaris<br>The total remuneration of each member of the board of directors/ commissioners. | Total remunerasi dari Direksi dan/atau Dewan Komisaris telah tercantum dalam Laporan Tahunan dan telah diatur dalam Kebijakan Remunerasi Perusahaan.<br>The total remuneration of the Board of Directors and/or the Board of Commissioners has been stated in the Annual Report and has been set out in the Corporate Remuneration Policy |
| | **Corporate Governance Confirmation Statement.**<br>**Pernyataan Konfirmasi Tata Kelola Perusahaan** | |
| D.2.8. | Apakah Laporan Tahunan memuat pernyataan yang mengonfirmasikan kepatuhan penuh perusahaan terhadap pedoman tata kelola perusahaan dan di mana ada ketidakpatuhan, mengidentifikasi dan menjelaskan alasan untuk setiap masalah tersebut?<br>Does the Annual Report contain a statement confirming the company's full compliance with the corporate governance guidelines and where there is non-compliance, identify and explain reasons for each such issue? | Pernyataan Konfirmasi Tata Kelola Perusahaan telah tercantum dalam Laporan Tahunan dan Laporan Tata Kelola Perusahaan.<br>The Corporate Governance Confirmation Statement has been stated in the Annual Report and the Corporate Governance Report. |

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| **D.3.** | **Keterbukaan atas transaksi pihak terkait (RPT)**<br>**Disclosure of related party transactions (RPT)** | |
| D.3.1. | Apakah perusahaan mengungkapkan kebijakannya yang mencakup penelaahan dan persetujuan atas transaksi pihak terkait (RPT) yang material/ signifikan?<br>Does the company disclose its policy covering the review and approval of material/significant RPTs? | Perusahaan mengungkapkan kebijakan mengenai transaksi pihak terkait dan transaksi pihak terafilisasi<br>The Company already has a policy regarding related party arrangements. |
| D.3.2. | Apakah perusahaan mengungkapkan nama, hubungan, sifat, dan nilai untuk masing-masing transaksi pihak terkait (RPT) yang signifikan/ material?<br>Does the company disclose the name, relationship, nature and value for each significant/material RPTs? | Perusahaan mengungkapkan nama-nama pihak terkait, hubungan, sifat, dan nilai untuk masing-masing transaksi pihak terkait<br>The company discloses the names of related parties, relationships, nature and values for each related party transaction |
| **D.4.** | **Direksi dan komisaris berurusan dengan saham perusahaan**<br>**Directors and commissioners dealings in shares of the company** | |
| D.4.1. | Apakah perusahaan mengungkapkan perdagangan saham perusahaan kepada orang dalam?<br>Does the company disclose trading in the company's shares to insiders? | Perusahaan tidak mengungkapkan perdagangan saham perusahaan kepada orang dalam perusahaan.<br>The company does not disclose the company's stock trading to insiders |
| **D.5.** | **Auditor eksternal dan Laporan Auditor**<br>**External auditor and Auditor Report** | |
| D.5.1. | Apakah biaya audit dan non-audit diungkapkan?<br>Are the audit and non-audit fees disclosed? | Biaya audit dan biaya non audit diungkapkan dalam laporan tahunan Bank.<br>Audit fees and non-audit fees are disclosed in the Bank's Annual Report. |
| D.5.2. | Apakah biaya non-audit melebihi biaya audit?<br>Does the non-audit fee exceed the audit fees? | Besarnya biaya non audit menyesuaikan dengan kebutuhan, memungkinkan lebih besar dari biaya audit.<br>The amount of non-audit fees adjusting to the needs, allowing greater than the audit fees. |
| **D.6.** | **Media komunikasi**<br>**Medium of communications** | |
| D.6.1. | Pelaporan triwulanan<br>Quarterly reporting | Laporan Triwulanan perusahaan diungkapkan ke publik melalui situs website resmi perusahaan dan koran yang berperedaran nasional.<br>The company's Quarterly Reports are publicly disclosed through the company's official website and national circulation newspapers |
| D.6.2. | Situs Perusahaan<br>Company website | Perusahaan memiliki situs perusahaan dengan alamat website: www.bankmantap.co.id<br>The company has a company website with the address www.bankmantap.co.id |
| D.6.3. | Pengarahan analis<br>Analysts briefing | Karena perusahaan hanya sebagai perusahaan tercatat di bursa maka belum pernah dilakukan briefing analis.<br>Since the company is only listed on the stock exchange, there has never been an analyst briefing. |
| D.6.4. | Pengarahan media / konferensi pers<br>Media briefings /press conferences | Media briefing dilaksanakan setiap terdapat kegiatan perusahaan yang signifikan sebagai upaya keterbukaan informasi atas kegiatan perusahaan.<br>Media briefing is implemented whenever there is a significant corporate activity as an effort to disclose information on the company activities. |
| **D.7.** | **Keluar/rilis laporan keuangan tahunan yang tepat waktu**<br>**Timely filing/release of annual/financial reports/** | |
| D.7.1. | Apakah laporan keuangan tahunan yang diaudit dikeluarkan dalam 120 hari dari akhir tahun keuangan?<br>Are the audited annual financial reports/statement released within 120 days from the financial year-end? | Laporan keuangan tahunan yang diaudit dikeluarkan dalam waktu kurang dari 120 hari.<br>The audited annual financial statements are released in less than 120 days. |

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| D.7.2. | Apakah laporan tahunan dikeluarkan dalam 120 hari sejak akhir tahun keuangan?<br>Is the annual report released within 120 days from the financial year-end? | Laporan Tahunan perusahaan dikeluarkan paling lambat Triwulan I setiap tahunnya.<br>The Company's Annual Report is released no later than Quarter I every year. |
| D.7.3. | Apakah representasi laporan keuangan tahunan yang benar dan adil ditegaskan oleh dewan direksi/ komisaris dan/atau pejabat perusahaan yang relevan?<br>Is the true and fairness/fair representation of the annual financial statement/ reports affirmed by the board of directors/commissioners and/or the relevant officers of the company? | Laporan Keuangan Perusahaan ditandatangani oleh Direktur Utama dan Dewan Komisaris.<br>The Company's financial statements are signed by President Director and the Board of Commissioners. |
| **D.8.** | **Situs web perusahaan (Apakah perusahaan memiliki situs web yang mengungkapkan informasi terkini tentang hal-hal berikut :)**<br>**Company website (Does the company have a website disclosing up-to-date information on the following:)** | |
| D.8.1. | Laporan keuangan (triwulanan terbaru)<br>Financial statements/reports (latest quarterly) | Laporan Keuangan dapat dilihat dalam web Perusahaan.<br>Financial Statements can be viewed on the Company's website |
| D.8.2. | Materi diberikan dalam pengarahan kepada analis dan media<br>Materials provided in briefings to analysts and media. | Sebelum materi ditayangkan dalam web bank disampaikan kepada media untuk diolah oleh media.<br>Before the material is displayed on the bank's web, it is submitted to the media to be processed by the media. |
| D.8.3. | Laporan tahunan yang dapat diunduh<br>Downloadable annual report | Laporan Tahunan dapat diunduh dalam web Perusahaan.<br>The Annual Report can be downloaded on the Company's website |
| D.8.4. | Pemberitahuan RUPS dan/atau RUPSLB<br>Notice of AGM and/or EGM. | Pemberitahuan RUPS/RUPSLB telah disampaikan melalui undangan rapat, disampaikan dalam Laporan Tahunan.<br>Notice of the GMS / EGMS has been sent to each meeting invitation, submitted in the Annual Report |
| D.8.5. | Risalah RUPS dan/atau RUPSLB<br>Minutes of AGM and/or EGM | Berita acara RUPS/RUPST telah disampaikan dalam Laporan Tahunan.<br>The minutes of the GMS/ AGMS have been submitted in the Annual Report. |
| D.8.6. | Konstitusi Perusahaan (peraturan perusahaan, memorandum, dan anggaran dasar perusahaan)<br>Company's constitution (company's by-laws, memorandum, and articles of association) | Konstitusi perusahaan belum diicantumkan dalam web perusahaan.<br>The company constitution has not been posted on the company website. |
| **D.9.** | **Hubungan Investor**<br>**Investor relations** | |
| D.9.1. | Apakah perusahaan mengungkapkan rincian kontak (misalnya telepon, faks, dan email) dari pejabat/kantor yang bertanggung jawab atas hubungan investor?<br>Does the company disclose the contact details (e.g. telephone, fax, and email) of the officer/offfice responsible for investor relations?/ | Perusahaan mengungkapkan rincian kontak telepon, faks, dan email kantor yang bertanggung jawab atas hubungan investor.<br>The company discloses the contact details of the telephone, fax, and email of the office responsible for investor relations. |
| **E.1.** | **Tugas dan Tanggung Jawab Dewan**<br>**Board Duties and Responsibilities** | **(Tanggung jawab dewan yang jelas dan kebijakan tata kelola perusahaan)**<br>**(Clearly defined board responsibilities and corporate governance policy)** |
| E.1.1. | Apakah perusahaan mengungkapkan kebijakan tata kelola perusahaan / charter dewan?<br>Does the company disclose its corporate governance policy/board charter? | Perusahaan mengungkapkan kebijakan tata kelola, pedoman tata tertib Direksi/Dewan Komisaris pada media portal bank<br>The company discloses governance policies, guidelines for the Board of Directors / Board of Commissioners on the bank's media portal |
| E.1.2. | Apakah jenis keputusan yang memerlukan persetujuan dewan direksi / komisaris diungkapkan?<br>Are the types of decisions requiring a board of directors/commissioners' approval disclosed? | Perusahaan mengungkapkan setiap persetujuan Dewan Komisaris dan Direksi<br>The company discloses every approval of the Board of Commissioners and Directors |

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| E.1.3. | Apakah peran dan tanggung jawab dewan direksi / komisaris dinyatakan dengan jelas?<br>Are the roles and responsibilities of the board of directors/commissioners clearly stated? | Tanggung jawab Direksi dan Komisaris tertuang dalam Laporan Tahunan.<br>The responsibilities of the Board of Directors and Commissioners are contained in the Annual Report |
| | **Visi / Misi Perusahaan**<br>**Corporate Vision/Mission** | |
| E.1.4. | Apakah perusahaan memiliki pernyataan visi dan misi yang diperbarui?<br>Does the company have an updated vision and mission statement? | Visi dan misi Bank sesuai dengan *Corporate Plan* Perusahan 2017- 2021.<br>The Bank's vision and mission are in accordance with the 2017-2021 Corporate Plan. |
| E.1.5. | Apakah dewan direksi memainkan peran utama dalam proses pengembangan dan penelaahan strategi perusahaan setidaknya setiap tahun?<br>Does the board directors play a leading role in the process of developing and reviewing the company's strategy at least annually? | Direksi memiliki peran penting dalam proses pengembangan dan peninjauan strategi perusahaan yang dilakukan secara periodik.<br>The Board of Directors has an important role in the process of developing and reviewing corporate strategies that are carried out periodically. |
| E.1.6. | Apakah dewan direksi memiliki proses untuk menelaah, memantau, dan mengawasi pelaksanaan strategi perusahaan?<br>Does the board of directors have a process to review, monitor and oversee the implementation of the corporate strategy? | Direksi memiliki proses menelaah, memantau dan mengawasi pelaksanaan strategi perusahaan dilaksanakan melalui pengujian oleh direksi melalui meeting antar direksi maupun pejabat dibawah direksi serta penilaian oleh direksi untuk memastikan berjalannya strategi perusahaan.<br>The Board of Directors has a process of reviewing, monitoring and overseeing the implementation of the company's strategy carried out through testing by directors through meetings between directors and officials under the directors as well as assessments by directors to ensure the running of the company's strategy. |
| **E.2.** | **Struktur Dewan**<br>**Board Structure**<br>**Kode Etik atau Perilaku**<br>**Code of Ethics or Conduct** | |
| E.2.1. | Apakah rincian kode etik atau perilaku diungkapkan?<br>Are the details of the code of ethics or conduct disclosed? | Kode etik atau perilaku diungkapkan Perusahaan melalui kebijakan mengenai kode etik.<br>The Company already has a policy regarding code of conduct |
| E.2.2. | Apakah semua direktur / komisaris, manajemen senior dan karyawan diharuskan untuk mematuhi kode tersebut?<br>Are all the directors/commissioners, senior management and employees required to comply with the code? | Seluruh jajaran perusahaan wajib menaati kode etik perusahaan dengan menandatangani surat pernyataan tahunan.<br>All levels of the company must obey the company's code of ethics by signing an annual statement. |
| E.2.3. | Apakah perusahaan memiliki proses untuk menerapkan dan memantau kepatuhan terhadap kode etik atau perilaku?<br>Does the company have a process to implement and monitor compliance with the code of ethics or conduct? | Perusahaan memiliki kebijakan terkait kode etik.<br>The company has a policy related to the code of conduct. |
| | **Struktur & Komposisi Dewan**<br>**Board Structure & Composition** | |
| E.2.4. | Apakah direksi / komisaris independen membentuk setidaknya 50% dari dewan direksi / komisaris?<br>Do Independent directors/ commissioners make up at least 50% of the board of directors/commissioners? | Komposisi Dewan Komisaris Bank Mantap telah memenuhi ketentuan, terdiri dari:<br>1 (satu) Komisaris Utama; 1 (satu) Komisaris;<br>3 (tiga) Komisaris Independen.<br>The composition of the Bank Mantap Board of Commissioners has complied with the provisions, consisting of:<br>1 (one) President Commissioner; 1 (one) Commissioner;<br>3 (three) Independent Commissioners. |

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| E.2.5. | Apakah perusahaan memiliki jangka waktu sembilan tahun atau kurang atau dua periode masing-masing lima tahun untuk direktur / komisaris independen? Jangka waktu lima tahun harus disyaratkan oleh undang-undang yang sudah ada sebelum diperkenalkannya *ASEAN Corporate Governance Scorecard* pada 2011<br>Does the company have a term limit of nine years or less or 2 terms of five years[1] each for its independent directors/ commissioners? [1]The five years term must be required by legislation that pre-existed the introduction of the ASEAN Corporate Governance Scorecard in 2011 | Diatur dalam Anggaran Dasar, Direksi dan 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).<br>Regulated in the Articles of Association, the Board of Directors and Commissioners are appointed for a period of time commencing from the closing of the General Meeting of Shareholders which appoints them or is stipulated otherwise by the GMS and ends at the closing of the 3rd Annual GMS. |
| E.2.6. | Apakah perusahaan menetapkan batas lima kursi dewan yang dapat dimiliki oleh seorang direktur / komisaris independen / non-eksekutif secara bersamaan?<br>Has the company set a limit of five board seats that an individual independent/ non-executive director/commissioner may hold simultaneously? | Perusahaan mengatur jumlah komposisi bagi anggota Direksi dan Dewan Komisaris<br>The company regulates the number of compositions for members of the Board of Directors and Board of Commissioner |
| E.2.7. | Apakah perusahaan memiliki direktur eksekutif yang melayani lebih dari dua dewan perusahaan tercatat di luar grup?<br>Does the company have any executive directors who serve more than two boards of listed companies outside of the group? | Tidak terdapat anggota Direksi yang menjabat pada perusahaan lain<br>There are no members of the Board of Directors who serve in other companies |
| | Komite Nominasi (NC)<br>Nomination Committee (NC) | |
| E.2.8. | Apakah perusahaan memiliki Komite Nominasi?<br>Does the company have a Nominating Committee? | Perusahaan memiliki Komite Remunerasi dan Nominasi di bawah Dewan Komisaris.<br>The company has a Remuneration and Nomination Committee under the Board of Commissioners. |
| E.2.9. | Apakah Komite Nominasi terdiri dari mayoritas direktur / komisaris independen?<br>Is the Nominating Committee comprised of a majority of independent directors/commissioners? | Perusahaan memiliki Komite Remunerasi dan Nominasi yang mayoritas adalah Komisaris Independen.<br>The company has a Remuneration and Nomination Committee, the majority of which are Independent Commissioners. |
| E.2.10. | Apakah ketua Komite Nominasi adalah seorang direktur / komisaris independen?<br>Is the chairman of the Nominating Committee an independent director/ commissioner? | Ketua Komite Remunerasi dan Nominasi adalah Komisaris Independen.<br>The Chairperson of the Remuneration and Nomination Committee is an Independent Commissioner |
| E.2.11. | Apakah perusahaan mengungkapkan kerangka acuan / struktur tata kelola / *Charter* Komite Nominasi?<br>Does the company disclose the terms of reference/governance structure/ charter of the Nominating Committee? | Perusahaan mengungkapkan struktur Tata Kelola Komite Remunerasi dan Nominasi.<br>The company disclosed the Remuneration and Nomination Committee Governance Structure. |
| E.2.12. | Apakah dalam rapat tersebut kehadiran Komite Nominasi diungkapkan dan jika demikian, apakah Komite Nominasi bertemu setidaknya dua kali sepanjang tahun?<br>Is in the meeting attendance of the Nominating Committee disclosed and if so, did the Nominating Committee meet at least twice during the year? | Komite Remunerasi dan Nominasi melaksanakan Rapat sepanjang tahun 2019 dan dihadiri oleh Anggota Komite.<br>The Remuneration and Nomination Committee conducts Meetings throughout 2019 and is attended by Committee Members. |
| | **Komite Remunerasi (RC) / Komite Kompensasi**<br>**Remuneration Committee (RC) / Compensation Committee** | |
| E.2.13. | Apakah perusahaan memiliki Komite Remunerasi?<br>Does the company have a Remuneration Committee? | Bank telah memiliki Komite Remunerasi dan Nominasi di bawah Dewan Komisaris.<br>The Bank has a Remuneration and Nomination Committee under the Board of Commissioners. |
| E.2.14. | Apakah Komite Remunerasi terdiri dari mayoritas Direktur / Komisaris Independen?<br>Is the Remuneration Committee comprised of a majority of Independent Directors/ Commissioners? | Perusahaan memiliki Komite Remunerasi dan Nominasi yang mayoritas adalah Komisaris Independen.<br>The company has a Remuneration and Nomination Committee, the majority of which are Independent Commissioners. |

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| E.2.15. | Apakah ketua Komite Remunerasi adalah direktur / komisaris independen?<br>Is the chairman of the Remuneration Committee an independent director/ commissioner? | Ketua Komite Remunerasi dan Nominasi adalah Komisaris Independen.<br>The Chairman of the Remuneration and Nomination Committee is an Independent Commissioner. |
| E.2.16. | Apakah perusahaan mengungkapkan kerangka acuan / struktur tata kelola /Charter Komite Remunerasi?<br>Does the company disclose the terms of reference/governance structure/ charter of the Remunerations Committee? | Perusahaan mengungkapkan struktur Tata Kelola Komite Remunerasi dan Nominasi.<br>The company disclosed the Remuneration and Nomination Committee Governance Structure. |
| E.2.17. | Apakah kehadiran rapat Komite Remunerasi diungkapkan dan, jika demikian, apakah Komite Remunerasi bertemu setidaknya dua kali sepanjang tahun?<br>Is the meeting attendance of the Remuneration Committee disclosed and, if so, did the Remuneration Committee meet at least twice during the year? | Komite Remunerasi dan Nominasi melaksanakan Rapat sepanjang tahun 2019 dan dihadiri oleh Anggota Komite.<br>The Remuneration and Nomination Committee conducts Meetings throughout 2019 and was attended by Committee Members. |
| | **Komite Audit**<br>**Audit Committee** | |
| E.2.18. | Apakah perusahaan memiliki Komite Audit?<br>Does the company have an Audit Committee? | Perusahaan memiliki Komite Audit di bawah Dewan Komisaris.<br>The company has an Audit Committee under the Board of Commissioners. |
| E.2.19. | Apakah Komite Audit seluruhnya terdiri dari direktur / komisaris non-eksekutif dengan mayoritas direktur / komisaris independen?<br>Is the Audit Committee comprised entirely of non-executive directors/ commissioners with a majority of independent directors/commissioners? | Perusahaan memiliki Komite Remunerasi dan Nominasi yang mayoritas adalah Komisaris Independen.<br>The company has a Remuneration and Nomination Committee, the majority of which are Independent Commissioners. |
| E.2.20. | Apakah ketua Komite Audit adalah Direktur / Komisaris Independen?<br>Is the chairman of the Audit Committee an Independent Director/ Commissioner? | Ketua Komite Audit adalah Komisaris Independen.<br>The Chairman of the Audit Committee is an Independent Commissioner. |
| E.2.21. | Apakah perusahaan mengungkapkan kerangka acuan / struktur tata kelola / *Charter* Komite Audit?<br>Does the company disclose the terms of reference/ governance structure/ charter of the Audit Committee? | Perusahaan mengungkapkan struktur Tata Kelola Komite Audit.<br>The company disclosed the Audit Committee Governance structure. |
| E.2.22. | Apakah setidaknya salah satu direktur / komisaris independen dari komite memiliki keahlian akuntansi (kualifikasi atau pengalaman akuntansi)?<br>Does at least one of the independent directors/ commissioners of the committee have accounting expertise (accounting qualification or experience)? | Komisaris Independen memiliki keahlian akuntansi.<br>Independent Commissioners have accounting expertise. |
| E.2.23. | Apakah kehadiran rapat Komite Audit diungkapkan dan, jika demikian, apakah Komite Audit bertemu setidaknya empat kali sepanjang tahun?<br>Is the meeting attendance of the Audit Committee disclosed and, if so, did the Audit Committee meet at least four times during the year? | Komite Audit melaksanakan Rapat sepanjang tahun 2019 dan dihadiri oleh Anggota Komite.<br>The Audit Committee held Meetings throughout 2019 and was attended by Committee Members. |
| E.2.24. | Apakah Komite Audit memiliki tanggung jawab utama untuk rekomendasi tentang pengangkatan, dan pemberhentian auditor eksternal?<br>Does the Audit Committee have primary responsibility for a recommendation on the appointment, and dismissal of the external auditor? | Komite Audit memiliki tanggung jawab merekomendasikan pengangkatan dan pemberhentian auditor eksternal.<br>The Audit Committee has the responsibility of recommending the appointment and dismissal of external auditors. |
| **E.3.** | **Proses Dewan**<br>**Board Processes**<br><br>**Rapat dewan dan kehadiran**<br>**Board meetings and attendance** | |
| E.3.1. | Apakah rapat dewan direksi dijadwalkan sebelum awal tahun keuangan?<br>Is the board of directors meeting scheduled before the start of the financial year? | Rapat direksi dlakukan 1 (satu) kali dalam 1 (minggu) atau sesuai dengan kebutuhan dari perusahaan dengan kewajiban pelaksanaan rapat berpedoman pada anggaran dasar dan tata tertib direksi.<br>Board of Directors meetings are held 1 (one) time in 1 (week) or in accordance with the needs of the company with the obligation to conduct meetings based on the directors' articles of association and rules of conduct. |

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| E.3.2. | Apakah dewan direksi / komisaris bertemu setidaknya enam kali sepanjang tahun?<br>Does the board of directors/commissioners meet at least six times during the year? | Direksi dan Dewan Komisaris bertemu dalam rapat Dewan Komisaris mengundang Direksi setidaknya 12 kali dalam setahun.<br>The Board of Directors and the Board of Commissioners meet at the Board of Commissioners' meeting, inviting the Board of Directors at least 12 times a year. |
| E.3.3. | Apakah masing-masing direktur / komisaris menghadiri setidaknya 75% dari semua rapat dewan yang diadakan sepanjang tahun?<br>Has each of the directors/commissioners attended at least 75% of all the board meetings held during the year? | Berdasarkan Pedoman dan Tata Tertib Dewan Komisaris dan Direksi, setiap anggota Dewan Komisaris dan Direksi wajib menghadiri setidaknya 75% dari keseluruhan rapat yang diselenggarakan sepanjang tahun.<br>Based on the Manual/Charters of the Board of Commissioners and Board of Directors, each member of the Board of Commissioners and the Board of Directors shall attend at least 75% of all meetings held throughout the year. |
| E.3.4. | Apakah perusahaan memerlukan kuorum minimum setidaknya 2/3 untuk keputusan dewan?<br>Does the company require a minimum quorum of at least 2/3 for board decisions? | Ketentuan kuorum telah diatur dalam tata tertib Dewan Komisaris maupun Direksi.<br>Quorum provisions have been regulated in the Manual/Charters of the Board of Commissioners and Board of Directors. |
| E.3.5. | Apakah direktur / komisaris non-eksekutif perusahaan bertemu secara terpisah setidaknya sekali sepanjang tahun tanpa ada Eksekutif yang hadir?<br>Did the non-executive directors/commissioners of the company meet separately at least once during the year without any Executives present? | Masing-masing Direksi atau Dewan Komisaris wajib melaksanakan rapat paling tidak sekali dalam sebulan.<br>Each Board of Directors or Board of Commissioners shall conduct a meeting at least once a month. |
| | **Akses ke informasi**<br>**Access to information** | |
| E.3.6. | Apakah makalah dewan untuk rapat dewan direksi/ komisaris diberikan kepada dewan setidaknya lima hari kerja sebelum rapat dewan?<br>Are board papers for the board of directors/commissioners meetings provided to the board at least five business days in advance of the board meeting? | Makalah akan disampaikan kepada masing-masing anggota dewan komisaris/direksi lima hari kerja sebelum rapat.<br>Papers will be submitted to each member of the board of commissioners/ directors five working days before the meeting. |
| E.3.7. | Apakah sekretaris perusahaan berperan penting dalam mendukung dewan dalam melaksanakan tanggung jawabnya?<br>Does the corporate secretary play a significant role in supporting the board in discharging its responsibilities? | Sekretaris perusahaan berperan besar dalam mengatur kegiatan pengurus untuk terlaksanaya seluruh agenda pengurus dengan baik.<br>The Corporate Secretary plays a major role in organizing the management activities to carry out the entire management agenda well. |
| E.3.8. | Apakah sekretaris perusahaan dilatih dalam praktik hukum, akuntansi atau sekretaris perusahaan dan terus mengikuti perkembangan yang relevan?<br>Is the corporate secretary trained in legal, accountancy or company secretarial practices and has kept abreast of relevant developments? | Sekretaris perusahaan memiliki latar belakang pendidikan sesuai yang dibutuhkan dan kompetensinya terus ditingkatkan dari waktu kewaktu untuk mengikuti perkembangan yang relevan.<br>The Corporate Secretary has the educational background as needed and his/her competence is continuously improved from time to time to keep up with the relevant developments. |
| | **Pengangkatan dan Pemilihan Kembali Dewan**<br>**Board Appointments and Re-Election** | |
| E.3.9. | Apakah perusahaan mengungkapkan kriteria yang digunakan dalam memilih direktur / komisaris baru?<br>Does the company disclose the criteria used in selecting new directors/ commissioners? | Kriteria yang digunakan dalam pemilihan Dewan Komisaris dan Direksi tunduk pada ketentuan perjanjian antar pemegang saham.<br>The criteria used in the election of the board of commissioners and board of directors are subject to the terms of the agreement among shareholders. |

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| E.3.10. | Apakah perusahaan menggambarkan proses yang diikuti dalam mengangkat direktur/ komisaris baru?<br>Did the company describe the process followed in appointing new directors/commissioners? | Perusahaan tidak menggambarkan proses yang diikuti dalam menunjuk direksi / komisaris baru.<br>The company does not describe the process followed in appointing the new directors / commissioners. |
| E.3.11. | Apakah semua direktur / komisaris dapat dipilih kembali setiap 3 tahun; atau 5 tahun untuk perusahaan tecatat di negara yang undang-undangnya menetapkan masa jabatan masing-masing 5 tahun? Jangka waktu lima tahun harus disyaratkan oleh undang-undang yang sudah ada sebelum diperkenalkannya *ASEAN Corporate Governance Scorecard* pada tahun 2011<br>Are all directors/commissioners subject to re-election every 3 years; or 5 years for listed companies in countries whose legislation prescribes a term of 5 years each? The five years term must be required by legislation which pre-existed the introduction of the ASEAN Corporate Governance Scorecard in 2011 | Seluruh Dewan Komisaris dan Direksi tunduk pada ketentuan masa jabatan yang diatur dalam Anggaran Dasar Perusahaan.<br>All Boards of Commissioners and Directors are subject to terms of tenure stipulated in the Company's Articles of Association. |
| | **Hal-hal Remunerasi**<br>**Remuneration Matters** | |
| E.3.12. | Apakah perusahaan mengungkapkan kebijakan/ praktik remunerasi (upah, tunjangan, imbalan dalam bentuk barang, dan honorarium lainnya) (yaitu penggunaan insentif jangka pendek dan jangka panjang serta pengukuran kinerja) untuk direktur eksekutif dan CEO?<br>Does the company disclose its remuneration (fees, allowances, benefit-in-kind, and other emoluments) policy/practices (i.e. the use of the short term and long term incentives and performance measures) for its executive directors and CEO? | Perusahaan memiliki kebijakan remunerasi sebagai dasar pelaksanaan remunerasi untuk manajemen.<br>The Company has a remuneration policy as a basis for the implementation of remuneration for management |
| E.3.13. | Apakah ada pengungkapan struktur upah untuk direktur/ komisaris non-eksekutif?<br>Is there disclosure of the fee structure for non-executive directors/ commissioners? | Pengungkapan dilaksanakan dalam Laporan Tahunan Perusahaan.<br>Disclosures are conducted in the Company's Annual Report |
| E.3.14. | Apakah pemegang saham atau Dewan Direksi menyetujui remunerasi direktur eksekutif dan/atau eksekutif senior?<br>Do the shareholders or the Board of Directors approve the remuneration of the executive directors and/or the senior executives? | Mekanisme persetujuan remunerasi dilakukan dalam rapat Umum pemegang Saham.<br>The mechanism for approval of the remuneration is conducted in the General Meeting of shareholders. |
| E.3.15. | Apakah perusahaan memiliki standar yang terukur untuk menyelaraskan remunerasi berbasis kinerja dari direktur eksekutif dan eksekutif senior dengan kepentingan jangka panjang perusahaan, seperti ketentuan *clawback* (mekanisme di mana apabila permintaan saham pada pooling melebihi porsi beberapa kali dari porsi yang tersedia, maka kelebihan tersebut dengan persentase tertentu akan ditetapkan kemudian dan diambil dari penjatahan pasti) dan bonus yang ditangguhkan?<br>Does the company have measurable standards to align the performance-based remuneration of the executive directors and senior executives with long-term interests of the company, such as clawback provision and deferred bonuses? | Standar penyelerasan remunerasi telah diatur dalam Standar Prosedur Remunerasi.<br>The remuneration alignment standard has been set in the Remuneration Procedure Standard. |
| | Audit internal<br>Internal Audit | |
| E.3.16. | Apakah perusahaan memiliki fungsi audit internal yang terpisah?<br>Does the company have a separate internal audit function? | Sesuai dengan Kebijakan Audit Internal, perusahaan memiliki fungsi audit internal yang terpisah.<br>In accordance with the Internal Audit Policy, the company has a separate internal audit function. |
| E.3.17. | Apakah kepala audit internal diidentifikasi atau, jika outsourcing, apakah nama perusahaan eksternal diungkapkan?<br>Is the head of internal audit identified or, if outsourced, is the name of the external firm disclosed? | Kepala audit internal memiliki latar belakang yang sesuai dengan kompetensinya.<br>The head of internal audit has a background in accordance with his or her competence. |
| e.3.18. | Apakah pengangkatan dan pemberhentian auditor internal memerlukan persetujuan Komite Audit?<br>Does the appointment and dismissal of the internal auditor require the approval of the Audit Committee? | Sesuai dengan Kebijakan Audit Internal dan *Charter* Komite Audit, pengangkatan dan pemberhentian auditor internal perusahaan wajib memperoleh persetujuan Komite Audit.<br>In accordance with the Internal Audit Policy and the Audit Committee Charter, the appointment and dismissal of the company's internal auditors shall be subject to the approval of the Audit Committee. |

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| | Pengawasan Risiko<br>Risk Oversight | |
| E.3.19. | Apakah perusahaan menetapkan prosedur pengendalian internal/ kerangka kerja manajemen risiko yang sehat dan secara berkala meninjau keefektifan kerangka kerja tersebut? (sebagaimana dikutip oleh Indonesia)<br>Does the company establish a sound internal control procedures/risk management framework and periodically review the effectiveness of that framework? (as rephrased by Indonesia) | Perusahaan menetapkan prosedur pengendalian internal yang baik / kerangka kerja manajemen risiko dan secara berkala meninjau keefektifan kerangka kerja<br>The Company establishes good internal control procedures / risk management performance frameworks and periodically reviews the effectiveness of the framework |
| E.3.20. | Apakah Laporan Tahunan / Laporan Tata Kelola Tahunan mengungkapkan bahwa dewan direksi/ komisaris telah melakukan peninjauan terhadap pengendalian materi perusahaan (termasuk pengendalian operasional, keuangan dan kepatuhan) dan sistem manajemen risiko?<br>Does the Annual Report/Annual CG Report disclose that the board of directors/commissioners has conducted a review of the company's material controls (including operational, financial and compliance controls) and risk management systems? | Laporan Tahunan dan Laporan Tata Kelola Perusahaan mengungkapkan bahwa bahwa Direksi dan Dewan Komisaris melakukan penelaahan atas sistem pengendalian internal dan sistem manajemen risiko.<br>The Annual Report and Corporate Governance Report reveal that the Board of Directors and Board of Commissioners conduct a review of the internal control system and the risk management system. |
| E.3.21. | Apakah perusahaan mengungkapkan risiko-risiko utama yang dihadapi perusahaan secara material (yaitu keuangan, operasional termasuk TI, lingkungan, sosial, ekonomi)?<br>Does the company disclose the key risks to which the company is materially exposed to (i.e. financial, operational including IT, environmental, social, economic)? | Sesuai dengan Kebijakan Manajemen Risiko dan Laporan Profil Risiko, perusahaan mengungkapkan risiko Utama yang dihadapi secara material (termasuk TI, Sosial dan Ekonomi).<br>In accordance with the Risk Management Policy and Risk Profile Report, the Company discloses the major risks faced materially (including IT, Social and Economic). |
| E.3.22. | Apakah Laporan Tahunan / Laporan Tata Kelola Tahunan berisi pernyataan dari dewan direksi/ komisaris atau Komite Audit yang mengomentari kecukupan sistem pengendalian internal/ manajemen risiko perusahaan?<br>Does the Annual Report/Annual CG Report contain a statement from the board of directors/commissioners or Audit Committee commenting on the adequacy of the company's internal controls/risk management systems? | Laporan Tahunan berisikan rekomendasi Komite Audit serta pernyataan dari Direksi dan Dewan Komisaris terkait kecukupan sitem pengendalian internal perusahaan.<br>Annual Report contains the recommendations of the Audit Committee and statements from the Board of Directors and Board of Commissioners regarding the adequacy of the Company's internal control system. |
| **E.4.** | **Orang-orang di Dewan**<br>**People on the Board** | |
| | Ketua Dewan<br>Board Chairman | |
| E.4.1. | Apakah orang yang berbeda berperan sebagai ketua dan CEO?<br>Do different persons assume the roles of chairman and CEO? | Peran CEO dan Ketua diperhitungkan dalam menjalankan perusahaan.<br>The role of CEO and Chairman is taken into account in running the company. |
| E.4.2. | Apakah ketua direktur/ komisaris independen?<br>Is the chairman an independent director/commissioner? | Ada, dan Telah memenuhi ketentuan yang berlaku terkait komposisinya.<br>There are, and have met the applicable provisions related to the composition. |
| E.4.3. | Apakah ada direktur yang mantan CEO perusahaan dalam 2 tahun terakhir?<br>Is any of the directors a former CEO of the company in the past 2 years? | Tidak ada direktur yang mantan CEO perusahaan dalam 2 tahun terakhir<br>There is no former CEO who became a company director company in the past 2 years |
| E.4.4. | Apakah peran dan tanggung jawab ketua diungkapkan?<br>Are the role and responsibilities of the chairman disclosed? | Tugas dan tanggung jawab Direksi perusahaan diungkapkan dalam Tata Tertib Direksi.<br>The duties and responsibilities of the company's Board of Directors are disclosed in the Board of Directors' Manual/Charter. |
| | **Pimpinan Direktur Independen**<br>**Lead Independent Director** | |
| E.4.5. | Jika Ketua tidak independen, apakah Dewan telah menunjuk seorang Direktur Independen Senior dan apakah perannya telah ditentukan? Ketua merupakan pihak yang independen.<br>If the Chairman is not independent, has the Board appointed a Lead/Senior Independent Director and has his/her role been defined? | Ketua bersikap independen sesuai tugas dan tanggung jawabnya.<br>The Chairman is independent according to his duties and responsibilities. |

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| | **Kemampuan dan Kompetensi**<br>**Skills and Competencies** | |
| E.4.6. | Apakah setidaknya satu direktur/ komisaris non-eksekutif memiliki pengalaman kerja sebelumnya di sektor utama dimana perusahaan beroperasi?<br>Does at least one non-executive director/commissioner have prior working experience in the major sector that the company is operating in? | Sesuai ketentuan sebagian besar Direktur/dewan komisaris memiliki pengalaman setidaknya sebagai pejabat eksekutif.<br>In accordance with the provisions, most Directors / commissioners have at least experience as executive officers. |
| **E.5.** | **Kinerja Dewan**<br>**Board Performance**<br>**Pengembangan Direksi**<br>**Directors Development** | |
| E.5.1 | Apakah perusahaan memiliki program orientasi untuk direktur / komisaris baru?<br>Does the company have orientation programs for new directors/ commissioners? | Perusahaan memiliki program orientasi untuk direktur / komisaris baru.<br>The company has an orientation program for new directors / commissioners. |
| E.5.2. | Apakah perusahaan memiliki kebijakan yang mendorong direktur / komisaris untuk menghadiri program pendidikan profesional yang berkelanjutan?<br>Does the company have a policy that encourages directors/commissioners to attend on-going or continuous professional education programs? | Sesuai Pedoman Tata Kelola, perusahaan mendorong Direksi dan Dewan Komisaris untuk memiliki kompetensi profesional dengan mengikuti program pendidikan berkelanjutan.<br>In accordance with the Corporate Governance Guidelines, the Company encourages Directors and Board of Commissioners to have professional competence by joining continuous education programs. |
| E.5.3. | Apakah perusahaan mengungkapkan proses bagaimana dewan direksi / komisaris merencanakan suksesi CEO / Direktur Utama dan manajemen kunci?<br>Does the company disclose the process on how the board of directors/ commissioners plans for the succession of the CEO/Managing Director/ President and key management? | Dalam suksesi, pemilihan akan dilaksanakan secara terbuka dan diungkapkan untuk memberikan kesempatan kepada pihak profesional.<br>In succession, elections will be held openly and disclosed to provide opportunities to the professionals. |
| E.5.4. | Apakah dewan direksi / komisaris melakukan penilaian kinerja tahunan CEO / Direktur Utama?<br>Does the board of directors/commissioners conduct an annual performance assessment of the CEO/Managing Director/President? | Penilaian dengan pengukuran menggunakan *Key Performance Indicator* (KPI) setiap tahun.<br>Assessment by measurement uses the Key Performance Indicator (KPI) every year. |
| | **Penilaian Dewan**<br>**Board Appraisal** | |
| E.5.5. | Apakah perusahaan melakukan penilaian kinerja tahunan dewan direksi / komisaris dan mengungkapkan kriteria dan proses yang diikuti untuk penilaian? | Sesuai Kebijakan SDM Perusahaan mengungkapkan kriteria dan proses penilaian kinerja tahunan Direksi dan Dewan Komisaris.<br>In accordance with the HR Policy, discloses the criteria and annual performance appraisal process of the Board of Directors and Board of Commissioners. |
| | **Penilaian Direktur**<br>**Director Appraisal** | |
| E.5.6. | Apakah perusahaan melakukan penilaian kinerja tahunan dari masing-masing direktur/ komisaris dan mengungkapkan kriteria dan proses yang diikuti untuk penilaian? | Sesuai Kebijakan SDM Perusahaan melaksanakan penilaian kinerja tahunan masing-masing Direksi dan Dewan Komisaris berdasarkan *Key Performance Indicator* (KPI).<br>In accordance with the HR Policy, conducts an annual performance assessment of each Board of Directors and Board of Commissioners based on the Key Performance Indicator (KPI). |
| | **Penilaian Komite**<br>**Committee Appraisal** | |
| E.5.7. | Apakah perusahaan melakukan penilaian kinerja tahunan komite dewan dan mengungkapkan kriteria dan proses yang diikuti untuk penilaian?<br>Did the company conduct an annual performance assessment of the board committees and disclose the criteria and process followed for the assessment? | Perusahaan melakukan penilaian kinerja tahunan komite dibawah masing-masing Dewan Komisaris dan mengungkapkan kriteria dan proses yang diikuti untuk penilaian<br>The company evaluates the annual performance of the committee under each of the Board of Commissioners and discloses the criteria and process that is followed for the assessment |

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| | **Bonus/ Bonus** | |
| **(B)A.** | **Hak Pemegang Saham**<br>**Right of Shareholder** | |
| (B)A.1. | Hak untuk berpartisipasi secara efektif dan memberikan suara dalam rapat umum pemegang saham dan harus diberitahukan tentang peraturan, termasuk prosedur pemilihan, yang mengatur rapat umum pemegang saham.<br>Right to participate effectively in and vote in a general meeting of shareholders and should be informed of the rules, including voting procedures, that govern the general meeting of shareholders. | Perusahaan memberikan hak untuk berpartisipasi secara efektif dan memberikan suara dalam rapat umum pemegang saham dan harus diberitahukan tentang peraturan, termasuk prosedur pemilihan, yang mengatur rapat umum pemegang saham.<br>The company grants the right to participate effectively and vote at general meeting of shareholders and must be notified of regulations, including the selection procedure, which governs the general meeting of shareholders. |
| (B)A.1.1. | Apakah perusahaan mengizinkan penggunaan pemungutan suara elektronik yang aman secara in absentia pada rapat umum pemegang saham?<br>Does the company allow the use of secure electronic voting in absentia at the general meetings of shareholders? | Dalam RUPS, tata tertib RUPS disampaikan kepada setiap peserta rapat .<br>In the GMS, the GMS rules are conveyed to each meeting participant. |
| **(B)B.** | **Perlakuan yang adil terhadap pemegang saham**<br>**Equitable treatment of shareholders** | |
| **(B)B.1.** | **Pemberitahuan RUPS**<br>**Notice of AGM** | |
| (B)B.1.1. | Apakah perusahaan mengeluarkan pemberitahuan tentang RUPS (dengan agenda terperinci dan surat edaran penjelasan), sebagaimana diumumkan kepada Bursa, setidaknya 28 hari sebelum tanggal rapat?<br>Does the company release its notice of AGM (with detailed agendas and explanatory circulars), as announced to the Exchange, at least 28 days before the date of the meeting? | Seluruh pemegang saham wajib hadir dalam RUPS.<br>All shareholders must be present at the GMS. |
| **(B)C.** | **Peran Pemangku Kepentingan**<br>**Roles of Stakeholders** | |
| (B)C.1.1. | Apakah perusahaan mengadopsi kerangka kerja pelaporan yang diakui secara internasional untuk keberlanjutan (yaitu Inisiatif Pelaporan Global/ GRI, Integrated Reporting (Pelaporan Terintegrasi), SASB)?<br>Does the company adopt an internationally recognized reporting framework for sustainability (i.e. GRI, Integrated Reporting, SASB)? | Perusahaan telah mengadopsi laporan secara standar internasional<br>The company has adopted reports on international standards |
| **(B)D.** | **Pengungkapan dan transparansi**<br>**Disclosure and transparency** | |
| (B)D.1.1. | Apakah laporan keuangan tahunan yang diaudit dirilis dalam waktu 60 hari sejak akhir tahun keuangan?<br>Are the audited annual financial reports /statement released within 60 days from the financial year-end? | Perusahaan menyampaikan laporan tahunan dalam batas waktu 60 hari sejak akhir tahun keuangan<br>The company submits an annual report within 60 days of the end of the financial year |
| (B)D.1.2. | Apakah perusahaan mengungkapkan rincian remunerasi CEO?<br>Does the company disclose details of the remuneration of the CEO? | Perusahaan mengungkapkan rincian remunerasi CEO<br>The company disclosed details of CEO remuneration |
| **(B)E.** | **Tanggung jawab Dewan**<br>**Responsibilities of the Board** | |
| (B)E.1.1. | Apakah perusahaan memiliki setidaknya satu direktur / komisaris independen perempuan?<br>Does the company have at least one female independent director/ commissioner? | Perusahaan tidak memiliki satu direktur / komisaris independen perempuan, pemilihan direktur/komisaris independen sesuai dengan keputusan pemegang saham berdasarkan kompetensi dan kebutuhan perusahaan<br>The company does not have one female independent director / commissioner, the selection of independent directors / commissioners is in accordance with the decision of the shareholders based on the competencies and needs of the company |

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| (B)E.1.2. | Apakah perusahaan memiliki kebijakan dan mengungkapkan tujuan terukur untuk menerapkan keanekaragaman dewan dan melaporkan kemajuan dalam mencapai tujuannya?<br>Does the company have a policy and disclose measurable objectives for implementing its board diversity and report on progress in achieving its objectives? | Perusahaan memiliki kebijakan dan mengungkapkan tujuan terukur untuk menerapkan keanekaragaman dewan dan melaporkan kemajuan dalam mencapai tujuannya<br>The company has a policy and discloses measurable objectives for implementing board diversity and reports progress in achieving its objectives |
| **(B)E.2.** | **Struktur Dewan**<br>**Board Structure** | |
| (B)E.2.1. | Apakah Komite Nominasi seluruhnya terdiri dari direktur/ komisaris independen?<br>Does the Nominating Committee comprise entirely of independent directors/commissioners? | Komite nominasi seluruhnya terdiri dari komisaris independen<br>The nomination committee consists entirely of independent commissioners |
| (B)E.2.2. | Apakah Komite Nominasi melakukan proses identifikasi kualitas direktur selaras dengan arahan strategis perusahaan?<br>Does the Nominating Committee undertake the process of identifying the quality of directors aligned with the company's strategic directions? | Komite Nominasi melakukan proses identifikasi kualitas direktur selaras dengan arahan strategis perusahaan<br>The Nomination Committee identifies the quality of directors in line with the company's strategic direction |
| **(B)E.3.** | **Pengangkatan dan Pemilihan Kembali Dewan**<br>**Board Appointments and Re-Election** | |
| (B)E.3.1. | Apakah perusahaan menggunakan perusahaan pencarian profesional atau calon sumber eksternal lainnya (seperti database direktur yang dibuat oleh direktur atau badan pemegang saham) ketika mencari calon dewan direksi / komisaris?<br>Does the company use professional search firms or other external sources of candidates (such as director databases set up by director or shareholder bodies) when searching for candidates to the board of directors/ commissioners? | Perusahaan menggunakan database yang dibuat oleh badan pemegang saham<br>The company uses a database created by a shareholder body |
| **(B)E.4.** | **Struktur & Komposisi Dewan**<br>**Board Structure & Composition** | |
| (B)E.4.1. | Apakah direktur / komisaris independen non-eksekutif membentuk lebih dari 50% dari dewan direksi / komisaris perusahaan dengan ketua yang independen?<br>Do independent non-executive directors/ commissioners make up more than 50% of the board of directors/commissioners for a company with the independent chairman? | Komposisi direktur/komisaris independent masih 50 % dan komisaris Utama non independen<br>The composition of independent directors / commissioners is still 50% and non-independent President Commissioners |
| **(B)E.5.** | **Pengawasan Risiko**<br>**Risk Oversight** | |
| (B)E.5.1. | Apakah dewan menggambarkan proses tata kelola sekitar masalah TI termasuk gangguan, keamanan siber, pemulihan bencana, untuk memastikan bahwa semua risiko utama diidentifikasi, dikelola dan dilaporkan kepada dewan?<br>Does the board describe its governance process around IT issues including disruption, cybersecurity, disaster recovery, to ensure that all key risks are identified, managed and reported to the board? | Dalam setiap rapat dewan komisaris dibahas permasalahan yang timbul pada perusahaan termasuk permasalahan terkait tata kelola, TI dan pembahasan terkait lainya.<br>In each board of commissioners meeting problems arising in the company including issues related to governance, IT and other related discussions. |
| **(B)E.6.** | **Kinerja Dewan**<br>**Board Performance** | |
| (B)E.6.1. | Apakah perusahaan memiliki Komite Risiko tingkat dewan yang terpisah? Penalti<br>Does the company have a separate board-level Risk Committee? Pinalty | Perusahaan memiliki komite-komite yang terpisah baik di Dewan Komisaris maupun direktur<br>The company has separate committees on both the Board of Commissioners and the director |
| **(P)A.** | **RIGHTS OF SHAREHOLDERS**<br>**HAK PEMEGANG SAHAM** | |
| **(P)A.1.** | **Hak Dasar Pemegang Saham**<br>**Basic Shareholder Rights** | |
| (P)A.1.1. | Apakah perusahaan gagal atau lalai memberikan perlakuan yang sama untuk pembelian kembali saham kepada semua pemegang saham?<br>Did the company fail or neglect to offer equal treatment for share repurchase to all shareholders? | Perusahaan telah memberikan perlakuan yang sama untuk pembelian kembali saham<br>The company has given the same treatment for share repurchases |

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| (P)A.2. | Pemegang saham, termasuk pemegang saham institusional, harus diizinkan untuk berkonsultasi satu sama lain mengenai masalah-masalah tentang hak-hak dasar pemegang saham sebagaimana didefinisikan dalam Prinsip-prinsip, dengan pengecualian untuk mencegah penyalahgunaan.<br>Shareholders, including institutional shareholders, should be allowed to consult with each other on issues concerning their basic shareholder rights as defined in the Principles, subject to exceptions to prevent abuse. | Pemegang saham bisa melakukan koordinasi dan diskusi antar pemegang saham dengan tetap memperhatikan prinsip-prinsip penyalahgunaan wewenang sebagai pemegang saham<br>Shareholders can coordinate and discuss among shareholders while still observing the principles of abuse of authority as a shareholder |
| (P)A.2.1. | Adakah bukti hambatan yang menghalangi pemegang saham untuk berkomunikasi atau berkonsultasi dengan pemegang saham lain?<br>Is there evidence of barriers that prevent shareholders from communicating or consulting with other shareholders? | Tidak ada hambatan yang menghalangi pemegang saham untuk berkomunikasi atau berkonsultasi dengan pemegang saham lain<br>There are no obstacles preventing shareholders from communicating or consulting with other shareholders |
| (P)A.3. | Hak untuk berpartisipasi secara efektif dan memberikan suara dalam rapat umum pemegang saham dan harus diberitahukan tentang peraturan, termasuk prosedur pemilihan, yang mengatur rapat umum pemegang saham.<br>Right to participate effectively in and vote in a general meeting of shareholders and should be informed of the rules, including voting procedures, that govern the general meeting of shareholders. | Setiap pemegang saham memiliki hak yang sama dalam RUPS dan dalam penyelenggaran RUPS tersebut tata tertib pertama kali disampaikan kepada seluruh pemegang saham yang hadir<br>Each shareholder has the same rights in the GMS and in the holding of the GMS the rules of conduct were first communicated to all shareholders present |
| (P)A.3.1. | Apakah perusahaan memasukkan agenda tambahan dan tidak diumumkan ke dalam pemberitahuan RUPS/ RUPSLB?<br>Did the company include any additional and unannounced agenda items into the notice of AGM/EGM? | Seluruh agenda RUPS telah disampaikan kepada pemegang saham 14hari sebelumnya RUPS dilaksanakan<br>The entire GMS agenda was submitted to shareholders 14 days before the GMS was held |
| (P)A.3.2. | Apakah Ketua Dewan, Ketua Komite Audit dan CEO menghadiri RUPS terakhir?<br>Did the Chairman of the Board, Audit Committee Chairman and CEO attend the most recent AGM? | Ketua Dewan, Ketua Komite Audit dan CEO menghadiri RUPS terakhir<br>The Chairperson of the Board, Chair of the Audit Committee and CEO attended the last GMS |
| (P)A.4. | Struktur dan pengaturan modal yang memungkinkan pemegang saham tertentu untuk memperoleh tingkat pengendalian yang tidak proporsional dengan kepemilikan ekuitas mereka harus diungkapkan.<br>Capital structures and arrangements that enable certain shareholders to obtain a degree of control disproportionate to their equity ownership should be disclosed. | Perusahaan telah mempublikasikan struktur kepemilikan modal<br>The company has published capital ownership structure |
| (P)A.4.1. | Perjanjian Pemegang Saham?<br>Shareholders Agreement? | Perusahaan telah memiliki perjanjian pemegang saham<br>The company has a shareholder agreement |
| (P)A.4.2. | Batas presentase total suara yang dapat dikutip oleh pemilih dari klasifikasi tertentu<br>Voting Cap? | Pemegang saham berhak mengeluarkan suara dalam RUPS proporsional dengan kepemilikan sahamnya<br>Shareholders have the right to vote in a RUPS in proportion to their share ownership |
| (P)A.4.3. | Berbagai Hak Pilih?<br>Multiple Voting Rights? | |
| (P)A.5. | Struktur dan pengaturan modal yang memungkinkan pemegang saham tertentu untuk memperoleh tingkat pengendalian yang tidak proporsional dengan kepemilikan ekuitas mereka harus diungkapkan.<br>Capital structures and arrangements that enable certain shareholders to obtain a degree of control disproportionate to their equity ownership should be disclosed. | Perusahaan telah mempublikasikan struktur kepemilikan modal<br>The company has published capital ownership structure |
| (P)A.5.1. | Apakah struktur kepemilikan piramida dan/atau struktur kepemilikan silang jelas?<br>Is a pyramid ownership structure and/or cross-holding structure apparent? | Kepemilikan saham masing-masing pemegang saham telah tercata dalam data pemegang saham<br>Ownership of shares of each shareholder has been recorded in the data of shareholders |
| **(P)B.** | **PERLAKUAN YANG SESUAI DENGAN PEMEGANG SAHAM<br>EQUITABLE TREATMENT OF SHAREHOLDERS** | |
| (P)B.1. | Perdagangan orang dalam dan perdagangan sendiri yang sewenang-wenang harus dilarang.<br>Insider trading and abusive self-dealing should be prohibited. | Perusahaan telah mengatur larangan insider trading<br>The company has set a ban on insider trading |

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| (P)B.1.1. | Apakah ada keyakinan perdagangan orang dalam yang melibatkan direktur/ komisaris, manajemen dan karyawan dalam tiga tahun terakhir?<br>Has there been any conviction of insider trading involving directors/ commissioners, management and employees in the past three years? | Tidak terdapat insider trading dalam 3 tahun terakhir<br>There have been no insider trading in the last 3 years |
| (P)B.2. | Melindungi pemegang saham minoritas dari tindakan sewenang-wenang<br>Protecting minority shareholders from abusive action | Setiap pemegang saham memilik hak yang sama<br>Each shareholder has the same rights |
| (P)B.2.1. | Pernahkah ada kasus ketidakpatuhan terhadap hukum, aturan, dan peraturan tentang transaksi pihak terkait yang material dalam tiga tahun terakhir?<br>Have there been any cases of non-compliance with the laws, rules, and regulations about material related party transactions in the past three years? | Tidak terdapat kasus tentang transaksi pihak terkait yang material dalam 3 tahun terakhir<br>There have not been any cases of material related party transactions in the last 3 years |
| (P)B.2.2. | Apakah ada transaksi pihak terkait/RPT yang dapat digolongkan sebagai bantuan keuangan (yaitu, Tidak dilakukan dengan wajar) kepada entitas selain dari anak perusahaan yang dimiliki sepenuhnya?<br>Were there any RPTs that can be classified as financial assistance (i.e not Conducted at arm's length)to entities other than wholly-owned subsidiary companies? | Tidak terdapat transaksi pihak terkait yang dapat digolongkan sebagai bantuan keuangan (yaitu, Tidak dilakukan dengan wajar) kepada entitas<br>There are no related party transactions that can be classified as financial assistance (that is, not done properly) to the entity |
| **(P)C.** | **Peran Pemangku Kepentingan**<br>**Role of Stakeholders** | |
| (P)C.1. | Hak-hak pemangku kepentingan yang ditetapkan oleh hukum atau melalui kesepakatan bersama harus dihormati.<br>The rights of stakeholders that are established by law or through mutual agreements are to be respected. | Perusahaan menghormati Hak-hak pemangku kepentingan yang ditetapkan oleh hukum atau melalui kesepakatan bersama<br>The company respects the rights of stakeholders established by law or by mutual agreement |
| (P)C.1.1. | Apakah ada pelanggaran terhadap hukum terkait tenaga kerja / pekerjaan / konsumen / kebangkrutan / komersial / kompetisi atau masalah lingkungan?<br>Have there been any violations of any laws related labor/ employment/ consumer/insolvency/commercial/competition or environmental issues? | Tidak terdapat pelanggaran terhadap hukum terkait tenaga kerja / pekerjaan / konsumen / kebangkrutan / komersial / kompetisi atau masalah lingkungan<br>There are no violations of the law related to labor / employment / consumers / bankruptcy / commercial / competition or environmental problems |
| (P)C.2. | Dimana pemangku kepentingan berpartisipasi dalam proses tata kelola perusahaan, mereka harus memiliki akses ke informasi yang relevan, memadai dan dapat diandalkan secara tepat waktu dan teratur.<br>Where stakeholders participate in the corporate governance process, they should have access to relevant, sufficient and reliable information on a timely and regular basis. | *Stakeholders* dapat mengakses informasi bank melalui web bank<br>Stakeholders can access bank information through the bank's web |
| (P)C.2.1. | Apakah perusahaan menghadapi sanksi oleh regulator karena tidak membuat pengumuman dalam periode waktu yang diperlukan untuk acara-acara material?<br>Has the company faced any sanctions by regulators for failure to make announcements within the requisite time period for material events? | Tidak terdapat sanksi atas keterlambatan pengumuman oleh regulator dalam waktu periode pelaporan<br>There are no sanctions for late announcements by regulators within the reporting period |
| **(P)D.** | **Pengungkapan dan Transparansi**<br>**Disclosure and Transparency** | |
| (P)D.1. | Sanksi dari regulator atas laporan keuangan<br>Sanctions from the regulator on financial reports | Tidak terdapat sanksi regulator atas laporan keuangan<br>There are no regulatory sanctions for the financial statements |
| (P)D.1.1. | Apakah perusahaan menerima "pendapat yang memenuhi syarat" dalam laporan audit eksternalnya?<br>Did the company receive a "qualified opinion" in its external audit report? | Perusahaan menerima pendapat audit eksternal atas laporan keuangan yang disajikan secara "Wajar dalam semua hal yang material"<br>The company accepts external audit opinions on financial statements that are presented as "Fair in all material respects" |
| (P)D.1.2. | Apakah perusahaan menerima "opini buruk" dalam laporan audit eksternalnya?<br>Did the company receive an "adverse opinion" in its external audit report? | Perusahaan tidak menerima opini buruk dalam laporan audit eksternal<br>The company does not accept bad opinions in external audit reports |
| (P)D.1.3. | Apakah perusahaan menerima "opini disclaimer" dalam laporan audit eksternalnya?<br>Did the company receive a "disclaimer opinion" in its external audit report? | Perusahaan tidak menerima opini disclaimer dalam laporan audit eksternal<br>The company does not accept disclaimer opinions in external audit reports |

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| (P)D.1.4. | Sudahkah perusahaan pada tahun lalu merevisi laporan keuangannya untuk alasan selain perubahan kebijakan akuntansi?<br>Has the company in the past year revised its financial statements for reasons other than changes in accounting policies? | Perusahaan tidak melakukan revisi laporan keuangan pada tahun lalu<br>The company did not revise its financial statements last year |
| **(P)E.** | **Tanggung jawab Dewan**<br>**Responsibilities of the Board** | |
| (P)E.1. | Kepatuhan pada aturan pencatatan, peraturan, dan hukum yang berlaku<br>Compliance with listing rules, regulations, and applicable laws | Perusahaan telah mematuhi aturan pencatatan, peraturan dan hukum yang berlaku<br>The company has complied with the recording rules, regulations and applicable laws |
| (P)E.1.1. | Adakah bukti bahwa perusahaan belum mematuhi peraturan pencatatan selama setahun terakhir selain dari peraturan keterbukaan?<br>Is there any evidence that the company has not complied with any listing rules and regulations over the past year apart from disclosure rules? | Perusahaan telah mematuhi peraturan pencatatan selama setahun terakhir<br>The company has complied with the listing rules for the past year |
| (P)E.1.2. | Pernahkah ada contoh dimana direktur/ komisaris non-eksekutif yang telah mengundurkan diri dan mengangkat masalah yang berkaitan dengan tata kelola?<br>Have there been any instances where non-executive directors/ commissioners have resigned and raised any issues of governance-related concerns? | Tidak terdapat permasalahan tata kelola yang diungkapkan oleh direktur/ komisaris eksekutif yang mengundurkan diri<br>There were no governance issues raised by the resigning executive director / commissioner |
| **(P)E.2.** | **Struktur Dewan**<br>**Board Structure** | |
| (P)E.2.1. | Apakah Perusahaan memiliki direktur/ komisaris independen yang telah bertugas lebih dari sembilan tahun atau dua periode masing-masing lima tahun (mana yang lebih tinggi) dalam kapasitas yang sama?<br>Does the Company have any independent directors/commissioners who have served for more than nine years or two terms of five years1 each (whichever is higher) in the same capacity? | Masa Jabatan direktur/ komisaris pada perusahaan setiap periode adalah tiga tahun.<br>The term of office of the director / commissioner of the company in each period is three years. |
| | Jangka waktu lima tahun harus disyaratkan oleh undang-undang yang sudah ada sebelum diperkenalkannya ASEAN Corporate Governance Scorecard pada tahun 2011<br>The five years term must be required by legislation which pre-existed before the introduction of the ASEAN Corporate Governance Scorecard in 2011 | Tidak terdapat direktur/komisaris independen yang menjabat lebih dari dua periode<br>There are no independent directors / commissioners who have served for more than two terms |
| (P)E.2.2. | Apakah perusahaan gagal mengidentifikasi siapa direktur / komisaris independen?<br>Did the company fail to identify who is the independent director(s)/ commissioner(s)? | Perusahaan telah mengidentifikasi direktur/ komisaris indenpenden yang kompeten<br>The company has identified competent independent directors / commissioners |
| (P)E.2.3. | Apakah perusahaan memiliki direktur/ non-eksekutif / komisaris independen yang melayani lebih dari lima dewan di perusahaan publik yang tercatat?<br>Does the company have any independent directors/non-executive/ commissioners who serve on a total of more than five boards of publicly-listed companies? | Tidak terdapat direktur/non-ekseskutif/ komisaris independen yang merangkap jabatan lebih dari lima dewan pada perusahaan publik yang tercatat<br>There are no directors / non-executives / independent commissioners who hold concurrent positions of more than five boards in listed public companies |
| **(P)E.3.** | **Audit Eksternal**<br>**External Audit** | |
| (P)E.3.1. | Apakah ada direktur atau manajemen senior yang mantan karyawan atau mitra dari auditor eksternal saat ini (dalam 2 tahun terakhir)?<br>Is any of the directors or senior management a former employee or partner of the current external auditor (in the past 2 years)? | Tidak terdapat direktur atau manajemen senior yang mantan karyawan atau mitra dari auditor eksternal saat ini (dalam 2 tahun terakhir)<br>There are no directors or senior management who are ex-employees or partners of the current external auditor (in the last 2 years) |
| **(P)E.4.** | **Struktur dan Komposisi Dewan**<br>**Board Structure and Composition** | |
| (P)E.4.1. | Sudahkah ketua menjadi CEO perusahaan dalam tiga tahun terakhir?<br>Has the chairman been the company CEO in the last three years? | Tidak pernah<br>Never |
| (P)E.4.2. | Apakah direktur / komisaris independen non-eksekutif menerima opsi, saham kinerja atau bonus?<br>Do independent non-executive directors/commissioners receive options, performance shares or bonuses? | Direktur/komisaris independen telah menerima tantieme atas kinerja<br>The independent director / commissioner has received a performance bonus |

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# TANGGUNG JAWAB SOSIAL PERUSAHAAN
## Corporate Social Responsibility

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Corporate Social Responsibility

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# TANGGUNG JAWAB SOSIAL PERUSAHAAN
## Corporate Social Responsibility

Bank Mantap melaksanakan program tanggung jawab sosial sebagai upaya untuk mendukung keberlanjutan bisnis dengan melibatkan pemangku kepentingan dalam proses bisnis. Program tanggung jawab sosial diharapkan mampu memberikan kontribusi secara langsung dan tidak langsung bagi seluruh pemangku kepentingan sehingga terjalin hubungan yang harmonis. Program CSR ditujukan agar terjalin hubungan serasi antara perusahaan dengan masyarakat, yang didasari dengan nilai, norma, dan budaya masyarakat, selain menerapkan fungsi intermediasi Perseroan di tengah-tengah masyarakat.

Komitmen Perseroan untuk berperan serta dalam pembangunan berkelanjutan guna meningkatkan kualitas kehidupan dan lingkungan yang bermanfaat, baik bagi Perseroan, maupun masyarakat secara luas. Komitmen ini adalah wujud implementasi dari Undang-Undang Nomor 40 Tahun 2007 Pasal 74 dan kepedulian terhadap komunitas maupun masyarakat secara luas.

Bank Mantap telah menerapkan *Corporate Social Responsibilities* (CSR) yang selaras dengan penerapan keuangan berkelanjutan, sebagai mana digambarkan dalam gambar berikut:

Bank Mantap implements social responsibility programs to support business sustainability by involving stakeholders in business processes. The social responsibility program is expected to be able to contribute directly and indirectly to all stakeholders so that a harmonious relationship can be established. The CSR program is intended to create a friendly relationship between the Company and the community, which is based on the values, norms, and culture of the community, in addition to implementing the Company's intermediary function in society.

The Company's commitment to participate in sustainable development to improve the quality of life and the environment is beneficial, both for the Company and society at large. This commitment is a form of implementation of Law No. 40 of 2007 Article 74 and concern for the community and broader society.

Bank Mantap has implemented Corporate Social Responsibilities (CSR) in harmony with the application of sustainable finance, as illustrated in the following figure:

Sebagai lembaga jasa keuangan, Bank Mantap berkomitmen untuk melaksanakan penerapan keuangan berkelanjutan dalam kegiatan usahanya. Bank Mantap 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 masyarakat, 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 sosial dan penurunan kualitas lingkungan hidup dengan segala implikasinya.

Penerapan keuangan berkelanjutan sangat selaras dengan aktivitas operasional Bank yang telah dilakukan, sehingga kesiapan Bank dalam menerapkan keuangan berkelanjutan sudah baik. Dalam bagian ini akan dipaparkan implementasi CSR yang meliputi CSR yang terkait dengan lingkungan hidup, CSR yang terkait dengan ketenagakerjaan, kesehatan dan keselamatan kerja, CSR terkait dengan pengembangan sosial kemasyarakatan, dan CSR yang terkait dengan tanggung jawab kepada konsumen.

As a financial services institution, Bank Mantap is committed to implementing sustainable financial applications in its business activities. Bank Mantap wants to participate in contributing to creating a national economy that is growing stably, inclusive, and sustainably. Following POJK No.51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Listed Companies, and Public Companies, the aim of implementing sustainable finance is to provide economic and social welfare to the entire community and to protect and manage the environment wisely in Indonesia. The process of economic development must prioritize the harmony of economic, social, and environmental aspects. It is because the development implementation that only targets economic growth will cause social inequality and decrease the quality of the environment with all its implications.

The implementation of sustainable finance is very much in line with the Bank's operational activities that have been carried out so that the Bank's readiness in implementing sustainable finance has been excellent. This section will explain the implementation of CSR which includes CSR related to the environment, CSR related to employment, health and occupational safety, CSR related to community social development, and CSR related to the responsibility to consumers.

# TANGGUNG JAWAB TERKAIT HAK AZASI MANUSIA
## Corporate Social Responsibility Related to Human Rights

### KOMITMEN DAN KEBIJAKAN

Perseroan berkomitmen untuk memastikan aktivitas operasional telah memenuhi aspek perlindungan hak asasi manusia. Komitmen ini diwujudkan melalui pelaksanaan praktik ketenagakerjaan yang memperhatikan prinsip kemanusiaan serta memastikan tidak terjadi pelanggaran hak asasi manusia termasuk tindakan diskriminasi. Kebijakan tanggung jawab sosial perusahaan terkait dengan hak azasi manusia di Bank Mantap lebih difokuskan pada kegiatan ketenagakerjaan dan nasabah. Kebijakan pemenuhan hak azasi manusia dituangkan dalam Peraturan Perusahaan (PP) yang ditandatangani oleh perwakilan pegawai.

Bank Mantap telah menerapkan pengelolaan sumber daya manusia dengan memperhatikan aspek HAM melalui aktivitas-aktivitas berikut:

1. Penghormatan Hak Dasar Pekerja (Penghapusan Diskriminasi, Standar Pengupahan, Kesehatan dan Keselamatan Kerja serta Pengembangan Kompetensi)

   Perseroan melaksanakan sejumlah praktik ketenagakerjaan yang menjadi bagian tanggung jawab kepada pegawai.

### COMMITMENT AND POLICY

The Company is committed to ensuring that operational activities have met aspects of human rights protection. This commitment is realized through the implementation of employment practices that pay attention to humanitarian principles and ensure there are no violations of human rights including acts of discrimination. The corporate social responsibility policy related to human rights at Bank Mantap is more focused on employment and customer activities. The human rights fulfillment policy is set forth in a Company Regulation (PP) signed by an employee representative.

Bank Mantap has implemented human resource management by taking into account human rights aspects through the following activities:

1. Respect for Employees' Basic Rights (Elimination of Discrimination, Wage Standards, Occupational Health and Safety, and Competency Development)

   The Company implements several employment practices that are part of its responsibilities to employees. The

Prinsip kesetaraan, suku, agama, ras, dan golongan diterapkan sebagai wujud kepatuhan terhadap Undang Undang No.13 Tahun 2003 tentang Ketenagakerjaan, keselamatan dan kesehatan kerja.

2. Hak Kebebasan Berserikat

   Perseroan memberikan kebebasan berserikat dan berkumpul bagi pegawai sebagaimana diatur dalam Kode Etik Bank terdapat dalam Arsitektur Kebijakan Bank Mantap No. KEB/010/2019 tanggal 16 September 2019.

3. Pencegahan Tenaga Kerja Anak dan Kerja Paksa

   Komitmen Perseroan dalam memenuhi Undang-Undang No.13 tahun 2003 tentang Ketenagakerjaan mengenai perlindungan, pengupahan, dan kesejahteraan. Perseroan pun telah mengatur hari dan jam kerja sesuai dengan UU No 13 tahun 2003 pasal 77 sebagai upaya mencegah praktik kerja paksa.

4. Bank juga memiliki kebijakan pemenuhan hak azasi kepada nasabah. Bank menjamin kerahasiaan data nasabah sesuai dengan peraturan yang berlaku.

principle of equality, ethnicity, religion, race, and class is applied as a form of compliance with Law No. 13 of 2003 concerning Employment, Occupational Safety, and Health.

2. Right to Freedom of Association

   The Company grants freedom of association and assembly for employees as stipulated in the Bank's Code of Ethics contained in Bank Mantap Policy Architecture No. DIR / 122A / 2016 dated January 28, 2016.

3. Prevention of Child Labor and Forced Labor

   The Company's commitment to fulfilling Law No. 13 of 2003 concerning Manpower regarding protection, wages, and welfare. The Company has also set working days and hours under Law No. 13 of 2003 article 77 as an effort to prevent forced labor practice.

4. The bank also has a policy of fulfilling human rights for customers. The Bank guarantees the confidentiality of customer data following applicable regulations.

## TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT OPERASI YANG ADIL
## Corporate Social Responsibility Related to Fair Operational

Perseroan telah memiliki beberapa kebijakan terkait dengan operasi yang adil. Semua kegiatan usaha Bank harus dilakukan dengan prinsip wajar, akuntabel, dan transparan. Beberapa kebijakan tersebut antara lain dituangkan dalam Arsitektur Kebijakan Bank Mandiri Taspen dan *whistleblowing system*. Perseroan mentargetkan untuk dapat menghindari berbagai bentuk benturan kepentingan dan fraud. Bank juga memiliki target untuk menerapkan prinsip persaingan usaha yang sehat dalam menjalankan kegiatan usahanya.

The Company has several policies related to equitable operations. All business activities of the Bank must be carried out with a fair, accountable and transparent principle. Some of the policies are contained in Taspen Bank Mandiri Policy Architecture and the whistleblowing system. The Company targets to avoid various forms of conflict of interest and fraud. The Bank also has a target to apply the principles of fair business competition in carrying out its business activities.

# TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT LINGKUNGAN HIDUP

## Corporate Social Responsibility Related to Environment

### KEBIJAKAN

Dalam rangka turut melaksanakan tanggung jawab sosial perusahaan Bank Mantap 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 yang mendorong pelestarian alam telah mengacu pada Standar Prosedur *Corporate Social Responsibility* (CSR) Bank Mandiri Taspen SP/009/IX/2019 tanggal 9 September 2019yang disahkan oleh Direksi pada tanggal 9 September 2019. 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.

Selain kegiatan pelestarian lingkungan alam, CSR terkait dengan lingkungan hidup juga dilaksanakan melalui kegiatan-kegiatan sebagai berikut:

1. Bank Mantap berusaha mengurangi konsumsi kertas dengan beberapa inisiatif, seperti pemakaian kertas bolak-balik, menghentikan penggunaan kertas untuk dokumen pembukaan tender, membiasakan mengirim dokumen dengan email, sehingga hanya mencetak halaman yang diperlukan, serta pemakaian kembali kertas bekas. Penghematan penggunaan kertas terus diupayakan oleh Bank Mantap yaitu dengan melalui dukungan Teknologi Informasi sehingga transaksi yang berbasis kertas diganti dengan tanpa kertas (*paperless*).
2. Pengaturan penggunaan kendaraan operasional secara efisien dan kontrol yang ketat pada penggunaan bahan bakar minyak kendaraan operasional kantor serta pelaksanaan pemeliharaan kendaraan operasional secara teratur sehingga membantu mengurangi pencemaran lingkungan dan penghematan bahan bakar.
3. Pemeliharaan Mekanikal Elektrikal (ME) secara berkala sehingga dapat membantu mengurangi penggunaan energi dan listrik serta memperpanjang usia pemakaian peralatan ME yang dapat membatu mengurangi pencemaran lingkungan dampak dari limbah peralatan ME.
4. Sebagai bentuk kepedulian terhadap lingkungan, Bank selalu terbuka jika ada laporan pengaduan dari masyarakat terhadap dampak lingkungan yang mungkin timbul akibat dari kegiatan operasional Bank. Namun demikian, pada masa pelaporan 2019, Bank tidak menerima pengaduan terkait dengan adanya dampak lingkungan yang diakibatkan oleh kegiatan operasional Bank.

### POLICY

To participate in carrying out corporate social responsibility, Bank Mantap also participates in protecting the environment by carrying out activities that encourage environmental preservation and even energy and natural resource-saving activities in the Bank's operational activities. Activities that promote nature conservation have referred to the Bank Mandiri Taspen Corporate Social Responsibility (CSR) Standard Procedure Number: SP / 003/2016 dated 30 June 2016, which was stipulated by the Board of Directors on 30 June 2016. Nature conservation activities are carried out as a form of Bank concern for the interests of society and the environment. At the same time, policies related to saving energy and natural resources are socialized by using circular letters from the Directors to all Bank employees.

In addition to preserving the natural environment, CSR related to the environment is also carried out through the following activities:

1. Bank Mantap tried to reduce paper consumption with several initiatives. The inisiatives are the paper used back and forth, stopping the use of paper for tender opening documents, making it a habit to send texts by email, so that only printing the pages needed, and reusing used paper. Bank Mantap continued to strive for paper usage through information technology support so that paper-based transactions were replaced with paperless.
2. Arrangement of efficient use of operational vehicles and strict control on the use of fuel oil from office operational vehicles and the implementation of regular operational vehicle maintenance to help reduce environmental pollution and fuel savings.
3. Periodic Electrical Mechanical (ME) Maintenance so that it can help reduce the use of energy and electricity and extend the life of the use of ME equipment, which can help reduce environmental pollution from the ME equipment waste impact.
4. As a form of concern for the environment, the Bank is always open if there are reports of complaints from the public regarding environmental impacts that may arise as a result of the Bank's operational activities. However, during the 2019 reporting period, the Bank did not receive complaints related to environmental impacts caused by the Bank's operational activities.

# CORPORATE SOCIAL RESPONSIBILITY YANG TERKAIT DENGAN KETENAGAKERJAAN, KESEHATAN, DAN KESELAMATAN KERJA

## Corporate Social Responsibility Related To Employment, Health,and Occupational Safety

## KETENAGAKERJAAN

### KEBIJAKAN

Bank Mantap berupaya untuk menjadi perusahaan yang taat pada peraturan perundang-undangan yang berlaku, termasuk di bidang ketanagakerjaan Bank Mantap memberikan perhatian dan komitmen yang tinggi dalam hal kesetaraan gender pada kesempatan kerja, pengembangan pegawai serta sistem imbal jasa yang sepadan. Kebijakan tersebut tertuang dalam Kebijakan Sumber Daya Manusia PT Bank Mandiri Taspen yang telah disetujui dan disahkan oleh Dewan Komisaris dan Direksi. Kebijakan Pengelolaan Sumber Daya Manusia Bank Mandiri Taspen (KPSDM) disusun sebagai standar dan acuan dalam mengelola sumber daya manusia yang menjadi aset berharga dalam pengembangan bisnis, agar dapat mempersiapkan sumber daya manusia menjadi pelaku bisnis yang kompeten, inovatif, kreatif dan memiliki produktivitas tinggi.

### RENCANA KEGIATAN

Rencana kegiatan CSR yang terkait dengan ketenagakerjaan pada tahun 2019 adalah melaksanakan pengelolaan SDM dengan menerapkan sistem kesetaraan kesempatan dalam pelaksanaan program rekrutmen, kesempatan kerja dan program-program pengembangan pegawai serta implementasi hubungan industrial. Bank juga merencanakan reviu terhadap ketentuan remunerasi pegawai agar selalu sesuai dengan ketentuan perundangundangan yang berlaku dan kompetitif pada industri yang sama. Rencana kerja ketenagakerjaan dituangkan dalam Rencana Kerja dan Anggaran Perusahaan (RKAP) 2019.

### KEGIATAN

#### KESETARAAN GENDER DALAM KESEMPATAN KERJA

Perseroan senantiasa memberikan kesempatan dan peluang yang sama bagi seluruh pegawai untuk berkontribusi di Perseroan tanpa memandang perbedaan agama, etnik, ras atau gender sehingga seluruh peraturan yang berlaku diterapkan secara konsisten dan setara kepada seluruh pegawai. Proses rekrutmen pegawai pun dilakukan secara terbuka dan melalui berbagai jalur dengan mencantumkan persyaratan-persyaratan yang dibutuhkan sebagai calon SDM Perseroan. Pada tahun 2019, jumlah pegawai Perseroan sebanyak 2700 orang yang terdiri dari 1502 pegawai laki-laki dan 1198 pegawai perempuan. Banyaknya pegawai laki-laki dan perempuan menunjukkan adanya keseimbangan. Pada tahun 2019 banyaknya pegawai laki-laki sebanyak 55% dan perempuan sebanyak 45%. Hal ini menunjukkan bahwa tidak adanya perbedaan signifikan dalam memperlakukan perbedaan gender dalam kesempatan kerja.

#### HUBUNGAN INDUSTRIAL

Dalam pelaksanaan hubungan industrial Bank Mantap mengedepankan hak dan kewajiban semua pihak baik manajemen, pegawai dan pemerintah sehingga

## EMPLOYMENT

### POLICY

Bank Mantap strives to be a company that complies with applicable laws and regulations, including in the field of employment. Bank Mantap gives great attention and commitment in terms of gender equality in employment opportunities, employee development, and an equivalent reward system. This policy is stated in the PT Bank Mandiri Taspen Human Resources Policy (KSDMBMT), which has been approved and validated by the Board of Commissioners and Directors. The Bank Mandiri Taspen Human Resources Management Policy (KPSDM) has been prepared as a standard and reference in managing human resources that are valuable assets in business development, to be able to make human resources to be a competent, innovative, creative and high-productivity business person.

### ACTIVITY PLAN

CSR activities plan related to employment in 2019 was implementing HR management by implementing a system of equal opportunities in the implementation of recruitment programs, employment opportunities, and employee development programs and implementation of industrial relations. The Bank also planned to review the provisions for employee remuneration always to comply with applicable laws and regulations and be competitive with the same industry. Employment work plans were outlined in the 2019 Corporate Work Plan and Budget (RKAP).

### ACTIVITY

#### GENDER EQUALITY IN EMPLOYMENT OPPORTUNITIES

The Company always provides equal chance and opportunities for all employees to contribute to the Company regardless of religious, ethnic, racial, or gender differences so that all applicable regulations are applied consistently and equally to all employees. The employee recruitment process is carried out openly and through various channels by including the requirements needed as a candidate for the Company's HR. In 2019, there were 2700 employees of the Company, consisting of 1502 male employees and 1198 female employees. The number of male and female employees showed a balance. In 2019 the number of male employees was 55%, and the female was 45%. It showed that there was no significant difference in treating gender differences in job opportunities.

#### INDUSTRIAL RELATIONS

In the implementation of industrial relations, Bank Mantap emphasizes the rights and obligations of all parties, both management, employees, and the government, to create a

tercipta hubungan yang harmonis dan diharapkan dapat meningkatkan produktifitas pegawai secara berkelanjutan. Untuk menjamin terpenuhinya hak dan kewajiban pegawai maka telah disusun Kebijakan Sumber Daya Manusia di Bank Mantap (KSDMBMT) sebagai acuan pelaksanaan pengelolaan sumber daya manusia.Selain itu untuk menjamin hak dan kewajiban dari pegawai maupun Bank dapat dilaksanakan dengan baik, maka dalam setiap penerimaan pegawai baru dilaksanakan penandatanganan Kontrak Kerja/Surat Perjanjian Kerja.

**REMUNERASI**

Dalam penetapan remunerasi pegawai, Bank Mantap menganut kesetaraan gender sehingga tidak membedakan paket remunerasi antara pegawai pria dan wanita. Remunerasi pegawai dipengaruhi oleh posisi jabatan dan kinerja pegawai. Berikut paket remunerasi umum yang berlaku di Bank Mantap:

1. *Extrinsic Reward/Tangible Reward/Transactional Reward*

   Merupakan pemberian imbalan oleh Bank yang bersifat financial atau dapat berupa fasilitas lainya misalnya dalam bentuk barang. Pemberianya merupakan suatu yang telah diperjanjikan kepada pegawai dan atau berupa ketentuan yang ditetapkan Bank.

   a. *Compensation*
      1) Gaji.
      2) Tunjangan Tetap (*Guaranted Cash*).
         - Tunjangan Jabatan (*Guaranteed Cash*).
         - Tunjangan Hari Raya Keagamaan.
         - Tunjangan Pelaksanaan Cuti Tahunan.
         - Tunjangan Cuti Besar.
         - Tunjangan Pajak dari Perusahaan.
      3) Tunjangan Tidak Tetap (*Non Guaranted Cash*)
         - Tunjangan Lokasi.
         - Tunjangan Kehadiran.
         - Tunjangan Teller.
         - Tunjangan Lainya.
      4) Bonus.
      5) Insentif Perjualan (*Sales Incentive*).
      6) Lembur.

   b. *Benefit*
      1) Perjalanan Dinas.
      2) Hari Cuti Pegawai.
      3) Fasilitas Jabatan.
         - Rumah Dinas / Rumah Sewa.
         - Kendaraan Dinas.
         - Fasilitas *Utilities*.
         - Telepon Genggam.
         - Pulsa Telepon.
      4) Pakaian Kerja Pegawai.
      5) Kesehatan Pegawai.
      6) Kredit Pegawai.
      7) Pesangon.

harmonious relationship and is expected to increase employee productivity sustainably. The Human Resources Policy at Bank Mantap (KSDMBMT) has been prepared as a reference for the implementation of human resource management. It is to ensure the fulfillment of employees' rights and obligations. Furthermore, to ensuring the rights and obligations of employees and the Bank so can be carried out properly, then at each new employee recruitment, the Work Contract / Work Agreement is signed.

RENUMERATION

In determining employee remuneration, Bank Mantap adheres to gender equality, so it does not distinguish the remuneration package between male and female employees. The position and employee performance influenced employee remuneration. Following are the general remuneration packages that apply at Mantap Bank:

1. Extrinsic Reward / Tangible Reward / Transactional Reward

   Represents a bank reward financially or can be in the form of other facilities, for example, in the form of goods. The bank has promised the prize or in the form of provisions established by the bank.

   a. Compensation
      1) Salary.
      2) Fixed allowances (Guaranted Cash).
         - Positional allowance (Guaranted Cash).
         - Religious holiday allowance.
         - Annual leave allowance.
         - Long leave allowance.
         - Tax allowance from the Company.
      3) Non-fixed allowance (Non Guaranted Cash)
         - Home Allowances.
         - Attendance Allowance.
         - Teller Allowance.
         - Other Allowance.
      4) Bonus.
      5) Sales Incentive.
      6) Overtime.

   b. Benefit
      1) Business trip.
      2) Employee Leave Day.
      3) Position Facilities.
         - Official Residence / Rent House.
         - Official Vehicle.
         - Utilities facilities.
         - Mobile phone.
         - Phone pulse.
      4) Employee Work Clothes.
      5) Employee Health.
      6) Employee Loan.
      7) Severance pay.

2. *Intrinsic Reward/Intangible/Relational Reward*

   Merupakan pemberian imbalan oleh Bank tidak dalam bentuk barang (tidak kasat mata), dapat berupa pemberian pelatihan kepada pegawai, pengembangan pegawai, pengakuan kepada pegawai, dan lain-lain, dimana hal ini berguna untuk melengkapi *transactional reward*. Komponen *intrinsic reward* yang dibahas dalam hal ini adalah *Employee Recognition Programs*, dan Bantuan Uang Duka.

   a. Pelatihan dan Pengembangan (*Learning and Development*).
      1) Pelatihan (*Training*).
      2) Pengembangan Karir (*Career Development*).

   b. *Work Environment*
      1) *Employee Recognition*.
      2) Santuan dan bantuan uang duka.
      3) Bantuan dana bagi pegawai yang meninggal dunia atau pegawai yang berhenti bekerja karena mengalami cacat.

**DAMPAK KUANTITATIF**

Pelaksanaan kebijakan CSR terkait dengan ketenagakerjaan di tahun 2019 sudah cukup efektif sesuai dengan tujuannya dalam rangka memenuhi kepentingan para karyawan, sehingga tercipta keselarasan tujuan karyawan dengan tujuan Bank. Dampak dari kegiatan ketenagakerjaan yang efektif berdampak pada tidak terdapatnya pengaduan ketenagakerjaan maupun pengaduan terkait dengan etika kerja di 2019.

2. Intrinsic Reward/Intangible/Relational Reward

   It is a reward given by the Bank, not in the form of goods (invisible), can be in the way of providing training to employees, employee development, employee recognition, and others, which is useful to complete transactional reward. Intrinsic reward components discussed in this case are Employee Recognition Programs and Bereavement Allowance.

   a. Training and Development.
      1) Training.
      2) Career Development

   b. Work Environment
      1) Employee Recognition.
      2) Bereavement Allowance.
      3) Financial assistance for employees who have died or employees who have stopped working due to disability.

**DAMPAK KUANTITATIF/ QUANTITATIVE IMPACT**

The implementation of CSR policies related to employment in 2019 has been quite effective following its objectives to meet the interests of employees, to create alignment of employee goals with the goals of the Bank. The impact of productive employment activities was the absence of employment complaints or complaints related to work ethics in 2019.

## KESEHATAN

### KEBIJAKAN

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 Mantap memberikan fasilitas jaminan kesehatan kepada para pegawainya baik pegawai tetap maupun tidak tetap. Selain itu, perusahaan juga memberikan fasilitas kesehatan bagi keluarga pegawai. Ketentuan kesehatan pegawai diatur dalam Standar Prosedur Sumber Daya Manusia tanggal 01 Februari 2017.

### RENCANA KEGIATAN

Rencana kegiatan CSR yang terkait dengan pengelolaan kesehatan pada tahun 2019 adalah melaksanakan pemberian fasilitas kesehatan bagi pegawai dan keluarganya dengan menggunakan fasilitas BPJS serta pemberian fasilitas asuransi inhealth untuk pegawai dengan level jabatan tertentu.

## HEALTH

### POLICY

Employee health is one of the primary keys to employee performance achievement individually and the company as a whole. Therefore, efforts to maintain employee health are a shared responsibility. The Bank facilitates employees with several activities that are expected to generate awareness and motivation in maintaining each health. To provide peace at work, Bank Mantap provides health insurance facilities to its employees, both permanent and non-permanent employees. Besides, the company also provides health facilities for the families of employees. Employee health requirements are regulated in the Human Resources Standard Procedure (SPSDM) dated February 1, 2017.

### ACTIVITY PLAN

The CSR activities plan related to health management in 2019 is to carry out the provision of health facilities for employees and their families by using BPJS facilities and the provision of health insurance facilities for employees with certain levels of position. By providing adequate health facilities, it is hoped

Dengan memberikan fasilitas kesehatan yang memadai, diharapkan produktivitas karyawan akan terus terjaga dan mengalami peningkatan secara berkelanjutan. Rencana kerja kesehatan karyawan telah dituangkan dalam Rencana Kerja dan Anggaran Perusahaan (RKAP) 2019.

## KEGIATAN

Kesehatan merupakan unsur penting bagi kehidupan setiap orang. Setiap individu diharapkan dapat menjaga kesehatannya dengan melaksanakan pola hidup sehat sedini mungkin. Terkait dengan hal tersebut Bank Mantap turut memperhatikan kesehatan pegawai, dengan memberikan fasilitas kesehatan bagi pegawai dan anggota keluarganya. Pelaksanaan fasilitas kesehatan disesuaikan dengan kemampuan Bank.

**Fasilitas kesehatan diberikan kepada:**

Pegawai Bank Mantap yang tercatat dalam administrasi Bank dan memiliki Nomor Induk Pegawai (NIP), yang meliputi:

- Pegawai Bank dengan status Pegawai Tetap dan Pegawai PKWT.
- Keluarga Pegawai Bank, dengan keterangan sebagai berikut satu orang suami/isteri sah beserta anak pegawai yang sah dengan maksimal tiga orang anak yang terdaftar pada administrasi Bank dan diakui menjadi tanggungan Bank.

Bank Mantap, saat ini menggunakan BPJS Kesehatan sebagai fasilitas kesehatan bagi seluruh pegawai dan keluarganya yang menjadi tanggungan Bank. Selain itu untuk memberikan kemudahan dan meningkatkan standar layanan kesehatan, perusahaan memberikan fasilitas tambahan berupa asuransi kesehatan *Inhealth* kepada pegawai pimpinan dari level *Division Head* sampai dengan *Department Head*/setingkat dan Kepala Cabang.

that employee productivity will continue to be maintained and increase sustainably. The employee health work plan has been outlined in the 2019 Corporate Work Plan and Budget (RKAP).

## ACTIVITY

Health is an essential element of everyone's life. Every individual is expected to maintain his health by implementing a healthy lifestyle as early as possible. Related to this, Bank Mantap pays attention to employee health by providing health facilities for employees and their family members. The implementation of health facilities is adjusted to the ability of the Bank.

**Health facilities are given to:**

Bank Mantap employees registered in the Bank's administration and have an Employee Identification Number (NIP), which includes:

- Bank employees with the status of Permanent Employees and Contract Employees.
- Family of Bank Employees, with the following information, one legal husband/wife and legitimate children of an employee with a maximum of three children registered with the Bank's administration and recognized as being borne by the Bank.

Bank Mantap, currently uses the Health BPJS as a health facility for all employees and their families who are the responsibility of the Bank. In addition to providing convenience and improving health service standards, the company provides additional facilities in the form of Inhealth health insurance to head employees from the Division Head level to the Department Head level/Branch Heads level.

## KESELAMATAN KERJA

### KEBIJAKAN

Bank Mantap berkomitmen untuk senantiasa menjaga pegawai 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.

### RENCANA KEGIATAN

Rencana kegiatan CSR yang terkait dengan pengelolaan keselamatan kerja pada tahun 2019 adalah melakukan sosialisasi dan pelatihan bagi karyawan terkait penanggulangan bahaya maupun rencana pemeliharaan terhadap alat-alat yang digunakan. Kegiatan tersebut ditujukan untuk mencegah terjadinya kecelakaan kerja.

### KEGIATAN

Dalam pelaksanaan perlindungan keselamatan kerja terkait kebijakan operasional perbankan, Bank Mantap membekali pegawainya dengan pendidikan dan pelatihan secara berkelanjutan terutama terkait dengan produk dan operasional Bank serta ketentuan perundang-undangan yang berlaku. Selain itu Bank juga menyusun Standar Operasional Prosedur (SOP) yang digunakan sebagai panduan dalam setiap kegiatan operasional Bank.

Sedangkan dalam hal menjaga dan meningkatkan keselamatan kerja secara fisik, Bank Mantap melaksanakan kegiatan-kegiatan sebagai berikut:

1. Melaksanakan sosialisasi kepada pegawai tentang prosedur menangani bahaya kebakaran.
2. Melaksanakan implementasi dan internalisasi prosedur dan pelatihan penggunaan Alat Pemadam Api Ringan (APAR).
3. Melaksanakan simulasi evakuasi dan penanganan bahaya kebakaran.
4. Menyediakan Alat Pemadam Kebakaran Ringan (APAR) di semua jaringan kantor dan melaksanakan pemeliharaan secara rutin.
5. Pemeliharaan *Mechanical Electrical* (ME), *Hidrant*, *Alarm* tanda bahaya kebakaran dan jaringan instalasi listrik, instalasi telepon, dan *Grounded* (Penangkal Petir) dilakukan pemeliharaan secara rutin dan berkala.

### DAMPAK KEGIATAN

Dengan adanya pelaksanaan pengelolaan keselamatan kerja yang didukung dengan kegiatan sosialisasi dan berbagai pelatihan, telah memberikan dampak yang cukup efektif. Selama tahun 2019, tidak terjadi kecelakaan kerja pada pegawai (*zero accident*).

## OCCUPATIONAL SAFETY

### POLICY

Bank Mantap is committed to always safeguarding employees who are the company's assets in carrying out their operational work activities. It is done both in protecting work in connection with banking policy and in maintaining the work environment to avoid physical work accidents.

### ACTIVITY PLAN

CSR activities plan related to the management of work safety in 2019 was to conduct socialization and training for employees related to disaster management as well as maintenance plans for the tools used. The activity was intended to prevent work accidents.

### ACTIVITY

In the implementation of work safety protection related to operational banking policies, Bank Mantap provides its employees with education and training on an ongoing basis, especially related to the Bank's products and operations, as well as the provisions of the applicable legislation. Besides, the Bank also prepares Standard Operating Procedures (SOP) that are used as a guide in each of the Bank's operational activities.

Whereas in terms of maintaining and enhancing physical work safety, Bank Mantap carries out the activities as follows:

1. Carry out socialization to employees about procedures to deal with fire hazards.
2. Implement and internalize procedures and training for the use of Light Fire Extinguishers (APAR).
3. Carry out simulations of evacuation and handling of fire hazards.
4. Provide Light Fire Extinguisher (APAR) in all office networks and carry out routine maintenance.
5. Maintenance of Mechanical Electrical (ME), Hydrant, Fire alarm and electricity installation network, telephone installation, and Grounded (Lightning Rod) carried out routine and periodic maintenance.

### DAMPAK KEGIATAN/ ACTIVITY IMPACT

With the implementation of workplace safety management, which is supported by socialization activities and various training, it has given a quite effective impact. During 2019, there were no work accidents on employees (zero accident).

## PENGENALAN DAN PELATIHAN CARA PENGGUNAAN ALAT PEMADAM API RINGAN/APAR

### PENGENALAN PRODUK APAR

Alat pemadam api ringan adalah sebuah produk yang sengaja diciptakan untuk membantu manusia dalam mengatasi bahaya kebakaran.

Berdasarkan jenis bahan/media yang digunakan, Apar dapat di klasifikasikan menjadi 4 (empat) bagaian antara lain :

1. APAR *MEDIA POWDER* ( *Ammonium Phosphate* )

   Adalah : Jenis pemadam yang menggunakan *Powder* atau *Dry Chemical Powder* sebagai bahan untuk mematikan api.

   Cara kerja media ini adalah : Menutupi sumber api atau kebakaran sehingga api tidak menyala terus dan tidak menjalar ketempat lain.

2. *APAR MEDIA GAS* ( Halotron 1/Hydro Chloro Floure Carbon–HCFC, Hydro Chloro Floure – HCF, AF-11 )

   Adalah : Jenis pemadam kebakaran yang menggunakan gas sebagai bahan untuk mematikan api.

   Cara kerja media ini adalah : Membendung udara luar agar tidak masuk ke Api kebakaran sehingga api akan mati dengan sendirinya atau dengan kata lain menghampa udara.

## INTRODUCTION AND TRAINING HOW USE OF LIGHT FIRE EXTINGUISHER/APAR

### INTRODUCTION PRODUCT APAR

Fire extinguisher is a product that is intentional created to help humans overcome fire hazard.

Based on the type of material / media used, Apar can classified into 4 (four) parts, including:

1. APAR MEDIA POWDER ( Ammonium Phosphate )

   Are: Types of extinguisher that use Powder or Dry Chemical Powder as an ingredient to put out the fire.

   The way this media works is: Cover the source of fire or fire so that the fire doesn't keep burning and it's not spread to other places

2. APAR MEDIA GAS ( Halotron 1/Hydro Chloro Floure Carbon–HCFC, Hydro Chloro Floure – HCF, AF-11 )

   Are: Types of extinguisher that use gas as an ingredient to put out fires.

   The way this media works is: Blocking the outside air so as not to enter the fire go out by itself or in other words empty air.

3. *APAR MEDIA GAS CO2 ( Carbon Dioxida )*

   Adalah : Jenis pemadam yang menggunakan Gas Carbon Dioxida sebagai bahan untuk mematikan api.

   Cara kerja media ini adalah : Sama dengan media No.2 diatas.

4. *APAR MEDIA FOAM*

   a. *Foam Liquid*/AFFF

      Adalah: Jenis pemadam kebakaran yang menggunakan Foam/Busa untuk mematikan api

      Cara kerja media ini adalah : Menutupi sumberapi kebakaran dengan busanya yang dingin dan berat, Foam AFFF langsung di isi N2/Nitrogen sebagai bahan pendorong sama seperti pemadam jenis powder yang system pressure.

   b. *Foam* AB

      Adalah : Jenis pemadam yang menggunakan Foam/Busa sebagai bahan untuk mematikan api, Pencampuran antara foam A dan B menimbulkan busa yang langsung memiliki tekanan untuk keluar dengan sendirinya.

      Cara kerja media ini adalah : Sama dengan foam liquid.

## KLASIFIKASI API KEBAKARAN

Berdasarkan jenis bahan atau objek yang terbakar maka Api kebakaran dapat diklafikasi menjadi 3 (tiga ) kelas api antaralain :

1. Kebakaran Kelas A

   Adalah : Api kebakaran yang ditimbulkan oleh benda padat seperti kain, kertas dan kayu.

2. Kebakaran Kelas B

   Adalah : Api kebakaran yang ditimbulkan oleh benda cair seperti bensin, solar dan minyak tanah atau gas yang mudah terbakar.

3. Kebakaran Kelas C

   Adalah : Kebakaran yang di akibatkan oleh arus pendek listrik.

## FUNGSI APAR DAN KELAS API

Kita telah mengetahui bahwa APAR itu ada empat macam berdasarkan isi atau media yang digunakan pada alat tersebut dan tidak semua jenis APAR dapat mematikan ketiga jenis atau kelas api kebakaran, maka untuk memperjelas agar tidak terjadi salah guna yang bisa membahayakan diri si pemakai , berikut dapat di klasifikasi APAR berdasarkan fungsinya masing-masing antara lain :

1. Api Kelas A

   Api kelas A bisa dipadamkan dengan menggunakan semua jenis APAR

2. Api Kelas B

   Api kelas B bisa dipadamkan dengan menggunakan APAR

3. APAR MEDIA GAS CO2 ( Carbon Dioxida )

   Is: The type of extinguisher that uses Carbon Gas Dioxide as a material to put out the fire.

   How this media works is: Similar to media No.2 on top.

4. APAR MEDIA FOAM

   a. Foam Liquid/AFFF

      Is: Types of extinguisher that use Foam to put out the fire

      The way this media works is: Cover the source of fire with a cold and heavy foam, AFFF foam is directly filled with N2 / Nitrogen as an ingredient booster the same as powder-type extinguishers system pressure.

   b. Foam AB

      Are: Types of extinguishers that use Foam as an ingredient to put out a fire, Mixing foam A and B creates foam which immediately has pressure to come out with itself.

      The way this media works is: Same with foam liquid

## FIRE CLASSIFICATION

Based on the type of material or object being burned then Fire can be classified into 3 (three) classes of fire study:

1. Class A fires

   Is: Fire caused by objects solid like cloth, paper and wood.

2. Class B fires

   Is: Fire caused by objects liquids like gasoline, diesel and kerosene or gas ones flammable.

3. Class C fires

   Is: Fire caused by a short circuit electricity.

## FIRE FUNCTION AND FIRE CLASS

We already know that there are four kinds of fire extinguisher based on the material or media used in the tool and not all types of APAR can put out three types or class fire, then to clarify so as not misuse occurs that could endanger the wearer, the following can be classified as APAR based on its function each include:

1. Class A Fire

   Class A fires can be put out using all types of fire extinguisher

2. Class B Fire

   Class B fires can be extinguished using media: Powder,

media : Powder, Gas HCFC dan Gas CO2.

APAR yang tidak boleh digunakan untuk mematikan Api kelas B adalah : Jenis FOAM karena pemadam jenis ini medianya sudah dicampur dengan air.

3. Api Kelas C

Api kelas C bisa dipadamkan dengan menggunakan APAR media : Powder, Gas HCFC, Gas HCF, dan Gas CO2.

APAR yang tidak boleh digunakan adalah : Jenis FOAM karena kandungan air yang dicampur dalam media ini bisa mengantar arus listrik.

## LANGKAH-LANGKAH PENGGUNAAN APAR

Langkah-langkah penggunaan APAR adalah sebagai berikut :

1. Cabut pen pengaman
2. Cabut selang dan arahkan corongnya ke sumber api kebakaran
3. Pencet hendel atas kebawah dan lakukan penyemprotan secara siksak
4. Jarak kita dengan api antara 2 meter dan 5 meter

## HAL-HAL YANG PERLU DIHINDARI

Hal-hal yang perlu dihindari saat menggunakan APAR adalah sebagai berikut :

1. Jangan menyemprotkan APAR ke Api dengan posisi melawan arah angin
2. Jangan menyemprotkan APAR pada saat kita masih jauh dari api
3. Jangan menyemprotkan APAR terlalu dekat dengan api
4. Jangan menggunakan APAR Foam pada kebakaran Listrik
5. Jangan menggunakan APAR Foam pada kebakaran bahan bakar cair

## PENUTUP

Demikia pemahaman dan pelatihan yang dapat kami berikan semoga dapat dimengerti dan diterima dengan baik serta dapat bermaanfaat bagi kita semua dihari yang akan datang.

Atas kekurangan penyajian materi pelatihan ini kami mohon maaf dan kami terbuka untuk menerima kritik dan saran dari semua pihak demi tercapainya harapan kita.

HCFC gas and CO2 gas

Fire extinguisher that should not be used to turn off the fire Class B is: FOAM type because of this type of extinguisher the medium is mixed with water.

3. Class C Fire

Class C fires can be extinguished using APAR media: Powder, HCFC gas, HCF gas, and CO2 gas.

APAR that should not be used is: FOAM type because the water content mixed in this medium can delivering electric current.

## STEPS OF USE APAR

The steps to use APAR are as follows:

1. Remove the safety pin
2. Unplug the hose and aim the funnel at the source of the fire
3. Press the hinge on top and do the spraying wisely
4. Our distance from the fire is between 2 meters and 5 meters

## THINGS YOU NEED TO AVOID

The things that need to be avoided when using APAR are as follows :

1. Do not spray the fire at the position downwind
2. Do not spray fire when we are still far away from fire
3. Do not spray the APAR too close to the fire
4. Do not use APAR Foam in electric fires
5. Do not use APAR Foam in material fires liquid burn

## CLOSING

For the sake of understanding and training we can provide hopefully it can be understood and well received as well can benefit us all in the future.

For the lack of presentation of this training material, we ask sorry and we are open to accept criticism and suggestions from all parties for the achievement of our hopes.

# CORPORATE SOCIAL RESPONSIBILITY YANG TERKAIT DENGAN SOSIAL DAN KEMASYARAKATAN

## Corporate Social Responsibility Related To Social and Community

### KEBIJAKAN

Kebijakan pengelolaan CSR yang terkait dengan social kemasyarakatan Bank Mantap mengacu pada Standar Prosedur Corporate Social Responsibility (CSR) yang disahkan oleh Direksi pada tanggal 30 Juni 2016. Bank Mantap memiliki *Corporate Social Responsibility* (CSR) yang dilaksanakan sebagai bentuk kepedulian Bank terhadap kepentingan masyarakat dan lingkungan melalui kontribusi perusahaan dalam meningkatkan kesejahteraan masyarakat dan seluruh stakeholdersnya.

Di samping kegiatan CSR reguler, di tahun 2019 telah ditetapkan program *Retention* yang khususnya diberikan kepada para masyarakat pensiunan. Program *Retension* ini dinamakan Program Mantap Indonesia.

Program Mantap Indonesia adalah program unggulan Bank Mantap dalam rangka 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

Strategi pelaksanaan program Mantap Indonesia adalah melalui 3 Pilar yaitu :

- Mantap Sehat,
  Bertujuan meningkatkan derajat kesehatan dan mutu kehidupan masyarakat, khususnya pensiunan untuk mencapai kondisi sehat optimal. Contoh program ini dilakukan dalam bentuk kegiatan olahraga bersama, cek kesehatan gratis dan sarapan sehat bersama.
- Mantap Aktif,
  Bertujuan mendukung penciptaan masyarakat, khususnya pensiunan yang aktif, produktif serta tangguh dan bahagia. Contoh program ini dilakukan dalam bentuk pelaksanaan kegiatan yang fokus pada aspek spiritual dan sosial para pensiunan.
- Mantap Sejahtera,
  Bertujuan menciptakan masyarakat, khususnya pensiunan yang mandiri dan sejahtera melalui kewirausahaan. Contoh program ini dilakukan dalam bentuk pelatihan dan pembinaan wirausaha.

### POLICY

The CSR management policy related to Bank Mantap's community social refers to the Corporate Social Responsibility (CSR) Standard Procedure validated by the Board of Directors on June 30, 2016. Bank Mantap has Corporate Social Responsibility (CSR), which is implemented as a form of the Bank's concern for the interests of the community and the environment through the company's contribution to improving the welfare of the community and all its stakeholders.

In addition to regular CSR activities, in 2019 has been stipulated a retention program specifically for retired communities. This Retention Program is called Program Mantap Indonesia (Indonesian Mantap Program).

Program Mantap Indonesia is the flagship program of Bank Mantap to make a positive contribution to the creation of a stable and prosperous Indonesian environment and society. Through the implementation of Program Mantap Indonesia, it is hoped that Bank Mantap can help solve problems faced by the community and can provide economic and social benefits for the benefit of society and the environment.

The strategy for implementing Program Mantap Indonesian is through 3 Pillars, namely:

- Healthy Mantap,
  Aims to improve the health status and quality of life of the community, especially retirees, to achieve optimal health conditions. Examples of this program are carried out in the form of joint sports activities, free health checks, and healthy breakfast together.
- Active Mantap,
  Aims to support the creation of society, especially active, productive, sturdy, and happy retirees. An example of this program is carried out in the form of implementing activities that focus on the spiritual and social aspects of retirees.
- Prosperous Mantap,
  Aims to create a society, especially independent and prosperous retirees through entrepreneurship. An example of this program is carried out in the form of training and entrepreneurship fostering.

### PROGRAM SEHAT BERSAMA MANTAP

1. Sehat Bersama Mantap

   Sehat Bersama Mantap adalah Program kegiatan kesehatan yang dipersembahkan oleh Bank Mantap untuk para pensiunan agar selalu memilki jiwa yang bugar dimasa usia lanjut, bentuk program ini dilaksanakan seluruh kantor cabang dimana jenis kegitannya seperti, cek kesehatan, senam, yoga, jalan santai, dan jenis kegiatan kesehatan lainnya.

### HEALTHY TOGETHER WITH MANTAP PROGRAM

1. Healthy Together with Mantap

   Sehat Bersama Mantap is a healthy activity program offered by Bank Mantap for pensioners to always have a fit soul in old age. This program is carried out throughout the branch office and its activities, such as health checks, gymnastics, yoga, relaxing walks, and other types of health activities.

Tujuan pelaksanaan program Sehat Bersama Mantap:

- Mendukung Peraturan Menteri Kesehatan Republik Indonesia no 25 tahun 2016 tentang rencana aksi nasional kesehatan lanjut usia tahun 2016-2019 dengan visi terwujudnya lanjut usia yang sehat dan produktif melalui upaya pelayanan kesehatan santun lanjut usia dengan cara pendekatan siklus hidup.
- Meningkatkan derajat kesehatan lanjut usia untuk mencapai lanjut usia yang sehat, aktif, produktif serta berdaya guna bagi keluarga, masyarakat dan diri sendiri.
- Fokus tanggung jawab sosial perusahaan yang diaplikasikan dalam bentuk kegiatan dengan pendekatan pemberdayaan masyarakat khususnya lanjut usia.
- Meningkatkan brand awareness masyarakat khususnya pensiunan melalui koordinasi pelaksanaan program kesehatan di kantor-kantor cabang Bank Mantap.
- Salah satu sarana untuk menciptakan hubungan yang baik antara lansia pensiunan dan Bank Mantap guna terwujudnya loyalitas dan rasa kekeluargaan.

Keunggulan/perbedaan program Sehat Bersama Mantap:

Melalui program Sehat Bersama Mantap ini, Bank Mantap dapat menciptakan sebuah wadah pusat kegiatan kesehatan bagi para pensiunan. Dimana program ini menjadi kegiatan favorit bagi para pensiunan untuk memiliki semangat hidup yang sehat dan bahagia dimasa pensiun.

Untuk mengimplementasikan program ini, Bank Mantap melaksanakan diseluruh kantor cabang setiap bulannya. Jenis kegiatan kesehatan yang dilakukan berbagai macam sesuai dengan kebutuhan pensiunan di masing-masing daerah.

The aims of implementing the Healthy Together with Mantap Program:

- To support Regulation of the Minister of Health of the Republic of Indonesia No. 25 of 2016 concerning the National Action Plan for Elderly Health Year 2016 - 2019 with the vision of the realization of healthy and productive elderly people through the efforts of the elderly health services utilizing a life cycle approach.
- To improve the degree of health of the elderly to achieve healthy, active, productive, and efficient elderly for the family, community, and themselves.
- The focus of corporate social responsibility is applied in the form of activities with a community empowerment approach, especially the elderly.
- To increase community brand awareness, especially retirees, through coordinating the implementation of health programs in Bank Mantap branch offices.
- One means to create a good relationship between the retired elderly and Bank Mantap to realize loyalty and a sense of family.

The Eminence/ Differences of Sehat Bersama Mantap (Healthy Together with Mantap) Program:

Through the Healthy Together with Mantap program, Bank Mantap can create a center for health activities for retirees where this program is a favorite activity for retirees to have a healthy and happy spirit of life in retirement.

To implement this program, Bank Mantap conducts it at all branch offices every month. The types of health activities carried out vary according to the needs of retirees in each region.

Berikut pelaksanaan program Sehat Bersama Mantap di tahun 2019 yang melibatkan peserta pegawai BUP dan pensiunan :

The following was the implementation of Healthy Together with Mantap Program in 2019, which involved participants who were retirement age (BUP) and retired employees:

| | | |
|---|---|---|
| **Waktu Pelaksanaan**<br>***Execution time*** | • Bulan Februari – Desember 2019<br>• Program Sehat Bersama Mantap dilaksanakan 1x setiap bulan disesuaikan dengan kondisi cabang (kecuali pada saat bulan puasa) | • February - December 2019<br>• Healthy Together with Mantap Program was carried out once a month according to branch conditions (except during the fasting month) |
| **Rangkaian Kegiatan**<br>***Series of activities*** | Rangkaian kegiatan sebagai berikut :<br>• Senam Sehat Bersama<br>• Cek kesehatan gratis<br>• Yoga/ jalan santai<br>• Sarapan Sehat bersama<br>• Doorprize | The series of activities as follows:<br>• Healthy Gymnastics Together<br>• Free health check<br>• Yoga / relaxing walking<br>• Healthy-breakfast together<br>• Door prize |

| No | Keterangan / *Information* | Realisasi / *Realization* |
|---|---|---|
| 1 | Jumlah cabang pelaksana kegiatan<br>Number of branches implementing activities | 37 Kantor Cabang / Branch Offices<br>29 Kantor Cabang Pembantu / Sub-Branch Offices<br>31 Kantor Kas / Cash Offices |
| 2 | Jumlah total kegiatan SBM<br>Number of Healthy Together with Mantap (SBM) activitie | 317 kegiatan / Activities |
| 3 | Jumlah peserta/penerima manfaat kegiatan SBM<br>Number of participants/beneficiaries of SBM activities | 11.202 orang / People |

2. Aktif Bersama Mantap

Sebagai wujud implementasi atas pilar ke-2 program Mantap Indonesia, Bank Mantap melaksanakan program Aktif Bersama Mantap (ABM) sebagai bentuk kepedulian Kantor Cabang Bank Mantap atas terciptanya pensiunan yang aktif, produktif, tangguh dan bahagia.

Tujuan pelaksanaan ABM adalah sebagai berikut:

a. Mendukung pensiunan agar tetap aktif dan produktif.
b. Meningkatkan ketaatan beribadah dan menjaga kesehatan mental para pensiunan.
c. Menumbuhkan rasa solidaritas serta kepedulian dengan sesama.
d. Mempererat hubungan silaturahmi antara Kantor Cabang dengan nasabahnya.

2. Active Together with Mantap

As a manifestation of the implementation of the second pillar of the Mantap Indonesia program, Bank Mantap is implementing Aktif Bersama Mantap (Active Together with Mantap/ABM) program as a form of care of Bank Mantap Branch Offices for the creation of active, productive, resilient and happy retirees.

The objectives of ABM are as follows:

a. To support retirees to stay active and productive.
b. To increase observance of worship and to maintain the mental health of retirees.
c. To foster a sense of solidarity and care for others.
d. To strengthen the relationship between the Branch Office and its customers.

Selama tahun 2019, telah terlaksana 79x kegiatan yang melibatkan total 3.060 orang peserta dengan rincian sbb :

During 2019, 79 activities have been carried out involving a total of 3,060 participants with the following details:

| No | Kantor Cabang *Branch Office* | Realisasi Pelaksanaan *Realization of Implementation* | Realisasi Peserta *Realization of Participants* | Bentuk Kegiatan *Forms of activity* |
|---|---|---|---|---|
| | | | KORWIL I / REGIONAL COORDINATOR I | |
| 1 | Banda Aceh | 3 | 85 | 1. Pengajian Maulid Nabi / Recitation of the Prophet's Birthday<br>2. Memperingati HUT 17 Agustus / Commemorating Indonesia Independence Day, 17 August<br>3. Peringatan Maulid Nabi / Commemoration of the Prophet's Birthday |
| 2 | Bandar Lampung | 2 | 150 | 1. Pengajian Bersama Pensiunan / Recitation Together with Retirees<br>2. Pengajian Bersama Pensiunan / Recitation Together with Retirees |
| 3 | Bengkulu | 5 | 364 | 1. Mantap Mencari Bakat Season 2 / Mantap Looking for Talents Season 2<br>2. Mantap Cooking Competition / Mantap Cooking Competition<br>3. Song Competiion / Song Competition<br>4. Betandang & Ngumpul Bersamo ABM / Visit & Gather with ABM)<br>5. Mantap Chef Competition / Mantap Chef Competition |
| 4 | Jambi | 1 | 18 | Bazar Sembako / Mantap Chef Competition Bazaar of Nine Basic Needs |
| 5 | Medan | 1 | 27 | Kunjungan ke Panti Jompo / A visit to the Elderly Nursing Home |
| 6 | Padang | 4 | 126 | 1. Pengajian Bersama Purnabhakti / Recitation Together with Retirees<br>2. Pengajian dan Siraman Rohani Bersama Pensiunan / Recitation and Spiritual Lecture Together with Retirees<br>3. Pengajian Bersama Purnabhakti / Recitation Together with Retirees<br>4. Pengajian Bersama Purnabhakti / Recitation Together with Retirees |
| 7 | Palembang | 2 | 96 | 1. Pengajian dan Doa Bersama Bank Mantap KC Palembang & PWRI Sumsel / Recitation and Prayer Together with Bank Mantap Palembang Branch Office & PWRI South Sumatera<br>2. Cooking Competition / Cooking Competition |
| 8 | Pekanbaru | 1 | 23 | Maulid Nabi Muhammad SAW / Birthday of Prophet Muhammad |
| 9 | Pematangsiantar | 1 | 16 | Pelatihan Pernak Pernik Rajutan / Knitting Training |
| 10 | Tanjung Pinang | 1 | 16 | Bakti Sosial Bersama Mantap / Social Services Together with Mantap |
| | | | KORWIL II / REGIONAL COORDINATOR II | |
| 11 | Bandung | 2 | 121 | 1. Mantap Cooking Club / Mantap Cooking Club<br>2. Qurban Bersama Mantap / Qurban Together with Mantap |
| 12 | Cirebon | 2 | 68 | 1. Pengajian dan Tausiyah dengan Dapen RNI / Recitation and Tausiyah with RNI Pension Funds<br>2. Pengajian Bersama Pensiunan dan Anak Yatim / Recitation Together with Retirees and Orphans |
| 13 | Jakarta | 4 | 217 | 1. Pengajian / Recitation<br>2. Mantap Cooking Club / Mantap Cooking Club<br>3. Pengajian / Recitation<br>4. Wisata Rohani Kubah Emas dan Kampung Cina / Spiritual Tourism of the Golden Dome and Chinese Village |
| 14 | Serang | 2 | 67 | 1. Baksos ke Panti Werdha Kota Serang / Social services to the Elderly Nursing Home of Serang City<br>2. Wisata Rohani Banten Lama Bersama Komunitas Pensiunan Cabang Serang / Spiritual Tourism of Old Banten Together with the Pensioners Community of Serang Branch Office |
| 15 | Tasikmalaya | 2 | 128 | 1. Gebyar Muharram / Sparkling of Muharram (Gebyar Muharram)<br>2. Lomba Karaoke Tembang Kenangan / Karaoke Contest of Memories Song |
| | | | KORWIL III / REGIONAL COORDINATOR III | |
| 16 | Banjarmasin | 2 | 36 | 1. Pengajian Bersama Bank Mantap / Recitation Together with Bank Mantap<br>2. Ziarah ke Sekumpul dan Pelampaian / Pilgrimage to Sekumpul and Pelampaian |
| 17 | Jember | 2 | 52 | 1. Pengajian Bersama Pensiunan / Recitation Together with Retirees<br>2. Cooking Class Bersama Pensiunan / Cooking Class Together with Retirees |
| 18 | Kediri | 1 | 70 | Peringatan HUT RI Ke-74 / Commemoration of the 74th Indonesia Independence Day |
| 19 | Malang | 1 | 31 | Kunjungan ke Panti Jompo Al-Islah / A visit to Al-Islah Elderly Nursing Home |

| No | Kantor Cabang<br>*Branch Office* | Realisasi Pelaksanaan<br>*Realization of Implementation* | Realisasi Peserta<br>*Realization of Participants* | Bentuk Kegiatan<br>*Forms of activity* |
|---|---|---|---|---|
| 20 | Palangkaraya | 2 | 91 | 1. Berbagi Sembako kepada Nasabah Bank Mantap KC Palangkaraya / Sharing Nine Basic Needs (Sembako) with Bank Mantap Customers, Palangkaraya Branch Office<br>2. Berbagi Sembako kepada Nasabah Bank Mantap KC Palangkaraya / Sharing Sharing Nine Basic Needs (Sembako) with Bank Mantap Customers, Palangkaraya Branch Office |
| 21 | Pekalongan | 1 | 85 | Pengajian Songsong Maulid Nabi Muhammad SAW / Recitation of Welcoming the Birthday of the Prophet Muhammad |
| 22 | Pontianak | 2 | 69 | 1. Lomba 17 Agustus / 17 August Competition<br>2. Pengajian dan Tausiah Bersama / Recitation and Tausiah Together |
| 23 | Purwokerto | 1 | 56 | Mantap Berkurban / Qurban of Mantap |
| 24 | Samarinda | 2 | 39 | 1. Pengajian Bersama Bank Mantap / Recitation Together with Bank Mantap<br>2. Pengajian Bersama Bank Mantap / Recitation Together with Bank Mantap |
| 25 | Semarang | 3 | 127 | 1. Halal Bihalal / Halal Bihalal<br>2. Penyerahan Hewan Kurban / Submission of Sacrificial Animals<br>3. Kunjungan Sosial ke Panti Jompo Lansia Wiloso Werdha / Social Visit to the Elderly Nursing Home Wiloso Werdha |
| 26 | Surabaya | 2 | 62 | 1. ABM dalam rangka Kurban Bersama Pensiunan dan Warga Sekitar / Active Together with Mantap (ABM) for Qurban with Retirees and Local Community<br>2. Hari Guru Nasional / National Teacher's Day |
| 27 | Surakarta | 1 | 28 | Pengajian Bersama Pensiunan / Recitation Together with Retirees |
| 28 | Yogyakarta | 2 | 74 | 1. Pemberian Santunan & Kegiatan Lomba / Provision of Donations & Competition Activities<br>2. Pemberian bantuan air bersih di Gunung Kidul / Provision of clean water assistance in Gunung Kidul |
| | | | KORWIL IV / REGIONAL COORDINATOR IV | |
| 29 | Ambon | 2 | 29 | 1. Paskah Bersama Pensiunan / Easter Together with Retirees<br>2. Pengajian dan Ramah Tamah / Recitation and Courtesy |
| 30 | Jayapura | 2 | 49 | 1. Ibadah Bersama / Worship Together<br>2. Ibadah Natal / Christmas Worship |
| 31 | Karangasem | 2 | 66 | 1. Tirta Yatra / Tirta Yatra<br>2. Baksos Bersama Pensiunan / Social Service Together with Retirees |
| 32 | Kendari | 2 | 77 | 1. Kunjungan Sosial ke Panti Asuhan Al Marhama / A Social Visit to Al Marhama Orphanage<br>2. Seminar Menjadi Lansia yang Sehat Bahagia dan Sejahtera / Seminar on Being a Healthy, Happy and Prosperous Elderly |
| 33 | Kupang | 2 | 68 | 1. Ibadah Bersama / A Visit to the Elderly Nursing Home<br>2. Ibadah Bersama / Recitation and Dhikr Together |
| 34 | Makassar | 2 | 51 | 1. Kunjungan ke Panti Lansia / A Visit to the Elderly Nursing Home<br>2. Pengajian dan Dzikir Bersama / Recitation and Dhikr Together |
| 35 | Manado | 1 | 31 | Gelorakan Semangat 45 Bersama Purnabakti / Shout the Spirit 45 Together with Retirees |
| 36 | Mataram | 2 | 51 | 1. Tirta Yatra / Tirta Yatra<br>2. Perayaan HUT RI Ke-74 / The 74th Indonesian Independence Day Celebration |
| 37 | Melati | 3 | 107 | 1. Tirta Yatra / Tirta Yatra<br>2. Bakti Sosial / Social Service<br>3. Tirta Yatra / Tirta Yatra |
| 38 | Palu | 2 | 60 | 1. Mantap Peduli Sosial / Mantap Cares Social<br>2. Merdeka Bersama Pensiunan / Independent Together with Retirees |
| 39 | Singaraja | 2 | 70 | 1. Tirta Yatra / Tirta Yatra<br>2. Tabur Bunga & Bakti Sosial / Sowing Flowers & Social Service |
| 40 | Manokwari | 2 | 59 | 1. Pengajian, Ceramah Agama dan Tali Kasih / Recitation, Religious Lectures and Donation<br>2. Ibadah Bersama / R Worship Together |
| | **Total** | **79** | **3060** | |

Adapun varian bentuk kegiatan ABM yang dilakukan Kantor Cabang sepanjang tahun 2019 ialah sebagai berikut :

The variants of ABM activities carried out by the Branch Office throughout 2019 were as follows:

| Fokum ABM | Bentuk Kegiatan<br>*Forms of activity* | Jumlah Kegiatan<br>*Number of Activities* |
|---|---|---|
| Sosial<br>*Social* | Bakti Sosial/ *Social Service* | 12 |
| | Perayaan HUT RI/*Indonesia Independence Day Celebration* | 6 |
| | Cooking Competition | 6 |
| | Kunjungan ke Panti Lansia/ *A Visit to the Elderly Nursing Home* | 4 |
| | Lomba Menyanyi Pensiunan/ *Retired Singing Contest* | 3 |
| | Gathering Pensiunan/ *Retired Gathering* | 1 |
| | Peringatan Hari Guru/ *Commemoration of Teacher's Day* | 1 |
| | Belajar Pernak-Pernik *Rajutan/ Knitting Learning* | 1 |
| | Seminar Lansia/ E*lderly Seminar* | 1 |
| Spiritual<br>*Spiritual* | Pengajian/*Recitation* | 21 |
| | Tirta Yatra | 5 |
| | Kebaktian Bersama/ *Worship Together* | 4 |
| | Mantap Berkurban/ *Qurban of Mantap* | 4 |
| | Wisata Rohani/ *Spiritual Tourism* | 3 |
| | Peringatan Maulid Nabi/ *Commemoration of the Prophet's Birthday* | 3 |
| | Halal Bi Halal | 1 |
| | Paskah/ *Easter* | 1 |
| | Natal/ *Christmas* | 1 |
| | Muharram | 1 |
| Total | | 79 |

Tirta Yatra • KC Mataram April • April 2019

Wisata Rohani ke Banten Lama • KC Serang • September 2019

Kunjungan ke Panti Lansia • Kc Makassar • Oktober 2019

Selama tahun 2019, terdapat 7 video ABM terbaik dan 23 foto ABM terbaik yang berhasil mendapatkan rewards dengan rincian sebagai berikut :

During 2019, there were 7 of the best ABM videos and 23 of the best ABM photos that managed to get rewards with the following details:

| Kategori Rewards<br>*Rewards Category* | Unit Pelaksana<br>*Executor Unit* | Bentuk<br>*Form* | Waktu Kegiatan<br>*Time of Activity* |
|---|---|---|---|
| **Video Terbaik**<br>**The Best Videos**<br>**@Rp1.000.000** | KC / Branch Office Melati | Tirta Yatra / Tirta Yatra | Maret 2019 |
| | KC / Branch Office Bandung | Mantap Cooking Club / Mantap Cooking Club | April 2019 |
| | KC / Branch Office Karangasem | Metirta Yatra / Metirta Yatra | Maret 2019 |
| | KC / Branch Office Baturaja | Lomba Masak Bersama Nasabah / Cooking Competition Together with Customers | November 2019 |
| | KC / Branch Office Karangasem | Bakti Sosial dan Sembahyang Bersama / Social Service and Prayer Together | Agustus 2019 |
| | KC / Branch Office Kediri | Perayaan HUT Kemerdakaan RI Ke-74 / Celebration of the 74th Indonesia Independence Day | Agustus 2019 |
| | KK / Cash Office Tangerang Serpong | Wisata Rohani ke Masjid Kubah Emas / Spiritual Tourism to the Golden Dome Mosque | Desember 2019 |
| **Foto Terbaik**<br>**The Best Photos**<br>**@Rp.500.000,-** | KC / Branch Office Bandung | Mantap Cooking Club / Mantap Cooking Club | April 2019 |
| | KC / Branch Office Bengkulu | Mantap Mencari Bakat session 2 / Mantap Looking for Talents session | Maret 2019 |
| | KC / Branch Office Mataram | Tirta Yatra Bersama Bank Mantap / Tirta Yatra Together with Bank Mantap | April 2019 |
| | KC / Branch Office Melati | Bakti Sosial ke Panti Asuhan Hindu / Social Service to Hindu Orphanage | Juli 2019 |
| | KC / Branch Office Serang | Bakti Sosial ke Panti Werdha Kota Serang / Social Service to the Elderly Nursing Home of Serang City | Juli 2019 |
| | KC / Branch Office Karangasem | Bakti Sosial dan Sembahyang Bersama / Social Service and Prayer Together | Agustus 2019 |
| | KC / Branch Office Palu | Perayaan HUT Kemerdakaan RI Ke-74 / Celebration of the 74th Indonesia Independence Day | Agustus 2019 |
| | KC / Branch Office Purwokerto | Mantap Berqurban / Qurban of Mantap | Agustus 2019 |
| | KK / Cash Offices Purworejo | Perayaan HUT RI di Panti Lansia / Celebration of Indonesia Independence Day at the Elderly Nursing Home | Agustus 2019 |
| | KC / Branch Office Singaraja | Tabur Bunga di Taman Makam Pahlawan / Sowing Flowers at the Heroes' Graveyard | Agustus 2019 |
| | KC / Branch Office Mataram | Perayaan HUT Kemerdekaan RI Ke-74 / Celebration of the 74th Indonesia Independence Day | Agustus 2019 |
| | KC / Branch Office Medan | Perayaan HUT Kemerdekaan RI Ke-74 / Celebration of the 74th Indonesia Independence Day | Agustus 2019 |
| | KC / Branch Office Serang | Wisata Rohani ke Banten Lama / Spiritual Tourism to Old Banten | September 2019 |
| | KC / Branch Office Bengkulu | Mantap Cooking Competition / Mantap Cooking Competition | Agustus 2019 |
| | KC / Branch Office Makassar | Kunjungan ke Panti Lansia / A Visit to the Elderly Nursing Home | Oktober 2019 |
| | KC / Branch Office Melati | Tirta Yatra / A Visit to the Elderly Nursing Home | Oktober 2019 |
| | KK / Branch Office Tangerang Serpong | Wisata Rohani ke Masjid Kubah Emas / Spiritual Tourism to the Golden Dome Mosque | Desember 2019 |
| | KC / Branch Office Malang | Pemberian Santunan ke Panti Jompo Al Islah / Provision of Donations to Al Islah Elderly Nursing Home | November 2019 |
| | KC / Branch Office Pematang Siantar | Belajar Merajut / Knitting Learning | Agustus 2019 |
| | KC / Branch Office Tanjung Pinang | Bakti Sosial / Social Service | Oktober 2019 |
| | KC / Branch Office Yogyakarta | Pemberian Santunan ke Panti Jompo / Provision of Donations to the Elderly Nursing Home | September 2019 |
| | KK / Cash Offices Salatiga | Qurban Bersama Mantap / Qurban Together with Mantap | Agustus 2019 |

## PROGRAM MANTAP BERBAGI DAN MANTAP COOKING CLUB TAHUN 2019

Pelatihan Hands On 3 hari - April 2019 Bandung

### KOMUNITAS MANTAP INDONESIA

Sehat Bersama Mantap adalah Program kegiatan kesehatan yang dipersembahkan oleh Bank Mantap untuk para pensiunan agar selalu memilki jiwa yang bugar dimasa usia lanjut, bentuk program ini dilaksanakan seluruh kantor cabang dimana jenis kegitannya seperti, cek kesehatan, senam, yoga, jalan santai, dan jenis kegiatan kesehatan lainnya.

Sebagai wujud implementasi atas pilar ke-2 program Mantap Indonesia, Bank Mantap melaksanakan program Komunitas Mantap Indonesia (KMI) agar dapat memberikan manfaat optimal dan mendukung produktivitas anggota komunitas untuk mencapai masa pensiun yang sehat, aktif dan sejahtera.

Tujuan pelaksanaan KMI adalah sebagai berikut:

- Mendukung program Pemerintah untuk menjadikan produktivitas dan kesehatan lansia sebagai prioritas nasional.
- Menyediakan wadah resmi untuk ajang bersosialisasi yang mendukung produktivitas para pensiunan nasabah Bank Mantap.
- Sarana untuk menuangkan ide, kreativitas, dan pengembangan diri bagi pensiunan nasabah Bank Mantap.
- Cikal bakal program Mantapreneur yang bertujuan untuk menciptakan bibit – bibit wirausaha potensial dari kalangan pensiunan.

Pada tahun 2019, terdapat pengembangan program Mantap Aktif yaitu berupa komunitas pensiunan berbasis kuliner, Mantap *Cooking Club* (MCC) yang bertujuan:

- Meningkatkan produktivitas para pensiunan walaupun dilakukan hanya dari rumah
- Meningkatkan kemampuan memasak para pensiunan terutama para ibu
- Menggerakkan perekonomian berbasis kuliner dari dapur
- Menciptakan *brand awareness* Bank Mantap sebagai pelopor komunitas memasak pensiunan di Indonesia

## MANTAP SHARE PROGRAM AND MANTAP COOKING CLUB 2019

Cooking demo 5 resep - September 2019

### INDONESIA MANTAP COMMUNITY

Healthy Together with MANTAP is a health activity program presented by Bank Mantap for retirees to always have a fit soul in their age Furthermore, the form of this program is carried out throughout all branch offices where types of activity such as, health checks, gymnastics, yoga, leisurely walks, and other types of health activities.

As a form of implementation of the second pillar of the Mantap Indonesia program, Bank Mantap implements Komunitas Mantap Indonesia (Indonesian Mantap Community/KMI) program. It is to provide optimal benefits and support the productivity of community members to achieve a healthy, active, and prosperous retirement period.

The objectives of KMI are as follows:

- Supports Government programs to make elderly productivity and health a national priority.
- Provides an official forum for socializing events that support the productivity of Bank Mantap's customer retirees.
- A means to express ideas, creativity, and self-development for Bank Mantap's customer retirees.
- Forerunner of the Mantapreneur program which aims to create potential entrepreneurial seeds from retirees.

In 2019, there was a development of Program Mantap Aktif (Active Mantap Program) in the form of a culinary-based retiree community, Mantap Cooking Club (MCC) which aimed:

- Increase the productivity of retirees even if done only from home
- Improve the cooking ability of retirees especially mothers
- Drive a culinary-based economy from the kitchen
- Create Bank Mantap brand awareness as a pioneer of retired cooking communities in Indonesia

Mempertimbangkan efektivitas dan efisiensi program, maka di tahun 2019 ini Mantap *Cooking Club* dilaksanakan dalam entuk pilot project di beberapa kantor cabang Bank Mantap.

Berikut adalah hasil pelaksanaan kegiatan MCC tahun 2019:

Considering the effectiveness and efficiency of the program, in 2019, the Mantap Cooking Club was held in the form of pilot projects in several Bank Mantap branch offices.

The following were the results of the 2019 MCC activities:

| Keterangan | Batch 1 | Batch 2 | *Information* |
|---|---|---|---|
| Waktu pelaksanaan | April 2019 | September 2019 | Execution time |
| Jumlah peserta | 124 orang / people | 183 orang / people | Number of participants |
| Konsep kegiatan | Pelatihan hands on selama 3 hari dengan 3 jenis resep yang dipraktekan<br>Hands-on training for three days with three types of recipes that were practiced | Cooking demo selama 1 hari dengan 5 resep yang dipraktekkan<br>Cooking demo for one day with five recipes practiced | Concept of activities |

KC PURWOKERTO - MANTAP BERKURBAN AGUSTUS 2019

## MANTAP BERBAGI

Sebagai bentuk kepedulian Bank Mantap dan dengan spirit untuk berbagi kebahagiaan kepada yang membutuhkan, kami berencana untuk melaksanakan program Mantap Berbagi yaitu pemberian bingkisan gratis untuk membantu masyarakat merayakan Hari Raya Idul Fitri.

Mantap Berbagi merupakan implementasi dari pilar II Program Mantap Indonesia dan dilaksanakan berkaitan dengan kehadiran bulan Ramadhan 1440 H sebagai bulan ibadah yang merupakan saat tepat untuk mewujudkan kepedulian terhadap sesama, khususnya bagi para pensiunan yang berada di sekitar wilayah usaha Bank Mantap di seluruh Indonesia.

Pada tahun 2019 lalu Program Mantap Berbagi didistribusikan dalam bentuk paket ibadah dan sembako dengan rincian:

## MANTAP SHARING

As a form of Bank Mantap's concern and with a spirit to share happiness to those in need, we plan to implement the Mantap Berbagi (Mantap Sharing) program, which is giving free gifts to help people celebrate Eid al-Fitr.

Mantap Berbagi is an implementation of Pillar II of the Indonesian Mantap Program. It was carried out in connection with the presence of Ramadhan 1440 H as a month of worship, which was the right time to manifest concern for others, especially for retirees who were around the business areas of Bank Mantap throughout Indonesia.

In 2019 the Mantap Sharing Program was distributed in the form of packages of religious worship and nine basic needs (sembako) with details:

| Detail Paket<br>*Package Details* | Jumlah barang berhasil didistribusikan<br>*Number of items successfully distributed* |
|---|---|
| Sarung / Sarong | 3.417 |
| Al–Quran / Al-Quran | 980 |
| Mukena / Mukena | 915 |
| Sembako / Nine basic needs | 8.218 |

## MANTAP MENCARI MENTOR

Merupakan perluasan dari program Mantap Sejahtera yang dibentuk berdasarkan pertimbangan sebagai berikut:

- Masih perlu pengembangan untuk pemilihan jenis ragam usaha, sehingga di setiap Kantor Cabang dapat menyediakan minimal 2-3 pilihan jenis usaha berbeda.
- Perbandingan jumlah Mentor belum berbanding lurus dengan lokasi Kantor Cabang Bank Mantap diseluruh Indonesia sementara selalu ada peminat untuk mengikuti pelatihan
- Berdasarkan laporan tahun 2018, hanya 4% dari keseluruhan peserta pelatihan yang memutuskan untuk memulai usaha, memberikan gambaran bahwa perlu dilakukan perbaikan dalam hal menumbuhkan minat peserta untuk memulai usaha, baik dalam hal pertambahan jenis usaha baru maupun metode pelatihan dan pembinaan Mentor.

Tujuan program Mantap Mencari Mentor adalah:

- Memiliki beragam pilihan Mentor dengan jenis usaha yang berbeda dan cocok untuk dilakukan oleh pensiunan
- Melakukan standarisasi Mentor sehingga Bank Mantap memiliki kualitas Mentor yang sesuai dan kredibel di bidangnya
- Sebagai salah satu sarana branding dan bentuk keseriusan Bank Mantap dalam mengimplementasikan program Wirausaha bagi kesejahteraan pensiunan.

Berikut adalah rangkaian kegiatan Mantap Mencari Mentor selama tahun 2019:

## MANTAP LOOKING FOR MENTORS

It is an extension of the Mantap Sejahtera program that was formed based on the following considerations:

- It still needs to be developed for the selection of various types of businesses, so that in each Branch Office can provide a minimum of 2-3 choices of different kinds of business.
- Comparison of the number of Mentors is not directly proportional to the location of Bank Mantap Branch Offices throughout Indonesia while there are always interested people to attend training
- Based on the 2018 report, only 4% of all trainees decided to start a business, giving an illustration that improvements need to be made in terms of growing the interest of participants to start a business, both in terms of adding new kinds of businesses and methods of training and fostering mentors.

The objectives of Mantap Looking for Mentors program are:

- Has a variety of Mentor choices with different types of businesses and is suitable done for retirees to do.
- Standardize Mentors so that Bank Mantap has mentors' qualities that are appropriate and credible in their fields.
- As one means branding and a form of the seriousness of Bank Mantap in implementing the Entrepreneurial program for the welfare of retirees.

The following was a series of Mantap activities looking for Mentors during 2019:

| **Kegiatan**<br>***Activities*** | **Realisasi**<br>***Realization*** | **Keterangan**<br>***Information*** |
|---|---|---|
| Pendaftaran calon mentor melalui website<br>Registration of prospective mentors through the website | 26 Februari – 10 April 2019 | 135 Pendaftar/ Registrants |
| Seleksi berkas pendaftar<br>Selection of registrants file | 11 April – 26 April 2019 | - |
| Survey Calon Mentor oleh KC<br>Prospective Mentors Survey by Branch Office | 29 April – 13 Mei 2019 | 80 calon disurvey/ candidates were surveyed |
| Penetapan Mentor Terpilih<br>Stipulation of Selected Mentors | 7 Agustus 2019 | 24 mentor terpilih/ mentors selected |

Peningkatan kapasitas Mentor Wirausaha Mantap Sejahtera (WMS) dilaksanakan berupa mentoring online melalui group WA dengan pemberian modul dan video yang mendukung. Sampai dengan 31 Desember 2019, Bank Mantap telah memiliki Mentor sejumlah 83 orang yang tersebar di seluruh Kantor Cabang di Indonesia.

The capacity building of the mentors of Wirausaha Mantap Sejahtera (Prosperous Mantap Entrepreneurs/WMS) is carried out in the form of online mentoring through WA groups by providing the supporting modules and videos. As of 31 December 2019, Bank Mantap had 83 mentors spread throughout the Branch Offices in Indonesia.

## PROGRAM WIRAUSAHA MANTAP SEJAHTERA

### MANTAP INDONESIA

1. Program Mantap Indonesia adalah:

   Program unggulan Bank Mandiri Taspen dalam rangka memberikan kontribusi positif dalam rangka terciptanya lingkungan dan masyarakat Indonesia yang mantap dan sejahtera.

   Melalui implementasi program Mantap Indonesia, diharapkan Bank Mandiri Taspen dapat membantu memecahkan masalah yang dihadapi masyarakat serta dapat memberikan manfaat ekonomi dan sosial untuk kepentingan masyarakat dan lingkungan

2. Strategi pelaksanaan program Mantap Indonesia adalah melalui 3 Pilar yaitu :
   - Mantap Sehat,
     Bertujuan meningkatkan derajat kesehatan dan mutu kehidupan masyarakat, khususnya pensiunan untuk mencapai kondisi sehat optimal. Contoh program ini dilakukan dalam bentuk kegiatan olahraga bersama, cek kesehatan gratis dan sarapan sehat bersama.
   - Mantap Aktif,
     Bertujuan mendukung penciptaan masyarakat, khususnya pensiunan yang aktif, produktif serta tangguh dan bahagia. Contoh program ini dilakukan dalam bentuk pelaksanaan kegiatan yang fokus pada aspek spiritual dan sosial para pensiunan.
   - Mantap Sejahtera,
     Bertujuan menciptakan masyarakat, khususnya pensiunan yang mandiri dan sejahtera melalui kewirausahaan. Contoh program ini dilakukan dalam bentuk pelatihan dan pembinaan wirausaha.

## PROGRAM WIRAUSAHA

1. Wirausaha Mantap Sejahtera adalah:

   Program wirausaha terintegrasi antara pelatihan ide, praktek usaha, pengembangan diri dan mentoring usaha berkelanjutan dengan tujuan agar para calon pensiunan/ pensiunan dapat berkarya membangun usaha dan hidup sejahtera di masa pensiun.

2. Tujuan pelaksanaan program Wirausaha Mantap Sejahtera:
   - Bentuk dukungan kepada Pemerintah untuk menumbuhkan jumlah wirausaha di Indonesia, khususnya dari kalangan pensiunan.
   - Mendorong pensiunan untuk bisa mandiri dan tidak bergantung kepada orang lain.
   - Wirausaha dapat menjadi pilihan kegiatan utama untuk mendukung produktivitas di masa pensiun.
   - Sarana pengembangan diri dan menuangkan ide serta kreativitas untuk menjaga tingkat keaktifan di masa pensiun.

## PROSPEROUS MANTAP ENTREPRENEURS (WMS) PROGRAM

### INDONESIA MANTAP

1. (Indonesia Mantap Program) is:

   Mandiri Taspen flagship program to make a positive contribution to the creation of a stable and prosperous Indonesian environment and society.

   The implementation of the Indonesia Mantap program, it is hoped that Bank Mandiri Taspen can help solve problems faced by the community and can provide economic and social benefits for the benefit of society and the environment.

2. The strategy for implementing Indonesia Mantap program is through 3 Pillars, namely:
   - Healthy Mantap,
     Aiming at improving the health status and quality of life of the community, especially retirees, to achieve optimal health conditions. Examples of this program are carried out in the form of joint sports activities, free health checks, and healthy breakfast together.
   - Active Mantap,
     Aiming at supporting the creation of society, especially active, productive, sturdy, and happy retirees. An example of this program is carried out in the form of activities implementation that focus on the spiritual and social aspects of retirees.
   - Prosperous Mantap,
     Aiming at creating a society, especially independent and prosperous retirees through entrepreneurship. An example of this program is carried out in the form of entrepreneurship training and fostering.

## ENTREPRENEURSHIP PROGRAM

1. Prosperous Mantap Entrepreneurship is:

   The entrepreneurship program is integrated between ideas training, business practices, self-development, and sustainable business mentoring with the aim that prospective retirees/ retirees can work to build a business and prosper life in retirement.

2. The objectives of the implementation of the Prosperous Mantap Entrepreneurship Program:
   - Form of support for the Government to grow the number of entrepreneurship in Indonesia, especially from retirees.
   - Encourage retirees to be independent and not depend on others.
   - Entrepreneurship can be the primary activity choice to support productivity in retirement.
   - Means of personal development and pouring ideas and creativity to maintain the level of activity in retirement.

3. Keunggulan/perbedaan program Wirausaha Mantap Sejahtera:

   Melalui program Wirausaha Mantap Sejahtera, Bank Mandiri Taspen ingin menciptakan komunitas – komunitas wirausaha yang anggotanya adalah para calon pensiunan/ pensiunan yang memiliki minat usaha yang sama dengan jenis usaha sesuai dengan potensi lokal daerah dimana para pensiunan tersebut berada.

   Dengan mempertimbangkan keterbatasan fisik para pensiunan, maka Bank Mandiri Taspen menciptakan program wirausaha yang mudah dilakukan oleh para pensiunan dengan membantu memberikan solusi dari hulu hingga hilir, dari sejak mendapatkan motivasi dan teori usaha hingga bantuan pemasaran.

   Untuk pelaksanaan program ini, Bank Mandiri Taspen menjalin kerjasama dengan para pengusaha terpilih yang juga memiliki kepedulian yang sama untuk membina dan mensejahterakan para pensiunan.

4. Tahun 2019 merupakan tahun ketiga pelaksanaan program WMS. Program ini merupakan pilar ke-3 Mantap Indonesia yang sudah diimplementasikan di seluruh Kantor Cabang Bank Mantap. Adapun pencapaian program WMS tahun 2017, 2018 dan 2019 adalah:

3. The excellence/differences of the Prosperous Mantap Entrepreneurship program:

   Through the Prosperous Mantap Entrepreneurship program, Bank Mandiri Taspen wants to create entrepreneurial communities whose members are prospective retirees/retirees who have the same business interests as the types of businesses by the local potency of the area where the retirees are located.

   Taking into account the physical limitations of retirees, Bank Mandiri Taspen created an entrepreneurial program that was easily carried out by retirees by helping to provide solutions from upstream to downstream, since getting motivation and business theory to marketing assistance.

   For the implementation of this program, Bank Mandiri Taspen cooperates with selected entrepreneurs who also have the same concern to foster and prosper the retirees.

4. In 2019 was the third year of the implementation of the WMS program. This program was the 3rd pillar of Mantap Indonesia that has been implemented in all Bank Mantap Branch Offices. The WMS program achievements in 2017, 2018, and 2019 were:

| Keterangan | 2019 | 2018 | 2017 | *Information* |
|---|---|---|---|---|
| Jumlah Cabang Pelaksana | 40 cabang/ branches | 38 cabang/ branches | 2 cabang/ branches | Number of Implementer Branches |
| Jumlah Pelatihan WMS | 62 kali/ times | 49 kali/ times | 4 kali/ times | Number of WMS Training |
| Jumlah Peserta Pelatihan | 1.379 orang | 1.066 orang | 59 orang | Number of Trainees |
| Jumlah Peserta Menjadi Debitur | 76 orang/ people | 84 orang/ people | 18 orang/ people | Number of Participants Becoming Debtors |
| Jumlah Peserta Menjadi Wirausaha | 58 orang/ people | 45 orang/ people | 6 orang/ people | Number of Participants Becoming Entrepreneurs |

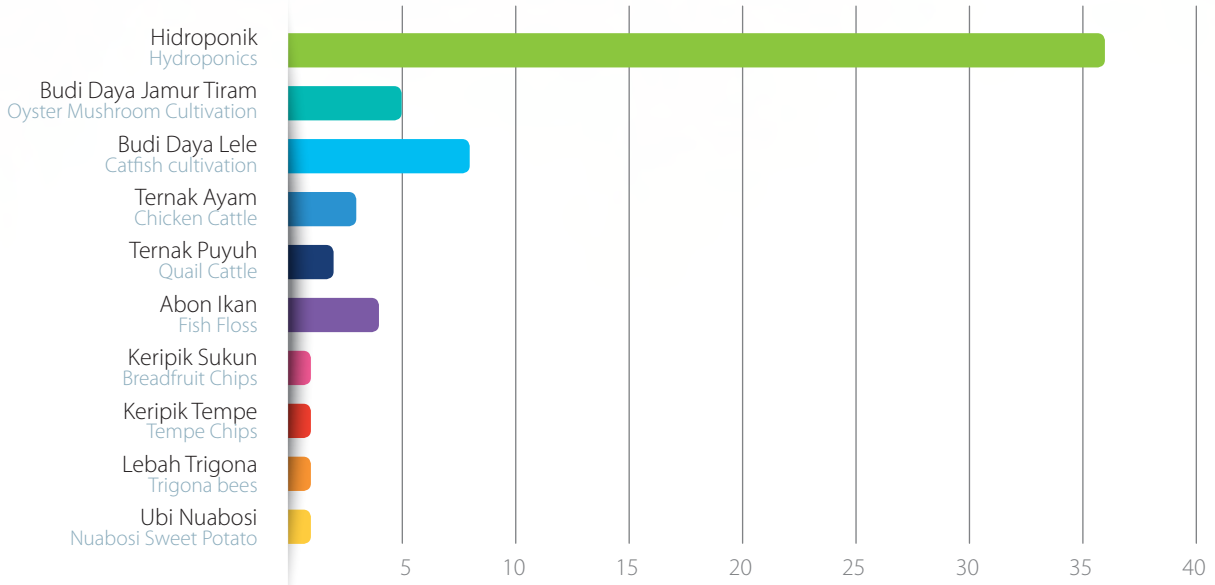
Ternak Puyuh Kediri

Pudjiati (Hidroponik Jambi)

5. Pada tahun 2019 telah dilaksanakan 62 kali pelatihan WMS dengan 10 jenis pelatihan. Dari pelatihan yang sudah terselenggara, hidroponik masih menjadi jenis pelatihan yang paling diminati oleh pensiunan, berikut datanya:

5. In 2019 there were 62 WMS training sessions with ten types of training conducted. From the training that has been held, hydroponics is still the type of training most sought after by retirees, with the following data:

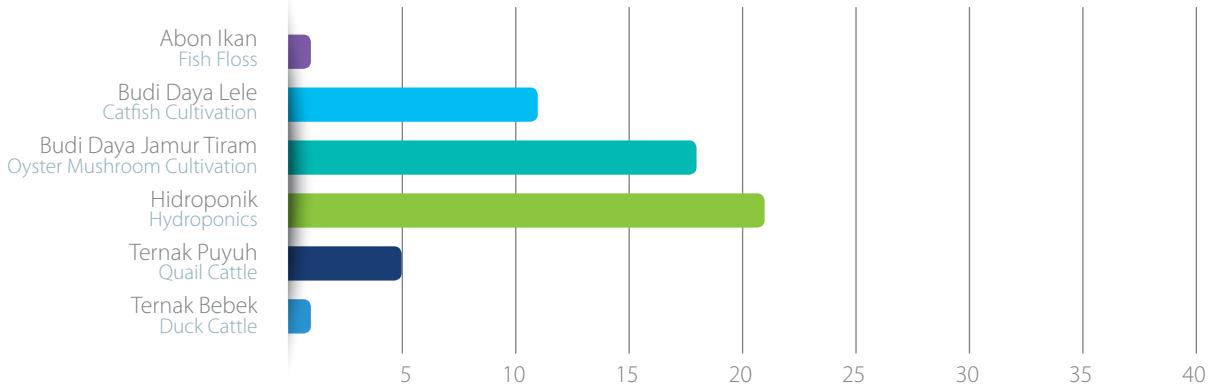
**PELAKSANAAN WMS 2019**
**IMPLEMENTATION OF WMS IN 2019**




6. Selain itu program WMS 2019 telah melahirkan wirausaha pensiunan sebanyak 58 orang, baik untuk skala bisnis maupun konsumsi pribadi. Dari awal pelaksanaan hingga saat ini, Bank Mantap telah menciptakan 109 wirausaha pensiunan dari berbagai jenis pelatihan. Pada tahun 2019 Hidroponik, budi daya jamur tiram dan budi daya lele menjadi yang paling banyak diminati oleh para pensiunan, sedangkan yang lain memilih jenis usaha sesuai minatnya. Berikut data grafisnya:

6. Besides, the WMS 2019 program has given birth to 58 retired entrepreneurs, both for business scale and personal consumption. From the beginning of the implementation until now, Bank Mantap has created 109 retired entrepreneurs from various types of training. In 2019, hydroponics, the cultivation of oyster mushrooms, and catfish cultivation became the most sought after by retirees, while others chose the type of business according to their interests. Here are the graphic data:

**JUMLAH WIRAUSAHA PENSIUNAN**
**NUMBER OF RETIRED ENTREPRENEURS**



7. Sebagai informasi, berikut data perkembangan 10 wirausaha pensiunan yang terpilih sebagai penerima Rewards WMS 2019 sebagai Wirausahawan Produktif:

7. For information, the following data on the development of 10 retired entrepreneurs selected as 2019 WMS Rewards recipients as Productive Entrepreneurs:

| No | Nama/ Name | Jenis Usaha/ *Type of Business* | Lokasi/ *Location* | Progress Usaha | *Business Progress* |
|---|---|---|---|---|---|
| 1 | Suhermanto | Hidroponik<br>Hydroponics | Jember | • Mulai usaha: Januari 2018<br>• Luas usaha: Greenhouse 6x8m, 1.500 titik tanam<br>• Rata - rata penghasilan: Rp3-3,5juta/bulan<br>• BEP: Desember 2019 | • Start of business: January 2018<br>• Business area: 6x8m Greenhouse, 1,500 planting points<br>• Average income: IDR 3-3.5 million / month<br>• BEP: December 2019 |
| 2 | Muhammad Amien | Budi Daya Jamur Tiram<br>Cultivation Oyster Mushroom | Pekanbaru | • Mulai usaha: November 2018<br>• Luas usaha: Kumbung 5x10m, 4.000 baglog<br>• Rata - rata penghasilan: Rp4-5juta/ bulan<br>• BEP: Maret 2019 | • Starting a business: November 2018<br>• Business area: Kumbung 5x10m, 4,000 baglog<br>• Average income: IDR 4-5 million / month<br>• BEP: March 2019 |
| 3 | Ratni Sali | Budi Daya Jamur Tiram<br>Cultivation Oyster Mushroom | Palangkaraya | • Mulai usaha: November 2018<br>• Luas usaha: Kumbung 4x6m, 3.000 baglog<br>• Rata - rata penghasilan: Rp3juta/ bulan<br>• Inovasi: melakukan olahan jamur tiram crispy dengan 2 varian rasa yang dijual di Palangkaraya dan luar kota | • Start of business: November 2018<br>• Business area: Kumbung 4x6m, 3,000 baglog<br>• Average income: IDR 3 million / month<br>• Innovation: doing mushroom preparations crispy oysters with 2 flavors which is sold in Palangkaraya and out of town |
| 4 | Ampuh Sera | Budi Daya Jamur Tiram<br>Cultivation Oyster Mushroom | Palangkaraya | • Mulai usaha: Oktober 2018<br>• Luas usaha: Kumbung 8x7m, 2.500 baglog<br>• Rata - rata penghasilan: Rp2,5-3juta/bulan<br>• Inovasi: memproduksi baglog sendiri hingga 300 baglog/hari dan memanfaatkan limbah baglog menjadi media ternak untuk cacing | • Starting a business: October 2018<br>• Business area: Kumbung 8x7m, 2,500baglog<br>• Average income: Rp2,5-3 million / month<br>• Innovation: produce baglog own up to 300 baglog / day and utilize baglog waste a livestock medium for worms |
| 5 | Sarah Matinahoru | Abon Ikan<br>Shredded Fish | Ambon | • Mulai usaha: November 2018, membentuk Komunitas Usaha Abon Ikan Layang<br>• Rata - rata penghasilan: Rp2-3juta/ bulan<br>• Hasil usaha: Abon Ikan 2 varian rasa, original dan pedas<br>• Inovasi: Mendapatkan sertifikat Halal MUI dan sertifikat uji kompetensi dari Kementerian Kelautan dan Perikanan | • Starting a business: November 2018, forming a Business Community Shredded Flying Fish<br>• Average income: IDR 2-3 million / month<br>• Business results: Shredded Fish 2 flavors, original and spicy<br>• Innovation: Get a certificate Halal MUI and test certificate competence of the Ministry Maritime Affairs and Fisheries |
| 6 | Pudjiati | Hidroponik<br>Hydroponics | Jambi | • Mulai usaha: Januari 2019<br>• Luas usaha: Greenhouse 6x10m, 2.000 titik tanam<br>• Rata - rata penghasilan: Rp4-5juta/ bulan<br>• Inovasi: Sudah bisa mandiri, menjual hasil panen ke supermarket Plasma dan Transmart Jambi<br>• Info lain: Bu Pudjiati mengidap penyakit kanker tulang yang menyebabkannya harus mengikuti kemoterapi setiap 3 bulan sekali. Setelah berhidroponik, beliau menyampaikan kesehatannya kian membaik | • Starting a business: January 2019<br>• Business area: 6x10m Greenhouse, 2,000 planting points<br>• Average income: IDR 4-5 million / month<br>• nnovation: Can be independent, sell the crop to Plasma and Transmart supermarkets Jambi<br>• Other information: Ms. Pudjiati has bone cancer cause it has to follow chemotherapy every 3 months. After hydroponics, he convey more health get better |

| No | Nama/ Name | Jenis Usaha/ *Type of Business* | Lokasi/ *Location* | Progress Usaha | *Business Progress* |
|---|---|---|---|---|---|
| 7 | Sobirin | Hidroponik Hydroponics | Banyuwangi | • Mulai usaha: Desember 2018<br>• Luas usaha: 2 Greenhouse 6 x 7m dan 5 x7m<br>• Rata - rata penghasilan: Rp3-3,5juta/bulan | • Starting a business: December 2018<br>• Business area: 2 Greenhouses 6 x 7m and 5 x7m<br>• Average income: IDR 3-3.5 million / month |
| 8 | Sa'inah | Budi Daya Lele Catfish Cultivation | Cirebon | • Mulai usaha: November 2018<br>• Luas usaha: 8 kolam terpal dengan diameter 3m, 24.000 bibit lele<br>• Rata - rata penghasilan: Rp7juta/ bulan<br>• Info lain: menambah 6 kolam di 2020 | • Starting a business: November 2018<br>• Business area: 8 tarpaulin pools with 3m diameter, 24,000 catfish seedlings<br>• Average income: IDR 7 million / month<br>• Other info: add 6 pools in 2020 |
| 9 | Bahrizal | Hidroponik Hydroponics | Jambi | • Mulai usaha: September 2018<br>• Luas usaha: Greenhouse 9x14m, 4.000 titik tanam<br>• Rata - rata penghasilan: Rp5-6juta/ bulan | • Start of business: September 2018<br>• Business area: 9x14m Greenhouse, 4,000 planting points<br>• Average income: IDR 5-6 million / month |
| 10 | Freth Dwemanser | Budi Daya Lele Catfish Cultivation | Jayapura | • Mulai usaha: Desember 2018<br>• Luas usaha: 4 kolam terpal dengan luas 4 x 7m, 4.000 bibit lele<br>• Rata - rata penghasilan: Rp2-2,5juta/bulan | • Starting a business: December 2018<br>• Business area: 4 tarpaulin pools with 4 x 7m wide, 4,000 catfish seedlings<br>• Average income: IDR 2-2.5 million / month |

Hidroponik SIngaraja

M Amien (Jamur Tiram Pekanbaru)

Lele Cirebon

Keripik Tempe Manokwari

# CORPORATE SOCIAL RESPONSIBILITY YANG TERKAIT DENGAN PRODUK DAN NASABAH KEBIJAKAN

## Corporate Social Responsibility Related To Products And Customers

Dalam implementasi tanggung jawab sosial terhadap produk dan nasabah, Bank Mantap berkomitmen terhadap hal-hal sebagai berikut:

1. Menjaga Kerahasaiaan Informasi Data Nasabah
   - Kerahasiaan informasi atau disebut Rahasia Bank diatur dalam Kebijakan Operasional Bank
   - Bahwa yang dimaksudkan sebagai Rahasia Bank adalah segala sesuatu yang berhubungan dengan keterangan mengenai nasabah penyimpan dan simpanan.
   - Bank wajib merahasiakan keterangan tentang dokumen perusahaan, nasabah penyimpan dan simpanannya .
   - Untuk kepentingan penyidikan, Bank dapat memberi data kepada pihak ketiga sesuai dengan Peraturan Bank Indonesia dan Undang-Undang Perbankan yang berlaku.
2. Edukasi Nasabah
   - Unit Kerja Kantor Pusat yang ditetapkan sebagai unit yang menyelenggarakan Edukasi dalam rangka meningkatkan literasi keuangan kepada konsumen dan masyarakat adalah Bagian *Corporate Secretary* dan Legal.
   - Program Edukasi dilakukan dalam satu tahun sebanyak 4 (empat) kali disamping itu juga kegiatan edukasi dilakukan bekerjasama dengan Otoritas Jasa Keuangan.
   - Layanan Edukasi juga disampaikan melalui Website Bank Mantap www.bankmantap.co.id
3. Pengaduan dan Penyelesaian
   - Pedoman Pelayanan dan Penyelesaian Pengaduan Konsumen ditetapkan berdasarkan Standar Prosedur Pengelolaan Nasabah tanggal 21 September 2018.
   - Bahwa dengan adanya Peraturan Otoritas Jasa Keuangan No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan, Pelaku Usaha Jasa Keuangan (PUJK) wajib memiliki unit kerja dan/atau fungsi untuk menangani dan menyelesaikan pengaduan yang diajukan Konsumen
   - Unit Kerja Kantor Cabang yang ditetapkan bertugas dalam melayani dan penyelesaian Pengaduan konsumen adalah Kepala Cabang dan *Customer Service* (CS).
   - Bahwa Unit kerja dan/atau fungsi yang melayani dan menyelesaikan pengaduan yang diajukan oleh konsumen memiliki kewenangan sesuai dengan mekanisme pelayanan dan penyelesaian Pengaduan bagi konsumen.
   - *Service Level Agreement* penyelesaian pengaduan konsumen adalah 20 (dua puluh) hari Kerja

In implementing social responsibility towards products and customers, Bank Mantap is committed to the following matters:

1. Maintaining the Confidentiality of Customer Data Information
   - The confidentiality of information or called Bank Confidentiality is regulated in the Bank's Operational Policy.
   - Whereas what is intended as Bank Secrecy are all matters relating to information regarding depositors and deposits.
   - Banks are required to keep confidential information about company documents, deposit customers, and deposits.
   - For the investigation, the Bank may provide data to third parties per Bank Indonesia Regulations and applicable Banking Laws.
2. Customer Education
   - The Head Office Work Unit designated as a unit that organizes Education in the context of increasing financial literacy to consumers and the public is the Corporate Secretary and Legal Division.
   - Educational Program is carried out 4 (four) times a year besides that educational activities are carried out in collaboration with the Financial Services Authority.
   - Educational services are also delivered through the Bank Mantap Website www.bankmantap.co.id.
3. Complaints and Settlements
   - Service and Settlement Guidelines of Consumer Complaints are determined based on Customer Management Standard Procedures dated September 21, 2018.
   - Whereas with the Financial Services Authority Regulation No. 1 / POJK.07 / 2013 concerning Consumer Protection in the Financial Services Sector, Financial Services Business Actors (PUJK) must have a work unit and/or function to handle and resolve complaints filed by the Consumer
   - Branch Office Work Units assigned in serving and settling customer Complaints are Branch Heads and Customer Service (CS).
   - That the work unit and/or function that serves and resolves complaints submitted by consumers has the authority; it is according to the service mechanism and complaint resolution for consumers.
   - The Service Level Agreement for handling consumer complaints is 20 (twenty) working days

- Informasi pengaduan Konsumen dapat dilakukan dengan langsung mendatangi kantor cabang terdekat, atau melaui customer care di Mantap Call 14024.

- Consumer complaints information can be done by directly visiting the nearest branch office or through customer care at Mantap Call 14024.

## RENCANA KEGIATAN

Bank telah menetapkan rencana kerja untuk meningkatkan kepuasan nasabah dengan melakukan kegiatan penyeleseian pengaduan nasabah dan pelaksanaan survei kepuasan nasabah. Bank menargetkan bahwa penyelesaian pengaduan di bawah *Service Level Agreement* (SLA) yang ditetapkan yaitu 14 hari kerja. Di samping itu, Bank juga menargetkan tingkat kepuasan nasabah yang tinggi dari skala 1 sampai dengan 5.

## ACTIVITY PLAN

The Bank has established a work plan to increase customer satisfaction by conducting customer complaints resolution and conducting customer satisfaction surveys. The bank targets that settlement of complaints under the Service Level Agreement (SLA) is set at 14 working days. Besides, the Bank also targets a high level of customer satisfaction on a scale of 1 to 5.

## KEGIATAN

1. Penyelesaian laporan pengaduan dari nasabah. Jumlah laporan Pengaduan selama tahun 2019 adalah 1385, 1343 pengaduan telah diselesaikan dengan penyelesaian rata-rata di bawah SLA yang ditetapkan sampai dengan 14 hari kerja dan 42 pengaduan masih dalam proses.

## ACTIVITIES

1. Completion of customer complaint reports. The number of complaints reports for 2019 were 1385, 1343 complaints had been resolved with an average settlement below the SLA set up to 14 working days, and 42 complaints were still in process.

### PENGADUAN SELESAI

### COMPLAINT COMPLETED

| Pengaduan Selesai<br>*Complaint Completed*<br>Jenis Kategori<br>*Type of Category* | Bulan / *Month* | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Jan | Feb | Mar | April | Mei | Juni | Juli | Agst | Sep | Okt | Nov | Des | Grand Total |
| Denominasi Salah<br>Incorrect Denominations | | | | | 1 | | | | | | | | 1 |
| *payment* tidak berhasil<br>Unsuccessful payment | | | | | 1 | | | | | | | | 1 |
| Tidak merasa melakukan trx<br>don't feel like making a transaction | | | | | | | 21 | | | | | | 21 |
| Transfer di ATM saldo rekening terdebet tetapi uang tidak terkredit ke rekening tujuan<br>Transfer at the ATM, account balance is debited but money is not credited to the destination account | | | | | 2 | 4 | 5 | 2 | 1 | 3 | | | 17 |
| Transfer di ATM namun rekening terdebet dana tidak sampai ke tujuan<br>Transfer at an ATM, but the account is debited and the funds do not arrive at the destination | | | | | | | | | | | 1 | 7 | 8 |
| Transaksi di ATM uang tidak keluar namun rekening terdebet<br>Transactions at ATMs money does not come out but accounts are debited | | | | | | | | 1 | | | | | 1 |
| Transaksi di ATM uang tidak keluar namun rekening terdebet<br>Transactions at ATMs money does not come out but accounts are debited | 6 | 4 | 21 | 15 | 72 | 213 | 94 | 324 | 92 | 108 | 118 | 227 | 1294 |
| **Grand Total** | **6** | **4** | **21** | **15** | **76** | **217** | **120** | **327** | **93** | **111** | **119** | **234** | **1343** |

## PENGADUAN DALAM PROSES

| Bulan dan Jenis Kategori<br>*Complaints in Process* | Pengaduan Dalam Proses<br>*Complaints in Process* |
|---|---|
| Desember / December | 42 |
| Tranfer di ATM namun rekening terdebet dana tdk sampai ke tujuan<br>Transfer at an ATM, but the account is debited and the funds do not arrive at the destination. | 5 |
| transaksi di ATM uang tdk keluar namun rekening terdebet<br>Transactions at ATMs, money does not come out, but accounts are debited. | 37 |
| Grand Total | 42 |

2. Apabila pengaduan konsumen ini tidak diselesaikan dengan baik oleh bank, kemungkinan akan menimbulkan perselisihan atau sengketa yang pada akhirnya akan merugikan konsumen dan atau bank yang bersangkutan. Sehubungan dengan masalah tersebut di atas dan untuk mengantisipasi agar penyelesaian pengaduan konsumen dapat dilaksanakan secara efektif dalam jangka waktu yang memadai, maka sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) Nomor: 1/POJK.07/2013 tanggal 26 Juli 2013 tentang perlindungan konsumen sector jasa keuangan dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 2/SEOJK.07/2014 tanggal 14 Pebruari 2014 tentang Pelayanan dan Penyelesaian Pengaduan Konsumen pada pelaku Jasa Keuangan. Untuk memenuhi ketentuan tersebut maka Perseroan selaku pelaku usaha jasa keuangan (PUJK) telah membentuk Unit yang melaksanakan fungsi penanganan Perlindungan Konsumen dan Penyelesaian Pengaduan konsumen.

3. Pelaksanaan survei kepuasan nasabah

   Bank Mandiri Taspen melaksanakan survei kepuasan pelanggan secara berkala dengan tujuan untuk mengidentifikasi tanggapan, respon dan harapan pelanggan terhadap masing-masing layanan yang telah diberikan.

2. If the consumer complaint is not resolved correctly by the bank, it is likely to cause conflicts or disputes, which will ultimately harm the consumers and or the bank concerned. In connection with the problems mentioned above and to anticipate that the resolution of consumer complaints can be carried out effectively within an adequate period, then following the Financial Services Authority Regulation (POJK) Number: 1 / POJK.07 / 2013 dated 26 July 2013 concerning consumer protection of the financial services sector and Financial Services Authority (SEOJK) Circular Letter Number 2 / SEOJK.07 / 2014 dated 14 February 2014 concerning Services and Settlement of Consumer Complaints of Financial Service Actors. To meet these requirements, the Company as a financial services business actor (PUJK) has formed a unit that carries out functions of handling Consumer Protection and Consumer Complaint Settlement.

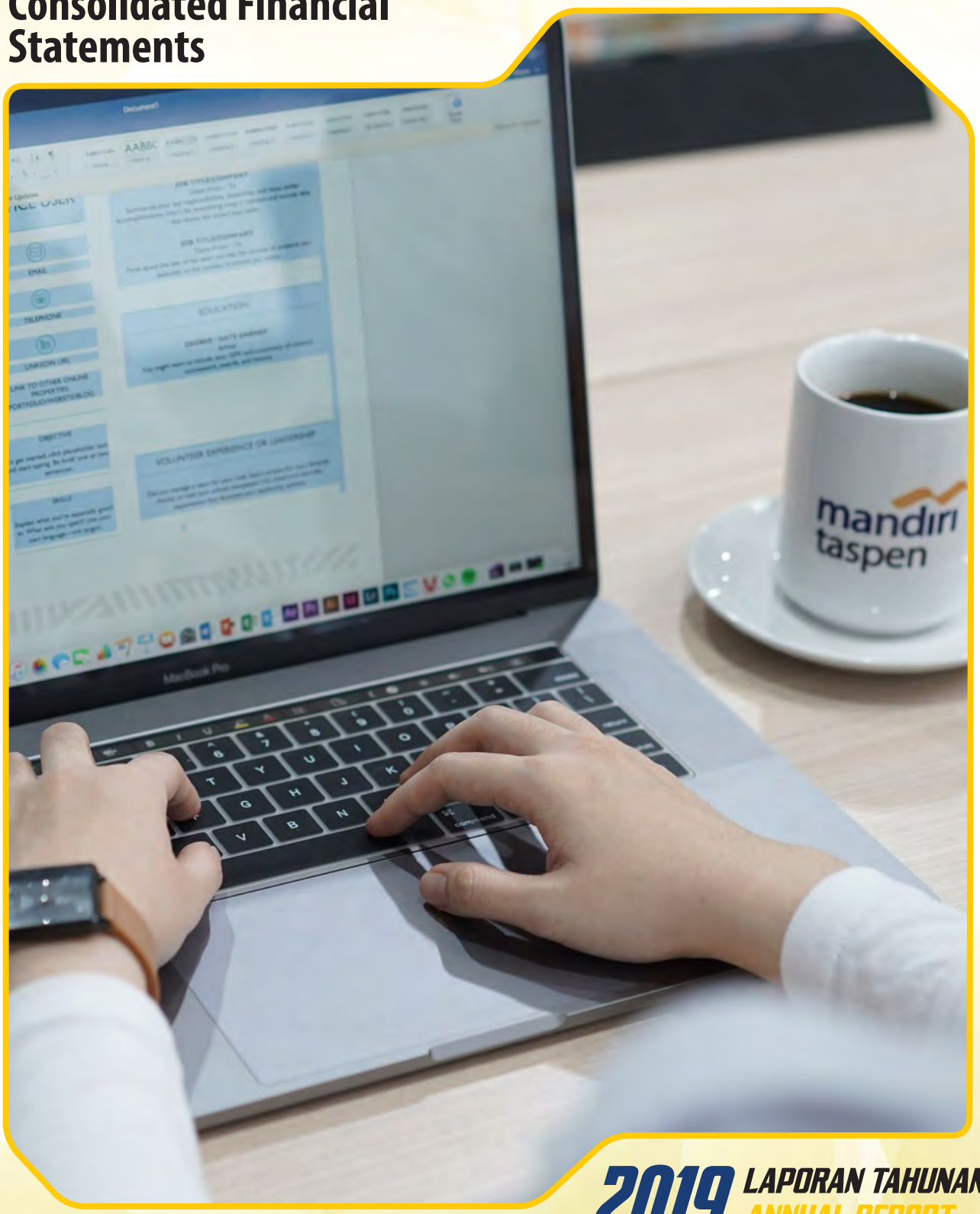
3. Conduct customer satisfaction surveys

   Bank Mandiri Taspen conducts regular customer satisfaction surveys to identify the responses, responses, and expectations of customers for each service.

mandiri taspen

# LAPORAN KEUANGAN KONSOLIDASIAN

## Consolidated Financial Statements




2019 LAPORAN TAHUNAN
ANNUAL REPORT

# PT Bank Mandiri Taspen

Laporan keuangan tanggal 31 Desember 2019
dan untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen/
***Financial statements as of December 31, 2019***
***and for the year then ended***
***with independent auditors' report***

mandiri taspen

Nomor: DIR/ 053 /2020

**SURAT PERNYATAAN DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN TANGGAL 31 DESEMBER 2019 DAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT PT BANK MANDIRI TASPEN**

***BOARD OF DIRECTORS' STATEMENT REGARDING THE RESPONSIBILITY FOR FINANCIAL STATEMENTS AS OF DECEMBER 31, 2019 AND FOR THE YEAR THEN ENDED PT BANK MANDIRI TASPEN***

Kami yang bertanda tangan dibawah ini:

| | | | |
|---|---|---|---|
| Nama | : Josephus Koernianto Triprakoso | *Name* | : *Josephus Koernianto Triprakoso* |
| Alamat Kantor | : Graha Mantap, Jalan Cikini Raya No.42 Menteng, Jakarta Pusat | *Office Address* | : Graha Mantap, Jalan Cikini Raya No.42 Menteng, Jakarta Pusat |
| Alamat Domisili | : Jl Jati Padang II/7B Jati Padang Pasar Minggu, Jakarta Selatan | *Residential Address* | : *Jl Jati Padang II/7B Jati Padang Pasar Minggu, Jakarta Selatan* |
| Nomor Telepon | : 0361 – 227076 | *Phone Number* | : *0361 - 227076* |
| Jabatan | : Direktur Utama | *Title* | : *President Director* |
| Nama | : Nurkholis Wahyudi | *Name* | : *Nurkholis Wahyudi* |
| Alamat Kantor | : Graha Mantap, Jalan Cikini Raya No.42 Menteng, Jakarta Pusat | *Office Address* | : Graha Mantap, Jalan Cikini Raya No.42 Menteng, Jakarta Pusat |
| Alamat Domisili | : Jl DR. Saharjo 78, Campurejo, Mojoroto, Kota Kediri | *Residential Address* | : Jl DR. Saharjo 78, Campurejo, Mojoroto, Kota Kediri |
| Nomor telepon | : 0361 – 227076 | *Phone Number* | : *0361 - 227076* |
| Jabatan | : Direktur *Business* | *Title* | : *Business Director* |

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.

*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, 24 Januari 2020/*January 24, 2020*

Atas nama dan mewakili Direksi/*For and On Behalf of the Board of Directors*

METERAI TEMPEL
G3340AHF234393609
6000
ENAM RIBU RUPIAH

**Josephus Koernianto Triprakoso**
Direktur Utama/
*President Director*

**Nurkholis Wahyudi**
Direktur Business/
*Business Director*

FM001A

*The original financial statements included herein are in the Indonesian language.*

**PT BANK MANDIRI TASPEN**
**LAPORAN KEUANGAN**
**TANGGAL 31 DESEMBER 2019**
**DAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT**
**BESERTA LAPORAN AUDITOR INDEPENDEN**

***PT BANK MANDIRI TASPEN***
***FINANCIAL STATEMENTS***
***AS OF DECEMBER 31, 2019***
***AND FOR THE YEAR THEN ENDED***
***WITH INDEPENDENT AUDITORS' REPORT***

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Jakarta 12190, Indonesia

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ey.com/id

*The original report included herein is in the Indonesian language.*

## Laporan Auditor Independen

Laporan No. 00022/2.1032/AU.1/07/1008-3/1/I/2020

**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 2019, 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. 00022/2.1032/AU.1/07/1008-3/1/I/2020*

***The Shareholders, Boards of Commissioners and 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, 2019 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. 00022/2.1032/AU.1/07/1008-3/1/I/2020 (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 2019, 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. 00022/2.1032/AU.1/07/1008-3/1/I/2020 (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, 2019, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.*

**Purwantono, Sungkoro & Surja**

**Danil Setiadi Handaja, CPA**
Registrasi Akuntan Publik No. AP.1008/*Public Accountant Registration No. AP.1008*

24 Januari 2020/*January 24, 2020*

**PT BANK MANDIRI TASPEN**
**LAPORAN POSISI KEUANGAN**
**31 Desember 2019**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT BANK MANDIRI TASPEN***
***STATEMENT OF FINANCIAL POSITION***
***As of December 31, 2019***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | **31 Desember 2019/** ***December 31, 2019*** | **Catatan/** ***Notes*** | **31 Desember 2018/** ***December 31, 2018*** | |
|---|---|---|---|---|
| **ASET** | | | | ***ASSETS*** |
| Kas | 80.010.720 | 2c,2f,4 | 67.829.956 | *Cash* |
| Giro pada Bank Indonesia | 797.664.336 | 2c,2g,5 | 611.822.864 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | | 2c,2g,6 | | *Current accounts with other banks* |
| Pihak berelasi | 10.472.219 | 2e,34 | 17.628.351 | *Related parties* |
| Penempatan pada Bank Indonesia dan bank lain | | 2c,2h,7 | | *Placements with Bank Indonesia and other banks* |
| Pihak ketiga | 2.399.736.315 | | 2.924.003.639 | *Third parties* |
| Efek-efek | | 2c,2i,8 | | *Securities* |
| Pihak berelasi | 1.242.912.081 | 2e,34 | 982.230.963 | *Related parties* |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | | | | *Securities purchased under agreements to resell* |
| Pihak ketiga | 1.591.515.138 | 2c,2j,9 | 383.997.451 | *Third parties* |
| Kredit yang diberikan | | 2c,2k,10 | | *Loans* |
| Pihak berelasi | 2.251.407 | 2e,34 | 1.319.961 | *Related Parties* |
| Pihak ketiga | 20.314.059.483 | | 15.524.648.192 | *Third Parties* |
| Total | 20.316.310.890 | | 15.525.968.153 | *Total* |
| Dikurangi: Cadangan kerugian penurunan nilai | (208.679.723) | | (132.126.684) | *Less: Allowance for impairment losses* |
| Total - neto | 20.107.631.167 | | 15.393.841.469 | *Total - net* |
| Biaya dibayar di muka | 77.195.667 | 2o,11,34 | 64.749.644 | *Prepaid expenses* |
| Aset tetap | | 2l,12 | | *Fixed assets* |
| Nilai perolehan | 585.920.920 | | 427.527.735 | *Cost* |
| Akumulasi penyusutan | (213.553.032) | | (135.372.877) | *Accumulated depreciation* |
| Total - neto | 372.367.888 | | 292.154.858 | *Total - net* |
| Aset pajak tangguhan | 14.181.786 | 2u,18d | 10.984.874 | *Deferred tax assets* |
| Aset tidak berwujud - neto | 39.368.677 | 2m,13 | 24.677.698 | *Intangible assets - net* |
| Aset lain-lain - neto | 217.901.994 | 2c,2e,2n, 2p,14,34 | 170.011.102 | *Other assets - net* |
| **TOTAL ASET** | **26.950.957.988** | | **20.943.932.869** | ***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 2019**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT BANK MANDIRI TASPEN***
***STATEMENT OF FINANCIAL POSITION (continued)***
***As of December 31, 2019***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | **31 Desember 2019/** ***December 31, 2019*** | **Catatan/** ***Notes*** | **31 Desember 2018/** ***December 31, 2018*** | |
|---|---|---|---|---|
| **LIABILITAS DAN EKUITAS** | | | | ***LIABILITIES AND EQUITY*** |
| **LIABILITAS** | | | | ***LIABILITIES*** |
| Liabilitas segera | 373.433.553 | 2c,2q,15 | 207.540.313 | *Obligations due immediately* |
| Simpanan nasabah | | 2c,2r,16 | | *Deposits from customers* |
| Pihak berelasi | 4.238.075.742 | 2e,34 | 2.700.283.408 | *Related parties* |
| Pihak ketiga | 15.626.225.372 | | 12.559.491.073 | *Third parties* |
| Total | 19.864.301.114 | | 15.259.774.481 | *Total* |
| Simpanan dari bank lain | | 2c,2e,2s, | | *Deposits from other banks* |
| Pihak berelasi | 19.769.461 | 17,34 | 90.000.000 | *Related parties* |
| Pihak ketiga | 706.940.617 | | 303.568.424 | *Third parties* |
| Total | 726.710.078 | | 393.568.424 | *Total* |
| Utang pajak | 61.117.087 | 2u,18a | 76.083.962 | *Taxes payable* |
| Surat berharga yang diterbitkan | 2.991.379.368 | 2c,2e,2t,19,34 | 1.995.378.799 | *Securities issued* |
| Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali | | 2j,20 | | *Securities sold under repurchase agreements* |
| Pihak berelasi | - | 34 | 102.234.041 | *Related parties* |
| Pihak ketiga | - | | 389.096.433 | *Third parties* |
| Total | - | | 491.330.474 | *Total* |
| Liabilitas imbalan kerja | 47.525.700 | 2x,21 | 23.598.791 | *Employee benefits liabilities* |
| Liabilitas lain-lain | 211.918.350 | 2c,22 | 176.167.722 | *Other liabilities* |
| **TOTAL LIABILITAS** | **24.276.385.250** | | **18.623.442.966** | ***TOTAL LIABILITIES*** |
| **EKUITAS** | | | | ***EQUITY*** |
| Modal saham - nilai nominal Rp500 (nilai penuh) per saham Modal dasar - 1.503.405.018 lembar saham, ditempatkan dan disetor penuh - 1.502.614.918 lembar saham dan 1.362.122.170 lembar saham pada tanggal 31 Desember 2019 dan 2018 | 751.307.459 | 23 | 681.061.085 | *Share capital - Rp500 (full amount) par value per share Authorized - 1,503,405,018 shares, issued and fully paid - 1,502,614,918 shares and 1,362,122,170 shares as of December 31, 2019 and 2018, respectively* |
| Tambahan modal disetor | 920.039.372 | 23 | 493.081.912 | *Additional paid-in capital* |
| Dana setoran modal | - | 23 | 497.203.834 | *Capital contribution* |
| Keuntungan (kerugian) neto yang belum direalisasi dari kenaikan atau penurunan nilai wajar efek-efek yang tersedia untuk dijual - setelah pajak | 6.082.820 | 2c,2i,8 | (716.968) | *Net unrealized gain (loss) from increase or decrease in fair value of available for sale securities - after tax* |
| Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak | (11.888.564) | 2x,21 | (3.004.637) | *Remeasurement of employee benefits liabilities - after tax* |
| Saldo laba | | | | *Retained earnings* |
| Sudah ditentukan penggunaannya | 145.000.000 | 24 | 40.000.000 | *Appropriated* |
| Belum ditentukan penggunaannya | 864.031.651 | | 612.864.677 | *Unappropriated* |
| **TOTAL EKUITAS** | **2.674.572.738** | | **2.320.489.903** | ***TOTAL EQUITY*** |
| **TOTAL LIABILITAS DAN EKUITAS** | **26.950.957.988** | | **20.943.932.869** | ***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 2019**
**(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, 2019***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | | |
|---|---|---|---|---|
| | **2019** | **Catatan/ *Notes*** | **2018** | |
| **PENDAPATAN DAN BEBAN OPERASIONAL** | | | | ***OPERATING INCOME AND EXPENSES*** |
| Pendapatan bunga | 2.779.474.392 | 2v,2w,25,34 | 2.045.202.525 | *Interest income* |
| Beban bunga | (1.486.054.162) | 2v,26,34 | (986.179.141) | *Interest expenses* |
| Pendapatan bunga - neto | 1.293.420.230 | | 1.059.023.384 | *Interest income - net* |
| Pendapatan operasional lainnya | 272.717.511 | 2w,27 | 222.979.838 | *Other operating income* |
| Pembentukan cadangan kerugian penurunan nilai | (88.785.571) | 2c,10,14,28 | (85.610.312) | *Provision for impairment losses* |
| Beban operasional lainnya | | | | *Other operating expenses* |
| Tenaga kerja | (500.606.653) | 30 | (446.841.839) | *Salaries* |
| Umum dan administrasi | (361.399.550) | 29,34 | (295.927.274) | *General and administrative* |
| **Total beban operasional lainnya** | **(862.006.203)** | | **(742.769.113)** | ***Total other operating expenses*** |
| **LABA OPERASIONAL** | **615.345.967** | | **453.623.797** | ***OPERATING INCOME*** |
| Pendapatan (beban) non operasional - neto | 5.487.113 | 31 | (1.566.819) | *Non-operating income (expenses) - net* |
| **LABA SEBELUM BEBAN PAJAK** | **620.833.080** | | **452.056.978** | ***INCOME BEFORE TAX EXPENSES*** |
| Beban pajak - neto | (164.624.658) | 2u,18b,18c | (118.585.483) | *Tax expenses - net* |
| **LABA TAHUN BERJALAN** | **456.208.422** | | **333.471.495** | ***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 | (11.845.236) | 2x,21 | (1.468.231) | *Remeasurement of post employee benefits liabilities* |
| Pajak penghasilan terkait | 2.961.309 | 18d | 367.058 | *Related income tax* |
| | (8.883.927) | | (1.101.173) | |
| 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 | 9.066.384 | 2c,2i,8 | (955.957) | *Net unrealized gain (loss) from increase (decrease) in fair value of available-for-sale securities* |
| Pajak penghasilan terkait | (2.266.596) | 18d | 238.989 | *Related income tax* |
| | 6.799.788 | | (716.968) | |
| Penghasilan (kerugian) komprehensif lain tahun berjalan - setelah pajak | (2.084.139) | | (1.818.141) | *Other comprehensive income (loss) for the year - after tax* |
| **TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN** | **454.124.283** | | **331.653.354** | ***TOTAL COMPREHENSIVE INCOME FOR THE YEAR*** |
| **LABA PER SAHAM DASAR** (nilai penuh) | 303,61 | 2z,32 | 243,92 | ***BASIC EARNINGS PER SHARE*** *(full amount)* |

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 PERUBAHAN EKUITAS**
**Untuk tahun yang berakhir pada tanggal**
**31 Desember 2019**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT BANK MANDIRI TASPEN***
***STATEMENT OF CHANGES IN EQUITY***
***For the year ended***
***December 31, 2019***
***(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* | Kerugian neto yang belum direalisasi dari penurunan nilai wajar efek-efek yang tersedia untuk dijual - setelah pajak/ *Net unrealized loss from decrease in fair value of available-for-sale securities - after tax* | Saldo laba/*Retained earnings* | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Telah ditentukan penggunaannya/ *Appropriated* | Belum ditentukan penggunaannya/ *Unappropriated* | Total ekuitas/ *Equity* | |
| **Saldo per 31 Desember 2017** | | **624.500.000** | **349.643.000** | **199.999.997** | **(1.903.464)** | **-** | **35.000.000** | **300.397.898** | **1.507.637.431** | ***Balance at December 31, 2017*** |
| Penerbitan saham | 23 | 56.561.085 | 143.438.912 | (199.999.997) | - | - | - | - | - | *Issuance of Shares* |
| Dana setoran modal | 23 | - | - | 497.203.834 | - | - | - | - | 497.203.834 | *Capital contribution* |
| Cadangan umum | 24 | - | - | - | - | - | 5.000.000 | (5.000.000) | - | *General reserve* |
| Laba tahun berjalan | | - | - | - | - | - | - | 333.471.495 | 333.471.495 | *Income for the year* |
| Dividen dibayarkan | 24 | - | - | - | - | - | - | (16.004.716) | (16.004.716) | *Dividend paid* |
| Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak | 21 | - | - | - | (1.101.173) | - | - | - | (1.101.173) | *Remeasurement of employee benefits liabilities - after tax* |
| Kerugian neto yang belum direalisasi dari penurunan nilai wajar efek-efek yang tersedia untuk dijual - setelah pajak | 8 | - | - | - | - | (716.968) | - | - | (716.968) | *Net unrealized loss from decrease in fair value of available for sale securities - after tax* |
| **Saldo per 31 Desember 2018** | | **681.061.085** | **493.081.912** | **497.203.834** | **(3.004.637)** | **(716.968)** | **40.000.000** | **612.864.677** | **2.320.489.903** | ***Balance at December 31, 2018*** |

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 PERUBAHAN EKUITAS (lanjutan)**
**Untuk tahun yang berakhir pada tanggal**
**31 Desember 2019**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT BANK MANDIRI TASPEN***
***STATEMENT OF CHANGES IN EQUITY (continued)***
***For the year ended***
***December 31, 2019***
***(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 (kerugian) neto yang belum direalisasi dari kenaikan (penurunan) nilai wajar efek-efek yang tersedia untuk dijual - setelah pajak/ *Net unrealized gain (loss) from increase (decrease) in fair value of available-for-sale securities - after tax* | Saldo laba/*Retained earnings* | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Telah ditentukan penggunaannya/ *Appropriated* | Belum ditentukan penggunaannya/ *Unappropriated* | Total ekuitas/ *Equity* | |
| **Saldo per 31 Desember 2018** | | **681.061.085** | **493.081.912** | **497.203.834** | **(3.004.637)** | **(716.968)** | **40.000.000** | **612.864.677** | **2.320.489.903** | ***Balance at December 31, 2018*** |
| Penerbitan saham | 23 | 70.246.374 | 426.957.460 | (497.203.834) | - | - | - | - | - | *Issuance of Shares* |
| Cadangan umum | 24 | - | - | - | - | - | 105.000.000 | (105.000.000) | - | *General reserve* |
| Laba tahun berjalan | | - | - | - | - | - | - | 456.208.422 | 456.208.422 | *Income for the year* |
| Dividen dibayarkan | 24 | - | - | - | - | - | - | (100.041.448) | (100.041.448) | *Dividend paid* |
| Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak | 21 | - | - | - | (8.883.927) | - | - | - | (8.883.927) | *Remeasurement of employee benefits liabilities - after tax* |
| Keuntungan neto yang belum direalisasi dari kenaikan nilai wajar efek-efek yang tersedia untuk dijual - setelah pajak | 8 | - | - | - | - | 6.799.788 | - | - | 6.799.788 | *Net unrealized gain from increase in fair value of available for sale securities - after tax* |
| **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*** |

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 2019**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT BANK MANDIRI TASPEN***
***STATEMENT OF CASH FLOWS***
***For the year ended December 31, 2019***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | | |
|---|---|---|---|---|
| | **2019** | **Catatan/ *Notes*** | **2018** | |
| **ARUS KAS DARI AKTIVITAS OPERASI** | | | | ***CASH FLOWS FROM OPERATING ACTIVITIES*** |
| Penerimaan dari pendapatan bunga | 2.735.885.605 | | 1.978.114.016 | *Receipts from interest income* |
| Pembayaran beban bunga | (1.462.637.910) | | (973.666.201) | *Payments of interest expenses* |
| Penerimaan pendapatan operasional lainnya | 272.717.511 | 27 | 222.979.838 | *Receipts from other operating income* |
| Pembayaran beban tenaga kerja | (466.504.722) | | (383.822.386) | *Payments of salaries expenses* |
| Pembayaran beban umum dan administrasi | (274.925.140) | | (239.752.752) | *Payments of general and administrative expenses* |
| Penerimaan (pembayaran) beban non operasional - neto | 198.986 | | (1.643.415) | *Payments of non-operating expenses - net* |
| Pembayaran beban pajak penghasilan badan | (184.938.422) | | (109.730.458) | *Payment of corporate income tax expenses* |
| Penerimaan taksiran tagihan pengembalian pajak | - | 18 | 3.448.208 | *Receipts from estimated claims for tax refund* |
| **Arus kas operasional sebelum perubahan atas aset dan liabilitas operasi** | **619.795.908** | | **495.926.850** | ***Cash flows before changes in operating assets and liabilites*** |
| Penurunan (kenaikan) aset operasi: | | | | *Decrease (increase) in operating assets:* |
| Penempatan pada Bank Indonesia dan bank lain | - | | 240.000.000 | *Placements with Bank Indonesia and other banks* |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | (1.203.523.607) | 9 | (246.533.668) | *Securities purchased under agreements to resell* |
| Kredit yang diberikan | (4.802.342.569) | | (5.034.383.477) | *Loans* |
| Biaya dibayar di muka | (12.446.023) | | 11.975.592 | *Prepaid expenses* |
| Aset lain-lain | (693.986) | | (545.076) | *Other assets* |
| Kenaikan (penurunan) liabilitas operasi: | | | | *(Decrease) increase in operating liabilites:* |
| Liabilitas segera | 165.893.240 | | 100.816.301 | *Obligations due immediately* |
| Simpanan nasabah | | | | *Deposits from customers* |
| Giro | 48.838.056 | | 9.992.125 | *Current accounts* |
| Tabungan | 765.495.934 | | 893.089.105 | *Saving deposits* |
| Deposito | 3.790.192.643 | | 4.623.075.580 | *Time deposits* |
| Simpanan dari bank lain | 333.141.654 | | 196.476.581 | *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 | 2.844.690 | | 9.481.685 | *Taxes payable* |
| Liabilitas lain-lain | (1.265.799) | | 23.039.723 | *Other liabilities* |
| **Kas neto yang diperoleh dari/ (digunakan untuk) aktivitas operasi** | **(785.851.243)** | | **1.814.192.705** | ***Net cash provided by/ (used in) operating activities*** |
| **ARUS KAS DARI AKTIVITAS INVESTASI** | | | | ***CASH FLOWS FROM INVESTING ACTIVITIES*** |
| Pembelian aset tetap | (165.942.308) | 12 | (118.701.369) | *Acquisition of fixed assets* |
| Penjualan aset tetap | 16.911 | 12 | 76.595 | *Sale of fixed assets* |
| Pembelian aset tidak berwujud | (15.453.565) | 13 | (22.546.175) | *Acquisition of intangible assets* |
| Pembelian efek-efek tersedia untuk dijual | (262.384.219) | | (1.223.000.000) | *Purchases of available for sale securities* |
| Penerimaan dari efek-efek tersedia untuk dijual yang jatuh tempo | - | | 1.292.044.042 | *Proceeds from matured available for sale securities* |
| Pembelian efek-efek dimiliki hingga jatuh tempo | - | | (997.607.271) | *Purchases of held to maturity securities* |

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 (lanjutan)**
**Untuk tahun yang berakhir pada tanggal 31 Desember 2019 dan 2018**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT BANK MANDIRI TASPEN***
***STATEMENTS OF CASH FLOWS (continued)***
***For the year ended December 31, 2019 and 2018***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | | |
|---|---|---|---|---|
| | **2019** | **Catatan/ *Notes*** | **2018** | |
| **ARUS KAS DARI AKTIVITAS INVESTASI (lanjutan)** | | | | ***CASH FLOWS FROM INVESTING ACTIVITIES (continued)*** |
| Penerimaan dari efek-efek dimiliki hingga jatuh tempo yang jatuh tempo | 2.934.587 | | 654.615.000 | *Proceeds from matured held to maturity securities* |
| **Kas neto yang digunakan untuk aktivitas investasi** | **(440.828.594)** | | **(415.119.178)** | ***Net cash used in investing activities*** |
| **ARUS KAS DARI AKTIVITAS PENDANAAN** | | | | ***CASH FLOWS FROM FINANCING ACTIVITIES*** |
| Dana setoran modal | - | 23 | 497.203.834 | *Capital contribution* |
| Penerimaan dari surat berharga yang diterbitkan | 1.000.000.000 | 19 | - | *Receipts from securities issued* |
| Pembayaran dividen | (100.041.448) | 24 | (16.004.716) | *Payments of dividend* |
| Biaya emisi dari surat berharga yang diterbitkan | (6.679.935) | 19 | - | *Payments of securities issuance costs* |
| **Kas neto yang diperoleh dari aktivitas pendanaan** | **893.278.617** | | **481.199.118** | ***Net cash provided by financing activities*** |
| **(PENURUNAN) KENAIKAN NETO KAS DAN SETARA KAS** | **(333.401.220)** | | **1.880.272.645** | ***NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS*** |
| **KAS DAN SETARA KAS AWAL TAHUN** | **3.621.284.810** | | **1.741.012.165** | ***CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR*** |
| **KAS DAN SETARA KAS AKHIR TAHUN** | **3.287.883.590** | | **3.621.284.810** | ***CASH AND CASH EQUIVALENTS AT THE END OF YEAR*** |
| Kas dan setara kas terdiri dari: | | | | *Cash and cash equivalents consist of:* |
| Kas | 80.010.720 | 4 | 67.829.956 | *Cash* |
| Giro pada Bank Indonesia | 797.664.336 | 5 | 611.822.864 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 10.472.219 | 6 | 17.628.351 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo 3 bulan atau kurang sejak tanggal perolehan | 2.399.736.315 | 7 | 2.924.003.639 | *Placements with Bank Indonesia and other banks - maturing within 3 months since acquisition date* |
| **Total kas dan setara kas** | **3.287.883.590** | | **3.621.284.810** | ***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 Nomor 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 Rapat No. 7 tanggal 5 Maret 2019 dari Notaris I Gusti Ngurah Putra Wijaya, S.H., Notaris di Denpasar, mengenai perubahan alamat PT Bank Mandiri Taspen yang semula berkedudukan di kota Denpasar diubah menjadi di Jakarta Pusat – DKI Jakarta. Akta tersebut telah dilaporkan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat penerimaan pemberitahuan perubahan data Bank tertanggal 11 Maret 2019 No. AHU-AH.01.03-0138220 dan telah didaftarkan pada daftar Perseroan No. AHU-0039461.AH.01.11 Tahun 2019 tanggal 11 Maret 2019.

***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 The Deed of Meeting Decision No. 7 dated March 5, 2019 of I Gusti Ngurah Putra Wijaya, S.H., Notary in Denpasar, regarding the changes of the Bank's address from Denpasar city to Central Jakarta of DKI Jakarta. 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 March 11, 2019 No. AHU-AH.01.03-0138220 and has been registered in Company Register No. AHU-0039461.AH.01.11 Year 2019 dated March 11, 2019.*

**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, savings 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 whose 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 Decree of Ministry of Finance of the Republic Indonesia No. 77/KMK.017/1994 dated March 10, 1994 and on the 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 |

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.

**c. Kantor Pusat dan Jaringan Bank**

Kantor pusat Bank berlokasi di Graha Mandiri Taspen Jalan Cikini Raya No. 42, Jakarta. Pada tanggal 31 Desember 2019 dan 2018, 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.*

***c. Head Office and Bank Network***

*The Bank's head office is located at Graha Mandiri Taspen Jalan Cikini Raya No. 42, Jakarta. As of December 31, 2019 and 2018, the Bank has an office network with the following details (unaudited):*

| | **31 Desember 2019/** ***December 31, 2019*** | **31 Desember 2018/** ***December 31, 2018*** | |
|---|---|---|---|
| Kantor Pusat | 1 | 1 | *Head Offices* |
| Kantor Fungsional | 1 | 1 | *Functional Offices* |
| Kantor Fungsional Non Operasional | 100 | 52 | *Non Operational Functional Offices* |
| Kantor Fungsional UMK | 7 | 9 | *UMK Functional Offices* |
| Kantor Cabang | 41 | 37 | *Branches* |
| Kantor Cabang Pembantu | 60 | 49 | *Supporting Branches* |
| Kantor Kas | 63 | 66 | *Cash Offices* |

**d. Dewan Komisaris, Direksi, dan Karyawan**

Susunan Dewan Komisaris Bank pada tanggal 31 Desember 2019 ditetapkan berdasarkan Rapat Umum Pemegang Saham Tahunan (RUPS Tahunan) Bank tanggal 15 Maret 2019 yang diaktakan dengan Akta Notaris I Gusti Ngurah Putra Wijaya, S.H., No. 22.

Susunan Dewan Komisaris Bank pada tanggal 31 Desember 2018 ditetapkan berdasarkan Rapat Umum Pemegang Saham Tahunan (RUPS Tahunan) Bank tanggal 19 Maret 2018 yang diaktakan dengan Akta Notaris I Gusti Ngurah Putra Wijaya, S.H., No. 41.

***d. Board of Commisioners, Directors, and Employees***

*The composition of the Bank's Board of Commissioners as of December 31, 2019 is based on the Annual General Meeting of Shareholders on March 15, 2019 which is stated in Notarial Deed No. 22 by I Gusti Ngurah Putra Wijaya, S.H.*

*The composition of the Bank's Board of Commissioners as of December 31, 2018 is based on the Annual General Meeting of Shareholders on March 19, 2018 which is stated in Notarial Deed No. 41 by I Gusti Ngurah Putra Wijaya, S.H.*

## 1. UMUM (lanjutan)

### d. Dewan Komisaris, Direksi, dan Karyawan (lanjutan)

## *1. GENERAL (continued)*

### *d. Board of Commisioners, Directors, and Employees (continued)*

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Komisaris Utama | Abdul Rachman | Abdul Rachman | *President Commissioner* |
| Komisaris | Agus Haryanto | Agus Haryanto | *Commissioner* |
| Komisaris Independen | Edhi Chrystanto*) | Edhi Chrystanto | *Independent Commissioner* |
| Komisaris Independen | Sukoriyanto Saputro | Sukoriyanto Saputro | *Independent Commissioner* |
| Komisaris Independen | Zudan Arif Fakrulloh | Zudan Arif Fakrulloh | *Independent Commissioner* |

*) telah mengajukan pengunduran diri berdasarkan surat tanggal 10 Januari 2020, efektif setelah mendapatkan persetujuan Rapat Umum Pemegang Saham Tahunan.

*) *has been resigned based on the letter dated January 10, 2020, effective after obtaining approval from Annual General Meeting of Shareholders.*

Susunan Direksi Bank pada tanggal 31 Desember 2019 ditetapkan berdasarkan Rapat Umum Pemegang Saham Tahunan (RUPS Tahunan) Bank tanggal 15 Maret 2019 yang diaktakan dengan Akta Notaris I Gusti Ngurah Putra Wijaya, S.H., No. 22.

*The composition of the Bank's Board of Directors as of December 31, 2019 is based on the Annual General Meeting of Shareholders on March 15, 2019 which is stated in Notarial Deed No. 22 by I Gusti Ngurah Putra Wijaya, S.H.*

Susunan Direksi Bank pada tanggal 31 Desember 2018 ditetapkan berdasarkan Rapat Umum Pemegang Saham Tahunan (RUPS Tahunan) Bank tanggal 19 Maret 2018 yang diaktakan dengan Akta Notaris I Gusti Ngurah Putra Wijaya, S.H., No. 41.

*The composition of the Bank's Board of Directors as of December 31, 2018 is based on the Annual General Meeting of Shareholders on March 19, 2018 which is stated in Notarial Deed No. 41 by I Gusti Ngurah Putra Wijaya, S.H.*

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Direktur Utama | Josephus K. Triprakoso | Josephus K. Triprakoso | *President Director* |
| Direktur *Business* | Nurkholis Wahyudi | Nurkholis Wahyudi | *Business Director* |
| Direktur *Compliance & Risk* | Paulus Endra Suyatna | Paulus Endra Suyatna | *Compliance & Risk Director* |
| Direktur *IT & Operation* | Iwan Soeroto | Iwan Soeroto | *IT & Operation Director* |

Pada tanggal 31 Desember 2019 dan 2018, Sekretaris Perusahaan adalah Bambang T. Pramusinto.

*As of December 31, 2019 and 2018, the Corporate Secretary is Bambang T. Pramusinto.*

Pada tanggal 31 Desember 2019 dan 2018, Bank memiliki karyawan dengan posisi sebagai berikut (tidak diaudit):

*As of December 31, 2019 and 2018, the Bank has employees with the following positions (unaudited):*

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Karyawan tetap | 1.807 | 1.660 | *Permanent employees* |
| Karyawan kontrak | 893 | 803 | *Contract employees* |
| **Total** | **2.700** | **2.463** | ***Total*** |

## 1. UMUM (lanjutan)

### e. Komite-Komite Bank

Pada tanggal 31 Desember 2019 dan 2018, susunan Komite Audit adalah sebagai berikut:

## *1. GENERAL (continued)*

### *e. Bank's Committees*

*As of December 31, 2019 and 2018, the composition of the Audit Commitee is as follows:*

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Ketua | Sukoriyanto Saputro | Sukoriyanto Saputro | *Chairman* |
| Anggota | Edhi Chrystanto**) | Edhi Chrystanto | *Member* |
| Anggota | Zudan Arif Fakrulloh | Zudan Arif Fakrulloh | *Member* |
| Anggota | Effendi Sitompul*) | I Made Wiratmika*) | *Member* |
| Anggota | Jani Aryanto*) | I Nyoman S. Suryawan*) | *Member* |

*) berdasarkan Keputusan Direksi No. KEP.DIR/031/II/2019 tanggal 22 Februari 2019 tentang penunjukan Effendi Sitompul dan Jani Aryanto sebagai anggota Komite Audit dan pemberhentian I Made Wiratmika dan I Nyoman S Suryawan sebagai anggota Komite Audit

**) telah mengajukan pengunduran diri berdasarkan surat tanggal 10 Januari 2020.

**) based on Director's Decision No. KEP.DIR/031/II/2019 dated February 22, 2019 regarding the appointment of Effendi Sitompul and Jani Aryanto as Audit Committee member and resignation of I Made Wiratmika and I Nyoman S Suryawan as Audit Committee members*

***) has been resigned based on the letter dated January 10, 2020.*

Pada tanggal 31 Desember 2019 dan 2018, susunan Komite Remunerasi dan Nominasi adalah sebagai berikut:

*As of December 31, 2019 and 2018, the composition of the Remuneration and Nomination Commitee is as follows:*

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Ketua | Zudan Arif Fakrulloh | Zudan Arif Fakrulloh | *Chairman* |
| Anggota | Abdul Rachman | Abdul Rachman | *Member* |
| Anggota | Agus Haryanto | Agus Haryanto | *Member* |
| Anggota | Edhi Chrystanto*) | Edhi Chrystanto | *Member* |
| Anggota | Kepala Divisi *Human Capital (ex officio)* | Kepala Divisi *Human Capital (ex officio)* | *Member* |

*) telah mengajukan pengunduran diri berdasarkan surat tanggal 10 Januari 2020.

**) has been resigned based on the letter dated January 10, 2020.*

## 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".

## *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".*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**b. Dasar Penyajian Laporan Keuangan**

Laporan keuangan disusun berdasarkan harga perolehan, kecuali untuk aset keuangan yang diklasifikasikan dalam kelompok tersedia untuk dijual 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.

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.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***b. Basis of Presentation of The Financial Statements***

*The financial statements have been prepared under the historical cost, except for financial assets classified as available-for-sale 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 statements of cash flows are prepared by classifying transactions into operating, investing and financing activities. The statements 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.*

*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.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**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) pinjaman yang diberikan dan piutang, (c) aset keuangan dimiliki hingga jatuh tempo, dan (d) aset keuangan tersedia untuk dijual. Klasifikasi ini tergantung dari tujuan perolehan aset keuangan tersebut. Manajemen menentukan klasifikasi aset keuangan tersebut pada saat awal pengakuannya.

**a. Aset Keuangan yang Diukur pada Nilai Wajar melalui Laba Rugi**

Kategori ini terdiri dari dua sub-kategori: aset keuangan yang diklasifikasikan dalam kelompok diperdagangkan dan aset keuangan yang pada saat pengakuan awal telah ditetapkan oleh Bank untuk diukur pada nilai wajar melalui laba rugi.

Aset keuangan diklasifikasikan dalam kelompok 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 *(short-term profit-taking)* 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 dan penjualan instrumen keuangan diakui di dalam laporan laba rugi dan penghasilan komprehensif lain dan dicatat masing-masing sebagai “Keuntungan/(kerugian) yang belum direalisasi dari perubahan nilai wajar instrumen keuangan” dan “Keuntungan/(kerugian) dari penjualan instrumen keuangan”. Pendapatan bunga dari instrumen keuangan dalam kelompok diperdagangkan dicatat sebagai “Pendapatan bunga”.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***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) loans and receivables, (c) held-to-maturity financial assets, and (d) available-for-sale financial assets. This classification depends on the purpose for which the financial asset were acquired. Management determines the classification of its financial asset at initial recognition.*

***a. Financial Assets at Fair Value through Profit or Loss***

*This category comprises two sub-categories: financial assets classified as held for trading and financial assets designated by the Bank as at fair value through profit or loss upon initial recognition.*

*A financial asset is classified as held for trading if they are acquired or incurred principally for the purpose of selling or repurchasing it in the near term or if they are part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a current actual pattern of short-term profit-taking.*

*Financial instruments classified into this category are recognized initially at fair value, transaction costs are recognized directly to the statement of profit or loss and other comprehensive income. Gains and losses arising from changes in fair value and sales of these financial instruments are included directly in the statement of profit or loss and other comprehensive income and are reported respectively as "Unrealised gains/(losses) from chages in fair value of financial instruments" and "Gains/(losses) from sale of financial instruments". Interest income on financial instruments held for trading are included in "Interest income".*

**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 (lanjutan)**

Pada tanggal 31 Desember 2019 dan 2018, Bank tidak memiliki aset keuangan yang diklasifikasi pada nilai wajar melalui laba rugi.

**b. Pinjaman yang Diberikan dan Piutang**

Pinjaman yang diberikan dan piutang adalah aset keuangan non-derivatif dengan pembayaran tetap atau telah ditentukan dan tidak mempunyai kuotasi di pasar aktif, kecuali:

a) yang dimaksudkan oleh Bank untuk dijual dalam waktu dekat, yang diklasifikasikan dalam kelompok diperdagangkan, serta yang pada saat pengakuan awal ditetapkan sebagai diukur pada nilai wajar melalui laporan laba rugi;

b) yang pada saat pengakuan awal ditetapkan dalam kelompok tersedia untuk dijual; atau

c) dalam hal Bank mungkin tidak akan memperoleh kembali investasi awal secara substansial kecuali yang disebabkan oleh penurunan kualitas pinjaman yang diberikan dan piutang.

Pada saat pengakuan awal, kredit yang diberikan dan piutang diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif dikurangi Cadangan Kerugian Penurunan Nilai. Pendapatan dari aset keuangan dalam kelompok pinjaman yang diberikan dan piutang dicatat di dalam laporan laba rugi dan penghasilan komprehensif lain dan dilaporkan sebagai "Pendapatan bunga".

***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 (continued)***

*As of December 31, 2019 and 2018, the Bank has no financial assets classified as at fair value through profit or loss.*

***b. Loans and Receivables***

*Loan and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market, other than:*

*a) those that the Bank intends to sell immediately or in short term, which are classified as held for trading, and those that upon initial recognition are designated as at fair value through profit or loss;*

*b) those that the Bank upon initial recognition are designated as available-for-sale; or*

*c) those for which the Bank may not recover substantially all of its initial investment, other than because of loans and receivable deterioration.*

*Loans and receivables are initially recognised at fair value plus transaction costs and subsequently measured at amortised cost using the effective interest rate method less allowance for impairment losses. Income on financial assets classified as loans and receivables is included in the statement of profit or loss and other comprehensive income and is reported as "Interest income".*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**c. Aset dan Liabilitas Keuangan (lanjutan)**

**i. Aset Keuangan (lanjutan)**

**b. Pinjaman yang Diberikan dan Piutang (lanjutan)**

Dalam hal terjadi penurunan nilai, kerugian penurunan nilai dilaporkan sebagai pengurang dari nilai tercatat dari aset keuangan dalam kelompok pinjaman yang diberikan dan piutang, dan diakui di dalam laporan laba rugi dan penghasilan komprehensif lain sebagai "Pembentukan Cadangan Kerugian Penurunan Nilai".

**c. Aset Keuangan Dimiliki Hingga Jatuh Tempo**

Aset keuangan dalam kelompok dimiliki hingga jatuh tempo adalah aset keuangan non-derivatif dengan pembayaran tetap atau telah ditentukan dan jatuh temponya telah ditetapkan, serta Bank mempunyai intensi positif dan kemampuan untuk memiliki aset keuangan tersebut hingga jatuh tempo, kecuali:

a) aset keuangan yang pada saat pengakuan awal ditetapkan sebagai aset keuangan yang diukur pada nilai wajar melalui laba rugi;

b) aset keuangan yang ditetapkan oleh Bank dalam kelompok tersedia untuk dijual; dan

c) aset keuangan yang memiliki definisi pinjaman yang diberikan dan piutang.

Pada saat pengakuan awal, aset keuangan dimiliki hingga jatuh tempo diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan suku bunga efektif.

Pendapatan bunga dari aset keuangan dimiliki hingga jatuh tempo 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 investasi dan diakui di dalam laporan keuangan sebagai "Pembentukan Cadangan Kerugian Penurunan Nilai".

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***c. Financial Assets and Liabilities (continued)***

***i. Financial Assets (continued)***

***b. Loans and Receivables (continued)***

*In the case of impairment, the impairment loss is reported as a deduction from the carrying value of the financial assets classified as loan and receivables and recognised in the statement of profit or loss and other comprehensive income as "Allowance for impairment losses".*

***c. Held-to-Maturity Financial Assets (HTM)***

*Held-to-maturity financial assets are non-derivative financial assets with fixed or determinable payments and fixed maturities that the Bank has the positive intention and ability to hold the financial assets to maturity, other than:*

*a) those that the Bank upon initial recognition designates as financial assets measured at fair value through profit or loss;*

*b) those that the Bank designates as available-for-sale; and*

*c) those that meet the definition of loans and receivables.*

*Held-to-maturity financial assets are initially recognised at fair value including transaction costs and subsequently measured at amortised cost using the effective interest method.*

*Interest income on held-to-maturity financial assets is included in the statement of profit or loss and other comprehensive income and reported as "Interest income". In the case of impairment, the impairment loss is reported as a deduction from the carrying value of the investment and recognised in the financial statements as "Allowance for impairment losses".*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**c. Aset dan Liabilitas Keuangan (lanjutan)**

**i. Aset Keuangan (lanjutan)**

**d. Aset Keuangan Tersedia Untuk Dijual**

Aset keuangan dalam kelompok tersedia untuk dijual adalah aset keuangan non-derivatif yang ditetapkan untuk dimiliki untuk periode tertentu dimana akan dijual dalam rangka pemenuhan likuiditas atau perubahan suku bunga atau yang tidak diklasifikasikan sebagai pinjaman yang diberikan atau piutang, investasi yang diklasifikasikan dalam kelompok dimiliki hingga jatuh tempo atau aset keuangan yang diukur pada nilai wajar melalui laba rugi.

Pada saat pengakuan awalnya, aset keuangan tersedia untuk dijual diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada nilai wajarnya dimana keuntungan atau kerugian diakui atas perubahan nilai wajar pada penghasilan komprehensif lain kecuali untuk kerugian penurunan nilai dan laba rugi selisih kurs untuk instrumen utang. Jika aset keuangan tersedia untuk dijual mengalami penurunan nilai, akumulasi laba atau rugi yang belum direalisasi atas perubahan nilai wajar yang sebelumnya diakui di penghasilan komprehensif lain, diakui pada laporan laba rugi dan penghasilan komprehensif lain. Pendapatan bunga dihitung menggunakan metode suku bunga efektif.

Pengakuan

Bank menggunakan akuntansi tanggal perdagangan untuk mencatat transaksi efek-efek. Aset keuangan yang dialihkan kepada pihak ketiga tetapi tidak memenuhi syarat penghentian pengakuan disajikan di dalam laporan posisi keuangan sebagai “Tagihan atas efek-efek yang diagunkan”, jika pihak penerima memiliki hak untuk menjual atau mentransfer kembali.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***c. Financial Assets and Liabilities (continued)***

***i. Financial Assets (continued)***

***d. Available-for-Sale Financial Assets (AFS)***

*Available-for-sale financial assets are non-derivative financial assets that are intended to be held for an indefinite period of time, which may be sold in response to needs for movements liquidity or in changes interest rates, exchange rates or those that are not classified as loans and receivables, held-to-maturity investment or financial assets measured at fair value through profit or loss.*

*Available-for-sale financial assets are initially recognised at fair value, plus transaction costs, and measured subsequently at fair value with gains or losses arising from the changes in fair value being recognized in other comprehensive income, except for impairment losses and foreign exchange gains or losses for debt instrument. If available-for-sale financial asset is determined to be impaired, the cumulative unrealised gain or loss arising from the changes in fair value previously recognised as other comprehensive income is recognised in the profit or loss. Interest income is calculated using the effective interest method.*

*Recognition*

*The Bank uses trade date accounting for regular way contracts when recording marketable securities. Financial assets that are transferred to a third party but not qualify for derecognition are presented in the statement of financial position as “receivables from assets pledged as collateral”, if the transferee has the right to sell or repledge them.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**c. Aset dan Liabilitas Keuangan (lanjutan)**

**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.

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.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***c. Financial Assets and Liabilities (continued)***

***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 amortised 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.*

*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 "Unrealised 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.*

**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)**

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 2019 dan 2018, Bank tidak memiliki liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi.

**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

***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)***

*Fair value changes relating to financial liabilities designated at fair value through profit or loss are recognised in "Gains/(losses) from changes in fair value of financial instruments".*

*As of December 31, 2019 and 2018, the Bank has no financial liabilities at fair value through profit or loss.*

***b. Financial Liabilities Measured at Amortized Cost***

*Financial liabilities at amortised cost are initially recognised at fair value less transaction costs (if any).*

*After initial recognition, Bank measures all financial liabilities at amortised cost using effective interest rates method. Effective interest rate amortisation is recognised as "Interest expense".*

***iii. Derecognition***

*Financial assets are derecognised 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*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**c. Aset dan Liabilitas Keuangan (lanjutan)**

**iii. Penghentian Pengakuan (lanjutan)**

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%.

Penghapusbukuan dilakukan secara keseluruhan terhadap nilai tercatat aset keuangan dengan mendebit cadangan kerugian penurunan nilai.

**iv. Reklasifikasi Aset Keuangan**

Bank tidak diperkenankan untuk mereklasifikasi instrumen keuangan dari atau ke kategori instrumen keuangan yang diukur pada nilai wajar melalui laba rugi selama instrumen keuangan tersebut dimiliki atau diterbitkan.

Bank tidak boleh mengklasifikasikan aset keuangan sebagai investasi dimiliki hingga jatuh tempo, jika dalam tahun berjalan atau dalam kurun waktu dua tahun sebelumnya, telah menjual atau mereklasifikasi investasi dimiliki hingga jatuh tempo dalam jumlah yang lebih dari jumlah yang tidak signifikan sebelum jatuh tempo (lebih dari jumlah yang tidak signifikan dibandingkan dengan jumlah nilai investasi dimiliki hingga jatuh tempo), kecuali penjualan atau reklasifikasi tersebut:

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***c. Financial Assets and Liabilities (continued)***

***iii. Derecognition (continued)***

*are derecognised when they have been redeemed or otherwise extinguished.*

*Write-offs*

*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%.*

*Write-off is done to the financial assets' carrying amount by debiting the allowance for impairment losses.*

***iv. Reclassification of Financial Instruments***

*The Bank shall not reclassify any financial instrument out of or into the fair value through profit or loss category while it is held or issued.*

*The Banks shall not classify financial assets as held-to-maturity investment, if Bank has, during the current financial year or during the two preceeding financial years, sold or reclassified more than an insignificant amount of held-to-maturity financial assets before maturity (more than insignificant in relation to the total amount of held-to-maturity financial assets), other than sales or reclassifications that:*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**c. Aset dan Liabilitas Keuangan (lanjutan)**

**iv. Reklasifikasi Aset Keuangan (lanjutan)**

Bank tidak boleh mengklasifikasikan aset keuangan sebagai investasi dimiliki hingga jatuh tempo, jika dalam tahun berjalan atau dalam kurun waktu dua tahun sebelumnya, telah menjual atau mereklasifikasi investasi dimiliki hingga jatuh tempo dalam jumlah yang lebih dari jumlah yang tidak signifikan sebelum jatuh tempo (lebih dari jumlah yang tidak signifikan dibandingkan dengan jumlah nilai investasi dimiliki hingga jatuh tempo), kecuali penjualan atau reklasifikasi tersebut: (lanjutan)

(a) dilakukan ketika aset keuangan sudah mendekati jatuh tempo atau tanggal pembelian kembali dimana perubahan suku bunga tidak akan berpengaruh secara signifikan terhadap nilai wajar aset keuangan tersebut;

(b) terjadi setelah Bank telah memperoleh secara substansial seluruh jumlah pokok aset keuangan tersebut sesuai jadwal pembayaran atau Bank telah memperoleh pelunasan dipercepat; atau

(c) terkait dengan kejadian tertentu yang berada diluar kendali Bank, tidak berulang, dan tidak dapat diantisipasi secara wajar oleh Bank.

Reklasifikasi aset keuangan dari kelompok dimiliki hingga jatuh tempo ke kelompok tersedia untuk dijual dicatat sebesar nilai wajarnya. Keuntungan atau kerugian yang belum direalisasi tetap dilaporkan dalam komponen ekuitas sampai aset keuangan tersebut dihentikan pengakuannya, dan pada saat itu, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam penghasilan komprehensif lain diakui pada laporan laba rugi dan penghasilan komprehensif lain sebagai komponen "Keuntungan/kerugian dari penjualan aset keuangan".

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***c. Financial Assets and Liabilities (continued)***

***iv. Reclassification of Financial Assets (continued)***

*The Banks shall not classify financial assets as held-to-maturity investment, if Bank has, during the current financial year or during the two preceeding financial years, sold or reclassified more than an insignificant amount of held-to-maturity financial assets before maturity (more than insignificant in relation to the total amount of held-to-maturity financial assets), other than sales or reclassifications that: (continued)*

*(a) are so close to maturity or the financial asset's call date that changes in the market rate of interest would not have a significant effect on the financial asset's fair value;*

*(b) occur after the Bank has collected substantially all of the financial asset's original principal through scheduled payments or prepayments; or*

*(c) are attributable to an isolated event that is beyond the Bank's control, is non-recurring and could not have been reasonably anticipated by the Bank.*

*Reclassification of financial assets from held-to-maturity classification to available-for-sale are recorded at fair value. Unrealised gains or losses are recorded in other comprehensive income component and shall be recognised in the statement of profit or loss and other comprehensive income until the financial assets is derecognised, at which time the cumulative gain or loss previously recognised in other comprehensive income shall be recognised in statement of profit or loss and other comprehensive income under "Gain/loss from sale of financial assets".*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**c. Aset dan Liabilitas Keuangan (lanjutan)**

**v. 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)***

***v. 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:*

| | **Jenis Instrumen Keuangan / *Types of financial instruments*** | **Klasifikasi Standar Pengukuran Awal / *Classification of initial measurement standards*** |
|---|---|---|
| Aset Keuangan / *Financial assets* | Giro pada Bank Indonesia / *Current accounts with Bank Indonesia* | Pinjaman yang diberikan dan piutang / *Loans and receivables* |
| | Giro pada Bank Lain / *Current accounts with other banks* | Pinjaman yang diberikan dan piutang / *Loans and receivables* |
| | Penempatan pada Bank Indonesia dan Bank Lain / *Placements with Bank Indonesia and other banks* | Pinjaman yang diberikan dan piutang / *Loans and receivables* |
| | Efek-efek / *Securities* | Salah satu dari / *one of* :<br>Tersedia untuk dijual / *Available-for-sale*<br>Dimiliki hingga jatuh tempo / *Held-to-maturity* |
| | Tagihan atas efek-efek yang dibeli dengan janji dijual kembali / *Securities purchased under resale agreements* | Pinjaman yang diberikan dan piutang / *Loans and receivables* |
| | Kredit yang Diberikan / *Loans* | Pinjaman yang diberikan dan piutang / *Loans and receivables* |
| | Aset Lain-lain (pendapatan bunga yang masih akan diterima, tagihan kepada pihak ketiga dan lain-lain) / *Other assets ( Accrued interest receivable, receivable to third party and others)* | Pinjaman yang diberikan dan piutang / *Loans and receivables* |
| Liabilitas Keuangan / *Financial liabilities* | Liabilitas Segera / *Obligation due immediately* | Liabilitas keuangan yang diukur dengan biaya perolehan yang diamortisasi / *Financial liabilities measured at amortized cost* |
| | Simpanan Nasabah / *Deposits from customers* | Liabilitas keuangan yang diukur dengan biaya perolehan yang diamortisasi / *Financial liabilities measured at amortized cost* |
| | Simpanan dari Bank Lain / *Deposits from other banks* | Liabilitas keuangan yang diukur dengan biaya perolehan yang diamortisasi / *Financial liabilities measured at amortized cost* |
| | Surat berharga yang diterbitkan / *Securities issued* | Liabilitas keuangan yang diukur dengan biaya perolehan yang diamortisasi / *Financial liabilities measured at amortized cost* |
| | Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali / *Securities sold with repurchase agreements* | Liabilitas keuangan yang diukur dengan biaya perolehan yang diamortisasi / *Financial liabilities measured at amortized cost* |
| | 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 dan lain-lain) / *Other liabilities*<br>*(Accrued interest payable, Accrued bonus and THR, Payable of third party services, Notarial service payable, Retention funds for branch renovation, Premium insurance payable and others)* | Liabilitas keuangan yang diukur dengan biaya perolehan yang diamortisasi / *Financial liabilities measured at amortized cost* |

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**c. Aset dan Liabilitas Keuangan (lanjutan)**

**vi. 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

**vii. Penurunan Nilai dari Aset Keuangan**

**(i) Aset Keuangan yang Dicatat Berdasarkan Biaya Perolehan Diamortisasi**

Pada setiap tanggal laporan posisi keuangan, Bank mengevaluasi apakah terdapat bukti yang objektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai. Aset keuangan atau kelompok aset keuangan diturunkan nilainya dan kerugian penurunan nilai telah terjadi, jika terdapat bukti yang objektif mengenai penurunan nilai tersebut sebagai akibat dari satu atau lebih peristiwa yang terjadi setelah pengakuan awal aset tersebut (peristiwa yang merugikan), dan peristiwa yang merugikan tersebut berdampak pada estimasi arus kas masa depan atas aset keuangan atau kelompok aset keuangan yang dapat diestimasi secara andal.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***c. Financial Assets and Liabilities (continued)***

***vi. Offsetting Financial Instruments***

*Financial assets and liabilities are offset and the net amount is presented in the statement of financial position when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis or realise 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*

***vii. Impairment of Financial Assets***

***(i) Financial Assets Carried at Amortized Cost***

*The Bank assesses at each reporting date whether there is an objective evidence that a financial asset or group of financial assets is impaired. A financial asset or a group of financial assets is impaired and impairment losses are incurred only if there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the asset (a "loss event") and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**c. Aset dan Liabilitas Keuangan (lanjutan)**

**vii. Penurunan Nilai dari Aset Keuangan (lanjutan)**

**(i) Aset Keuangan yang Dicatat Berdasarkan Biaya Perolehan Diamortisasi (lanjutan)**

Kriteria yang digunakan oleh Bank untuk menentukan bukti objektif dari penurunan nilai adalah sebagai berikut:

1. kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
2. pelanggaran kontrak, seperti terjadinya wanprestasi atau tunggakan pembayaran pokok atau bunga;
3. pihak pemberi pinjaman, dengan alasan ekonomi atau hukum sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, memberikan keringanan (konsesi) pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
4. terdapat kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
5. hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan; atau data yang dapat diobservasi mengindikasikan adanya penurunan yang dapat diukur atas estimasi;
6. data yang dapat diobservasi mengindikasikan adanya penurunan yang dapat diukur atas estimasi.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***c. Financial Assets and Liabilities (continued)***

***vii. Impairment of Financial Assets (continued)***

***(i) Financial Assets Carried at Amortized Cost (continued)***

*The criteria that the Bank uses to determine that there is objective evidence of impairment loss include:*

1. *significant financial difficulties of the issuer or obligor;*
2. *a breach of contract, such as a default or deliquency in interest or principal payments;*
3. *the lender, for economic or legal reasons relating to the borrower's financial difficulty, granting to the borrower a concession that the lender would not otherwise consider;*
4. *there is a probability that the borrower will enter bankruptcy or other financial reorganisation;*
5. *the disapearance of an active market for that financial asset because of financial dificulties; or observable data indicating that there is a measureable decrease in the estimation;*
6. *observable data indicating that there is a measurable decrease in the estimation.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**c. Aset dan Liabilitas Keuangan (lanjutan)**

**vii. Penurunan Nilai dari Aset Keuangan (lanjutan)**

**(i) Aset Keuangan yang Dicatat Berdasarkan Biaya Perolehan Diamortisasi (lanjutan)**

Khusus untuk kredit yang diberikan, Bank menggunakan kriteria tambahan untuk menentukan bukti objektif penurunan nilai, sebagai berikut:

1. Kredit yang diberikan dengan kolektibilitas Kurang Lancar, Diragukan dan Macet (kredit *non-performing*) sesuai dengan PBI No.14/15/PBI/2012 tanggal 24 Oktober 2012 tentang Penilaian Kualitas Aset Bank Umum.
2. Semua kredit yang direstrukturisasi.

Bank pertama kali menentukan apakah terdapat bukti objektif penurunan nilai atas aset keuangan. Penilaian secara individual dilakukan atas aset keuangan yang secara individual mengalami penurunan nilai yang signifikan, dengan menggunakan metode *discounted cash flows*. Aset keuangan yang tidak signifikan namun mengalami penurunan nilai dan aset keuangan yang tidak mengalami penurunan nilai, dimasukkan dalam kelompok aset keuangan yang memiliki karakteristik risiko yang serupa dan dilakukan penilaian secara kolektif.

Jika tidak terdapat bukti objektif mengenai penurunan nilai atas aset keuangan yang dinilai secara individual, baik yang jumlahnya signifikan maupun tidak signifikan, maka aset keuangan tersebut akan dimasukkan ke dalam kelompok aset keuangan yang memiliki karakteristik risiko kredit yang serupa dan penurunan nilai kelompok aset keuangan tersebut dilakukan secara kolektif. Aset keuangan yang penurunan nilainya dilakukan secara individual.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***c. Financial Assets and Liabilities (continued)***

***vii. Impairment of Financial Assets (continued)***

***(i) Financial Asset Carried at Amortized Cost (continued)***

*The Bank has determined specific objective evidence of an impairment loss for loans including:*

1. *Loan classified as Sub-standard, Doubtful and Loss (non-performing loan) in accordance with PBI No.14 / 15 / PBI / 2012 dated October 24, 2012 regarding Asset Quality Rating for Commercial Banks.*
2. *All restructured loans.*

*The Bank initially assesses whether objective evidence of impairment for financial asset exists as described above. The individual assessment is performed on the individually significant impaired financial asset, using discounted cash flows method. The insignificant impaired financial assets and non-impaired financial assets are included in group of financial asset with similar credit risk characteristics and collectively assessed.*

*If there is no objective evidence of impairment for financial asset assessed individually both for significant and insignificant amounts, the account of financial asset will be included in a group of financial assets with similar credit risk characteristics and collectively assesses them for impairment. Financial assets that are individually assessed but non-impaired are still classified as financial assets assessed individually.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**c. Aset dan Liabilitas Keuangan (lanjutan)**

**vii. Penurunan Nilai dari Aset Keuangan (lanjutan)**

**(i) Aset Keuangan yang Dicatat Berdasarkan Biaya Perolehan Diamortisasi (lanjutan)**

Namun, Bank membentuk cadangan kerugian penurunan nilai (CKPN) berdasarkan *probability of default* masing-masing segmen yang dihasilkan oleh evaluasi penurunan nilai kredit secara kolektif.

Dalam melakukan evaluasi penurunan nilai kredit, Bank menetapkan portofolio kredit menjadi 3 (tiga) kategori:

1. Kredit yang secara individual memiliki nilai signifikan dan jika terjadi penurunan nilai akan berdampak cukup material bagi laporan keuangan, yaitu kredit dengan baki debet lebih besar dari atau sama dengan Rp1.000.000.
2. Kredit yang secara individual memiliki nilai tidak signifikan, yaitu kredit dengan baki debet kurang dari Rp1.000.000.
3. Kredit yang direstrukturisasi.

Bank menetapkan kredit yang dievaluasi penurunan nilainya secara individual, jika memenuhi salah satu kriteria di bawah ini:

1. Kredit yang secara individual memiliki nilai signifikan dan memiliki bukti objektif penurunan nilai; atau
2. Kredit yang direstrukturisasi yang secara individual memiliki nilai signifikan.

Bank menetapkan kredit yang harus dievaluasi penurunan nilainya secara kolektif, jika memenuhi salah satu kriteria di bawah ini:

1. Kredit yang secara individual memiliki nilai signifikan namun tidak memiliki bukti objektif penurunan nilai; atau

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***c. Financial Assets and Liabilities (continued)***

***vii. Impairment of Financial Assets (continued)***

***(i) Financial Asset Carried at Amortized Cost (continued)***

*However, the Bank provides allowance for impairment losses based on the probability of default for each segment that is generated by evaluating impairment of loans collectively.*

*In evaluating impairment for loans, the Bank classifies loan portfolio into the following 3 (three) categories:*

1. *Loans which individually have significant value and if impairment occured will have material impact to the financial statements, and loans with outstanding balance is more than or equal to Rp1,000,000.*
2. *Loans which individually have no significant value and loans with outstanding balance is less than Rp1,000,000.*
3. *Restructured loans.*

*Bank determines loans to be evaluated for impairment through individual evaluation if one of the following conditions is met:*

1. *Loans which individually have significant value and objective evidence of impairment; or*
2. *Restructured loans which individually have significant value.*

*Bank determines loans to be evaluated for impairment through collective evaluation if one of the following conditions is met:*

1. *Loans which individually have significant value and there are no objective evidence of impairment; or*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**c. Aset dan Liabilitas Keuangan (lanjutan)**

**vii. Penurunan Nilai dari Aset Keuangan (lanjutan)**

**(i) Aset Keuangan yang Dicatat Berdasarkan Biaya Perolehan Diamortisasi (lanjutan)**

Bank menetapkan kredit yang harus dievaluasi penurunan nilainya secara kolektif, jika memenuhi salah satu kriteria di bawah ini: (lanjutan)

2. Kredit yang secara individual memiliki nilai tidak signifikan; atau
3. Kredit yang direstrukturisasi yang secara individual memiliki nilai tidak signifikan.

**Perhitungan Penurunan Nilai Secara Individu**

Jumlah kerugian penurunan nilai diukur berdasarkan selisih antara nilai tercatat aset keuangan dengan nilai kini dari estimasi arus kas masa datang (tanpa memperhitungkan kerugian penurunan nilai dimasa datang yang belum terjadi) yang didiskontokan menggunakan tingkat suku bunga efektif awal dari aset keuangan tersebut. Nilai tercatat aset tersebut dikurangi melalui akun "Cadangan Kerugian Penurunan Nilai" dan beban kerugian diakui pada laporan laba rugi dan penghasilan komprehensif lain. Jika pinjaman yang diberikan atau aset keuangan dimiliki hingga jatuh tempo memiliki suku bunga variabel, maka tingkat diskonto yang digunakan untuk mengukur setiap kerugian penurunan nilai adalah suku bunga efektif yang berlaku yang ditetapkan dalam kontrak.

Perhitungan nilai kini dari estimasi arus kas masa datang atas aset keuangan dengan agunan mencerminkan arus kas yang dapat dihasilkan dari pengambilalihan agunan dikurangi biaya-biaya untuk memperoleh dan menjual agunan, terlepas apakah pengambilalihan tersebut berpeluang terjadi atau tidak.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***c. Financial Assets and Liabilities (continued)***

***vii. Impairment of Financial Assets (continued)***

***(i) Financial Asset Carried at Amortized Cost (continued)***

*Bank determines loans to be evaluated for impairment through collective evaluation if one of the following conditions is met: (continued)*

*2. Loans which individually have insignificant value; or*
*3. Restructured loans which individually have insignificant value.*

***Individual Impairment Calculation***

*The amount of the impairment is measured as the difference between the financial asset's carrying amount and the present value of estimated future cash flows (excluding future impairment losses that have not been incurred) discounted at the financial asset's original effective interest rate. The carrying amount of the asset is reduced through the allowance for impairment losses account and the amount of the loss is recognised in the statement of profit or loss and other comprehensive income. If a loan or held-to-maturity financial assets has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate determined under the contract.*

*The calculation of the present value of the estimated future cash flows of a collateralised financial asset reflects the cash flows that may result from foreclosure less costs for obtaining and selling the collateral, whether or not foreclosure is probable.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**c. Aset dan Liabilitas Keuangan (lanjutan)**

**vii. Penurunan Nilai dari Aset Keuangan (lanjutan)**

**(i) Aset Keuangan yang Dicatat Berdasarkan Biaya Perolehan Diamortisasi (lanjutan)**

**Perhitungan Penurunan Nilai Secara Individu (lanjutan)**

Bank menggunakan metode *fair value of collateral* sebagai arus kas masa datang apabila memenuhi salah satu kondisi berikut:

1. Kredit bersifat *collateral dependent*, yaitu jika pelunasan kredit hanya bersumber dari agunan; atau

2. Pengambilalihan agunan kemungkinan besar terjadi dan didukung dengan aspek legal pengikatan agunan.

**Perhitungan Penurunan Nilai Secara Kolektif**

Untuk tujuan evaluasi penurunan nilai secara kolektif, aset keuangan dikelompokkan berdasarkan kesamaan karakteristik risiko kredit seperti mempertimbangkan segmentasi kredit dan status tunggakan. Karakteristik yang dipilih adalah relevan dengan estimasi arus kas masa datang dari kelompok aset tersebut yang mengindikasikan kemampuan debitur atau rekanan untuk membayar seluruh liabilitas yang jatuh tempo sesuai persyaratan kontrak dari aset yang dievaluasi.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***c. Financial Assets and Liabilities (continued)***

***vii. Impairment of Financial Assets (continued)***

***(i) Financial Asset Carried at Amortized Cost (continued)***

***Individual Impairment Calculation (continued)***

*The Bank uses a fair value of collateral method as a basis for future cash flow if, one of the following conditions is met:*

*1. Loans are collateral dependent, i.e. if source of loans repayment comes only from the collateral; or*

*2. Foreclosure of collateral is most likely to occur and supported with legal binding aspect.*

***Collective Impairment Calculation***

*For the purpose of a collective evaluation of impairment, financial assets are grouped on the basis of similar credit risk characteristics such as considering credit segmentation and past due status. Those characteristics are relevant to the estimation of future cash flows for groups of such assets which indicate debtors' or counterparties' ability to pay all amounts due according to the contractual terms of the assets being evaluated.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**c. Aset dan Liabilitas Keuangan (lanjutan)**

**vii. Penurunan Nilai dari Aset Keuangan (lanjutan)**

**(i) Aset Keuangan yang Dicatat Berdasarkan Biaya Perolehan Diamortisasi (lanjutan)**

**Perhitungan Penurunan Nilai Secara Kolektif (lanjutan)**

Arus kas masa datang dari kelompok aset keuangan yang penurunan nilainya dievaluasi secara kolektif, diestimasi berdasarkan arus kas kontraktual dan kerugian historis yang pernah dialami atas aset-aset yang memiliki karakteristik risiko kredit yang serupa dengan karakteristik risiko kredit kelompok tersebut. Kerugian historis yang pernah dialami kemudian disesuaikan berdasarkan data terkini yang dapat diobservasi untuk mencerminkan kondisi saat ini yang tidak berpengaruh pada periode terjadinya kerugian historis tersebut, dan untuk menghilangkan pengaruh kondisi yang ada pada periode historis namun sudah tidak ada lagi saat ini.

Bank menggunakan *statistical model analysis method*, yaitu *migration analysis method* untuk penilaian penurunan nilai aset keuangan secara kolektif dengan menggunakan data historis minimal 3 (tiga) tahun.

Pada *migration analysis method*, manajemen menentukan estimasi periode antara terjadinya peristiwa dan teridentifikasinya kerugian untuk setiap portofolio yang diidentifikasi, yaitu 12 (dua belas) bulan.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***c. Financial Assets and Liabilities (continued)***

***vii. Impairment of Financial Assets (continued)***

***(i) Financial Asset Carried at Amortized Cost (continued)***

***Collective Impairment Calculation (continued)***

*Future cash flows in a group of financial assets that are collectively evaluated for impairment are estimated on the basis of historical loss experience for assets with credit risk characteristics similar to those grouped credit risk characteristics. Historical loss experience is adjusted on the basis of current observable data to reflect the effects of current conditions that did not affect the period on which the historical loss experience is based and to remove the effects of conditions in the historical period that do not currently exist.*

*The Bank uses the statistical model analysis method, i.e. a migration analysis method for financial assets impairment which are collectively assessed using a minimum of 3 (three) years historical data.*

*In migration analysis method, management determines 12 months as the estimated and identification period between a loss occuring for each identified portfolio.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**c. Aset dan Liabilitas Keuangan (lanjutan)**

**vii. Penurunan Nilai dari Aset Keuangan (lanjutan)**

**(i) Aset Keuangan yang Dicatat Berdasarkan Biaya Perolehan Diamortisasi (lanjutan)**

Ketika kredit yang diberikan tidak tertagih, kredit tersebut dihapus buku dengan menjurnal balik Cadangan Kerugian Penurunan Nilai. Kredit tersebut dapat dihapus buku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan. Beban penurunan nilai yang terkait dengan kredit yang diberikan dan efek-efek (di dalam kategori dimiliki hingga jatuh tempo dan pinjaman yang diberikan dan piutang) diklasifikasikan ke dalam "Pembentukan Cadangan Kerugian Penurunan Nilai".

Jika pada periode berikutnya, jumlah kerugian penurunan nilai berkurang dan pengurangan tersebut dapat dikaitkan secara objektif pada peristiwa yang terjadi setelah penurunan nilai diakui (seperti meningkatnya peringkat kredit debitur), maka kerugian penurunan nilai yang sebelumnya diakui dapat dipulihkan, baik secara langsung, atau dengan menyesuaikan pos cadangan. Jumlah pemulihan penurunan nilai diakui pada laporan laba rugi dan penghasilan komprehensif lain.

Penerimaan kemudian atas kredit yang diberikan yang telah dihapusbuku pada tahun berjalan dicatat sebagai pemulihan Cadangan Kerugian Penurunan Nilai.

Penerimaan kemudian atas kredit yang diberikan yang telah dihapusbuku pada tahun sebelumnya dicatat sebagai pendapatan operasional lainnya.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***c. Financial assets and liabilities (continued)***

***vii. Impairment of Financial Assets (continued)***

***(i) Financial Asset Carried at Amortized Cost (continued)***

*When a loan is uncollectible, it is written off against the related allowance for loan impairment losses. Such loans are written off after all the necessary procedures have been completed and the amount of the loss has been determined. Impairment charges relating to loans and marketable securities (in held-to-maturity and loans and receivables categories) are classified into "Allowance for Impairment Losses".*

*If in a subsequent period, the amount of the impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognised (such as an improvement in the debtor's credit rating), the previously recognised impairment loss is reversed by adjusting the allowance account. The amount of the impairment reversal is recognised in the statement of profit or loss and other comprehensive income.*

*Subsequent recoveries of loans written off in current year, are recognized as a recovery of the Allowance for Impairment Losses.*

*Subsequent recoveries of loans written off in previous year, are recognized as other operating income.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**c. Aset dan Liabilitas Keuangan (lanjutan)**

**vii. Penurunan Nilai dari Aset Keuangan (lanjutan)**

**(ii) Aset Keuangan yang Tersedia Untuk Dijual**

Pada setiap tanggal laporan posisi keuangan, Bank mengevaluasi apakah terdapat bukti yang objektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai. Lihat Catatan 2.c.vii.(i) untuk kriteria bukti objektif adanya penurunan nilai.

Penurunan yang signifikan atau penurunan jangka panjang atas nilai wajar dari investasi dalam instrumen ekuitas di bawah biaya perolehannya merupakan bukti objektif terjadinya penurunan nilai dan menyebabkan pengakuan kerugian penurunan nilai. Ketika terdapat bukti tersebut di atas untuk aset keuangan yang tersedia untuk dijual, kerugian kumulatif, yang merupakan selisih antara biaya perolehan dengan nilai wajar kini, dikurangi kerugian penurunan nilai aset keuangan yang sebelumnya telah diakui pada laporan laba rugi dan penghasilan komprehensif lain, dikeluarkan dari ekuitas dan diakui pada laporan laba rugi dan penghasilan komprehensif lain.

Jika, pada tahun berikutnya, nilai wajar instrumen utang yang diklasifikasikan dalam kelompok tersedia untuk dijual meningkat dan peningkatan tersebut dapat secara objektif dihubungkan dengan peristiwa yang terjadi setelah pengakuan kerugian penurunan nilai pada laporan laba rugi dan penghasilan komprehensif lain, maka kerugian penurunan nilai tersebut dapat dipulihkan melalui laporan laba rugi dan penghasilan komprehensif lain.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***c. Financial Assets and Liabilities (continued)***

***vii. Impairment of Financial Assets (continued)***

***(ii) Financial Assets Classified as Available-for-Sale***

*The Bank assesses at each reporting date of the statement of financial position whether there is objective evidence that a financial asset or a group of financial assets is impaired. Refer to Note 2.c.vii.(i) for the criteria of objective evidence of impairment.*

*In the case of equity instruments classified as available-for-sale, a significant or prolonged decline in the fair value of the security below its cost is objective evidence of impairment resulting in the recognition of an impairment loss. If any such evidence exists for available for sale financial assets, the cumulative loss - measured as the difference between the acquisition cost and the current fair value, less any impairment loss on that financial asset previously recognised in statement of profit or loss and other comprehensive income is removed from equity and recognised in the statement of profit or loss and other comprehensive income.*

*If, in a subsequent period, the fair value of a debt instrument classified as available for sale increases and the increase can be objectively related to an event occurring after the impairment loss was recognised in statement of profit or loss and other comprehensive income, the impairment loss is reversed through the statement of profit or loss and other comprehensive income.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**c. Aset dan Liabilitas Keuangan (lanjutan)**

**vii. Penurunan Nilai dari Aset Keuangan (lanjutan)**

**(iii) Kontrak Jaminan Keuangan dan Komitmen**

Kontrak jaminan keuangan adalah kontrak yang mengharuskan penerbit untuk melakukan pembayaran yang ditetapkan untuk mengganti uang pemegang kontrak atas kerugian yang terjadi karena debitur tertentu gagal untuk melakukan pembayaran pada saat jatuh tempo, sesuai dengan ketentuan dari instrumen utang. Jaminan keuangan tersebut diberikan kepada bank-bank, lembaga keuangan dan badan-badan lainnya atas nama debitur untuk menjamin kredit dan fasilitas-fasilitas perbankan lainnya.

Jaminan keuangan awalnya diakui dalam laporan keuangan sebesar nilai wajar pada tanggal jaminan diberikan. Nilai wajar dari jaminan keuangan pada saat dimulainya transaksi pada umumnya sama dengan provisi yang diterima untuk jaminan diberikan dengan syarat dan kondisi normal. Setelah pengakuan awal, liabilitas Bank atas jaminan tersebut diukur pada jumlah yang lebih tinggi antara jumlah awal, dikurangi amortisasi provisi, dan estimasi terbaik dari jumlah yang diharapkan akan terjadi untuk menyelesaikan jaminan tersebut. Estimasi ini ditentukan berdasarkan pengalaman transaksi yang sejenis dan kerugian historis masa lalu, dilengkapi dengan penilaian manajemen. Pendapatan provisi yang diperoleh diamortisasi selama jangka waktu jaminan dengan menggunakan metode garis lurus.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***c. Financial Assets and Liabilities (continued)***

***vii. Impairment of Financial Assets (continued)***

***(iii) Financial Guarantee Contracts and Committments***

*Financial guarantee contracts are contracts that require the issuer to make specified payments to reimburse the holder for a loss incurred because a specified debtor defaulted to make payments when due, in accordance with the terms of a debt instrument. Such financial guarantees are given to banks, financial institutions and other institutions on behalf of customers to secure loans and other banking facilities.*

*Financial guarantees are initially recognised in the financial statements at fair value on the date the guarantee was given. The fair value of a financial guarantee at inception is likely to equal the premium received because all guarantees are agreed on arm's length terms. Subsequent to initial recognition, the bank's liabilities under such guarantees are measured at the higher of the initial amount, less amortisation of fees recognised, and the best estimate of the amount required to settle the guarantee. These estimates are determined based on experience of similar transactions and history of past losses, supplemented by the judgement of management. The fee income earned is amortised over the period of guarantees using the straight line method.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**c. Aset dan Liabilitas Keuangan (lanjutan)**

**vii. Penurunan Nilai dari Aset Keuangan (lanjutan)**

**(iii) Kontrak Jaminan Keuangan dan Komitmen (lanjutan)**

Bank menentukan Cadangan Kerugian Penurunan Nilai aset keuangan atas kontrak jaminan keuangan yang memiliki risiko kredit dan komitmen berdasarkan nilai yang lebih tinggi antara nilai amortisasi (nilai tercatat) dan nilai kini atas pembayaran liabilitas yang diharapkan akan terjadi (ketika pembayaran atas jaminan tersebut menjadi *probable*) atau nilai Cadangan Kerugian Penurunan Nilai yang dihitung berdasarkan data kerugian historis untuk evaluasi penurunan nilai secara kolektif.

**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.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***c. Financial Assets and Liabilities (continued)***

***vii. Impairment of Financial Assets (continued)***

***(iii) Financial Guarantee Contracts and Commitments (continued)***

*The Bank determines impairment losses on financial assets of financial guarantee contracts that have credit risk and commitment based on the value of the higher of the amortised value (carrying value) and the present value of the payment of liabilities that are expected to occur (when payment under the guarantee has become probable) or value impairment losses were calculated based on historical loss data for a collective evaluation of impairment.*

***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.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**d. Penentuan Nilai Wajar (lanjutan)**

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*).

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.

Untuk obligasi pemerintah yang tidak memiliki nilai pasar, estimasi nilai wajar ditentukan dengan menggunakan model internal berdasarkan nilai kini dari arus kas masa depan yang diharapkan (pendekatan *next-repricing method*) dengan menggunakan faktor deflator.

**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:

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***d. Determination of Fair Value (continued)***

*The fair value of financial instruments traded in active markets, such as marketable 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.*

*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 marketable 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 marketable securities.*

*For government bonds with no quoted market prices, a reasonable estimate of the fair value is determined using the internal model based on the present value of expected future cash flows using next-repricing method with deflator factor.*

***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:*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**e. Transaksi dengan Pihak-Pihak Berelasi (lanjutan)**

a) Orang atau anggota keluarga terdekat mempunyai relasi dengan entitas pelapor jika orang tersebut: (lanjutan)

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.

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).

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***e. Related Parties Transactions (continued)***

*a) Person or close family member of that person is related to the reporting entity if that person: (continued)*

*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.*

*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);*

**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: (lanjutan)

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, telah diungkapkan pada Catatan 34.

**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 pinjaman yang diberikan dan piutang. Lihat Catatan 2.c.i.b untuk kebijakan akuntansi atas pinjaman yang diberikan dan piutang.

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 26 Juni 2019, Bank Indonesia menerbitkan Peraturan Anggota Dewan Gubernur (PADG) Nomor 21/14/PADG/2019 tentang Perubahan Kedua Atas PADG Nomor 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 Juli 2019.

***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: (continued)*

*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.*

***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 loans and receivables. See Note 2.c.i.b for the accounting policies of loans and receivables.*

*Current accounts with Bank Indonesia and other banks are initially measured at at fair value plus directly attributable transaction cost less allowance for impairment losses, if necessary.*

*Minimum Statutory Reserves Requirement (GWM)*

*On June 26, 2019, Bank Indonesia issued a Board of Governor's Member Regulation (PADG) No. 21/14/PADG/2019, Second Amendment of PADG No. 20/10/PADG/2018 regarding Minimum Statutory Reserves Requirements in Rupiahs and foreign currencies for conventional commercial banks, sharia commercial banks and sharia business units. This regulation is effective on July 1, 2019.*

**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 Rupiahs 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 dan Bank Lain**

Penempatan pada Bank Indonesia dan bank lain 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 dan bank lain diklasifikasikan sebagai pinjaman yang diberikan dan piutang. Lihat Catatan 2.c untuk kebijakan akuntansi atas pinjaman yang diberikan dan piutang.

Pada pengukuran awal, penempatan 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.

**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 tersedia untuk dijual dan dimiliki hingga jatuh tempo. Lihat Catatan 2.c untuk kebijakan akuntansi atas aset keuangan dalam kelompok tersedia untuk dijual dan dimiliki hingga jatuh tempo.

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.

***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 and Other Banks***

*Placements with Bank Indonesia and other banks represent placements in the form of Bank Indonesia Deposit Facility ("FASBI"), call money, deposit on call, term deposit, time deposit and savings deposits.*

*Placements with Bank Indonesia and other banks are classified as loans and receivables. Refer to Note 2.c for the accounting policies of loans and receivables.*

*Placements with Bank Indonesia and other banks 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 available-for-sale and held-to-maturity financial assets. Refer to Note 2.c for the accounting policies of available-for-sale and held-to-maturity financial assets.*

*Securities are initially measured at fair value plus directly attributable transaction costs, except for those measured at fair value through profit or loss.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**i. Efek-Efek (lanjutan)**

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. Tagihan atas Efek-Efek yang Dibeli dengan Janji untuk Dijual Kembali dan Liabilitas atas Efek-Efek yang Dijual dengan Janji Dibeli 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.

Tagihan atas efek-efek yang dibeli dengan janji untuk dijual kembali diklasifikasikan sebagai pinjaman yang diberikan dan piutang.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***i. Securities (continued)***

*For marketable 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 marketable 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 marketable securities. Any permanent impairment in the fair value of marketable 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 marketable securities to held-to-maturity classification from available-for-sale are recorded at fair value. Unrealised gains or losses are recorded in the equity section and will be amortised over the remaining lives of the marketable 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 and Securities Sold under Repurchase Agreements***

*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 loans and receivables.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**j. Tagihan atas Efek-Efek yang Dibeli dengan Janji untuk Dijual Kembali dan Liabilitas atas Efek-Efek yang Dijual dengan Janji Dibeli Kembali (lanjutan)**

Efek-efek yang dijual dengan janji dibeli kembali disajikan sebagai liabilitas dalam laporan posisi keuangan sebesar harga pembelian kembali yang disepakati dikurangi dengan bunga dibayar dimuka yang belum diamortisasi. Selisih antara harga jual dan harga beli kembali yang disepakati diperlakukan sebagai beban bunga dibayar dimuka dan diakui sebagai beban bunga selama jangka waktu sejak efek-efek tersebut dijual hingga dibeli kembali dengan menggunakan metode suku bunga efektif.

Efek-efek yang dijual dengan janji dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

**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 pinjaman yang diberikan dan piutang. Lihat Catatan 2.c.i.b untuk kebijakan akuntansi atas pinjaman yang diberikan dan piutang.

**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.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***j. Securities Purchased under Agreements to Resell and Securities Sold under Repurchase Agreements (continued)***

*Securities sold under repurchase agreements are presented as liabilities in the statement of financial position at the agreed repurchase price net of the unamortized prepaid interest. The difference between the selling price and the agreed repurchase price is treated as prepaid interest and recognized as interest expense over the period, commencing from the selling date to the repurchase date using effective interest rate method.*

*Securities sold under repurchase agreements are classified as financial liabilities at amortized cost.*

***k. Loans***

*Loans represent agreement to provide cash or cash equivalent based on agreements with borrowers, where borrowers are required to repay their debts with interest after a specified period.*

*Loans are classified as loans and receivables. Refer to Note 2.c.i.b for the accounting policies of loans and receivables.*

***Loan Restructuring***

*Losses on loan restructurings due to modification of terms of loans are recognised 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.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**l. Aset Tetap (lanjutan)**

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)***

***l. Fixed Assets (continued)***

*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 equipments* |

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.

*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.*

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.

*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.*

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.

*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.*

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.

*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.*

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.

*Land rights in the form of business usage rights, building usage rights and usage rights are not depreciated, unless there is evidence to indicate that the extension or renewal of land rights is likely to or definitely not obtained.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**l. Aset Tetap (lanjutan)**

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.

**m. 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%.

Biaya yang berhubungan dengan pengembangan atau pemeliharaan program piranti lunak komputer diakui sebagai beban pada periode terjadinya.

**n. 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)***

***l. Fixed Assets (continued)***

*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.*

***m. 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% anually.*

*Costs associated with the development or maintenance of a software program are recognized as an expense in the period in which they are incurred.*

***n. 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)**

**o. Biaya Dibayar Dimuka**

Biaya dibayar di muka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus (*straight-line method*).

**p. 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)***

***o. Prepayments***

*Prepaid expenses are amortized over their useful lives using the straight-line method.*

***p. 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 colateral 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 realisable 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 colateral is recognised 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)**

**p. 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)***

***p. 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 recognised 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.*

**q. 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.

***q. 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 amortised cost.*

**r. 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.

***r. 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, savings 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.*

*Savings 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)**

**r. 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 untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

**s. Simpanan dari Bank Lain**

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain, dalam bentuk giro, tabungan, *inter-bank 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 untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

**t. 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)***

***r. 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 amortised cost in the certificates between the Bank and the holders of time deposits.*

*Deposits from customers are classified as financial liabilities at amortised cost. Incremental costs directly attributable to acquisition of deposits from customers are included in the amount of deposits and amortised over the expected life of the deposits. Refer to Note 2.c for the accounting policy of financial liabilities measured at amortised cost.*

***s. Deposits from Other Banks***

*Deposits from other banks represent liabilities to local and overseas banks, in the form of demand deposits, saving deposits, inter-bank 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 amortised cost. Incremental costs directly attributable to acquisition of deposits from other banks are included in the amount of deposits and amortised over the expected life of the deposits. Refer to Note 2c for the Accounting policy for financial liabilities at amortised cost.*

***t. Securities Issued***

*Securities issued are initially measured at fair value less directly attributable transaction costs. Subsequently, transactions costs are amortised using the effective interest rate up to the maturity of securities issued.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**t. Surat berharga yang diterbitkan (lanjutan)**

Surat berharga yang diterbitkan diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2.c untuk kebijakan akuntansi untuk liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

**u. 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.

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.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***t. Securities Issued (continued)***

*Securities issued are classified as financial liabilities at amortised cost. Refer to Note 2c for the accounting policy of financial liabilities at amortised cost.*

***u. Taxation***

*The tax expense comprises current and deferred tax. Tax is recognised in the statement of profit or loss and other comprehensive income, except to the extent that it relates to items that are recognised directly in equity. In this case, the tax is also recognised 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.*

*The Bank applies the financial position method to determine deferred tax. Under the financial position method, deferred tax assets and liabilities are recognised 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 recognised if it is probable that future taxable income will be sufficient to compensate deferred tax assets arising on the temporary differences.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**u. Perpajakan (lanjutan)**

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 dimasa 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.

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.

**v. 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.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***u. Taxation (continued)***

*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.*

*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.*

***v. Interest Income and Expense***

*Interest income and expense for all interest-bearing financial instruments are recognised as "interest income" and "interest expense" in the statement of profit or loss and other comprehensive income using the effective interest method.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**v. Pendapatan dan Beban Bunga (lanjutan)**

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 dimasa 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 tesebut, 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.

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.

**w. 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.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***v. Interest Income and Expense (continued)***

*The effective interest method is a method of calculating the amortised 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.*

*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 recognised 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.*

***w. Provision Income and Expense***

*Fees and commissions income and transaction cost that are directly attributable to lending activities, are recognised as a part/(deduction) of outstanding loan and will be recognised as interest income by amortising the carrying value of loan using effective interest rate method.*

*The directly attributable unamortised fees and commissions relating to loans which are settled prior to maturity are recognised upon settlement date of such loans.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**w. Pendapatan Provisi dan Komisi (lanjutan)**

Pendapatan provisi dan komisi lainnya yang tidak berkaitan langsung dengan kegiatan perkreditan atau jangka waktu tertentu diakui pada saat terjadinya transaksi.

**x. 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 dan Undang-Undang Ketenagakerjaan No. 13/2003 ("UU 13/2003").

Bank menetapkan program imbalan pasca kerja karyawan manfaat pasti yang bersifat non iuran (*non contributory*). Sesuai dengan UU No. 13/2003, Bank harus menyediakan program dengan imbalan yang minimal sama dengan imbalan pensiun yang diatur dalam UU No. 13/2003. Imbalan pensiun sesuai dengan UU No. 13/2003 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)***

***w. Provision and Commission Income (continued)***

*Other fees and commissions income which are not directly related to lending activities or specific periods are recognised as revenue on the transaction date.*

***x. 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 and Labor Law No. 13/2003 ("Law 13/2003").*

*The Bank determines a defined non-contributory post employment benefit plan. In accordance with the Law No. 13/2003, the Bank must provide a program with minimum benefits equal to the pension benefits provided for under the Law No. 13/2003. Pension benefits in accordance with Law No. 13/2003 is a defined benefit plan.*

*The employee benefits obligation represents the present value of the defined benefit obligation 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 obligation is calculated annually by an independent actuary using the projected unit credit method.*

*The present value of the defined benefit obligation 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)**

**x. 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 amandemen/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.

**y. 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)***

***x. Employee Benefits (continued)***

***Long-term Employee Benefits and Post-Employment Benefits (continued)***

*The post-employment benefits expense recognised 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 liabilites 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 obligation consists of:*

- *actuarial gains and losses.*
- *return on plan assets, excluding amount included in net interest on the net defined benefit obligation.*
- *any change in effect of the asset ceiling, excluding amount included in net interest on the net defined benefit obligation.*

*Actuarial gains and losses may arise from the adjustments made based on the experience, changes in actuarial assumption and changes in pension programs.*

***y. 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)**

**y. 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.

**z. 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)***

***y. 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.*

***z. 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)**

**aa. Perubahan Kebijakan Akuntansi dan Pengungkapan**

Bank telah menerapkan standar akuntansi berikut pada tanggal 1 Januari 2019 yang dianggap relevan:

- ISAK No. 34: Ketidakpastian dalam Perlakuan Pajak Penghasilan

  Interpretasi tersebut membahas akuntansi untuk pajak penghasilan ketika perlakuan pajak melibatkan ketidakpastian yang mempengaruhi penerapan PSAK 46 Pajak Penghasilan. Ini tidak berlaku untuk pajak atau retribusi di luar ruang lingkup PSAK 46, juga tidak secara khusus mencakup persyaratan yang berkaitan dengan bunga dan denda yang terkait dengan perlakuan pajak yang tidak pasti. Penafsiran secara khusus membahas hal-hal berikut:

  · Apakah suatu entitas mempertimbangkan perlakuan pajak yang tidak pasti secara terpisah
  · Asumsi yang dibuat entitas tentang pemeriksaan perlakuan pajak oleh otoritas perpajakan
  · Bagaimana entitas menentukan laba kena pajak (rugi pajak), dasar pajak, rugi pajak yang belum digunakan, kredit pajak yang belum digunakan, dan tarif pajak
  · Bagaimana entitas mempertimbangkan perubahan fakta dan keadaan

  Bank menentukan apakah akan mempertimbangkan masing-masing perlakuan pajak yang tidak pasti secara terpisah atau bersama-sama dengan satu atau lebih perlakuan pajak tidak pasti lainnya dan menggunakan pendekatan yang lebih baik dalam memprediksi penyelesaian ketidakpastian tersebut. Bank menerapkan penilaian signifikan dalam mengidentifikasi ketidakpastian atas perlakuan pajak penghasilan. Bank menilai apakah Interpretasi berdampak pada laporan keuangannya. Setelah adopsi Interpretasi, Bank mempertimbangkan apakah Bank memiliki posisi pajak yang tidak pasti, terutama yang berkaitan dengan *transfer pricing*.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***aa. Changes in Accounting Policies and Disclosures***

*The Bank adopted the following accounting standards, which are considered relevant, starting on January 1, 2019:*

- *ISAK No. 34: Uncertainty over Income Tax Treatments*

  *The interpretation addresses the accounting for income taxes when tax treatments involve uncertainty that affects the application of PSAK 46 Income Taxes. It does not apply to taxes or levies outside the scope of PSAK 46, nor does it specifically include requirements relating to interest and penalties associated with uncertain tax treatments. The interpretation specifically addresses the following:*

  · *Whether an entity considers uncertain tax treatments separately*
  · *The assumptions an entity makes about the examination of tax treatments by taxation authorities*
  · *How an entity determines taxable profit (tax loss), tax bases, unused tax losses, unused tax credits and tax rate*
  · *How an entity considers changes in facts and circumstances*

  *The Bank determines whether to consider each uncertain tax treatment separately or together with one or more other uncertain tax treatments and uses the approach that better predicts the resolution of the uncertainty. The Bank applies significant judgement in identifying uncertainties over income tax treatments. Bank assessed whether the Interpretation had an impact on its financial statements. Upon adoption of the Interpretation, the Bank considered whether it has any uncertain tax positions, particularly those relating to transfer pricing.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**aa. Perubahan Kebijakan Akuntansi dan Pengungkapan (lanjutan)**

Bank telah menerapkan standar akuntansi berikut pada tanggal 1 Januari 2019 yang dianggap relevan: (lanjutan)

Pengajuan pajak Bank di berbagai yurisdiksi termasuk pemotongan terkait dengan harga transfer dan otoritas perpajakan dapat menentang perlakuan pajak tersebut. Bank menentukan, berdasarkan pada kepatuhan perpajakannya dan studi penentuan harga transfer, bahwa besar kemungkinan perlakuan pajaknya akan diterima oleh otoritas perpajakan.

- Amandemen PSAK 24: Imbalan Kerja: Amandemen, Kurtailmen atau Penyelesaian Program

  Amandemen PSAK 24 membahas akuntansi ketika amandemen, pembatasan, atau penyelesaian rencana terjadi selama periode pelaporan. Amandemen tersebut menetapkan bahwa ketika amandemen rencana, pembatasan atau penyelesaian terjadi selama periode pelaporan tahunan, suatu entitas diharuskan untuk menentukan biaya layanan saat ini untuk sisa periode setelah amandemen, pengurangan atau penyelesaian rencana, menggunakan asumsi aktuaria yang digunakan untuk mengukur kembali liabilitas (aset) imbalan pasti neto yang mencerminkan manfaat yang ditawarkan berdasarkan program dan aset program setelah peristiwa tersebut.

  Suatu entitas juga diharuskan untuk menentukan bunga neto untuk sisa periode setelah amandemen program, pembatasan atau penyelesaian dengan menggunakan liabilitas imbalan pasti (aset) yang mencerminkan manfaat yang ditawarkan di bawah program dan aset program setelah peristiwa tersebut, dan tingkat diskonto yang digunakan untuk mengukur kembali kewajiban (aset) imbalan pasti neto.

- Amandemen PSAK 46: Pajak Penghasilan

  Amandemen tersebut mengklarifikasi bahwa konsekuensi pajak penghasilan dan dividen terkait lebih langsung dengan transaksi atau peristiwa masa lalu yang menghasilkan laba yang dapat dibagikan daripada distribusi kepada pemilik.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***aa. Changes in Accounting Policies and Disclosures (continued)***

*The Bank adopted the following accounting standards, which are considered relevant, starting on January 1, 2019: (continued)*

*The Bank's tax filings in different jurisdictions include deductions related to transfer pricing and the taxation authorities may challenge those tax treatments. The Bank determined, based on its tax compliance and transfer pricing study, that it is probable that its tax treatments will be accepted by the taxation authorities.*

- *Amendments to PSAK 24: Employee Benefits - Plan Amendment, Curtailment or Settlement.*

  *The amendments to PSAK 24 address the accounting when a plan amendment, curtailment or settlement occurs during a reporting period. The amendments specify that when a plan amendment, curtailment or settlement occurs during the annual reporting period, an entity is required to determine the current service cost for the remainder of the period after the plan amendment, curtailment or settlement, using the actuarial assumptions used to remeasure the net defined benefit liability (asset) reflecting the benefits offered under the plan and the plan assets after that event.*

  *An entity is also required to determine the net interest for the remainder of the period after the plan amendment, curtailment or settlement using the net defined benefit liability (asset) reflecting the benefits offered under the plan and the plan assets after that event, and the discount rate used to remeasure that net defined benefit liability (asset).*

- *Amendments to PSAK 46: Income Taxes*

  *The amendments clarify that the income tax consequences of dividends are linked more directly to past transactions or events that generated distributable profits than to distributions to owners.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**aa. Perubahan Kebijakan Akuntansi dan Pengungkapan (lanjutan)**

Bank telah menerapkan standar akuntansi berikut pada tanggal 1 Januari 2019 yang dianggap relevan: (lanjutan)

Oleh karena itu, entitas mengakui pajak penghasilan Konsekuensi dan dividen dalam laba rugi, penghasilan komprehensif lain atau ekuitas sesual dengan tempat awalnya dicatat transaksi atau peristiwa masa lalu.

Entitas menerapkan amandemen untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2019 dengan penerapan dini diperkenakan. Ketika entitas pertama kali menerapkan amandemen tersebut, entitas menerapkannya pada konsekuensi pajak penghasilan dari dividen yang diakui pada atau setelah awal periode komparatif paling awal.

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)***

***aa. Changes in Accounting Policies and Disclosures (continued)***

*The Bank adopted the following accounting standards, which are considered relevant, starting on January 1, 2019: (continued)*

*Therefore, an entity recognises the income tax consequences of dividends in profit or loss, other comprehensive income or equity according to where it originally recognised those past transactions or events.*

*An entity applies the amendments for annual reporting periods beginning on or after January 1, 2019, with early application permitted. When the entity first applies those amendments, it applies them to the income tax consequences of dividends recognised on or after the beginning of the earliest comparative period.*

*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.

***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.*

**3. SUMBER KETIDAKPASTIAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI (lanjutan)**

**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 diklasifikasikan sebagai tersedia untuk dijual dijelaskan di Catatan 2c.

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 dan kondisi ekonomi saat ini.

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***

***a. Allowance for Impairment losses of Financial Assets***

*Evaluation of impairment losses on financial assets carried at amortized cost and debt securities classified as available-for-sale are described in Note 2c.*

*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 lossess 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 and current 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 2d 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 2d 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 2x 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 2l dan 2m.

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.

***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, mortalilty rate, resignation rate and others (see Notes 2x 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 obligations. 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 obligations 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 2l and 2m.*

*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.*

**3. SUMBER KETIDAKPASTIAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI (lanjutan)**

**Sumber utama ketidakpastian estimasi (lanjutan)**

**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.

**g. Pajak Penghasilan**

Bank mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan.

**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. 55 (Revisi 2014) telah dipenuhi. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi Bank seperti diungkapkan pada Catatan 2c.

**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)***

***The key sources of estimation uncertainty (continued)***

***f. Deferred Tax Assets***

*Deferred tax assets are recognised 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 recognised, based on current usage and the level of taxable income and future tax planning strategies.*

***g. Income Tax***

*The Bank recognizes corporate income tax liabilities based on an estimate of whether there will be an additional corporate income tax.*

***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. 55 (Revised 2014) have been met. Accordingly, financial assets and financial liabilities are recognised in accordance with the accounting policy of the Bank's accounting policies as disclosed in Note 2c.*

***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 2019 dan 2018 saldo kas, dalam mata uang Rupiah masing-masing adalah sebesar Rp80.010.720 dan Rp67.829.956.

## *4. CASH*

*As of December 31, 2019 and 2018, cash balances, denominated in Rupiah amounted to Rp80,010,720 and Rp67,829,956, respectively.*

## 5. GIRO PADA BANK INDONESIA

Pada tanggal 31 Desember 2019 dan 2018 saldo Giro pada Bank Indonesia dalam mata uang Rupiah masing-masing sebesar Rp797.664.336 dan Rp611.822.864.

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.

GWM Bank pada tanggal 31 Desember 2019 dan 2018 dihitung berdasarkan Peraturan Bank Indonesia seperti yang disebutkan pada Catatan 2g:

## *5. CURRENT ACCOUNTS WITH BANK INDONESIA*

*As of December 31, 2019 and 2018, current accounts with Bank Indonesia denominated in Rupiah amounted to Rp797,664,336 and Rp611,822,864, 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, 2019 and 2018 is calculated based on Bank Indonesia's Regulation as mentioned in Note 2g:*

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| - GWM Primer | 6,00% | 6,50% | *Primary GWM -* |
| (i) GWM secara harian | 3,00% | 3,50% | *Daily GWM (i)* |
| (ii) GWM secara rata-rata | 3,00% | 3,00% | *Average GWM (ii)* |
| - GWM PLM | 4,00% | 4,00% | *GWM PLM* |

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 2019, 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%. Sedangkan pada tanggal 31 Desember 2018, Giro RIM dikenakan jika RIM Bank di bawah minimum RIM target Bank Indonesia (80%) atau di atas maksimum RIM target Bank Indonesia (92%) dengan KPMM Bank lebih kecil dari KPMM Insentif Bank Indonesia yang sebesar 14%.

*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) whose amount is determined by Bank Indonesia for 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 for a certain percentage of TPF which is calculated based on the difference between RIM owned by the Bank and RIM Target.*

*As of December 31, 2019, RIM current accounts 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%. As of December 31, 2018, RIM current accounts are charged if the Bank's RIM is below the minimum RIM target of Bank Indonesia (80%) or above the maximum RIM target of Bank Indonesia (92%) with the Bank's CAR smaller than the Bank Indonesia Incentive of 14%.*

## 5. GIRO PADA BANK INDONESIA (lanjutan)

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.

Berdasarkan PBI No. 20/4/PBI/2018 tanggal 29 Maret 2018, *Loan to Funding Ratio* (LFR) berubah menjadi Rasio Intermediasi Makroprudensial (RIM) dan kewajiban pemenuhan Giro RIM mulai berlaku pada tanggal 16 Juli 2018.

Pada tanggal 31 Desember 2019 dan 2018, 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)*

*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 form Customers in the form of demand deposits, savings 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.*

*Based on PBI No. 20/4/PBI/2018 dated March 29, 2018, Loan to Funding Ratio (LFR) is changed to Macroprudential Intermediation Ratio (RIM) and the obligation to fulfill RIM Current Account will be effective on July 16, 2018.*

*As of December 31, 2019 and 2018, 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 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| - GWM Primer | 6,01% | 6,50% | *Primary GWM -* |
| (i) GWM secara harian | 3,00% | 3,50% | *Daily GWM (i)* |
| (ii) GWM secara rata-rata | 3,01% | 3,00% | *Average GWM (ii)* |
| - GWM PLM | 5,24% | 5,16% | *PLM GWM -* |
| - Giro RIM*) | -% | -% | **)RIM Current account -* |

*) RIM Bank pada tanggal 31 Desember 2018 berada diatas maksimum RIM target (92%) tetapi KPMM Bank lebih besar dari KPMM insentif Bank Indonesia sehingga tidak dikenakan Giro RIM. RIM Bank pada tanggal 31 Desember 2019 berada diantara 84% - 94% sehingga tidak dikenakan Giro RIM.

*) *the Bank's RIM as of December 31, 2018 is above the maximum RIM target (92%), but the Bank's CAR is higher than Bank Indonesia's incentive CAR therefore no RIM current account was imposed. The Bank's RIM as of December 31, 2019 is between 84% - 94% therefore no RIM current account was imposed.*

## 6. GIRO PADA BANK LAIN

## *6. CURRENT ACCOUNTS WITH OTHER BANKS*

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Pihak Berelasi - Rupiah | | | *Related Parties - Rupiah* |
| PT Bank Mandiri (Persero) Tbk | 7.346.000 | 15.642.704 | *PT Bank Mandiri (Persero) Tbk* |
| PT Bank Syariah Mandiri | 2.218.075 | 1.174.745 | *PT Bank Syariah Mandiri* |
| PT Bank Rakyat Indonesia (Persero) Tbk | 908.144 | 810.902 | *PT Bank Rakyat Indonesia (Persero) Tbk* |
| **Total** | **10.472.219** | **17.628.351** | ***Total*** |

Pada tanggal 31 Desember 2019 dan 2018, tingkat suku bunga rata-rata per tahun masing-masing sebesar 1,13% dan 1,17%.

*As of December 31, 2019 and 2018, the average interest rates per annum is 1.13% and 1.17%, respectively.*

## 6. GIRO PADA BANK LAIN (lanjutan)

Pada tanggal 31 Desember 2019 dan 2018 tidak terdapat giro pada bank lain yang dijaminkan.

Pada tanggal 31 Desember 2019 dan 2018 seluruh giro pada bank lain digolongkan sebagai Lancar.

Manajemen berpendapat bahwa pada tanggal 31 Desember 2019 dan 2018 cadangan kerugian penurunan nilai tidak diperlukan, karena manajemen berkeyakinan bahwa giro pada bank lain dapat ditagih.

## *6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)*

*As of December 31, 2019 and 2018, there are no current accounts with other banks that are pledged as collateral.*

*As of December 31, 2019 and 2018, all current accounts with other banks are classified as Current.*

*Management believes that as of December 31, 2019 and 2018, allowance for impairment losses is not necessary, as the management believes that current accounts with other banks are collectible.*

## 7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

Seluruh penempatan pada Bank Indonesia dan bank lain dalam Rupiah dengan rincian sebagai berikut:

## *7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS*

*All placements with Bank Indonesia and other banks in Rupiah are as follows:*

| | **31 Desember 2019/** ***December 31, 2019*** | **31 Desember 2018/** ***December 31, 2018*** | |
|---|---|---|---|
| Pihak Ketiga - Rupiah | | | *Third Parties - Rupiah* |
| Fasilitas Simpanan Bank Indonesia ("FASBI") | | | *Deposit Facilities of Bank Indonesia ('FASBI")* |
| Bank Indonesia | 1.750.000.000 | 514.924.918 | *Bank Indonesia* |
| *Term Deposit* | | | *Term Deposit* |
| Bank Indonesia | 649.736.315 | 1.798.647.774 | *Bank Indonesia* |
| Tabungan | | | *Savings deposits* |
| PT Bank Pembangunan Daerah Bali | - | 430.947 | *PT Bank Pembangunan Daerah Bali* |
| *Call Money* | | | *Call Money* |
| PT Bank Pembangunan Daerah Sulawesi Selatan dan Barat | - | 50.000.000 | *PT Bank Pembangunan Daerah Sulawesi Selatan dan Barat* |
| PT Bank Pembangunan Daerah Sulawesi Tengah | - | 210.000.000 | *PT Bank Pembangunan Daerah Sulawesi Tengah* |
| PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk | - | 200.000.000 | *PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk* |
| PT Bank Pembangunan Daerah Jambi | - | 150.000.000 | *PT Bank Pembangunan Daerah Jambi* |
| **Total** | **2.399.736.315** | **2.924.003.639** | ***Total*** |

Berdasarkan jangka waktu adalah sebagai berikut:

*Based on periods are as follows:*

| | **31 Desember 2019/** ***December 31, 2019*** | **31 Desember 2018/** ***December 31, 2018*** | |
|---|---|---|---|
| Tidak memiliki jangka waktu | - | 430.947 | *Does not have period* |
| < 1 bulan | 2.399.736.315 | 2.923.572.692 | *< 1 month* |
| **Total** | **2.399.736.315** | **2.924.003.639** | ***Total*** |

## 7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

## *7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)*

*Average interest rates per annum are as follows:*

| | Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| FASBI | 4,92% | 5,25% | *FASBI* |
| Tabungan | 1,75% | 2,00% | *Saving Deposits* |
| *Call Money* | 5,72% | 6,48% | *Call Money* |
| *Term Deposit* | 5,40% | 5,95% | *Term Deposit* |

Pada tanggal 31 Desember 2019 dan 2018 tidak terdapat penempatan pada Bank Indonesia dan bank lain yang dijaminkan.

*As of December 31, 2019 and 2018, there are no placements with Bank Indonesia and other banks pledged as collateral.*

Pada tanggal 31 Desember 2019 dan 2018 seluruh penempatan pada Bank Indonesia dan bank lain digolongkan sebagai Lancar.

*As of December 31, 2019 and 2018, all placements with Bank Indonesia and other banks are classified as Current.*

Manajemen berpendapat bahwa pada tanggal 31 Desember 2019 dan 2018, cadangan kerugian penurunan nilai tidak diperlukan, karena manajemen berkeyakinan bahwa penempatan pada Bank Indonesia dan bank lain dapat ditagih.

*Management believes that as of December 31, 2019 and 2018, allowance for impairment losses is not necessary, as management believes that placement with Bank Indonesia and other banks are collectible.*

## 8. EFEK-EFEK

Rincian efek-efek adalah sebagai berikut:

## *8. SECURITIES*

*Details of the securities are as follows:*

| | 31 Desember 2019/*December 31, 2019* | | | | |
|---|---|---|---|---|---|
| | **Nilai nominal/** ***Nominal amount*** | **Premi yang belum diamortisasi/** ***Unamortised premium*** | **Keuntungan/ (kerugian) yang belum direalisasi/** ***Unrealised gains/(losses)*** | **Nilai Wajar/** ***Fair Value*** | |
| **Pihak berelasi** | | | | | ***Related Parties*** |
| Dimiliki Hingga Jatuh Tempo - Rupiah | | | | | *Held-to-maturity - Rupiah* |
| Efek Beragun Aset | 13.747.102 | - | - | 13.747.102 | *Asset Backed Securities* |
| Obligasi Pemerintah | 810.000.000 | 8.897.875 | - | 818.897.875 | *Government Bonds* |
| Tersedia untuk Dijual - Rupiah | | | | | *Available-for-sale - Rupiah* |
| Obligasi Pemerintah | 389.412.000 | 12.744.677 | 8.110.427 | 410.267.104 | *Government Bonds* |
| **Total** | **1.213.159.102** | **21.642.552** | **8.110.427** | **1.242.912.081** | ***Total*** |

| | 31 Desember 2018/*December 31, 2018* | | | | |
|---|---|---|---|---|---|
| | **Nilai nominal/** ***Nominal amount*** | **Premi yang belum diamortisasi/** ***Unamortised premium*** | **Keuntungan/ (kerugian) yang belum direalisasi/** ***Unrealised gains/(losses)*** | **Nilai Wajar/** ***Fair Value*** | |
| **Pihak berelasi** | | | | | ***Related Parties*** |
| Dimiliki Hingga Jatuh Tempo - Rupiah | | | | | *Held-to-maturity - Rupiah* |
| Efek Beragun Aset | 16.681.690 | - | - | 16.681.690 | *Asset Backed Securities* |
| Obligasi Pemerintah | 810.000.000 | 13.688.673 | - | 823.688.673 | *Government Bonds* |

## 8. EFEK-EFEK (lanjutan)

Rincian efek-efek adalah sebagai berikut: (lanjutan)

## *8. SECURITIES (continued)*

*Details of the securities are as follows: (continued)*

| | 31 Desember 2018/*December 31, 2018* | | | | |
|---|---|---|---|---|---|
| | **Nilai nominal/** ***Nominal amount*** | **Premi yang belum diamortisasi/** ***Unamortised premium*** | **Keuntungan/ (kerugian) yang belum direalisasi/** ***Unrealised gains/(losses)*** | **Nilai Wajar/** ***Fair Value*** | |
| **Pihak berelasi (lanjutan)** | | | | | ***Related Parties (continued)*** |
| Tersedia untuk Dijual - Rupiah | | | | | *Available-for-sale - Rupiah* |
| Obligasi Pemerintah | 140.000.000 | 2.816.557 | (955.957) | 141.860.600 | *Government Bonds* |
| **Total** | **966.681.690** | **16.505.230** | **(955.957)** | **982.230.963** | ***Total*** |

Rincian obligasi pemerintah pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

*The details of government bonds as of December 31, 2019 and 2018, are as follows:*

| | 31 Desember/*December 31,* 2019 | | | |
|---|---|---|---|---|
| | **Tanggal Jatuh Tempo/** ***Maturity Date*** | **Nilai Nominal/** ***Nominal value*** | **Nilai Wajar/ Nilai Tercatat/** ***Fair Value/ Carrying Value*** | |
| **Dimiliki hingga jatuh tempo** | | | | ***Held to maturity*** |
| **Rupiah** | | | | ***Rupiah*** |
| Suku bunga tetap | | | | *Fixed interest rate* |
| FR 0061 | 15-05-2022 | 515.000.000 | 518.848.262 | *FR 0061* |
| FR 0053 | 15-07-2021 | 140.000.000 | 144.472.216 | *FR 0053* |
| FR 0063 | 15-05-2023 | 90.000.000 | 89.537.820 | *FR 0063* |
| FR 0064 | 15-05-2028 | 40.000.000 | 38.884.346 | *FR 0064* |
| FR 0043 | 15-07-2022 | 25.000.000 | 27.155.231 | *FR 0043* |
| **Total** | | **810.000.000** | **818.897.875** | ***Total*** |
| **Tersedia untuk dijual** | | | | ***Available for sale*** |
| **Rupiah** | | | | ***Rupiah*** |
| Suku bunga tetap | | | | *Fixed interest rate* |
| FR 0077 | 15-05-2024 | 199.412.000 | 212.535.304 | *FR 0077* |
| FR 0053 | 15-07-2021 | 140.000.000 | 145.252.800 | *FR 0053* |
| FR 0031 | 15-11-2020 | 50.000.000 | 52.479.000 | *FR 0031* |
| **Total** | | **389.412.000** | **410.267.104** | ***Total*** |
| **Total** | | **1.199.412.000** | **1.229.164.979** | ***Total*** |

| | 31 Desember/*December 31,* 2018 | | | |
|---|---|---|---|---|
| | **Tanggal Jatuh Tempo/** ***Maturity Date*** | **Nilai Nominal/** ***Nominal value*** | **Nilai Wajar/ Nilai Tercatat/** ***Fair Value/ Carrying Value*** | |
| **Dimiliki hingga jatuh tempo** | | | | ***Held to maturity*** |
| **Rupiah** | | | | ***Rupiah*** |
| Suku bunga tetap | | | | *Fixed interest rate* |
| FR 0061 | 15-05-2022 | 515.000.000 | 520.326.364 | *FR 0061* |
| FR 0053 | 15-07-2021 | 140.000.000 | 147.165.528 | *FR 0053* |
| FR 0063 | 15-05-2023 | 90.000.000 | 89.417.588 | *FR 0063* |
| FR 0064 | 15-05-2028 | 40.000.000 | 38.787.327 | *FR 0064* |
| FR 0043 | 15-07-2021 | 25.000.000 | 27.991.866 | *FR 0043* |
| **Total** | | **810.000.000** | **823.688.673** | ***Total*** |
| **Tersedia untuk dijual** | | | | ***Available for sale*** |
| **Rupiah** | | | | ***Rupiah*** |
| Suku bunga tetap | | | | *Fixed interest rate* |
| FR 0053 | 15-07-2021 | 140.000.000 | 141.860.600 | *FR 0053* |
| **Total** | | **950.000.000** | **965.549.273** | ***Total*** |

## 8. EFEK-EFEK (lanjutan)

Jumlah tercatat efek-efek berdasarkan jangka waktu kontrak pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

## *8. SECURITIES (continued)*

*The carrying amount of securities based on contract periods as of December 31, 2019 and 2018, are as follows:*

| | **31 Desember 2019/** ***December 31, 2019*** | **31 Desember 2018/** ***December 31, 2018*** | |
|---|---|---|---|
| 1 - 2 tahun | 52.479.000 | - | *1 -2 years* |
| 2 - 3 tahun | 51.876.000 | 50.664.500 | *2 - 3 years* |
| > 3 tahun | 1.138.557.081 | 931.566.463 | *> 3 years* |
| **Total** | **1.242.912.081** | **982.230.963** | ***Total*** |

Jumlah tercatat efek-efek berdasarkan sisa umur jatuh tempo pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

*The carrying amount of securities based on the remaining maturities as of December 31, 2019 and 2018, are as follows:*

| | **31 Desember 2019/** ***December 31, 2019*** | **31 Desember 2018/** ***December 31, 2018*** | |
|---|---|---|---|
| 6 - 12 bulan | 52.479.000 | - | *> 6 - 12 month* |
| 1 - 3 tahun | 849.475.611 | 333.699.685 | *1 - 3 years* |
| > 3 tahun | 340.957.470 | 648.531.278 | *> 3 years* |
| **Total** | **1.242.912.081** | **982.230.963** | ***Total*** |

Tingkat suku bunga rata-rata per tahun untuk tahun yang berakhir pada tanggal 31 Desember 2019 dan 2018 adalah masing-masing sebesar 7,55% dan 7,26%.

*The average interest rates per annum for the year ended December 31, 2019 and 2018 are 7.55% and 7.26%, respectively.*

Pada tanggal 31 Desember 2019 dan 2018, Efek Beragun Aset adalah efek-efek yang diterbitkan oleh PT Sarana Multigriya Finansial (Persero). Peringkat Efek Beragun Aset tersebut pada tanggal 31 Desember 2019 dan 2018 adalah masing-masing idAAA dari PT Pefindo.

*As of December 31, 2019 and 2018, Asset Backed Securities are securities issued by PT Sarana Multigriya Finansial (Persero). The Asset Backed Securities Rating as of December 31, 2019 and 2018, are idAAA from PT Pefindo.*

Pada tanggal 31 Desember 2019 dan 2018, tidak terdapat efek-efek yang dijaminkan.

*As of December 31, 2019 and 2018, there are no securities pledged as collateral.*

Pada tanggal 31 Desember 2019 dan 2018, seluruh efek-efek digolongkan sebagai Lancar.

*As of December 31, 2019 and 2018, all securities are classified as Current.*

Manajemen berpendapat bahwa pada tanggal 31 Desember 2019 dan 2018, cadangan kerugian penurunan nilai tidak diperlukan, karena manajemen berkeyakinan bahwa efek-efek dapat ditagih.

*Management believes that as of December 31, 2019 and 2018, allowance for impairment losses is not necessary, as management believes that all securities are collectible.*

## 8. EFEK-EFEK (lanjutan)

Perubahan keuntungan (kerugian) yang belum direalisasi atas efek-efek yang tersedia untuk dijual adalah sebagai berikut:

## *8. SECURITIES (continued)*

*Unrealized gain (losses) from changes in fair values of available-for-sale securities are as follows:*

| | Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Saldo awal, sebelum pajak | (955.957) | - | *Beginning balance, before deferred tax* |
| Penambahan laba (rugi) yang belum direalisasi selama tahun berjalan | 9.066.384 | (955.957) | *Increase in unrealized gain (loss) during the year* |
| Total sebelum pajak tangguhan | 8.110.427 | (955.957) | *Total before deferred tax* |
| Pajak tangguhan | (2.027.607) | 238.989 | *Deferred tax* |
| **Saldo akhir** | **6.082.820** | **(716.968)** | ***Ending balance*** |

## 9. TAGIHAN ATAS EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

## *9. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL*

| | | | | 31 Desember 2019/*December 31, 2019* | | | |
|---|---|---|---|---|---|---|---|
| **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/ *Unamortised Interest*** | **Nilai tercatat/ *Carrying value*** |
| **Pihak ketiga /*Third parties - Rupiah*** | | | | | | | |
| Bank Indonesia | Obligasi Pemerintah FR 0078/*Government Bonds* FR 0078 | 309.759.000 | 9 Des/ *Dec 9, 2019* | 6 Jan/ *Jan 6, 2020* | 310.973.255 | 216.831 | 310.756.424 |
| Bank Indonesia | Obligasi Pemerintah FR 0061/*Government Bonds* FR 0061 | 244.631.500 | 31 Des/ *Dec 31, 2019* | 28 Jan/ *Jan 28, 2020* | 245.590.455 | 924.707 | 244.665.748 |
| Bank Indonesia | Obligasi Pemerintah FR 0061/*Government Bonds* FR 0061 | 243.517.500 | 11 Des/ *Dec 11, 2019* | 8 Jan/ *Jan 8, 2020* | 244.472.088 | 238.647 | 244.233.441 |
| Bank Indonesia | Obligasi Pemerintah FR 0077/*Government Bonds* FR 0077 | 203.288.400 | 23 Des/ *Dec 23, 2019* | 20 Jan/ *Jan 20, 2020* | 204.085.290 | 540.747 | 203.544.543 |
| Bank Indonesia | Obligasi Pemerintah FR 0059/*Government Bonds* FR 0059 | 190.663.600 | 6 Des/ *Dec 6, 2019* | 3 Jan/ *Jan 3, 2020* | 191.411.002 | 53.386 | 191.357.616 |
| Bank Indonesia | Obligasi Pemerintah FR 0063/*Governemnt Bonds* FR 0063 | 139.834.950 | 10 Des/ *Dec 10, 2019* | 7 Jan/ *Jan 7, 2020* | 140.383.103 | 117.461 | 140.265.642 |
| Bank Indonesia | Obligasi Pemerintah FR 0063/*Governemnt Bonds* FR 0063 | 139.802.550 | 13 Des/ *Dec 13, 2019* | 10 Jan/ *Jan 10, 2020* | 140.350.576 | 176.151 | 140.174.425 |
| Bank Indonesia | Obligasi Pemerintah FR 0063/*Government Bonds* FR 0063 | 116.273.125 | 17 Des/ *Dec 17, 2019* | 14 Jan/ *Jan 14, 2020* | 116.728.916 | 211.617 | 116.517.299 |
| **Total** | | **1.587.770.625** | | | **1.593.994.685** | **2.479.547** | **1.591.515.138** |

## 9. TAGIHAN ATAS EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI (lanjutan)

## *9. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL (continued)*

| | | | | 31 Desember 2018/*December 31, 2018* | | | |
|---|---|---|---|---|---|---|---|
| **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/ *Unamortised Interest*** | **Nilai tercatat/ *Carrying value*** |
| **Pihak ketiga /*Third parties - Rupiah*** | | | | | | | |
| Bank Indonesia | Obligasi Pemerintah FR 0040/*Government Bonds* FR 0040 | 167.965.050 | 19 Desember/ *December 19, 2018* | 2 Januari/ *January 2, 2019* | 168.370.032 | 28.927 | 168.341.105 |
| Bank Indonesia | Obligasi Pemerintah FR 0047/*Government Bonds* FR 0047 | 164.325.450 | 21 Desember/ *December 21, 2018* | 4 Januari/ *January 4, 2019* | 164.721.657 | 84.901 | 164.636.756 |
| Bank Indonesia | Obligasi Pemerintah FR 0071/*Government Bonds* FR 0071 | 50.901.950 | 19 Desember/ *December 19, 2018* | 16 Januari/ *January 16, 2019* | 51.155.329 | 135.739 | 51.019.590 |
| **Total** | | **383.192.450** | | | **384.247.018** | **249.567** | **383.997.451** |

Pada tanggal 31 Desember 2019 dan 2018, seluruh tagihan atas efek-efek yang dibeli dengan janji dijual kembali digolongkan sebagai Lancar.

*As of December 31, 2019 and 2018, all securities purchased under agreements to resell are classified as Current.*

Manajemen Bank berpendapat bahwa pada tanggal 31 Desember 2019 dan 2018, cadangan kerugian penurunan nilai tidak diperlukan, karena manajemen berkeyakinan bahwa untuk tagihan atas efek-efek yang dibeli dengan janji dijual kembali dapat ditagih.

*The Bank's management believes that as of December 31, 2019 and 2018, allowance for impairment losses is not necessary, as management believes that securities under agreement to resell are collectible.*

Pada tanggal 31 Desember 2019 dan 2018, tidak terdapat tagihan atas efek-efek yang dibeli dengan janji dijual kembali yang dijaminkan.

*As of December 31, 2019 and 2018, there are no securities purchased under agreement to resell pledged as collateral.*

Pada tanggal 31 Desember 2019 dan 2018, tingkat suku bunga rata-rata per tahun adalah masing-masing sebesar 5,81% dan 6,27%.

*As of December 31, 2019 and 2018, the average interest rates per annum are 5.81% and 6.27%, respectively.*

## 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 2019/*December 31, 2019* | | | |
|---|---|---|---|---|
| | **Tidak Mengalami Penurunan Nilai/ *Not impaired*** | **Mengalami Penurunan Nilai/ *Impaired**)** | **Total** | |
| **Pihak Berelasi - Rupiah** | | | | ***Related Parties - Rupiah*** |
| Konsumsi**) | 2.251.407 | - | 2.251.407 | *Consumption**)* |
| **Pihak Ketiga - Rupiah** | | | | ***Third Parties - Rupiah*** |
| Modal Kerja**) | 16.016.980.315 | 112.484.295 | 16.129.464.610 | *Working Capital**)* |
| Konsumsi**) | 3.815.106.032 | 51.693.363 | 3.866.799.395 | *Consumption**)* |
| Investasi | 300.281.428 | 17.514.050 | 317.795.478 | *Investment* |
| | 20.132.367.775 | 181.691.708 | 20.314.059.483 | |
| **Total** | **20.134.619.182** | **181.691.708** | **20.316.310.890** | ***Total*** |
| Dikurangi: Cadangan Kerugian Penurunan Nilai | (84.445.173) | (124.234.550) | (208.679.723) | *Less: Allowance for Impairment Losses* |
| **Neto** | **20.050.174.009** | **57.457.158** | **20.107.631.167** | ***Net*** |

| | 31 Desember 2018/*December 31, 2018* | | | |
|---|---|---|---|---|
| | **Tidak Mengalami Penurunan Nilai/ *Not impaired*** | **Mengalami Penurunan Nilai/ *Impaired**)** | **Total** | |
| **Pihak Berelasi - Rupiah** | | | | ***Related Parties - Rupiah*** |
| Konsumsi**) | 1.319.961 | - | 1.319.961 | *Consumption**)* |
| **Pihak Ketiga - Rupiah** | | | | ***Third Parties - Rupiah*** |
| Modal Kerja**) | 11.550.374.621 | 80.350.224 | 11.630.724.845 | *Working Capital**)* |
| Konsumsi**) | 3.335.428.005 | 20.707.040 | 3.356.135.045 | *Consumption**)* |
| Investasi | 509.715.693 | 28.072.609 | 537.788.302 | *Investment* |
| | 15.395.518.319 | 129.129.873 | 15.524.648.192 | |
| **Total** | **15.396.838.280** | **129.129.873** | **15.525.968.153** | ***Total*** |
| Dikurangi: Cadangan Kerugian Penurunan Nilai | (63.882.331) | (68.244.353) | (132.126.684) | *Less: Allowance for Impairment Losses* |
| **Neto** | **15.332.955.949** | **60.885.520** | **15.393.841.469** | ***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 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 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 2019/*December 31, 2019* | | | | | | |
|---|---|---|---|---|---|---|---|
| | **Lancar/ *Current*** | **Dalam Perhatian Khusus/ *Special Mention*** | **Kurang Lancar/ *Sub-standard*** | **Diragukan/ *Doubtful*** | **Macet/ *Loss*** | **Total** | |
| **Pihak Berelasi - Rupiah** | | | | | | | ***Related Parties - Rupiah*** |
| Konsumsi | 2.251.407 | - | - | - | - | 2.251.407 | *Consumption* |
| **Pihak Ketiga - Rupiah** | | | | | | | ***Third Parties - Rupiah*** |
| Modal Kerja | 15.925.781.033 | 132.200.596 | 13.163.998 | 10.930.219 | 47.388.764 | 16.129.464.610 | *Working Capital* |
| Konsumsi | 3.637.975.482 | 178.370.165 | 4.771.950 | 3.525.854 | 42.155.944 | 3.866.799.395 | *Consumption* |
| Investasi | 275.527.866 | 26.781.686 | 679.169 | 299.176 | 14.507.581 | 317.795.478 | *Investment* |
| | 19.839.284.381 | 337.352.447 | 18.615.117 | 14.755.249 | 104.052.289 | 20.314.059.483 | |
| **Total** | **19.841.535.788** | **337.352.447** | **18.615.117** | **14.755.249** | **104.052.289** | **20.316.310.890** | ***Total*** |
| Dikurangi Cadangan Kerugian Penurunan Nilai | (71.582.870) | (23.478.173) | (15.684.936) | (14.255.805) | (83.677.939) | (208.679.723) | *Less Allowance for Impairment Losses* |
| **Neto** | **19.769.952.918** | **313.874.274** | **2.930.181** | **499.444** | **20.374.350** | **20.107.631.167** | ***Net*** |

| | 31 Desember 2018/*December 31, 2018* | | | | | | |
|---|---|---|---|---|---|---|---|
| | **Lancar/ *Current*** | **Dalam Perhatian Khusus/ *Special Mention*** | **Kurang Lancar/ *Sub-standard*** | **Diragukan/ *Doubtful*** | **Macet/ *Loss*** | **Total** | |
| **Pihak Berelasi - Rupiah** | | | | | | | ***Related Parties - Rupiah*** |
| Konsumsi | 1.319.961 | - | - | - | - | 1.319.961 | *Consumption* |
| **Pihak Ketiga - Rupiah** | | | | | | | ***Third Parties - Rupiah*** |
| Modal Kerja | 11.465.007.340 | 108.738.992 | 4.316.487 | 10.445.658 | 42.216.368 | 11.630.724.845 | *Working Capital* |
| Konsumsi | 3.218.080.296 | 119.640.440 | 4.985.100 | 2.328.604 | 11.100.605 | 3.356.135.045 | *Consumption* |
| Investasi | 495.513.080 | 20.039.739 | 55.752 | 1.404.938 | 20.774.793 | 537.788.302 | *Investment* |
| | 15.178.600.716 | 248.419.171 | 9.357.339 | 14.179.200 | 74.091.766 | 15.524.648.192 | |
| **Total** | **15.179.920.677** | **248.419.171** | **9.357.339** | **14.179.200** | **74.091.766** | **15.525.968.153** | ***Total*** |
| Dikurangi Cadangan Kerugian Penurunan Nilai | (54.510.140) | (11.009.940) | (1.713.571) | (3.911.194) | (60.981.839) | (132.126.684) | *Less Allowance for Impairment Losses* |
| **Neto** | **15.125.410.537** | **237.409.231** | **7.643.768** | **10.268.006** | **13.109.927** | **15.393.841.469** | ***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 2019/*December 31, 2019*** | | | |
|---|---|---|---|---|
| | **Tidak Mengalami Penurunan Nilai/ *Not impaired*** | **Mengalami Penurunan Nilai/ *Impaired**)** | **Total** | |
| **Pihak Berelasi - Rupiah** | | | | ***Related Parties - Rupiah*** |
| Lain-lain | 2.251.407 | - | 2.251.407 | *Others* |
| **Pihak Ketiga - Rupiah** | | | | ***Third Parties - Rupiah*** |
| Perdagangan, Restoran, dan Hotel | 7.701.755.572 | 79.925.484 | 7.781.681.056 | *Trading, Restaurant, and Hotel* |
| Jasa Sosial Masyarakat | 6.083.711.077 | 39.958.524 | 6.123.669.601 | *Social Services* |
| Pertanian, Perburuan, dan Sarana Pertanian | 2.155.713.715 | 3.339.898 | 2.159.053.613 | *Agriculture, Hunting and Agriculture Improvement* |
| Jasa Dunia Usaha | 337.895.256 | 5.643.721 | 343.538.977 | *Business Services* |
| Industri Pengolahan | 21.105.101 | 756.106 | 21.861.207 | *Manufacturing* |
| Pengangkutan, Pergudangan dan Komunikasi | 9.963.646 | 236.852 | 10.200.498 | *Transportation, Warehousing, and Communication* |
| Konstruksi | 5.676.877 | 137.760 | 5.814.637 | *Construction* |
| Pertambangan | 1.440.499 | - | 1.440.499 | *Mining* |
| Lain-lain | 3.815.106.032 | 51.693.363 | 3.866.799.395 | *Others* |
| | 20.132.367.775 | 181.691.708 | 20.314.059.483 | |
| **Total** | **20.134.619.182** | **181.691.708** | **20.316.310.890** | ***Total*** |
| Dikurangi: Cadangan Kerugian Penurunan Nilai | (84.445.173) | (124.234.550) | (208.679.723) | *Less: Allowance for Impairment Losses* |
| **Neto** | **20.050.174.009** | **57.457.158** | **20.107.631.167** | ***Net*** |

| | **31 Desember 2018/*December 31, 2018*** | | | |
|---|---|---|---|---|
| | **Tidak Mengalami Penurunan Nilai/ *Not impaired*** | **Mengalami Penurunan Nilai/ *Impaired**)** | **Total** | |
| **Pihak Berelasi - Rupiah** | | | | ***Related Parties - Rupiah*** |
| Lain-lain | 1.319.961 | - | 1.319.961 | *Others* |
| **Pihak Ketiga - Rupiah** | | | | ***Third Parties - Rupiah*** |
| Jasa Sosial Masyarakat | 7.690.242.611 | 33.461.800 | 7.723.704.411 | *Social Services* |
| Perdagangan, Restoran, dan Hotel | 3.458.572.596 | 66.518.976 | 3.525.091.572 | *Trading, Restaurant, and Hotel* |
| Pertanian, Perburuan, dan Sarana Pertanian | 774.583.960 | 2.973.169 | 777.557.129 | *Agriculture, Hunting and Agriculture Improvement* |
| Jasa Dunia Usaha | 84.420.742 | 2.135.758 | 86.556.500 | *Business Services* |
| Industri Pengolahan | 28.069.993 | 2.648.313 | 30.718.306 | *Manufacturing* |
| Pengangkutan, Pergudangan, dan Komunikasi | 13.476.402 | 352.429 | 13.828.831 | *Transportation, Warehousing, and Communication* |
| Konstruksi | 8.760.140 | 138.037 | 8.898.177 | *Construction* |
| Pertambangan | 1.963.870 | 194.351 | 2.158.221 | *Mining* |

*) 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).

****)*** *Included in the "Impaired" category are loans that are substandard, doubful and loss in accordance with OJK regulations and restructured loans above Rp1,000,000 (non-performing loans).*

## 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)

## *10. LOANS (continued)*

### *b. Based on Economic Sector (continued)*

*Loans based on economic sectors and impaired and not impaired loans. (continued)*

| | 31 Desember 2018/*December 31, 2018* | | | |
|---|---|---|---|---|
| | **Tidak Mengalami Penurunan Nilai/ *Not impaired*** | **Mengalami Penurunan Nilai/ *Impaired*)*** | **Total** | |
| **Pihak Ketiga - Rupiah (lanjutan)** | | | | ***Third Parties - Rupiah (continued)*** |
| Lain-lain | 3.335.428.005 | 20.707.040 | 3.356.135.045 | *Others* |
| | 15.395.518.319 | 129.129.873 | 15.524.648.192 | |
| **Total** | **15.396.838.280** | **129.129.873** | **15.525.968.153** | ***Total*** |
| Dikurangi: Cadangan Kerugian Penurunan Nilai | (63.882.331) | (68.244.353) | (132.126.684) | *Less: Allowance for Impairment Losses* |
| **Neto** | **15.332.955.949** | **60.885.520** | **15.393.841.469** | ***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).

***)** *Included in the "Impaired" category are loans that are substandard, doubful and loss in accordance with OJK regulations and restructured loans above Rp1,000,000 (non-performing loans).*

Kredit yang diberikan berdasarkan sektor ekonomi dan kolektibilitas sesuai peraturan OJK.

*Loans based on economic sectors and collectibility in accordance with OJK regulations.*

| | 31 Desember 2019/*December 31, 2019* | | | | | | |
|---|---|---|---|---|---|---|---|
| | **Lancar/ *Current*** | **Dalam Perhatian Khusus/ *Special Mention*** | **Kurang Lancar/ *Sub-standard*** | **Diragukan/ *Doubtful*** | **Macet/ *Loss*** | **Total** | |
| **Pihak Berelasi - Rupiah** | | | | | | | ***Related Parties - Rupiah*** |
| Lain-lain | 2.251.407 | - | - | - | - | 2.251.407 | *Others* |
| **Pihak Ketiga - Rupiah** | | | | | | | ***Third Parties - Rupiah*** |
| Jasa Sosial Masyarakat | 6.032.096.072 | 52.615.005 | 7.545.992 | 8.777.201 | 22.635.331 | 6.123.669.601 | *Social Services* |
| Perdagangan, Restoran, dan Hotel | 7.649.951.596 | 92.814.302 | 4.399.423 | 2.285.906 | 32.229.829 | 7.781.681.056 | *Trading, Restaurant, and Hotel* |
| Pertanian, Perburuan, dan Sarana Pertanian | 2.147.780.483 | 7.933.231 | 212.253 | 166.288 | 2.961.358 | 2.159.053.613 | *Agriculture, Hunting, and Agriculture Improvement* |
| Jasa Dunia Usaha | 337.354.880 | 1.559.489 | 1.632.992 | - | 2.991.616 | 343.538.977 | *Business Services* |
| Industri Pengolahan | 17.791.763 | 3.313.338 | 52.507 | - | 703.599 | 21.861.207 | *Manufacturing* |
| Pengangkutan, Pergudangan dan Komunikasi | 9.741.882 | 221.764 | - | - | 236.852 | 10.200.498 | *Transportation, Warehousing, and Communication* |
| Kontruksi | 5.623.896 | 52.981 | - | - | 137.760 | 5.814.637 | *Construction* |
| Pertambangan | 968.327 | 472.172 | - | - | - | 1.440.499 | *Mining* |
| Lain-lain | 3.637.975.482 | 178.370.165 | 4.771.950 | 3.525.854 | 42.155.944 | 3.866.799.395 | *Others* |
| | 19.839.284.381 | 337.352.447 | 18.615.117 | 14.755.249 | 104.052.289 | 20.314.059.483 | |
| **Total** | **19.841.535.788** | **337.352.447** | **18.615.117** | **14.755.249** | **104.052.289** | **20.316.310.890** | ***Total*** |
| Dikurangi: Cadangan Kerugian Penurunan Nilai | (71.582.870) | (23.478.173) | (15.684.936) | (14.255.805) | (83.677.939) | (208.679.723) | *Less: Allowance of Impairment Losses* |
| **Neto** | **19.769.952.918** | **313.874.274** | **2.930.181** | **499.444** | **20.374.350** | **20.107.631.167** | ***Net*** |

## 10. KREDIT YANG DIBERIKAN (lanjutan)

### b. Berdasarkan Sektor Ekonomi (lanjutan)

Kredit yang diberikan berdasarkan sektor ekonomi dan kolektibilitas sesuai peraturan OJK. (lanjutan)

## *10. LOANS (continued)*

### *b. Based on Economic Sector (continued)*

*Loans based on economic sectors and collectibility in accordance with OJK regulations. (continued)*

| | 31 Desember 2018/*December 31, 2018* | | | | | | |
|---|---|---|---|---|---|---|---|
| | **Lancar/ *Current*** | **Dalam Perhatian Khusus/ *Special Mention*** | **Kurang Lancar/ *Sub-standard*** | **Diragukan/ *Doubtful*** | **Macet/ *Loss*** | **Total** | |
| **Pihak Berelasi - Rupiah** | | | | | | | ***Related Parties - Rupiah*** |
| Lain-lain | 1.319.961 | - | - | - | - | 1.319.961 | *Others* |
| **Pihak Ketiga - Rupiah** | | | | | | | ***Third Parties - Rupiah*** |
| Jasa Sosial Masyarakat | 7.645.907.256 | 48.026.008 | 3.899.548 | 6.476.492 | 19.395.107 | 7.723.704.411 | *Social Services* |
| Perdagangan, Restoran, dan Hotel | 3.410.321.315 | 71.633.706 | 472.691 | 4.862.857 | 37.801.003 | 3.525.091.572 | *Trading, Restaurant, and Hotel* |
| Pertanian, Perburuan, dan Sarana Pertanian | 770.894.903 | 3.689.057 | - | 299.877 | 2.673.292 | 777.557.129 | *Agriculture, Hunting, and Agriculture Improvement* |
| Jasa Dunia Usaha | 84.238.446 | 2.318.054 | - | - | - | 86.556.500 | *Business Services* |
| Industri Pengolahan | 25.597.603 | 2.472.390 | - | 56.163 | 2.592.150 | 30.718.306 | *Manufacturing* |
| Pengangkutan, Pergudangan dan Komunikasi | 13.203.930 | 272.472 | - | 155.207 | 197.222 | 13.828.831 | *Transportation, Warehousing, and Communication* |
| Kontruksi | 8.393.097 | 367.043 | - | - | 138.037 | 8.898.177 | *Construction* |
| Pertambangan | 1.963.869 | - | - | - | 194.352 | 2.158.221 | *Mining* |
| Lain-lain | 3.218.080.297 | 119.640.441 | 4.985.100 | 2.328.604 | 11.100.603 | 3.356.135.045 | *Others* |
| | 15.178.600.716 | 248.419.171 | 9.357.339 | 14.179.200 | 74.091.766 | 15.524.648.192 | |
| **Total** | **15.179.920.677** | **248.419.171** | **9.357.339** | **14.179.200** | **74.091.766** | **15.525.968.153** | ***Total*** |
| Dikurangi: | | | | | | | *Less:* |
| Cadangan Kerugian Penurunan Nilai | (54.510.140) | (11.009.940) | (1.713.571) | (3.911.194) | (60.981.839) | (132.126.684) | *Allowance of Impairment Losses* |
| **Neto** | **15.125.410.537** | **237.409.231** | **7.643.768** | **10.268.006** | **13.109.927** | **15.393.841.469** | ***Net*** |

Jumlah minimum cadangan kerugian penurunan nilai kredit bermasalah yang wajib dibentuk sesuai dengan Peraturan OJK adalah sebesar Rp65.134.596 dan Rp33.675.087 masing-masing pada tanggal-tanggal 31 Desember 2019 dan 2018.

*The minimum allowance for impairment losses on non-performing loans provided based on OJK Regulation amounted Rp65,134,596 and Rp33,675,087 as of December 31, 2019 and 2018, 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.*

**10. KREDIT YANG DIBERIKAN (lanjutan)**

**b. Berdasarkan Sektor Ekonomi (lanjutan)**

Rasio kredit bermasalah ("NPL") Bank secara bruto (sebelum dikurangi cadangan kerugian penurunan nilai) pada tanggal 31 Desember 2019 dan 2018, masing-masing sebesar Rp137.422.655 dan Rp97.628.305, atau masing-masing sebesar 0,68% dan 0,63%.

Rasio kredit bermasalah Bank secara neto pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp23.803.975 dan Rp31.021.701 atau masing-masing sebesar 0,12% dan 0,20%.

***10. LOANS (continued)***

***b. Based on Economic Sector (continued)***

*The Bank's gross NPL ratio (before deducting the allowance for impairment losses) as of December 31, 2019 and 2018, amounted to Rp137,422,655 and Rp97,628,305, respectively, or 0.68% and 0.63%, respectively.*

*The Bank's net non-performing loans ratio as of December 31, 2019 and 2018, amounted to Rp23,803,975 and Rp31,021,701, respectively, or 0.12% and 0.20%, respectively.*

**c. Berdasarkan Jangka Waktu**

***c. Based on Period***

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| < 1 Tahun | 211.752.484 | 248.784.968 | *< 1 year* |
| > 1 Tahun - 2 Tahun | 34.697.854 | 42.943.629 | *> 1 year - 2 years* |
| > 2 Tahun - 5 Tahun | 621.448.299 | 240.463.781 | *> 2 years - 5 years* |
| > 5 Tahun | 19.448.412.253 | 14.993.775.775 | *> 5 years* |
| **Total** | **20.316.310.890** | **15.525.968.153** | ***Total*** |
| Dikurangi: Cadangan Kerugian Penurunan Nilai | (208.679.723) | (132.126.684) | *Less: Allowance for Impairment Losses* |
| **Neto** | **20.107.631.167** | **15.393.841.469** | ***Net*** |

**d. Berdasarkan Sisa Umur Jatuh Tempo**

***d. Based on Remaining Maturities***

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| < 1 Tahun | 273.150.229 | 305.437.359 | *< 1 year* |
| > 1 Tahun - 2 Tahun | 162.602.734 | 135.546.661 | *> 1 year - 2 years* |
| > 2 Tahun - 5 Tahun | 955.320.593 | 972.473.344 | *> 2 years - 5 years* |
| > 5 Tahun | 18.925.237.334 | 14.112.510.789 | *> 5 years* |
| **Total** | **20.316.310.890** | **15.525.968.153** | ***Total*** |
| Dikurangi: Cadangan Kerugian Penurunan Nilai | (208.679.723) | (132.126.684) | *Less: Allowance for Impairment Losses* |
| **Neto** | **20.107.631.167** | **15.393.841.469** | ***Net*** |

**10. KREDIT YANG DIBERIKAN (lanjutan)**

**e. Suku Bunga Efektif Rata-Rata Per Tahun**

Tingkat suku bunga efektif rata-rata per tahun adalah sebagai berikut:

***10. LOANS (continued)***

***e. 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,*** | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Retail | 12,70% | 12,68% | *Retail* |
| Mikro | 16,48% | 17,05% | *Micro* |
| Pensiunan | 13,46% | 14,11% | *Pensioners* |

**f. 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 2019 dan 2018 adalah masing-masing sebesar Rp14.201.000 dan Rp13.700.000 (Catatan 16).

Pada tanggal 31 Desember 2019 dan 2018, tidak terdapat kredit yang diberikan yang dijadikan jaminan.

***f. Loan Collaterals***

*Loans are generally secured by pledged collateral, bond 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, 2019 and 2018, amounted to Rp14,201,000 and Rp13,700,000 (Note 16), respectively.*

*As of December 31, 2019 and 2018, there are no loans pledged as collateral.*

**g. Kredit Usaha Kecil**

Rasio kredit usaha kecil terhadap jumlah kredit yang diberikan pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar 78,58% dan 78,38%.

***g. Loans to small business***

*The ratio of loans to small business to total loans as of December 31, 2019 and 2018, are 78.58% and 78.38%, respectively.*

**h. Kredit Direstrukturisasi**

Jumlah kredit yang diberikan yang telah direstrukturisasi oleh Bank pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp202.803.777 dan Rp183.098.312. Skema restrukturisasi dilakukan dengan perpanjangan jangka waktu kredit dan *grace period*.

***h. Restructured Loans***

*Total restructured loans by the Bank as of December 31, 2019 and 2018, amounted to Rp202,803,777 and Rp183,098,312, respectively. The restructuring scheme is done by extending the loan period and grace period.*

**10. KREDIT YANG DIBERIKAN (lanjutan)**

**h. Kredit Direstrukturisasi (lanjutan)**

Kredit yang diberikan yang telah direstrukturisasi oleh Bank berdasarkan kolektibilitas OJK adalah sebagai berikut:

***10. LOANS (continued)***

***h. Restructured Loans (continued)***

*The restructured loans by the Bank based on the collectibility of OJK are as follows:*

| | **31 Desember 2019/** ***December 31, 2019*** | **31 Desember 2018/** ***December 31, 2018*** | |
|---|---|---|---|
| Lancar | 137.656.532 | 150.460.783 | *Current* |
| Dalam Perhatian Khusus | 57.425.635 | 25.519.299 | *Special Mention* |
| Kurang lancar | 4.352.159 | 16.029 | *Sub-standard* |
| Diragukan | 372.271 | 810.469 | *Doubtful* |
| Macet | 2.997.180 | 6.291.732 | *Loss* |
| **Total** | **202.803.777** | **183.098.312** | ***Total*** |

**i. Kredit kepada Pihak Berelasi**

Kredit yang diberikan kepada pihak berelasi pada tanggal 31 Desember 2019 dan 2018 adalah masing-masing sebesar Rp2.251.407 dan Rp1.319.961, atau sebesar 0,011% dan 0,009% 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.

***i. Loans to Related Parties***

*Loans to related parties as of December 31, 2019 and 2018, amounted to Rp2,251,407 and Rp1,319,961, respectively, or 0.011% and 0.009%, 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 rated 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.*

**j. Batas Maksimum Pemberian Kredit**

Pada tanggal 31 Desember 2019 dan 2018, tidak terdapat pelanggaran ataupun pelampauan Batas Maksimum Pemberian Kredit ("BMPK") kepada pihak ketiga dan pihak berelasi sesuai dengan peraturan yang telah ditetapkan Bank Indonesia.

***j. Legal Lending Limit***

*As of December 31, 2019 and 2018, there are no breach or violation of the Legal Lending Limit ("LLL") to third parties and related parties as required by Bank Indonesia regulations.*

## 10. KREDIT YANG DIBERIKAN (lanjutan)

## *10. LOANS (continued)*

### k. Cadangan Kerugian Penurunan Nilai

### *k. Allowance for Impairment Loss*

Mutasi Cadangan Kerugian Penurunan Nilai adalah sebagai berikut:

*Movements of allowance for impairment losses are as follows:*

| | 31 Desember 2019/*December 31, 2019* | | | |
|---|---|---|---|---|
| | **Kolektif/ *Collective*** | **Individual** | **Total** | |
| Saldo Awal | 117.490.520 | 14.636.164 | 132.126.684 | *Beginning balance* |
| Pembentukan selama tahun berjalan (Catatan 28) | 83.405.038 | 5.147.833 | 88.552.871 | *Allowance during the year (Note 28)* |
| Hapus buku | (13.735.156) | - | (13.735.156) | *Write off* |
| Penerimaan kembali kredit yang telah dihapusbukukan *(cash recoveries)* | 1.735.324 | - | 1.735.324 | *Recoveries of previously written-off loan (cash recoveries)* |
| **Total** | **188.895.726** | **19.783.997** | **208.679.723** | ***Total*** |

| | 31 Desember 2018/*December 31, 2018* | | | |
|---|---|---|---|---|
| | **Kolektif/ *Collective*** | **Individual** | **Total** | |
| Saldo Awal | 39.284.721 | 22.793.239 | 62.077.960 | *Beginning balance* |
| Pembentukan (pembalikan) selama tahun berjalan (Catatan 28) | 93.107.337 | (8.157.075) | 84.950.262 | *Allowance (reversal) during the year (Note 28)* |
| Hapus buku | (14.901.538) | - | (14.901.538) | *Write off* |
| **Total** | **117.490.520** | **14.636.164** | **132.126.684** | ***Total*** |

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.*

### l. Kredit Hapus Buku

### *l. Writen-off loans*

Perubahan dalam kredit yang dihapus buku adalah sebagai berikut:

*Changes in writen-off loans are as follows:*

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Saldo Awal | 24.713.341 | 11.790.080 | *Beginning balance* |
| Penghapusan tahun berjalan | 13.735.156 | 14.901.538 | *Write-off during the year* |
| Penerimaan kembali kredit yang telah dihapusbukukan (*cash recoveries*) | (5.349.028) | (1.978.277) | *Recoveries of previously written-off loan (cash recoveries)* |
| **Saldo Akhir** | **33.099.469** | **24.713.341** | ***Ending balance*** |

## 11. BIAYA DIBAYAR DI MUKA / *11. PREPAID EXPENSES*

| | 31 Desember 2019/ *December 31, 2019* | 31 Desember 2018/ *December 31, 2018* | |
|---|---|---|---|
| Pihak Berelasi | | | *Related Party* |
| Jasa *Flagging* | 3.299.443 | 3.184.177 | *Flagging Services* |
| Asuransi | 585.439 | 1.211.309 | *Insurance* |
| | 3.884.882 | 4.395.486 | |
| Pihak Ketiga | | | *Third Parties* |
| Sewa | 73.310.785 | 60.354.158 | *Rental* |
| **Total** | **77.195.667** | **64.749.644** | ***Total*** |

## 12. ASET TETAP / *12. FIXED ASSETS*

**31 Desember 2019/*December 31, 2019***

| | Saldo Awal/ *Beginning Balance* | Penambahan/ *Additions* | Pengurangan/ *Deductions* | Reklasifikasi/ *Reclassifications* | Saldo Akhir/ *Ending Balance* | |
|---|---|---|---|---|---|---|
| **Harga Perolehan** | | | | | | ***Cost*** |
| Tanah | 33.139.174 | 15.579.000 | - | - | 48.718.174 | *Land* |
| Bangunan | 33.284.245 | 2.846.725 | - | 562.350 | 36.693.320 | *Building* |
| *Leasehold Improvements* | 169.771.892 | 23.924.817 | - | 19.804.843 | 213.501.552 | *Leasehold Improvements* |
| Kendaraan | 18.689.741 | 62.430 | - | 2.652.000 | 21.404.171 | *Vehicles* |
| Inventaris Kantor | 139.652.657 | 44.891.960 | (278.254) | 10.221.491 | 194.487.854 | *Office Equipment* |
| Total | 394.537.709 | 87.304.932 | (278.254) | 33.240.684 | 514.805.071 | *Total* |
| Bangunan dalam penyelesaian | 32.990.026 | 78.637.376 | - | (40.511.553) | 71.115.849 | *Construction in progress* |
| Total harga perolehan | 427.527.735 | 165.942.308 | (278.254) | (7.270.869) | 585.920.920 | *Total cost* |
| **Akumulasi Penyusutan** | | | | | | ***Accumulated Depreciation*** |
| Bangunan | 10.449.980 | 1.276.716 | - | - | 11.726.696 | *Buildings* |
| *Leasehold Improvements* | 52.251.542 | 42.092.937 | - | - | 94.344.479 | *Leasehold Improvements* |
| Kendaraan | 1.906.619 | 2.284.743 | - | - | 4.191.362 | *Vehicles* |
| Inventaris Kantor | 70.764.736 | 32.786.560 | (260.801) | - | 103.290.495 | *Office Equipment* |
| | 135.372.877 | 78.440.956 | (260.801) | - | 213.553.032 | |
| **Nilai Buku** | **292.154.858** | | | | **372.367.888** | ***Book Value*** |

**31 Desember 2018/*December 31, 2018***

| | Saldo Awal/ *Beginning Balance* | Penambahan/ *Additions* | Pengurangan/ *Deductions* | Reklasifikasi/ *Reclassifications* | Saldo Akhir/ *Ending Balance* | |
|---|---|---|---|---|---|---|
| **Harga Perolehan** | | | | | | ***Cost*** |
| Tanah | 25.973.049 | 7.166.125 | - | - | 33.139.174 | *Land* |
| Bangunan | 27.440.824 | 5.524.460 | - | 318.961 | 33.284.245 | *Building* |
| *Leasehold Improvements* | 122.682.250 | 46.167.695 | - | 921.947 | 169.771.892 | *Leasehold Improvements* |
| Kendaraan | 6.001.042 | 12.952.699 | (264.000) | - | 18.689.741 | *Vehicles* |
| Inventaris Kantor | 115.555.851 | 23.572.714 | - | 524.092 | 139.652.657 | *Office Equipment* |
| Total | 297.653.016 | 95.383.693 | (264.000) | 1.765.000 | 394.537.709 | *Total* |
| Bangunan dalam penyelesaian | 11.437.350 | 23.317.676 | - | (1.765.000) | 32.990.026 | *Construction in progress* |
| Total harga perolehan | 309.090.366 | 118.701.369 | (264.000) | - | 427.527.735 | *Total cost* |
| **Akumulasi Penyusutan** | | | | | | ***Accumulated Depreciation*** |
| Bangunan | 8.365.630 | 2.084.350 | - | - | 10.449.980 | *Buildings* |
| *Leasehold Improvements* | 25.752.135 | 26.499.407 | - | - | 52.251.542 | *Leasehold Improvements* |
| Kendaraan | 1.214.957 | 955.662 | (264.000) | - | 1.906.619 | *Vehicles* |
| Inventaris Kantor | 46.230.914 | 24.533.822 | - | - | 70.764.736 | *Office Equipment* |
| | 81.563.636 | 54.073.241 | (264.000) | - | 135.372.877 | |
| **Nilai Buku** | **227.526.730** | | | | **292.154.858** | ***Book Value*** |

## 12. ASET TETAP (lanjutan)

Bangunan dalam penyelesaian pada tanggal 31 Desember 2019 dan 2018 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, 2019 and 2018, is related to several building renovation that were rented from third party, with estimated percentage of completion as follows:*

| | **31 Desember 2019/*December 31, 2019*** | | | |
|---|---|---|---|---|
| | **Jumlah/ *Amount*** | **Estimasi tahun penyelesaian/ *Estimated year of completion*** | **Kisaran persentase penyelesaian/ *Range percentage of completion*** | |
| Renovasi atas beberapa bangunan yang disewa | 71.115.849 | 2021 | 2%-83% | *Renovation on several buildings that were rented* |

| | **31 Desember 2018/*December 31, 2018*** | | | |
|---|---|---|---|---|
| | **Jumlah/ *Amount*** | **Estimasi tahun penyelesaian/ *Estimated year of completion*** | **Kisaran persentase penyelesaian/ *Range percentage of completion*** | |
| Renovasi atas beberapa bangunan yang disewa | 32.990.026 | 2019 | 5%-61% | *Renovation on several buildings that were rented* |

Untuk tahun yang berakhir pada tanggal 31 Desember 2019 dan 2018, Bank menjual aset tetapnya dengan nilai buku masing-masing sebesar Rp17.453 dan RpNihil dengan harga jual masing-masing sebesar Rp16.911 dan Rp76.595.

*For the year ended December 31, 2019 and 2018, the Bank sold fixed assets with book value amounting to Rp17,453 and RpNil, respectively, with selling price amounting to Rp16,911 and Rp76,595, respectively.*

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.*

Pada tanggal 31 Desember 2019 dan 2018, 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 Rp555.359.077 dan Rp502.340.560.

*As of December 31, 2019 and 2018, all fixed assets, except land, are insured to cover potential losses against fire, theft and natural disasters to PT Mandiri Axa General Insurance (related party) with total sum insured of approximately amounting to Rp555,359,077 and Rp502,340,560, respectively.*

Manajemen berpendapat bahwa nilai pertanggungan tersebut telah memadai untuk menutupi kemungkinan kerugian yang terjadi atas aset tetap yang dipertanggungkan.

*Management believes that the insurance coverage is adequate to cover possible losses on the assets insured.*

## 12. ASET TETAP (lanjutan)

Pada tanggal 31 Desember 2019 dan 2018, jumlah nilai tercatat bruto dari setiap aset tetap yang telah disusutkan penuh namun masih digunakan masing-masing adalah sebesar Rp40.599.541 dan Rp22.758.906. 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 2019 dan 2018.

Pada tanggal 31 Desember 2019 dan 2018, tidak terdapat aset tetap Bank yang dijaminkan.

## *12. FIXED ASSETS (continued)*

*As of December 31, 2019 and 2018, the gross amount of fixed asset which has been fully depreciated and are still being used amounted to Rp40.599.541 and Rp22,758,906, respectively. The fixed assets that have been fully depreciated but still in use by the Bank among others, 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, 2019 and 2018.*

*As of December 31, 2019 and 2018, there were no fixed assets pledged as collateral.*

## 13. ASET TIDAK BERWUJUD / *13. INTANGIBLE ASSETS*

| | 31 Desember 2019/*December 31, 2019* | | | | | |
|---|---|---|---|---|---|---|
| | **Saldo Awal/** ***Beginning Balance*** | **Penambahan/** ***Additions*** | **Pengurangan/** ***Deductions*** | **Reklasifikasi/** ***Reclassifications*** | **Saldo Akhir/** ***Ending Balance*** | |
| Harga Perolehan | 37.111.543 | 15.453.565 | - | 7.270.869 | 59.835.977 | *Total* |
| Akumulasi Amortisasi | (12.433.845) | (8.033.455) | - | - | (20.467.300) | *Accumulated Amortization* |
| **Nilai Buku** | **24.677.698** | | | | **39.368.677** | ***Total cost*** |

| | 31 Desember 2018/*December 31, 2018* | | | | | |
|---|---|---|---|---|---|---|
| | **Saldo Awal/** ***Beginning Balance*** | **Penambahan/** ***Additions*** | **Pengurangan/** ***Deductions*** | **Reklasifikasi/** ***Reclassifications*** | **Saldo Akhir/** ***Ending Balance*** | |
| Harga Perolehan | 14.565.368 | 22.546.175 | - | - | 37.111.543 | *Total* |
| Akumulasi Amortisasi | (10.336.440) | (2.097.405) | - | - | (12.433.845) | *Accumulated Amortization* |
| **Nilai Buku** | **4.228.928** | | | | **24.677.698** | ***Total cost*** |

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 2019 dan 2018.

*Intangible assets such as software are 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, 2019 and 2018.*

## 14. ASET LAIN-LAIN / *14. OTHER ASSETS*

Pada tanggal 31 Desember 2019 dan 2018, aset lain-lain Bank terdiri dari:

*As of December 31, 2019 and 2018, the Bank's other assets consist of the following:*

| | **31 Desember 2019/** ***December 31, 2019*** | **31 Desember 2018/** ***December 31, 2018*** | |
|---|---|---|---|
| Pihak Berelasi | | | *Related Parties* |
| Pendapatan yang masih akan diterima | 16.809.630 | 14.664.034 | *Accrued interest receivables* |
| Pihak Ketiga | | | *Third Parties* |
| Pendapatan yang masih akan diterima | 174.088.314 | 128.804.307 | *Accrued interest receivables* |
| Lain-lain - neto | 27.004.050 | 26.542.761 | *Others - net* |
| **Total** | **217.901.994** | **170.011.102** | ***Total*** |

## 14. ASET LAIN-LAIN (lanjutan) / *14. OTHER ASSETS (continued)*

### Pendapatan Yang Masih Akan Diterima / *Accrued Interest Receivables*

| | 31 Desember 2019/ *December 31, 2019* | 31 Desember 2018/ *December 31, 2018* | |
|---|---|---|---|
| Pihak Berelasi | | | *Related Parties* |
| Efek-efek | 16.804.287 | 14.661.705 | *Securities* |
| Kredit yang diberikan | 5.343 | 2.329 | *Loans* |
| | 16.809.630 | 14.664.034 | |
| Pihak Ketiga | | | *Third Parties* |
| Kredit yang diberikan | 173.764.755 | 128.301.196 | *Loans* |
| Penempatan pada Bank Indonesia dan bank lain | 323.559 | 503.111 | *Placements with Bank Indonesia and other banks* |
| | 174.088.314 | 128.804.307 | |
| **Total** | **190.897.944** | **143.468.341** | ***Total*** |

### Lain-lain - neto / *Others - net*

| | 31 Desember 2019/ *December 31, 2019* | 31 Desember 2018/ *December 31, 2018* | |
|---|---|---|---|
| Tagihan transaksi ATM | 18.374.544 | 340.711 | *ATM receivables* |
| Agunan yang diambil alih - setelah dikurangi cadangan kerugian penurunan nilai | 5.232.467 | 2.760.800 | *Foreclosed assets - net of allowance for impairment losses* |
| Tagihan kepada pihak ketiga | 1.234.862 | 1.195.427 | *Receivables to third parties* |
| Persediaan perlengkapan kantor | 936.085 | 839.687 | *Office supplies* |
| Uang muka pengadaan barang dan jasa | 540.591 | 18.999.038 | *Advances of purchase goods and services* |
| Uang muka promosi pengembangan usaha | 364.002 | 898.125 | *Advances of business development* |
| Lain-lain | 321.499 | 1.508.973 | *Others* |
| **Total** | **27.004.050** | **26.542.761** | ***Total*** |

## 15. LIABILITAS SEGERA / *15. OBLIGATIONS DUE IMMEDIATELY*

| | 31 Desember 2019/ *December 31, 2019* | 31 Desember 2018/ *December 31, 2018* | |
|---|---|---|---|
| Pihak Ketiga - Rupiah | | | *Third Parties - Rupiah* |
| Liabilitas dana pensiun | 350.207.575 | 200.082.048 | *Liabilities pension funds* |
| Setoran dan transfer | 17.667.028 | 2.954.043 | *Deposit and transfer* |
| Liabilitas Jaminan Hari Tua (JHT) Pensiun | 2.070.107 | 1.517.248 | *Liabilities pension plan* |
| Liabilitas jamsostek | 1.375.284 | 1.149.769 | *Liabilities jamsostek* |
| Liabilitas asuransi kesehatan | 1.347.770 | 1.335.601 | *Liabilities health insurance* |
| Liabilitas asuransi atas kredit yang diberikan | 611.417 | 501.604 | *Liabilities insurance for loans* |
| Liabilitas jasa pemasaran kredit pensiun | 154.372 | - | *Liabilities on marketing fee of pension loan* |
| **Total** | **373.433.553** | **207.540.313** | ***Total*** |

## 16. SIMPANAN NASABAH

## *16. DEPOSITS FROM CUSTOMERS*

| | 31 Desember 2019/ *December 31, 2019* | 31 Desember 2018/ *December 31, 2018* | |
|---|---|---|---|
| Giro | 96.274.403 | 47.436.347 | *Current accounts* |
| Tabungan | 3.508.112.479 | 2.742.616.546 | *Savings deposits* |
| Deposito berjangka | 16.259.914.232 | 12.469.721.588 | *Time deposits* |
| **Total** | **19.864.301.114** | **15.259.774.481** | ***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, which the amount of guarantee can be vary if it meets the applicable criteria.*

Berdasarkan Peraturan Pemerintah Republik Indonesia No. 66/2008 tanggal 13 Oktober 2008 mengenai besarnya nilai simpanan yang dijamin LPS, pada tanggal 31 Desember 2019 dan 2018, jumlah simpanan yang dijamin LPS adalah simpanan sampai dengan Rp2.000.000 per nasabah per bank.

*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, 2019 and 2018, the amount of deposits guaranteed by LPS is deposits up to Rp2,000,000 per customer per bank.*

Pada tanggal 31 Desember 2019 dan 2018, berdasarkan Surat Edaran LPS No. 23 Tahun 2019 tanggal 19 Desember 2019, simpanan nasabah dijamin hanya jika suku bunganya sama dengan atau dibawah 6,25% untuk simpanan dalam Rupiah, Surat Edaran LPS No. 20 Tahun 2018 tanggal 17 Desember 2018, simpanan nasabah dijamin hanya jika suku bunganya sama dengan atau dibawah 6,75% untuk simpanan dalam Rupiah.

*As of December 31, 2019, and 2018 based on the LPS Circular Letter No. 23 Year 2019 dated December 19, 2019, customer deposits are only covered if the interest rate is equal to or below 6.25% for deposits denominated in Rupiah. The LPS Circular Letter No. 20 Year 2018 dated December 17, 2018, provided that customer deposits are only covered if the interest rate is equal to or below 6.75% for deposits denominated in Rupiah.*

Pada tanggal 31 Desember 2019 dan 2018 Bank adalah peserta dari program penjaminan tersebut.

*As of December 31, 2019 and 2018, the Bank is a participant of that guarantee program.*

Giro, tabungan, dan deposito yang dimiliki Bank pada tanggal 31 Desember 2019 dan 2018 dapat dirinci sebagai berikut:

*Current accounts, savings deposits and time deposits held by the Bank as of December 31, 2019 and 2018 are detailed as follows:*

### a. Giro

### *a. Current accounts*

| | 31 Desember 2019/ *December 31, 2019* | 31 Desember 2018/ *December 31, 2018* | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| Pihak Berelasi | 45.591.675 | 27.429.006 | *Related Parties* |
| Pihak Ketiga | 50.682.728 | 20.007.341 | *Third Parties* |
| **Total** | **96.274.403** | **47.436.347** | ***Total*** |

## 16. SIMPANAN NASABAH (lanjutan)

### a. Giro (lanjutan)

| | Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Tingkat bunga rata-rata per tahun | 1,08% | 1,02% | *Average interest rate per annum* |

Per 31 Desember 2019 dan 2018, tidak ada saldo giro yang dijadikan jaminan kredit yang diberikan.

## *16. DEPOSITS FROM CUSTOMERS (continued)*

### *b. Current accounts (continued)*

*As of December 31, 2019 and 2018, there were no current accounts pledged as collateral for loans.*

### b. Tabungan

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| Pihak Berelasi | 3.964.772 | 6.455.554 | *Related Parties* |
| Pihak Ketiga | 3.504.147.707 | 2.736.160.992 | *Third Parties* |
| **Total** | **3.508.112.479** | **2.742.616.546** | ***Total*** |

| | Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Tingkat bunga rata-rata per tahun | 0,80% | 0,72% | *Average interest rate per annum* |

Pada tanggal 31 Desember 2019 dan 2018, tidak terdapat tabungan yang dijadikan jaminan kredit yang diberikan.

### *c. Saving deposits*

*As of December 31, 2019 and 2018, there were no saving deposits pledged as collateral for loans.*

### c. Deposito

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| Pihak Berelasi | 4.188.519.295 | 2.666.398.848 | *Related Parties* |
| Pihak Ketiga | 12.071.394.937 | 9.803.322.740 | *Third Parties* |
| **Total** | **16.259.914.232** | **12.469.721.588** | ***Total*** |

### *c. Deposits*

## 16. SIMPANAN NASABAH (lanjutan)

### c. Deposito (lanjutan)

Termasuk dalam simpanan nasabah - deposito adalah *negotiable certificate of deposit* sebesar Rp113.674.404 pada 31 Desember 2019 dan Rp148.757.006 pada 31 Desember 2018.

## *16. DEPOSITS FROM CUSTOMERS (continued)*

### *c. Deposits (continued)*

*Included in deposits from customers - deposits are negotiable certificate of deposit amounting to Rp113,674,404 as of December 31, 2019 and Rp148,757,006 as of December 31, 2018.*

| | **Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*** | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Tingkat bunga rata-rata per tahun | 5,69% | 5,78% | *Average interest rate per annum* |

Berdasarkan jangka waktu kontrak:

*Based on contract period:*

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| < 1 bulan | 23.100.000 | - | *< 1 month* |
| 1 Bulan | 5.170.277.273 | 3.873.539.981 | *1 month* |
| 3 Bulan | 4.406.735.107 | 4.615.053.219 | *3 months* |
| 6 Bulan | 3.778.974.496 | 1.849.524.300 | *6 months* |
| 12 Bulan | 2.880.618.356 | 2.121.225.588 | *12 months* |
| 24 Bulan | 209.000 | 10.378.500 | *24 months* |
| **Total** | **16.259.914.232** | **12.469.721.588** | ***Total*** |

Berdasarkan sisa umur jatuh tempo:

*Based on the remaining maturities:*

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| < 1 Bulan | 7.825.148.837 | 5.826.441.641 | *< 1 month* |
| 1 - 3 Bulan | 4.543.467.079 | 3.573.572.997 | *1 - 3 months* |
| 4 - 6 Bulan | 2.564.436.250 | 1.422.600.050 | *4 - 6 months* |
| 7 - 12 Bulan | 1.326.674.066 | 1.646.992.900 | *7 - 12 months* |
| > 12 Bulan | 188.000 | 114.000 | *> 12 months* |
| **Total** | **16.259.914.232** | **12.469.721.588** | ***Total*** |

Jumlah deposito berjangka yang dijadikan sebagai jaminan kredit yang diberikan pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp14.201.000 dan Rp13.700.000 (Catatan 10f).

*The amount of time deposits pledged as collateral for loans as of December 31, 2019 and 2018 amounted to Rp14,201,000 and Rp13,700,000, respectively (Note 10f).*

## 17. SIMPANAN DARI BANK LAIN / *17. DEPOSITS FROM OTHER BANKS*

| | 31 Desember 2019/ *December 31, 2019* | 31 Desember 2018/ *December 31, 2018* | |
|---|---|---|---|
| Pihak Berelasi | | | *Related Parties* |
| Rupiah | | | *Rupiah* |
| Deposito Berjangka | 19.769.461 | - | *Savings deposits* |
| *Interbank Call Money* | - | 90.000.000 | *Interbank Call Money* |
| | 19.769.461 | 90.000.000 | |
| Pihak Ketiga | | | *Third Parties* |
| Rupiah | | | *Rupiah* |
| Deposito Berjangka | 686.988.787 | 189.058.550 | *Time deposits* |
| Tabungan | 19.196.880 | 12.072.913 | *Savings deposits* |
| Giro | 754.950 | 2.436.961 | *Current accounts* |
| *Interbank Call Money* | - | 100.000.000 | *Interbank Call Money* |
| | 706.940.617 | 303.568.424 | |
| **Total** | **726.710.078** | **393.568.424** | ***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,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Rupiah | | | *Rupiah* |
| Giro | 1,75% | 1,69% | *Current accounts* |
| Tabungan | 1,48% | 1,01% | *Savings deposits* |
| Deposito berjangka | 8,40% | 7,46% | *Time deposits* |
| *Interbank call money* | 5,55% | 6,96% | *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 2019/ *December 31, 2019* | 31 Desember 2018/ *December 31, 2018* | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| Kurang dari 1 bulan | | | *Less than 1 month* |
| Giro | 754.950 | 2.436.961 | *Current accounts* |
| Tabungan | 19.196.880 | 12.072.913 | *Saving Account* |
| *Interbank Call Money* | - | 190.000.000 | *Interbank Call Money* |
| | 19.951.830 | 204.509.874 | |
| Rupiah | | | *Rupiah* |
| Deposito berjangka: | | | *Time deposits:* |
| < 1 Bulan | - | 133.500.000 | *< 1 month* |
| 1 - 3 Bulan | 706.758.248 | 49.558.550 | *1 - 3 month* |
| 3 - 6 Bulan | - | 6.000.000 | *3 - 6 month* |
| | 706.758.248 | 189.058.550 | |
| **Total** | **726.710.078** | **393.568.424** | ***Total*** |

## 17. SIMPANAN DARI BANK LAIN (lanjutan)

Termasuk dalam simpanan dari bank lain - deposito adalah *negotiable certificate of deposit* sebesar Rp706.758.248 pada 31 Desember 2019 dan Rp49.558.550 pada 31 Desember 2018.

## *17. DEPOSITS FROM OTHER BANKS (continued)*

*Included in deposits from other bank - deposits are negotiable certificate of deposit amounting to Rp706,758,248 as of December 31, 2019 and Rp49,558,550 as of December 31, 2018.*

## 18. PERPAJAKAN / *18. TAXATION*

### a. Utang Pajak / *a. Taxes Payable*

| | 31 Desember 2019/ *December 31, 2019* | 31 Desember 2018/ *December 31, 2018* | |
|---|---|---|---|
| Pajak Penghasilan: | | | *Income tax:* |
| Pasal 4 ayat 2 | 18.298.390 | 13.739.368 | *Art 4(2)* |
| Pasal 21 | 5.049.515 | 2.632.950 | *Art 21* |
| Pasal 23 | 350.705 | 345.194 | *Art 23* |
| Pasal 25 | 17.823.928 | 12.495.893 | *Art 25* |
| Pasal 29 | 10.775.213 | 33.914.813 | *Art 29* |
| Pajak Pertambahan Nilai | 8.819.336 | 12.955.744 | *Value Added Tax* |
| **Total** | **61.117.087** | **76.083.962** | ***Total*** |

### b. Beban Pajak / *b. Tax Expense*

| | Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Beban pajak kini dari: | | | *Current tax from:* |
| Tahun berjalan | 167.126.857 | 139.170.382 | *Current year* |
| Tahun lalu dari hasil pemeriksaan pajak | - | 609.140 | *Prior year tax examination* |
| Pajak tangguhan | (2.502.199) | (21.194.039) | *Deferred tax* |
| **Total** | **164.624.658** | **118.585.483** | ***Total*** |

### c. Pajak Penghasilan Beban Kini / *c. Current Income Tax Expense*

| | Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Laba sebelum taksiran pajak penghasilan sesuai dengan laporan laba rugi dan penghasilan komprehensif lain | 620.833.080 | 452.056.978 | *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 akural | 5.365.576 | 72.265.658 | *Provision for bonuses and accrual expenses* |
| Biaya imbalan pasti pasca kerja dan jangka panjang lainnya | 12.081.673 | 8.841.478 | *Post-employment benefits and other long-term employment benefits expense* |
| Koreksi cadangan kerugian penurunan nilai | (6.439.086) | 3.474.277 | *Adjustment of allowance for impairment losses* |
| Penyusutan aset tetap | (1.090.068) | (276.369) | *Depreciation of fixed assets* |
| Amortisasi aset tidak berwujud | 90.701 | (188.937) | *Amortization of intangible assets* |
| Penyisihan kerugian penurunan nilai aset tidak produktif | - | 660.050 | *Allowance for impairment losses on non-productive assets* |
| | 10.008.796 | 84.776.157 | |

## 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,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| **Beda Tetap** | | | ***Permanent differences*** |
| Biaya pengembangan usaha | 14.173.608 | 5.524.174 | *Business development expenses* |
| Biaya askes | 10.623.068 | 4.077.435 | *Allowance income tax* *Health insurance expenses* |
| Biaya tunjangan PPh Pasal 21 | 6.922.014 | 5.968.158 | *article 21 expenses* |
| Biaya fasilitas pengurus | 999.454 | 442.745 | *Management facilities expenses* |
| Biaya banten | 799.851 | 851.993 | *Ritual expenses* |
| Biaya kegiatan olahraga-kesenian | 662.789 | 601.990 | *Sport activities and art expenses* |
| Biaya denda dan sanksi | 504.000 | 45.175 | *Fine expenses* |
| Biaya pakaian dinas | 367.030 | 413.143 | *Office uniform expense* |
| Biaya sumbangan | 258.575 | 604.771 | *Donation expenses* |
| Biaya uang duka | 217.301 | 547.293 | *Funeral expenses* |
| Biaya sewa kendaraan pengurus | 75.000 | 81.250 | *Management rental vehicle expenses* |
| Biaya rumah dinas | 90.429 | 345.668 | *Official residence expenses* |
| Biaya lain-lain | 1.972.434 | 344.600 | *Other expenses* |
| | 37.665.553 | 19.848.395 | |
| **Taksiran laba kena pajak** | **668.507.429** | **556.681.530** | ***Estimated taxable income*** |
| **Taksiran pajak penghasilan badan** | **167.126.857** | **139.170.382** | ***Estimated corporate income tax*** |
| Dikurangi: | | | *Less:* |
| Kredit Pajak - PPh Pasal 25 | 156.351.644 | 105.253.463 | *Tax credit - Income tax art 25* |
| Kredit Pajak - PPh Pasal 23 | - | 2.106 | *Tax credit - Income tax art 23* |
| | 156.351.644 | 105.255.569 | |
| **Taksiran utang pajak penghasilan** | **10.775.213** | **33.914.813** | ***Estimated income tax payables*** |

## 18. PERPAJAKAN (lanjutan) / *18. TAXATION (continued)*

### c. Pajak Penghasilan Beban Kini (lanjutan) / *c. Current Income Tax Expense (continued)*

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,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Laba sebelum beban pajak penghasilan | 620.833.080 | 452.056.978 | *Income before income tax expense* |
| Tarif pajak maksimum | 25% | 25% | *Maximum tax rate* |
| | 155.208.270 | 113.014.244 | |
| Pengaruh pajak atas perbedaan permanen | 9.416.388 | 4.962.099 | *Tax effects on permanent difference* |
| Pajak tahun sebelumnya | - | 609.140 | *Tax for prior year* |
| **Total beban pajak** | **164.624.658** | **118.585.483** | ***Total tax expense*** |

Perhitungan pajak penghasilan badan untuk tahun yang berakhir pada 31 Desember 2019 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, 2019 will be used as basis for filling the Annual Tax Return ("SPT") of Corporate Income Tax.*

Perhitungan pajak penghasilan badan untuk tahun yang berakhir pada 31 Desember 2018 sama dengan Surat Pemberitahuan Tahunan yang disampaikan Bank ke Kantor Pelayanan Pajak.

*The calculation of corporate income tax for the year ended December 31, 2018 is same as the Annual Tax Return filed by the Bank to the Tax Office.*

### d. Pajak Tangguhan / *d. Deferred Tax*

Rincian aset (liabilitas) pajak tangguhan pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

*The details of deferred tax assets (liabilities) as of December 31, 2019 and 2018, are as follows:*

| | 31 Desember 2019/*December 31, 2019* | | | | |
|---|---|---|---|---|---|
| | **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 | 20.989.103 | 1.341.394 | - | 22.330.497 | *Provision for bonuses and accrued expenses* |
| Liabilitas imbalan kerja | 5.899.699 | 3.020.418 | 2.961.309 | 11.881.426 | *Employee benefits liabilities* |
| (Keuntungan) Kerugian neto yang belum direalisasi dari kenaikan/ penurunan nilai wajar efek-efek yang tersedia untuk dijual | 238.989 | - | (2.266.596) | (2.027.607) | *Net unrealized loss (gain) from increase/decrease in fair value on available-for-sale securities* |
| Cadangan kerugian penurunan nilai aset non produktif | 165.013 | - | - | 165.013 | *Allowance for impairment losses on non-productive assets* |
| | **27.292.804** | **4.361.812** | **694.713** | **32.349.329** | |

## 18. PERPAJAKAN (lanjutan)

## *18. TAXATION (continued)*

### d. Pajak Tangguhan (lanjutan)

### *d. Deferred Tax (continued)*

| | 31 Desember 2019/*December 31, 2019* | | | | |
|---|---|---|---|---|---|
| | **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*** | |
| **Liabilitas pajak tangguhan** | | | | | ***Deferred Tax Liabilities*** |
| Penyisihan kerugian penurunan nilai aset keuangan | (15.420.524) | (1.609.772) | - | (17.030.296) | *Allowance for impairment losses on financial assets* |
| Penyusutan aset tetap | (589.069) | (272.517) | - | (861.586) | *Depreciation of fixed assets* |
| Amortisasi aset tidak berwujud | (298.337) | 22.676 | - | (275.661) | *Amortization of intangible assets* |
| | (16.307.930) | (1.859.613) | - | (18.167.543) | |
| **Total** | **10.984.874** | **2.502.199** | **694.713** | **14.181.786** | ***Total*** |

| | 31 Desember 2018/*December 31, 2018* | | | | |
|---|---|---|---|---|---|
| | **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*** |
| Liabilitas imbalan kerja | 3.322.271 | 2.210.370 | 367.058 | 5.899.699 | *Employee benefits liabilities* |
| Cadangan bonus dan beban akrual | 2.922.689 | 18.066.414 | - | 20.989.103 | *Provision for bonuses and accrued expenses* |
| Cadangan kerugian penurunan nilai aset non produktif | - | 165.013 | - | 165.013 | *Allowance for impairment losses on non-productive assets* |
| Kerugian neto yang belum direalisasi dari penurunan nilai wajar efek-efek yang tersedia untuk dijual | - | - | 238.989 | 238.989 | *Net unrealized loss from decrease in fair value on available-for-sale securities* |
| | 6.244.960 | 20.441.797 | 606.047 | 27.292.804 | |
| **Liabilitas pajak tangguhan** | | | | | ***Deferred Tax Liabilities*** |
| Penyisihan kerugian penurunan nilai aset keuangan | (16.289.093) | 868.569 | - | (15.420.524) | *Allowance for impairment losses on financial assets* |
| Penyusutan aset tetap | (519.977) | (69.092) | - | (589.069) | *Depreciation of fixed assets* |
| Amortisasi aset tidak berwujud | (251.102) | (47.235) | - | (298.337) | *Amortization of intangible assets* |
| | (17.060.172) | 752.242 | - | (16.307.930) | |
| **Total** | **(10.815.212)** | **21.194.039** | **606.047** | **10.984.874** | ***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. Pemeriksaan pajak**

Pada tahun 2017, Bank telah menerima Surat Pemberitahuan Pemeriksaan oleh Kantor Pajak untuk tahun fiskal 2016. Pada tanggal 10 Juli 2018, Kantor Pajak telah mengeluarkan hasil pemeriksaan atas pemeriksaan pajak tersebut dan mengeluarkan Surat Ketetapan Pajak Lebih Bayar (SKPLB) atas Pajak Penghasilan Badan untuk tahun 2016 sebesar Rp3.448.208 dari total taksiran tagihan pajak penghasilan sebesar Rp4.061.223.

Bank telah menerima kelebihan pembayaran pajak dari Kuasa Bendahara Umum Negara (KPPN) Denpasar tanggal 9 Juli 2018 sebesar Rp3.448.208. Atas selisih taksiran tagihan pajak penghasilan sebesar Rp613.015 telah dibebankan ke laporan laba rugi dan penghasilan komprehensif lain pada tahun berjalan. Bank telah menerima keputusan kantor pajak tersebut dan tidak mengajukan keberatan.

**f. 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. Tax Assessment***

*In 2017, the Bank received the commencement letter of tax audit from Tax Office for the fiscal year 2016. On July 10, 2018, the Tax Office issued the tax audit results and issued Tax Overpayment Letter (SKPLB) on Corporate Income Tax for 2016 amounting to Rp3,448,208 of the total estimated income tax amounting to Rp4,061,223.*

*The Bank has received tax overpayment by Kuasa Bendahara Umum Negara (KPPN) Denpasar dated July 9, 2018 amounting Rp3,448,208. The remaining claim tax refund of Rp613,015 has been charged to current year statement of profit or loss and other comprehensive income. Bank has accepted the decision from tax office and did not apply for objection.*

***f. 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 2019/** ***December 31, 2019*** | **31 Desember 2018/** ***December 31, 2018*** | |
|---|---|---|---|
| Obligasi I | 2.000.000.000 | 2.000.000.000 | *Bonds I* |
| Obligasi Berkelanjutan I Tahap I | 1.000.000.000 | - | *Continuing Bonds I Phase I* |
| Dikurangi: | | | *Less:* |
| Beban emisi yang belum diamortisasi: | | | *Unamortized issuance costs* |
| Saldo awal | 4.621.201 | 6.926.727 | *Beginning balance* |
| Penambahan | 6.679.935 | - | *Addition* |
| Amortisasi | (2.680.504) | (2.305.526) | *Amortization* |
| | 8.620.632 | 4.621.201 | |
| **Total** | **2.991.379.368** | **1.995.378.799** | ***Total*** |

Surat berharga yang diterbitkan sesuai dengan jatuh temponya:

*Securities issued based on maturity profile:*

| | **31 Desember 2019/** ***December 31, 2019*** | **31 Desember 2018/** ***December 31, 2018*** | |
|---|---|---|---|
| Tahun | | | *Year* |
| 2020 | 1.500.000.000 | 1.500.000.000 | *2020* |
| 2022 | 1.200.000.000 | 500.000.000 | *2022* |
| 2024 | 300.000.000 | - | *2024* |
| **Total** | **3.000.000.000** | **2.000.000.000** | ***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* |

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 Tabungan Negara (Persero) Tbk.

*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 Tabungan Negara (Persero) Tbk.*

**19. SURAT BERHARGA YANG DITERBITKAN (lanjutan)**

**Obligasi I (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 2019 dan 2018, 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 2019 dan 2018, Bank telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian surat berharga yang diterbitkan.

***19. SECURITIES ISSUED (continued)***

***Bonds I (continued)***

*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, 2019 and 2018, 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, 2019 and 2018, the Bank has fulfilled the requirements stipulated in the agreement of all securities issued.*

## 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 terlah 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 conforms 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 2019, 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 2019, 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 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, 2019, 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, 2019, the Bank has fulfilled the requirements stipulated in the agreement of all securities issued.*

## 20. LIABILITAS ATAS EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

## *20. SECURITIES SOLD UNDER REPURCHASE AGREEMENTS*

| | | | | 31 Desember 2018/*December 31, 2018* | | | |
|---|---|---|---|---|---|---|---|
| **Nasabah/** ***Counterparty*** | **Jenis efek-efek/** ***Type of securities*** | **Nilai nominal/** ***Nominal amount*** | **Tanggal dimulai/** ***Starting date*** | **Tanggal jatuh tempo/** ***Due date*** | **Nilai beli kembali/** ***Repurchase amount*** | **Beban bunga yg belum diamortisasi/** ***Unamortised expense*** | **Nilai tercatat/** ***Carrying value*** |
| **Pihak berelasi /*Related parties - Rupiah*** | | | | | | | |
| PT Bank Rakyat Indonesia (Persero) Tbk | Obligasi pemerintah FR 0061/*Government Bonds FR 0061* | 100.377.066 | 3 Oktober/ *October 3*, 2018 | 3 Januari/ *January 3*, 2019 | 102.275.307 | 41.266 | 102.234.041 |
| **Pihak ketiga /*Third parties - Rupiah*** | | | | | | | |
| Bank Indonesia | Obligasi pemerintah FR 0053/*Government Bonds FR 0053* | 247.969.500 | 12 Desember/ *December 12*, 2018 | 9 Januari/ *January 9*, 2019 | 249.317.628 | 385.180 | 248.932.448 |
| Bank Indonesia | Obligasi pemerintah FR 0061/*Government Bonds FR 0061* | 140.017.200 | 26 Desember/ *December 26*, 2018 | 2 Januari/ *January 2*, 2019 | 140.188.449 | 24.464 | 140.163.985 |
| | | 387.986.700 | | | 389.506.077 | 409.644 | 389.096.433 |
| **Total** | | **488.363.766** | | | **491.781.384** | **450.910** | **491.330.474** |

## 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 2019 dan 2018.

Bank juga menyelenggarakan program pensiun iuran pasti yang dikelola oleh DPLK PT Bank Mandiri (Persero) Tbk. Kontribusi Bank ke DPLK Mandiri RpNihil dan Rp10.210.462 untuk tahun yang berakhir pada tanggal 31 Desember 2019 dan 2018.

Liabilitas imbalan kerja pada tanggal 31 Desember 2019 dan 2018 dicatat berdasarkan perhitungan aktuaria yang dilakukan oleh PT Jasa Aktuaris Praptasentosa Guna Jasa, aktuaris independen dengan nomor laporan masing-masing 196/LV/PSGJ/I/2020 tertanggal 15 Januari 2020 dan 132/LV/PSGJ/I/2019 tertanggal 7 Januari 2019.

Asumsi utama yang digunakan dalam menentukan biaya manfaat pensiun oleh Aktuaria Independen adalah sebagai berikut:

## *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, 2019 and 2018.*

*The Bank also organized a defined contribution pension plan which is managed by DPLK PT Bank Mandiri (Persero) Tbk. The Bank's contributions to DPLK Mandiri amounted to RpNil and Rp10,210,462 for the year ended December 31, 2019 and 2018, respectively.*

*The employee benefits liabilities as of December 31, 2019 and 2018 are recorded based on the actuarial calculations performed by PT Jasa Aktuaris Praptasentosa Guna Jasa, an independent actuary with report numbers of 196/LV/PSGJ/I/2020 dated January 15, 2020 and 132/LV/PSGJ/I/2019 dated January 7, 2019, respectively.*

*The key assumptions used in determining the pension benefits expenses by Independent Actuaries are as follows:*

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Usia Pensiun Normal | 56 tahun/*years* | 56 tahun/*years* | *Normal Retirement Age* |
| Tingkat Diskonto | 8,19% | 8,60% | *Discount Rate* |
| Tingkat Pengembalian Aset Program | 8,19% | 8,60% | *Rate of Return Plan Assets* |
| Tingkat Kenaikan Gaji | 10,00% | 10,00% | *Salary Increment Rate* |
| Tingkat Mortalita | TMI 2011 | TMI 2011 | *Mortality Rate* |
| Tingkat Cacat | 5% dari TMI 2011/ 5% *from* TMI 2011 | 1% dari TMI 2011/ 1% *from* TMI 2011 | *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 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Liabilitas program imbalan pasti | 39.001.630 | 17.496.652 | *Defined benefit plan liabilities* |
| Liabilitas jangka panjang lainnya | 8.524.070 | 6.102.139 | *Other long-term benefit liabilities* |
| **Total** | **47.525.700** | **23.598.791** | ***Total*** |

## 21. LIABILITAS IMBALAN KERJA (lanjutan)

### a. Liabilitas program imbalan pasti

Jumlah liabilitas program imbalan pasti berdasarkan perhitungan Aktuaria Independen per tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

## *21. EMPLOYEE BENEFITS LIABILITIES (continued)*

### *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, 2019 and 2018, are as follows:*

**Liabilitas program imbalan pasti** / ***Defined benefit plan liabilities***

| | **31 Desember 2019/** ***December 31, 2019*** | **31 Desember 2018/** ***December 31, 2018*** | |
|---|---|---|---|
| Nilai kini liabilitas imbalan kerja | 45.136.489 | 25.139.506 | *Present value of the defined benefit plan liabilities* |
| Nilai wajar aset program | (6.134.859) | (7.642.854) | *Fair value of plan assets* |
| **Liabilitas - neto** | **39.001.630** | **17.496.652** | ***Liabilities - net*** |

**Nilai kini liabilitas program imbalan pasti** / ***Present value of the defined benefit plan liabilities***

| | **31 Desember 2019/** ***December 31, 2019*** | **31 Desember 2018/** ***December 31, 2018*** | |
|---|---|---|---|
| Saldo awal | 25.139.506 | 19.429.107 | *Beginning balance* |
| Beban jasa kini | 9.767.596 | 5.210.235 | *Current service cost* |
| Beban bunga | 2.143.575 | 1.398.896 | *Interest expense* |
| Biaya jasa lalu | 1.792.889 | 14.697 | *Past service cost* |
| Manfaat yang dibayarkan | (3.961.431) | (3.056.932) | *Benefits paid* |
| (Keuntungan) kerugian aktuarial: | | | *Actuarial (gain) loss:* |
| Perubahan asumsi demografi | 67.113 | 91.127 | *Changes in demographic assumptions* |
| Perubahan asumsi keuangan | 2.319.187 | (6.443.851) | *Changes in financial assumptions* |
| *Experience adjustment* | 7.868.054 | 8.496.227 | *Experience adjustment* |
| **Saldo akhir** | **45.136.489** | **25.139.506** | ***Ending balance*** |

**Beban program imbalan pasti** / ***Defined benefit plan expenses***

| | **Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*** | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Beban jasa kini | 9.767.596 | 5.210.235 | *Current service cost* |
| Beban bunga | 2.143.575 | 1.398.896 | *Interest expense* |
| Penghasilan bunga aset program | (657.285) | (623.532) | *Interest income from plan assets* |
| Biaya jasa lalu | 1.792.889 | 14.697 | *Past service cost* |
| Tambahan imbalan kerja | 1.844.380 | 3.532.920 | *Excess benefit* |
| **Total** | **14.891.155** | **9.533.216** | ***Total*** |

## 21. LIABILITAS IMBALAN KERJA (lanjutan)

### a. Liabilitas program imbalan pasti (lanjutan)

Jumlah liabilitas program imbalan pasti berdasarkan perhitungan Aktuaria Independen per tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut: (lanjutan)

**Rekonsiliasi perubahan liabilitas program imbalan pasti selama tahun berjalan**

## *21. EMPLOYEE BENEFITS LIABILITIES (continued)*

### *a. Defined benefit plan liabilities (continued)*

*The amount of the defined benefit plan liabilities based on the calculation of the Independent Actuary as of December 31, 2019 and 2018, are as follows: (continued)*

***Reconciliation of changes in the defined benefit plan liabilities during the year***

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Saldo awal | 17.496.652 | 10.768.935 | *Beginning balance* |
| Beban imbalan kerja pada laporan laba rugi | 14.891.155 | 9.533.216 | *Employee benefits expense on the statement of profit or loss* |
| Beban imbalan kerja pada penghasilan komprehensif lain | 11.845.236 | 1.468.231 | *Employee benefits expense on other comprehensive income* |
| Manfaat yang dibayarkan oleh Bank | (5.231.413) | (4.273.730) | *Benefit paid by Bank* |
| **Saldo akhir** | **39.001.630** | **17.496.652** | ***Ending balance*** |

**Mutasi nilai wajar aset program**

***Movement of fair value of plan assets***

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Saldo awal | 7.642.854 | 8.660.172 | *Beginning balance* |
| Penghasilan bunga | 657.285 | 623.532 | *Interest income* |
| Manfaat yang dibayarkan oleh program | (574.398) | (2.316.122) | *Benefits paid by program* |
| Keuntungan (kerugian) aktuarial atas aset program | (1.590.882) | 675.272 | *Actuarial gain (loss) on plan assets* |
| **Saldo akhir** | **6.134.859** | **7.642.854** | ***Ending balance*** |

Seluruh portofolio investasi aset program pada tanggal 31 Desember 2019 dan 2018 ditempatkan pada instrumen reksadana.

*All of the investment portfolio of plan assets as of December 31, 2019 and 2018 are placed in mutual fund instruments.*

**Pengukuran kembali (kerugian) keuntungan di penghasilan komprehensif lain**

***Remeasurement of (losses) gains in other comprehensive income***

| | **Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,*** | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Saldo awal | (4.006.183) | (2.537.952) | *Beginning balance* |
| (Kerugian) keuntungan aktuarial atas liabilitas | (10.254.354) | (2.143.503) | *Actuarial (loss) gain on liabilites* |
| Keuntungan (kerugian) aktuarial atas aset program | (1.590.882) | 675.272 | *Actuarial gain (loss) on plan assets* |
| **Saldo akhir** | **(15.851.419)** | **(4.006.183)** | ***Ending balance*** |

## 21. LIABILITAS IMBALAN KERJA (lanjutan) / *21. EMPLOYEE BENEFITS LIABILITIES (continued)*

### a. Liabilitas program imbalan pasti (lanjutan) / *a. Defined benefit plan liabilities (continued)*

**Analisa sensitivitas nilai kini liabilitas program imbalan pasti** / ***The sensitivity analysis of the present value of defined benefit plan liabilities***

| | 31 Desember 2019/*December 31, 2019* | | | | |
|---|---|---|---|---|---|
| | 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 | (7.226.677) | 8.674.412 | 8.147.521 | (6.953.714) | *Impact on the present value of post-employment benefits liabilities* |
| Dampak pada beban jasa kini | (1.574.657) | 1.916.720 | 1.809.787 | (1.524.242) | *Impact on current service cost* |

| | 31 Desember 2018/*December 31, 2018* | | | | |
|---|---|---|---|---|---|
| | 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 | (4.726.041) | 5.832.306 | 5.474.498 | (4.542.410) | *Impact on the present value of post-employment benefits liabilities* |
| Dampak pada beban jasa kini | (1.077.818) | 1.347.047 | 1.274.236 | (1.045.136) | *Impact on current service cost* |

**Analisa profil jatuh tempo pembayaran imbalan pasca kerja** / ***Maturity profile analysis of payment post employment benefit***

| | 31 Desember 2019/ *December 31, 2019* | 31 Desember 2018/ *December 31, 2018* | |
|---|---|---|---|
| 1 tahun | 3.017.487 | 3.189.175 | *1 year* |
| 2 - 5 tahun | 14.631.360 | 12.747.357 | *2 - 5 year* |
| Lebih dari 5 tahun | 1.151.460.476 | 927.536.430 | *above 5 year* |
| **Total** | **1.169.109.323** | **943.472.962** | ***Total*** |

Durasi rata-rata tertimbang dari nilai kini liabilitas imbalan kerja pada tanggal 31 Desember 2019 dan 2018 masing-masing adalah sebesar 21,36 tahun dan 21,53 tahun.

*The weighted average duration of the present value of employee benefits obligations as of December 31, 2019 and 2018, are 21.36 years and 21.53 years, respectively.*

### 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 2019/ *December 31, 2019* | 31 Desember 2018/ *December 31, 2018* | |
|---|---|---|---|
| Saldo awal | 6.102.139 | 2.520.147 | *Beginning balance* |
| Beban imbalan kerja pada laporan laba rugi | 3.897.294 | 5.145.752 | *Employee benefits expense on the statement of profit or loss* |
| Manfaat yang dibayarkan oleh Bank | (1.475.363) | (1.563.760) | *Benefits paid by the Bank* |
| **Saldo akhir** | **8.524.070** | **6.102.139** | ***Ending balance*** |

## 21. LIABILITAS IMBALAN KERJA (lanjutan) / *21. EMPLOYEE BENEFITS LIABILITIES (continued)*

### b. Liabilitas jangka panjang lainnya (lanjutan) / *b. Other long-term liabilities (continued)*

**Beban imbalan jangka panjang lainnya** / ***Other long-term benefits expenses***

| | Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Beban jasa kini | 2.331.020 | 1.861.368 | *Current service cost* |
| Beban bunga | 524.784 | 181.451 | *Interest expense* |
| Kerugian aktuarial atas liabilitas | 1.041.490 | 1.867.177 | *Actuarial loss on liabilities* |
| Tambahan imbalan jangka panjang lainnya | - | 1.235.756 | *Excess other long term benefits* |
| **Total** | **3.897.294** | **5.145.752** | ***Total*** |

**Nilai kini liabilitas jangka panjang lainnya** / ***The present value of other long-term liabilities***

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Saldo awal | 6.102.139 | 2.520.147 | *Beginning balance* |
| Beban jasa kini | 2.331.020 | 1.861.368 | *Current service cost* |
| Beban bunga | 524.784 | 181.451 | *Interest expense* |
| Manfaat yang dibayarkan | (1.475.363) | (328.004) | *Benefit paid* |
| Kerugian aktuarial atas liabilitas | 1.041.490 | 1.867.177 | *Actuarial losses on liabilities* |
| **Saldo akhir** | **8.524.070** | **6.102.139** | ***Ending balance*** |

## 22. LIABILITAS LAIN-LAIN / *22. OTHER LIABILITIES*

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Bunga yang masih harus dibayar | 99.271.012 | 78.986.173 | *Accrued interest payable* |
| Cadangan bonus dan THR | 87.888.991 | 65.868.733 | *Accrued bonus and THR* |
| Lain-lain | 24.758.347 | 31.312.816 | *Others* |
| **Total** | **211.918.350** | **176.167.722** | ***Total*** |

**Bunga yang masih harus dibayar terdiri dari:** / ***Accrued interest payable consists of:***

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Deposito | 54.111.621 | 40.939.190 | *Time Deposits* |
| Surat berharga diterbitkan | 45.125.972 | 37.579.861 | *Securities issued* |
| *Interbank Call money* | - | 448.363 | *Interbank Call money* |
| Lain-lain | 33.419 | 18.759 | *Others* |
| **Total** | **99.271.012** | **78.986.173** | ***Total*** |

## 22. LIABILITAS LAIN-LAIN (lanjutan)

## *22. OTHER LIABILITIES (continued)*

**Lain-lain terdiri dari:**

***Others consists of:***

| | **31 Desember 2019/** ***December 31, 2019*** | **31 Desember 2018/** ***December 31, 2018*** | |
|---|---|---|---|
| Utang jasa *flagging* | 9.515.699 | 3.903.122 | *Payable for flagging services* |
| Utang jasa pihak ketiga | 6.054.279 | 8.517.741 | *Payable of third party services* |
| Utang premi asuransi | 2.347.934 | 2.090.921 | *Premium insurance payable* |
| Titipan dana retensi atas renovasi cabang | 2.071.312 | 1.989.190 | *Retention fee for branch renovation* |
| Cadangan kerugian operasional | 1.433.000 | 1.608.000 | *Provision for operational losses* |
| Titipan jasa notaris | 1.154.909 | 1.030.444 | *Notary services* |
| Titipan realisasi lelang jaminan | 111.932 | 2.658.868 | *Proceeds of collateral auction* |
| Klaim asuransi | 45.536 | 1.338.084 | *Insurance claim* |
| Akrual jasa profesional | 7.490 | 3.150.723 | *Accrual of professional services* |
| Cadangan biaya pelatihan karyawan | - | 1.700.000 | *Accrual for employee training* |
| Lain-lain | 2.016.256 | 3.325.723 | *Others* |
| **Total** | **24.758.347** | **31.312.816** | ***Total*** |

## 23. MODAL SAHAM

## *23. CAPITAL STOCK*

**Modal Dasar, Ditempatkan dan Disetor**

Rincian pemegang saham Bank dan kepemilikannya pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

***Authorized, Issued and Fully Paid Capital***

*The details of Bank's shareholders and their respective ownership interest as of December 31, 2019 and 2018, are as follows:*

**31 Desember 2019/*December 31, 2019***

| | **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*** |

**31 Desember 2018/*December 31, 2018***

| | **Jumlah Saham Ditempatkan dan Disetor Penuh/** ***Total issued and fully paid shares*** | **Jumlah/** ***Amount*** | **Persentase kepemilikan/** ***Percentage of ownership*** | |
|---|---|---|---|---|
| PT Bank Mandiri (Persero) Tbk | 809.655.870 | 404.827.935 | 59,44% | *PT Bank Mandiri (Persero) Tbk* |
| PT Taspen (Persero) | 544.848.868 | 272.424.434 | 40,00% | *PT Taspen (Persero)* |
| Ida Bagus Made Putra Jandhana | 7.617.432 | 3.808.716 | 0,56% | *Ida Bagus Made Putra Jandhana* |
| **Total** | **1.362.122.170** | **681.061.085** | **100,00%** | ***Total*** |

## 23. MODAL SAHAM (lanjutan)

### Modal Dasar, Ditempatkan dan Disetor (lanjutan)

Berdasarkan Akta Pernyataan Keputusan Rapat Nomor 34 Tanggal 14 Desember 2018 disetujui penjualan modal dasar, ditempatkan dan Modal Disetor oleh PT Bank Mandiri (Persero) Tbk ke PT Taspen (Persero) yang semula 809.655.870 lembar saham dengan nilai nominal seluruhnya sebesar Rp404.827.935 menjadi 695.363.368 lembar saham dengan nilai nominal seluruhnya sebesar Rp347.681.684, dan disetujui penjualan saham Bank sebesar 114.292.502 menjadi sebagai berikut:

## *23. CAPITAL STOCK (continued)*

### *Authorized, Issued and Fully Paid Capital (continued)*

*Based on the Statement of Resolution of the Meeting Number 34 dated December 14, 2018 approved the sale of authorized, issued and fully paid-up capital by PT Bank Mandiri (Persero) Tbk to PT Taspen (Persero) from 809,655,870 shares with a total nominal value of Rp404,827,935 to become 695,363,368 shares with total nominal value of Rp347,681,684, and approved the sale of Bank's shares amounted to 114,292,502 to be as follows:*

| | **Jumlah Saham Ditempatkan dan Disetor Penuh/ *Number of Shares Issued and Fully Paid*** | **Pengalihan/ *Transfer*** | **Jumlah Saham Ditempatkan dan Disetor Penuh/ *Number of Shares Issued and Fully Paid*** | |
|---|---|---|---|---|
| PT Bank Mandiri (Persero) Tbk | 809.655.870 | (114.292.502) | 695.363.368 | *PT Bank Mandiri (Persero) Tbk* |
| PT Taspen (Persero) | 544.848.868 | 114.292.502 | 659.141.370 | *PT Taspen (Persero)* |
| Ida Bagus Made Putra Jandhana | 7.617.432 | - | 7.617.432 | *Ida Bagus Made Putra Jandhana* |
| **Total** | **1.362.122.170** | **-** | **1.362.122.170** | ***Total*** |

### Tambahan modal disetor

Berdasarkan Akta Pernyataan Keputusan Rapat Nomor 42 Tanggal 19 Desember 2018 disetujui perubahan modal dasar Perseroan yang semula 1.362.122.170 lembar saham dengan nilai nominal seluruhnya sebesar Rp681.061.085 menjadi 1.503.405.018 lembar saham dengan nilai nominal seluruhnya sebesar Rp751.702.509.

Berdasarkan Akta Pernyataan Keputusan Rapat Nomor 42 Tanggal 19 Desember 2018 disetujui penambahan modal ditempatkan dan Modal Disetor Perseroan yang semula 1.362.122.170 lembar saham dengan nilai nominal seluruhnya sebesar Rp681.061.085 menjadi 1.502.614.918 lembar saham dengan nilai nominal seluruhnya sebesar Rp751.307.459, dan disetujui pengambilan bagian 140.492.748 lembar saham baru Bank menjadi sebagai berikut:

### *Additional Paid in Capital*

*Based on the Statement of Resolution of the Meeting Number 42 dated December 19, 2018, the change of authorized of the Company from 1,362,122,170 shares with a total nominal value of Rp681,061,085 to become 1,503,405,018 shares with total nominal value of Rp751,702,509.*

*Based on the Statement of Resolution of the Meeting Number 42 dated December 19, 2018, the addition of issued and fully paid-up capital of the Company from 1,362,122,170 shares with a total nominal value of Rp681,061,085 to become 1,502,614,918 shares with total nominal value of Rp751,307,459, and approved the acquisition of 140,492,748 Bank's new shares have been approved to be as follows:*

| | **Jumlah Saham Ditempatkan dan Disetor Penuh/ *Number of Shares Issued and Fully Paid*** | **Penambahan/ *Addition*** | **Jumlah Saham Ditempatkan dan Disetor Penuh/ *Number of Shares Issued and Fully Paid*** | |
|---|---|---|---|---|
| PT Bank Mandiri (Persero) Tbk | 695.363.368 | 72.124.893 | 767.488.261 | *PT Bank Mandiri (Persero) Tbk* |
| PT Taspen (Persero) | 659.141.370 | 68.367.855 | 727.509.225 | *PT Taspen (Persero)* |
| Ida Bagus Made Putra Jandhana | 7.617.432 | - | 7.617.432 | *Ida Bagus Made Putra Jandhana* |
| **Total** | **1.362.122.170** | **140.492.748** | **1.502.614.918** | ***Total*** |

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.*

## 23. MODAL SAHAM (lanjutan)

### Tambahan modal disetor (lanjutan)

Perubahan tambahan modal disetor pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

## *23. CAPITAL STOCK (continued)*

### *Additional Paid in Capital (lanjutan)*

*Changes in additional paid in capital as of December 31, 2019 and 2018, are as follows:*

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| 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 | - | *Additional paid in capital IV (2019)* |
| **Total** | **920.039.372** | **493.081.912** | ***Total*** |

### Dana setoran modal

Pada tanggal 19 Desember 2018, Bank telah mendapatkan dana setoran modal dari pemegang saham sebesar Rp497.203.834 dengan rincian sebagai berikut:

### *Additional capital contribution*

*On December 19, 2018, the Bank received additional capital contribution from the shareholders amounting to Rp497,203,834 with details as follows:*

| | **Nominal** | |
|---|---|---|
| PT Bank Mandiri (Persero) Tbk | 255.249.996 | *PT Bank Mandiri (Persero) Tbk* |
| PT Taspen (Persero) | 241.953.838 | *PT Taspen (Persero)* |
| **Total** | **497.203.834** | ***Total*** |

Berdasarkan Akta Pernyataan Keputusan Rapat Nomor 42 Tanggal 19 Desember 2018 disetujui penambahan modal dasar, ditempatkan dan Modal Disetor Perseroan yang semula 1.362.122.170 lembar saham dengan nilai nominal seluruhnya sebesar Rp681.061.085 menjadi 1.502.614.918 lembar saham dengan nilai nominal seluruhnya sebesar Rp751.702.509, dan disetujui pengambilan bagian saham baru Bank sebesar Rp70.246.374 oleh:

*The Statement of Resolution of the Meeting Number 42 dated December 19, 2018 approved the addition of authorized, issued and fully paid-up capital of the Company from 1,362,122,170 shares with a total nominal value of Rp681,061,085 to become 1,502,614,918 shares with total nominal value of Rp751,702,509, and approved the acquisition of Bank's new shares amounting to Rp70,246,374 by:*

| | **Jumlah Saham/ *Total shares*** | **Nominal** | |
|---|---|---|---|
| PT Bank Mandiri (Persero) Tbk | 72.124.893 | 36.062.447 | *PTBank Mandiri (Persero) Tbk* |
| PT Taspen (Persero) | 68.367.855 | 34.183.927 | *PT Taspen (Persero)* |
| **Total** | **140.492.748** | **70.246.374** | ***Total*** |

Selisih dana setoran modal sebesar Rp426.957.460 dicatat sebagai tambahan modal disetor.

*The difference of additional capital contribution amounting to Rp426,957,460 was recorded as additional paid in capital.*

Pada tanggal 11 Januari 2019, Bank telah mendapatkan Surat Pemberitahuan Efektif atas Perubahan modal dasar, ditempatkan dan disetor penuh dari OJK (Direktur Pengawasan Lembaga Jasa Keuangan) atas Pengalihan dan Penambahan Modal Saham dari pemegang saham pada tahun 2018.

*As of January 11, 2019, the Bank has obtained the Notice of Effective Change of the authorized, issued and fully paid capital stock from OJK (Director of Supervision of Financial Services Institution) on the Transfer and Additional Capital Shares from shareholders in 2018.*

## 24. PENGGUNAAN LABA BERSIH

Penggunaan laba bersih untuk tahun 2018 dan 2017 adalah sebagai berikut:

**Penggunaan laba bersih tahun 2018**

Berdasarkan Berita Acara Rapat Umum Pemegang Saham Tahunan No. 22 tanggal 15 Maret 2019 yang dibuat oleh Notaris I Gusti Ngurah Putra Wijaya, S.H., Notaris di Denpasar, pemegang saham menyetujui untuk menyisihkan laba tahun buku 2018 sebesar Rp100.041.448 sebagai dividen kepada pemegang saham, Rp5.000.000 sebagai cadangan umum, Rp100.000.000 sebagai cadangan khusus dan sisanya dimasukkan sebagai saldo laba.

**Penggunaan laba bersih tahun 2017**

Berdasarkan Berita Acara Rapat Umum Pemegang Saham Tahunan No. 41 tanggal 19 Maret 2018 yang dibuat oleh Notaris I Gusti Ngurah Putra Wijaya, S.H., Notaris di Denpasar, pemegang saham menyetujui untuk menyisihkan laba tahun buku 2017 sebesar Rp16.004.716 sebagai dividen kepada pemegang saham, Rp5.000.000 sebagai cadangan umum dan sisanya dimasukkan sebagai saldo laba.

**Cadangan Umum**

Pada tanggal 31 Desember 2019 dan 2018, saldo cadangan umum masing-masing sebesar Rp45.000.000 dan Rp40.000.000. 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 Berita Acara Rapat Umum Pemegang Saham Tahunan No. 22 tanggal 15 Maret 2019 yang dibuat oleh Notaris I Gusti Ngurah Putra Wijaya, S.H., Notaris di Denpasar, pemegang saham menyetujui untuk menyisihkan laba tahun buku 2018 sebesar Rp100.000.000 sebagai cadangan khusus untuk perluasan usaha.

## *24. APPROPRIATION OF NET INCOME*

*The appropriations of net income for the years 2018, 2017 and 2016, are as follows:*

***Appropriation of net income for the year 2018***

*Based on Statement of Annual General Meeting of Shareholders No. 22 dated March 15, 2019 by Notary I Gusti Ngurah Putra Wijaya, S.H., Notary in Denpasar, the shareholders agreed to distribute the net income of the fiscal year 2018 amounting to Rp100,041,448 as dividend to shareholders, Rp5,000,000 as general reserve, Rp100,000,000 as specific reserve and the remaining net income to be included in the retained earnings.*

***Appropriation of net income for the year 2017***

*Based on Statement of Annual General Meeting of Shareholders No. 41 dated March 19, 2018 made by Notary I Gusti Ngurah Putra Wijaya, S.H., Notary in Denpasar, the shareholders agreed to distribute the net income of the fiscal year 2017 amounting to Rp16,004,716 as dividend to shareholders, Rp5,000,000 as general reserve and the remaining net income to be included in the retained earnings.*

***General Reserves***

*As of December 31, 2019 and 2018, the balance of general reserve amounted to Rp45,000,000 and Rp40,000,000, 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 in which this amount should be provided.*

***Specific Reserves***

*Based on Statement of Annual General Meeting of Shareholders No. 22 dated March 15, 2019 by Notary I Gusti Ngurah Putra Wijaya, S.H., Notary in Denpasar, the shareholders agreed to distribute the net income of the fiscal year 2018 amounting to Rp100,000,000 as specific reserve for business expansion.*

## 25. PENDAPATAN BUNGA / *25. INTEREST INCOME*

| | Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Kredit yang diberikan | 2.548.217.724 | 1.912.079.410 | *Loans* |
| Efek-efek | 203.663.201 | 105.416.164 | *Securities* |
| Giro dan penempatan di Bank Indonesia | 14.999.899 | 16.632.017 | *Current accounts and placements with Bank Indonesia* |
| Giro dan penempatan di bank lain | 12.593.568 | 11.074.934 | *Current accounts and placements with other banks* |
| **Total** | **2.779.474.392** | **2.045.202.525** | ***Total*** |

Pendapatan bunga yang diperoleh dari pihak berelasi untuk tahun yang berakhir pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp78.242.557 dan Rp47.608.282, atau sebesar 2,82% dan 2,33%, dari seluruh pendapatan bunga (Catatan 34).

*Interest income from related parties for the year ended December 31, 2019 and 2018, amounted to Rp78,242,557 and Rp47,608,282, respectively, or 2.82% and 2.33% 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,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Deposito | 1.213.190.165 | 741.724.817 | *Deposits* |
| Surat berharga yang diterbitkan | 182.311.566 | 176.522.236 | *Securities issued* |
| Tabungan | 46.833.583 | 34.660.018 | *Saving account* |
| Premi penjaminan simpanan | 36.636.150 | 25.242.815 | *Deposit guarantee premium* |
| *Interbank Call Money* | 5.886.073 | 7.102.402 | *Interbank Call Money* |
| Giro | 1.196.625 | 926.853 | *Current account* |
| **Total** | **1.486.054.162** | **986.179.141** | ***Total*** |

Beban bunga yang dibayarkan kepada pihak berelasi pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp361.669.945 dan Rp177.741.761 atau masing-masing sebesar 24,34% dan 18,02% dari seluruh beban bunga (Catatan 34).

*Interest expense paid to related parties for the year ended December 31, 2019 and 2018 amounted to Rp361,669,945 and Rp177,741,761, respectively or 24.34% and 18.02%, 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,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Pendapatan jasa administrasi dan asuransi | 233.527.226 | 185.954.901 | *Income from administration and insurance services* |
| Pendapatan denda dan penalti dari pelunasan kredit sebelum jatuh tempo | 28.266.812 | 28.762.912 | *Fines and penalties income from loan prepayment* |
| Pendapatan administrasi simpanan nasabah | 4.571.162 | 4.334.780 | *Administration income on customer's deposit* |
| Penerimaan pokok kredit hapus buku | 3.613.704 | 1.978.277 | *Recovery from write-off* |
| Pendapatan dari penalti tabungan dan deposito | 767.207 | 429.846 | *Income from penalties of savings and time deposit* |
| Lainnya | 1.971.400 | 1.519.122 | *Others* |
| **Total** | **272.717.511** | **222.979.838** | ***Total*** |

## 28. PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI / *28. PROVISIONS FOR IMPAIRMENT LOSSES*

| | Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Pembentukan cadangan kerugian penurunan nilai atas: | | | *Provision for impairment losses on:* |
| Kredit yang diberikan (Catatan 10) | 88.552.871 | 84.950.262 | *Loans (Note 10)* |
| Aset lain-lain (Catatan 14) | 232.700 | 660.050 | *Other assets (Note 14)* |
| **Total** | **88.785.571** | **85.610.312** | ***Total*** |

## 29. BEBAN UMUM DAN ADMINISTRASI / *29. GENERAL AND ADMINISTRATIVE EXPENSES*

| | Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Barang dan jasa | 121.865.529 | 99.224.774 | *Goods and services* |
| Penyusutan aset tetap (Catatan 12) | 78.440.956 | 54.073.241 | *Depreciation of fixed assets (Note 12)* |
| Sewa | 55.603.133 | 53.548.706 | *Rental* |
| Promosi | 35.613.984 | 24.659.861 | *Promotion* |
| Beban jasa pihak ketiga | 17.989.207 | 18.261.767 | *Third parties service* |
| Iuran keanggotaan bank | 13.700.827 | 9.717.782 | *Bank's membership fee* |
| Bahan bakar minyak | 9.091.242 | 7.314.845 | *Fuel* |
| Pemeliharaan dan perbaikan | 8.729.614 | 6.316.115 | *Repairs and maintenance* |
| Amortisasi aset tidak berwujud (Catatan 13) | 8.033.455 | 2.097.405 | *Amortization of intangible assets (Note 13)* |
| Beban asuransi | 2.525.583 | 2.578.191 | *Insurance expense* |
| Beban pajak final | 2.427.500 | 1.533.771 | *Final tax expense* |
| Biaya transaksi ATM | 2.098.251 | 1.575.023 | *ATM transaction fee* |
| Beban retribusi | 1.520.144 | 893.638 | *Retribution expense* |
| Beban penanganan kredit bermasalah | 1.049.226 | 346.076 | *Non-performing loan handling expense* |
| Beban pengelolaan giro dan kliring | 698.494 | 636.209 | *Current account and clearing expense* |
| Beban pengurusan perijinan dan dokumen | 463.172 | 440.408 | *Licenses and documents expense* |
| Beban pengelolaan adminstrasi surat berharga | 366.572 | 586.409 | *Securities issued administration expense* |
| Beban *flagging* nasabah | 275.399 | 9.769.202 | *Customer flagging expense* |
| Lain-lain | 907.262 | 2.353.851 | *Others* |
| **Total** | **361.399.550** | **295.927.274** | ***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,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Beban akomodasi | 397.308 | 292.978 | *Accommodation expense* |
| Beban administrasi transfer | 203.474 | 176.158 | *Transfer administrative expense* |
| Lain-lain | 306.480 | 1.884.715 | *Others* |
| **Total** | **907.262** | **2.353.851** | ***Total*** |

## 30. BEBAN TENAGA KERJA / *30. SALARIES EXPENSES*

| | Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Gaji, upah, honorarium, dan tunjangan karyawan | 166.020.826 | 113.734.217 | *Employee's salaries, wages, honorarium, and allowance* |
| Biaya insentif dan bonus | 83.467.406 | 101.713.154 | *Incentive and bonus* |
| Gaji dan upah karyawan kontrak | 54.418.481 | 63.857.085 | *Salaries and wages contract employees* |
| Gaji dan upah tenaga kerja *outsourcing* | 45.667.529 | 46.892.853 | *Salaries and wages outsourcing employees* |
| Tunjangan karyawan | 36.008.014 | 22.082.497 | *Employees allowance* |
| Tunjangan hari raya | 30.078.968 | 24.142.169 | *Holiday allowance* |
| Pendidikan dan pelatihan | 22.946.098 | 17.148.040 | *Education and training* |
| Gaji direksi dan komisaris | 19.308.795 | 18.568.916 | *Directors and commissioners remunerations* |
| Beban imbalan pasti pasca kerja (Catatan 21) | 18.788.449 | 14.678.968 | *Employee benefits expense (Note 21)* |
| Asuransi kesehatan | 10.623.068 | 4.077.435 | *Health insurance* |
| Tunjangan PPh Pasal 21 | 6.922.014 | 5.968.158 | *Income Tax Benefit Article 21* |
| Beban *Car Ownership Programme* | 2.708.805 | 1.904.000 | *Car Ownership Programme expenses* |
| Beban penerimaan pegawai | 1.634.028 | 596.621 | *Recruitment expenses* |
| Beban dana pensiun lembaga keuangan | - | 10.210.462 | *Pension fund expenses* |
| Lain-lain | 2.014.172 | 1.267.264 | *Others* |
| **Total** | **500.606.653** | **446.841.839** | ***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,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Banten, sesari | (799.851) | (851.992) | *Banten, sesari* |
| Sumbangan | (258.575) | (604.771) | *Donation* |
| Pinalti dan sanksi | (504.000) | (45.175) | *Penalty and charges* |
| Keuntungan (kerugian) penjualan dan pelepasan aset tetap dan inventaris | (542) | 81.145 | *Gain (loss) on sale and disposal of fixed assets and supplies* |
| Lainnya - neto | 7.050.081 | (146.026) | *Others - net* |
| **Total - neto** | **5.487.113** | **(1.566.819)** | ***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,*** | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Laba tahun berjalan | 456.208.422 | 333.471.495 | *Income for the year* |
| Jumlah rata-rata tertimbang saham biasa yang beredar (nilai penuh) | 1.502.614.918 | 1.367.126.021 | *Number of weighted average shares outstanding (full amount)* |
| **Laba per saham dasar (nilai penuh)** | **303,61** | **243,92** | ***Basic earnings per shares (full amount)*** |

## 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 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| **KOMITMEN** | | | ***COMMITMENTS*** |
| Liabilitas komitmen | | | *Commitment liabilities* |
| Fasilitas kredit nasabah yang belum ditarik | | | *Unused loan facilities* |
| *Uncommitted* | 15.757.851 | 27.834.066 | *Uncommitted* |
| Liabiltas komitmen - neto | 15.757.851 | 27.834.066 | *Commitment liabilities - net* |
| **KONTINJENSI** | | | ***CONTINGENCIES*** |
| Tagihan kontinjensi | | | *Contingent receivables* |
| Pendapatan bunga dalam penyelesaian | 27.835.889 | 26.951.578 | *Interest receivable on non-performing loan* |
| Kredit hapus buku | 33.099.469 | 24.713.341 | *Write-off loans* |
| Total tagihan kontinjensi | 60.935.358 | 51.664.919 | *Total contingent receivables* |
| Liabilitas kontinjensi | | | *Contingent liabilities* |
| Garansi bank | - | 90.940 | *Bank guarantee* |
| Tagihan kontinjensi - neto | 60.935.358 | 51.573.979 | *Contingent receivables - net* |
| **Tagihan (liabilitas) komitmen dan kontinjensi - neto** | **45.177.507** | **23.739.913** | ***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 | Pemegang Saham Mayoritas/ *Majority shareholders* | Giro pada bank lain, pendapatan bunga simpanan dari bank lain, beban bunga/ *Current account with other bank, interest income, deposit from other bank, interest expense* |
| PT Bank Syariah Mandiri | Dimiliki sebagian besar oleh PT Bank Mandiri (Persero) Tbk/ *Majority owned by 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 account with other bank, interest income, securities issued, interest expense* |
| PT Bank Negara Indonesia (Persero) Tbk | Badan Usaha Milik Negara/ *State Owned Company* | Penempatan pada bank lain, pendapatan bunga, simpanan dari bank lain, beban bunga/ *Placement from other bank, interest income, deposit from other bank, interest income* |
| PT BRI Agroniaga Tbk | Badan Usaha Milik Negara/ *State Owned Company* | Penempatan pada bank lain, pendapatan bunga, simpanan dari bank lain, beban bunga/ *Placement from other bank, interest income, deposit from other bank, interest income* |
| DPLK PT Bank Negara Indonesia (Persero) Tbk | Badan Usaha Milik Negara/ *State Owned Company* | Simpanan nasabah, beban bunga/ *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* |
|---|---|---|
| PT Asuransi Jasa Indonesia (Persero) | Badan Usaha Milik Negara/ *State Owned Company* | Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses* |
| PT Asuransi Jasa Raharja Putera | Badan Usaha Milik Negara/ *State Owned Company* | Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses* |
| PT Axa Mandiri Financial Services | Dimiliki sebagian besar oleh PT Bank Mandiri (Persero) Tbk/ *Majority owned by PT Bank Mandiri (Persero) Tbk* | Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses* |
| PT Asuransi Bangun Askrida | Badan Usaha Milik Negara/ *State Owned Company* | Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses* |
| PT Taspen Abadi Sentosa | Dimiliki sebagian besar oleh PT Taspen (Persero)/ *Majority owned by PT Taspen (Persero)* | Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses* |
| PT Taspen Properti Indonesia | Dimiliki sebagian besar oleh PT Taspen (Persero)/ *Majority owned by PT Taspen (Persero)* | Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses* |
| Dana Pensiun Lembaga Keuangan Jiwasraya | Badan Usaha Milik Negara/ *State Owned Company* | Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses* |
| PT Estika Daya Mandiri | Badan Usaha Milik Negara/ *State Owned Company* | Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses* |
| PT Berdikari (Persero) | Badan Usaha Milik Negara/ *State Owned Company* | Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses* |
| Pemerintah Republik Indonesia/ *Government of Republic Indonesia* | Pemegang Saham Akhir/ *Ultimate Shareholder* | Efek-efek, pendapatan bunga, aset lain-lain/ *Securities, interest income, other assets* |
| Reksadana PT Bank Negara Indonesia (Persero) Tbk | Badan Usaha Milik Negara/ *State Owned Company* | Simpanan nasabah, beban bunga/ *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* |
|---|---|---|
| PT Dana Pensiun Karyawan Taspen | Dimiliki sebagian besar oleh PT Taspen (Persero)/ *Majority owned by 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 | Dimiliki sebagian besar oleh PT Bank Mandiri (Persero) Tbk/ *Majority owned by PT Bank Mandiri (Persero) Tbk* | Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses* |
| PT Mandiri Axa General Insurance | Perusahaan Asosiasi/ *Associated Company* | Simpanan nasabah, beban bunga, biaya dibayar dimuka/ *Deposits from customer, interest expenses, prepaid expenses* |
| PT Asuransi Jiwa Inhealth Indonesia | Dimiliki sebagian besar oleh PT Bank Mandiri (Persero) Tbk/ *Majority owned by PT Bank Mandiri (Persero) Tbk* | Simpanan nasabah, beban bunga, biaya dibayar dimuka/ *Deposits from customer, interest expenses, prepaid expenses* |
| PT Asuransi Kredit Indonesia (Persero) | Badan Usaha Milik Negara/ *State Owned Company* | Simpanan nasabah, beban bunga/ *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 Wijaya Karya Bangunan Gedung | Entitas Anak dari Badan Usaha Milik Negara/*Subsidiary of 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, beban bunga, simpanan dari bank lain, penempatan pada bank lain, pendapatan bunga/ *Securities issued, interest expenses, deposits from other bank, placement from other bank, interest income* |
| 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* |

## 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 | Manajemen Bank/ *Bank's management* | 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, simpanan dari bank lain/ *Deposits from customer, interest expenses, securities issued, deposits from other bank* |
| PT Asuransi Jiwa Taspen | Dimiliki sebagian besar oleh PT Taspen (Persero)/ *Majority owned by 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/ *Shareholder* | Biaya dibayar dimuka, 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 | Dimiliki sebagian besar oleh PT Bank Mandiri (Persero) Tbk/ *Majority owned by PT Bank Mandiri (Persero) Tbk* | Efek-efek, Simpanan nasabah, beban bunga/ *Marketable 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* |
| Mandiri DPLK | PT Bank Mandiri (Persero) Tbk sebagai pendiri/ *PT Bank Mandiri (Persero) Tbk as founder* | 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* |

## 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 Aero Globe Indonesia | Enittas Anak dari Badan Usaha *Milik Negara/Subsidiary from State Owned Company* | Simpanan nasabah, beban bunga/ *Deposits from customer, interest expenses* |
| 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* | Simpanan nasabah, surat berharga yang diterbitkan, beban bunga/ *Deposits from customer, securities issued, interest expenses* |
| PT Jasa Marga Bali Tol | Entitas Anak dari Badan Usaha Milik Negara/*Subsidiary from 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 | Dimiliki sebagian besar oleh PT Bank Mandiri (Persero) Tbk/ *Majority owned 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* | Simpanan nasabah, beban bunga, pendapatan bunga, efek-efek, aset lain-lain/ *Deposits from customer, interest expenses, interest income, securities, other assets* |
| PT Semen Tonasa | 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* |
|---|---|---|
| BPJS Kesehatan | Badan Usaha Milik Negara/ *State Owned Company* | Surat berharga yang diterbitkan, beban bunga/ *Securities issued, interest expenses* |
| 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* |

Rincian saldo transaksi dengan pihak-pihak berelasi pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

*The details of transaction balances with related parties as of December 31, 2019 and 2018, are as follows:*

| | 31 Desember 2019/ *December 31, 2019* | 31 Desember 2018/ *December 31, 2018* | |
|---|---|---|---|
| **ASET** | | | ***ASSETS*** |
| Giro pada Bank Lain (Catatan 6) | 10.472.219 | 17.628.351 | *Current Accounts with Other Banks (Note 6)* |
| Efek-efek (Catatan 8) | 1.242.912.081 | 982.230.963 | *Securities (Note 8)* |
| Kredit yang Diberikan (Catatan 10) | 2.251.407 | 1.319.961 | *Loans (Note 10)* |
| Biaya dibayar dimuka (Catatan 11) | 3.884.882 | 4.395.486 | *Prepaid Expenses (Note 11)* |
| Aset lain-lain (Catatan 14) | 16.809.630 | 14.664.034 | *Other Assets (Note 14)* |
| **Total Aset kepada Pihak Berelasi** | **1.276.330.219** | **1.020.238.795** | ***Total Assets to Related Parties*** |
| Persentase dari Total Aset | 4,74% | 4,87% | *Percentage from Total Assets* |
| **LIABILITAS** | | | ***LIABILITIES*** |
| Simpanan Nasabah (Catatan 16) | 4.238.075.742 | 2.700.283.408 | *Deposits from Customers (Note 16)* |
| Simpanan dari bank lain (Catatan 17) | 19.769.461 | 90.000.000 | *Deposits from other banks (Note 17)* |
| Surat berharga yang diterbitkan (Catatan 19) | 585.000.000 | 444.250.000 | *Securities Issued (Note 19)* |
| Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali (Catatan 20) | - | 102.234.041 | *Securities sold under repurchase agreements (Note 20)* |
| **Total Liabilitas kepada Pihak Berelasi** | **4.842.845.203** | **3.336.767.449** | ***Total Liabilities to Related Parties*** |
| Persentase dari Total Liabilitas | 19,95% | 17,92% | *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,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| **PENDAPATAN DAN BEBAN** | | | ***INCOME AND EXPENSE*** |
| Pendapatan Bunga | 78.242.557 | 47.608.282 | *Interest Income* |
| Persentase dari Total Pendapatan Bunga | 2,82% | 2,33% | *Percentage from Total Interest Income* |
| Beban Bunga | 361.669.945 | 177.741.761 | *Interest Expense* |
| Persentase dari Total Beban Bunga | 24,34% | 18,02% | *Percentage from Total Interest Expense* |
| Beban Umum dan Administrasi | 20.646.161 | 20.839.958 | *General and Administrative Expense* |
| Persentase dari Total Beban Umum dan Administrasi | 5,71% | 7,04% | *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 Board of Commissioners and the Directors are as follows:*

| | Tahun yang berakhir pada tanggal 31 Desember/*Year ended December 31,* | | |
|---|---|---|---|
| | **2019** | **2018** | |
| Imbalan jangka pendek | | | *Short-term compensations* |
| Direksi | 24.197.589 | 23.274.610 | *Directors* |
| Komisaris | 9.689.893 | 8.759.608 | *Commisioners* |
| **Total** | **33.887.482** | **32.034.218** | ***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 segments 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 2019 (dalam jutaan rupiah)/**
***Year ended December 31, 2019 (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 | 1.220.402 | 505.053 | 608.335 | 236.002 | 148.496 | 61.186 | 2.779.474 | *Interest income* |
| Pendapatan operasional lainnya | 84.317 | 58.182 | 66.537 | 33.944 | 19.439 | 10.299 | 272.718 | *Other operating income* |
| Total pendapatan | 1.304.719 | 563.235 | 674.872 | 269.946 | 167.935 | 71.485 | 3.052.192 | *Total income* |
| Beban bunga | (1.291.823) | (48.594) | (126.275) | (9.445) | (7.913) | (2.004) | (1.486.054) | *Interest expense* |
| Pembentukan cadangan kerugian penurunan nilai | (14.067) | (44.679) | (17.734) | (6.532) | (4.291) | (1.483) | (88.786) | *Provision for impairment losses* |
| Beban operasional lainnya | (646.356) | (75.228) | (74.628) | (32.915) | (21.384) | (11.495) | (862.006) | *Other operating expense* |
| Total beban | (1.952.246) | (168.501) | (218.637) | (48.892) | (33.588) | (14.982) | (2.436.846) | *Total expense* |
| Pendapatan (beban) non operasional - neto | 5.708 | (404) | 52 | 114 | 10 | 7 | 5.487 | *Non-operating income (expense) - net* |
| Laba sebelum beban pajak | (641.819) | 394.330 | 456.287 | 221.168 | 134.357 | 56.510 | 620.833 | *Income before tax expenses* |
| Beban pajak | (164.625) | - | - | - | - | - | (164.625) | *Tax expenses* |
| **Laba (rugi) tahun berjalan** | **(806.444)** | **394.330** | **456.287** | **221.168** | **134.357** | **56.510** | **456.208** | ***Income (loss) for the year*** |

**Tahun yang berakhir pada tanggal 31 Desember 2018 (dalam jutaan rupiah)/**
***Year ended December 31, 2018 (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 | 729.824 | 671.059 | 425.950 | 120.016 | 80.701 | 17.652 | 2.045.202 | *Interest income* |
| Pendapatan operasional lainnya | 90.501 | 44.706 | 47.465 | 20.173 | 13.504 | 6.630 | 222.979 | *Other operating income* |
| Total pendapatan | 820.325 | 715.765 | 473.415 | 140.189 | 94.205 | 24.282 | 2.268.181 | *Total income* |
| Beban bunga | (603.751) | (318.240) | (54.034) | (6.276) | (3.236) | (642) | (986.179) | *Interest expense* |
| Pembentukan cadangan kerugian penurunan nilai | (21.915) | (43.372) | (12.041) | (4.975) | (2.410) | (897) | (85.610) | *Provision for impairment losses* |
| Beban operasional lainnya | (139.128) | (374.628) | (55.630) | (21.387) | (144.423) | (7.573) | (742.769) | *Other operating expense* |
| Total beban | (764.794) | (736.240) | (121.705) | (32.638) | (150.069) | (9.112) | (1.814.558) | *Total expense* |
| Pendapatan (beban) non operasional - neto | 94 | (1.657) | 6 | 3 | 8 | (21) | (1.567) | *Non-operating income (expense) - net* |
| Laba sebelum beban pajak | 55.625 | (22.132) | 351.716 | 107.554 | (55.856) | 15.149 | 452.056 | *Income before tax expenses* |
| Beban pajak | - | (118.585) | - | - | - | - | (118.585) | *Tax expenses* |
| **Laba (rugi) tahun berjalan** | **55.625** | **(140.717)** | **351.716** | **107.554** | **(55.856)** | **15.149** | **333.471** | ***Income (loss) for the year*** |

## 35. SEGMEN OPERASI (lanjutan)

## *35. OPERATING SEGMENT (continued)*

**31 Desember 2019 (dalam jutaan rupiah)/*December 31, 2019 (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 | 7.846.488 | 3.663.957 | 4.890.189 | 2.105.440 | 1.225.657 | 584.580 | 20.316.311 | *Loans - gross* |
| Total aset | 14.241.018 | 3.753.567 | 4.967.045 | 2.064.573 | 1.252.878 | 671.877 | 26.950.958 | *Total Assets* |
| Simpanan nasabah | 15.480.643 | 1.260.941 | 2.234.793 | 519.707 | 201.761 | 166.456 | 19.864.301 | *Deposits from Customers* |
| Total liabilitas | 19.813.466 | 1.324.255 | 2.246.890 | 521.028 | 203.604 | 167.142 | 24.276.385 | *Total Liability* |

**31 Desember 2018 (dalam jutaan rupiah)/*December 31, 2018 (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 | 6.152.678 | 3.606.053 | 3.556.789 | 1.191.284 | 757.276 | 261.888 | 15.525.968 | *Loans - gross* |
| Total aset | 9.089.848 | 5.733.810 | 3.851.589 | 1.223.885 | 775.768 | 269.033 | 20.943.933 | *Total Assets* |
| Simpanan nasabah | 12.042.033 | 1.110.515 | 1.457.790 | 356.943 | 215.173 | 77.320 | 15.259.774 | *Deposits from Customers* |
| Total liabilitas | 12.032.091 | 1.185.244 | 3.495.784 | 1.013.634 | 635.766 | 260.924 | 18.623.443 | *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 2019 dan 2018:

## *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, 2019 and 2018:*

| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
|---|---|---|---|
| Rasio NPL - Bruto | 0,68% | 0,63% | *NPL Ratio - Gross* |
| Rasio NPL - Neto | 0,12% | 0,20% | *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 2019 dan 2018 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, 2019, and 2018 are as follows:*

| | **Eksposur maksimum/*Maximum exposure*** | | |
|---|---|---|---|
| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
| Giro pada Bank Indonesia | 797.664.336 | 611.822.864 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 10.472.219 | 17.628.351 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 2.399.736.315 | 2.924.003.639 | *Placement with Bank Indonesia and other banks* |
| Efek-efek | | | *Securities* |
| Tersedia untuk dijual | 410.267.104 | 141.860.600 | *Available for sale* |
| Dimiliki hingga jatuh tempo | 832.644.977 | 840.370.363 | *Held to maturity* |
| Efek-efek yang dibeli dengan janji dijual kembali | 1.591.515.138 | 383.997.451 | *Securities purchased under agreement to resell* |
| Kredit yang diberikan - neto | 20.107.631.167 | 15.393.841.469 | *Loans - net* |
| Aset lain-lain*) | 210.601.500 | 145.208.225 | *Other assets*)* |
| **Total** | **26.360.532.756** | **20.458.732.962** | ***Total*** |

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan kepada pihak ketiga dan lain-lain.

*) *Other assets consist of accrued interest receivable, receivable to third parties and others.*

| | **Eksposur maksimum/*Maximum exposure*** | | |
|---|---|---|---|
| | **31 Desember 2019/ *December 31, 2019*** | **31 Desember 2018/ *December 31, 2018*** | |
| Bank garansi yang diterbitkan | - | 90.940 | *Bank guarantee issued* |

**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 2019 dan 2018 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, 2019 and 2018, without taking into account any collateral or other credit support.*

*Management believes that the Bank has 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 has a discipline 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 BPKB of motor vehicles) and financial collateral (savings, 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 tagihan atas efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2019 dan 2018.

## *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, 2019 and 2018.*

| | **31 Desember 2019/*December 31, 2019*** | | | |
|---|---|---|---|---|
| **Keterangan** ***Descriptions/*** | **Eksposur maksimum/** ***Maximum Exposure*** | **Agunan/** ***Collateral*** | **Eksposur neto/** ***Net exposure*** | |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 1.591.515.138 | 1.666.010.250 | - | *Securities purchased under agreements to resell* |

| | **31 Desember 2018/*December 31, 2018*** | | | |
|---|---|---|---|---|
| **Keterangan** ***Descriptions/*** | **Eksposur maksimum/** ***Maximum Exposure*** | **Agunan/** ***Collateral*** | **Eksposur neto/** ***Net exposure*** | |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 383.997.451 | 430.197.053 | - | *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 2019 dan 2018 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, 2019 and 2018 is as follows:*

| | **31 Desember 2019 (dalam jutaan rupiah)/*December 31, 2019 (in millions of Rupiah)*** | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | **Jawa** | **Bali& Nusa Tenggara** | **Sumatra** | **Sulawesi** | **Kalimantan** | **Maluku& Papua** | **Total** | |
| Giro pada Bank Indonesia | 797.664 | - | - | - | - | - | 797.664 | *Current Accounts with Bank Indonesia* |
| Giro pada Bank Lain | 9.560 | 908 | 4 | - | - | - | 10.472 | *Current Accounts with Other Banks* |
| Penempatan pada Bank Indonesia dan bank lain | 2.399.736 | - | - | - | - | - | 2.399.736 | *Placements with Bank Indonesia and Other Banks* |
| Efek-efek | | | | | | | | *Securities* |
| Tersedia untuk dijual | 410.267 | - | - | - | - | - | 410.267 | *Available for sale* |
| Dimiliki hingga jatuh tempo | 832.645 | - | - | - | - | - | 832.645 | *Held to maturity* |

## 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 2019 dan 2018 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, 2019 and 2018 is as follows: (continued)*

**31 Desember 2019 (dalam jutaan rupiah)/*December 31, 2019 (in millions of Rupiah)***

| | Jawa | Bali& Nusa Tenggara | Sumatra | Sulawesi | Kalimantan | Maluku& Papua | Total | |
|---|---|---|---|---|---|---|---|---|
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 1.591.515 | - | - | - | - | - | 1.591.515 | *Securities Purchased Under Agreements to Resell* |
| Kredit yang diberikan | 7.846.488 | 3.663.957 | 4.890.189 | 2.105.440 | 1.225.657 | 584.580 | 20.316.311 | *Loans* |
| Aset lain-lain*) | 88.073 | 65.928 | 31.791 | 13.279 | 7.886 | 3.645 | 210.602 | *Other Assets*)* |
| Total | 13.975.948 | 3.730.793 | 4.921.984 | 2.118.719 | 1.233.543 | 588.225 | 26.569.212 | *Total* |
| Cadangan kerugian penurunan nilai | (43.142) | (129.800) | (24.084) | (5.633) | (4.317) | (1.704) | (208.680) | *Provisions for Impairment Losses* |
| **Neto** | **13.932.806** | **3.600.993** | **4.897.900** | **2.113.086** | **1.229.226** | **586.521** | **26.360.532** | ***Net*** |

**31 Desember 2018 (dalam jutaan rupiah)/*December 31, 2018 (in millions of Rupiah)***

| | Jawa | Bali & Nusa Tenggara | Sumatra | Sulawesi | Kalimantan | Maluku & Papua | Total | |
|---|---|---|---|---|---|---|---|---|
| Giro pada Bank Indonesia | 611.823 | - | - | - | - | - | 611.823 | *Current Accounts with Bank Indonesia* |
| Giro pada Bank Lain | 10.462 | 7.014 | 148 | - | 4 | - | 17.628 | *Current Accounts with Other Banks* |
| Penempatan pada Bank Indonesia dan bank lain | 2.513.573 | 431 | 150.000 | 260.000 | - | - | 2.924.004 | *Placements with Bank Indonesia and Other Banks* |
| Efek-efek | | | | | | | | *Securities* |
| Tersedia untuk dijual | 141.861 | - | - | - | - | - | 141.861 | *Available for sale* |
| Dimiliki hingga jatuh tempo | 840.370 | - | - | - | - | - | 840.370 | *Held to maturity* |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 383.997 | - | - | - | - | - | 383.997 | *Securities Purchased Under Agreements to Resell* |
| Kredit yang diberikan | 6.152.678 | 3.606.053 | 3.556.789 | 1.191.284 | 757.276 | 261.888 | 15.525.968 | *Loans* |
| Aset lain-lain*) | 55.700 | 51.554 | 23.887 | 7.565 | 4.895 | 1.607 | 145.208 | *Other Assets*)* |
| Total | 10.710.464 | 3.665.052 | 3.730.824 | 1.458.849 | 762.175 | 263.495 | 20.590.859 | *Total* |
| Cadangan kerugian penurunan nilai | (25.969) | (83.085) | (14.421) | (5.010) | (2.696) | (946) | (132.127) | *Provisions for Impairment Losses* |
| **Neto** | **10.684.495** | **3.581.967** | **3.716.403** | **1.453.839** | **759.479** | **262.549** | **20.458.732** | ***Net*** |

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan kepada pihak ketiga dan lain-lain.

**) Other assets consist of accrued interest receivable, receivable to third parties and others.*

## 36. RISIKO KREDIT (lanjutan)

### 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 2019 dan 2018.

## *36. CREDIT RISK (continued)*

### *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, 2019 and 2018.*

**31 Desember 2019/*December 31, 2019***

| | 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 | 797.664.336 | - | - | - | - | - | 797.664.336 | *Current Accounts with Bank Indonesia* |
| Giro pada Bank Lain | - | 10.472.219 | - | - | - | - | 10.472.219 | *Current Accounts with Other Banks* |
| Penempatan pada Bank Indonesia dan Bank lain | 2.399.736.315 | - | - | - | - | - | 2.399.736.315 | *Placements with Bank Indonesia and Other Banks* |
| Efek-efek | 1.229.164.979 | 13.747.102 | - | - | - | - | 1.242.912.081 | *Securities* |
| Tagihan atas 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 | - | - | 19.393.277 | 2.151.953.179 | 8.057.551.294 | 9.878.733.417 | 20.107.631.167 | *Loans - net* |
| Aset lain-lain**) | 16.686.138 | 441.708 | 1.949.858 | 14.621.225 | 83.210.761 | 93.691.810 | 210.601.500 | *Other Assets**)* |
| **Total** | **6.034.766.906** | **24.661.029** | **21.343.135** | **2.166.574.404** | **8.140.762.055** | **9.972.425.227** | **26.360.532.756** | ***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 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 receivable, receivable to third parties and others.*

**31 Desember 2018/*December 31, 2018***

| | 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 | 611.822.864 | - | - | - | - | - | 611.822.864 | *Current Accounts with Bank Indonesia* |
| Giro pada Bank Lain | - | 17.628.351 | - | - | - | - | 17.628.351 | *Current Accounts with Other Banks* |
| Penempatan pada Bank Indonesia dan Bank lain | 2.313.572.692 | 610.430.947 | - | - | - | - | 2.924.003.639 | *Placements with Bank Indonesia and Other Banks* |
| Efek-efek | 965.549.273 | 16.681.690 | - | - | - | - | 982.230.963 | *Securities* |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 383.997.451 | - | - | - | - | - | 383.997.451 | *Securities Purchased Under Agreements to Resell* |
| Kredit yang Diberikan - neto | - | - | 27.380.795 | 771.027.492 | 86.041.781 | 14.509.391.401 | 15.393.841.469 | *Loans - net* |
| Aset lain-lain**) | 14.011.007 | 1.153.809 | 1.317.107 | 5.308.072 | 42.881.514 | 80.536.716 | 145.208.225 | *Other Assets**)* |
| **Total** | **4.288.953.287** | **645.894.797** | **28.697.902** | **776.335.564** | **128.923.295** | **14.589.928.117** | **20.458.732.962** | ***Total*** |
| Bank Garansi yang diterbitkan | - | - | - | - | - | 90.940 | 90.940 | *Bank Guarantees Issued* |

*) 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 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 receivable, receivable to third parties and others.*

## 36. RISIKO KREDIT (lanjutan)

### d. Kualitas kredit dari aset keuangan

Pada tanggal 31 Desember 2019 dan 2018 eksposur risiko kredit atas aset keuangan terbagi atas:

## *36. CREDIT RISK (continued)*

### *d. Credit quality from financial assets*

*As of December 31, 2019 and 2018 the exposures to credit risk on financial assets are divided into:*

**31 Desember 2019/*December 31, 2019***

| | 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 | 797.664.336 | - | - | 797.664.336 | - | 797.664.336 | *Current Account with Bank Indonesia* |
| Giro pada Bank Lain | 10.472.219 | - | - | 10.472.219 | - | 10.472.219 | *Current Account with Other Banks* |
| Penempatan pada Bank Indonesia dan Bank Lain | 2.399.736.315 | - | - | 2.399.736.315 | - | 2.399.736.315 | *Placements with Bank Indonesia and Other Banks* |
| Efek-efek | 1.242.912.081 | - | - | 1.242.912.081 | - | 1.242.912.081 | *Securities* |
| Tagihan atas efek efek yang dibeli dengan janji dijual kembali | 1.591.515.138 | - | - | 1.591.515.138 | - | 1.591.515.138 | *Securities puchased under agreements to resell* |
| Kredit yang Diberikan | 19.812.984.245 | 321.634.937 | 181.691.708 | 20.316.310.890 | (208.679.723) | 20.107.631.167 | *Loans* |
| Aset lain-lain*) | 188.004.812 | 14.415.722 | 8.180.966 | 210.601.500 | - | 210.601.500 | *Other Assets*)* |
| **Total** | **26.043.289.146** | **336.050.659** | **189.872.674** | **26.569.212.479** | **(208.679.723)** | **26.360.532.756** | ***Total*** |

**31 Desember 2018/*December 31, 2018***

| | 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 | 611.822.864 | - | - | 611.822.864 | - | 611.822.864 | *Current Account with Bank Indonesia* |
| Giro pada Bank Lain | 17.628.351 | - | - | 17.628.351 | - | 17.628.351 | *Current Account with Other Banks* |
| Penempatan pada Bank Indonesia dan Bank Lain | 2.924.003.639 | - | - | 2.924.003.639 | - | 2.924.003.639 | *Placements with Bank Indonesia and Other Banks* |
| Efek-efek | 982.230.963 | - | - | 982.230.963 | - | 982.230.963 | *Securities* |
| Tagihan atas efek efek yang dibeli dengan janji dijual kembali | 383.997.451 | - | - | 383.997.451 | - | 383.997.451 | *Securities puchased under agreements to resell* |
| Kredit yang Diberikan | 15.155.286.372 | 241.551.908 | 129.129.873 | 15.525.968.153 | (132.126.684) | 15.393.841.469 | *Loans* |
| Aset lain-lain*) | 134.221.686 | 6.870.510 | 4.116.029 | 145.208.225 | - | 145.208.225 | *Other Assets*)* |
| **Total** | **20.209.191.326** | **248.422.418** | **133.245.902** | **20.590.859.646** | **(132.126.684)** | **20.458.732.962** | ***Total*** |

*)* Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, 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 receivable, receivable 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)

## *36. CREDIT RISK (continued)*

### d. Kualitas kredit dari aset keuangan (lanjutan)

### *d. Credit quality from financial assets (continued)*

Analisa umur aset keuangan yang telah jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

*The aging analysis of financial assets that are past due but not impaired as of December 31, 2019 and 2018, are as follows:*

| | 31 Desember 2019/*December 31, 2019* | | | | |
|---|---|---|---|---|---|
| | **1-30 hari/*days*** | **31-60 hari/*days*** | **61-90 hari/*days*** | **Total** | |
| Kredit yang diberikan | 147.340.742 | 79.561.444 | 94.732.751 | 321.634.937 | *Loans* |
| Aset lain-lain | 3.413.804 | 6.147.922 | 4.853.996 | 14.415.722 | *Other Assets* |
| **Total** | **150.754.546** | **85.709.366** | **99.586.747** | **336.050.659** | ***Total*** |

| | 31 Desember 2018/*December 31, 2018* | | | | |
|---|---|---|---|---|---|
| | **1-30 hari/*days*** | **31-60 hari/*days*** | **61-90 hari/*days*** | **Total** | |
| Kredit yang diberikan | 240.555.051 | 494.018 | 502.839 | 241.551.908 | *Loans* |
| Aset lain-lain | 6.808.457 | 36.794 | 25.259 | 6.870.510 | *Other Assets* |
| **Total** | **247.363.508** | **530.812** | **528.098** | **248.422.418** | ***Total*** |

Pada tanggal 31 Desember 2019 dan 2018, rincian kredit yang diberikan yang mengalami penurunan nilai beserta Cadangan Kerugian Penurunan Nilainya berdasarkan kelas aset sebagai berikut:

*As of December 31, 2019 and 2018 loans impaired and their Allowance for Impairment Losses by asset class is as follows:*

| | 31 Desember 2019/*December 31, 2019* | | | | |
|---|---|---|---|---|---|
| | **Retail** | **Mikro/*Micro*** | **Pensiunan/ *Pensioners*** | **Total** | |
| Mengalami penurunan nilai (dievaluasi secara individual) | | | | | *Impaired (individually)* |
| Nilai bruto | 11.749.732 | 4.514.133 | 13.263.222 | 29.527.087 | *Gross* |
| Cadangan kerugian penurunan nilai (CKPN) | (4.306.504) | (2.215.259) | (13.262.234) | (19.783.997) | *Allowance for impairment loss* |
| Nilai tercatat | 7.443.228 | 2.298.874 | 988 | 9.743.090 | *Carrying value* |
| Mengalami penurunan nilai (dievaluasi secara kolektif) | | | | | *Impaired (collectively)* |
| Nilai bruto | 57.539.121 | 32.575.522 | 62.049.978 | 152.164.621 | *Gross* |
| Cadangan kerugian penurunan nilai (CKPN) | (18.049.647) | (24.350.928) | (62.049.978) | (104.450.553) | *Allowance for impairment loss* |
| Nilai tercatat | 39.489.474 | 8.224.594 | - | 47.714.068 | *Carrying value* |
| **Total nilai tercatat** | **46.932.702** | **10.523.468** | **988** | **57.457.158** | ***Total carrying value*** |

## 36. RISIKO KREDIT (lanjutan)

### d. Kualitas kredit dari aset keuangan (lanjutan)

Pada tanggal 31 Desember 2019 dan 2018, rincian kredit yang diberikan yang mengalami penurunan nilai beserta Cadangan Kerugian Penurunan Nilainya berdasarkan kelas aset sebagai berikut: (lanjutan)

## *36. CREDIT RISK (continued)*

### *d. Credit quality from financial assets (continued)*

*As of December 31, 2019 and 2018 loans impaired and their Allowance for Impairment Losses by asset class is as follows: (continued)*

| | **31 Desember 2018/*December 31, 2018*** | | | | |
|---|---|---|---|---|---|
| | **Retail** | **Mikro/*Micro*** | **Pensiunan/ *Pensioners*** | **Total** | |
| Mengalami penurunan nilai (dievaluasi secara individual) | | | | | *Impaired (individually)* |
| Nilai bruto | 16.342.104 | - | - | 16.342.104 | *Gross* |
| Cadangan kerugian penurunan nilai (CKPN) | (14.636.164) | - | - | (14.636.164) | *Allowance for impairment loss* |
| Nilai tercatat | 1.705.940 | - | - | 1.705.940 | *Carrying value* |
| Mengalami penurunan nilai Mengalami penurunan nilai (dievaluasi secara kolektif) | | | | | *Impaired (collectively)* |
| Nilai bruto | 46.062.117 | 40.781.011 | 25.944.641 | 112.787.769 | *Gross* |
| Cadangan kerugian penurunan nilai (CKPN) | (11.033.159) | (28.025.360) | (14.549.670) | (53.608.189) | *Allowance for impairment loss* |
| Nilai tercatat | 35.028.958 | 12.755.651 | 11.394.971 | 59.179.580 | *Carrying value* |
| **Total nilai tercatat** | **36.734.898** | **12.755.651** | **11.394.971** | **60.885.520** | ***Total carrying value*** |

## 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, 2019* (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 | 80.011 | 80.011 | - | - | - | - | - | - | *Cash* |
| Giro pada Bank Indonesia | 797.664 | 797.664 | - | - | - | - | - | - | *Current account with Bank Indonesia* |
| Giro pada Bank Lain | 10.472 | 10.472 | - | - | - | - | - | - | *Current account with other banks* |
| Penempatan pada Bank Indonesia dan Bank Lain | 2.399.736 | 2.399.736 | - | - | - | - | - | - | *Placements with Bank Indonesia and other banks* |
| Efek-efek | 1.242.912 | - | - | - | - | 52.479 | 849.476 | 340.957 | *Securities* |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 1.591.515 | - | 1.591.515 | - | - | - | - | - | *Securities purchased under agreements to resell* |
| Kredit yang Diberikan | 20.316.311 | - | 79.228 | 25.172 | 77.152 | 91.599 | 391.067 | 19.652.093 | *Loans* |
| Aset Lain-lain*) | 210.602 | 620 | 195.566 | 14.416 | - | - | - | - | *Other assets*)* |
| | 26.649.223 | 3.288.503 | 1.866.309 | 39.588 | 77.152 | 144.078 | 1.240.543 | 19.993.050 | |
| **Cadangan Kerugian Penurunan Nilai** | **(208.680)** | | | | | | | | ***Allowance for impairment losses*** |
| **Total** | **26.440.543** | | | | | | | | ***Total*** |
| **LIABILITAS** | | | | | | | | | ***LIABILITIES*** |
| Liabilitas Segera | 373.434 | - | 373.434 | - | - | - | - | - | *Obligations due immediately* |
| Simpanan dari Nasabah | 19.864.301 | 3.604.387 | 7.825.149 | 4.543.467 | 2.564.436 | 1.326.674 | 188 | - | *Deposits from customers* |
| Simpanan dari Bank Lain | 726.710 | 19.952 | - | 706.758 | - | - | - | - | *Deposits from other banks* |
| Surat berharga yang diterbitkan | 2.991.379 | - | - | - | - | - | 2.194.435 | 796.944 | *Securities issued* |
| Liabilitas Lain-lain**) | 200.805 | 11.331 | 17.678 | 61.597 | 13.776 | 96.423 | - | - | *Other liabilities**)* |
| | 24.156.629 | 3.635.670 | 8.216.261 | 5.311.822 | 2.578.212 | 1.423.097 | 2.194.623 | 796.944 | |
| Perbedaan Jatuh Tempo | 2.492.594 | (347.167) | (6.349.952) | (5.272.234) | (2.501.060) | (1.279.019) | (954.080) | 19.196.106 | *Maturity Gap* |
| **Posisi Neto setelah Cadangan Kerugian Penurunan Nilai** | **2.283.914** | | | | | | | | ***Net position after allowance for impairment losses*** |

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, 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 receivable, receivable 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.*

## 37. RISIKO LIKUIDITAS (lanjutan)

## *37. LIQUIDITY RISK (continued)*

**31 Desember/*December 31, 2018* (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 | 67.830 | 67.830 | - | - | - | - | - | - | *Cash* |
| Giro pada Bank Indonesia | 611.823 | 611.823 | - | - | - | - | - | - | *Current account with Bank Indonesia* |
| Giro pada Bank Lain | 17.628 | 17.628 | - | - | - | - | - | - | *Current account with other banks* |
| Penempatan pada Bank Indonesia dan Bank Lain | 2.924.004 | 431 | 2.923.573 | - | - | - | - | - | *Placements with Bank Indonesia and other banks* |
| Efek-efek | 982.231 | - | - | - | - | - | 333.700 | 648.531 | *Securities* |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 383.997 | - | 383.997 | - | - | - | - | - | *Securities purchased under agreements to resell* |
| Kredit yang Diberikan | 15.525.968 | - | 53.175 | 49.106 | 101.856 | 101.301 | 409.802 | 14.810.728 | *Loans* |
| Aset Lain-lain*) | 145.208 | 729 | 138.823 | 5.656 | - | - | - | - | *Other assets*)* |
| | 20.658.689 | 698.441 | 3.499.568 | 54.762 | 101.856 | 101.301 | 743.502 | 15.459.259 | |
| **Cadangan Kerugian Penurunan Nilai** | **(132.127)** | | | | | | | | ***Allowance for impairment losses*** |
| **Total** | **20.526.562** | | | | | | | | ***Total*** |
| **LIABILITAS** | | | | | | | | | ***LIABILITIES*** |
| Liabilitas Segera | 207.540 | - | 207.540 | - | - | - | - | - | *Obligations due immediately* |
| Simpanan dari Nasabah | 15.259.774 | 2.790.052 | 5.826.442 | 3.573.573 | 1.422.600 | 1.646.993 | 114 | - | *Deposits from customers* |
| Simpanan dari Bank Lain | 393.569 | 204.510 | 133.500 | 49.559 | 6.000 | - | - | - | *Deposits from other banks* |
| Surat berharga yang diterbitkan | 1.995.379 | - | - | - | - | - | 1.496.534 | 498.845 | *Securities issued* |
| Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali | 491.330 | - | 491.330 | - | - | - | - | - | *Securities sold under repurchase agreements* |
| Liabilitas Lain-lain**) | 161.809 | 14.881 | 50.382 | 17.763 | 6.535 | 72.225 | 23 | - | *Other liabilities**)* |
| | 18.509.401 | 3.009.443 | 6.709.194 | 3.640.895 | 1.435.135 | 1.719.218 | 1.496.671 | 498.845 | |
| Perbedaan Jatuh Tempo | 2.149.288 | (2.311.002) | (3.209.626) | (3.586.133) | (1.333.279) | (1.617.917) | (753.169) | 14.960.414 | *Maturity Gap* |
| **Posisi Neto setelah Cadangan Kerugian Penurunan Nilai** | **2.017.161** | | | | | | | | ***Net position after allowance for impairment losses*** |

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, 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 receivable, receivable 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 2019 dan 2018 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, 2019 and 2018 as follows (presented in millions):*

**31 Desember 2019/*December 31, 2019***

| 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 | 373.434 | - | 373.434 | - | - | - | - | - | *Obligations Due Immediately* |
| Simpanan dari Nasabah | 19.846.709 | 3.596.849 | 7.874.578 | 4.457.995 | 2.581.468 | 1.335.630 | 189 | - | *Deposits from Customers* |
| Simpanan dari Bank Lain | 726.739 | 19.981 | - | 706.758 | - | - | - | - | *Deposits from Other Banks* |
| Surat berharga yang diterbitkan | 3.461.656 | - | 21.627 | 41.858 | 63.485 | 1.567.095 | 1.421.876 | 345.715 | *Securities Issued* |
| Liabilitas Lain-lain**) | 200.805 | 11.331 | 17.678 | 61.597 | 13.776 | 96.423 | - | - | *Other Liabilities**)* |
| **Total** | **24.609.343** | **3.628.161** | **8.287.317** | **5.268.208** | **2.658.729** | **2.999.148** | **1.422.065** | **345.715** | ***Total*** |

## 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 2019 dan 2018 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, 2019 and 2018 as follows (presented in millions): (continued)*

| | 31 Desember 2018/*December 31, 2018* | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **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 | 207.540 | - | 207.540 | - | - | - | - | - | *Obligations Due Immediately* |
| Simpanan dari Nasabah | 15.348.320 | 2.796.553 | 6.051.713 | 3.455.887 | 1.392.645 | 1.651.407 | 115 | - | *Deposits from Customers* |
| Simpanan dari Bank Lain | 399.127 | 14.532 | 328.355 | 50.000 | 6.240 | - | - | - | *Deposits from Other Banks* |
| Surat berharga yang diterbitkan | 2.383.171 | - | 14.271 | 29.493 | 42.337 | 87.528 | 1.682.441 | 527.101 | *Securities Issued* |
| Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali | 491.781 | - | 491.781 | - | - | - | - | - | *Securities sold under repurchase agreements* |
| Liabilitas Lain-lain**) | 161.809 | 14.881 | 50.382 | 17.763 | 6.535 | 72.225 | 23 | - | *Other Liabilities**)* |
| **Total** | **18.991.748** | **2.825.966** | **7.144.042** | **3.553.143** | **1.447.757** | **1.811.160** | **1.682.579** | **527.101** | ***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 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 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.

## *37. 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 reference 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 2019 dan 2018 (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, 2019 and 2018, respectively (presented in millions):*

| | 31 Desember 2019/*December 31, 2019* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **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 | 797.664 | - | 797.664 | - | - | - | - | - | - | - | *Current account with Bank Indonesia* |
| Giro pada Bank Lain | 10.472 | - | 10.472 | - | - | - | - | - | - | - | *Current account with other banks* |
| Penempatan pada Bank Indonesia dan Bank Lain | 2.399.736 | - | 2.399.736 | - | - | - | - | - | - | - | *Placement with Bank Indonesia and other banks* |
| Efek-efek | 1.242.912 | - | - | - | - | 52.479 | 51.876 | 498.533 | 497.855 | 142.169 | *Securities* |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 1.591.515 | - | 1.591.515 | - | - | - | - | - | - | - | *Securities purchased under agreements to resell* |
| Kredit yang Diberikan | 20.316.311 | - | - | - | 211.753 | 34.698 | 72.192 | 110.973 | 438.283 | 19.448.412 | *Loans* |
| Aset lain-lain*) | 210.602 | 210.602 | - | - | - | - | - | - | - | - | *Other assets*)* |
| | 26.569.212 | 210.602 | 4.799.387 | - | 211.753 | 87.177 | 124.068 | 609.506 | 936.138 | 19.590.581 | |
| **Liabilitas** | | | | | | | | | | | ***Liabilities*** |
| Liabilitas Segera | 373.434 | 373.434 | - | - | - | - | - | - | - | - | *Obligations due immediately* |
| Simpanan Nasabah | 19.864.301 | 17.191 | 8.780.574 | 4.406.735 | 6.659.592 | 209 | - | - | - | - | *Deposits from customers* |
| Simpanan dari Bank lain | 726.710 | - | 19.952 | - | 706.758 | - | | - | - | - | *Deposits from other banks* |
| Surat berharga yang Diterbitkan | 2.991.379 | - | - | - | - | - | 2.193.678 | - | 797.701 | - | *Securities issued* |
| Liabilitas lain-lain**) | 200.805 | 200.805 | - | - | - | - | - | - | - | - | *Other liabilities**)* |
| | 24.156.629 | 591.430 | 8.800.526 | 4.406.735 | 7.366.350 | 209 | 2.193.678 | - | 797.701 | - | |
| **Total Gap suku Bunga** | **2.412.583** | **(380.828)** | **(4.001.139)** | **(4.406.735)** | **(7.154.597)** | **86.968** | **(2.069.610)** | **609.506** | **138.437** | **19.590.581** | ***Total Interest Rate*** |

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, 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 receivable, receivable 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 2019 dan 2018 (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, 2019 and 2018, respectively (presented in millions): (continued)*

| | 31 Desember 2018/*December 31, 2018* | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **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 | 611.823 | - | 611.823 | - | - | - | - | - | - | - | *Current account with Bank Indonesia* |
| Giro pada Bank Lain | 17.628 | - | 17.628 | - | - | - | - | - | - | - | *Current account with other banks* |
| Penempatan pada Bank Indonesia dan Bank Lain | 2.924.004 | - | 2.924.004 | - | - | - | - | - | - | - | *Placement with Bank Indonesia and other banks* |
| Efek-efek | 982.231 | - | - | - | - | - | 50.665 | 527.297 | 259.383 | 144.886 | *Securities* |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 383.997 | - | 383.997 | - | - | - | - | - | - | - | *Securities purchased under agreements to resell* |
| Kredit yang Diberikan | 15.525.968 | - | - | - | 248.785 | 42.943 | 12.403 | 91.449 | 136.612 | 14.993.776 | *Loans* |
| Aset lain-lain*) | 145.208 | 145.208 | - | - | - | - | - | - | - | - | *Other assets*)* |
| | 20.590.859 | 145.208 | 3.937.452 | - | 248.785 | 42.943 | 63.068 | 618.746 | 395.995 | 15.138.662 | |
| **Liabilitas** | | | | | | | | | | | ***Liabilities*** |
| Liabilitas Segera | 207.540 | 207.540 | - | - | - | - | - | - | - | - | *Obligations due immediately* |
| Simpanan Nasabah | 15.259.774 | 7.147 | 8.595.591 | 3.573.573 | 3.083.349 | 114 | - | - | - | - | *Deposits from customers* |
| Simpanan dari Bank lain | 393.569 | - | 338.010 | - | 55.559 | - | - | - | - | - | *Deposits from other banks* |
| Surat berharga yang Diterbitkan | 1.995.379 | - | - | - | - | 1.496.534 | - | 498.845 | - | - | *Securities issued* |
| Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali | 491.330 | - | 491.330 | - | - | - | - | - | - | - | *Securities sold under repurchase agreements* |
| Liabilitas lain-lain**) | 161.809 | 161.809 | - | - | - | - | - | - | - | - | *Other liabilities**)* |
| | 18.509.401 | 376.496 | 9.424.931 | 3.573.573 | 3.138.908 | 1.496.648 | - | 498.845 | - | - | |
| **Total Gap suku Bunga** | **2.081.458** | **(231.288)** | **(5.487.479)** | **(3.573.573)** | **(2.890.123)** | **(1.453.705)** | **63.068** | **119.901** | **395.995** | **15.138.662** | ***Total Interest Rate*** |

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, 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 receivable, receivable 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), penempatan dana (antara lain kredit yang diberikan), komitmen dan kontinjensi, serta instrumen lain yang mengandung suku bunga.

*Interest rate risk arises from a variety of banking services to customers including the collection of funds (including demand deposits, savings and time deposits), placement of funds (including loans), commitments and contingencies, and other instruments containing interest rates.*

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.

*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 2019 dan 2018:

## *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, 2019 and 2018:*

| | **Peningkatan 100bps/ *Increase 100bps*** | **Penurunan 100bps/ *Decrease 100bps*** | |
|---|---|---|---|
| **31 Desember 2019** | | | ***December 31, 2019*** |
| Menambah/(mengurangi) laba tahun berjalan (Rp Juta) | (10.423) | 10.423 | *Increase/(decrease) net income in current year (in millions of Rupiah)* |
| **31 Desember 2018** | | | ***December 31, 2018*** |
| Menambah/(mengurangi) laba tahun berjalan (Rp Juta) | (24.099) | 24.099 | *Increase/(decrease) 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, 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 2019 dan 2018:

## *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, 2019 and 2018:*

| | 31 Desember/*December 31*, 2019 | | 31 Desember/*December 31*, 2018 | | |
|---|---|---|---|---|---|
| | Nilai tercatat/ *Carrying value* | Nilai wajar/ *Fair value* | Nilai tercatat/ *Carrying value* | Nilai wajar/ *Fair value* | |
| **Aset Keuangan** | | | | | ***Financial Assets*** |
| Tersedia untuk dijual | | | | | *Available for sale* |
| Efek-efek | 410.267.104 | 410.267.104 | 141.860.600 | 141.860.600 | *Securities* |
| Dimiliki hingga jatuh tempo | | | | | *Held to maturity* |
| Efek-efek | 832.644.977 | 839.410.559 | 840.370.363 | 808.536.790 | *Securities* |
| Pinjaman yang diberikan dan piutang | | | | | *Loans and Receivables* |
| Kas | 80.010.720 | 80.010.720 | 67.829.956 | 67.829.956 | *Cash* |
| Giro pada Bank Indonesia | 797.664.336 | 797.664.336 | 611.822.864 | 611.822.864 | *Current account with Bank Indonesia* |
| Giro pada bank lain | 10.472.219 | 10.472.219 | 17.628.351 | 17.628.351 | *Current account with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 2.399.736.315 | 2.399.736.315 | 2.924.003.639 | 2.924.003.639 | *Placement with Bank Indonesia and otherBanks* |
| Tagihan atas efek-efek yang dibeli dengan janji untuk dijual kembali | 1.591.515.138 | 1.591.515.138 | 383.997.451 | 383.997.451 | *Securities purchased under agreements to resell* |
| Kredit yang diberikan - neto | 20.107.631.167 | 20.159.972.389 | 15.393.841.469 | 15.690.640.181 | *Loans - net* |
| Aset lain-lain*) | 210.601.500 | 210.601.500 | 145.208.225 | 145.208.225 | *Other assets*)* |
| **Total aset keuangan** | **26.440.543.476** | **26.499.650.280** | **20.526.562.918** | **20.791.528.057** | ***Total Financial Assets*** |
| **Liabilitas Keuangan** | | | | | ***Financial Liabilities*** |
| Liabilitas keuangan lainnya | | | | | *Other Financial Liabilities* |
| Liabilitas segera | 373.433.553 | 373.433.553 | 207.540.313 | 207.540.313 | *Obligations due immediately* |
| Simpanan nasabah | 19.864.301.114 | 19.864.301.114 | 15.259.774.481 | 15.259.774.481 | *Deposits from customers* |
| Simpanan daribank lain | 726.710.078 | 726.710.078 | 393.568.424 | 393.568.424 | *Deposits fromother banks* |
| Surat berharga yang diterbitkan | 2.991.379.368 | 3.461.394.926 | 1.995.378.799 | 2.383.337.611 | *Securities issued* |
| Liabilitas atas efek-efek yang dijual dengan janji untuk dibeli kembali | - | - | 491.330.474 | 491.330.474 | *Securities sold under agreements to repurchase* |
| Liabilitas lain-lain**) | 200.804.693 | 200.804.693 | 161.808.925 | 161.808.925 | *Other liabilities**)* |
| **Total liabilitas keuangan** | **24.156.628.806** | **24.626.644.364** | **18.509.401.416** | **18.897.360.228** | ***Total FinancialLiabilities*** |

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, 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 receivable, receivable 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.*

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 2019/*December 31, 2019*** | | | | |
|---|---|---|---|---|---|
| | **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 tersedia untuk dijual | 410.267.104 | - | - | 410.267.104 | *Available-for-sale securities* |
| Aset yang nilai wajarnya diungkapkan | | | | | *Assets are disclosed at fair value* |
| Kredit yang diberikan - neto | - | 20.150.229.299 | 9.743.090 | 20.159.972.389 | *Loans - net* |
| Efek-efek yang dimiliki hingga jatuh tempo - neto | 824.424.550 | 14.986.009 | - | 839.410.559 | *Held-to-maturity securities - net* |
| Total aset yang nilai wajarnya diungkapkan | 824.424.550 | 20.165.215.308 | 9.743.090 | 20.999.382.948 | *Total assets disclosed at fair value* |
| Total | 1.234.691.654 | 20.165.215.308 | 9.743.090 | 21.409.650.052 | *Total* |
| Liabilitas yang nilai wajarnya diungkapkan | | | | | *Liabilities are disclosed at fair value* |
| Surat berharga yang diterbitkan | - | 3.461.394.926 | - | 3.461.394.926 | *Securities issued* |
| Total liabilitas yang nilai wajarnya diungkapkan | - | 3.461.394.926 | - | 3.461.394.926 | *Total liabilities disclosed at fair value* |

| | **31 Desember 2018/*December 31, 2018*** | | | | |
|---|---|---|---|---|---|
| | **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 tersedia untuk dijual | 141.860.600 | - | - | 141.860.600 | *Available-for-sale securities* |
| Aset yang nilai wajarnya diungkapkan | | | | | *Assets are disclosed at fair value* |
| Kredit yang diberikan - neto | - | 15.688.934.241 | 1.705.940 | 15.690.640.181 | *Loans - net* |
| Efek-efek yang dimiliki hingga jatuh tempo - neto | 789.550.350 | 18.986.440 | - | 808.536.790 | *Held-to-maturity securities - net* |
| Total aset yang nilai wajarnya diungkapkan | 789.550.350 | 15.707.920.681 | 1.705.940 | 16.499.176.971 | *Total assets disclosed at fair value* |
| Total | 931.410.950 | 15.707.920.681 | 1.705.940 | 16.641.037.571 | *Total* |
| Liabilitas yang nilai wajarnya diungkapkan | | | | | *Liabilities are disclosed at fair value* |
| Surat berharga yang diterbitkan | - | 2.383.337.611 | - | 2.383.337.611 | *Securities issued* |
| Total liabilitas yang nilai wajarnya diungkapkan | - | 2.383.337.611 | - | 2.383.337.611 | *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 dicatat pada tersedia untuk dijual dan dimiliki hingga jatuh tempo (SDBI dan obligasi) dinilai menggunakan harga kuotasi pasar. Nilai wajar dari efek-efek yang dimiliki hingga jatuh tempo - 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 recorded on available-for-sale and held-to-maturity (SDBI and bonds) is valued using the market quotation price. The fair value of held-to-maturity securities - 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 2019 dan 2018 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, 2019 and 2018 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 2019 dan 2018 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, 2019 and 2018, is as follows: (in millions)*

| | **31 Desember 2019/** ***December 31, 2019*** | **31 Desember 2018/** ***December 31, 2018*** | |
|---|---|---|---|
| Rasio KPMM | | | *CAR Ratio* |
| Modal: | | | *Capital:* |
| Modal Inti (Tier 1) | | | *Core Capital (Tier 1)* |
| Modal Inti Utama (CET-1) | 2.563.575 | 2.220.350 | *Common Equity (CET-1)* |
| Modal Inti Tambahan (AT-1) | - | - | *Additional TIER (AT-1)* |
| Total modal inti (Tier 1) | 2.563.575 | 2.220.350 | *Total Core Capital (Tier-1)* |
| Modal Pelengkap (Tier 2) | 136.761 | 109.841 | *Supplementary capital (Tier-2)* |
| Total Modal untuk Risiko Kredit, Risiko Operasional, dan Risiko Pasar | 2.700.336 | 2.330.191 | *Total capital for credit risk, operational and market* |
| Rasio KPMM | | | *CAR Ratio* |
| Aset Tertimbang Menurut Risiko (ATMR) Kredit | 10.940.865 | 8.787.316 | *Risk Weighted Assets (ATMR) Credit Risk* |
| Aset Tertimbang Menurut Risiko (ATMR) Operasional | 1.492.159 | 799.481 | *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** | **12.433.024** | **9.586.797** | ***Total ATMR for credit risks, operational and market*** |
| Rasio KPMM | | | *Capital Adequancy Ratio* |
| Rasio CET-1 | 20,62% | 23,16% | *CET-1 Ratio* |
| Rasio Tier 1 | 20,62% | 23,16% | *Tier 1 Ratio* |
| Rasio Tier 2 | 1,10% | 1,15% | *Tier 2 Ratio* |
| Rasio Total | 21,72% | 24,31% | *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.

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.

**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.

## *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.*

*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 Board of Commissioners and the Board of 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.*

***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.*

**42. MANAJEMEN RISIKO (lanjutan)**

**Profil Risiko (lanjutan)**

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.

**d. Risiko Kepatuhan**

Risiko kepatuhan adalah risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku.

***42. RISK MANAGEMENT (continued)***

***Risk Profile (continued)***

*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.*

***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.*

**42. MANAJEMEN RISIKO (lanjutan)**

**Profil Risiko (lanjutan)**

**d. Risiko Kepatuhan (lanjutan)**

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 (continued)***

*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.

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 2019 dan 2018, Bank mencatat beban pemotongan angsuran kredit tersebut sebagai beban jasa pihak ketiga dalam beban umum dan administrasi masing-masing sebesar Rp17.989.207 dan Rp18.261.767.

b. Pada tanggal 19 Desember 2014 yang telah diubah terakhir kali pada tanggal 7 Desember 2016, Bank melakukan perjanjian dengan PT Asuransi Jiwa Taspen (“Taspen Credit Life”), pihak berelasi, untuk mengalihkan risiko atas tidak terbayarnya sisa kredit akibat debitur Bank meninggal dunia kepada pihak asuransi. Masa pertanggungan maksimum selama 240 (dua ratus empat puluh) bulan atau maksimum sampai dengan tanggal kredit dilunasi oleh debitur. Premi asuransi kredit ditanggung oleh debitur. Perjanjian ini berlaku selama 3 (tiga) tahun sejak tanggal 19 Desember 2014 hingga 19 Desember 2017 dan telah diperpanjang hingga 19 Desember 2020.

***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 from the creditors granted in the Post office taking pensions 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.*

*For deduction services pension loan installment, Pos shall be entitled to receive 3% service fee from the Bank of uncollectible amount excluding Value Added Tax (VAT). The payment is made by deducting directly from the amount of the bill collected. Settlement of the pension loan installment is made on the 21st of each month. As of December 31, 2019 and 2018, the Bank recognized the deduction service as a third party's service charged in general and administrative expenses amounting of Rp17,989,207 and Rp18,261,767, respectively.*

*b. On December 19, 2014 which was last modified on December 7, 2016, the Bank entered into an agreement with PT Asuransi Jiwa Taspen ("Taspen Credit Life"), a related party, to transfer the risk of unpaid debts due to debtor's death to the insurer. Maximum coverage period is for 240 (two hundred and forty) months or maximum up to the crediting date is settled by the debtor. Credit insurance premium is borne by the debtor. This agreement is valid for 3 (three) years from December 19, 2014 to December 19, 2017 and has been renewed until December 19, 2020.*

**43. PERJANJIAN SIGNIFIKAN (lanjutan)**

c. 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.

d. Pada tanggal 4 April 2016, Bank melakukan 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. Jangka waktu perjanjian berlaku untuk jangka waktu 5 (lima) tahun sejak tanggal implementasi dan dapat diperpanjang.

e. 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 dapat diperpanjang.

f. Pada tanggal 8 Maret 2018, Bank melakukan perjanjian kerja sama *referral* dengan PT Mandiri Manajemen Investasi, pihak berelasi, tentang program *referral* Nasabah untuk berinvestasi melalui Produk Reksa Dana. Perjanjian ini berlaku mulai tanggal 8 Maret 2018 dan terus berlaku hingga ada pemberitahuan tertulis dari pihak yang ingin mengakhiri perjanjian.

g. Pada tanggal 12 Maret 2018, 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 2018 hingga 18 Maret 2021 dan dapat diperpanjang.

***43. SIGNIFICANT AGREEMENTS (continued)***

*c. On October 5, 2015, the Bank entered into a cooperation agreement with PT Artajasa Pembayaran Elektronis ("Artajasa"), 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.*

*d. On April 4, 2016, the Bank entered into a cooperation agreement with PT Bank Mandiri (Persero) Tbk ("Bank Mandiri"), a related party, to merge the Bank's ATM in the ATM switching of Bank Mandiri so that the Bank's customers are entitled to use the ATM owned by Bank Mandiri. The term of the agreement is valid for a period of 5 (five) years from the date of implementation and may be extended.*

*e. 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 may be extended.*

*f. On March 8, 2018, the Bank entered into a referral cooperation agreement with PT Mandiri Manajemen Investasi, a related party, about the Customer's referral program to invest through Mutual Fund Products. This agreement is valid from March 8, 2018 and continues until there is written notification from the party who wants to terminate the agreement.*

*g. On March 12, 2018, 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 with a reference business collaboration model in the framework of bank products. This agreement is valid for 3 (three) years from March 12, 2018 to March 18, 2021 and may be extended.*

**43. PERJANJIAN SIGNIFIKAN (lanjutan)**

h. Pada tanggal 9 April 2018, Bank melakukan perjanjian kerja sama dengan PT Bank JTrust Indonesia Tbk, pihak ketiga, tentang perjanjian induk Global Pembelian Kembali (GMRA).

i. 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.

j. 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 dapat diperpanjang.

k. 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 dapat diperpanjang.

l. Pada tanggal 11 Januari 2019, Bank melakukan perjanjian kerja sama referral dengan PT Mandiri Tunas Finance, pihak berelasi, tentang program referral untuk melakukan pembiayaan kendaraan bermotor. Perjanjian ini berlaku mulai tanggal 11 Januari 2019 dan berlaku selama 1 (satu) tahun dan dapat diperpanjang berdasarkan kesepakatan para pihak.

m. 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, dimana Bank menanggung risiko (*risk*) kredit dan menerima imbalan (*rewards*) sesuai dengan porsi pembiayaannya.

***43. SIGNIFICANT AGREEMENTS (continued)***

*h. On April 9, 2018, the Bank entered into a cooperation agreement with PT Bank JTrust Indonesia Tbk, a third party, about Global Master Repurchase Agreement (GMRA).*

*i. 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.*

*j. 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 may be extended.*

*k. 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 may be extended.*

*l. On January 11, 2019, the Bank entered into a referral cooperation agreement with PT Mandiri Tunas Finance, a related party, about the referral program for vehicle financing. This agreement is valid for 1 (one) year from January 11, 2019 and can be extended based on the agreement of the parties.*

*m. 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, 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 2019:

## *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, 2019 are as follows:*

| | **31 Desember 2019/ *December 31,* 2019** | |
|---|---|---|
| Kredit yang diberikan | 212.046.810 | *Loans* |
| Rata - rata jangka waktu kredit (tahun) | 1-15 | *Average of loan period (years)* |

n. Pada tanggal 1 November 2019, Bank memperoleh fasilitas kredit dari BCA, berupa fasilitas *Time Loan (committed) - non revolving* dengan jumlah maksimum sebesar Rp500.000.000. Fasilitas ini memiliki jangka waktu selama 12 bulan dengan suku bunga JIBOR 3 bulan + 125bps.

*n. On November 1, 2019, Bank obtained loan facility from BCA in the from of Time Loan (committed) - non revolving with a maximum credit limit of Rp500,00,000. This facility has a term of 12 months with bears interest at JIBOR 3 month + 125bps.*

## 44. TAMBAHAN INFORMASI ARUS KAS

Aktivitas Bank yang tidak mempengaruhi arus kas untuk tahun yang berakhir pada tanggal 31 Desember 2019 adalah reklasifikasi dana setoran modal menjadi modal ditempatkan dan disetor penuh dan tambahan modal disetor masing-masing sebesar Rp70.246.374 dan Rp426.957.460 (Catatan 23).

Aktivitas Bank yang tidak mempengaruhi arus kas untuk tahun yang berakhir pada tanggal 31 Desember 2019 adalah reklasifikasi bangunan dalam penyelesaian dari aset tetap menjadi aset tidak berwujud sebesar Rp7.270.869 (Catatan 12 dan 13).

Aktivitas Bank yang tidak mempengaruhi arus kas untuk tahun yang berakhir pada tanggal 31 Desember 2018 adalah reklasifikasi dana setoran modal menjadi modal ditempatkan dan disetor penuh dan tambahan modal disetor masing-masing sebesar Rp56.561.085 dan Rp143.438.912 (Catatan 23).

## *44. ADDITIONAL CASH FLOW INFORMATION*

*The Bank's activity which doesn't affect cash flows for the year ended December 31, 2019 are reclassification of capital contribution to issued and fully paid-in capital and additional capital contribution amounting to Rp70,246,374 and Rp426,957,460, respectively (Note 23).*

*The Bank's activity which doesn't affect cash flows for the year ended December 31, 2019 are reclassification of construction in progress from fixed asset to intangible asset amounting to Rp7,270,869 (Note 12 and 13).*

*The Bank's activity which doesn't affect cash flows for the year ended December 31, 2018 are reclassification of capital contribution to issued and fully paid-in capital and additional capital contribution amounting to Rp56,561,085 and Rp143,438,912, respectively (Note 23).*

## 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 2019:

**Efektif berlaku pada atau setelah tanggal 1 Januari 2020**

- PSAK 71: Instrumen Keuangan, yang diadopsi dari IFRS 9, berlaku efektif 1 Januari 2020 dan penerapan dini diperkenankan.

  PSAK ini mengatur klasifikasi dan pengukuran instrumen keuangan berdasarkan karakteristik dari arus kas kontraktual dan model bisnis entitas; metode kerugian kredit ekspektasian untuk penurunan nilai yang menghasilkan informasi yang lebih tepat waktu, relevan dan dimengerti oleh pemakai laporan keuangan; dan akuntansi untuk lindung nilai yang merefleksikan manajemen risiko entitas lebih baik dengan memperkenalkan persyaratan yang lebih umum berdasarkan pertimbangan manajemen.

- Amandemen PSAK 71: Instrumen Keuangan: Fitur Pembayaran di Muka dengan Kompensasi Negatif

  Amandemen ini mengklarifikasi bahwa aset keuangan melewati kriteria 'semata-mata pembayaran pokok dan bunga atas jumlah pokok terutang' terlepas dari peristiwa atau keadaan yang menyebabkan pemutusan awal kontrak dan terlepas dari pihak mana membayar atau menerima kompensasi yang wajar untuk awal pemutusan kontrak.

- PSAK 72: Pendapatan dari Kontrak dengan Pelanggan, yang diadopsi dari IFRS 15 berlaku efektif 1 Januari 2020 dan penerapan dini diperkenankan.

  PSAK ini adalah standar tunggal untuk pengakuan pendapatan yang merupakan hasil dari joint project yang sukses antara International Accounting Standards Board dan Financial Accounting Standards Board, mengatur model pengakuan pendapatan dari kontrak dengan pelanggan, sehingga entitas diharapkan dapat melakukan analisis sebelum mengakui pendapatan.

## *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, 2019:*

***Effective on or after January 1, 2020:***

- *PSAK 71: Financial Instruments, adopted from IFRS 9, effective January 1, 2020 and earlier application is permitted.*

  *This PSAK provides for classification and measurement of financial instruments based on the characteristics of contractual cash flows and business model of the entity: expected credit loss impairment model that will result in information to become more timely, relevant and understandable to the users of financial statements; and accounting for hedging that reflect the entity's risk management better by introducing a more general requirements based on management's judgement.*

- Amendments to SFAS 71: Financial Instruments: Prepayment Features with Negative Compensation

  *These amendments clarify that a financial asset passes the 'solely payments of principal and interest on the principal amount outstanding' criterion regardless of an event or circumstance that causes the early termination of the contract and irrespective of which party pays or receives reasonable compensation for the early termination of the contract.*

- *PSAK 72: Revenue from Contracts with Customers, adopted from IFRS 15, effective January 1, 2020, and earlier application is permitted.*

  *This PSAK which is a single standard and is a joint project between the International Accounting Standards Board (IASB) and the Financial Accounting Standards Board (FASB), provides revenue recognition from contracts with customers, and the entity is expected to have an analysis before recognizing the revenue.*

## 45. STANDAR AKUNTANSI YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF (lanjutan)

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 2019: (lanjutan)

**Efektif berlaku pada atau setelah tanggal 1 Januari 2020: (lanjutan)**

- PSAK 73: Sewa, yang diadopsi dari IFRS 16, berlaku efektif 1 Januari 2020 dengan penerapan dini diperkenankan untuk entitas yang juga telah menerapkan PSAK 72: Pendapatan dari Kontrak dan Pelanqgan.

  PSAK ini menetapkan prinsip pengakuan, pengukuran, penyajian, dan pengungkapan atas sewa dengan memperkenalkan model akuntansi tunggal dengan mensyaratkan untuk mengakui hak guna aset (*right-of-use assets*) dan liabilitas sewa. Terdapat 2 pengecualian opsional dalam pengakuan aset dan liabilitas sewa, yakni untuk: (I) sewa jangka-pendek dan (ii) sewa yang aset terkait (*underlying assets*) bernilai rendah.

- Amandemen PSAK 1 dan PSAK 25: Definisi Material berlaku efektif 1 Januari 2020.

  Amandemen ini mengklarifikast definisi materi dengan tujuan menyelaraskan definisi yang digunakan dalam kerangka kerja konseptual dan beberapa PSAK terkait. Selain itu, juga memberikan panduan yang lebih jelas mengenai definisi material dalam konteks pengurangan pengungkapan yang berlebihan karena perubahan ambang batas definisi material.

Pada saat penerbitan laporan keuangan, Bank masih mempelajari dampak yang mungkin timbul dari penerapan standar baru dan revisi tersebut serta pengaruhnya pada laporan keuangan Bank.

## *45. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE (continued)*

*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, 2019: (continued)*

***Effective on or after January 1, 2020: (continued)***

- *PSAK 73: Leases, adopted from IFRS 16, effective January 1, 2020, and earlier application is permitted, but not before an entity applies PSAK 72: Revenue from Contracts with Customers.*

  *This PSAK establishes the principles of recognition, measurement, presentation, and disclosure of the lease by introducing a single accounting model, with the requirement to recognize the right-of-use assets and liability of the lease; there are 2 optional exclusions in the recognition of the lease assets and liabilities, namely (i) short-term lease and (ii) lease with low-value underlying assets.*

- Amendment to PSAK 1 and PSAK 25: Definition of Material, effective January 1, 2020.

  This amendment clarifies the definition of material with the aim of harmonizing the definitions used in the conceptual framework and some relevant PSAKs. In addition, it also provides clearer guidance regarding the definition of material in the context of reducing over disclosure due to changes in the threshold of the material definition.

*As at the authorization date of this financial statements, Bank is still evaluating the potential impact of these new and revised standards to the Bank's financial statements.*

## 46. PENYELESAIAN LAPORAN KEUANGAN

Manajemen Bank bertanggung jawab penuh atas penyusunan laporan keuangan ini yang diselesaikan dan diotorisasi untuk diterbitkan pada tanggal 24 Januari 2020.

## *46. 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 24, 2020.*

# PT Bank Mandiri (Persero) Tbk.
# dan Entitas Anak

Laporan keuangan konsolidasian
Tanggal 31 Desember 2019
dan untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen

**SURAT PERNYATAAN DIREKSI**
**TENTANG**
**TANGGUNG JAWAB ATAS LAPORAN KEUANGAN KONSOLIDASIAN**
**PADA TANGGAL DAN UNTUK TAHUN YANG BERAKHIR**
**TANGGAL 31 DESEMBER 2019**
**PT BANK MANDIRI (PERSERO) Tbk. DAN ENTITAS ANAK**

**PT Bank Mandiri (Persero) Tbk.**
Plaza Mandiri
Jl. Jend. Gatot Subroto Kav. 36-38
Jakarta 12190, Indonesia
Tel. (62-21) 526 5045, 526 5095
Fax. (62-21) 527 4477, 527 5577
www.bankmandiri.co.id

Kami yang bertandatangan di bawah ini:

| | | | |
|---|---|---|---|
| 1. | Nama | : | Sulaiman A. Arianto |
| | Alamat Kantor | : | Jl. Jend. Gatot Subroto Kav. 36-38<br>Jakarta 12190 |
| | Alamat Domisili sesuai KTP | : | Jl. Maribaya G III No. 4 Puri Cinere RT 006/ RW 005<br>Kelurahan Pangkalan Jati, Kecamatan Cinere,<br>Kotamadya Depok |
| | Nomor Telepon | : | 021 – 5245108 |
| | Jabatan | : | Wakil Direktur Utama |
| 2. | Nama | : | Hery Gunardi |
| | Alamat Kantor | : | Jl. Jend. Gatot Subroto Kav. 36-38<br>Jakarta 12190 |
| | Alamat Domisili sesuai KTP | : | Jl. Taman Mpu Sendok No. 31 RT/RW 008/003<br>Kelurahan Selong, Kecamatan Kebayoran Baru,<br>Kotamadya Jakarta Selatan |
| | Nomor Telepon | : | 021 – 5245036 |
| | Jabatan | : | Direktur |

dalam kedudukannya tersebut di atas bertindak untuk dan atas nama Direksi PT Bank Mandiri (Persero) Tbk. menyatakan bahwa:

1. Bertanggungjawab atas penyusunan dan penyajian Laporan Keuangan Konsolidasian PT Bank Mandiri (Persero) Tbk. ("Bank") dan Entitas Anak.
2. Laporan Keuangan Konsolidasian Bank dan Entitas Anak telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku di Indonesia.
3. a. Semua informasi dalam Laporan Keuangan Konsolidasian Bank dan Entitas Anak telah dimuat secara lengkap dan benar; dan
   b. Laporan Keuangan Konsolidasian Bank dan Entitas Anak tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material.
4. Bertanggungjawab atas sistem pengendalian interen dalam Bank dan Entitas Anak.

Demikian pernyataan ini dibuat dengan sebenarnya.

Jakarta, 23 Januari 2020

| Wakil Direktur Utama | Direktur |
|---|---|
| **Sulaiman A. Arianto** | **Hery Gunardi** |

METERAI TEMPEL
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6000
ENAM RIBU RUPIAH

FM 001

**PT BANK MANDIRI (PERSERO) TBK. DAN ENTITAS ANAK**
**LAPORAN KEUANGAN KONSOLIDASIAN**
**TANGGAL 31 DESEMBER 2019 DAN**
**UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT**
**BESERTA LAPORAN AUDITOR INDEPENDEN**

## Daftar Isi

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**********

Building a better working world

Purwantono, Sungkoro & Surja

Indonesia Stock Exchange Building
Tower 2, 7th Floor
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190, Indonesia

Tel : +62 21 5289 5000
Fax: +62 21 5289 4100
ey.com/id

**Laporan Auditor Independen**

Laporan No. 00018/2.1032/AU.1/07/0685-2/1/I/2020

**Pemegang Saham, Dewan Komisaris, dan Direksi**
**PT Bank Mandiri (Persero) Tbk.**

Kami telah mengaudit laporan keuangan konsolidasian PT Bank Mandiri (Persero) Tbk. dan entitas anaknya terlampir, yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2019, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas konsolidasian 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 konsolidasian tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan konsolidasian 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 konsolidasian 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 konsolidasian tersebut bebas dari kesalahan penyajian material.

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.

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**Laporan Auditor Independen (lanjutan)**

Laporan No. 00018/2.1032/AU.1/07/0685-2/1/I/2020 (lanjutan)

**Opini**

Menurut opini kami, laporan keuangan konsolidasian terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian PT Bank Mandiri (Persero) Tbk. dan entitas anaknya tanggal 31 Desember 2019, serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

**Hal lain**

Audit kami atas laporan keuangan konsolidasian PT Bank Mandiri (Persero) Tbk. dan entitas anaknya tanggal 31 Desember 2019 dan untuk tahun yang berakhir pada tanggal tersebut terlampir, dilaksanakan dengan tujuan untuk merumuskan suatu opini atas laporan keuangan konsolidasian tersebut secara keseluruhan. Informasi keuangan PT Bank Mandiri (Persero) Tbk. (entitas induk) terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2019, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut (secara kolektif disebut sebagai "Informasi Keuangan Entitas Induk"), yang disajikan sebagai informasi tambahan terhadap laporan keuangan konsolidasian terlampir, disajikan untuk tujuan analisis tambahan dan bukan merupakan bagian dari laporan keuangan konsolidasian terlampir yang diharuskan menurut Standar Akuntansi Keuangan di Indonesia. Informasi Keuangan Entitas Induk merupakan tanggung jawab manajemen serta dihasilkan dari dan berkaitan secara langsung dengan catatan akuntansi dan catatan lainnya yang mendasarinya yang digunakan untuk menyusun laporan keuangan konsolidasian terlampir. Informasi Keuangan Entitas Induk telah menjadi objek prosedur audit yang diterapkan dalam audit atas laporan keuangan konsolidasian terlampir berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Menurut opini kami, Informasi Keuangan Entitas Induk disajikan secara wajar, dalam semua hal yang material, berkaitan dengan laporan keuangan konsolidasian terlampir secara keseluruhan.

**Purwantono, Sungkoro & Surja**

**Benyanto Suherman**
Registrasi Akuntan Publik No. AP.0685

23 Januari 2020

**PT BANK MANDIRI (PERSERO) TBK. DAN ENTITAS ANAK**
**LAPORAN POSISI KEUANGAN KONSOLIDASIAN**
**TANGGAL 31 DESEMBER 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | Catatan | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|---|
| **ASET** | | | |
| Kas | 2c,2g,62.B.(viii) | 28.094.267 | 27.348.914 |
| Giro pada Bank Indonesia | 2c,2g,2h,4 | 46.490.930 | 59.852.761 |
| Giro pada bank lain | 2c,2f,2g,2h,5 | | |
| Pihak berelasi | 56 | 4.493 | 8.476 |
| Pihak ketiga | | 12.558.997 | 14.827.485 |
| | | 12.563.490 | 14.835.961 |
| Dikurangi: cadangan kerugian penurunan nilai | | (5.193) | (5.189) |
| Neto | | 12.558.297 | 14.830.772 |
| Penempatan pada Bank Indonesia dan bank lain | 2c,2f,2i,6 | | |
| Pihak berelasi | 56 | 1.499.924 | 1.162.378 |
| Pihak ketiga | | 36.116.511 | 21.403.656 |
| | | 37.616.435 | 22.566.034 |
| Dikurangi: cadangan kerugian penurunan nilai | | (47.675) | (50.338) |
| Neto | | 37.568.760 | 22.515.696 |
| Efek-efek | 2c,2f,2j,7,66 | | |
| Pihak berelasi | 56 | 27.377.257 | 21.562.800 |
| Pihak ketiga | | 43.789.655 | 42.569.876 |
| | | 71.166.912 | 64.132.676 |
| Ditambah/(dikurangi):diskonto yang belum diamortisasi, keuntungan/(kerugian) - neto yang belum direalisasi dari kenaikan/(penurunan) nilai wajar dan cadangan kerugian penurunan nilai | | 96.456 | (296.776) |
| Neto | | 71.263.368 | 63.835.900 |
| Obligasi pemerintah - neto | | | |
| Pihak berelasi | 2c,2f,2k,8,56 | 129.000.300 | 114.284.518 |
| Tagihan lainnya - transaksi perdagangan | 2c,2f,2l,9 | | |
| Pihak berelasi | 56 | 14.186.619 | 10.724.084 |
| Pihak ketiga | | 16.229.083 | 15.688.973 |
| | | 30.415.702 | 26.413.057 |
| Dikurangi: cadangan kerugian penurunan nilai | | (1.311.591) | (1.603.598) |
| Neto | | 29.104.111 | 24.809.459 |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

**PT BANK MANDIRI (PERSERO) TBK. DAN ENTITAS ANAK**
**LAPORAN POSISI KEUANGAN KONSOLIDASIAN (lanjutan)**
**TANGGAL 31 DESEMBER 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | Catatan | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|---|
| **ASET (lanjutan)** | | | |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 2c,2m,10 | | |
| Pihak ketiga | | 1.955.363 | 2.097.629 |
| Tagihan derivatif | 2c,2f,2n,11 | | |
| Pihak berelasi | 56 | 18.817 | 149.832 |
| Pihak ketiga | | 1.598.659 | 1.648.725 |
| | | 1.617.476 | 1.798.557 |
| Kredit yang diberikan dan piutang/pembiayaan syariah | 2c,2f,2o,12 | | |
| Pihak berelasi | 56 | 171.384.121 | 160.729.702 |
| Pihak ketiga | | 714.451.116 | 638.827.486 |
| | | 885.835.237 | 799.557.188 |
| Dikurangi: cadangan kerugian penurunan nilai | | (29.988.393) | (31.796.093) |
| Neto | | 855.846.844 | 767.761.095 |
| Piutang pembiayaan konsumen | 2c,2f,2p,13 | | |
| Pihak berelasi | 56 | 6.758 | 8.278 |
| Pihak ketiga | | 18.558.948 | 17.189.878 |
| | | 18.565.706 | 17.198.156 |
| Dikurangi: cadangan kerugian penurunan nilai | | (354.618) | (371.291) |
| Neto | | 18.211.088 | 16.826.865 |
| Investasi bersih dalam sewa pembiayaan | 2c,2q,14 | | |
| Pihak ketiga | | 3.055.071 | 3.328.389 |
| Dikurangi: cadangan kerugian penurunan nilai | | (7.982) | (9.286) |
| Neto | | 3.047.089 | 3.319.103 |
| Tagihan akseptasi | 2c,2f,2u,15 | | |
| Pihak berelasi | 56 | 1.198.875 | 2.183.157 |
| Pihak ketiga | | 9.080.964 | 11.705.705 |
| | | 10.279.839 | 13.888.862 |
| Dikurangi: cadangan kerugian penurunan nilai | | (221.804) | (296.453) |
| Neto | | 10.058.035 | 13.592.409 |

**PT BANK MANDIRI (PERSERO) TBK. DAN ENTITAS ANAK**
**LAPORAN POSISI KEUANGAN KONSOLIDASIAN (lanjutan)**
**TANGGAL 31 DESEMBER 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | Catatan | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|---|
| **ASET (lanjutan)** | | | |
| Penyertaan saham | 2f,2s,16 | | |
| Pihak berelasi | 56 | 112.298 | 322.617 |
| Pihak ketiga | | 506.631 | 129.476 |
| | | 618.929 | 452.093 |
| Dikurangi: cadangan kerugian penurunan nilai | | (12.919) | (30.589) |
| Neto | | 606.010 | 421.504 |
| Biaya dibayar dimuka | 17 | 3.012.550 | 2.858.186 |
| Pajak dibayar dimuka | 2ad,33a | 1.176.600 | 1.236.027 |
| Aset tetap | 2r.i,2r.ii,18 | 57.657.529 | 50.075.628 |
| Dikurangi: akumulasi penyusutan | | (13.045.330) | (11.632.932) |
| Neto | | 44.612.199 | 38.442.696 |
| Aset tidak berwujud | 2r.iii,2s,19 | 7.114.887 | 5.963.706 |
| Dikurangi: akumulasi amortisasi | | (3.793.603) | (3.198.980) |
| Neto | | 3.321.284 | 2.764.726 |
| Aset lain-lain | 2c,2t,2v,2af,20 | 17.373.411 | 19.256.317 |
| Dikurangi: penyisihan lainnya | | (623.357) | (598.662) |
| Neto | | 16.750.054 | 18.657.655 |
| Aset pajak tangguhan - neto | 2ad,33e | 3.951.710 | 4.997.622 |
| **TOTAL ASET** | | **1.318.246.335** | **1.202.252.094** |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

**PT BANK MANDIRI (PERSERO) TBK. DAN ENTITAS ANAK**
**LAPORAN POSISI KEUANGAN KONSOLIDASIAN (lanjutan)**
**TANGGAL 31 DESEMBER 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | Catatan | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|---|
| **LIABILITAS, DANA *SYIRKAH* TEMPORER DAN EKUITAS** | | | |
| **LIABILITAS** | | | |
| Liabilitas segera | 2w | 3.169.451 | 3.843.194 |
| Simpanan nasabah | | | |
| Giro dan giro *wadiah* | 2c,2f,2x,21 | | |
| Pihak berelasi | 56 | 60.118.497 | 51.161.488 |
| Pihak ketiga | | 187.325.770 | 148.662.268 |
| Total | | 247.444.267 | 199.823.756 |
| Tabungan dan tabungan *wadiah* | 2c,2f,2x,22 | | |
| Pihak berelasi | 56 | 3.307.760 | 3.537.033 |
| Pihak ketiga | | 321.180.312 | 303.745.320 |
| Total | | 324.488.072 | 307.282.353 |
| Deposito berjangka | 2c,2f,2x,23 | | |
| Pihak berelasi | 56 | 34.132.147 | 40.762.862 |
| Pihak ketiga | | 244.043.859 | 218.139.922 |
| Total | | 278.176.006 | 258.902.784 |
| Total simpanan nasabah | | 850.108.345 | 766.008.893 |
| Simpanan dari bank lain | | | |
| Giro, giro *wadiah* dan tabungan | 2c,2f,2y,24 | | |
| Pihak berelasi | 56 | 148.557 | 787.013 |
| Pihak ketiga | | 7.599.711 | 3.051.371 |
| Total | | 7.748.268 | 3.838.384 |
| *Inter-bank call money* - pihak ketiga | 2c,2f,2y,25 | 219.360 | 8.472.197 |
| Deposito berjangka | 2c,2f,2y,26 | | |
| Pihak berelasi | 56 | - | 116.958 |
| Pihak ketiga | | 5.430.238 | 4.066.276 |
| Total | | 5.430.238 | 4.183.234 |
| Total simpanan dari bank lain | | 13.397.866 | 16.493.815 |
| Liabilitas kepada pemegang polis pada kontrak *unit-link* | 2z,27 | 24.037.658 | 22.357.802 |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

**PT BANK MANDIRI (PERSERO) TBK. DAN ENTITAS ANAK**
**LAPORAN POSISI KEUANGAN KONSOLIDASIAN (lanjutan)**
**TANGGAL 31 DESEMBER 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | Catatan | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|---|
| **LIABILITAS, DANA *SYIRKAH* TEMPORER DAN EKUITAS (lanjutan)** | | | |
| **LIABILITAS (lanjutan)** | | | |
| Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali | 2c,2f,2m,28 | | |
| Pihak berelasi | 56,65 | - | 102.234 |
| Pihak ketiga | | 3.782.055 | 16.509.294 |
| Total | | 3.782.055 | 16.611.528 |
| Liabilitas derivatif | 2c,2f,2n,11 | | |
| Pihak berelasi | 56 | 42.505 | 19.126 |
| Pihak ketiga | | 1.152.517 | 1.098.551 |
| Total | | 1.195.022 | 1.117.677 |
| Liabilitas akseptasi | 2c,2f,2u,29 | | |
| Pihak berelasi | 56 | 2.076.355 | 4.688.800 |
| Pihak ketiga | | 8.203.484 | 9.200.062 |
| Total | | 10.279.839 | 13.888.862 |
| Efek-efek yang diterbitkan | 2c,2f,2aa,30 | | |
| Pihak berelasi | 56,65 | 10.696.100 | 10.071.700 |
| Pihak ketiga | | 21.620.405 | 9.055.200 |
| | | 32.316.505 | 19.126.900 |
| Dikurangi: biaya penerbitan yang belum diamortisasi | | (71.235) | (37.977) |
| Neto | | 32.245.270 | 19.088.923 |
| Estimasi kerugian atas komitmen dan kontinjensi | 2c,31c | 386.039 | 125.729 |
| Beban yang masih harus dibayar | 2c,2af,32 | 6.215.561 | 4.835.467 |
| Utang pajak | 2ad,33b | 1.286.973 | 1.087.949 |
| Liabilitas imbalan kerja | 2ai,34,51 | 7.586.150 | 7.987.887 |
| Provisi | 63b | 405.312 | 370.525 |
| Liabilitas lain-lain | 2c,35 | 16.861.260 | 15.795.137 |
| Pinjaman yang diterima | 2c,2f,2ab,36 | | |
| Pihak berelasi | 56,65 | 984.974 | 423.686 |
| Pihak ketiga | | 53.143.588 | 51.230.296 |
| Neto | | 54.128.562 | 51.653.982 |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

**PT BANK MANDIRI (PERSERO) TBK. DAN ENTITAS ANAK**
**LAPORAN POSISI KEUANGAN KONSOLIDASIAN (lanjutan)**
**TANGGAL 31 DESEMBER 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | Catatan | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|---|
| **LIABILITAS, DANA *SYIRKAH* TEMPORER DAN EKUITAS (lanjutan)** | | | |
| **LIABILITAS (lanjutan)** | | | |
| Pinjaman dan efek-efek subordinasi | 2c,2f,2ac,37 | | |
| Pihak berelasi | 56,65 | 127.750 | 136.750 |
| Pihak ketiga | | 537.295 | 550.040 |
| | | 665.045 | 686.790 |
| Dikurangi: biaya penerbitan yang belum diamortisasi | | (828) | (1.060) |
| Neto | | 664.217 | 685.730 |
| **TOTAL LIABILITAS** | | **1.025.749.580** | **941.953.100** |
| **DANA *SYIRKAH* TEMPORER** | 2f,2ae,38 | | |
| Simpanan nasabah | | | |
| Pihak berelasi | 56 | | |
| Tabungan - investasi terikat dan tabungan *mudharabah* - investasi tidak terikat | 38a.2a | 207.504 | 144.810 |
| Deposito *mudharabah* - investasi tidak terikat | 38a.3 | 1.526.416 | 2.132.346 |
| Total pihak berelasi | | 1.733.920 | 2.277.156 |
| Pihak ketiga | | | |
| Giro - investasi terikat dan giro *mudharabah musytarakah - musyarakah* | 38a.1 | 2.969.820 | 682.242 |
| Tabungan - investasi terikat dan investasi tidak terikat - *mudharabah* | 38a.2a | 34.465.922 | 31.173.610 |
| Deposito *mudharabah* - investasi tidak terikat | 38a.3 | 43.846.541 | 40.772.071 |
| Total pihak ketiga | | 81.282.283 | 72.627.923 |
| Total simpanan nasabah | | 83.016.203 | 74.905.079 |
| Simpanan dari bank lain | | | |
| Pihak ketiga | | | |
| Tabungan *mudharabah* - investasi tidak terikat | 38b | 343.098 | 277.312 |
| Deposito *mudharabah* - investasi tidak terikat | 38b | 102.929 | 156.298 |
| Total simpanan dari bank lain | | 446.027 | 433.610 |
| **TOTAL DANA *SYIRKAH* TEMPORER** | | **83.462.230** | **75.338.689** |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

**PT BANK MANDIRI (PERSERO) TBK. DAN ENTITAS ANAK**
**LAPORAN POSISI KEUANGAN KONSOLIDASIAN (lanjutan)**
**TANGGAL 31 DESEMBER 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | Catatan | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|---|
| **LIABILITAS, DANA *SYIRKAH* TEMPORER DAN EKUITAS (lanjutan)** | | | |
| **EKUITAS** | | | |
| Ekuitas yang dapat diatribusikan kepada pemilik entitas induk | | | |
| Modal saham - nilai nominal Rp250 (nilai penuh) per lembar saham pada tanggal 31 Desember 2019 dan 2018 Modal dasar - 1 lembar Saham Seri A Dwiwarna dan 63.999.999.999 lembar Saham Biasa Seri B pada tanggal 31 Desember 2019 dan 2018 Modal ditempatkan dan disetor - 1 lembar Saham Seri A Dwiwarna dan 46.666.666.665 lembar Saham Biasa Seri B pada tanggal 31 Desember 2019 dan 2018 | 40a | 11.666.667 | 11.666.667 |
| Tambahan modal disetor/agio saham | 40b | 17.316.192 | 17.316.192 |
| Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing | 2e | 13.388 | 112.171 |
| Keuntungan/(kerugian) neto yang belum direalisasi dari kenaikan/(penurunan) nilai wajar efek-efek dan obligasi pemerintah yang tersedia untuk dijual setelah dikurangi pajak tangguhan | 2j,2k | 1.385.796 | (1.638.088) |
| Bagian efektif lindung nilai arus kas | 2n,11 | (30.045) | (17.030) |
| Selisih bersih revaluasi aset tetap | 2r.i,18 | 30.306.255 | 26.435.307 |
| Keuntungan neto aktuarial program imbalan pasti setelah dikurangi pajak tangguhan | 2ai,34,51 | 653.489 | 348.613 |
| Penghasilan komprehensif lainnya | | 85.052 | - |
| Selisih transaksi dengan pihak nonpengendali | 1g | (106.001) | (106.001) |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

**PT BANK MANDIRI (PERSERO) TBK. DAN ENTITAS ANAK**
**LAPORAN POSISI KEUANGAN KONSOLIDASIAN (lanjutan)**
**TANGGAL 31 DESEMBER 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | Catatan | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|---|
| **LIABILITAS, DANA *SYIRKAH* TEMPORER DAN EKUITAS (lanjutan)** | | | |
| **EKUITAS (lanjutan)** | | | |
| Saldo laba (saldo rugi sebesar Rp162.874.901 telah dieliminasi dengan tambahan modal disetor/agio saham pada saat kuasi - reorganisasi pada tanggal 30 April 2003) | | | |
| Sudah ditentukan penggunaannya | | 5.380.268 | 5.380.268 |
| Belum ditentukan penggunaannya | | 137.929.792 | 121.704.418 |
| Total saldo laba | | 143.310.060 | 127.084.686 |
| | | 204.600.853 | 181.202.517 |
| Kepentingan nonpengendali atas aset bersih Entitas Anak yang dikonsolidasi | 2d,39 | 4.433.672 | 3.757.788 |
| **JUMLAH EKUITAS** | | **209.034.525** | **184.960.305** |
| **JUMLAH LIABILITAS, DANA *SYIRKAH* TEMPORER DAN EKUITAS** | | **1.318.246.335** | **1.202.252.094** |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

**PT BANK MANDIRI (PERSERO) Tbk. DAN ENTITAS ANAK**
**LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN**
**Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|---|
| | **Catatan** | **2019** | **2018** |
| **PENDAPATAN DAN BEBAN OPERASIONAL** | | | |
| Pendapatan bunga dan pendapatan syariah | 2f,2af,41,56 | | |
| Pendapatan bunga | | 84.431.175 | 74.454.382 |
| Pendapatan syariah | | 7.093.915 | 6.538.188 |
| Total pendapatan bunga dan pendapatan syariah | | 91.525.090 | 80.992.570 |
| Beban bunga dan beban syariah | 2f,2af,42,56 | | |
| Beban bunga | | (29.070.226) | (23.710.628) |
| Beban syariah | | (3.014.676) | (2.659.310) |
| Total beban bunga dan beban syariah | | (32.084.902) | (26.369.938) |
| **PENDAPATAN BUNGA DAN SYARIAH - NETO** | | **59.440.188** | **54.622.632** |
| Pendapatan premi | 2ag | 11.113.650 | 10.342.487 |
| Beban klaim | 2ag | (9.306.147) | (7.635.354) |
| **PENDAPATAN PREMI - NETO** | | **1.807.503** | **2.707.133** |
| **PENDAPATAN BUNGA, SYARIAH DAN PREMI - NETO** | | **61.247.691** | **57.329.765** |
| Pendapatan operasional lainnya | | | |
| Provisi dan komisi lainnya | 2ah,67 | 14.216.435 | 13.013.786 |
| Pendapatan dari kelompok diperdagangkan - neto | 2c,2e,2n,43 | 3.871.620 | 3.657.290 |
| Lain-lain | 44 | 8.402.343 | 11.000.989 |
| Total pendapatan operasional lainnya | | 26.490.398 | 27.672.065 |
| Pembentukan cadangan kerugian penurunan nilai | 2c,45 | (11.742.986) | (14.394.973) |
| (Pembentukan)/pembalikan penyisihan estimasi kerugian atas komitmen dan kontinjensi | 2c,31c | (262.215) | 270.973 |
| Pembentukan penyisihan lainnya | 2t,46 | (67.262) | (61.498) |
| Keuntungan/(kerugian) yang belum direalisasi dari kenaikan/(penurunan) nilai wajar investasi pemegang polis pada kontrak *unit-link* | 2j,2k,2z,47 | 8.205 | (18.483) |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

**PT BANK MANDIRI (PERSERO) Tbk. DAN ENTITAS ANAK**
**LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)**
**Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|---|
| | **Catatan** | **2019** | **2018** |
| Keuntungan dari penjualan efek-efek dan obligasi pemerintah | 2j,2k,48 | 853.850 | 674.087 |
| Beban operasional lainnya | 2f,2ai, | | |
| Beban gaji dan tunjangan | 49,51,56 | (17.221.046) | (16.322.769) |
| Beban umum dan administrasi | 2r,50 | (17.635.053) | (16.587.005) |
| Lain-lain - neto | 52 | (5.220.068) | (4.656.365) |
| Total beban operasional lainnya | | (40.076.167) | (37.566.139) |
| **LABA OPERASIONAL** | | **36.451.514** | **33.905.797** |
| (Beban)/pendapatan bukan operasional - neto | 53 | (10.074) | 37.572 |
| **LABA SEBELUM BEBAN PAJAK DAN KEPENTINGAN NONPENGENDALI** | | **36.441.440** | **33.943.369** |
| Beban pajak | | | |
| Kini | 2ad,33c,33d | | |
| Tahun berjalan | | (7.433.937) | (5.918.708) |
| Tahun sebelumnya | 33f | (201.197) | (1.313.347) |
| Tangguhan | 2ad,33c,33e | (350.714) | (859.377) |
| Total beban pajak - neto | | (7.985.848) | (8.091.432) |
| **LABA TAHUN BERJALAN** | | **28.455.592** | **25.851.937** |
| **PENGHASILAN KOMPREHENSIF LAIN** | | | |
| **Pos-pos yang tidak akan direklasifikasi ke laba rugi** | | | |
| Keuntungan revaluasi aset tetap | 2r.i | 3.870.948 | 768.681 |
| Keuntungan aktuarial program imbalan pasti | 2ai | 368.663 | 1.023.174 |
| Pajak penghasilan terkait pos-pos yang tidak akan direklasifikasi ke laba rugi | | (72.032) | (206.373) |
| Lainnya | | 85.052 | - |
| | | 4.252.631 | 1.585.482 |
| **Pos-pos yang akan direklasifikasi ke laba rugi** | | | |
| Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing | 2e | (100.228) | (55.547) |
| Perubahan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual | 2j,2k | 3.819.305 | (3.585.763) |
| Bagian efektif dari lindung nilai arus kas | 2n | (34.028) | (27.695) |
| Pajak penghasilan terkait pos-pos yang akan direklasifikasi ke laba rugi | | (726.604) | 766.774 |
| | | 2.958.445 | (2.902.231) |
| **Penghasilan komprehensif lain tahun berjalan - setelah pajak penghasilan** | | **7.211.076** | **(1.316.749)** |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

**PT BANK MANDIRI (PERSERO) Tbk. DAN ENTITAS ANAK**
**LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)**
**Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|---|
| | **Catatan** | **2019** | **2018** |
| **PENGHASILAN KOMPREHENSIF LAIN (lanjutan)** | | | |
| **TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN** | | **35.666.668** | **24.535.188** |
| **Laba tahun berjalan yang diatribusikan kepada:** | | | |
| Pemilik Entitas Induk | | 27.482.133 | 25.015.021 |
| Kepentingan nonpengendali | 2d | 973.459 | 836.916 |
| | | **28.455.592** | **25.851.937** |
| **Total penghasilan komprehensif tahun berjalan yang diatribusikan kepada:** | | | |
| Pemilik Entitas Induk | | 34.655.095 | 23.771.531 |
| Kepentingan nonpengendali | 2d | 1.011.573 | 763.657 |
| | | **35.666.668** | **24.535.188** |
| **LABA PER SAHAM** | 2aj | | |
| Dasar (dalam Rupiah penuh) | | 588,90 | 536,04 |
| Dilusian (dalam Rupiah penuh) | | 588,90 | 536,04 |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

# PT BANK MANDIRI (PERSERO) Tbk. DAN ENTITAS ANAK
## LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN
## Untuk Tahun yang Berakhir pada
## Tanggal 31 Desember 2019
## (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

| | Catatan | Modal ditempatkan dan disetor | Tambahan modal disetor/ agio saham | Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing | Keuntungan/ (kerugian) neto yang belum direalisasi dari kenaikan/ (penurunan) nilai wajar efek-efek dan obligasi pemerintah yang tersedia untuk dijual setelah dikurangi pajak tangguhan | Bagian efektif lindung nilai arus kas | Selisih bersih revaluasi aset tetap | Keuntungan neto aktuarial program imbalan pasti setelah dikurangi pajak tangguhan | Penghasilan komprehensif lainnya | Selisih transaksi dengan pihak nonpengendali | Saldo laba | | | Kepentingan nonpengendali atas aset neto Entitas Anak yang dikonsolidasi | Total ekuitas |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | Sudah ditentukan penggunaannya | Belum ditentukan penggunaannya | Total | | |
| **Saldo pada tanggal 1 Januari 2019** | | **11.666.667** | **17.316.192** | **112.171** | **(1.638.088)** | **(17.030)** | **26.435.307** | **348.613** | **-** | **(106.001)** | **5.380.268** | **121.704.418** | **127.084.686** | **3.757.788** | **184.960.305** |
| Pembayaran dividen dari laba bersih tahun 2018 | **40c** | - | - | - | - | - | - | - | - | - | - | (11.256.759) | (11.256.759) | - | (11.256.759) |
| Kepentingan nonpengendali atas pembayaran dividen dan perubahan ekuitas Entitas Anak | 2d | - | - | - | - | - | - | - | - | - | - | - | - | (335.689) | (335.689) |
| Laba tahun berjalan | | - | - | - | - | - | - | - | - | - | - | 27.482.133 | 27.482.133 | 973.459 | 28.455.592 |
| Penghasilan komprehensif lain tahun berjalan | | - | - | (98.783) | 3.023.884 | (13.015) | 3.870.948 | 304.876 | 85.052 | - | - | - | - | 38.114 | 7.211.076 |
| **Saldo pada tanggal 31 Desember 2019** | | **11.666.667** | **17.316.192** | **13.388** | **1.385.796** | **(30.045)** | **30.306.255** | **653.489** | 85.052 | **(106.001)** | **5.380.268** | **137.929.792** | **143.310.060** | **4.433.672** | **209.034.525** |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

# PT BANK MANDIRI (PERSERO) Tbk. DAN ENTITAS ANAK
## LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN (lanjutan)
## Untuk Tahun yang Berakhir pada
## Tanggal 31 Desember 2019
## (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

| | Catatan | Modal ditempatkan dan disetor | Tambahan modal disetor/ agio saham | Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing | (Kerugian)/ keuntungan neto yang belum direalisasi dari kenaikan nilai wajar efek-efek dan obligasi pemerintah yang tersedia untuk dijual setelah dikurangi pajak tangguhan | Bagian efektif lindung nilai arus kas | Selisih bersih revaluasi aset tetap | Keuntungan/ (kerugian) neto aktuarial program imbalan pasti setelah dikurangi pajak tangguhan | Selisih transaksi dengan pihak nonpengendali | Saldo laba | | | Kepentingan nonpengendali atas aset neto Entitas Anak yang dikonsolidasi | Total ekuitas |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | Sudah ditentukan penggunaannya | Belum ditentukan penggunaannya | Total | | |
| **Saldo pada tanggal 1 Januari 2018** | | **11.666.667** | **17.316.192** | **168.412** | **1.117.864** | **(6.436)** | **25.666.631** | **(462.008)** | **(106.001)** | **5.380.268** | **105.977.254** | **111.357.522** | **3.287.289** | **170.006.132** |
| Pembayaran dividen dari laba bersih tahun 2017 | 40c | - | - | - | - | - | - | - | - | - | (9.287.857) | (9.287.857) | - | (9.287.857) |
| Kepentingan nonpengendali atas pembayaran dividen dan perubahan ekuitas Entitas Anak | 2d | - | - | - | - | - | - | - | - | - | - | - | (293.158) | (293.158) |
| Laba tahun berjalan | | - | - | - | - | - | - | - | - | - | 25.015.021 | 25.015.021 | 836.916 | 25.851.937 |
| Penghasilan komprehensif lain tahun berjalan | | - | - | (56.241) | (2.755.952) | (10.594) | 768.676 | 810.621 | - | - | - | - | (73.259) | (1.316.749) |
| **Saldo pada tanggal 31 Desember 2018** | | **11.666.667** | **17.316.192** | **112.171** | **(1.638.088)** | **(17.030)** | **26.435.307** | **348.613** | **(106.001)** | **5.380.268** | **121.704.418** | **127.084.686** | **3.757.788** | **184.960.305** |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

**PT BANK MANDIRI (PERSERO) Tbk. DAN ENTITAS ANAK**
**LAPORAN ARUS KAS KONSOLIDASIAN**
**Untuk Tahun yang Berakhir pada**
**Tanggal 31 Desember 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|---|
| | **Catatan** | **2019** | **2018** |
| **ARUS KAS DARI AKTIVITAS OPERASIONAL** | | | |
| Penerimaan pendapatan bunga | | 80.611.352 | 70.439.495 |
| Penerimaan pendapatan syariah | | 7.131.796 | 6.583.301 |
| Penerimaan pendapatan provisi, komisi dan premi - neto | | 16.023.938 | 15.720.919 |
| Pembayaran beban bunga | | (28.769.875) | (23.124.701) |
| Pembayaran beban syariah | | (2.987.143) | (2.674.047) |
| Penerimaan dari penjualan obligasi pemerintah - diukur pada nilai wajar melalui laba rugi | | 127.549.079 | 56.455.307 |
| Pembelian obligasi pemerintah - diukur pada nilai wajar melalui laba rugi | | (128.375.141) | (56.865.888) |
| Laba selisih kurs - neto | | 2.414.433 | 6.058.853 |
| Pendapatan dari kelompok diperdagangkan - neto | | 779.664 | 547.986 |
| Pendapatan operasional lainnya - lain-lain | | 3.529.280 | 4.307.755 |
| Beban operasional lainnya - lain-lain | | (3.387.910) | (4.544.296) |
| Beban gaji dan tunjangan | | (17.317.907) | (15.801.649) |
| Beban umum dan administrasi | | (15.575.697) | (14.771.162) |
| (Beban)/Pendapatan bukan operasional - neto | | (22.603) | 15.682 |
| Pembayaran pajak penghasilan badan | | (7.551.004) | (7.200.860) |
| Arus kas dari aktivitas operasional sebelum perubahan aset dan liabilitas operasional | | 34.052.262 | 35.146.695 |
| Penurunan/(kenaikan) atas aset operasional: | | | |
| Penempatan pada Bank Indonesia dan bank lain | | 359.212 | 1.743.348 |
| Efek-efek - diukur pada nilai wajar melalui laba rugi | | (7.203.658) | 1.823.982 |
| Tagihan lainnya - transaksi perdagangan | | (4.002.645) | (973.579) |
| Kredit yang diberikan | | (89.102.373) | (93.514.200) |
| Piutang/pembiayaan syariah | | (9.764.609) | (9.187.208) |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | | 142.266 | 531.686 |
| Piutang pembiayaan konsumen | | (2.088.779) | (2.834.995) |
| Investasi bersih dalam sewa pembiayaan | | 249.143 | (966.751) |
| Pajak dibayar dimuka | | 59.427 | 1.452.022 |
| Biaya dibayar dimuka | | (154.364) | (73.952) |
| Aset lain-lain | | 1.754.709 | (3.296.918) |
| Penerimaan atas aset keuangan yang telah dihapusbukukan | | 5.018.924 | 6.845.434 |
| Kenaikan/(penurunan) atas liabilitas operasional dan dana syirkah temporer: | | | |
| Bank konvensional | | | |
| Giro | | 46.976.850 | (3.467.776) |
| Tabungan | | 21.759.264 | (1.402.889) |
| Deposito berjangka | | 20.520.226 | 21.975.342 |
| *Interbank call money* | | (8.252.837) | 7.464.542 |
| Liabilitas segera | | (673.743) | 1.004.627 |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

**PT BANK MANDIRI (PERSERO) Tbk. DAN ENTITAS ANAK**
**LAPORAN ARUS KAS KONSOLIDASIAN (lanjutan)**
**Untuk Tahun yang Berakhir pada**
**Tanggal 31 Desember 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|---|
| | **Catatan** | **2019** | **2018** |
| **ARUS KAS DARI AKTIVITAS OPERASIONAL (lanjutan)** | | | |
| Kenaikan/(penurunan) atas liabilitas operasional dan dana *syirkah* temporer (lanjutan): | | | |
| Liabilitas kepada pemegang polis *unit-link* | 27 | 1.679.856 | (896.233) |
| Utang pajak lainnya | | 114.894 | 46.922 |
| Liabilitas lain-lain | | 4.400.324 | (2.053.360) |
| Bank syariah - dana syirkah temporer | | | |
| - Investasi terikat giro dan giro *mudharabah musytarakah - musyarakah* | | 2.287.578 | 156.957 |
| - Investasi terikat tabungan dan investasi tidak terikat tabungan *mudharabah* | | 3.420.792 | 3.078.422 |
| - Investasi tidak terikat deposito *mudharabah* | | 2.415.171 | 5.435.412 |
| **Kas neto yang diperoleh dari/(digunakan untuk) aktivitas operasional** | | **23.967.890** | **(31.962.470)** |
| **ARUS KAS DARI AKTIVITAS INVESTASI** | | | |
| Kenaikan efek-efek - selain diukur pada nilai wajar melalui laba rugi | | (1.423.112) | (5.290.469) |
| Kenaikan obligasi pemerintah - selain diukur pada nilai wajar melalui laba rugi | | (10.011.890) | (12.544.614) |
| Penerimaan dari penjualan aset tetap | | 17.710 | 87.908 |
| Pembelian aset tetap | | (3.685.566) | (2.432.966) |
| Pembelian aset tidak berwujud | | (1.149.030) | (861.048) |
| **Kas neto yang digunakan untuk aktivitas investasi** | | **(16.251.888)** | **(21.041.189)** |
| **ARUS KAS DARI AKTIVITAS PENDANAAN** | | | |
| Kenaikan investasi di Entitas Anak | | (514.742) | (474.552) |
| Kenaikan atas efek-efek yang diterbitkan | | 13.379.710 | 2.170.723 |
| Kenaikan atas pinjaman yang diterima | | 3.865.402 | 12.105.048 |
| (Penurunan)/kenaikan atas pinjaman dan efek-efek subordinasi | | (15.406) | 484.358 |
| (Penurunan)/kenaikan efek-efek yang dijual dengan janji dibeli kembali | 28 | (12.330.221) | 12.153.318 |
| Pembayaran dividen | 40c | (11.256.759) | (9.287.857) |
| **Kas neto yang (digunakan untuk)/diperoleh dari aktivitas pendanaan** | | **(6.872.016)** | **17.151.038** |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

**PT BANK MANDIRI (PERSERO) Tbk. DAN ENTITAS ANAK**
**LAPORAN ARUS KAS KONSOLIDASIAN (lanjutan)**
**Untuk Tahun yang Berakhir pada**
**Tanggal 31 Desember 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|---|
| | **Catatan** | **2019** | **2018** |
| **KENAIKAN/(PENURUNAN) NETO KAS DAN SETARA KAS** | | **843.986** | **(35.852.621)** |
| **DAMPAK PERUBAHAN SELISIH KURS TERHADAP KAS DAN SETARA KAS** | | **(1.728.922)** | **1.754.511** |
| **KAS DAN SETARA KAS PADA AWAL TAHUN** | | **124.677.686** | **158.775.796** |
| **KAS DAN SETARA KAS PADA AKHIR TAHUN** | | **123.792.750** | **124.677.686** |
| Kas dan setara kas pada akhir tahun terdiri dari: | | | |
| Kas | 62.B.(viii) | 28.094.267 | 27.348.914 |
| Giro pada Bank Indonesia | 4 | 46.490.930 | 59.852.761 |
| Giro pada bank lain | 5 | 12.563.490 | 14.835.961 |
| Investasi jangka pendek likuid dengan jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan | | 36.644.063 | 22.640.050 |
| **Total kas dan setara kas** | | **123.792.750** | **124.677.686** |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

## 1. INFORMASI UMUM

### a. Pendirian usaha

PT Bank Mandiri (Persero) Tbk. (selanjutnya disebut "Bank Mandiri" atau "Bank") didirikan pada tanggal 2 Oktober 1998 di Negara Republik Indonesia dengan akta notaris Sutjipto, S.H., No. 10, berdasarkan Peraturan Pemerintah No. 75 Tahun 1998 tanggal 1 Oktober 1998. Akta pendirian dimaksud telah disahkan oleh Menteri Kehakiman Republik Indonesia berdasarkan Surat Keputusan No. C2-16561.HT.01.01.TH.98 tanggal 2 Oktober 1998, serta diumumkan pada Tambahan No. 6859 dalam Berita Negara Republik Indonesia No. 97 tanggal 4 Desember 1998.

Bank Mandiri didirikan melalui penggabungan usaha PT Bank Bumi Daya (Persero) ("BBD"), PT Bank Dagang Negara (Persero) ("BDN"), PT Bank Ekspor Impor Indonesia (Persero) ("Bank Exim") dan PT Bank Pembangunan Indonesia (Persero) ("Bapindo") (selanjutnya secara bersama-sama disebut "Bank Peserta Penggabungan").

Berdasarkan Pasal 3 Anggaran Dasar Bank Mandiri, ruang lingkup kegiatan Bank Mandiri adalah melakukan usaha di bidang perbankan sesuai dengan ketentuan dan peraturan perundang-undangan yang berlaku. Bank Mandiri mulai beroperasi pada tanggal 1 Agustus 1999.

Anggaran Dasar Bank Mandiri telah mengalami beberapa kali perubahan, sebagaimana terakhir berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan No. 21, tanggal 11 April 2018, yang dibuat di hadapan Ashoya Ratam SH, Mkn, Notaris di Jakarta Selatan, sehubungan dengan Program Kementerian Badan Usaha Milik Negara ("BUMN") untuk melakukan standardisasi Anggaran Dasar BUMN terbuka. Perubahan tersebut telah diberitahukan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat No. AHU-AH.01.03-0172245 perihal Penerimaan Pemberitahuan Perubahan Anggaran Dasar Perusahaan Perseroan PT Bank Mandiri (Persero) Tbk. tanggal 30 April 2018, serta terdaftar pada Daftar Perseroan No. AHU-0061310.AH.01.11 Tahun 2018 tanggal 30 April 2018.

### b. Penggabungan usaha

Pada akhir bulan Februari 1998, Pemerintah Republik Indonesia (selanjutnya disebut "Pemerintah") mengumumkan rencana untuk melakukan restrukturisasi atas Bank Peserta Penggabungan. Sehubungan dengan rencana restrukturisasi tersebut, Pemerintah mendirikan Bank Mandiri pada bulan Oktober 1998 dengan melakukan penyetoran tunai dan pengalihan saham Pemerintah pada Bank Peserta Penggabungan (Catatan 40a dan 40b). Selisih antara harga transfer dan nilai buku saham pada saat restrukturisasi tidak dihitung karena dinilai tidak praktis. Seluruh kerugian yang timbul selama periode restrukturisasi diakui dalam Program Rekapitalisasi.

Rencana restrukturisasi tersebut dirancang untuk menggabungkan usaha Bank Peserta Penggabungan ke dalam Bank Mandiri pada bulan Juli 1999 dan rekapitalisasi Bank Mandiri. Restrukturisasi Bank Peserta Penggabungan ke dalam Bank Mandiri juga mencakup:

- Restrukturisasi kredit yang diberikan
- Restrukturisasi aset non-kredit yang diberikan
- Rasionalisasi kantor cabang di dalam dan luar negeri
- Rasionalisasi sumber daya manusia

Berdasarkan akta notaris Sutjipto, S.H., No. 100 tanggal 24 Juli 1999, Bank Peserta Penggabungan secara hukum melakukan penggabungan usaha ke dalam Bank Mandiri. Akta Penggabungan Usaha tersebut disahkan oleh Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No. C-13.781.HT.01.04.TH.99 tanggal 29 Juli 1999 dan disetujui oleh Gubernur Bank Indonesia dengan Surat Keputusan No. 1/9/KEP.GBI/1999 tanggal 29 Juli 1999. Penggabungan tersebut dinyatakan sah oleh Kepala Kantor Departemen Perindustrian dan Perdagangan Jakarta Selatan melalui Surat Keputusan No. 09031827089 tanggal 31 Juli 1999.

## 1. INFORMASI UMUM (lanjutan)

### b. Penggabungan usaha (lanjutan)

Pada tanggal efektif penggabungan usaha:

- Semua aset dan liabilitas Bank Peserta Penggabungan dialihkan ke Bank Mandiri sebagai Bank Hasil Penggabungan;
- Semua operasi dan aktivitas bisnis Bank Peserta Penggabungan dialihkan dan dioperasikan oleh Bank Mandiri;
- Bank Mandiri mendapat tambahan modal disetor sebesar Rp1.000.000 (satu juta Rupiah) (nilai penuh) atau setara dengan 1 (satu) lembar saham yang merupakan sisa saham yang dimiliki oleh Pemerintah pada masing-masing Bank Peserta Penggabungan (Catatan 40a dan 40b).

Pada tanggal efektif dimaksud, Bank Peserta Penggabungan secara hukum dibubarkan tanpa proses likuidasi dan Bank Mandiri sebagai Bank Hasil Penggabungan menerima seluruh hak dan liabilitas dari Bank Peserta Penggabungan.

### c. Rekapitalisasi

Dalam rangka mengatasi kondisi ekonomi yang memburuk di Indonesia pada sektor perbankan, pada tanggal 31 Desember 1998, Pemerintah telah mengeluarkan Peraturan Pemerintah No. 84 Tahun 1998 tentang Program Rekapitalisasi Bank Umum yang bertujuan untuk meningkatkan permodalan bank umum agar dapat memenuhi Rasio Kecukupan Modal (*Capital Adequacy Ratio* yang selanjutnya disebut "CAR") minimum sesuai dengan ketentuan yang ditetapkan. Keikutsertaan bank umum dalam Program Rekapitalisasi didasarkan pada persyaratan dan prosedur yang ditetapkan dalam Surat Keputusan Bersama Menteri Keuangan dan Gubernur Bank Indonesia No. 53/KMK.017/1999 dan No. 31/12/KEP/GBI tanggal 8 Februari 1999. Berdasarkan Surat Keputusan Bersama tersebut, Pemerintah antara lain harus melakukan Program Rekapitalisasi Bank Umum terhadap seluruh Bank Milik Negara, Bank Pembangunan Daerah dan Bank Umum yang berstatus "*Bank Take Over*" oleh Badan Penyehatan Perbankan Nasional ("BPPN").

Pada tanggal 28 Mei 1999, Pemerintah mengeluarkan Peraturan Pemerintah No. 52 Tahun 1999 (PP No. 52/1999) tentang penambahan penyertaan modal Pemerintah Republik Indonesia pada Bank Mandiri melalui penerbitan Obligasi Rekapitalisasi Pemerintah oleh Menteri Keuangan dengan nilai maksimum Rp137.800.000. Pelaksanaan PP No. 52/1999 diatur dalam Surat Keputusan Bersama Menteri Keuangan dan Gubernur Bank Indonesia No. 389/KMK.017/1999 dan No. 1/10/KEP/GBI tanggal 29 Juli 1999.

Selama Obligasi Rekapitalisasi Pemerintah tersebut belum diterbitkan, pada saat itu Bank Mandiri mengakui adanya "Tagihan kepada Pemerintah" sebesar Rp137.800.000 sesuai dengan penegasan Komitmen Pemerintah melalui surat dari Menteri Keuangan No. S-360/MK.017/1999 tanggal 29 September 1999 dan persetujuan Menteri Negara Pendayagunaan BUMN melalui surat No. S-510/M-PBUMN/1999 tanggal 29 September 1999.

Sesuai dengan Surat Bank Indonesia No. 1/1/GBI/DPIP tanggal 11 Oktober 1999 perihal penerbitan Obligasi/Surat Utang Pemerintah dalam rangka penyertaan modal Pemerintah Republik Indonesia di Bank Mandiri, Bank Indonesia menyetujui tagihan kepada Pemerintah tersebut di atas termasuk dalam modal inti Bank Mandiri *(Tier I)* dalam perhitungan Rasio Kecukupan Modal (CAR) pada tanggal 31 Juli 1999 sampai dengan 30 September 1999, dengan syarat bahwa selambat-lambatnya tanggal 15 Oktober 1999, Obligasi/Surat Utang Pemerintah telah diterima oleh Bank Indonesia.

## 1. INFORMASI UMUM (lanjutan)

### c. Rekapitalisasi (lanjutan)

Berdasarkan Peraturan Pemerintah No. 97 Tahun 1999 tanggal 24 Desember 1999 tentang penambahan penyertaan modal Pemerintah di Bank Mandiri dalam rangka Program Rekapitalisasi, Pemerintah menambah penyertaan modal sampai sejumlah maksimum Rp42.200.000, sehingga penyertaan secara keseluruhan menjadi setinggi-tingginya sebesar Rp180.000.000.

Dalam rangka pelaksanaan Peraturan Pemerintah No. 52 dan No. 97 Tahun 1999 tersebut di atas, maka dalam Perjanjian Rekapitalisasi Sementara antara Pemerintah dengan Bank Mandiri beserta perubahannya, Pemerintah telah mengeluarkan Obligasi Rekapitalisasi Pemerintah dalam 2 (dua) tahap, yaitu sebesar Rp103.000.000 pada tanggal 13 Oktober 1999 dan Rp75.000.000 pada tanggal 28 Desember 1999, sehingga pada tanggal 31 Desember 1999 jumlah keseluruhan Obligasi Rekapitalisasi Pemerintah yang diterbitkan berdasarkan perjanjian tersebut menjadi sebesar Rp178.000.000.

Berdasarkan Kontrak Manajemen pada tanggal 8 April 2000 antara Bank Mandiri dan Pemerintah, ditetapkan jumlah kebutuhan rekapitalisasi Bank Mandiri adalah sebesar Rp173.931.000 atau lebih kecil dari jumlah Obligasi Rekapitalisasi Pemerintah. Dari kelebihan tersebut, sebesar Rp1.412.000 digunakan sebagai tambahan modal disetor, sedangkan sisanya sebesar Rp2.657.000 dikembalikan kepada Pemerintah pada tanggal 7 Juli 2000 dalam bentuk Obligasi Rekapitalisasi Pemerintah sebanyak 2.657.000 (dua juta enam ratus lima puluh tujuh ribu) unit.

Sesuai Surat Menteri Keuangan Republik Indonesia No. S-174/MK.01/2003 tanggal 24 April 2003 tentang pengembalian kelebihan Obligasi Rekapitalisasi Pemerintah yang sebelumnya digunakan sebagai tambahan modal, Bank Mandiri telah mengembalikan Obligasi Rekapitalisasi Pemerintah sebesar Rp1.412.000 kepada Pemerintah pada tanggal 25 April 2003 (Catatan 40b).

Menteri Keuangan Republik Indonesia mengeluarkan Surat Keputusan (“KMK-RI”) No. 227/KMK.02/2003 tanggal 23 Mei 2003 dan KMK-RI No. 420/KMK-02/2003 tanggal 30 September 2003 yang antara lain memutuskan jumlah final tambahan penyertaan modal Pemerintah di Bank Mandiri sebesar Rp173.801.315 (Catatan 40b).

### d. Penawaran umum perdana saham dan kuasi-reorganisasi

**Penawaran umum perdana saham Bank Mandiri**

Bank Mandiri telah menyampaikan pernyataan pendaftaran sehubungan dengan Penawaran Umum Perdana Saham (*Initial Public Offering* yang selanjutnya disebut *“*IPO*”*) kepada Otoritas Jasa Keuangan (“OJK”), dahulu Badan Pengawas Pasar Modal dan Lembaga Keuangan (“Bapepam dan LK”), pada tanggal 2 Juni 2003 dan telah dinyatakan efektif berdasarkan Surat Ketua Bapepam dan LK No. S-1551/PM/2003 tanggal 27 Juni 2003.

Nama perusahaan berubah dari semula PT Bank Mandiri (Persero) menjadi PT Bank Mandiri (Persero) Tbk. berdasarkan perubahan anggaran dasar yang dilaksanakan dengan akta notaris Sutjipto, S.H., No. 2 tanggal 1 Juni 2003 dan telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. C-12783.HT.01.04.TH.2003 tanggal 6 Juni 2003 dan telah diumumkan pada Berita Negara Republik Indonesia No. 63 tanggal 8 Agustus 2003, Tambahan Berita Negara Republik Indonesia No. 6590.

Pada tanggal 14 Juli 2003, Bank Mandiri melakukan IPO atas 4.000.000.000 lembar Saham Biasa Seri B, dengan nilai nominal Rp500 (nilai penuh) per lembar saham yang dijual dengan harga Rp675 (nilai penuh) per lembar saham. Penawaran umum kepada masyarakat tersebut merupakan divestasi atas 20,00% saham Bank Mandiri milik Pemerintah (Catatan 40a).

## 1. INFORMASI UMUM (lanjutan)

### d. Penawaran umum perdana saham dan kuasi-reorganisasi (lanjutan)

**Penawaran umum perdana saham Bank Mandiri (lanjutan)**

Pada tanggal 14 Juli 2003, sebanyak 19.800.000.000 lembar Saham Biasa Seri B Bank Mandiri telah dicatatkan di Bursa Efek Jakarta dan Bursa Efek Surabaya berdasarkan surat persetujuan dari Bursa Efek Jakarta No. S-1187/BEJ.PSJ/07-2003 tanggal 8 Juli 2003 dan Bursa Efek Surabaya No. JKT-028/LIST/BES/VII/2003 tanggal 10 Juli 2003.

**Kuasi-reorganisasi**

Untuk menghilangkan konsekuensi negatif karena dibebani dengan saldo rugi, Bank Mandiri melakukan kuasi-reorganisasi sesuai keputusan Rapat Umum Pemegang Saham Luar Biasa (“RUPS-LB”) tanggal 29 Mei 2003.

Penyesuaian kuasi-reorganisasi telah dibukukan pada tanggal 30 April 2003, saldo rugi sebesar Rp162.874.901 dieliminasi ke akun tambahan modal disetor/agio saham.

Anggaran Dasar Bank Mandiri telah mengalami perubahan sehubungan dengan perubahan tambahan modal disetor karena adanya kuasi-reorganisasi sesuai dengan Akta Notaris Sutjipto, S.H., No. 130 tanggal 29 September 2003 dan telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. C-25309.HT.01.04.TH.2003 tanggal 23 Oktober 2003 dan diumumkan pada Berita Negara Republik Indonesia No. 910 tanggal 23 Oktober 2003, Tambahan No. 93.

Pada tanggal 30 Oktober 2003, RUPS-LB Bank Mandiri menyetujui kuasi-reorganisasi pada tanggal 30 April 2003 tersebut sebagaimana terdapat dalam akta notaris Sutjipto, S.H., No. 165 tanggal 30 Oktober 2003.

### e. Divestasi kepemilikan saham oleh Pemerintah

Pada tanggal 11 Maret 2004, Pemerintah telah melakukan divestasi lanjutan atas 10,00% kepemilikan di Bank Mandiri atau sebanyak 2.000.000.000 lembar Saham Biasa Seri B melalui *private placements* (Catatan 40a).

### f. Penawaran umum obligasi subordinasi, penawaran umum obligasi dan *medium term notes*, penawaran umum terbatas saham dan perubahan modal saham Bank Mandiri

**Penawaran umum obligasi subordinasi Bank Mandiri**

Pada tanggal 3 Desember 2009, Bank Mandiri mendapat persetujuan efektif dari Ketua Bapepam dan LK dengan suratnya No. S-10414/BL/2009 tanggal 3 Desember 2009 untuk melakukan penawaran umum Obligasi Subordinasi Rupiah Bank Mandiri I Tahun 2009 dengan nilai nominal sebesar Rp3.500.000. Pada tanggal 14 Desember 2009, obligasi tersebut telah dicatat pada Bursa Efek Indonesia.

**Penawaran umum obligasi dan *medium term notes* Bank Mandiri**

Pada tanggal 11 April 2019, Bank Mandiri menerbitkan *Euro Medium Term Notes* (EMTN) dengan nilai nominal sebesar USD750.000.000 (nilai penuh) di Singapore Exchange (SGX).

Pada tanggal 21 September 2018, Bank Mandiri menerbitkan Obligasi Berkelanjutan I Bank Mandiri Tahap III Tahun 2018 (“Obligasi Berkelanjutan I Tahap III”) dengan nilai nominal sebesar Rp3.000.000.

## 1. INFORMASI UMUM (lanjutan)

### f. Penawaran umum obligasi subordinasi, penawaran umum obligasi dan *medium term notes*, penawaran umum terbatas saham dan perubahan modal saham Bank Mandiri (lanjutan)

**Penawaran umum obligasi dan *medium term notes* Bank Mandiri (lanjutan)**

Pada tanggal 30 September 2016, Bank Mandiri menerbitkan Obligasi Berkelanjutan I Bank Mandiri Tahap I Tahun 2016 ("Obligasi Berkelanjutan I Tahap I") dengan nilai nominal sebesar Rp5.000.000 dan pada tanggal 15 Juni 2017, Bank Mandiri menerbitkan Obligasi Berkelanjutan I Bank Mandiri Tahap II Tahun 2017 ("Obligasi Berkelanjutan I Tahap II") dengan nilai nominal sebesar Rp6.000.000 (Catatan 30).

**Penawaran umum terbatas saham Bank Mandiri**

Untuk penguatan struktur permodalan, Bank Mandiri meningkatkan modal ditempatkan dan disetor melalui Penawaran Umum Terbatas ("PUT") dengan Hak Memesan Efek Terlebih Dahulu ("HMETD") dan terkait dengan PUT tersebut, Bank Mandiri telah menyampaikan pernyataan pendaftaran pertama dan kedua kepada Otoritas Jasa Keuangan ("OJK"), dahulu Badan Pengawas Pasar Modal dan Lembaga Keuangan ("Bapepam dan LK"), pada tanggal 26 Desember 2010 dan tanggal 18 Januari 2011. Bapepam dan LK berdasarkan Surat Pelaksana Ketua Bapepam dan LK No. S-807/BL/2011 tanggal 27 Januari 2011 menyatakan bahwa pendaftaran PUT dengan HMETD Bank Mandiri tersebut telah efektif dan juga telah memperoleh persetujuan pemegang saham sesuai hasil keputusan RUPS-LB tanggal 28 Januari 2011 sebagaimana terdapat dalam Akta Notaris Dr. A. Partomuan Pohan, S.H., LLM No. 15 tanggal 25 Februari 2011 yang telah dilaporkan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan bukti penerimaan laporan No. AHU-AH.01.10-07446 tanggal 10 Maret 2011 dan telah didaftarkan pada Daftar Perseroan No. AHU-0019617.AH.01.09 Tahun 2011 tanggal 10 Maret 2011.

Total HMETD yang diterbitkan Bank Mandiri adalah sebanyak 2.336.838.591 lembar saham dengan harga sebesar Rp5.000 (nilai penuh) per lembar yang telah ditetapkan pada tanggal 25 Januari 2011 dan pelaksanaan periode perdagangan HMETD dimulai tanggal 14 Februari 2011 sampai dengan 21 Februari 2011.

Pemerintah Republik Indonesia sebagai pemegang saham mayoritas Bank Mandiri, tidak melaksanakan haknya untuk memperoleh HMETD, namun mengalihkannya kepada pemegang saham publik lainnya, sehingga komposisi persentase kepemilikan saham Pemerintah pada Bank Mandiri menjadi berkurang atau mengalami dilusi dari sebesar 66,68% sebelum periode pelaksanaan HMETD menjadi sebesar 60,00% setelah pelaksanaan HMETD.

**Perubahan modal saham Bank Mandiri**

Rincian perubahan modal saham ditempatkan dan disetor (Catatan 40a) adalah sebagai berikut:

| | **Total saham** |
|---|---|
| Setoran awal dalam pendirian oleh Pemerintah di tahun 1998 | 4.000.000 |
| Penambahan modal disetor oleh Pemerintah di tahun 1999 | 251.000 |
| | 4.251.000 |
| Penambahan modal disetor oleh Pemerintah di tahun 2003 | 5.749.000 |
| | 10.000.000 |

## 1. INFORMASI UMUM (lanjutan)

### f. Penawaran umum obligasi subordinasi, penawaran umum obligasi dan *medium term notes*, penawaran umum terbatas saham dan perubahan modal saham Bank Mandiri (lanjutan)

**Perubahan modal saham Bank Mandiri (lanjutan)**

Rincian perubahan modal saham ditempatkan dan disetor (Catatan 40a) adalah sebagai berikut (lanjutan):

| | **Total saham** |
|---|---|
| Penurunan nilai nominal saham dari Rp1.000.000 (nilai penuh) menjadi Rp500 (nilai penuh) per saham melalui *stock split* di tahun 2003 | 20.000.000.000 |
| Saham yang berasal dari konversi MSOP I pada tahun 2004 | 132.854.872 |
| Saham yang berasal dari konversi MSOP I pada tahun 2005 | 122.862.492 |
| Saham yang berasal dari konversi MSOP I pada tahun 2006 | 71.300.339 |
| Saham yang berasal dari konversi MSOP II pada tahun 2006 | 304.199.764 |
| Saham yang berasal dari konversi MSOP I pada tahun 2007 | 40.240.621 |
| Saham yang berasal dari konversi MSOP II pada tahun 2007 | 343.135 |
| Saham yang berasal dari konversi MSOP III pada tahun 2007 | 77.750.519 |
| Saham yang berasal dari konversi MSOP I pada tahun 2008 | 8.107.633 |
| Saham yang berasal dari konversi MSOP II pada tahun 2008 | 399.153 |
| Saham yang berasal dari konversi MSOP III pada tahun 2008 | 147.589.260 |
| Saham yang berasal dari konversi MSOP II pada tahun 2009 | 86.800 |
| Saham yang berasal dari konversi MSOP III pada tahun 2009 | 64.382.217 |
| Saham yang berasal dari konversi MSOP II pada tahun 2010 | 6.684.845 |
| Saham yang berasal dari konversi MSOP III pada tahun 2010 | 19.693.092 |
| Penambahan modal melalui PUT dengan HMETD pada tahun 2011 | 2.336.838.591 |
| Penurunan nilai nominal saham dari Rp500 (nilai penuh) menjadi Rp250 (nilai penuh) per saham melalui *stock split* di tahun 2017 | 23.333.333.333 |
| **Total** | **46.666.666.666** |

Pemecahan nilai nominal saham Bank Mandiri:

Berdasarkan keputusan RUPS-LB tanggal 21 Agustus 2017 yang dituangkan dalam Akta No. 36, tanggal 24 Agustus 2017, yang dibuat di hadapan Ashoya Ratam SH, Mkn, pemegang saham Bank Mandiri antara lain menyetujui pemecahan nilai nominal saham (*stock split*) Bank dari Rp500 (nilai penuh) per saham menjadi Rp250 (nilai penuh) per saham sehingga modal ditempatkan menjadi sejumlah 46.666.666.666 lembar saham yang terdiri atas 1 (satu) lembar saham Seri A Dwiwarna dan 46.666.666.665 lembar saham Seri B.

## 1. INFORMASI UMUM (lanjutan)

### g. Entitas Anak

Entitas Anak yang tercakup dalam laporan keuangan konsolidasian pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

| Nama Entitas Anak | Jenis Usaha | Kedudukan | Persentase kepemilikan | |
|---|---|---|---|---|
| | | | 31 Desember 2019 | 31 Desember 2018 |
| PT Bank Syariah Mandiri (BSM) | Perbankan syariah | Jakarta | 99,99 | 99,99 |
| Bank Mandiri (Europe) Limited (BMEL) | Perbankan | London | 100,00 | 100,00 |
| PT Mandiri Sekuritas | Sekuritas | Jakarta | 99,99 | 99,99 |
| PT Bank Mandiri Taspen (dahulu PT Bank Mandiri Taspen Pos) | Perbankan | Denpasar | 51,08 | 51,08*) |
| PT Mandiri Tunas Finance (MTF) | Pembiayaan konsumen | Jakarta | 51,00 | 51,00 |
| Mandiri International Remittance Sendirian Berhad (MIR) | Layanan *remittance* | Kuala Lumpur | 100,00 | 100,00 |
| PT AXA Mandiri Financial Services | Asuransi jiwa | Jakarta | 51,00 | 51,00 |
| PT Asuransi Jiwa InHealth Indonesia | Asuransi jiwa | Jakarta | 80,00 | 80,00 |
| PT Mandiri Utama Finance (MUF) | Pembiayaan konsumen | Jakarta | 51,00 | 51,00 |
| PT Mandiri Capital Indonesia | Modal ventura | Jakarta | 99,99**) | 99,98 |

*) Sejak tanggal 19 Desember 2018, kepemilikan Bank Mandiri menjadi 51,08%.
**) Sejak tanggal 6 Februari 2019, kepemilikan Bank Mandiri menjadi 99,99%.

Total aset Entitas Anak tersebut pada tanggal 31 Desember 2019 dan 2018 (sebelum eliminasi) masing-masing sebagai berikut:

| Nama Entitas Anak | Tahun beroperasi komersial | Total aset (sebelum eliminasi) | |
|---|---|---|---|
| | | 31 Desember 2019 | 31 Desember 2018 |
| PT Bank Syariah Mandiri | 1955 | 112.298.325 | 98.341.119 |
| Bank Mandiri (Europe) Limited | 1999 | 2.585.317 | 2.504.393 |
| PT Mandiri Sekuritas | 1992 | 2.074.075 | 1.877.046 |
| PT Bank Mandiri Taspen (dahulu PT Bank Mandiri Taspen Pos) | 1970 | 26.948.295 | 20.943.935 |
| PT Mandiri Tunas Finance | 1989 | 18.336.516 | 17.481.843 |
| Mandiri International Remittance Sendirian Berhad | 2009 | 17.861 | 16.751 |
| PT AXA Mandiri Financial Services | 1991 | 32.753.110 | 29.576.153 |
| PT Asuransi Jiwa InHealth Indonesia | 2008 | 2.216.667 | 2.146.355 |
| PT Mandiri Utama Finance | 2015 | 5.132.442 | 4.569.489 |
| PT Mandiri Capital Indonesia | 2015 | 1.461.885 | 406.047 |
| **Total** | | **203.824.493** | **177.863.131** |

**PT Bank Syariah Mandiri**

PT Bank Syariah Mandiri ("BSM") adalah perusahaan yang menyelenggarakan usaha bank dengan prinsip perbankan syariah, didirikan di Republik Indonesia pada tanggal 15 Juni 1955 dengan nama PT Bank Industri Nasional ("PT Bina"). Selanjutnya PT Bina berubah menjadi PT Bank Maritim Indonesia pada tanggal 4 Oktober 1967 dan kemudian berubah menjadi PT Bank Susila Bhakti pada tanggal 10 Agustus 1973, yang merupakan Entitas Anak dari BDN. Perubahan nama perusahaan terakhir adalah berdasarkan Akta Notaris Sutjipto, S.H., No. 23 tanggal 8 September 1999, yaitu menjadi PT Bank Syariah Mandiri. BSM mendapatkan izin usaha dari Bank Indonesia berdasarkan Surat Keputusan Gubernur Bank Indonesia No. 1/24/KEP.GBI/1999 tanggal 25 Oktober 1999 sebagai bank umum berdasarkan prinsip syariah dan mulai beroperasi sejak tanggal 1 November 1999.

## 1. INFORMASI UMUM (lanjutan)

### g. Entitas Anak (lanjutan)

**PT Bank Syariah Mandiri (lanjutan)**

Pada tanggal 9 Januari 2009, Bank Mandiri melakukan penambahan penyertaan modal dalam bentuk tunai pada Entitas Anak sebesar Rp100.000. Bank Mandiri telah memperoleh persetujuan dari Bank Indonesia melalui surat tertanggal 31 Desember 2008 dan Keputusan Pemegang Saham dalam Rapat Umum Pemegang Saham Luar Biasa Perseroan Terbatas PT Bank Syariah Mandiri No. 10 tertanggal 19 Juni tahun 2008.

Pada tanggal 31 Desember 2008, Bank Mandiri melakukan penambahan penyertaan modal dalam bentuk tunai dan inbreng pada Entitas Anak sebesar Rp199.871. Bank Mandiri telah memperoleh persetujuan dari Bank Indonesia melalui surat tertanggal 31 Desember 2008 dan Keputusan Pemegang Saham dalam Rapat Umum Pemegang Saham Luar Biasa Perseroan Terbatas PT Bank Syariah Mandiri dengan akta No. 10 tertanggal 19 Juni 2008.

Pada tanggal 18 Maret 2011, Bank Mandiri melakukan penambahan penyertaan modal dalam bentuk tunai pada Entitas Anak sebesar Rp200.000. Bank Mandiri telah memperoleh persetujuan dari Bank Indonesia melalui surat tertanggal 31 Januari 2011 dan Keputusan Pemegang Saham Di Luar Rapat (*circular resolution*) tertanggal 28 Februari 2011 dengan akta No. 19 tertanggal 21 Maret 2011 atas penambahan penyertaan modal tersebut.

Pada tanggal 29 Desember 2011, Bank Mandiri melakukan penambahan penyertaan modal dalam bentuk tunai pada Entitas Anak sebesar Rp300.000. Bank Mandiri telah memperoleh persetujuan dari Bank Indonesia melalui surat tertanggal 27 Desember 2011 dan Keputusan Pemegang Saham Di Luar Rapat (*circular resolution*) tertanggal 29 Desember 2011 dengan akta No. 42 tertanggal 29 Desember 2011 atas penambahan penyertaan modal tersebut.

Pada tanggal 21 Desember 2012, Bank Mandiri melakukan penambahan penyertaan modal dalam bentuk tunai pada Entitas Anak sebesar Rp300.000. Bank Mandiri telah memperoleh persetujuan dari Bank Indonesia melalui surat tertanggal 21 Desember 2012 dan Keputusan Pemegang Saham Di Luar Rapat (*circular resolution*) tertanggal 21 Desember 2012 dengan akta No. 38 tertanggal 28 Desember 2012 atas penambahan penyertaan modal tersebut.

Pada tanggal 30 Desember 2013, Bank Mandiri melakukan penambahan penyertaan modal dalam bentuk inbreng tanah dan bangunan pada Entitas Anak sebesar Rp30.778. Bank Mandiri telah memperoleh persetujuan dari Bank Indonesia melalui surat tertanggal 19 Desember 2013 dan Keputusan Pemegang Saham Di Luar Rapat (*circular resolution*) tertanggal 27 Desember 2013 dengan akta No. 20 tertanggal 22 Januari 2014 yang ditegaskan kembali melalui Keputusan Pemegang Saham Di Luar Rapat (*circular resolution*) tertanggal 29 Desember 2014 dengan akta No. 22 tertanggal 23 Januari 2015 atas penambahan penyertaan modal tersebut.

Pada tanggal 24 November 2015, Bank Mandiri melakukan penambahan penyertaan modal dalam bentuk tunai pada Entitas Anak sebesar Rp500.000. Bank Mandiri telah memperoleh persetujuan dari Bank Indonesia melalui surat tertanggal 4 November 2015 dan Keputusan Pemegang Saham Di Luar Rapat (*circular resolution*) tertanggal 18 November 2015 dengan akta No. 33 tanggal 25 November 2015 atas penambahan penyertaan modal tersebut.

Pada tanggal 14 November 2016, Bank Mandiri melakukan penambahan penyertaan modal dalam bentuk tunai pada Entitas Anak sebesar Rp500.000. Bank Mandiri telah memperoleh persetujuan dari Otoritas Jasa Keuangan melalui surat tertanggal 3 November 2016 dan Keputusan Pemegang Saham Di Luar Rapat (*circular resolution)* tertanggal 25 November 2016 dengan akta No. 09 tanggal 7 Desember 2016 atas penambahan penyertaan modal tersebut. Persetujuan OJK terkait penambahan modal tersebut telah diterima pada tanggal 24 Januari 2017.

## 1. INFORMASI UMUM (lanjutan)

### g. Entitas Anak (lanjutan)

**PT Bank Syariah Mandiri (lanjutan)**

Pada tanggal 11 Desember 2017, Bank Mandiri melakukan penambahan penyertaan modal dalam bentuk tunai pada Entitas Anak sebesar Rp500.000. Bank Mandiri telah memperoleh persetujuan dari Kementerian BUMN melalui surat No. S-536/MBU/09/2017 tertanggal 22 September 2017, Otoritas Jasa Keuangan melalui surat No. S-129/PB.31/2017 tertanggal 5 Desember 2017 dan Keputusan Pemegang Saham Di Luar Rapat *(circular resolution)* tertanggal 6 Desember 2017 dengan akta No. 22 tanggal 12 Desember 2017 atas penambahan penyertaan modal tersebut. Penambahan penyertaan modal akan efektif setelah mendapatkan persetujuan OJK atas perubahan modal dasar BSM. Entitas anak telah menerima persetujuan dari OJK terkait perubahan modal dasar tersebut di 15 Januari 2018.

**Bank Mandiri (Europe) Limited**

Bank Mandiri (Europe) Limited (“BMEL”) didirikan di London, Inggris pada tanggal 22 Juni 1999 berdasarkan “*The Companies Act 1985 of the United Kingdom*”. BMEL didirikan melalui konversi dari Bank Exim cabang London menjadi Entitas Anak dan efektif beroperasi sejak 31 Juli 1999. BMEL yang berlokasi di London, Inggris, bertindak sebagai bank komersial untuk mewakili kepentingan Bank Mandiri.

**PT Mandiri Sekuritas**

PT Mandiri Sekuritas (”Mandiri Sekuritas”), dahulu bernama PT Merincorp Securities Indonesia (“MSI”), didirikan berdasarkan Akta No. 1 tanggal 2 Desember 1991 yang dibuat di hadapan Notaris Sutjipto, S.H. Mandiri Sekuritas merupakan hasil penggabungan usaha PT Bumi Daya Sekuritas (“BDS”), PT Exim Sekuritas (“ES”) dan PT Merincorp Securities Indonesia (“MSI”) yang ditempuh dengan cara meleburkan BDS dan ES ke dalam MSI. MSI memperoleh izin usaha sebagai perantara perdagangan portofolio efek dan penjamin emisi portofolio efek dari Ketua Badan Pengawas Pasar Modal (“Bapepam”) berdasarkan surat keputusan No. KEP-12/PM/1992 dan No. KEP-13/PM/1992 dan memulai kegiatan operasionalnya pada tanggal 23 Januari 1992. Penggabungan usaha tersebut berdasarkan Akta No. 116 tanggal 31 Juli 2000 yang dibuat di hadapan Notaris Ny. Vita Buena, S.H., yang telah disetujui oleh Menteri Hukum dan Perundang-undangan Republik Indonesia pada tanggal 25 Agustus 2000 berdasarkan Surat Keputusan No. C-18762.HT.01.01-TH.2000 dan izin usaha yang diperoleh MSI sebelumnya masih bisa tetap digunakan oleh PT Mandiri Sekuritas. PT Mandiri Sekuritas memiliki 99,90% dari total saham PT Mandiri Manajemen Investasi, Entitas Anak yang didirikan tanggal 26 Oktober 2004 dan bergerak di bidang manajemen dan penasehat investasi. Mandiri Sekuritas juga memiliki 100% dari total saham Mandiri Securities Pte. Ltd, perusahaan yang bergerak dalam bidang sekuritas dan *Advising Corporate Finance & Monetary Authority of Singapore* yang didirikan pada tahun 2016.

Pada tanggal 28 Desember 2012, Bank Mandiri melakukan penambahan penyertaan modal dalam bentuk tunai pada Mandiri Sekuritas, sebesar Rp29.512. Bank Mandiri telah memperoleh persetujuan dari Bank Indonesia melalui surat tertanggal 31 Oktober 2012 dan Keputusan Pemegang Saham Di Luar Rapat (*circular resolution*) tertanggal 27 Desember 2012 atas penambahan penyertaan modal tersebut. Setelah dilaksanakannya penambahan penyertaan modal tersebut, porsi kepemilikan Bank Mandiri pada Mandiri Sekuritas meningkat dari 95,69% menjadi 99,99% dari total seluruh saham yang telah dikeluarkan Mandiri Sekuritas.

## 1. INFORMASI UMUM (lanjutan)

### g. Entitas Anak (lanjutan)

**PT Bank Mandiri Taspen**

PT Bank Sinar Harapan Bali ("BSHB") didirikan sebagai Bank Pasar pada tanggal 23 Februari 1970 dengan nama MAI Bank Pasar Sinar Harapan Bali, kemudian pada tanggal 3 November 1992 Bank ini mengalami perubahan bentuk badan hukum menjadi Perseroan Terbatas berdasarkan Akta No. 4 yang dibuat dihadapan Ida Bagus Alit Sudiatmika, S.H., Notaris di Denpasar dan memperoleh izin usaha sebagai Bank Umum berdasarkan surat keputusan Menteri Keuangan Republik Indonesia No. 77/KMK.017/1994 tanggal 10 Maret 1994. Pada tanggal 3 Mei 2008 dilangsungkan penandatanganan Akta Akuisisi antara pemegang saham BSHB dan Bank Mandiri, sebagaimana tertuang dalam Akta Akuisisi No. 4 tanggal 3 Mei 2008 dibuat oleh I Wayan Sugitha, S.H., Notaris di Denpasar. Penandatanganan Akta Akuisisi ini menandai awal kepemilikan Bank Mandiri atas 80,00% saham BSHB, dimana selanjutnya pengelolaan BSHB akan dilakukan secara terpisah dari Bank Mandiri sebagai bank yang tetap berdiri sendiri (*stand-alone bank*) dengan fokus utama pada pengembangan bisnis Mikro dan Usaha Kecil.

Pada tanggal 22 Oktober 2009, Bank telah melakukan penambahan penyertaan modal pada BSHB sebesar 1,46% dari total seluruh saham yang telah dikeluarkan dan disetor penuh, atau sebesar Rp1.460.657.000 (nilai penuh) dengan melakukan pembelian seluruh saham BSHB yang dimiliki oleh Direktur Utama sebanyak 2.921.314 lembar saham, sebagaimana terdapat dalam Akta Jual Beli Saham No. 52 tanggal 22 Oktober 2009 yang dibuat di hadapan Notaris Ni Wayan Widastri, S.H., Notaris di Denpasar, Bali.

Penambahan penyertaan modal Bank Mandiri pada BSHB tersebut dilaksanakan dalam rangka memenuhi ketentuan Bank Indonesia tentang *Good Corporate Governance* yang antara lain mensyaratkan Direktur Utama Bank harus berasal dari pihak yang independen. Penambahan penyertaan Bank Mandiri di BSHB telah mendapatkan persetujuan dari Bank Indonesia sebagaimana terdapat dalam surat No. 11/103/DPB1/TPB1-1 tanggal 21 Agustus 2009.

Setelah dilaksanakannya penambahan penyertaan modal tersebut, porsi kepemilikan Bank Mandiri pada BSHB meningkat dari 80,00% menjadi 81,46% dari total seluruh saham yang telah dikeluarkan BSHB dengan total nilai penyertaan sebesar Rp81.461 dari semula Rp80.000.

Pada tanggal 28 Mei 2013, Bank telah melakukan penambahan penyertaan modal pada BSHB sebesar 11,77% dari total seluruh saham yang telah dikeluarkan dan disetor penuh, atau sebesar Rp32.377.072.750 (nilai penuh) dengan melakukan pembelian saham BSHB yang dimiliki oleh beberapa pemegang saham minoritas dengan total sebanyak 23.546.962 lembar saham (nilai penuh). Penambahan penyertaan Bank pada BSHB telah mendapatkan persetujuan dari Bank Indonesia sebagaimana terdapat dalam surat Bank Indonesia No. 15/33/DPB1/PB1-1 tanggal 6 Mei 2013.

Pada tanggal 22 Desember 2014, BSHB mengadakan Rapat Umum Pemegang Saham Luar Biasa yang menyetujui penerbitan 800.000.000 (nilai penuh) saham baru yang dibeli oleh Bank Mandiri, PT Taspen (Persero) dan PT Pos Indonesia (Persero). Perubahan komposisi kepemilikan saham telah berlaku efektif pada tanggal 28 Mei 2015 dengan disetujuinya laporan perubahan pemegang saham BSHB oleh OJK Perbankan, dengan komposisi kepemilikan akhir adalah Bank Mandiri (58,25%), PT Taspen (20,2%), PT Pos (20,2%) dan pemegang saham individual (1,35%). OJK Perbankan juga menyetujui PT Taspen dan PT Pos sebagai pemegang saham baru BSHB serta tambahan setoran modal Bank Mandiri pada BSHB sebesar Rp198.000.

## 1. INFORMASI UMUM (lanjutan)

### g. Entitas Anak (lanjutan)

**PT Bank Mandiri Taspen (lanjutan)**

Pada tanggal 24 Juli 2015, OJK telah menyetujui perubahan nama PT Bank Sinar Harapan Bali menjadi PT Bank Mandiri Taspen Pos dan memberikan izin untuk melakukan kegiatan usaha dengan nama Bank Mantap. Perubahan nama disertai pula izin perubahan logo dari OJK pada tanggal 31 Juli 2015. Perubahan nama dan logo tersebut telah diumumkan kepada publik pada tanggal 7 Agustus 2015.

Pada tanggal 24 November 2016, Bank telah mendapatkan persetujuan dari OJK terkait rencana penambahan penyertaan modal kepada PT Bank Mandiri Taspen Pos sebesar Rp257.036 melalui surat No. S-125/PB.31/2016 perihal Permohonan Persetujuan Penambahan Penyertaan Modal Bank Mandiri pada PT Bank Mandiri Taspen Pos. Adapun penambahan penyertaan modal dimaksud mengubah persentase kepemilikan dimana setelah dilaksanakan penambahan penyertaan modal tersebut, porsi kepemilikan Bank Mandiri pada Bank Mantap meningkat dari 58,25% menjadi 59,44% dari total seluruh saham yang telah dikeluarkan oleh Bank Mantap. Penyertaan ini baru efektif di 2017 berdasarkan persetujuan dari OJK Bali melalui surat No. S-07/KR.081/2017 dan telah ditatausahakan dalam administrasi pengawasan OJK. Terdapat selisih perbedaan angka nilai buku tercatat yang menimbulkan selisih transaksi sebesar Rp13.250.

Pada tanggal 9 Oktober 2017, Bank Mandiri Taspen Pos mengadakan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) yang menyetujui perubahan komposisi pemegang saham menjadi Bank Mandiri (59,44%), PT Taspen (40%) dan pemegang saham individual (0,56%). RUPSLB juga telah menyetujui perubahan nama Perseroan dari semula bernama PT Bank Mandiri Taspen Pos menjadi PT Bank Mandiri Taspen.

Pada tanggal 6 Desember 2017, Bank telah mendapatkan persetujuan dari OJK Jakarta terkait rencana penambahan penyertaan modal kepada PT Bank Mandiri Taspen Pos sebesar Rp210.000 melalui surat No. S-131/PB.31/2017 perihal Permohonan Persetujuan Penambahan Penyertaan Modal Bank Saudara kepada PT Bank Mandiri Taspen Pos. Bank telah mendapat persetujuan dari Kementerian BUMN melalui surat No. S-504/MBU/09/2017 tertanggal 7 September 2017. Entitas anak telah menerima persetujuan dari OJK Bali terkait perubahan modal dasar tersebut di Januari 2018.

Adapun penambahan penyertaan modal dimaksud tidak mengubah persentase kepemilikan, porsi kepemilikan Bank Mandiri pada Bank Mantap tetap 59,44% dari total seluruh saham yang telah dikeluarkan oleh Bank Mantap.

Pada tanggal 30 November 2018, PT Bank Mandiri Taspen menyelenggarakan Rapat Umum Pemegang Saham Luar Biasa sebagaimana dituangkan dalam Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa No. 112 tanggal 30 November 2018, sebagaimana ditegaskan dalam Akta Pernyataan Keputusan Rapat No. 34 Tanggal 14 Desember 2018 yang menyetujui pengalihan sebagian saham PT Bank Mandiri Taspen yang dimiliki oleh PT Bank Mandiri (Persero) Tbk kepada PT Taspen (Persero), sehingga kepemilikan saham PT Bank Mandiri (Persero) Tbk pada PT Bank Mandiri Taspen, semula sebesar 59,44% menjadi sebesar 51,05% dengan demikian kepemilikan akhir menjadi Bank Mandiri sebesar 51,05%, PT Taspen sebesar 48,39% dan pemegang saham individual sebesar 0,56%. Perubahan kepemilikan ini telah mendapatkan persetujuan OJK pada tanggal 11 Januari 2019.

## 1. INFORMASI UMUM (lanjutan)

### g. Entitas Anak (lanjutan)

**PT Bank Mandiri Taspen (lanjutan)**

Pada tanggal 8 Desember 2018, Bank telah mendapatkan persetujuan dari OJK Jakarta terkait rencana divestasi dan penambahan penyertaan modal kepada PT Bank Mandiri Taspen melalui surat No. S-35/PB.3/2018 perihal Inisiatif Divestasi dan Penambahan Penyertaan Modal Bank Saudara kepada PT Bank Mandiri Taspen. Bank telah mendapat persetujuan dari Kementerian BUMN melalui surat No. S-772/MBU/11/2018 tertanggal 16 November 2018.

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa sebagaimana dituangkan dalam Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa No. 112 tanggal 30 November 2018, yang ditegaskan dalam Akta Pernyataan Keputusan Rapat No. 42 tanggal 19 Desember 2018, disetujui pula penerbitan saham baru sebesar 140.492.748 (nilai penuh) yang dibeli oleh Bank Mandiri dan PT Taspen, dengan pengambilan bagian saham tersebut, komposisi kepemilikan saham menjadi Bank Mandiri memiliki 51,08%, PT Taspen memiliki 48,42% dan pemegang saham individual menjadi 0,50%.

Sebelum tanggal 1 Januari 2011, *goodwill* yang timbul dari akuisisi PT Bank Mandiri Taspen sebesar Rp19.219 diamortisasi dengan menggunakan metode garis lurus selama 5 (lima) tahun dengan pertimbangan atas estimasi manfaat ekonomis atas *goodwill* tersebut. Efektif tanggal 1 Januari 2011, sesuai PSAK No. 22 (Revisi 2009), "Kombinasi Bisnis", *goodwill* tidak diamortisasi tapi diuji penurunan nilai setiap tahunnya. Bank secara berkala melakukan evaluasi terhadap penurunan nilai *goodwill* tersebut sesuai PSAK No. 48 "Penurunan Nilai Aset" (lihat Catatan 2s). Saldo *goodwill* pada tanggal 31 Desember 2019 dan 2018 adalah sebesar Rp21.043.

**PT Mandiri Tunas Finance**

PT Mandiri Tunas Finance ("MTF", dahulu PT Tunas Financindo Sarana ("TFS")) adalah perusahaan yang bergerak dalam kegiatan pembiayaan konsumen. MTF didirikan berdasarkan akta notaris Misahardi Wilamarta, S.H., No. 262 tanggal 17 Mei 1989 dan disahkan oleh Menteri Kehakiman dalam Surat Keputusan No. C2-4868.HT.01.01.TH.89 tanggal 1 Juni 1989 serta diumumkan dalam Lembaran Berita Negara No. 57, Tambahan No. 1369 tanggal 18 Juli 1989. Kegiatan komersial MTF dimulai tahun 1989. MTF memperoleh izin usaha sebagai perusahaan pembiayaan dalam bidang sewa menyewa biasa, anjak piutang dan pembiayaan konsumen dari Menteri Keuangan berdasarkan surat keputusan No. 1021/KMK.13/1989 tanggal 7 September 1989, No. 54/KMK.013/1992 tanggal 15 Januari 1992 dan No. 19/KMK.017/2001 tanggal 19 Januari 2001. Sesuai dengan Akta Notaris Dr. A. Partomuan Pohan, S.H., LLM pada tanggal 6 Februari 2009, dilakukan penandatanganan Akta Jual Beli antara pemegang saham MTF (PT Tunas Ridean Tbk. dan PT Tunas Mobilindo Parama) dengan Bank Mandiri, dimana Bank Mandiri mengakuisisi 51,00% kepemilikan saham atas MTF melalui pembelian 1.275.000.000 lembar saham MTF (nilai nominal Rp100 (nilai penuh)) per lembar saham dengan harga Rp290.000.

Pengalihan 51,00% kepemilikan kepada Bank Mandiri ini telah disahkan dalam RUPS-LB MTF sebagaimana tertuang dalam Berita Acara RUPS-LB No. 8 tanggal 6 Februari 2009 dan telah dicatatkan dalam Sistem Administrasi Badan Hukum Departemen Hukum dan Hak Asasi Manusia sebagaimana ditegaskan melalui Surat Departemen Hukum dan Hak Asasi Manusia No. AHU-AH.01.10-01575 tertanggal 11 Maret 2009.

Akuisisi ini juga telah disetujui oleh Bank Indonesia melalui Keputusan Gubernur Bank Indonesia No. 11/3/DPB1/TPB1-1 tertanggal 8 Januari 2009.

## 1. INFORMASI UMUM (lanjutan)

### g. Entitas Anak (lanjutan)

**PT Mandiri Tunas Finance (lanjutan)**

Perubahan nama TFS menjadi MTF dilaksanakan pada tanggal 26 Juni 2009, sesuai Akta Pernyataan Keputusan Rapat PT Tunas Financindo Sarana No. 181 tanggal 26 Juni 2009 yang ditandatangani oleh Notaris Dr. Irawan Soerodjo, S.H., Msi. Anggaran dasar tersebut telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-4056.AH.01.02.TH.09 pada tanggal 26 Agustus 2009.

Sebelum tanggal 1 Januari 2011, *goodwill* yang timbul dari akuisisi MTF sebesar Rp156.807 diamortisasi dengan menggunakan metode garis lurus selama 5 (lima) tahun dengan pertimbangan atas estimasi manfaat ekonomis atas *goodwill* tersebut. Efektif tanggal 1 Januari 2011, sesuai PSAK No. 22 (Revisi 2009), “Kombinasi Bisnis”, *goodwill* tidak diamortisasi tapi diuji penurunan nilai setiap tahunnya. Bank secara berkala melakukan evaluasi terhadap penurunan nilai *goodwill* tersebut sesuai PSAK No. 48 “Penurunan Nilai Aset” (lihat Catatan 2s). Saldo *goodwill* pada tanggal 31 Desember 2019 dan 2018 adalah sebesar Rp96.697.

**Mandiri International Remittance Sendirian Berhad**

Mandiri International Remittance Sendirian Berhad (“MIR”) merupakan Entitas Anak yang seluruh sahamnya dimiliki oleh Bank Mandiri dan menjadi badan hukum Malaysia sejak tanggal 17 Maret 2009 dengan registrasi No. 850077-P. MIR merupakan perusahaan penyedia jasa pengiriman uang (*remittances*) di bawah ketentuan Bank Negara Malaysia (“BNM”). MIR telah mendapat persetujuan dari Bank Indonesia (“BI”) melalui surat No. 10/548/DPB1 tanggal 14 November 2008 dan persetujuan dari BNM untuk melakukan kegiatan operasional melalui surat No. KL.EC.150/1/8562 tanggal 18 November 2009. Pembukaan kantor MIR dilakukan pada tanggal 29 November 2009 yang berlokasi di Kuala Lumpur, Malaysia. Pelayanan MIR masih terbatas pada jasa pengiriman uang kepada nasabah pemegang rekening di Bank Mandiri.

**PT AXA Mandiri Financial Services**

PT AXA Mandiri Financial Services ("AXA Mandiri") merupakan perusahaan *Joint Venture* antara PT Bank Mandiri (Persero) Tbk. (“Bank Mandiri”) dengan National Mutual International Pty Ltd (“NMI”) yang bergerak di bidang Asuransi Jiwa. AXA Mandiri didirikan dengan nama PT Asuransi Jiwa Staco Raharja pada 30 September 1991 dengan Akta Notaris Muhani Salim, S.H., No. 179. Akta pendirian disetujui oleh Menteri Kehakiman Republik Indonesia melalui surat No. C2-6144.HT.01.01.TH.91 tanggal 28 Oktober 1991. Perusahaan mendapatkan surat keputusan Direktorat Jenderal Lembaga Keuangan No. KEP.605/KM.13/1991 tentang Pemberian Izin Usaha Asuransi Jiwa Nasional dan memulai kegiatan operasionalnya pada tanggal 4 Desember 1991. Nama perusahaan lalu berubah menjadi PT Asuransi Jiwa Mandiri dan selanjutnya berubah menjadi PT AXA Mandiri Financial Services. Perubahan ini disetujui oleh Menteri Kehakiman dan Hak Asasi Manusia dalam surat No. C-28747.HT.01.04.TH.2003 pada tanggal 10 Desember 2003 dan diumumkan pada Lembaran Berita Negara No. 64, Tambahan No. 7728 tanggal 10 Agustus 2004 dengan komposisi pemegang saham NMI sebesar 51,00% dan Bank Mandiri sebesar 49,00%.

Pada Rapat Umum Pemegang Saham tanggal 17 Mei 2010 (dalam pasal 7), pemegang saham Bank Mandiri telah menyetujui pembelian saham oleh Bank sebesar 2,00% dari total saham yang diterbitkan dan disetor penuh secara langsung dari NMI.

## 1. INFORMASI UMUM (lanjutan)

### g. Entitas Anak (lanjutan)

**PT AXA Mandiri Financial Services (lanjutan)**

Pada tanggal 20 Agustus 2010, Bank Mandiri menandatangani perjanjian jual beli (Akta Jual Beli - AJB) atas pembelian 2.027.844 (dua juta dua puluh tujuh ribu delapan ratus empat puluh empat) lembar saham (seharga Rp48.427) atau 2,00% dari saham ditempatkan dan disetor penuh dari NMI di hadapan notaris Dr. A. Partomuan Pohan, S.H., LLM. Penambahan kepemilikan di AXA Mandiri telah disetujui oleh Bank Indonesia melalui suratnya No. 12/71/DPB1/TPB1-1 pada tanggal 22 Juli 2010. Setelah pembelian ini persentase kepemilikan Bank pada AXA Mandiri meningkat menjadi 51,00%.

Sebelum tanggal 1 Januari 2011, *goodwill* yang timbul dari akuisisi AXA Mandiri sebesar Rp40.128 diamortisasi dengan menggunakan metode garis lurus selama 5 (lima) tahun dengan pertimbangan atas estimasi manfaat ekonomis atas *goodwill* tersebut. Efektif tanggal 1 Januari 2011, sesuai PSAK No. 22 (Revisi 2009), “Kombinasi Bisnis”, *goodwill* tidak diamortisasi tapi diuji penurunan nilai setiap tahunnya. Bank secara berkala melakukan evaluasi terhadap penurunan nilai *goodwill* tersebut sesuai PSAK No. 48 “Penurunan Nilai Aset” (lihat Catatan 2s). Saldo *goodwil* pada tanggal 31 Desember 2019 dan 2018 adalah sebesar Rp37.194.

**PT Asuransi Jiwa InHealth Indonesia**

PT Asuransi Jiwa InHealth Indonesia (“InHealth”) didirikan berdasarkan Akta Notaris NM Dipo Nusantara Pua Upa, S.H., Nomor 2 tanggal 6 Oktober 2008 dan telah mendapatkan pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan Nomor AHU-90399.AH.01.01 tanggal 26 November 2008. Perusahaan telah mendapatkan Izin Usaha di bidang Asuransi Jiwa yang tertuang dalam Salinan Keputusan Menteri Keuangan Nomor: KEP-381KM.1012009 tanggal 20 Maret 2009.

Pada tanggal 23 Desember 2013, Bank Mandiri dengan PT Kimia Farma (Persero) Tbk. dan PT Asuransi Jasa Indonesia (Persero) sebagai pihak pembeli dengan Badan Penyelenggara Jaminan Sosial Kesehatan (BPJS Kesehatan; dahulu PT Askes (Persero)) dan Koperasi Bhakti Askes sebagai pihak penjual telah menandatangani Perjanjian Jual Beli Saham Bersyarat atas PT Asuransi Jiwa InHealth Indonesia (”InHealth”) dimana pelaksanaan transaksi akan dilakukan dalam 2 (dua) tahap yang sebagai berikut:

1. Tahap 1, yaitu pengambilalihan 80% kepemilikan atas InHealth, dimana kepemilikan Bank Mandiri adalah sebesar 60%, PT Kimia Farma (Persero) Tbk. dan PT Asuransi Jasa Indonesia (Persero) masing-masing 10%, serta BPJS Kesehatan masih memiliki 20%; dan
2. Tahap 2, yaitu pengambilalihan 20% kepemilikan BPJS Kesehatan atas InHealth oleh Bank Mandiri sehingga total kepemilikan Bank Mandiri adalah menjadi sebesar 80%. Komposisi kepemilikan saham pada InHealth setelah transaksi tahap 2 menjadi Bank Mandiri memiliki 80%, PT Kimia Farma (Persero) Tbk. dan PT Asuransi Jasa Indonesia (Persero) masing-masing 10% dari total saham yang dikeluarkan dan disetor penuh InHealth.

Pada tanggal 27 Februari 2014, Bank Mandiri telah memperoleh persetujuan dalam Rapat Umum Pemegang Saham Tahunan terkait rencana akuisisi InHealth. Selanjutnya, Bank Mandiri juga telah menerima persetujuan rencana akuisisi dari OJK sesuai Surat No. S-37/PB/31/2014 tanggal 17 April 2014 perihal Permohonan Persetujuan Penyertaan Modal PT Bank Mandiri (Persero) Tbk. dalam PT Asuransi Jiwa InHealth Indonesia.

## 1. INFORMASI UMUM (lanjutan)

### g. Entitas Anak (lanjutan)

**PT Asuransi Jiwa InHealth Indonesia (lanjutan)**

Pada tanggal 2 Mei 2014, Bank Mandiri dengan PT Kimia Farma (Persero) Tbk. dan PT Asuransi Jasa Indonesia (Persero) sebagai pihak pembeli dengan Badan Penyelenggara Jaminan Sosial Kesehatan (BPJS Kesehatan; dahulu PT Askes (Persero)) dan Koperasi Bhakti Askes sebagai pihak penjual telah menandatangani perjanjian Jual Beli atas kepemilikan saham di InHealth yang telah dicatatkan dalam Akta Jual Beli Saham No. 01 tanggal 2 Mei 2014 oleh Notaris Mala Mukti S.H., LL.M.

Dengan telah dilakukannya penandatanganan Akta Jual Beli tersebut, Bank Mandiri telah efektif menjadi pemegang saham mayoritas di InHealth dengan porsi kepemilikan sebesar 60% (Rp990.000), PT Kimia Farma (Persero) Tbk. dan PT Asuransi Jasa Indonesia (Persero) masing-masing sebesar 10% (Rp165.000) dan BPJS Kesehatan sebesar 20% (Rp330.000). Perubahan kepemilikan saham tersebut telah disahkan dalam Rapat Umum Pemegang Saham InHealth sesuai Akta Notaris Mala Mukti S.H., LL.M. No. 19 tanggal 5 Mei 2014 dan telah disampaikan kepada Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia serta telah diterima melalui suratnya No. AHU-06507.40.22.2014 tanggal 5 Mei 2014 perihal Penerimaan Pemberitahuan Perubahan Data Perseroan PT Asuransi Jiwa InHealth Indonesia.

Perubahan Anggaran Dasar InHealth dilakukan sesuai dengan Perjanjian Pemegang Saham yang telah ditandatangani pada 23 Desember 2013 dan telah dicatatkan dalam Akta Notaris Mala Mukti S.H., LL.M. No. 20 tanggal 5 Mei 2014 perubahan ini telah disampaikan kepada Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia serta telah diterima melalui suratnya No. AHU-01805.40.21.2014 tanggal 6 Mei 2014.

Penandatanganan Akta Jual Beli tersebut merupakan pelaksanaan tahap pertama transaksi akuisisi InHealth sesuai dengan Perjanjian Jual Beli Saham Bersyarat yang telah ditandatangani pada tanggal 23 Desember 2013.

Pada tanggal 30 Maret 2015, Bank melaksanakan penambahan penyertaan saham dalam InHealth dengan membeli sejumlah 200.000 saham milik Badan Penyelenggara Jaminan Sosial Ketenagakerjaan (BPJS) melalui penandatanganan Akta Jual Beli No. 108, tanggal 30 Maret 2015, dibuat dihadapan Mala Mukti, S.H., LL.M., Notaris di Jakarta, yang merupakan 20,00% dari total saham yang telah dikeluarkan oleh InHealth. Harga pembelian keseluruhan adalah sebesar Rp330.000. Penambahan penyertaan tersebut sebelumnya telah disetujui oleh Otoritas Jasa Keuangan (OJK) sebagaimana disebutkan dalam suratnya No. S-19/PB.31/2015 tanggal 20 Februari 2015. Selisih perbedaan angka tercatat kepentingan nonpengendali dengan nilai wajar imbalan yang diberikan atas tambahan saham InHealth sebesar 20,00% sejumlah Rp92.751 dicatat sebagai “Selisih transaksi dengan pihak nonpengendali”.

Dengan telah dilakukannya penandatanganan Akta Jual Beli tersebut, Bank Mandiri telah efektif menjadi pemegang saham mayoritas atas InHealth dengan porsi kepemilikan sebesar 80%, dimana PT Kimia Farma (Persero) Tbk. dan PT Asuransi Jasa Indonesia (Persero) memiliki porsi kepemilikan masing-masing sebesar 10%. Hal tersebut telah disahkan dalam Rapat Umum Pemegang Saham sesuai Akta Notaris Mala Mukti S.H., LL.M. No. 109 tanggal 30 Maret 2015 dan telah disampaikan kepada Kementerian Hukum dan Hak Asasi Manusia serta telah diterima melalui suratnya No. AHU-AH.01.03-0020238 tanggal 30 Maret 2015 perihal Penerimaan Pemberitahuan Perubahan Data Perseroan PT Asuransi Jiwa InHealth Indonesia.

## 1. INFORMASI UMUM (lanjutan)

### g. Entitas Anak (lanjutan)

**PT Asuransi Jiwa InHealth Indonesia (lanjutan)**

Bank Mandiri mengambil alih kepemilikan di InHealth sebesar 80% dengan nilai Rp1.320.000. Saldo *goodwill* pada tanggal 31 Desember 2019 dan 2018 adalah sebesar Rp268.181. Bank secara berkala melakukan evaluasi terhadap penurunan nilai *goodwill* tersebut sesuai PSAK No. 48 “Penurunan Nilai Aset” (Catatan 2s).

**PT Mandiri Utama Finance**

Pada tanggal 16 April 2014, Bank Mandiri bersama PT Asco Investindo (“ASCO”) dan PT Tunas Ridean (Persero) Tbk. (“TURI”), telah menandatangani perjanjian penandatanganan kesepakatan awal untuk mendirikan sebuah perusahaan pembiayaan untuk dapat mengakselarasi penyaluran pembiayaan Bank Mandiri khususnya pada segmen pembiayaan kendaraan bermotor.

Pada tanggal 22 Oktober 2014, Bank Mandiri bersama ASCO dan TURI telah menandatangani perjanjian pemegang saham dimana telah disepakati pendirian suatu perusahaan pembiayaan dengan modal dasar Rp100.000 dengan komposisi kepemilikan adalah Bank Mandiri (51%); ASCO (37%); dan TURI (12%). Selanjutnya, pada 23 Desember 2014 sebagaimana disebutkan dalam suratnya No. S-137/PB.31/2014, Bank Mandiri telah memperoleh izin prinsip penyertaan modal pada perusahaan pembiayaan baru tersebut dari OJK Pengawasan Bank.

Pada tanggal 21 Januari 2015, telah dilakukan penandatanganan akta pendirian entitas anak baru Bank Mandiri yang diberi nama PT Mandiri Utama Finance (“MUF”) yang dituangkan dalam akta notaris Ashoya Ratam, S.H., M.Kn. No. 19 tanggal 21 Januari 2015 dan telah disahkan oleh Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0003452.AH.01.01. tahun 2015 tanggal 26 Januari 2015. Bersamaan dengan penandatanganan akta pendirian tersebut Bank Mandiri juga melakukan penyetoran modal sebesar Rp51.000 sesuai dengan komposisi kepemilikan saham Bank Mandiri di MUF. Berdasarkan akta notaris Ashoya Ratam No. 66 tanggal 29 Mei 2015 yang merupakan Pernyataan Keputusan Di Luar Rapat Umum Pemegang Saham, telah disetujui perubahan susunan Dewan Komisaris Perseroan dimana perubahan tersebut telah didaftarkan pada Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat No. AHU-AH.01.03-0936033 tanggal 29 Mei 2015.

Pasca penandatanganan akta pendirian, MUF menyampaikan permohonan izin usaha perusahaan pembiayaan kepada OJK Institusi Keuangan Non Bank (”OJK IKNB”). Atas permohonan tersebut, OJK IKNB telah menerbitkan Surat Keputusan Dewan Komisioner Otoritas Jasa Keuangan Nomor: KEP-81/D.05/2015 tentang Pemberian Izin Usaha Perusahaan Pembiayaan kepada PT Mandiri Utama Finance pada tanggal 25 Juni 2015 yang disampaikan melalui surat OJK No. SR-3516/NB.111/2015 tanggal 26 Juni 2015 perihal Pemberian Izin Usaha Perusahaan Pembiayaan PT Mandiri Utama Finance.

Pada tanggal 24 Agustus 2015, MUF telah melaksanakan kegiatan operasional awal melalui kerjasama dengan *dealer-dealer* utama dan pencairan kredit kepada nasabah terbatas untuk memenuhi persyaratan OJK IKNB.

## 1. INFORMASI UMUM (lanjutan)

### g. Entitas Anak (lanjutan)

**PT Mandiri Utama Finance (lanjutan)**

Berdasarkan surat persetujuan dari Otoritas Jasa Keuangan (OJK) No. S-86/PB.31/2016 tanggal 25 Agustus 2016 perihal Permohonan Persetujuan Penambahan Penyertaan Modal PT Mandiri Utama Finance, OJK menyatakan tidak keberatan dengan rencana Bank Mandiri melakukan tambahan penyertaan modal kepada MUF sebesar Rp102.000. Penyertaan modal kepada MUF dilakukan secara bertahap dengan nominal sebesar Rp51.000 untuk masing-masing tahap. Pada tanggal 29 Agustus 2016 telah dilakukan eksekusi transaksi penambahan penyertaan modal kepada MUF tahap pertama sebesar Rp51.000. Penambahan penyertaan modal tahap selanjutnya sebesar Rp51.000, telah dilakukan pada tanggal 16 Desember 2016. Penambahan penyertaan modal tersebut tidak merubah persentase kepemilikan pada MUF yang keseluruhan sahamnya dimiliki oleh Bank Mandiri sebesar 51%, ASCO sebesar 37% dan TURI sebesar 12%.

Berdasarkan surat persetujuan dari OJK No. S-68/PB.31/2017 tanggal 26 Juli 2017 perihal Permohonan Persetujuan Penambahan Penyertaan Modal Bank Saudara kepada MUF, OJK menyatakan tidak keberatan dengan rencana Bank Mandiri melakukan tambahan penyertaan modal kepada MUF sebesar Rp102.000. Penyertaan modal kepada MUF dilakukan 2 (dua) tahap dengan nominal sebesar Rp51.000 untuk masing-masing tahap. Pada tanggal 28 Juli 2017 telah dilakukan eksekusi transaksi penambahan penyertaan modal kepada MUF tahap pertama sebesar Rp51.000 yang tertuang dalam akta notaris Ashoya Ratam S.H.,M.Kn. No. 56 tanggal 29 Agustus 2017 dan telah disahkan oleh Kementerian Hukum dan Hak Asasi Manusia No. AHU-AH.01.03-0169081 tahun 2017 tanggal 6 September 2017. Pada tanggal 30 Oktober 2017 telah dilakukan eksekusi transaksi penambahan penyertaan modal kepada MUF tahap kedua sebesar Rp51.000. Penambahan penyertaan modal tersebut tidak mengubah persentase kepemilikan pada MUF yang keseluruhan sahamnya dimiliki oleh Bank Mandiri sebesar 51%, ASCO sebesar 37% dan TURI sebesar 12%.

**PT Mandiri Capital Indonesia**

Pada tanggal 23 Juni 2015, Bank Mandiri bersama PT Mandiri Sekuritas telah mendirikan Entitas Anak baru yang bergerak di bidang modal ventura dengan nama PT Mandiri Capital Indonesia (“MCI”).

Pendirian perusahaan ditandai dengan penandatanganan akta pendirian antara Bank Mandiri dan PT Mandiri Sekuritas dimana Bank Mandiri melakukan penyertaan modal sebesar Rp9.900 yang mewakili 99% kepemilikan saham dalam MCI dan PT Mandiri Sekuritas melakukan penyertaan modal sebesar Rp100 yang mewakili 1% kepemilikan saham dalam MCI, sehingga struktur permodalan MCI adalah sebesar Rp10.000.

Penyertaan modal Bank Mandiri dalam rangka Pendirian MCI telah memperoleh persetujuan Otoritas Jasa Keuangan sebagaimana tercantum dalam surat Otoritas Jasa Keuangan No. S-48/PB.31/2015 perihal Permohonan Persetujuan Penyertaan Modal PT Bank Mandiri (Persero) Tbk. dalam rangka pendirian Perusahaan Modal Ventura pada tanggal 11 Juni 2015.

Pada tanggal 26 Juni 2015, pendirian MCI telah memperoleh pengesahan dari Menteri Hukum dan Hak Asasi Manusia No. AHU-2445684.AH.01.01 tahun 2015. MCI telah memperoleh izin untuk melaksanakan kegiatan usaha di bidang modal ventura pada tanggal 10 November 2015 melalui surat Otoritas Jasa Keuangan No. SR-6035/NB.111/2015 sehingga MCI dapat melaksanakan kegiatan operasional secara penuh.

## 1. INFORMASI UMUM (lanjutan)

### g. Entitas Anak (lanjutan)

**PT Mandiri Capital Indonesia (lanjutan)**

Berdasarkan surat persetujuan dari Otoritas Jasa Keuangan (OJK) No. S-1/PB.31/2016 tanggal 7 Januari 2016 perihal Permohonan Persetujuan Penyertaan Bank Saudara kepada PT Mandiri Capital Indonesia (PT MCI), OJK menyatakan tidak keberatan dengan rencana Bank Mandiri melakukan tambahan penyertaan modal kepada MCI.

Pada tanggal 21 Januari 2016 telah dilakukan eksekusi transaksi penambahan penyertaan modal kepada MCI sebesar Rp340.000, sehingga modal dasar MCI menjadi sebesar Rp350.000.

Penambahan penyertaan modal kepada MCI dilakukan dengan menerbitkan 3.400 lembar saham baru dalam MCI masing-masing saham bernilai nominal Rp100.000.000 (nilai penuh) dimana seluruh saham baru tersebut dieksekusi oleh Bank Mandiri (100%).

Dengan penambahan modal sebesar Rp340.000 yang dilakukan seluruhnya oleh Bank Mandiri maka persentase kepemilikan saham di MCI yang masing-masing sahamnya dimiliki oleh Bank Mandiri menjadi sebesar 99,97% dan Mandiri Sekuritas menjadi sebesar 0,03%.

Berdasarkan surat persetujuan dari OJK No. S-69/PB.31/2017 tanggal 26 Juli 2017 perihal Permohonan Persetujuan Penyertaan Bank Saudara kepada PT Mandiri Capital Indonesia (MCI), OJK menyatakan tidak keberatan dengan rencana Bank Mandiri melakukan tambahan penyertaan modal kepada MCI.

Pada tanggal 28 Juli 2017 telah dilakukan eksekusi transaksi penambahan penyertaan modal kepada MCI sebesar Rp200.000, sehingga modal dasar MCI menjadi sebesar Rp550.000 yang tertuang dalam akta notaris Muhammad Hanafi No. 8 tanggal 7 September 2017 dan telah mendapatkan pengesahan dari Kementerian Hukum dan Hak Asasi Manusia No. AHU-AH.01.03-0171170 tahun 2017 tanggal 13 September 2017. Penambahan penyertaan modal kepada MCI dilakukan dengan menerbitkan 2.000 lembar saham baru dalam MCI masing-masing saham bernilai nominal Rp100.000.000 (nilai penuh) dimana seluruh saham baru tersebut dieksekusi oleh Bank Mandiri (100%).

Dengan penambahan modal sebesar Rp200.000 yang dilakukan seluruhnya oleh Bank Mandiri maka persentase kepemilikan saham di MCI yang masing-masing sahamnya dimiliki oleh Bank Mandiri menjadi sebesar 99,98% dan Mandiri Sekuritas menjadi sebesar 0,02%.

Berdasarkan surat persetujuan dari OJK No. S-14/PB.31/2019 tanggal 31 Januari 2019 perihal Penambahan Penyertaan Modal Bank Saudara pada PT Mandiri Capital Indonesia, OJK telah mencatatkan rencana Bank Mandiri melakukan tambahan penyertaan modal kepada MCI dalam administrasi OJK.

Pada tanggal 6 Februari 2019 telah dilakukan eksekusi transaksi penambahan penyertaan modal kepada MCI sebesar Rp547.000, sehingga modal dasar MCI menjadi sebesar Rp1.097.000 yang tertuang dalam akta notaris Muhammad Hanafi No. 6 tanggal 7 Februari 2019 dan telah mendapatkan pengesahan dari Kementerian Hukum dan Hak Asasi Manusia No. AHU-0006380.AH.01.02. tahun 2019 tanggal 7 Februari 2019. Penambahan penyertaan modal kepada MCI dilakukan dengan menerbitkan 5.470 lembar saham baru dalam MCI masing-masing saham bernilai nominal Rp100.000.000 (nilai penuh) dimana seluruh saham baru tersebut dieksekusi oleh Bank Mandiri (100%).

Dengan penambahan modal sebesar Rp547.000 yang dilakukan seluruhnya oleh Bank Mandiri maka persentase kepemilikan saham di MCI yang masing-masing sahamnya dimiliki oleh Bank Mandiri menjadi sebesar 99,99% dan Mandiri Sekuritas menjadi sebesar 0,01%.

## 1. INFORMASI UMUM (lanjutan)

### g. Entitas Anak (lanjutan)

**PT Mandiri Capital Indonesia (lanjutan)**

Pada tanggal 30 Juli 2019 telah dilakukan eksekusi transaksi penambahan penyertaan modal kepada MCI sebesar Rp360.000, sehingga modal dasar MCI berubah menjadi sebesar Rp1.457.000 yang tertuang dalam akta notaris H. Burhanuddin Husaini SH., MH No. 13 tanggal 30 Juli 2019 dan telah mendapatkan pengesahan dari Kementerian Hukum dan Hak Asasi Manusia No. AHU-0044080.AH.01.02.TAHUN 2019 tanggal 30 Juli 2019. Penambahan penyertaan modal kepada MCI dilakukan dengan menerbitkan 14.570 lembar saham baru dalam MCI masing-masing saham bernilai nominal Rp100.000.000 (nilai penuh) dimana seluruh saham baru tersebut dieksekusi oleh Bank Mandiri (100%).

Dengan penambahan modal sebesar Rp360.000 yang dilakukan seluruhnya oleh Bank Mandiri maka persentase kepemilikan saham di MCI tidak berubah di mana masing-masing sahamnya dimiliki oleh Bank Mandiri menjadi sebesar 99,99% dan Mandiri Sekuritas menjadi sebesar 0,01%.

**PT Mandiri AXA General Insurance**

PT Mandiri AXA General Insurance (“MAGI”) merupakan perusahaan ventura bersama antara Bank Mandiri dengan AXA Société Anonyme yang bergerak di bidang asuransi kerugian. MAGI sebelumnya bernama PT Maskapai Asuransi Dharma Bangsa (PT Insurance Society Dharma Bangsa Ltd) yang didirikan berdasarkan Akta Notaris Sie Khwan Djioe No. 109 tanggal 28 Juli 1961 di Jakarta dan memperoleh pengesahan dari Menteri Kehakiman melalui Daftar Penetapan Menteri Kehakiman No. J.A.5/11/4 tanggal 20 Januari 1962. Nama perusahaan PT Maskapai Asuransi Dharma Bangsa mengalami perubahan menjadi PT Asuransi Dharma Bangsa dengan Akta Notaris Imas Fatimah, S.H. No. 54 tanggal 17 Desember 1997 dan telah memperoleh persetujuan dari Menteri Kehakiman melalui Surat Keputusan Menteri Kehakiman No. C2-2421.HT.01.04.TH.98 tanggal 26 Maret 1998.

Pada Rapat Umum Pemegang Saham Bank Mandiri tanggal 23 Mei 2011, pemegang saham Bank Mandiri telah menyetujui rencana penyertaan modal oleh Bank Mandiri dalam bentuk akuisisi atas 120.000 (seratus dua puluh ribu) lembar saham baru yang akan diterbitkan oleh PT Asuransi Dharma Bangsa. Penyertaan modal Bank Mandiri pada PT Asuransi Dharma Bangsa tersebut telah memperoleh persetujuan Bank Indonesia melalui suratnya No. 13/59/DPB1/TPB1-1 pada tanggal 28 Juli 2011.

Pada tanggal 11 Oktober 2011, Bank Mandiri melakukan pembelian 120.000 (seratus dua puluh ribu) lembar saham baru yang diterbitkan oleh PT Asuransi Dharma Bangsa dengan total nilai Rp60.000 dan telah dicatatkan dalam Akta Akuisisi Notaris Yualita Widyadhari, S.H. No. 23 tanggal 11 Oktober 2011. Setelah pembelian saham tersebut, Bank Mandiri menjadi pemegang saham PT Asuransi Dharma Bangsa dengan persentase kepemilikan sebesar 60,00% yang telah disahkan dalam Rapat Umum Pemegang Saham PT Asuransi Dharma Bangsa sesuai Akta Notaris Yualita Widyadhari, S.H. No. 22 tanggal 11 Oktober 2011 dan telah disampaikan kepada Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia serta telah diterima melalui suratnya No. AHU-AH.01.10-10-33252 tanggal 17 Oktober 2011 perihal Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT Asuransi Dharma Bangsa.

Selanjutnya, nama perusahaan PT Asuransi Dharma Bangsa telah diubah menjadi PT Mandiri AXA General Insurance sesuai dengan Akta Notaris Yualita Widyadhari, S.H. No. 90 tanggal 18 Oktober 2011 dan telah disampaikan kepada Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia serta telah diterima melalui suratnya No. AHU-51976.AH.01.02 tanggal 25 Oktober 2011 perihal Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT Mandiri AXA General Insurance.

## 1. INFORMASI UMUM (lanjutan)

### g. Entitas Anak (lanjutan)

**PT Mandiri AXA General Insurance (lanjutan)**

Dalam menjalankan usahanya, MAGI telah memperoleh izin usaha dari Biro Perasuransian Bapepam dan LK Kementerian Keuangan Republik Indonesia melalui surat No. S-12583/BL/2011 tanggal 22 November 2011 perihal Penyampaian Salinan Keputusan Menteri Keuangan tentang Pemberlakuan Izin Usaha di Bidang Asuransi Kerugian Sehubungan Perubahan Nama PT Asuransi Dharma Bangsa menjadi PT Mandiri AXA General Insurance. Dengan komposisi saham PT Bank Mandiri (Persero) Tbk sebanyak 120.000 lembar saham dengan nominal Rp60.000.000.000 dan AXA S.A sebanyak 80.000 lembar saham dengan nominal Rp40.000.000.000. Pada tahun 2014 seluruh saham AXA S.A dijual kepada AXA ASIA sesuai Akta Notaris Mala Mukti S.H., L.LM tanggal 6 Januari 2014 dan telah disampaikan kepada Kementrian Hukum dan Hak Asasi manusia Republik Indonesia serta telah diterima melalui suratnya No. AHU-AH.01.10.01330 tanggal 10 Januari 2014.

Otoritas Jasa Keuangan melalui surat No. S-42/PB.31/2014 tanggal 14 Mei 2014 dan surat No. 5-94/PB.31/2014 tanggal 31 Oktober 2014 telah menyetujui Penambahan Penyertaan Modal PT Bank Mandiri (Persero) Tbk pada PT Mandiri AXA General Insurance, sebesar Rp24.000 dan Rp63.000. Penambahan penyertaan modal tersebut telah disetujui oleh Rapat Umum Pemegang Saham (RUPS) MAGI secara sirkuler sebagaimana dinyatakan dalam Akta Notaris Wiwiek Widhi Astuti No. 20 tanggal 6 Juni 2014 dan No. 27 tanggal 21 November 2014 telah disetujui oleh Kementerian Hukum dan Hak Asasi Manusia dengan nomor AHU-03896.40.20.2014 tanggal 12 Juni 2014 dan nomor AHU-08879.40.21.2014 tanggal 26 November 2014. Penambahan penyertaan modal tersebut tidak merubah komposisi pemegang saham MAGI yang sahamnya dimiliki oleh Bank Mandiri sebesar 60% dan AXA S.A sebesar 40%.

Berdasarkan surat persetujuan dari Otoritas Jasa Keuangan (OJK) No. S-52/PB.31/2015 tanggal 25 Juni 2015 perihal Permohonan Persetujuan Penambahan Penyertaan Modal PT Mandiri AXA General Insurance, OJK menyatakan tidak keberatan dengan rencana Bank Mandiri melakukan penambahan penyertaan modal lanjutan kepada MAGI sebesar Rp30.000.

Pada tanggal 9 Juli 2015 telah dilakukan eksekusi penambahan penyertaan modal kepada MAGI sebesar Rp30.000. Total penambahan penyertaan modal kepada MAGI adalah sebesar Rp50.000 dengan jumlah penambahan penyetoran modal sesuai persentase kepemilikan saham Bank Mandiri di MAGI sebesar 60% dan AXA S.A sebesar 40%, sehingga Bank Mandiri menambah penyertaan modal sebesar Rp30.000 dan AXA S.A sebesar Rp20.000. Penambahan penyertaan modal tersebut tidak merubah persentase kepemilikan di MAGI yang keseluruhan sahamnya dimiliki oleh Bank Mandiri sebesar 60% dan AXA S.A sebesar 40%.

Berdasarkan surat persetujuan dari Otoritas Jasa Keuangan (OJK) No. S-72/PB.31/2016 tanggal 3 Agustus 2016 perihal Permohonan Persetujuan Penambahan Penyertaan Modal PT Mandiri AXA General Insurance, OJK menyatakan tidak keberatan dengan rencana Bank Mandiri melakukan penambahan penyertaan modal lanjutan kepada MAGI sebesar Rp30.000. Pada tanggal 9 Agustus 2016 telah dilakukan eksekusi transaksi penambahan penyertaan modal kepada MAGI sebesar Rp30.000. Total penambahan penyertaan modal kepada MAGI adalah sebesar Rp50.000 dengan jumlah penambahan penyetoran modal sesuai persentase kepemilikan saham Bank Mandiri pada MAGI sebesar 60% dan AXA S.A sebesar 40%, sehingga Bank Mandiri menambah penyertaan modal sebesar Rp30.000 dan AXA S.A sebesar Rp20.000. Penambahan penyertaan modal tersebut tidak mengubah persentase kepemilikan pada MAGI yang keseluruhan sahamnya dimiliki oleh Bank Mandiri sebesar 60% dan AXA S.A sebesar 40%.

## 1. INFORMASI UMUM (lanjutan)

### g. Entitas Anak (lanjutan)

**PT Mandiri AXA General Insurance (lanjutan)**

Pada tanggal 31 Oktober 2018, Bank telah mendapatkan persetujuan dari OJK Jakarta terkait rencana divestasi kepada PT Mandiri AXA General Insurance melalui surat No. S-122/PB.31/2018 perihal Inisiatif Divestasi Penyertaan Modal Bank Saudara pada PT Mandiri AXA General Insurance. Bank telah mendapat persetujuan dari Kementerian BUMN melalui surat No. S-635/MBU/09/2018 tertanggal 26 September 2018.

Pada tanggal 21 November 2018, AXA ASIA melakukan pembelian 276.000 (dua ratus tujuh puluh enam ribu) lembar saham PT Bank Mandiri (Persero) Tbk. yang diterbitkan oleh PT Mandiri AXA General Insurance dan telah dicatatkan dalam Akta Pengalihan Saham Notaris Mala Mukti S.H L.LM. No. 52 tanggal 21 November 2018. Setelah pembelian saham tersebut, Bank Mandiri menjadi pemegang saham PT Mandiri AXA General Insurance dengan persentase kepemilikan sebesar 20,00% yang telah disahkan dalam Rapat Umum Pemegang Saham PT Mandiri AXA General Insurance sesuai Akta Notaris Mala Mukti S.H L.LM No. 54 tanggal 21 November 2018 dan telah disampaikan kepada Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia serta telah diterima melalui suratnya No. AHU-AH.01.03-10-0268916 tanggal 28 November 2018. PT Mandiri AXA General Insurance telah mengajukan laporan perubahan komposisi kepemilikan saham kepada OJK dan disetujui pada tanggal 12 Desember 2018. Sejak persentase kepemilikan Bank Mandiri di MAGI sebesar 20%, laporan keuangan MAGI tidak lagi dikonsolidasi.

### h. Struktur dan manajemen

Kantor pusat Bank Mandiri berkedudukan di Jalan Jenderal Gatot Subroto Kavling 36-38 Jakarta Selatan, Indonesia. Pada tanggal 31 Desember 2019 dan 2018, struktur dan jumlah kantor dalam dan luar negeri Bank Mandiri adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Kantor wilayah dalam negeri | 12 | 12 |
| Kantor cabang dalam negeri: | | |
| Kantor Area | 84 | 84 |
| Kantor Cabang | 1.347 | 1.310 |
| Kantor Mandiri Mitra Usaha | 1.012 | 1.066 |
| Kantor Kas | 140 | 172 |
| Total kantor cabang dalam negeri | 2.583 | 2.632 |
| Kantor cabang luar negeri | 6 | 6 |

Pada tanggal 31 Desember 2019, Bank Mandiri memiliki 6 kantor cabang luar negeri yang berlokasi di Cayman Islands, Singapura, Hong Kong, Dili Timor Leste, Shanghai (Republik Rakyat Cina) dan Dili Timor Plaza dan 1 kantor *remittance* yang berlokasi di Hong Kong.

Untuk mendukung pencapaian aspirasi Bank Mandiri, yaitu *"Indonesia's Best, ASEAN's Prominent"*, Bank Mandiri mengelompokan unit-unit kerja di struktur organisasinya menjadi 3 kelompok, yaitu:

1. *Business Units*, berfungsi sebagai motor utama pengembangan bisnis Bank yang terdiri dari dua segmen utama yaitu segmen *Wholesale Banking* yang terdiri dari *Corporate Banking, Commercial Banking,* Hubungan Kelembagaan*, Treasury* & *International Banking* dan segmen *Retail Banking* terdiri dari *Credit Cards*, *Consumer Loans, Micro Banking, Small & Medium Enterprise Banking,* dan *Micro Development & Agent Banking.*

## 1. INFORMASI UMUM (lanjutan)

### h. Struktur dan manajemen (lanjutan)

2. *Support Functions,* berfungsi sebagai *supporting unit* yang mendukung operasional Bank secara keseluruhan yang terdiri dari *Special Asset Management*, Manajemen Risiko yang membawahi *Wholesale Risk* dan *Retail Risk,* Teknologi Informasi & Operasi yang membawahi *Operation*, Kepatuhan dan SDM, Keuangan dan Strategi, *Internal Audit, Chief Digital Banking Officer* dan *Chief Transformation Officer.*
3. Bisnis & Jaringan yang membawahi *Consumer & Transaction* berfungsi sebagai unit yang melakukan penjualan produk dan jasa kepada seluruh segmen nasabah Bank Mandiri, terdiri dari 12 Kantor Wilayah yang tersebar di seluruh wilayah Indonesia dan *wealth management*.

Bank Mandiri telah melakukan perubahan struktur organisasi yang berlaku efektif tanggal 10 Desember 2019 sebagaimana tertuang dalam Keputusan Direksi No. KEP.DIR/070/2019 tanggal 12 Desember 2019 tentang Struktur Organisasi. Perubahan struktur organisasi Bank Mandiri tersebut dengan menata ulang organisasi untuk memenuhi kebutuhan dan perkembangan Bank.

Pada tanggal 31 Desember 2019 dan 2018, susunan Dewan Komisaris Bank Mandiri adalah sebagai berikut:

| | | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|---|
| Dewan Komisaris | | | |
| Komisaris Utama/ Komisaris Independen | : | - | Hartadi Agus Sarwono |
| Komisaris Utama | : | Kartika Wirjoatmodjo*) | - |
| Wakil Komisaris Utama | : | - | Imam Apriyanto Putro |
| Wakil Komisaris Utama/ Komisaris Independen | : | Muhamad Chatib Basri*) | - |
| Komisaris Independen | : | Makmur Keliat | Goei Siauw Hong |
| Komisaris Independen | : | Mohamad Nasir*) | Bangun Sarwito Kusmulyono |
| Komisaris Independen | : | Robertus Bilitea*) | Makmur Keliat |
| Komisaris | : | Ardan Adiperdanap | Ardan Adiperdana |
| Komisaris | : | R.Widyo Pramono | R. Widyo Pramono |
| Komisaris | : | Rionald Silaban**) | Askolani |

*) Diangkat pada pelaksanaan RUPS Luar Biasa tanggal 9 Desember 2019 dan efektif setelah memperoleh persetujuan dari OJK atas pelaksanaan Uji Kemampuan dan Kepatutan (*Fit & Proper Test*).
**) Diangkat pada pelaksanaan RUPS Luar Biasa tanggal 28 Agustus 2019 dan efektif setelah memperoleh persetujuan dari OJK atas pelaksanaan Uji Kemampuan dan Kepatutan (*Fit & Proper Test*).

Pada tanggal 31 Desember 2019 dan 2018, susunan Direksi Bank Mandiri adalah sebagai berikut:

| | | 31 Desember 2019 |
|---|---|---|
| Direksi | | |
| Direktur Utama | : | Royke Tumilaar*) |
| Wakil Direktur Utama | : | Sulaiman Arif Arianto |
| Direktur Consumer and Retail Transaction | : | Hery Gunardi |
| Direktur Manajemen Risiko | : | Ahmad Siddik Badruddin |
| Direktur Information Technology | : | Rico Usthavia Frans |
| Direktur *Treasury, International Banking and Special Asset Management* | : | Darmawan Junaidi |
| Direktur Corporate Banking | : | Alexandra Askandar |
| Direktur Kepatuhan dan SDM | : | Agus Dwi Handaya |
| Direktur Operation | : | Panji Irawan |
| Direktur Hubungan Kelembagaan | : | Donsuwan Simatupang |
| Direktur Commercial Banking | : | Riduan |
| Direktur Keuangan dan Strategi | : | Silvano Winston Rumantir*) |

*) Diangkat pada pelaksanaan RUPS Luar Biasa tanggal 9 Desember 2019 dan efektif setelah memperoleh persetujuan dari OJK atas pelaksanaan Uji Kemampuan dan Kepatutan (*Fit & Proper Test*).

## 1. INFORMASI UMUM (lanjutan)

### h. Struktur dan manajemen (lanjutan)

Pada tanggal 31 Desember 2019 dan 2018, susunan Direksi Bank Mandiri adalah sebagai berikut: (lanjutan)

| | | 31 Desember 2018 |
|---|---|---|
| Direksi | | |
| Direktur Utama | : | Kartika Wirjoatmodjo |
| Wakil Direktur Utama | : | Sulaiman Arif Arianto |
| Direktur Corporate Banking | : | Royke Tumilaar |
| Direktur Bisnis Kecil dan Jaringan | : | Hery Gunardi |
| Direktur Manajemen Risiko | : | Ahmad Siddik Badruddin |
| Direktur Teknologi Informasi dan Operasi | : | Rico Usthavia Frans |
| Direktur Treasury dan International Banking | : | Darmawan Junaidi |
| Direktur Hubungan Kelembagaan | : | Alexandra Askandar |
| Direktur Kepatuhan | : | Agus Dwi Handaya |
| Direktur Keuangan | : | Panji Irawan |
| Direktur Retail Banking | : | Donsuwan Simatupang |

Pada tanggal 31 Desember 2019 dan 2018, Komite Audit Bank Mandiri terdiri dari:

| | | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|---|
| Ketua merangkap anggota | : | Ardan Adiperdana | Bangun Sarwito Kusmulyono |
| Anggota | : | Makmur Keliat | Hartadi Agus Sarwono |
| Anggota | : | R. Widyo Pramono | Goei Siauw Hong |
| Anggota | : | Robertus Bilitea*) | Makmur Keliat |
| Anggota | : | Mohamad Nasir*) | - |
| Anggota | : | Ridwan D. Ayub | Budi Sulistio |
| Anggota | : | Bambang Ratmanto | Bambang Ratmanto |

*) Efektif hak suara (*voting rights*) dalam pengambilan keputusan menunggu hasil *Fit and Proper Test* dan persetujuan pengangkatan sebagai Dewan Komisaris oleh Otoritas Jasa Keuangan.

Pada tanggal 31 Desember 2019 dan 2018, Komite Remunerasi dan Nominasi Bank Mandiri terdiri dari:

| | | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|---|
| Ketua merangkap anggota | : | R. Widyo Pramono | Hartadi Agus Sarwono |
| Anggota | : | Kartika Wirjoatmodjo*) | Imam Apriyanto Putro |
| Anggota | : | Makmur Keliat | Bangun Sarwito Kusmulyono |
| Anggota | : | Ardan Adiperdana | Makmur Keliat |
| Anggota | : | Robertus Bilitea*) | - |
| Anggota | : | Indri K. Hidayat | Askolani |
| Anggota | : | - | R. Widyo Pramono |
| Anggota | : | - | Goei Siauw Hong |
| Anggota | : | - | Ardan Adiperdana |
| Sekretaris (*ex-officio*) | : | Group Head atau Pejabat Eksekutif di bidang Human Capital yang ditunjuk | Group Head Human Capital Services |

*) Efektif hak suara (*voting rights*) dalam pengambilan keputusan menunggu hasil *Fit and Proper Test* dan persetujuan pengangkatan sebagai Dewan Komisaris oleh Otoritas Jasa Keuangan.

## 1. INFORMASI UMUM (lanjutan)

### h. Struktur dan manajemen (lanjutan)

Pada tanggal 31 Desember 2019 dan 2018, Komite Pemantau Risiko Bank Mandiri terdiri dari:

| | | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|---|
| Ketua merangkap anggota | : | Makmur Keliat | Goei Siauw Hong |
| Anggota | : | Muhamad Chatib Basri*) | Bangun Sarwito Kusmulyono |
| Anggota | : | Ardan Adiperdana | Ardan Adiperdana |
| Anggota | : | R. Widyo Pramono | R. Widyo Pramono |
| Anggota | : | Rionald Silaban*) | - |
| Anggota | : | Lista Irna | Lista Irna |
| Anggota | : | Chrisna Pranoto | Ridwan Darmawan Ayub |

*) Efektif hak suara *(voting rights)* dalam pengambilan keputusan menunggu hasil *Fit and Proper Test* dan persetujuan pengangkatan sebagai Dewan Komisaris oleh Otoritas Jasa Keuangan.

Pada tanggal 31 Desember 2019 dan 2018, Komite Tata Kelola Terintegrasi Bank Mandiri terdiri dari:

| | | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|---|
| Ketua merangkap anggota | : | Makmur Keliat | Goei Siauw Hong |
| Anggota | : | Kartika Wirjoatmodjo*) | - |
| Anggota | : | Muhamad Chatib Basri*) | Imam Apriyanto Putro |
| Anggota | : | Ardan Adiperdana | Makmur Keliat |
| Anggota | : | R. Widyo Pramono | Askolani |
| Anggota | : | Robertus Bilitea*) | - |
| Anggota | : | Rionald Silaban | Bangun Sarwito Kusmulyono |
| Anggota | : | Ridwan Darmawan Ayub | Ridwan Darmawan Ayub |
| Anggota | : | Chrisna Pranoto | Budi Sulistio |
| Anggota | : | Perwakilan Komisaris Independen Bank Mantap**) | Edhi Chrystanto (Bank Mandiri Taspen) |
| Anggota | : | Perwakilan Komisaris Independen MAGI**) | Frans A. Wiyono (Mandiri AXA General Insurance) |
| Anggota | : | Perwakilan Komisaris Independen Mansek**) | D. Cyril Noerhadi (Mandiri Sekuritas) |
| Anggota | : | Perwakilan Komisaris Independen AMFS**) | Wihana Kirana Jaya (AXA Mandiri Financial Services) |
| Anggota | : | Perwakilan Komisaris Independen MTF**) | Ravik Karsidi (Mandiri Tunas Finance) |
| Anggota | : | Perwakilan Komisaris Independen Inhealth**) | Ali Ghufron Mukti (Asuransi Jiwa Inhealth Indonesia) |
| Anggota | : | Perwakilan Komisaris Independen BSM**) | Mulya E. Siregar (Bank Syariah Mandiri) |
| Anggota | : | Dewan Pengawas Syariah dari Perusahaan Anak**) | M. Syafii Antonio (Bank Syariah Mandiri) |

*) Efektif hak suara *(voting rights)* dalam pengambilan keputusan menunggu hasil *Fit and Proper Test* dan persetujuan pengangkatan sebagai Dewan Komisaris oleh Otoritas Jasa Keuangan.
**) Menyesuaikan dengan Pejabat dari Perusahaan Anak terkait.

Pada tanggal 31 Desember 2019 dan 2018, Ketua Internal Audit Bank Mandiri adalah Mustaslimah.

Pada tanggal 31 Desember 2019 dan 2018, Sekretaris Perusahaan Bank Mandiri adalah Rohan Hafas.

Jumlah karyawan Bank Mandiri pada tanggal 31 Desember 2019 sebanyak 39.065 orang dan 31 Desember 2018 sebanyak 39.809 orang (tidak diaudit).

## 2. IKHTISAR KEBIJAKAN AKUNTANSI

Laporan keuangan konsolidasian Bank dan Entitas Anak ("Grup") ini diselesaikan dan disetujui untuk diterbitkan oleh Direksi pada tanggal 23 Januari 2020.

Laporan keuangan konsolidasian 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 dan Peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam-LK) No. VIII.G.7 Lampiran Keputusan Ketua Bapepam dan LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik.

### a. Dasar penyusunan laporan keuangan konsolidasian

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan konsolidasian Bank dan Entitas Anak adalah seperti dijabarkan di bawah ini:

Laporan keuangan konsolidasian disusun berdasarkan harga perolehan, kecuali untuk aset keuangan yang diklasifikasikan dalam kelompok tersedia untuk dijual, aset dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi dan seluruh instrumen derivatif yang diukur berdasarkan nilai wajar dan aset tanah yang diukur pada nilai wajar sejak 1 April 2016. Laporan keuangan konsolidasian disusun berdasarkan akuntansi berbasis akrual, kecuali laporan arus kas konsolidasian.

Laporan arus kas konsolidasian disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas-aktivitas operasional, investasi dan pendanaan.

Pos-pos dalam penghasilan komprehensif lainnya disajikan terpisah antara akun-akun yang akan direklasifikasikan ke laba rugi dan akun-akun yang tidak akan direklasifikasikan ke laba rugi.

Laporan keuangan Entitas Anak yang bergerak dalam bidang perbankan syariah disusun berdasarkan Pernyataan Standar Akuntansi Keuangan (PSAK) No. 101 (Revisi 2016) tentang "Penyajian Laporan Keuangan Syariah", PSAK No. 102 (Revisi 2016) tentang "Akuntansi *Murabahah*", PSAK No. 104 (Revisi 2016) tentang "Akuntansi *Istishna*", PSAK No. 105 tentang "Akuntansi *Mudharabah*", PSAK No. 106 tentang "Akuntansi *Musyarakah*", PSAK No. 107 (Revisi 2016) tentang "Akuntansi *Ijarah*", PSAK No. 110 (Revisi 2015) tentang "Akuntansi Sukuk", PSAK No. 111 tentang "Akuntansi *Wa'd*" dan PSAK lain selama tidak bertentangan dengan prinsip syariah dan Pedoman Akuntansi Perbankan Syariah Indonesia (PAPSI) (Revisi 2013).

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 Grup. Area yang kompleks atau memerlukan tingkat pertimbangan yang lebih tinggi atau area di mana asumsi dan estimasi dapat berdampak signifikan terhadap laporan keuangan konsolidasian diungkapkan di Catatan 3.

Seluruh angka dalam laporan keuangan konsolidasian ini, dibulatkan dan disajikan dalam jutaan Rupiah ("Rp"), kecuali dinyatakan lain.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### b. Perubahan kebijakan akuntansi

Pada tanggal 1 Januari 2019, terdapat standar baru dan penyesuaian atau amendemen terhadap beberapa standar yang masih berlaku yang relevan dengan operasi Grup yang berlaku efektif sejak tanggal tersebut yaitu sebagai berikut:

- PSAK No. 22 (Penyesuaian 2018) tentang “Kombinasi Bisnis”
- PSAK No. 24 (Amendemen 2018) tentang “Imbalan Kerja”
- PSAK No. 26 (Penyesuaian 2018) tentang “Biaya Pinjaman”
- PSAK No. 46 (Penyesuaian 2018 ) tentang “Pajak Penghasilan”
- PSAK No. 66 (Penyesuaian 2018) tentang “Pengaturan Bersama”
- ISAK No. 33 tentang “Transaksi Valuta Asing dan Imbalan Dimuka”
- ISAK No. 34 tentang “Ketidakpastian dalam Perlakuan Pajak Penghasilan”

Grup menilai bahwa tidak terdapat dampak yang material atas penerapan standar baru atau amendemen atau penyesuaian tahunan standar yang berlaku efektif sejak 1 Januari 2019 tersebut terhadap laporan keuangan konsolidasian Grup.

### c. Instrumen keuangan

#### A. Aset keuangan

Grup mengklasifikasikan aset keuangannya dalam kategori (a) aset keuangan yang diukur pada nilai wajar melalui laba rugi, (b) pinjaman yang diberikan dan piutang, (c) aset keuangan dimiliki hingga jatuh tempo dan (d) aset keuangan tersedia untuk dijual. Klasifikasi ini tergantung dari tujuan perolehan aset keuangan tersebut. Manajemen menentukan klasifikasi aset keuangan tersebut pada saat awal pengakuannya.

(a) Aset keuangan yang diukur pada nilai wajar melalui laba rugi

Kategori ini terdiri dari dua sub-kategori: aset keuangan yang diklasifikasikan dalam kelompok diperdagangkan dan aset keuangan yang pada saat pengakuan awal telah ditetapkan oleh Grup untuk diukur pada nilai wajar melalui laba rugi.

Aset keuangan diklasifikasikan dalam kelompok 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 (*short term profit-taking*) yang terkini. Derivatif juga dikategorikan dalam kelompok diperdagangkan, kecuali derivatif yang ditetapkan dan efektif sebagai instrumen lindung nilai.

Aset keuangan yang diklasifikasikan pada saat pengakuan awal untuk diukur pada nilai wajar melalui laba rugi adalah dimiliki untuk mencadangkan liabilitas asuransi Entitas Anak yang diukur pada nilai wajar dari aset terkait.

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 konsolidasian. 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 konsolidasian yang dicatat di akun pendapatan dari kelompok diperdagangkan - neto.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### c. Instrumen keuangan (lanjutan)

#### A. Aset keuangan (lanjutan)

(b) Pinjaman yang diberikan dan piutang

Pinjaman yang diberikan dan piutang adalah aset keuangan non-derivatif dengan pembayaran tetap atau telah ditentukan dan tidak mempunyai kuotasi di pasar aktif, kecuali:

- yang dimaksudkan oleh Grup untuk dijual dalam waktu dekat, yang diklasifikasikan dalam kelompok diperdagangkan, serta yang pada saat pengakuan awal ditetapkan diukur pada nilai wajar melalui laba rugi;
- yang pada saat pengakuan awal ditetapkan dalam kelompok tersedia untuk dijual; atau
- dalam hal Grup mungkin tidak akan memperoleh kembali investasi awal secara substansial kecuali yang disebabkan oleh penurunan kualitas pinjaman yang diberikan dan piutang.

Pada saat pengakuan awal, pinjaman yang diberikan dan piutang diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Pendapatan dari aset keuangan dalam kelompok pinjaman yang diberikan dan piutang dicatat di dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian dan dilaporkan sebagai “Pendapatan bunga”. Dalam hal terjadi penurunan nilai, kerugian penurunan nilai dilaporkan sebagai pengurang dari nilai tercatat dari aset keuangan dalam kelompok pinjaman yang diberikan dan piutang dan diakui di dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebagai “Pembentukan cadangan kerugian penurunan nilai”.

(c) Aset keuangan dimiliki hingga jatuh tempo

Aset keuangan dalam kelompok dimiliki hingga jatuh tempo adalah aset keuangan non-derivatif dengan pembayaran tetap atau telah ditentukan dan jatuh temponya telah ditetapkan, serta Grup mempunyai intensi positif dan kemampuan untuk memiliki aset keuangan tersebut hingga jatuh tempo, kecuali:

- aset keuangan yang pada saat pengakuan awal ditetapkan sebagai aset keuangan yang diukur pada nilai wajar melalui laba rugi;
- aset keuangan yang ditetapkan oleh Grup dalam kelompok tersedia untuk dijual; dan
- aset keuangan yang memiliki definisi pinjaman yang diberikan dan piutang.

Pada saat pengakuan awal, aset keuangan dimiliki hingga jatuh tempo diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan suku bunga efektif.

Pendapatan bunga dari aset keuangan dimiliki hingga jatuh tempo dicatat dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian dan diakui sebagai “Pendapatan bunga”. Ketika penurunan nilai terjadi, kerugian penurunan nilai diakui sebagai pengurang dari nilai tercatat investasi dan diakui didalam laporan keuangan konsolidasian sebagai “Pembentukan cadangan kerugian penurunan nilai”.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### c. Instrumen keuangan (lanjutan)

#### A. Aset keuangan (lanjutan)

(d) Aset keuangan tersedia untuk dijual

Aset keuangan dalam kelompok tersedia untuk dijual adalah aset keuangan yang ditetapkan untuk dimiliki untuk periode tertentu dimana akan dijual dalam rangka pemenuhan likuiditas atau perubahan suku bunga, valuta asing atau yang tidak diklasifikasikan sebagai pinjaman yang diberikan atau piutang, aset keuangan yang diklasifikasikan dalam kelompok dimiliki hingga jatuh tempo atau aset keuangan yang diukur pada nilai wajar melalui laba rugi.

Pada saat pengakuan awalnya, aset keuangan tersedia untuk dijual diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada nilai wajarnya dimana keuntungan atau kerugian atas perubahan nilai wajar diakui sebagai penghasilan komprehensif lain kecuali untuk kerugian penurunan nilai dan laba rugi selisih kurs untuk instrumen utang. Untuk instrumen ekuitas, laba rugi selisih kurs diakui sebagai bagian laporan laba rugi dan penghasilan komprehensif lain konsolidasian, hingga aset keuangan dihentikan pengakuannya. Jika aset keuangan tersedia untuk dijual mengalami penurunan nilai, akumulasi keuntungan atau kerugian yang belum direalisasi atas perubahan nilai wajar, yang sebelumnya diakui sebagai penghasilan komprehensif lain diakui di laba rugi. Pendapatan bunga dihitung menggunakan metode suku bunga efektif.

Pengakuan

Bank menggunakan akuntansi tanggal perdagangan untuk mencatat transaksi efek-efek dan obligasi pemerintah. Aset keuangan yang dialihkan kepada pihak ketiga tetapi tidak memenuhi syarat penghentian pengakuan disajikan di dalam laporan posisi keuangan konsolidasian sebagai “Aset lain-lain - Tagihan atas efek-efek dan obligasi pemerintah yang diagunakan”, dimana pihak penerima memiliki hak untuk menjual atau mentransfer kembali.

#### B. Liabilitas keuangan

Grup 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 Grup 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. Derivatif diklasifikasikan sebagai liabilitas diperdagangkan kecuali ditetapkan dan efektif sebagai instrumen lindung nilai.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### c. Instrumen keuangan (lanjutan)

#### B. 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 konsolidasian sebagai pendapatan dari kelompok diperdagangkan - neto. Beban bunga dari liabilitas keuangan diklasifikasikan sebagai diperdagangkan dicatat diakun pendapatan kelompok diperdagangkan - neto.

Jika Grup pada pengakuan awal telah menetapkan instrumen utang tertentu sebagai nilai wajar melalui laba rugi (opsi nilai wajar), maka selanjutnya, penetapan ini tidak dapat diubah. Berdasarkan PSAK No. 55, 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 laba rugi diakui di dalam pendapatan kelompok diperdagangkan - neto. Beban Bunga dari liabilitas keuangan yang ditetapkan untuk diukur pada nilai wajar melalui laba rugi dicatat diakun pendapatan kelompok diperdagangkan - neto.

(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.

Setelah pengakuan awal, Grup mengukur seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Amortisasi suku bunga efektif diakui sebagai “Beban bunga”.

#### C. 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 Grup 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.

Agunan yang diserahkan oleh Grup di dalam perjanjian efek-efek yang dijual dengan janji untuk dibeli kembali dan transaksi *securities lending* dan *borrowing* tidak dihentikan pengakuannya karena Grup secara substansial masih memiliki seluruh risiko dan manfaat atas agunan tersebut, berdasarkan kesepakatan bahwa harga pembelian kembali telah ditentukan di awal, sehingga kriteria penghentian pengakuan tidak terpenuhi.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### c. Instrumen keuangan (lanjutan)

#### C. Penghentian pengakuan (lanjutan)

Hapus buku

Dalam hal penghapusbukuan aset keuangan merupakan kelanjutan dari tindakan penyelesaian aset keuangan dengan cara pengambilalihan agunan, maka jumlah yang dihapus buku adalah sebesar selisih kurang antara nilai wajar agunan yang diambil alih setelah memperhitungkan taksiran biaya penjualan dengan nilai tercatat aset keuangan.

Aset keuangan dapat dihapus buku apabila cadangan kerugian penurunan nilai telah dibentuk 100%.

Penghapusbukuan dilakukan secara keseluruhan terhadap nilai tercatat aset keuangan dengan mendebit cadangan kerugian penurunan nilai.

#### D. Reklasifikasi aset keuangan

Grup tidak diperkenankan untuk mereklasifikasi instrumen keuangan dari atau ke kategori instrumen keuangan yang diukur pada nilai wajar melalui laba rugi selama instrumen keuangan tersebut dimiliki atau diterbitkan.

Grup tidak boleh mengklasifikasikan aset keuangan sebagai aset keuangan dimiliki hingga jatuh tempo, jika dalam tahun berjalan atau dalam kurun waktu dua tahun sebelumnya, telah menjual atau mereklasifikasi aset keuangan dimiliki hingga jatuh tempo dalam jumlah yang lebih dari jumlah yang tidak signifikan sebelum jatuh tempo (lebih dari jumlah yang tidak signifikan dibandingkan dengan jumlah nilai investasi dimiliki hingga jatuh tempo), kecuali penjualan atau reklasifikasi tersebut:

(a) dilakukan ketika aset keuangan sudah mendekati jatuh tempo atau tanggal pembelian kembali di mana perubahan suku bunga pasar tidak akan berpengaruh secara signifikan terhadap nilai wajar aset keuangan tersebut;

(b) terjadi setelah Grup telah memperoleh secara substansial seluruh jumlah pokok aset keuangan tersebut sesuai jadwal pembayaran atau Grup telah memperoleh pelunasan dipercepat; atau

(c) terkait dengan kejadian tertentu yang berada di luar kendali Grup, tidak berulang dan tidak dapat diantisipasi secara wajar oleh Grup.

Reklasifikasi aset keuangan dari kelompok dimiliki hingga jatuh tempo ke kelompok tersedia untuk dijual dicatat sebesar nilai wajarnya. Keuntungan atau kerugian yang belum direalisasi tetap dilaporkan dalam komponen penghasilan komprehensif lain sampai aset keuangan tersebut dihentikan pengakuannya dan pada saat itu, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam penghasilan komprehensif lain harus diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebagai komponen keuntungan/kerugian dari penjualan aset keuangan.

Reklasifikasi aset keuangan dari kelompok tersedia untuk dijual ke kelompok dimiliki hingga jatuh tempo dicatat pada nilai tercatat. Keuntungan atau kerugian yang belum direalisasi harus diamortisasi menggunakan suku bunga efektif sampai dengan tanggal jatuh tempo instrumen tersebut.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### c. Instrumen keuangan (lanjutan)

#### E. Klasifikasi atas instrumen keuangan

Grup mengklasifikasikan instrumen keuangan dalam klasifikasi tertentu yang mencerminkan sifat dari informasi dan mempertimbangkan karakteristik dari instrumen keuangan tersebut. Klasifikasi instrumen keuangan dapat dilihat pada tabel di bawah ini:

| Klasifikasi | | Golongan | Sub-golongan |
|---|---|---|---|
| Aset keuangan | Aset keuangan yang diukur pada nilai wajar melalui laba rugi | Aset keuangan dalam kelompok diperdagangkan | Efek-efek |
| | | | Obligasi pemerintah |
| | | | Tagihan derivatif - tidak terkait lindung nilai |
| | Pinjaman yang diberikan dan piutang | Giro pada Bank Indonesia | |
| | | Giro pada bank lain | |
| | | Penempatan pada Bank Indonesia dan bank lain | |
| | | Tagihan lainnya - transaksi perdagangan | |
| | | Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | |
| | | Kredit yang diberikan dan piutang/pembiayaan syariah | |
| | | Piutang pembiayaan konsumen | |
| | | Investasi bersih dalam sewa pembiayaan | |
| | | Tagihan akseptasi | |
| | | Aset lain-lain | Pendapatan yang masih akan diterima |
| | | | Piutang transaksi nasabah |
| | | | Penjualan efek-efek yang masih akan diterima |
| | | | Tagihan kepada pemegang polis |
| | | | Tagihan dari reksadana |
| | | | Tagihan terkait dengan transaksi ATM dan kartu kredit |
| | | | Tagihan atas obligasi pemerintah yang diagunkan |
| | Aset keuangan dimiliki hingga jatuh tempo | Efek-efek | |
| | | Obligasi pemerintah | |
| | Aset keuangan tersedia untuk dijual | Efek-efek | |
| | | Obligasi pemerintah | |
| | | Penyertaan saham - di bawah 20% | |
| | Derivatif lindung nilai | Lindung nilai atas nilai arus kas | Tagihan derivatif - terkait lindung nilai atas arus kas |

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### c. Instrumen keuangan (lanjutan)

#### E. Klasifikasi atas instrumen keuangan (lanjutan)

Grup mengklasifikasikan instrumen keuangan dalam klasifikasi tertentu yang mencerminkan sifat dari informasi dan mempertimbangkan karakteristik dari instrumen keuangan tersebut. Klasifikasi instrumen keuangan dapat dilihat pada tabel di bawah ini (lanjutan):

| Klasifikasi | | Golongan | Sub-golongan |
|---|---|---|---|
| Liabilitas keuangan | Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi | Liabilitas keuangan dalam kelompok diperdagangkan | Liabilitas derivatif - tidak terkait lindung nilai |
| | Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi | Simpanan nasabah | Giro dan giro *wadiah* |
| | | | Tabungan dan tabungan *wadiah* |
| | | | Deposito berjangka |
| | | Simpanan dari bank lain | Giro, giro *wadiah* dan tabungan |
| | | | *Inter-bank call money* |
| | | | Deposito berjangka |
| | | Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali | |
| | | Liabilitas akseptasi | |
| | | Efek-efek yang diterbitkan | |
| | | Beban yang masih harus dibayar | |
| | | Pinjaman yang diterima | |
| | | Liabilitas lain-lain | Utang transaksi nasabah |
| | | | Setoran jaminan |
| | | | Pembelian efek-efek yang masih harus dibayar |
| | | | Liabilitas terkait dengan transaksi ATM dan kartu kredit |
| | | | Transaksi transfer nasabah |
| | | | Liabilitas lain atas transaksi UPAS |
| | | Pinjaman dan efek-efek subordinasi | |
| | Derivatif lindung nilai | Lindung nilai atas nilai arus kas | Liabilitas derivatif - terkait lindung nilai atas arus kas |
| Rekening administratif | Fasilitas kredit yang diberikan yang belum digunakan (*committed*) | | |
| | *Letter of credit* yang tidak dapat dibatalkan | | |
| | Garansi yang diberikan | | |
| | *Standby letter of credit* | | |

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### c. Instrumen keuangan (lanjutan)

#### F. Saling hapus instrumen keuangan

Aset keuangan dan liabilitas keuangan saling hapus disajikan dalam laporan posisi keuangan konsolidasian jika memiliki hak yang berkekuatan hukum untuk melakukan saling hapus buku atas jumlah yang telah diakui tersebut dan berniat untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan. 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.

#### G. Cadangan kerugian penurunan nilai aset keuangan

(a) Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi

Pada setiap tanggal laporan posisi keuangan konsolidasian, Grup mengevaluasi apakah terdapat bukti yang obyektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai. Aset keuangan atau kelompok aset keuangan diturunkan nilainya dan kerugian penurunan nilai telah terjadi, jika dan hanya jika, terdapat bukti yang obyektif mengenai penurunan nilai tersebut sebagai akibat dari satu atau lebih peristiwa yang terjadi setelah pengakuan awal aset tersebut (“peristiwa yang merugikan”) dan peristiwa yang merugikan tersebut berdampak pada estimasi arus kas masa depan atas aset keuangan atau kelompok aset keuangan yang dapat diestimasi secara andal.

Kriteria yang digunakan oleh Grup untuk menentukan bukti obyektif dari penurunan nilai adalah sebagai berikut:

1. kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
2. pelanggaran kontrak, seperti terjadinya wanprestasi atau tunggakan pembayaran pokok atau bunga;
3. pihak pemberi pinjaman, dengan alasan ekonomi atau hukum sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, memberikan keringanan (konsesi) pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
4. terdapat kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
5. hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan; atau
6. data yang dapat diobservasi mengindikasikan adanya penurunan yang dapat diukur atas estimasi.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### c. Instrumen keuangan (lanjutan)

#### G. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

(a) Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi (lanjutan)

Khusus untuk kredit yang diberikan, Grup menggunakan kriteria tambahan untuk menentukan bukti obyektif penurunan nilai sebagai berikut:

1. Kredit yang diberikan dengan kolektibilitas Kurang Lancar, Diragukan dan Macet (kredit *non-performing*) sesuai dengan Peraturan Bank Indonesia (PBI) No. 14/15/PBI/2012 tentang Penilaian Kualitas Aset Bank Umum dan Surat Edaran Bank Indonesia (SEBI) No. 15/28/DPNP tanggal 31 Juli 2013 tentang Penilaian Kualitas Aset Bank Umum.

2. Semua kredit yang direstrukturisasi

   Grup pertama kali menentukan apakah terdapat bukti obyektif penurunan nilai atas aset keuangan. Penilaian secara individual dilakukan atas aset keuangan yang secara individual mengalami penurunan nilai yang signifikan, dengan menggunakan metode *discounted cash flows*.

Jika Grup menentukan tidak terdapat bukti obyektif mengenai penurunan nilai atas aset keuangan yang dinilai secara individual, baik yang jumlahnya signifikan maupun tidak signifikan, maka aset keuangan tersebut akan dimasukkan ke dalam kelompok aset keuangan yang memiliki karakteristik risiko kredit yang serupa dan penurunan nilai kelompok aset keuangan tersebut dilakukan secara kolektif. Aset keuangan yang perhitungan penurunan nilainya dilakukan secara individual, namun tidak terdapat kerugian penurunan nilai, maka aset keuangan tersebut tetap dimasukkan kedalam klasifikasi aset keuangan yang akan dievaluasi secara individual. Namun Grup membentuk cadangan kerugian penurunan nilai (CKPN) berdasarkan *probability of default* masing-masing segmen yang dihasilkan oleh evaluasi penurunan nilai kredit secara kolektif.

Dalam melakukan evaluasi penurunan nilai kredit, Bank menetapkan portofolio kredit menjadi 3 kategori, sebagai berikut:

1. Kredit yang secara individual memiliki nilai signifikan dan jika terjadi penurunan nilai akan berdampak cukup material bagi laporan keuangan konsolidasian, yaitu kredit dengan Gross Annual Sales (GAS) Corporate dan Commercial, serta kredit dengan GAS di luar Corporate dan Commercial dengan baki debet lebih besar dari Rp5.000;
2. Kredit yang secara individual memiliki nilai tidak signifikan, yaitu GAS SME, Micro dan Consumer dengan baki debet lebih kecil atau sama dengan Rp5.000; dan
3. Kredit yang direstrukturisasi.

Bank menetapkan kredit yang harus dievaluasi penurunan nilainya secara individual, jika memenuhi salah satu kriteria di bawah ini:

1. Kredit yang secara individual memiliki nilai signifikan dan memiliki bukti obyektif penurunan nilai; atau
2. Kredit yang direstrukturisasi yang secara individual memiliki nilai signifikan.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### c. Instrumen keuangan (lanjutan)

#### G. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

(a) Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi (lanjutan)

Bank menetapkan kredit yang harus dievaluasi penurunan nilainya secara kolektif, jika memenuhi salah satu kriteria di bawah ini:

1. Kredit yang secara individual memiliki nilai signifikan namun tidak memiliki bukti obyektif penurunan nilai; atau
2. Kredit yang secara individual memiliki nilai tidak signifikan; atau
3. Kredit yang direstrukturisasi yang secara individual memiliki nilai tidak signifikan.

Perhitungan penurunan nilai secara individu

Jumlah kerugian penurunan nilai diukur berdasarkan selisih antara nilai tercatat aset keuangan dengan nilai kini dari estimasi arus kas masa datang (tanpa memperhitungkan kerugian penurunan nilai di masa datang yang belum terjadi) yang didiskontokan menggunakan tingkat suku bunga efektif awal dari aset keuangan tersebut. Nilai tercatat aset tersebut dikurangi melalui akun cadangan kerugian penurunan nilai dan beban kerugian diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Jika pinjaman yang diberikan atau aset keuangan dimiliki hingga jatuh tempo memiliki suku bunga variabel, maka tingkat diskonto yang digunakan untuk mengukur setiap kerugian penurunan nilai adalah suku bunga efektif yang berlaku yang ditetapkan dalam kontrak.

Perhitungan nilai kini dari estimasi arus kas masa datang atas aset keuangan dengan agunan mencerminkan arus kas yang dapat dihasilkan dari pengambilalihan agunan dikurangi biaya-biaya untuk memperoleh dan menjual agunan, terlepas apakah pengambilalihan tersebut berpeluang terjadi atau tidak.

Bank menggunakan metode *fair value of collateral* sebagai arus kas masa datang apabila memenuhi salah satu kondisi berikut:

1. Kredit bersifat *collateral dependent*, yaitu jika pelunasan kredit hanya bersumber dari agunan; atau
2. Pengambilalihan agunan kemungkinan besar terjadi dan didukung dengan aspek legal pengikatan agunan.

Perhitungan penurunan nilai secara kolektif

Untuk tujuan evaluasi penurunan nilai secara kolektif, aset keuangan dikelompokkan berdasarkan kesamaan karakteristik risiko kredit seperti mempertimbangkan segmentasi kredit dan status tunggakan. Karakteristik yang dipilih adalah relevan dengan estimasi arus kas masa datang dari kelompok aset tersebut yang mengindikasikan kemampuan debitur atau rekanan untuk membayar seluruh liabilitas yang jatuh tempo sesuai persyaratan kontrak dari aset yang dievaluasi.

Arus kas masa datang dari kelompok aset keuangan yang penurunan nilainya dievaluasi secara kolektif, diestimasi berdasarkan kerugian historis yang pernah dialami atas aset-aset yang memiliki karakteristik risiko kredit yang serupa dengan karakteristik risiko kredit kelompok tersebut di dalam Bank. Kerugian historis yang pernah dialami kemudian disesuaikan berdasarkan data terkini yang dapat diobservasi untuk mencerminkan kondisi saat ini yang tidak berpengaruh pada periode terjadinya kerugian historis tersebut dan untuk menghilangkan pengaruh kondisi yang ada pada periode historis namun sudah tidak ada lagi saat ini.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### c. Instrumen keuangan (lanjutan)

#### G. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

(a) Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi (lanjutan)

Perhitungan penurunan nilai secara kolektif (lanjutan)

Grup menggunakan *statistical model analysis method*, yaitu *roll rates analysis method* dan *migration analysis method* untuk penilaian penurunan nilai aset keuangan secara kolektif dengan menggunakan data historis minimal 3 (tiga) tahun.

Pada *migration analysis method*, manajemen menentukan estimasi periode antara terjadinya peristiwa dan teridentifikasinya kerugian untuk setiap portofolio yang diidentifikasi, yaitu 12 bulan, kecuali untuk segmen mikro dimana estimasi periode antara terjadinya peristiwa dan teridentifikasinya kerugian adalah 9 bulan.

Ketika kredit yang diberikan tidak tertagih, kredit tersebut dihapus buku dengan menjurnal balik cadangan kerugian penurunan nilai. Kredit tersebut dapat dihapus buku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan. Beban penurunan nilai yang terkait dengan kredit yang diberikan dan efek-efek (di dalam kategori dimiliki hingga jatuh tempo dan pinjaman yang diberikan dan piutang) diklasifikasikan ke dalam “Pembentukan cadangan kerugian penurunan nilai”.

Jika pada tahun berikutnya, jumlah kerugian penurunan nilai berkurang dan pengurangan tersebut dapat dikaitkan secara obyektif pada peristiwa yang terjadi setelah penurunan nilai diakui (seperti meningkatnya peringkat kredit debitur), maka kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan, dengan menyesuaikan akun cadangan. Jumlah pemulihan aset keuangan diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Penerimaan kemudian atas kredit yang diberikan yang telah dihapusbukukan pada tahun sebelumnya dicatat sebagai pendapatan operasional lainnya.

Penyisihan kerugian aset produktif Entitas Anak berbasis syariah

1. Aset produktif terdiri dari giro dan penempatan pada Bank Indonesia dalam bentuk Sertifikat Bank Indonesia Syariah (SBIS), Fasilitas Simpanan Bank Indonesia Syariah (FASBIS), Tagihan *Reverse Repo* SBSN BI, *Term Deposit* Valas Syariah BI, giro pada bank syariah lain, investasi pada surat berharga, penyertaan modal sementara, piutang *istishna*, piutang *ijarah*, pinjaman *qardh*, pembiayaan *musyarakah*, pembiayaan *mudharabah*, aset yang diperoleh untuk *ijarah*, dan komitmen dan kontinjensi yang memiliki risiko kredit seperti bank garansi dan *letter of credit* (L/C) yang tidak dapat dibatalkan dan *standby letter of credit.*

   Penyisihan kerugian aset produktif dan aset non-produktif bank umum yang melaksanakan kegiatan berdasarkan prinsip syariah diatur dalam Peraturan Otoritas Jasa Keuangan (POJK) No. 19/POJK.03/2018 tanggal 20 September 2018 tentang Penilaian Kualitas Bank Umum Syariah dan Unit Usaha Syariah, serta POJK No. 12/POJK.03/2015 tanggal 21 Agustus 2015 tentang ketentuan kehati-hatian dalam rangka stimulus perekonomian nasional bagi Bank Umum Syariah dan Unit Usaha Syariah.

**2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)**

**c. Instrumen keuangan (lanjutan)**

**G. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)**

(a) Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi (lanjutan)

Penyisihan kerugian aset produktif Entitas Anak berbasis syariah (lanjutan)

Pedoman pembentukan penyisihan kerugian aset produktif berdasarkan POJK tersebut adalah sebagai berikut:

a) Cadangan umum, sekurang-kurangnya sebesar 1% dari aset produktif yang digolongkan lancar, tidak termasuk SBIS dan surat berharga yang diterbitkan pemerintah berdasarkan prinsip syariah, serta bagian aset produktif yang dijamin dengan jaminan pemerintah dan agunan tunai berupa giro, tabungan, deposito, setoran jaminan, dan/atau emas yang diblokir dan disertai dengan surat kuasa pencairan.

b) Cadangan khusus, sekurang-kurangnya sebesar:
- 5% dari aset produktif yang digolongkan Dalam Perhatian Khusus setelah dikurangi agunan;
- 15% dari aset produktif yang digolongkan Kurang Lancar setelah dikurangi agunan;
- 50% dari aset produktif yang digolongkan Diragukan setelah dikurangi agunan;
- 100% dari aset produktif yang digolongkan Macet setelah dikurangi nilai agunan.

c) Kewajiban untuk membentuk penyisihan kerugian aset produktif tidak berlaku bagi aset produktif untuk transaksi sewa dengan perpindahan hak milik berupa akad *ijarah* atau *ijarah muntahiyah bittamlik*. Entitas Anak wajib membentuk penyusutan/amortisasi terhadap aset *ijarah muntahiyah bittamlik*.

Khusus untuk kualitas surat berharga dan penempatan pada Entitas Anak ditetapkan menjadi 3 (tiga) golongan yaitu lancar, kurang lancar dan macet. Sedangkan untuk kualitas penyertaan modal kualitasnya ditetapkan menjadi 4 (empat) golongan yaitu lancar, kurang lancar, diragukan dan macet.

2. Untuk *Murabahah*, Entitas Anak mengevaluasi apakah terdapat bukti obyektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai. Aset keuangan atau kelompok aset keuangan diturunkan nilainya dan kerugian penurunan nilai telah terjadi jika, dan hanya jika, terdapat bukti obyektif mengenai penurunan nilai tersebut sebagai akibat dari satu atau lebih peristiwa yang terjadi setelah pengakuan awal tersebut (peristiwa yang merugikan), yang berdampak pada estimasi arus kas masa depan atas aset keuangan atau kelompok aset yang dapat diestimasi secara andal.

Cadangan kerugian penurunan nilai atas piutang *murabahah* yang dinilai secara kolektif dihitung berdasarkan PSAK No. 55, “Instrumen Keuangan: Pengakuan dan Pengukuran”.

(b) Aset keuangan yang tersedia untuk dijual

Pada setiap tanggal laporan posisi keuangan konsolidasian, Grup mengevaluasi apakah terdapat bukti obyektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai. Lihat Catatan 2c.(G).(a) untuk kriteria bukti obyektif adanya penurunan nilai.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### c. Instrumen keuangan (lanjutan)

#### G. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

(b) Aset keuangan yang tersedia untuk dijual (lanjutan)

Penurunan yang signifikan atau penurunan jangka panjang atas nilai wajar dari investasi dalam instrumen utang di bawah biaya perolehannya merupakan bukti obyektif terjadinya penurunan nilai dan menyebabkan pengakuan kerugian penurunan nilai. Ketika terdapat bukti tersebut di atas untuk aset keuangan yang tersedia untuk dijual, kerugian kumulatif, yang merupakan selisih antara biaya perolehan dengan nilai wajar kini, dikurangi kerugian penurunan nilai aset keuangan yang sebelumnya telah diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian, dikeluarkan dari ekuitas dan diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Jika, pada tahun berikutnya, nilai wajar aset keuangan yang diklasifikasikan dalam kelompok tersedia untuk dijual meningkat dan peningkatan tersebut dapat secara obyektif dihubungkan dengan peristiwa yang terjadi setelah pengakuan kerugian penurunan nilai pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian, maka kerugian penurunan nilai tersebut harus dipulihkan melalui laba rugi dan penghasilan komprehensif lain konsolidasian.

(c) Kontrak jaminan keuangan dan komitmen

Kontrak jaminan keuangan adalah kontrak yang mengharuskan penerbit untuk melakukan pembayaran yang ditetapkan untuk mengganti uang pemegang kontrak atas kerugian yang terjadi karena debitur tertentu gagal untuk melakukan pembayaran pada saat jatuh tempo, sesuai dengan ketentuan dari instrumen utang. Jaminan keuangan tersebut diberikan kepada bank-bank, lembaga keuangan dan badan-badan lainnya atas nama debitur untuk menjamin kredit dan fasilitas-fasilitas perbankan lainnya.

Jaminan keuangan awalnya diakui dalam laporan keuangan konsolidasian sebesar nilai wajar pada tanggal jaminan diberikan. Nilai wajar dari jaminan keuangan pada saat dimulainya transaksi pada umumnya sama dengan provisi yang diterima untuk jaminan diberikan dengan syarat dan kondisi normal. Setelah pengakuan awal, liabilitas Bank atas jaminan tersebut diukur pada jumlah yang lebih tinggi antara jumlah awal, dikurangi amortisasi provisi dan estimasi terbaik dari jumlah yang diharapkan akan terjadi untuk menyelesaikan jaminan tersebut. Estimasi ini ditentukan berdasarkan pengalaman transaksi yang sejenis dan kerugian historis masa lalu, dilengkapi dengan penilaian manajemen. Pendapatan provisi yang diperoleh diamortisasi selama jangka waktu jaminan dengan menggunakan metode garis lurus.

Bank menentukan cadangan kerugian penurunan nilai aset keuangan atas kontrak jaminan keuangan yang memiliki risiko kredit dan komitmen berdasarkan nilai yang lebih tinggi antara nilai amortisasi (nilai tercatat) dan nilai kini atas pembayaran liabilitas yang diharapkan akan terjadi (ketika pembayaran atas jaminan tersebut menjadi probable) atau nilai cadangan kerugian penurunan nilai yang dihitung berdasarkan data kerugian historis untuk evaluasi penurunan nilai secara kolektif.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### c. Instrumen keuangan (lanjutan)

#### H. Investasi pada sukuk

Sebelum pengakuan awal, Grup menentukan klasifikasi investasi pada sukuk berdasarkan tujuan investasi Grup. Klasifikasi dalam investasi sukuk terdiri dari:

- Biaya perolehan
  Jika investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual; dan persyaratan kontraktual menentukan tanggal tertentu pembayaran pokok dan/atau hasilnya. Biaya perolehan sukuk *ijarah* dan sukuk *mudharabah* termasuk biaya transaksi. Selisih antara biaya perolehan dan nilai nominal diamortisasi secara garis lurus selama jangka waktu sukuk.

- Diukur pada nilai wajar melalui penghasilan komprehensif lain
  Jika investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual dan melakukan penjualan sukuk dan persyaratan kontraktual menentukan tanggal tertentu pembayaran pokok dan/atau hasilnya. Biaya perolehan sukuk *ijarah* dan sukuk *mudharabah* termasuk biaya transaksi. Selisih antara biaya perolehan dan nilai nominal diamortisasi secara garis lurus selama jangka waktu sukuk. Perubahan nilai wajar diakui dalam penghasilan komprehensif lain. Pada saat penghentian pengakuan saldo, perubahan nilai wajar dalam penghasilan komprehensif lain direklasifikasi ke laba rugi sebagai penyesuaian reklasifikasi.

- Diukur pada nilai wajar melalui laba rugi
  Biaya perolehan sukuk *ijarah* dan sukuk *mudharabah* yang diukur pada nilai wajar melalui laba rugi tidak termasuk biaya transaksi. Untuk investasi pada sukuk yang diukur pada nilai wajar melalui laba rugi, selisih antara nilai wajar dan jumlah tercatat diakui dalam laba rugi.

#### I. Sukuk *mudharabah* yang diterbitkan

Sukuk *mudharabah* yang diterbitkan disajikan sebesar nilai nominal. Biaya-biaya yang timbul dari penerbitan surat berharga dicatat sebagai beban yang ditangguhkan yang disajikan dalam akun “Aset lain-lainnya” dan diamortisasi secara garis lurus selama jangka waktu surat berharga.

#### J. 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 mengasumsikan bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi:
- Di pasar utama untuk aset dan liabilitas tersebut; atau
- Jika tidak terdapat pasar utama, di pasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Nilai wajar suatu aset atau liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset dan liabilitas tersebut dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomik terbaiknya.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### c. Instrumen keuangan (lanjutan)

#### J. Penentuan nilai wajar (lanjutan)

Pengukuran nilai wajar aset non-keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomik 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 dan obligasi pemerintah, ditentukan berdasarkan nilai pasar yang berlaku pada tanggal laporan posisi keuangan konsolidasian menggunakan harga yang dipublikasikan secara rutin dan berasal dari sumber yang terpercaya, seperti *Bloomberg, Reuters* atau harga yang diberikan oleh *broker* (*quoted price*). Investasi dalam unit reksadana dinyatakan sebesar nilai pasar sesuai nilai aset bersih dari reksadana pada tanggal laporan posisi keuangan konsolidasian.

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.

Untuk obligasi pemerintah yang tidak memiliki nilai pasar, estimasi nilai wajar ditentukan dengan menggunakan model internal berdasarkan nilai kini dari arus kas masa depan yang diharapkan (pendekatan *next-repricing method*) dengan menggunakan faktor deflator.

### d. Prinsip-prinsip konsolidasian

Laporan keuangan konsolidasian meliputi laporan keuangan Bank Mandiri dan Entitas Anak yang mayoritas sahamnya dimiliki atau dikendalikan oleh Bank Mandiri.

Pengendalian didapat ketika Bank terekspos atau memiliki hak atas imbal hasil variabel dari keterlibatannya dengan Entitas Anak dan memiliki kemampuan untuk mempengaruhi imbal hasil tersebut melalui kekuasaannya atas Entitas Anak.

Bank mengendalikan Entitas Anak jika dan hanya jika Bank memiliki hak berikut ini:

a) Kekuasaan atas Entitas Anak (hak yang ada saat ini yang mempengaruhi kemampuan kini untuk mengarahkan aktivitas relevan yang secara signifikan mempengaruhi imbal hasil Entitas Anak).
b) Eksposur atau hak atas imbal hasil variabel dari keterlibatannya dengan Entitas Anak.
c) Kemampuan untuk menggunakan kekuasaannya atas Entitas Anak untuk mempengaruhi jumlah imbal hasil Bank.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### d. Prinsip-prinsip konsolidasian (lanjutan)

Pada laporan keuangan konsolidasian Bank Mandiri, semua saldo dan transaksi yang signifikan antar perusahaan yang dikonsolidasi telah dieliminasi. Kepentingan nonpengendali atas laba bersih Entitas Anak disajikan sebagai pengurang dari laba bersih konsolidasian untuk mendapatkan jumlah laba yang menjadi hak pemilik entitas Bank. Kepentingan nonpengendali dalam aset bersih disajikan sebagai bagian dari ekuitas kecuali kepentingan nonpengendali yang berasal dari konsolidasi atas reksadana disajikan sebagai bagian dari liabilitas dalam laporan posisi keuangan konsolidasian.

Laporan keuangan konsolidasian disusun dengan menggunakan kebijakan akuntansi yang sama untuk peristiwa dan transaksi sejenis dalam kondisi yang sama. Kebijakan akuntansi yang digunakan dalam laporan keuangan konsolidasian telah diterapkan secara konsisten oleh Entitas Anak, kecuali bila dinyatakan lain.

Bila pengendalian atas suatu entitas diperoleh atau berakhir dalam tahun berjalan, hasil usaha entitas tersebut dimasukkan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian sejak tanggal pengendalian dimulai atau sampai dengan tanggal pengendalian berakhir.

Transaksi kombinasi bisnis entitas sepengendali, berupa pengalihan bisnis yang dilakukan dalam rangka reorganisasi entitas-entitas yang berada dalam suatu kelompok usaha yang sama, bukan merupakan perubahan kepemilikan dalam arti substansi ekonomi, sehingga transaksi tersebut tidak dapat menimbulkan laba atau rugi bagi kelompok usaha secara keseluruhan ataupun bagi entitas individual dalam kelompok usaha tersebut.

Oleh karena transaksi kombinasi bisnis entitas sepengendali tidak mengakibatkan perubahan substansi ekonomi kepemilikan atas bisnis yang dipertukarkan, maka transaksi tersebut diakui pada jumlah tercatat berdasarkan metode penyatuan kepemilikan.

Perubahan dalam bagian kepemilikan Bank pada Entitas Anak yang tidak mengakibatkan hilangnya pengendalian dicatat sebagai transaksi ekuitas, dalam hal ini transaksi dengan pemilik dalam kapasitasnya sebagai pemilik. Sehingga setiap perbedaan antara jumlah kepentingan nonpengendali disesuaikan dan nilai wajar imbalan yang diberikan atau diterima diakui secara langsung dalam ekuitas dan diatribusikan pada pemilik entitas induk.

Entitas yang menerima/melepas bisnis, dalam kombinasi/pelepasan bisnis entitas sepengendali, mengakui selisih antara jumlah imbalan yang dialihkan/diterima dan jumlah tercatat dari setiap transaksi kombinasi bisnis sebagai komponen ekuitas dan menyajikannya dalam pos tambahan modal disetor/agio saham.

### e. Transaksi dan saldo dalam mata uang asing

<u>Entitas Anak dan kantor cabang luar negeri</u>

Bank Mandiri menyelenggarakan catatan akuntansinya dalam mata uang Rupiah. Untuk tujuan konsolidasian, laporan keuangan dalam mata uang asing milik cabang dan Entitas Anak luar negeri Bank Mandiri dijabarkan ke dalam mata uang Rupiah dengan dasar sebagai berikut:

(1) Aset dan liabilitas, komitmen dan kontinjensi - menggunakan kurs *spot Reuters* pada tanggal laporan posisi keuangan konsolidasian.
(2) Pendapatan, beban, laba dan rugi - menggunakan kurs tengah rata-rata yang berlaku pada bulan terjadinya transaksi.
(3) Akun ekuitas - menggunakan kurs historis pada tanggal transaksi.
(4) Laporan arus kas - menggunakan kurs *spot Reuters* pada tanggal laporan posisi keuangan konsolidasian, kecuali akun-akun laba rugi menggunakan kurs tengah rata-rata dan unsur-unsur ekuitas menggunakan kurs historis.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### e. Transaksi dan saldo dalam mata uang asing (lanjutan)

Entitas Anak dan kantor cabang luar negeri (lanjutan)

Selisih yang timbul dari proses penjabaran laporan keuangan tersebut disajikan sebagai "Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing" pada kelompok Ekuitas dalam laporan posisi keuangan konsolidasian.

Transaksi dan saldo dalam mata uang asing

Transaksi dalam mata uang asing dicatat ke dalam Rupiah menggunakan kurs pada saat terjadinya transaksi. Pada tanggal laporan posisi keuangan konsolidasian, semua aset dan liabilitas moneter dalam mata uang asing dijabarkan kedalam mata uang Rupiah dengan menggunakan kurs *spot Reuters* pada pukul 16.00 WIB untuk tanggal 31 Desember 2019 dan 2018. Keuntungan atau kerugian yang timbul dibebankan pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

Kurs yang digunakan untuk menjabarkan mata uang asing ke dalam Rupiah pada tanggal laporan posisi keuangan konsolidasian adalah sebagai berikut (Rupiah penuh):

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| 1 Pound Sterling Inggris | 18.238,14 | 18.311,50 |
| 1 Euro Eropa | 15.570,61 | 16.440,66 |
| 1 Dolar Amerika Serikat | 13.882,50 | 14.380,00 |
| 100 Yen Jepang | 12.781,00 | 13.062,00 |

Mata uang asing lainnya yang tidak diungkapkan di atas tidak dianggap signifikan dalam penjabaran transaksi dalam mata uang asing Bank Mandiri dan Entitas Anak.

### f. Transaksi dengan pihak-pihak berelasi

Bank Mandiri dan Entitas Anak melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK No. 7 tentang "Pengungkapan Pihak-pihak Berelasi" dan Peraturan Bapepam dan LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

Pihak berelasi adalah orang atau entitas yang terkait dengan entitas yang menyiapkan laporan keuangannya (entitas pelapor). Yang termasuk pihak berelasi adalah sebagai berikut:

1) Orang yang:
   a) memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
   b) memiliki pengaruh signifikan atas entitas pelapor; atau
   c) merupakan personil manajemen kunci entitas pelapor atau entitas induk entitas pelapor.
2) Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal sebagai berikut:
   a) Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama;
   b) Suatu entitas adalah entitas asosiasi atau ventura bersama dari entitas;
   c) Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
   d) Suatu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
   e) Entitas tersebut adalah suatu program imbalan pasca kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor;
   f) Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi sebagaimana dimaksud dalam angka 1); atau
   g) Orang yang diidentifikasi sebagaimana dimaksud dalam angka 1) huruf a) memiliki pengaruh signifikan atas entitas atau merupakan personil manajemen kunci entitas;
   h) Entitas yang dikendalikan, dikendalikan bersama atau dipengaruhi secara signifikan oleh Pemerintah yaitu Menteri Keuangan atau Pemerintah Daerah yang merupakan pemegang saham dari entitas.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### f. Transaksi dengan pihak-pihak berelasi (lanjutan)

3) Pihak yang bukan merupakan pihak berelasi adalah sebagai berikut:
   a) Dua entitas hanya karena mereka memiliki direktur atau personil manajemen kunci yang sama atau karena personil manajemen kunci dari satu entitas mempunyai pengaruh signifikan atas entitas lain;
   b) Dua venturer hanya karena mereka mengendalikan bersama atas ventura bersama;
   c) Penyandang dana, serikat dagang, entitas pelayanan publik dan departemen dan instansi pemerintah yang tidak mengendalikan, mengendalikan bersama atau memiliki pengaruh signifikan atas entitas pelapor, semata-mata dalam pelaksanaan urusan normal dengan entitas;
   d) Pelanggan, pemasok, pemegang hak waralaba, distributor atau agen umum dengan siapa entitas mengadakan transaksi usaha dengan volume signifikan, semata-mata karena ketergantungan ekonomis yang diakibatkan oleh keadaan.

Semua transaksi signifikan dengan pihak-pihak berelasi, telah diungkapkan pada Catatan 56.

### g. 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 perolehan.

### h. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan Bank lain diklasifikasikan sebagai pinjaman yang diberikan dan piutang. Lihat Catatan 2c untuk kebijakan akuntansi atas pinjaman yang diberikan dan piutang.

Giro Wajib Minimum Primer

Berdasarkan 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, Bank dan Entitas Anak yang menjalankan kegiatan usaha dengan prinsip syariah Wajib memenuhi Giro Wajib Minimum (GWM) pada Bank Indonesia dalam Rupiah dan Valuta Asing.

PBI No.20/3/PBI/2018 tersebut dijelaskan oleh Peraturan Anggota Dewan Gubernur (PADG) No.20/10/PADG/2018 yang menyatakan bahwa GWM dalam Rupiah Bank ditetapkan sebesar rata-rata 6,50% dari Dana Pihak Ketiga (DPK) Bank dalam Rupiah selama periode laporan tertentu yang wajib dipenuhi secara harian sebesar 4,5% dan secara rata-rata sebesar 2%. GWM dalam Rupiah Entitas Anak yang menjalankan kegiatan usaha dengan prinsip syariah ditetapkan sebesar rata-rata 5% dari DPK Entitas Anak yang menjalankan kegiatan usaha dengan prinsip syariah dalam Rupiah selama periode laporan tertentu yang wajib dipenuhi secara harian sebesar 3% dan secara rata-rata sebesar 2%.

GWM dalam Valuta Asing Bank ditetapkan sebesar rata-rata 8% dari DPK Bank dalam Valuta Asing selama periode laporan tertentu yang wajib dipenuhi secara harian sebesar 6% dan secara rata-rata sebesar 2%. GWM dalam Valuta Asing Entitas Anak yang menjalankan kegiatan usaha dengan prinsip syariah ditetapkan secara harian sebesar 1% dari DPK Entitas Anak yang menjalankan kegiatan usaha dengan prinsip syariah dalam Valuta Asing.

Ketentuan tersebut di atas telah dua kali diubah melalui PADG No.20/30/PADG/2018 tanggal 30 November 2018 dan terakhir adalah PADG No.21/14/PADG/2019 tanggal 26 Juni 2019 tentang Perubahan Kedua 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.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### h. Giro pada Bank Indonesia dan bank lain (lanjutan)

Giro Wajib Minimum Primer (lanjutan)

Sesuai dengan PADG No.21/14/PADG/2019, GWM Rupiah BUK ditetapkan sebesar rata-rata 6% dari DPK BUK dalam Rupiah selama periode laporan tertentu yang wajib dipenuhi secara harian sebesar 3% dan secara rata-rata sebesar 3%. Sementara itu, GWM Rupiah BUS dan UUS ditetapkan sebesar rata-rata 4,5% dari DPK BUS dan UUS dalam Rupiah selama periode laporan tertentu yang wajib dipenuhi secara harian sebesar 1,5% dan secara rata-rata sebesar 3%.

GWM Valuta Asing Bank masih tetap sebesar rata-rata 8% dari DPK Bank dalam Valuta Asing selama periode laporan tertentu yang wajib dipenuhi secara harian sebesar 6% dan secara rata-rata sebesar 2%.

Penyangga Likuiditas Makroprudensial

Penyangga Likuiditas Makroprudensial, selanjutnya disebut PLM (dahulu disebut sebagai GWM sekunder), adalah cadangan likuiditas minimum dalam rupiah yang wajib dipelihara oleh BUK dalam bentuk surat berharga yang memenuhi persyaratan tertentu, yang besarnya ditetapkan oleh Bank Indonesia sebesar persentase tertentu dari DPK BUK dalam rupiah. Sedangkan bagi BUS, Penyangga Likuiditas Makroprudensial Syariah (PLM Syariah) adalah cadangan likuiditas minimum dalam rupiah yang wajib dipelihara oleh BUS dalam bentuk surat berharga syariah yang memenuhi persyaratan tertentu, yang besarnya ditetapkan oleh Bank Indonesia sebesar persentase tertentu dari DPK BUS dalam rupiah.

Kewajiban pemenuhan PLM terkini diatur melalui Peraturan Bank Indonesia No.21/12/PBI/2019 tentang Perubahan 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 yang dijelaskan melalui Peraturan Anggota Dewan Gubernur No.21/22/PADG/2019 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah.

Sesuai dengan peraturan tersebut, PLM yang wajib dipenuhi oleh BUK dan BUS adalah sebesar 4% dari rata-rata DPK Rupiah pada periode tertentu. Perhitungan atas PLM ini masih mengacu pada PBI No.20/4/PBI/2018 pasal 20 (3).

Giro Rasio Intermediasi Makroprudensial

Rasio Intermediasi Makroprudensial (RIM) dahulu disebut sebagai *Loan to Funding Ratio* (LFR). Berdasarkan PBI No.20/4/PBI/2018 tanggal 29 Maret 2018, penyebutan LFR berubah menjadi Rasio Intermediasi Makroprudensial (RIM) dengan kewajiban pemenuhan Giro RIM mulai berlaku pada tanggal 16 Juli 2018. Sesuai dengan ketentuan tersebut, 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.

Giro 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. Giro RIM dikenakan jika RIM Bank di bawah minimum RIM target Bank Indonesia (80%) atau di atas maksimum RIM target Bank Indonesia (92%) dengan KPMM Bank lebih kecil dari KPMM Insentif Bank Indonesia yang sebesar 14%.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### h. Giro pada Bank Indonesia dan bank lain (lanjutan)

Giro Rasio Intermediasi Makroprudensial (lanjutan)

Ketentuan mengenai perhitungan RIM dan pemenuhan Giro RIM disempurnakan kembali melalui Peraturan Bank Indonesia Nomor 21/12/PBI/2019 tentang Perubahan 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 sehingga yang dimaksud dengan 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.
c. Pinjaman yang diterima dalam rupiah dan valuta asing yang memenuhi persyaratan tertentu, yang diterima oleh BUK untuk memperoleh sumber pendanaan.

Sementara itu, Giro atas pemenuhan RIM yang selanjutnya disebut Giro RIM adalah saldo giro dalam rekening giro Rupiah di Bank Indonesia yang wajib dipelihara oleh BUK. Giro RIM dikenakan jika RIM Bank di bawah minimum RIM target Bank Indonesia (84%) atau di atas maksimum RIM target Bank Indonesia (94%) dengan perhitungan angka Parameter Disinsentif Bawah memperhatikan rasio kredit bermasalah (*non-performing loan*/NPL) atau rasio pembiayaan bermasalah (*non-performing financing*/NPF) serta rasio KPMM dan perhitungan angka Parameter Disinsentif Atas sebesar 0,2 apabila KPMM Bank lebih kecil dari KPMM insentif (14%).

### i. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain merupakan penanaman dana dalam bentuk Deposit Facility (DF), Fasilitas Simpanan Bank Indonesia Syariah (FASBIS), Pasar Uang Antar Bank, Pasar Uang Antar Bank Syariah, deposito berjangka dan lain-lain.

Penempatan pada Bank Indonesia dan bank lain disajikan sebesar biaya perolehan diamortiasai dengan menggunakan suku bunga efektif dikurangi dengan cadangan kerugian penurunan nilai.

Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai pinjaman yang diberikan dan piutang. Lihat Catatan 2c untuk kebijakan akuntansi atas pinjaman yang diberikan dan piutang.

### j. Efek-efek

Efek-efek yang dimiliki terdiri dari efek-efek yang diperdagangkan di pasar uang seperti Sertifikat Bank Indonesia (SBI), Sertifikat Bank Indonesia Syariah (SBIS), Surat Perbendaharaan Negara (SPN), *Negotiable Certificates of Deposits*, *Medium Term Notes*, *Treasury Bills* yang diterbitkan oleh pemerintah negara lain dan Pemerintah Republik Indonesia, wesel ekspor, efek-efek yang diperdagangkan di pasar modal seperti unit reksadana, serta efek-efek yang diperdagangkan di bursa efek seperti saham dan obligasi, termasuk obligasi syariah perusahaan dan Sertifikat Investasi Mudharabah Antarbank (SIMA).

Efek-efek diklasifikasikan sebagai aset keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi, tersedia untuk dijual, dimiliki hingga jatuh tempo, pinjaman yang diberikan dan piutang dan diukur pada biaya perolehan. Lihat Catatan 2c untuk kebijakan akuntansi atas aset keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi, tersedia untuk dijual, dimiliki hingga jatuh tempo, pinjaman yang diberikan dan piutang dan diukur pada biaya perolehan.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### j. Efek-efek (lanjutan)

Investasi dalam unit reksadana dinyatakan sebesar nilai pasar sesuai nilai aset bersih dari reksadana pada tanggal laporan posisi keuangan konsolidasian.

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 konsolidasian. 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 konsolidasian 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 konsolidasian.

### k. Obligasi pemerintah

Obligasi pemerintah adalah surat utang yang diterbitkan oleh Pemerintah Republik Indonesia. Obligasi pemerintah terdiri dari obligasi pemerintah yang diperoleh dalam rangka program rekapitalisasi dan obligasi pemerintah yang dibeli dari pasar.

Obligasi pemerintah diklasifikasikan sebagai aset keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi, tersedia untuk dijual, dimiliki hingga jatuh tempo dan diukur pada biaya perolehan. Lihat Catatan 2c untuk kebijakan akuntansi atas aset keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi, tersedia untuk dijual, dimiliki hingga jatuh tempo dan diukur pada biaya perolehan.

### l. Tagihan lainnya - transaksi perdagangan

Tagihan lainnya - transaksi perdagangan adalah tagihan sebagai akibat dari perjanjian pemberian fasilitas perdagangan kepada debitur yang akan ditagih pada saat jatuh tempo.

Tagihan lainnya diklasifikasikan sebagai aset keuangan dalam kelompok pinjaman yang diberikan dan piutang. Lihat Catatan 2c untuk kebijakan akuntansi aset keuangan dalam kelompok pinjaman yang diberikan dan piutang.

### m. Tagihan atas efek-efek yang dibeli dengan janji dijual kembali dan liabilitas atas efek-efek yang dijual dengan janji dibeli kembali

Efek-efek yang dibeli dengan janji dijual kembali disajikan sebagai aset dalam laporan posisi keuangan konsolidasian sebesar harga penjualan kembali dikurangi dengan pendapatan bunga yang belum diamortisasi dan cadangan kerugian penurunan nilai. Selisih antara harga beli dan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan (belum diamortisasi) dan diakui sebagai pendapatan selama periode sejak efek-efek tersebut dibeli hingga dijual kembali dengan menggunakan metode suku bunga efektif.

Efek-efek yang dibeli dengan janji untuk dijual kembali diklasifikasikan sebagai aset keuangan dalam kelompok pinjaman yang diberikan dan piutang. Lihat Catatan 2c untuk kebijakan akuntansi atas aset keuangan dalam kelompok pinjaman yang diberikan dan piutang.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### m. Tagihan atas efek-efek yang dibeli dengan janji dijual kembali dan liabilitas atas efek-efek yang dijual dengan janji dibeli kembali (lanjutan)

Efek-efek yang dijual dengan janji dibeli kembali disajikan sebagai liabilitas dalam laporan posisi keuangan konsolidasian sebesar harga pembelian kembali yang disepakati dikurangi dengan bunga dibayar dimuka yang belum diamortisasi. Selisih antara harga jual dan harga beli kembali yang disepakati diperlakukan sebagai beban bunga dibayar dimuka dan diakui sebagai beban bunga selama jangka waktu sejak efek-efek tersebut dijual hingga dibeli kembali dengan menggunakan metode suku bunga efektif.

Efek-efek yang dijual dengan janji untuk dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2c untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Entitas Anak mencatat transaksi *reverse repo* surat berharga syariah mengacu ke PSAK No. 111 tentang "Akuntansi *Wa'd*" yang berlaku secara prospektif sejak 1 Januari 2018. Pada saat pengakuan awal, Entitas Anak mengklasifikasikan surat berharga syariah yang diperoleh dari transaksi jual beli pertama dalam kategori diukur pada nilai wajar melalui penghasilan komprehensif lain. Keuntungan atau kerugian dari perubahan nilai wajar diakui dalam penghasilan komprehensif lain.

### n. Tagihan derivatif dan liabilitas derivatif

Seluruh instrumen derivatif (termasuk transaksi valuta asing untuk tujuan pendanaan dan perdagangan) dicatat dalam laporan posisi keuangan konsolidasian berdasarkan nilai wajarnya. Nilai wajar tersebut ditentukan berdasarkan harga pasar dengan menggunakan kurs *Reuters* pada tanggal laporan atau metode diskonto arus kas.

Tagihan derivatif disajikan sebesar keuntungan yang belum direalisasi dari kontrak derivatif. Liabilitas derivatif disajikan sebesar kerugian yang belum direalisasi dari kontrak derivatif.

Keuntungan atau kerugian dari kontrak derivatif disajikan dalam laporan keuangan konsolidasian berdasarkan tujuan Bank atas transaksi yaitu untuk (1) lindung nilai atas nilai wajar, (2) lindung nilai atas arus kas, (3) lindung nilai atas investasi bersih pada kegiatan operasi luar negeri dan (4) instrumen perdagangan, sebagai berikut:

1. Keuntungan atau kerugian dari kontrak derivatif yang ditujukan dan memenuhi syarat sebagai instrumen lindung nilai atas nilai wajar dan keuntungan atau kerugian atas perubahan nilai wajar aset dan liabilitas yang dilindungi, diakui sebagai laba atau rugi yang dapat saling hapus dalam periode akuntansi yang sama. Setiap selisih yang terjadi menunjukkan terjadinya ketidakefektifan lindung nilai dan secara langsung diakui sebagai laba atau rugi konsolidasian tahun berjalan.

2. Bagian efektif dari keuntungan atau kerugian atas kontrak derivatif yang ditujukan sebagai lindung nilai atas arus kas dilaporkan sebagai penghasilan komprehensif lain. Bagian yang tidak efektif dari lindung nilai dilaporkan sebagai laba atau rugi konsolidasian tahun berjalan.

3. Keuntungan atau kerugian dari kontrak derivatif yang ditujukan sebagai lindung nilai atas investasi bersih pada kegiatan operasi luar negeri dilaporkan sebagai penghasilan komprehensif lain, sepanjang transaksi tersebut dianggap efektif sebagai transaksi lindung nilai.

4. Keuntungan atau kerugian dari kontrak derivatif yang tidak ditujukan sebagai instrumen lindung nilai (atau kontrak derivatif yang tidak memenuhi persyaratan sebagai instrumen lindung nilai) diakui sebagai laba atau rugi konsolidasian pada tahun berjalan.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### n. Tagihan derivatif dan liabilitas derivatif (lanjutan)

Tagihan derivatif diklasifikasikan sebagai aset keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi, sedangkan liabilitas derivatif diklasifikasikan sebagai liabilitas keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi. Lihat Catatan 2c untuk kebijakan akuntansi untuk aset keuangan dan liabilitas keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi.

### o. Kredit yang diberikan dan piutang/pembiayaan syariah

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 dan tagihan yang berasal dari transaksi perdagangan yang telah jatuh tempo yang belum diselesaikan dalam waktu 15 hari.

Kredit sindikasi, kredit dalam rangka pembiayaan langsung dan pembiayaan bersama serta penerusan dinyatakan sebesar saldonya sesuai dengan porsi kredit yang risikonya ditanggung oleh Bank Mandiri dan Entitas Anak.

Di dalam kredit yang diberikan termasuk pembiayaan oleh PT Bank Syariah Mandiri (“BSM”), Entitas Anak, berupa piutang, pembiayaan syariah dan pinjaman *qardh*.

Penjelasan secara ringkas dari masing-masing jenis pembiayaan tersebut adalah sebagai berikut:

*Mudharabah* adalah kerja sama suatu usaha antara pihak pertama (*malik*, *shahibul maal* atau Entitas Anak) yang menyediakan seluruh modal dan pihak kedua (*amil*, *mudharib* atau nasabah) yang bertindak selaku pengelola dana dengan membagi keuntungan usaha sesuai dengan persentase tertentu yang disepakati dalam akad, sedangkan kerugian ditanggung sepenuhnya oleh Entitas Anak kecuali jika pihak kedua melakukan kesalahan yang disengaja, lalai atau menyalahi perjanjian. Pembiayaan *mudharabah* dinyatakan sebesar saldo pembiayaan dikurangi dengan penyisihan kerugian.

*Musyarakah* adalah kerja sama di antara dua pihak atau lebih untuk suatu usaha tertentu dimana masing-masing pihak memberikan porsi dana dengan ketentuan bahwa keuntungan akan dibagi sesuai dengan persentase yang disepakati, sedangkan kerugian ditanggung sesuai dengan porsi dana masing-masing. Pembiayaan *musyarakah* permanen adalah *musyarakah* dengan ketentuan bagian dana setiap mitra ditentukan sesuai akad dan jumlahnya tetap hingga akhir masa akad. Pembiayaan *musyarakah* menurun (*musyarakah mutanaqisha*) adalah *musyarakah* dengan ketentuan bagian dana salah satu mitra akan dialihkan secara bertahap kepada mitra lainnya sehingga bagian dananya akan menurun dan pada akhir masa akad mitra lain tersebut akan menjadi pemilik penuh usaha tersebut. Pembiayaan *musyarakah* dinyatakan sebesar saldo pembiayaan dikurangi dengan penyisihan kerugian.

Piutang *ijarah* adalah penyediaan dana dalam rangka memindahkan hak guna atau manfaat dari suatu barang atau jasa berdasarkan transaksi sewa, tanpa diikuti dengan pemindahan kepemilikan barang itu sendiri kepada penyewa. *Ijarah muntahiyah bittamlik* adalah penyediaan dana dalam rangka memindahkan hak guna atau manfaat dari suatu barang atau jasa berdasarkan transaksi sewa dengan opsi pemindahan kepemilikan barang kepada penyewa. Piutang pendapatan *ijarah* diakui pada saat jatuh tempo sebesar sewa yang belum diterima dan disajikan sebesar nilai bersih yang dapat direalisasikan, yakni sebesar saldo piutang.

Akad *murabahah* adalah akad pembiayaan suatu barang dengan menegaskan harga beli kepada pembeli dan dibayar dengan harga yang lebih tinggi sebagai marjin yang disepakati. *Murabahah* adalah transaksi penjualan barang dengan menyatakan harga perolehan dan keuntungan (marjin) yang disepakati oleh penjual dan pembeli.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### o. Kredit yang diberikan dan piutang/pembiayaan syariah (lanjutan)

Piutang *murabahah* diklasifikasikan sebagai aset keuangan dalam kategori pinjaman yang diberikan dan piutang sesuai PSAK No. 55 “Instrumen Keuangan: Pengakuan dan Pengukuran”.

Piutang *murabahah* pada awalnya diukur pada nilai bersih yang dapat direalisasi ditambah dengan biaya transaksi/pendapatan administrasi yang dapat diatribusikan secara langsung dan biaya tambahan untuk memperoleh aset keuangan tersebut, dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode tingkat imbal hasil efektif dikurangi cadangan kerugian penurunan nilai.

Piutang *murabahah* dinyatakan sebesar jumlah piutang setelah dikurangi dengan marjin yang ditangguhkan yang dapat direalisasikan dengan cadangan kerugian penurunan nilai. Entitas Anak menetapkan cadangan kerugian penurunan nilai atas piutang sesuai dengan kualitas piutang *murabahah* berdasarkan penelaahan atas masing-masing saldo piutang.

Piutang *istishna* adalah pembiayaan barang dalam bentuk pemesanan pembuatan barang tertentu dengan kriteria dan persyaratan tertentu yang disepakati antara pemesan atau pembeli (*mustashni*) dan penjual atau pembuat (*shani*). Piutang *istishna* disajikan sebesar tagihan kepada pembeli dikurangi penyisihan kerugian.

Pinjaman *qardh* adalah pinjaman dana kepada nasabah dengan ketentuan bahwa nasabah wajib mengembalikan dana yang diterimanya pada waktu yang telah disepakati. Atas transaksi ini, Entitas Anak mendapatkan *ujrah* (imbalan) dan diakui pada saat diterima. Pinjaman *qardh* meliputi pembiayaan dengan akad *hawalah* dan *rahn*. Akad *hawalah* adalah akad pengalihan utang dari pihak yang berutang (nasabah) kepada pihak lain (Entitas Anak) yang wajib menanggung atau membayar.

*Rahn* merupakan transaksi gadai barang atau harta dari nasabah kepada Entitas Anak dengan uang sebagai gantinya. Barang atau harta yang digadaikan tersebut dinilai sesuai harga pasar dikurangi persentase tertentu. Atas transaksi ini, Entitas Anak mendapatkan *ujrah* (imbalan) dan diakui pada saat diterima. Pinjaman *qardh* disajikan sebesar saldo dikurangi penyisihan kerugian.

Kredit yang diberikan dan piutang/pembiayaan syariah diklasifikasikan sebagai aset keuangan dalam kelompok pinjaman yang diberikan dan piutang. Lihat Catatan 2c untuk kebijakan akuntansi atas aset keuangan dalam kelompok pinjaman yang diberikan dan piutang.

<u>Restrukturisasi kredit yang diberikan</u>

Restrukturisasi kredit meliputi modifikasi persyaratan kredit, konversi kredit menjadi saham atau instrumen keuangan lainnya dan/atau kombinasi dari keduanya.

Kerugian yang timbul dari restrukturisasi kredit yang berkaitan dengan modifikasi persyaratan kredit diakui dalam bentuk cadangan kerugian penurunan nilai 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.

Untuk restrukturisasi kredit dengan cara konversi kredit yang diberikan menjadi saham atau instrumen keuangan lainnya, kerugian dari restrukturisasi kredit diakui dalam bentuk cadangan kerugian penurunan nilai apabila nilai wajar penyertaan saham atau instrumen keuangan yang diterima dikurangi estimasi biaya untuk menjualnya adalah lebih kecil dari nilai buku kredit yang diberikan.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### o. Kredit yang diberikan dan piutang/pembiayaan syariah (lanjutan)

Restrukturisasi kredit yang diberikan (lanjutan)

Bank memiliki ketentuan internal mengenai debitur yang layak untuk dikeluarkan dari daftar kredit yang direstrukturisasi, yaitu apabila kredit/debitur telah memenuhi kriteria sebagai berikut:

i. Kualitas kredit telah dikategorikan Lancar (kolektibilitas 1) sesuai dengan hasil *review* berdasarkan 3 (tiga) pilar penetapan kualitas kredit dari Bank Indonesia;
ii. Tingkat suku bunga yang dikenakan atas fasilitas kredit berjalan merupakan tingkat suku bunga komersial yang diberikan kepada debitur sesuai dengan segmen kredit yang bersangkutan di atas *base lending rate;*
iii. Tidak terdapat Tunggakan Bunga yang Dijadwalkan Kembali (TBYD) dan Bunga yang Ditangguhkan (BYDT) yang masih belum selesai.

### p. Piutang pembiayaan konsumen

Piutang pembiayaan konsumen Entitas Anak diakui pada awalnya dengan nilai wajar ditambah biaya-biaya transaksi dan dikurangi *yield enhancing income* yang dapat diatribusikan secara langsung dan selanjutnya diukur dengan biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Piutang pembiayaan konsumen Entitas Anak diklasifikasikan sebagai pinjaman yang diberikan dan piutang. Lihat Catatan 2c untuk perlakuan akuntansi aset keuangan dalam kelompok pinjaman yang diberikan dan piutang.

Penyelesaian kontrak sebelum masa pembiayaan konsumen berakhir diperlakukan sebagai pembatalan kontrak pembiayaan konsumen dan laba atau rugi yang terjadi diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan pada tanggal terjadinya transaksi.

Restrukturisasi kredit dapat dilakukan dengan cara pengalihan kredit, melanjutkan kredit, mengangsur kembali, mengubah jatuh tempo, mengubah tenor dan/atau menambah *down payment.*

Pendapatan pembiayaan konsumen yang belum diakui milik Entitas Anak merupakan selisih antara jumlah keseluruhan pembayaran angsuran yang akan diterima dari konsumen dengan jumlah pokok pembiayaan, yang akan diakui sebagai pendapatan pembiayaan konsumen selama jangka waktu kontrak menggunakan metode suku bunga efektif.

Piutang pembiayaan konsumen merupakan jumlah piutang setelah dikurangi dengan bagian pembiayaan bersama dimana risiko kredit ditanggung oleh pemberi pembiayaan bersama sesuai dengan porsinya (*without recourse*), pendapatan pembiayaan yang belum diakui dan cadangan kerugian penurunan nilai.

Piutang pembiayaan konsumen yang dibiayai bersama pihak-pihak lain dimana masing-masing pihak menanggung risiko kredit sesuai dengan porsinya *(without recourse)* disajikan di laporan posisi keuangan konsolidasian secara bersih. Pendapatan pembiayaan konsumen dan beban bunga yang terkait dengan pembiayaan bersama *without recourse* disajikan secara bersih di laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Dalam pembiayaan bersama *without recourse*, Entitas Anak berhak menentukan tingkat bunga yang lebih tinggi kepada pelanggan dari tingkat bunga yang ditetapkan dalam perjanjian dengan pemberi pembiayaan bersama. Selisihnya merupakan pendapatan dan disajikan sebagai bagian dari “Pendapatan pembiayaan konsumen”.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### q. Investasi bersih dalam sewa pembiayaan

Investasi bersih dalam sewa pembiayaan merupakan jumlah piutang sewa pembiayaan ditambah nilai sisa yang akan diterima pada akhir masa sewa pembiayaan dikurangi dengan pendapatan sewa pembiayaan tangguhan, simpanan jaminan dan cadangan kerugian penurunan nilai. Selisih antara nilai piutang usaha bruto dan nilai tunai piutang diakui sebagai pendapatan sewa pembiayaan tangguhan. Pendapatan sewa pembiayaan tangguhan dialokasikan sebagai pendapatan di laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan berdasarkan suatu tingkat pengembalian konstan atas investasi bersih dengan menggunakan suku bunga efektif.

Penyewa pembiayaan memiliki hak opsi untuk membeli aset yang disewa-pembiayaankan pada akhir masa sewa pembiayaan dengan harga yang telah disetujui bersama pada saat dimulainya perjanjian sewa pembiayaan.

Penyelesaian kontrak sebelum masa sewa pembiayaan berakhir diperlakukan sebagai pembatalan kontrak sewa dan laba atau rugi yang timbul diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

Investasi bersih dalam sewa pembiayaan diklasifikasikan sebagai pinjaman yang diberikan dan piutang. Lihat Catatan 2c untuk kebijakan akuntansi atas pinjaman yang diberikan dan piutang.

### r. Aset tetap, aset sewa dan aset tidak berwujud

#### i. Aset tetap dan perangkat lunak

Pada tanggal 1 April 2016, Grup melakukan perubahan kebijakan akuntansi atas tanah dari model biaya menjadi model revaluasi. Tanah disajikan sebesar nilai wajar.

Penilaian terhadap tanah dilakukan oleh penilai independen eksternal yang memiliki sertifikasi. Penilaian atas aset tersebut dilakukan secara berkala untuk memastikan bahwa nilai wajar aset yang direvaluasi tidak berbeda secara material dengan nilai tercatatnya.

Jika nilai wajar dari aset yang direvaluasi mengalami perubahan yang signifikan dan fluktuatif, maka perlu direvaluasi secara tahunan, sedangkan jika nilai wajar dari aset yang direvaluasi tidak mengalami perubahan yang signifikan dan fluktuatif, maka perlu dilakukan revaluasi minimal 3 tahun sekali.

Kenaikan nilai tercatat yang timbul dari revaluasi tanah dicatat sebagai “Selisih bersih revaluasi aset tetap” dan disajikan sebagai “Penghasilan komprehensif lain”. Penurunan nilai tercatat yang timbul dari revaluasi dicatat sebagai beban pada tahun berjalan. Apabila aset tersebut memiliki saldo “Selisih bersih revaluasi aset tetap” yang disajikan sebagai “Penghasilan komprehensif lain”, maka selisih penurunan nilai tercatat tersebut dibebankan terhadap “Selisih bersih revaluasi aset tetap” dan sisanya diakui sebagai beban tahun berjalan.

Grup melakukan revaluasi di tahun 2019, 2016 dan 2015 untuk tujuan akuntansi dan pajak dimana entitas memperoleh persetujuan dari otoritas perpajakan. Jumlah pajak yang telah dibayar diakui di penghasilan komprehensif lain dan terakumulasi dalam ekuitas pada bagian selisih bersih revaluasi aset tetap.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### r. Aset tetap, aset sewa dan aset tidak berwujud (lanjutan)

#### i. Aset tetap dan perangkat lunak (lanjutan)

Aset tetap, kecuali tanah, dinyatakan sebesar biaya perolehan dikurangi akumulasi penyusutan dan penyisihan penurunan nilai. Biaya perolehan termasuk biaya penggantian bagian aset tetap saat biaya tersebut terjadi, jika memenuhi kriteria pengakuan aset tetap. Selanjutnya, pada saat inspeksi yang signifikan dilakukan, biaya inspeksi itu diakui ke dalam jumlah tercatat (*carrying amount*) aset tetap sebagai suatu penggantian jika memenuhi kriteria pengakuan. Semua biaya pemeliharaan dan perbaikan yang tidak memenuhi kriteria pengakuan diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian pada saat terjadinya. Perangkat lunak diakui sebagai aset tidak berwujud.

Penyusutan dan amortisasi dihitung dengan menggunakan metode garis lurus selama umur manfaat ekonomis aset tetap dan aset tidak berwujud yang diestimasi. Estimasi umur manfaat ekonomis dan persentase penyusutan dan amortisasi per tahun adalah sebagai berikut:

| | Tahun | Persentase |
|---|---|---|
| Bangunan | 20 | 5% |
| Perlengkapan, peralatan kantor, komputer dan kendaraan bermotor | 4-5 | 20% - 25% |
| Perangkat lunak | 5 | 20% |

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan aset tetap (dihitung sebagai perbedaan antara jumlah neto hasil pelepasan dan jumlah tercatat dari aset tetap) dimasukkan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian pada tahun berjalan aset tetap tersebut dihentikan pengakuannya.

Pada setiap akhir tahun buku, nilai residu, umur manfaat ekonomis dan metode penyusutan dikaji ulang dan jika tidak sesuai dengan keadaan akan disesuaikan secara prospektif.

Aset tetap dalam penyelesaian dinyatakan sebesar biaya perolehan dan disajikan sebagai bagian dari aset tetap. Ketika aset dalam penyelesaian telah selesai dan siap digunakan, akumulasi biaya perolehan direklasifikasikan ke akun aset tetap yang sebenarnya.

Sesuai dengan PSAK No. 16 (Revisi 2011) tentang “Aset Tetap” dan ISAK No. 25 tentang “Hak Atas Tanah”, 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.

PSAK No. 48 (Revisi 2014) tentang “Penurunan Nilai Aset” mensyaratkan bahwa nilai tercatat aset tetap dikaji ulang setiap tanggal laporan posisi keuangan konsolidasian 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. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### r. Aset tetap, aset sewa dan aset tidak berwujud (lanjutan)

#### ii. Aset sewa

Berdasarkan PSAK No. 30 (Revisi 2011) tentang "Sewa", penentuan apakah suatu perjanjian merupakan perjanjian sewa atau perjanjian yang mengandung sewa didasarkan atas substansi perjanjian pada tanggal awal sewa dan apakah pemenuhan perjanjian tergantung pada penggunaan suatu aset dan perjanjian tersebut memberikan suatu hak untuk menggunakan aset tersebut. Menurut PSAK ini, sewa yang mengalihkan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan aset, diklasifikasikan sebagai sewa pembiayaan. Selanjutnya, suatu sewa diklasifikasikan sebagai sewa operasi, jika sewa tidak mengalihkan secara substansi seluruh risiko dan manfaat yang terkait dengan kepemilikan aset.

Dalam sewa pembiayaan, Grup mengakui aset dan liabilitas dalam laporan posisi keuangan konsolidasian pada awal masa sewa, sebesar nilai wajar aset sewaan atau sebesar nilai kini dari pembayaran sewa minimum, jika nilai kini lebih rendah dari nilai wajar. Pembayaran sewa dipisahkan antara bagian yang merupakan beban keuangan dan bagian yang merupakan pelunasan liabilitas sewa. Beban keuangan dialokasikan pada setiap periode selama masa sewa, sehingga menghasilkan tingkat suku bunga periodik yang konstan atas saldo liabilitas. Beban keuangan dicatat dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Aset sewa (disajikan sebagai bagian aset tetap) disusutkan selama jangka waktu yang lebih pendek antara umur manfaat aset sewa dan periode masa sewa, jika tidak ada kepastian yang memadai bahwa Bank Mandiri akan mendapatkan hak kepemilikan pada akhir masa sewa.

Dalam sewa operasi, Grup mengakui pembayaran sewa sebagai beban dengan dasar garis lurus (*straight-line basis*) selama masa sewa.

Jika suatu perjanjian sewa mengandung elemen tanah dan bangunan, maka Grup menilai klasifikasi dari setiap elemen tersebut sebagai sewa pembiayaan atau sewa operasi secara terpisah.

#### iii. Aset tidak berwujud

Aset tidak berwujud diakui jika, dan hanya jika, biaya perolehan aset tersebut dapat diukur secara andal dan kemungkinan besar Bank dan Entitas Anak akan memperoleh manfaat ekonomis masa depan dari aset tersebut. Aset tak berwujud terdiri dari *goodwill* dan perangkat lunak yang dibeli Bank dan Entitas Anak.

Perangkat lunak yang dibeli oleh Bank dan Entitas Anak dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi kerugian penurunan nilai. Metode amortisasi, estimasi masa manfaat dan nilai residual ditelaah pada setiap akhir tahun pelaporan dan disesuaikan jika dianggap tepat.

Lihat Catatan 2s untuk kebijakan akuntansi terkait *goodwill*.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### s. Penyertaan saham

Penyertaan saham merupakan investasi jangka panjang pada perusahaan non-publik serta penyertaan sementara pada perusahaan debitur yang timbul akibat konversi kredit yang diberikan.

Penyertaan saham di perusahaan asosiasi dengan persentase kepemilikan 20,00% sampai dengan 50,00% dicatat dengan metode ekuitas yaitu penyertaan dicatat sebesar biaya perolehan disesuaikan dengan bagian Bank atas ekuitas perusahaan asosiasi dan dikurangi dengan penerimaan dividen sejak tanggal perolehan, dikurangi cadangan kerugian penurunan nilai.

Penyertaan sementara dihapusbukukan dari laporan posisi keuangan konsolidasian apabila telah melampaui jangka waktu 5 tahun sesuai dengan Peraturan Bank Indonesia (PBI) No. 14/15/PBI/2012 tanggal 24 Oktober 2012 tentang “Penilaian Kualitas Aset Bank Umum” dan Surat Edaran Bank Indonesia (SEBI) No. 15/28/DPNP tanggal 31 Juli 2013 tentang Penilaian Kualitas Aset Bank Umum.

Penyertaan saham di bawah 20,00% diklasifikasikan sebagai aset keuangan tersedia untuk dijual. Lihat Catatan 2c untuk kebijakan akuntansi atas aset keuangan tersedia untuk dijual.

*Goodwill* diakui apabila terdapat selisih lebih antara harga perolehan dan bagian Bank Mandiri atas nilai wajar aset dan liabilitas yang dapat diidentifikasi pada tanggal akuisisi dan disajikan sebagai aset lain-lain. Bank melakukan evaluasi penurunan nilainya secara berkala.

### t. Cadangan kerugian penurunan nilai aset non-produktif

Aset non-produktif adalah aset Bank Mandiri dan Entitas Anak, 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 sebesar selisih antara nilai tercatat dan nilai wajar setelah dikurangi biaya untuk menjual. Sedangkan untuk rekening antar kantor dan *suspense account*, adalah sebesar selisih antara nilai tercatat dan nilai pemulihan.

### u. Tagihan dan liabilitas akseptasi

Tagihan akseptasi diklasifikasikan sebagai aset keuangan dalam kelompok pinjaman yang diberikan dan piutang. Lihat Catatan 2c untuk kebijakan akuntansi atas aset keuangan dalam kelompok pinjaman yang diberikan dan piutang.

Liabilitas akseptasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2c untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

### v. Aset lain-lain

Aset lain-lain antara lain terdiri dari pendapatan bunga dan provisi dan komisi yang masih akan diterima, tagihan, agunan yang diambil alih, properti terbengkalai, rekening antar kantor dan lain-lain.

Tagihan terdiri dari tagihan atas obligasi pemerintah yang diagunkan Bank Mandiri, tagihan Entitas Anak atas tagihan reksadana dan tagihan kepada pemegang polis.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### v. Aset lain-lain (lanjutan)

Agunan yang diambil alih (AYDA) adalah aset yang diperoleh Bank Mandiri dan Entitas Anak, baik melalui pelelangan maupun di luar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual di luar lelang dari pemilik agunan dalam hal debitur tidak memenuhi liabilitasnya kepada Bank Mandiri dan Entitas Anak. AYDA merupakan agunan kredit yang diberikan yang telah diambil alih sebagai bagian dari penyelesaian kredit yang diberikan dan disajikan pada “Aset lain-lain”.

Aset yang tidak digunakan (properti terbengkalai) adalah aset dalam bentuk properti yang dimiliki Bank Mandiri dan Entitas Anak, dimana bagian properti tersebut secara mayoritas tidak digunakan untuk kegiatan usaha operasional Bank Mandiri dan Entitas Anak.

AYDA dan properti terbengkalai disajikan sebesar nilai bersih yang dapat direalisasi (*net realizable value*). Nilai bersih yang dapat direalisasi adalah nilai wajar agunan yang diambil alih dikurangi dengan estimasi biaya untuk menjual AYDA tersebut. Selisih antara nilai bersih yang dapat direalisasi dengan hasil penjualan AYDA diakui sebagai keuntungan atau kerugian pada tahun berjalan pada saat dijual.

Beban-beban yang berkaitan dengan pemeliharaan AYDA dan properti terbengkalai dibebankan ke laporan laba rugi dan penghasilan komprehensif lain konsolidasian 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 konsolidasian tahun berjalan. Lihat Catatan 2t untuk kebijakan akuntansi atas penyisihan kerugian AYDA dan properti terbengkalai.

### w. 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.

### x. Simpanan nasabah

Simpanan nasabah adalah dana yang ditempatkan oleh masyarakat (tidak termasuk bank) kepada Bank dan Entitas Anak 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 atau dengan cara pemindahbukuan melalui *SMS Banking, Phone Banking* dan *Internet Banking* jika memenuhi persyaratan yang disepakati, tetapi penarikan tidak dapat dilaksanakan dengan menggunakan cek atau instrumen setara lainnya.

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.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### x. Simpanan nasabah (lanjutan)

Termasuk di dalam giro adalah giro dan tabungan *wadiah*. Giro *wadiah* dapat digunakan sebagai instrumen pembayaran dan dapat ditarik setiap saat melalui cek dan bilyet giro. Giro *wadiah* serta tabungan *wadiah* mendapatkan bonus sesuai dengan kebijakan Entitas Anak. Simpanan nasabah dalam bentuk giro *wadiah* dan tabungan *wadiah* dinyatakan sebesar liabilitas Entitas Anak.

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 2c untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

### y. Simpanan dari bank lain

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain, baik lokal maupun luar negeri, dalam bentuk giro, tabungan, *inter-bank call money* dengan periode jatuh tempo menurut perjanjian kurang dari atau 90 hari, deposito berjangka dan *negotiable certificates of deposits*. Simpanan dari bank lain dicatat sebagai liabilitas terhadap bank lain.

Di dalam simpanan dari bank lain termasuk simpanan syariah dalam bentuk giro *wadiah* dan Sertifikat Investasi *Mudharabah* Antarbank (SIMA).

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 2c untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

### z. Kontrak asuransi

Kontrak asuransi adalah kontrak yang diterbitkan oleh perusahaan asuransi dimana perusahaan asuransi menerima risiko asuransi yang signifikan dari pemegang polis. Risiko asuransi yang signifikan didefinisikan sebagai kemungkinan membayar manfaat yang signifikan kepada tertanggung apabila suatu kejadian yang diasuransikan terjadi dibandingkan dengan manfaat minimum yang akan dibayarkan apabila risiko yang diasuransikan tidak terjadi. Skenario-skenario yang diperhatikan adalah skenario yang mengandung unsur komersial.

Entitas Anak menerbitkan kontrak asuransi yang menerima risiko asuransi yang signifikan dari pemegang polis. Entitas Anak mendefinisikan risiko asuransi yang signifikan sebagai kemungkinan membayar manfaat pada saat terjadinya suatu kejadian yang diasuransikan, yang setidaknya 10% lebih besar dari manfaat yang dibayarkan jika kejadian yang diasuransikan tidak terjadi. Jika suatu kontrak asuransi tidak mengandung risiko asuransi yang signifikan, maka kontrak tersebut diklasifikasikan sebagai kontrak investasi.

Entitas Anak menerbitkan kontrak asuransi untuk produk asuransi tradisional dan produk asuransi yang dikaitkan dengan investasi. Kedua jenis produk ini mempunyai risiko asuransi yang signifikan.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### z. Kontrak asuransi (lanjutan)

Produk-produk dari Entitas Anak dibagi berdasarkan kategori sebagai berikut:

- Asuransi jiwa tradisional *non-participating*, memberikan perlindungan untuk menutupi risiko kematian, kecelakaan, penyakit kritis dan kesehatan dari pemegang polis. Jumlah uang pertanggungan akan dibayarkan pada saat terjadinya risiko yang ditanggung.
- *Unit-link*, produk asuransi dengan pembayaran premi tunggal maupun reguler yang dikaitkan dengan investasi yang memberikan kombinasi manfaat proteksi dan manfaat investasi.

Ketika sebuah kontrak telah diklasifikasi sebagai kontrak asuransi, reklasifikasi terhadap kontrak tersebut tidak dapat dilakukan kecuali ketentuan perjanjian kemudian diamendemen. Seluruh produk asuransi yang diterbitkan oleh Entitas Anak mempunyai risiko asuransi yang signifikan.

Entitas Anak memisahkan komponen deposit dari kontrak *unit-link* seperti yang disyaratkan oleh PSAK No. 62 jika kondisi-kondisi di bawah ini terpenuhi:
- Entitas Anak dapat mengukur komponen “deposit” secara terpisah (termasuk opsi penyerahan melekat, yaitu tanpa memperhitungkan komponen “asuransi”);
- Kebijakan akuntansi Entitas Anak tidak mensyaratkan untuk mengakui semua hak dan liabilitas yang timbul dari komponen “deposit”.

Entitas Anak tidak memisahkan komponen deposit dikarenakan hanya salah satu kondisi di atas yang terpenuhi.

<u>Pengujian kecukupan liabilitas</u>

Pengujian kecukupan liabilitas dilakukan pada tanggal pelaporan untuk kontrak secara individual ataupun per kelompok produk, ditentukan sesuai dengan cara Entitas Anak memperoleh, memelihara dan mengukur profitabilitas dari kontrak asuransi tersebut.

Untuk asuransi jiwa, liabilitas kepada pemegang polis khususnya liabilitas untuk klaim masa depan diuji untuk menentukan apakah liabilitas tersebut cukup untuk menutupi semua arus kas keluar di masa depan termasuk semua manfaat yang dijamin dan manfaat tambahan yang dijamin, manfaat partisipasi yang tidak dijamin (jika ada), semua biaya untuk penerbitan polis dan pemeliharaan polis, serta mencerminkan arus kas masuk masa depan, yaitu premi yang diterima di masa depan. Liabilitas dihitung berdasarkan diskonto dari arus kas untuk semua arus kas yang terkait yaitu arus kas keluar dan arus kas masuk seperti yang disebutkan di atas dengan menggunakan seperangkat asumsi aktuaria estimasi terbaik terkini yang ditetapkan oleh aktuaris Entitas Anak, termasuk asumsi mortalitas/morbiditas, *lapse*, biaya dan inflasi serta asumsi marjin atas risiko pemburukan. Entitas Anak menerapkan metode *Gross Premium Reserve* dalam perhitungan cadangan premi atas manfaat polis masa depan kepada pemegang polis dengan menggunakan asumsi aktuaria berdasarkan asumsi estimasi terbaik dan marjin atas risiko pemburukan, sehingga pengujian kecukupan liabilitas tidak diperlukan lagi.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### z. Kontrak asuransi (lanjutan)

Reasuransi

Entitas Anak mereasuransikan sebagian porsi risikonya kepada perusahaan reasuradur. Jumlah premi yang dibayar atau porsi premi atas transaksi reasuransi prospektif diakui sesuai dengan proporsi jumlah proteksi reasuransi yang diterima.

Aset reasuransi termasuk saldo yang diharapkan dibayarkan oleh perusahaan reasuransi untuk *ceded* liabilitas manfaat polis masa depan, *ceded* estimasi liabilitas klaim dan *ceded* cadangan atas premi yang belum merupakan pendapatan. Jumlah manfaat yang ditanggung oleh reasuradur diperkirakan secara konsisten sesuai dengan liabilitas yang terkait dengan polis reasuransi.

Entitas Anak menyajikan aset reasuransi secara terpisah sebagai aset atas liabilitas manfaat polis masa depan, cadangan atas premi yang belum merupakan pendapatan dan estimasi liabilitas klaim.

Jika aset reasuransi mengalami penurunan nilai, Entitas Anak mengurangi nilai tercatat dan mengakui kerugian penurunan nilai tersebut dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Aset reasuransi mengalami penurunan nilai jika ada bukti obyektif, sebagai akibat dari suatu peristiwa yang terjadi setelah pengakuan awal aset reasuransi, bahwa Entitas Anak tidak dapat menerima seluruh jumlah karena di bawah syarat-syarat kontrak dan dampak pada jumlah yang akan diterima dari reasuradur dapat diukur secara andal.

Liabilitas manfaat polis masa depan

Liabilitas manfaat polis masa depan merupakan nilai sekarang estimasi manfaat polis masa depan yang akan dibayarkan kepada pemegang polis atau ahli warisnya dikurangi dengan nilai sekarang dari estimasi premi masa depan yang akan diterima dari pemegang polis dan diakui pada saat pengakuan pendapatan premi. Liabilitas manfaat polis masa depan ditentukan dan dihitung dengan menggunakan rumus tertentu oleh aktuaris Entitas Anak.

Entitas Anak menghitung liabilitas manfaat polis masa depan dengan menggunakan metode *Gross Premium Reserve* yang mencerminkan nilai kini estimasi pembayaran seluruh manfaat yang diperjanjikan termasuk seluruh opsi yang disediakan, nilai kini estimasi seluruh biaya yang dikeluarkan dan juga mempertimbangkan penerimaan premi di masa depan.

Kenaikan/(penurunan) liabilitas manfaat polis masa depan diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

Liabilitas kepada pemegang *unit-link* diakui pada saat penerimaan dana dikonversi menjadi unit setelah dikurangi biaya-biaya dan akan bertambah atau berkurang sesuai dengan nilai aset bersih efektif yang berlaku.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### z. Kontrak asuransi (lanjutan)

Liabilitas manfaat polis masa depan (lanjutan)

Penerimaan dana dari nasabah untuk produk *unit-link* non-syariah diakui sebagai pendapatan premi bruto dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Liabilitas kepada pemegang polis *unit-link* diakui di laporan posisi keuangan konsolidasian dihitung menggunakan metode cadangan atas premi yang belum merupakan pendapatan yang dihitung dengan menggunakan metode harian berdasarkan biaya asuransi atas risiko mortalita, ditambah cadangan atas akumulasi dana investasi pemegang polis.

Setiap bunga, keuntungan atau kerugian dari kenaikan atau penurunan nilai pasar investasi dicatat sebagai pendapatan atau beban, disertai dengan pengakuan kenaikan atau penurunan liabilitas kepada pemegang polis *unit-link* di laporan laba rugi dan penghasilan komprehensif lain konsolidasian dan liabilitas kepada pemegang polis *unit-link* di laporan posisi keuangan konsolidasian.

Penerimaan dana dari nasabah untuk produk *unit-link* syariah diakui sebagai liabilitas kepada pemegang polis *unit-link* di laporan posisi keuangan konsolidasian sebesar jumlah yang diterima setelah dikurangi bagian *fee* untuk Entitas Anak dalam rangka mengelola pendapatan dari produk *unit-link*.

Risiko yang belum jatuh tempo

Liabilitas untuk manfaat kontraktual yang diharapkan akan timbul di masa depan dicatat pada saat premi diakui. Liabilitas ditetapkan sebagai penjumlahan atas nilai diskonto yang diharapkan dari pembayaran manfaat dan biaya administrasi masa depan yang berkaitan langsung dengan kontrak asuransi, dikurangi dengan nilai diskonto yang diharapkan atas premi teoritis yang dibutuhkan untuk memenuhi manfaat dan biaya administrasi berdasarkan asumsi penilaian yang digunakan (penilaian premi). Liabilitas tersebut didasarkan pada asumsi-asumsi seperti kematian, persistensi, biaya pemeliharaan dan pendapatan investasi yang ditetapkan pada saat kontrak asuransi dikeluarkan. Sebuah marjin untuk penyimpangan yang merugikan termasuk dalam asumsi yang digunakan.

### aa. Efek-efek yang diterbitkan

Efek-efek yang diterbitkan oleh Bank Mandiri dan Entitas Anak, termasuk obligasi, subordinasi *notes, medium term notes* dan *traveller's cheques,* pada pengukuran awal disajikan sebesar nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan langsung dengan perolehan/penerbitan efek-efek yang diterbitkan. Biaya transaksi kemudian diamortisasi dengan suku bunga efektif sampai dengan jatuh tempo dari efek-efek yang diterbitkan.

Efek-efek yang diterbitkan diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2c untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

### ab. Pinjaman yang diterima

Pinjaman yang diterima merupakan dana yang diterima dari bank lain, Bank Indonesia atau pihak 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. Lihat Catatan 2c untuk kebijakan akuntansi untuk liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### ac. Pinjaman dan efek-efek subordinasi

Pinjaman dan efek-efek subordinasi pada pengukuran awal disajikan sebesar nilai wajar dikurangi dengan biaya transaksi yang dapat diatribusikan langsung dengan perolehan/penerbitan pinjaman dan efek-efek subordinasi. Biaya transaksi kemudian diamortisasi dengan suku bunga efektif sampai dengan jatuh tempo dari pinjaman dan efek-efek subordinasi.

Pinjaman dan efek-efek subordinasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan yang diamortisasi. Lihat Catatan 2c untuk kebijakan akuntansi untuk liabilitas keuangan yang diukur dengan biaya perolehan yang diamortisasi.

### ad. Perpajakan

Bank Mandiri dan Entitas Anak menerapkan PSAK No. 46 (Revisi 2014) tentang “Pajak Penghasilan”, yang mengharuskan Bank Mandiri dan Entitas Anak memperhitungkan konsekuensi pajak kini dan pajak di masa depan (penyelesaian) dari jumlah tercatat aset (liabilitas) yang diakui dalam laporan posisi keuangan dan transaksi-transaksi serta peristiwa lain yang terjadi dalam tahun berjalan.

Beban pajak terdiri dari pajak kini dan pajak tangguhan. Pajak diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian, 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 Grup 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 Mandiri membentuk cadangan, jika dianggap perlu berdasarkan jumlah yang diestimasikan akan dibayarkan ke kantor pajak.

Bank Mandiri dan Entitas Anak menerapkan metode liabilitas laporan posisi keuangan (*balance sheet liability method*) untuk menentukan beban pajak penghasilan. Menurut metode liabilitas 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 laporan laba rugi dan penghasilan komprehensif lain konsolidasian 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 konsolidasian terdapat risiko pajak yang *probable*. Asumsi dan estimasi yang digunakan dalam perhitungan pembentukan cadangan tersebut memiliki unsur ketidakpastian.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### ad. Perpajakan (lanjutan)

Taksiran pajak penghasilan Bank Mandiri dan Entitas Anak dihitung untuk masing-masing perusahaan sebagai badan hukum terpisah. Aset pajak kini (*current tax assets*) dan liabilitas pajak kini (*current tax liabilities*) untuk badan hukum yang berbeda tidak disalinghapuskan dalam laporan keuangan konsolidasian. Utang pajak penghasilan badan dan utang pajak lainnya Bank Mandiri dan Entitas Anak disajikan sebagai “Utang pajak” di laporan posisi keuangan konsolidasian.

Aset dan liabilitas pajak tangguhan dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus antara aset pajak kini dan apabila aset dan liabilitas pajak penghasilan tangguhan dikenakan oleh otoritas perpajakan yang sama, baik atas entitas kena pajak yang sama atau berbeda dan adanya niat untuk melakukan penyelesaian saldo-saldo tersebut secara neto.

### ae. Dana *syirkah* temporer

Dana *syirkah* temporer adalah dana yang diterima oleh Entitas Anak. Entitas Anak mempunyai hak untuk mengelola dan menginvestasikan dana, baik sesuai dengan kebijakan Entitas Anak atau kebijakan pembatasan dari pemilik dana, dengan keuntungan dibagikan sesuai dengan kesepakatan.

Hubungan antara Entitas Anak dan pemilik dana *syirkah* temporer merupakan hubungan kemitraan berdasarkan akad *mudharabah muthlaqah, mudharabah muqayyadah* atau *musyarakah*. Contoh dari dana *syirkah* temporer adalah penerimaan dana dari investasi *mudharabah muthlaqah, mudharabah muqayyadah* dan akun lain yang sejenis.

1) *Mudharabah muthlaqah* adalah *mudharabah* dimana pemilik dana (*shahibul maal*) memberikan kebebasan kepada pengelola dana (*mudharib*/Entitas Anak) dalam pengelolaan investasinya.
2) *Mudharabah muqayyadah* adalah *mudharabah* dimana pemilik dana memberikan batasan kepada pengelola dana, antara lain mengenai tempat, cara dan atau obyek investasi.

Dana *syirkah* temporer tidak dapat digolongkan sebagai liabilitas. Hal ini karena Entitas Anak tidak mempunyai liabilitas, ketika mengalami kerugian, untuk mengembalikan jumlah dana awal dari pemilik dana kecuali akibat kelalaian atau wanprestasi Entitas Anak. Dana *syirkah* temporer tidak dapat digolongkan sebagai ekuitas karena mempunyai waktu jatuh tempo dan pemilik dan tidak mempunyai hak kepemilikan yang sama dengan pemegang saham seperti hak *voting* dan hak atas realisasi keuntungan yang berasal dari aset lancar dan aset non investasi.

Dana *syirkah* temporer merupakan salah satu unsur laporan posisi keuangan konsolidasian, yang memberikan hak kepada Entitas Anak untuk mengelola, termasuk untuk mencampur dana dimaksud dengan dana lainnya.

Pemilik dana *syirkah* temporer memperoleh bagian atas keuntungan sesuai kesepakatan dan menerima kerugian berdasarkan jumlah dana dari masing-masing pihak. Pembagian hasil dana *syirkah* temporer dapat dilakukan dengan konsep bagi hasil atau bagi untung.

### af. Pendapatan dan beban bunga dan pendapatan syariah

(i). Konvensional

Pendapatan dan beban bunga untuk semua instrumen keuangan dengan *interest bearing* dicatat dalam “Pendapatan bunga” dan “Beban bunga” di dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian menggunakan metode suku bunga efektif.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### af. Pendapatan dan beban bunga dan pendapatan syariah (lanjutan)

(i). Konvensional (lanjutan)

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, Grup 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 kontrak yang merupakan bagian tak terpisahkan dari suku bunga efektif, biaya transaksi dan seluruh premi atau diskon lainnya.

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 mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

(ii). Pendapatan syariah

Di dalam pendapatan dan beban bunga terdapat pendapatan dan beban berdasarkan prinsip syariah. Pendapatan pengelolaan dana oleh Entitas Anak sebagai *mudharib* terdiri atas pendapatan pembiayaan dengan akad *murabahah, istishna, ijarah* dan pendapatan dari bagi hasil yaitu *mudharabah, musyarakah* dan pendapatan usaha utama lainnya.

Pengakuan keuntungan transaksi *murabahah* dengan pembayaran tangguh atau secara angsuran dilakukan selama periode akad sesuai dengan metode tingkat imbal hasil efektif.

Berdasarkan PSAK No. 102 (Revisi 2016), pendapatan *murabahah* yang termasuk marjin ditangguhkan dan pendapatan administrasi, diakui dengan menggunakan metode setara tingkat imbal hasil efektif, yaitu tingkat imbal hasil setara yang akan mendiskonto secara tepat estimasi pembayaran atau penerimaan kas di masa datang sepanjang perkiraan umur instrumen keuangan tersebut atau, jika lebih tepat untuk masa yang lebih singkat untuk nilai tercatat bersih dari aset keuangan atau liabilitas keuangan. Perhitungan dilakukan dengan memperhitungkan seluruh syarat dan ketentuan kontraktual dari instrumen keuangan dan biaya tambahan yang timbul secara langsung untuk instrumen tersebut dan merupakan bagian tidak terpisahkan dari tingkat imbal hasil.

Pendapatan *istishna* diakui dengan menggunakan metode persentase penyelesaian atau metode akad selesai.

Pendapatan *ijarah* diakui selama masa akad secara proporsional.

Pendapatan bagi hasil *musyarakah* yang menjadi hak mitra pasif diakui dalam periode terjadinya hak bagi hasil sesuai *nisbah* yang disepakati.

Pendapatan bagi hasil *mudharabah* diakui dalam periode terjadinya hak bagi hasil sesuai *nisbah* yang disepakati dan tidak diperkenankan mengakui pendapatan dari proyeksi hasil usaha.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### af. Pendapatan dan beban bunga dan pendapatan syariah (lanjutan)

(ii). Pendapatan syariah (lanjutan)

Setoran dari debitur dengan kualitas *non - performing* diperlakukan sebagai pengembalian harga perolehan atau pokok piutang/pembiayaan. Kelebihan pembayaran di atas harga perolehan atau pokok piutang/pembiayaan diakui sebagai pendapatan pada saat diterimanya. Khusus untuk transaksi *ijarah,* setoran dari debitur dengan kualitas *non - performing* diperlakukan sebagai pelunasan piutang sewa.

(iii). Hak pihak ketiga atas bagi hasil dana *syirkah* temporer

Hak nasabah atas bagi hasil dana *syirkah* temporer merupakan bagian bagi laba milik nasabah yang didasarkan pada prinsip *mudharabah muthlaqah*, *mudharabah muqayyadah* dan *mudharabah musytarakah* atas hasil pengelolaan dana mereka oleh Entitas Anak. Pendapatan yang dibagikan adalah pendapatan yang telah diterima.

Pembagian laba dilakukan berdasarkan prinsip bagi hasil yaitu dihitung dari pendapatan Entitas Anak yang diterima berupa laba bruto (*gross profit margin*).

Jumlah pendapatan marjin dan bagi hasil atas pembiayaan yang diberikan dan atas aset produktif lainnya akan dibagikan kepada nasabah penyimpan dana dan Entitas Anak, dihitung secara proporsional sesuai dengan alokasi dana nasabah dan Entitas Anak yang dipakai dalam pembiayaan yang diberikan dan aset produktif lainnya yang disalurkan.

Selanjutnya, jumlah pendapatan marjin dan bagi hasil yang tersedia untuk nasabah tersebut kemudian dibagihasilkan ke nasabah penabung dan deposan sebagai *shahibul maal* dan Entitas Anak sebagai *mudharib* sesuai dengan porsi *nisbah* bagi hasil yang telah disepakati bersama sebelumnya. Pendapatan marjin dan bagi hasil dari pembiayaan dan aset produktif lainnya yang memakai dana Entitas Anak, seluruhnya menjadi milik Entitas Anak, termasuk pendapatan dari transaksi Entitas Anak berbasis imbalan.

### ag. Pendapatan premi dan beban klaim

Pendapatan premi kontrak jangka pendek diakui sebagai pendapatan selama periode risiko sesuai dengan proporsi jumlah proteksi asuransi yang diberikan. Pendapatan premi kontrak jangka panjang diakui sebagai pendapatan pada saat polis jatuh tempo.

Pendapatan premi yang diterima sebelum jatuh tempo polis dicatat sebagai titipan premi di laporan posisi keuangan konsolidasian.

Beban klaim dan manfaat terdiri dari klaim yang telah diselesaikan, klaim dalam proses penyelesaian dan estimasi atas klaim yang telah terjadi namun belum dilaporkan (IBNR). Klaim dan manfaat diakui sebagai beban pada saat terjadinya liabilitas untuk memberikan proteksi. Klaim reasuransi yang diperoleh dari perusahaan reasuradur diakui dan dicatat sebagai pengurang beban klaim dan manfaat pada periode yang sama dengan periode pengakuan beban klaim dan manfaat.

Jumlah klaim dalam penyelesaian, termasuk klaim yang telah terjadi namun belum dilaporkan, dinyatakan berdasarkan estimasi menggunakan teknik perhitungan teknis oleh aktuaris. Perubahan dalam estimasi liabilitas klaim, sebagai hasil dari evaluasi lebih lanjut dan perbedaan antara estimasi klaim dengan klaim yang dibayarkan, diakui sebagai biaya tambahan atau pengurang biaya pada periode terjadinya perubahan.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### ah. Pendapatan provisi dan komisi

Pendapatan provisi dan komisi dan biaya transaksi yang dapat diatribusikan secara langsung yang berkaitan dengan kegiatan pemberian kredit, piutang pembiayaan konsumen dan investasi bersih dalam sewa pembiayaan diakui sebagai bagian/(pengurang) dari nilai perolehan kredit dan piutang pembiayaan konsumen dan akan diakui sebagai pendapatan bunga dengan cara diamortisasi berdasarkan metode suku bunga efektif.

Untuk kredit, piutang pembiayaan konsumen dan investasi bersih dalam sewa pembiayaan yang diberikan dan 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, piutang pembiayaan konsumen dan investasi bersih dalam sewa pembiayaan dilunasi.

Pendapatan provisi dan komisi lainnya yang tidak berkaitan langsung dengan kegiatan perkreditan atau jangka waktu tertentu diakui pada saat terjadinya transaksi.

### ai. Imbalan kerja

**Liabilitas pensiun**

Bank Mandiri menyelenggarakan program pensiun iuran pasti yang pesertanya adalah pegawai aktif Bank Mandiri sejak tanggal 1 Agustus 1999, serta program pensiun manfaat pasti yang berasal dari masing-masing dana pensiun Bank Peserta Penggabungan. Program ini didanai melalui pembayaran kepada pengelola dana pensiun sebagaimana ditentukan dalam perhitungan aktuaria yang dilakukan secara berkala.

Liabilitas imbalan pensiun Bank Mandiri dan Entitas Anak dihitung dengan membandingkan manfaat yang akan diterima oleh karyawan dari program pensiun pada usia pensiun normal dengan manfaat yang akan diterima berdasarkan UU Ketenagakerjaan No. 13/2003 setelah dikurangi dengan akumulasi kontribusi karyawan dan hasil investasinya. Apabila manfaat pensiun lebih kecil dari pada manfaat menurut UU No. 13/2003, maka Bank dan Entitas Anak harus membayar kekurangan tersebut.

Program pensiun berdasarkan UU Ketenagakerjaan adalah program imbalan pasti karena UU Ketenagakerjaan menentukan rumus tertentu untuk menghitung jumlah minimum imbalan pensiun. Program pensiun iuran pasti adalah program pensiun yang iurannya ditetapkan dalam peraturan dana pensiun dan seluruh iuran serta hasil pengembangannya dibukukan pada rekening masing-masing peserta sebagai manfaat pensiun sebagaimana tercantum dalam UU No. 11 tahun 1992 tanggal 20 April 1992 tentang dana pensiun.

Liabilitas program pensiun imbalan pasti yang diakui di laporan posisi keuangan konsolidasian adalah nilai kini dari liabilitas imbalan pasti pada tanggal laporan posisi keuangan setelah dikurangi dengan nilai wajar aset program, serta disesuaikan dengan keuntungan atau kerugian aktuaria dan biaya jasa lalu yang belum diakui. Liabilitas manfaat pasti dihitung setiap tahun oleh aktuaris independen menggunakan metode *projected unit credit* secara reguler untuk periode tidak lebih dari satu tahun. Nilai kini liabilitas manfaat pasti ditentukan dengan mendiskontokan estimasi arus kas keluar masa depan dengan menggunakan tingkat diskonto *zero coupon bond* dalam mata uang yang sama dengan mata uang imbalan yang akan dibayarkan dan waktu jatuh tempo yang kurang lebih sama dengan waktu jatuh tempo imbalan yang bersangkutan.

Akumulasi keuntungan atau kerugian aktuarial yang belum diakui yang terjadi diakui sebagai “Penghasilan komprehensif lain” dan disajikan pada bagian ekuitas. Biaya jasa lalu dibebankan langsung pada laba rugi.

Biaya imbalan 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 neto dalam penghasilan komprehensif lain.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### ai. Imbalan kerja (lanjutan)

**Liabilitas pensiun (lanjutan)**

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 dari:
- Keuntungan dan kerugian aktuarial;
- Imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan 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 dan perubahan asumsi-asumsi aktuarial.

**Liabilitas imbalan jangka panjang lainnya**

Hak atas imbalan ini pada umumnya diberikan apabila karyawan bekerja hingga mencapai usia pensiun dan memenuhi masa kerja tertentu. Prakiraan biaya imbalan ini dicadangkan sepanjang masa kerja karyawan dan dihitung menggunakan metodologi yang sama dengan metodologi yang digunakan dalam perhitungan program pensiun imbalan pasti, namun disederhanakan. Liabilitas ini dinilai setiap tahun oleh aktuaris independen yang berkualifikasi.

**Pembagian tantiem**

Bank Mandiri mencatat tantiem dengan menggunakan basis akrual dan membebankannya pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

### aj. Laba per saham

Laba per saham dihitung dengan membagi laba bersih konsolidasian akhir tahun berjalan dengan jumlah rata-rata tertimbang saham yang ditempatkan dan disetor selama tahun berjalan.

Jumlah rata-rata tertimbang saham yang beredar yang digunakan dalam menghitung laba per saham dasar dan dilusian pada tanggal 31 Desember 2019 dan 2018 sebesar 46.666.666.666 lembar saham.

### ak. Segmen operasi

Segmen operasi adalah suatu komponen dari entitas:
(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 reguler 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.

Sesuai dengan PSAK No. 5 tentang “Segmen Operasi”, Grup menyajikan segmen operasi berdasarkan laporan internal grup yang disajikan kepada pengambil keputusan operasional. Pengambil keputusan operasional adalah Direksi.

Informasi Segmen per 31 Desember 2019 disajikan sesuai Keputusan Direksi No. KEP.DIR/034/2019 tanggal 24 Mei 2019, dimana segmen operasi dibagi ke dalam segmen-segmen usaha sebagai berikut: *Corporate Banking, Commercial Banking*, Hubungan Kelembagaan, *Retail Banking* (termasuk *Wealth*), *Treasury & International Banking*, Kantor Pusat, Entitas Anak Syariah, Entitas Anak - Asuransi dan Entitas Anak lainnya.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

### ak. Segmen operasi (lanjutan)

Informasi Segmen per 31 Desember 2018 disajikan sesuai Keputusan Direksi No. KEP.DIR/22/2018 tanggal 29 Maret 2018, dimana segmen operasi dibagi ke dalam segmen-segmen usaha sebagai berikut: *Corporate Banking* (*Large Corporate* dan *Middle Corporate*), Hubungan Kelembagaan, *Retail Banking* (termasuk *Wealth*), *Treasury & International Banking*, Kantor Pusat, Entitas Anak Syariah, Entitas Anak - Asuransi dan Entitas Anak lainnya.

Segmen geografis adalah komponen Bank dan Entitas Anak yang dapat dibedakan dalam menghasilkan jasa pada lingkungan (wilayah) ekonomi tertentu dan komponen itu memiliki risiko dan imbalan yang berbeda dengan risiko dan imbalan pada komponen yang beroperasi pada lingkungan (wilayah) ekonomi lain. Segmen geografis dibagi ke dalam wilayah Indonesia, Asia (Singapura, Malaysia, Hong Kong, Timor Leste dan Shanghai), Eropa Barat (Inggris) dan Cayman Islands.

### al. Program Kemitraan (PK) dan Bina Lingkungan (BL)

Alokasi dana untuk PK dan BL tidak dialokasikan dari saldo laba berdasarkan hasil keputusan Rapat Umum Pemegang Saham (RUPS) akan tetapi diakui dan dibebankan ke laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

## 3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan konsolidasian 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 satu tahun ke depan. Semua estimasi dan asumsi yang diharuskan oleh Standar Akuntansi Keuangan di Indonesia adalah estimasi terbaik serta berdasarkan pada 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 diklasifikasikan sebagai tersedia untuk dijual dijelaskan di Catatan 2c.

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 dan disetujui secara independen oleh *Credit Risk Management Unit.*

## 3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

**Sumber utama ketidakpastian estimasi (lanjutan)**

### a. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

Evaluasi cadangan kerugian penurunan nilai secara kolektif meliputi kerugian kredit yang melekat pada portofolio tagihan dengan karakteristik ekonomi yang serupa ketika terdapat bukti obyektif 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 dan kondisi ekonomi saat ini. 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.

### b. Menentukan nilai wajar instrumen keuangan

Dalam menentukan nilai wajar aset dan liabilitas keuangan yang tidak mempunyai harga pasar, Grup menggunakan teknik penilaian seperti yang dijelaskan dalam Catatan 2c untuk instrumen keuangan yang tidak diperdagangkan secara aktif dan memiliki informasi harga yang terbatas, nilai wajar yang kurang obyektif dan membutuhkan berbagai tingkat penilaian tergantung pada likuiditas, konsentrasi, faktor ketidakpastian pasar, asumsi harga dan risiko lainnya.

### c. Imbalan pensiun

Program-program pensiun ditentukan berdasarkan perhitungan dari aktuaria. Perhitungan aktuaria menggunakan asumsi-asumsi seperti tingkat diskonto, tingkat pengembalian investasi, tingkat kenaikan gaji, tingkat kematian, tingkat pengunduran diri dan lain-lain (Catatan 2ai dan 51). Perubahan asumsi ini akan mempengaruhi nilai liabilitas pensiun.

Grup menentukan tingkat diskonto yang sesuai pada akhir periode pelaporan, yakni *zero coupon bond* yang digunakan untuk menentukan nilai kini arus kas keluar masa depan estimasian yang diharapkan untuk menyelesaikan liabilitas pensiun. Dalam menentukan tingkat suku bunga yang sesuai, Grup mempertimbangkan tingkat suku bunga obligasi pemerintah yang didenominasikan dalam mata uang imbalan akan dibayar dan memiliki jangka waktu yang serupa dengan jangka waktu liabilitas pensiun yang terkait. Asumsi kunci liabilitas pensiun lainnya sebagian ditentukan berdasarkan kondisi pasar saat ini.

### d. Liabilitas asuransi untuk kontrak asuransi

Cadangan teknis Entitas Anak dicatat di laporan posisi keuangan konsolidasian sebagai bagian dari “Liabilitas lain-lain” berdasarkan perhitungan aktuaris dengan menggunakan asumsi aktuarial yaitu asumsi estimasi terbaik dan marjin atas risiko pemburukan. Termasuk dalam cadangan teknis adalah liabilitas manfaat polis masa depan, estimasi liabilitas klaim, premi yang belum merupakan pendapatan, dan liabilitas kepada pemegang polis.

### e. Aset pajak tangguhan

Aset pajak tangguhan diakui atas seluruh perbedaan temporer yang dapat dikurangkan, sepanjang besar kemungkinannya bahwa penghasilan kena pajak akan tersedia sehingga perbedaan temporer tersebut dapat digunakan. Estimasi signifikan oleh manajemen disyaratkan dalam menentukan jumlah aset pajak tangguhan yang dapat diakui, berdasarkan saat penggunaan dan tingkat penghasilan kena pajak serta strategi perencanaan pajak masa depan. Bank tidak memperhitungkan sebagian manfaat aset pajak tangguhan karena manajemen Bank berpendapat bahwa aset pajak tangguhan tersebut tidak dapat terpulihkan di masa yang akan datang.

## 3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

**Sumber utama ketidakpastian estimasi (lanjutan)**

**f. Penyusutan dan estimasi umur manfaat aset tetap**

Biaya perolehan aset tetap disusutkan dengan menggunakan metode garis lurus berdasarkan taksiran masa manfaat ekonomisnya. Manajemen Bank mengestimasi masa manfaat ekonomis aset tetap antara 4 (empat) sampai dengan 20 (dua puluh) tahun.

Perubahan tingkat pemakaian dan perkembangan teknologi dapat mempengaruhi masa manfaat ekonomis dan nilai sisa aset, dan karenanya biaya penyusutan masa depan mungkin direvisi.

Nilai tercatat atas aset tetap Bank diungkapkan pada Catatan 18.

**g. Penurunan nilai aset non-keuangan**

Bank Mandiri dan entitas anak mengevaluasi penurunan nilai aset non-keuangan apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset non-keuangan tidak dapat dipulihkan kembali. Faktor-faktor penting yang dapat menyebabkan penurunan nilai aset non-keuangan 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 dan Entitas Anak 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 pelepasan 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.

**h. Revaluasi atas nilai wajar tanah**

Grup menggunakan spesialis penilai independen untuk menilai nilai wajar atas tanah. Tanah dinilai berdasarkan referensi atas bukti berdasarkan pasar, menggunakan nilai yang dapat diukur setelah disesuaikan dengan faktor pasar spesifik seperti lokasi dan kondisi dari tanah.

**Pertimbangan akuntansi yang penting**

Pertimbangan akuntansi yang penting dalam menerapkan kebijakan akuntansi Bank dan Entitas Anak meliputi:

**a. Usaha yang berkelanjutan**

Manajemen Bank dan Entitas Anak telah melakukan penilaian atas kemampuan Bank dan Entitas Anak untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank dan Entitas Anak memiliki sumber daya untuk melanjutkan usahanya di masa mendatang. Selain itu, manajemen tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank dan Entitas Anak untuk mempertahankan kelangsungan hidupnya. Oleh karena itu, laporan keuangan konsolidasian telah disusun atas dasar usaha yang berkelanjutan.

## 3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

**Pertimbangan akuntansi yang penting (lanjutan)**

**b. Klasifikasi aset dan liabilitas keuangan**

Manajemen Bank dan Entitas Anak menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan bila definisi yang ditetapkan PSAK No. 55 telah dipenuhi. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi Bank dan Entitas Anak seperti diungkapkan pada Catatan 2.c.E.

## 4. GIRO PADA BANK INDONESIA

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | 33.083.619 | 41.937.965 |
| Dolar Amerika Serikat (Catatan 62B.(iv)) | 13.407.311 | 17.914.796 |
| **Total** | **46.490.930** | **59.852.761** |

Pada tanggal 31 Desember 2019 dan 2018, Giro Wajib Minimum (GWM) Bank telah sesuai dengan PBI No. 15/15/PBI/2013 tentang Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional sebagaimana telah diubah beberapa kali dengan PBI No. 18/3/PBI/2016 tanggal 10 Maret 2016, PBI No. 18/14/PBI/2016 tanggal 18 Agustus 2016 dan PBI No. 19/6/PBI/2017 tanggal 17 April 2017, dan PBI No. 20/3/PBI/2018 tanggal 29 Maret 2018, PADG No. 20/30/PADG/2018 tanggal 30 November 2018 dan PADG No. 21/14/PADG/2019 tanggal 26 Juni 2019 yang masing-masing sebesar:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| - GWM Primer | 6,00% | 6,50% |
| (i) GWM secara harian | 3,00% | 3,50% |
| (ii) GWM secara rata-rata | 3,00% | 3,00% |
| - PLM (d/h GWM Sekunder) | 4,00% | 4,00% |
| Mata uang asing | 8,00% | 8,00% |
| (i) GWM secara harian | 6,00% | 6,00% |
| (ii) GWM secara rata-rata | 2,00% | 2,00% |

## 4. GIRO PADA BANK INDONESIA (lanjutan)

Rasio Intermediasi Makroprudensial (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. Dana Pihak Ketiga 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 31 Desember 2019 dan 2018, Bank telah memenuhi rasio seperti telah disebutkan di atas. Rasio Giro Wajib Minimum untuk rekening Rupiah dan mata uang asing (Bank Mandiri saja) yaitu masing-masing sebesar:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| - GWM Primer | 6,21% | 6,92% |
| (i) GWM secara harian | 3,00% | 3,50% |
| (ii) GWM secara rata-rata | 3,21% | 3,42% |
| - Penyangga Likuiditas Makroprudensial (PLM) (d/h GWM Sekunder) | 13,02% | 10,14% |
| Mata uang asing | 8,10% | 8,10% |
| (i) GWM secara harian | 6,00% | 6,00% |
| (ii) GWM secara rata-rata | 2,10% | 2,10% |

## 5. GIRO PADA BANK LAIN

a. Berdasarkan mata uang, pihak berelasi dan pihak ketiga:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Pihak berelasi (Catatan 56) | 4.247 | 7.735 |
| Pihak ketiga | 486.671 | 258.361 |
| Total | 490.918 | 266.096 |
| Mata uang asing | | |
| Pihak berelasi (Catatan 56) | 246 | 741 |
| Pihak ketiga | 12.072.326 | 14.569.124 |
| Total (Catatan 62B.(iv)) | 12.072.572 | 14.569.865 |
| | 12.563.490 | 14.835.961 |
| Dikurangi: cadangan kerugian penurunan nilai | (5.193) | (5.189) |
| **Neto** | **12.558.297** | **14.830.772** |

Termasuk dalam mata uang asing adalah terutama mata uang Pound Sterling Inggris, Euro Eropa, Dolar Amerika Serikat, Yen Jepang, Dolar Australia, Dolar Hong Kong, Yuan China dan Dolar Singapura.

## 5. GIRO PADA BANK LAIN (lanjutan)

b. Berdasarkan kolektibilitas Bank Indonesia:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Lancar | 490.918 | 266.096 |
| Mata uang asing | | |
| Lancar | 12.069.282 | 14.566.391 |
| Macet | 3.290 | 3.474 |
| Total (Catatan 62B.(iv)) | 12.072.572 | 14.569.865 |
| | 12.563.490 | 14.835.961 |
| Dikurangi: cadangan kerugian penurunan nilai | (5.193) | (5.189) |
| **Neto** | **12.558.297** | **14.830.772** |

c. Tingkat suku bunga rata-rata (*yield*) per tahun:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | 0,01% | 0,01% |
| Mata uang asing | 1,41% | 1,04% |

d. Mutasi cadangan kerugian penurunan nilai giro pada bank lain:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Saldo awal tahun | 5.189 | 3.442 |
| Pembentukan selama tahun berjalan (Catatan 45) | 248 | 1.703 |
| Lain-lain*) | (244) | 44 |
| **Saldo akhir tahun** | **5.193** | **5.189** |

*) Termasuk selisih kurs karena penjabaran mata uang asing.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai giro pada bank lain telah memadai.

e. Informasi mengenai pengelompokan berdasarkan kelompok “tidak mengalami penurunan nilai” dan “mengalami penurunan nilai” diungkapkan pada Catatan 62A.

## 6. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

a. Berdasarkan jenis, mata uang, jatuh tempo dan kolektibilitas Bank Indonesia:

| | 31 Desember 2019 | | | |
|---|---|---|---|---|
| | **Jatuh Tempo** | **Lancar** | **Macet** | **Total** |
| **Rupiah** | | | | |
| Bank Indonesia | < 1 bulan | 12.380.226 | - | 12.380.226 |
| *Call money* | < 1 bulan | 4.020.000 | - | 4.020.000 |
| Deposito berjangka | < 1 bulan | 829.100 | - | 829.100 |
| | ≥ 1 bulan ≤ 3 bulan | 311.800 | - | 311.800 |
| | > 3 bulan ≤ 6 bulan | 9.500 | - | 9.500 |
| Total | | 17.550.626 | - | 17.550.626 |
| **Mata uang asing** | | | | |
| Bank Indonesia | < 1 bulan | 8.468.325 | - | 8.468.325 |
| *Call money* | < 1 bulan | 8.090.026 | - | 8.090.026 |
| | > 12 bulan ≤ 36 bulan | - | 46.601 | 46.601 |
| Penempatan *"fixed-term"* | < 1 bulan | 2.310.017 | - | 2.310.017 |
| | ≥ 1 bulan ≤ 3 bulan | 235.617 | - | 235.617 |
| | > 3 bulan ≤ 6 bulan | 246.398 | - | 246.398 |
| | > 12 bulan ≤ 36 bulan | - | 1.074 | 1.074 |
| Deposito berjangka | < 1 bulan | 666.779 | - | 666.779 |
| | > 36 bulan | 972 | - | 972 |
| Total (Catatan 62B.(iv)) | | 20.018.134 | 47.675 | 20.065.809 |
| | | | | 37.616.435 |
| Dikurangi: cadangan kerugian penurunan nilai | | | | (47.675) |
| **Neto** | | | | **37.568.760** |

| | 31 Desember 2018 | | | |
|---|---|---|---|---|
| | **Jatuh Tempo** | **Lancar** | **Macet** | **Total** |
| **Rupiah** | | | | |
| Bank Indonesia | < 1 bulan | 6.980.573 | - | 6.980.573 |
| *Call money* | < 1 bulan | 4.520.000 | - | 4.520.000 |
| | ≥ 1 bulan ≤ 3 bulan | 20.000 | - | 20.000 |
| Deposito berjangka | < 1 bulan | 1.081.040 | - | 1.081.040 |
| | ≥ 1 bulan ≤ 3 bulan | 166.300 | - | 166.300 |
| | > 3 bulan ≤ 6 bulan | 100.500 | - | 100.500 |
| | > 6 bulan ≤ 12 bulan | 12.500 | - | 12.500 |
| Total | | 12.880.913 | - | 12.880.913 |
| **Mata uang asing** | | | | |
| Bank Indonesia | < 1 bulan | 1.725.600 | - | 1.725.600 |
| | ≥ 1 bulan ≤ 3 bulan | 2.157.000 | - | 2.157.000 |
| *Call money* | < 1 bulan | 2.486.302 | - | 2.486.302 |
| | ≥ 1 bulan ≤ 3 bulan | 71.900 | - | 71.900 |
| | > 12 bulan | - | 49.204 | 49.204 |
| Penempatan *"fixed-term"* | < 1 bulan | 2.133.436 | - | 2.133.436 |
| | ≥ 1 bulan ≤ 3 bulan | 62.717 | - | 62.717 |
| | > 3 bulan ≤ 6 bulan | 203.189 | - | 203.189 |
| | > 6 bulan ≤ 12 bulan | 129.420 | - | 129.420 |
| | > 12 bulan | - | 1.134 | 1.134 |
| Deposito berjangka | < 1 bulan | 590.047 | - | 590.047 |
| | > 12 bulan | 75.172 | - | 75.172 |
| Total (Catatan 62B.(iv)) | | 9.634.783 | 50.338 | 9.685.121 |
| | | | | 22.566.034 |
| Dikurangi: cadangan kerugian penurunan nilai | | | | (50.338) |
| **Neto** | | | | **22.515.696** |

## 6. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

b. Berdasarkan pihak berelasi dan pihak ketiga:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Pihak berelasi (Catatan 56) | 368.500 | 255.000 |
| Pihak ketiga | 17.182.126 | 12.625.913 |
| Total | 17.550.626 | 12.880.913 |
| Mata uang asing | | |
| Pihak berelasi (Catatan 56) | 1.131.424 | 907.378 |
| Pihak ketiga | 18.934.385 | 8.777.743 |
| Total (Catatan 62B.(iv)) | 20.065.809 | 9.685.121 |
| | 37.616.435 | 22.566.034 |
| Dikurangi: cadangan kerugian penurunan nilai | (47.675) | (50.338) |
| **Neto** | **37.568.760** | **22.515.696** |

c. Tingkat suku bunga rata-rata (*yield*) per tahun:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | 1,40% | 1,83% |
| Mata uang asing | 2,06% | 1,82% |

d. Mutasi cadangan kerugian penurunan nilai penempatan pada bank lain:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Saldo awal tahun | 50.338 | 49.713 |
| (Pembalikan)/pembentukan selama tahun berjalan (Catatan 45) | (51) | 115 |
| Lain-lain*) | (2.612) | 510 |
| **Saldo akhir tahun** | **47.675** | **50.338** |

*) Termasuk selisih kurs karena penjabaran mata uang asing.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai penempatan pada Bank Indonesia dan bank lain telah memadai.

e. Informasi mengenai pengelompokan berdasarkan kelompok “tidak mengalami penurunan nilai” dan “mengalami penurunan nilai” diungkapkan pada Catatan 62A.

f. Bank Mandiri memiliki penempatan pada lembaga keuangan (dalam likuidasi) dengan klasifikasi macet atau “mengalami penurunan nilai” dimana klaim Bank Mandiri yang diakui oleh kurator berdasarkan hasil *creditors meeting* pada tanggal 5 November 2009 adalah sebesar EUR16.395.092 (nilai penuh) untuk penempatan tersebut. Pada tanggal-tanggal 10 Maret 2010, 24 November 2010, 6 September 2012 dan 23 Januari 2014, kurator telah membayarkan sebagian klaim (distribusi interim) kepada Bank Mandiri, setelah memperhitungkan saling hapus (*net-off*) dengan saldo giro, *inter-bank call money* dan liabilitas L/C UPAS Entitas Anak kepada lembaga keuangan tersebut, sehingga saldo penempatan Bank Mandiri pada lembaga keuangan (dalam likuidasi) pada tanggal 31 Desember 2019 dan 2018 sebesar EUR3.061.829 (nilai penuh). Pada tanggal 31 Desember 2019 dan 2018, Bank Mandiri telah membentuk cadangan kerugian penurunan nilai penuh atas sisa saldo penempatan pada lembaga keuangan tersebut.

## 6. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

g. Pada tanggal 31 Desember 2019, penempatan dengan saldo USD70.000 (nilai penuh) (31 Desember 2018: USD5.227.520,08 (nilai penuh)) dijaminkan untuk fasilitas pinjaman yang diterima dari bank lain (Catatan 36e).

## 7. EFEK-EFEK

a. Berdasarkan tujuan, pihak berelasi dan pihak ketiga:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Efek-efek | | |
| Pihak berelasi (Catatan 56): | | |
| Diukur pada nilai wajar melalui laba rugi | 2.834.117 | 119.807 |
| Tersedia untuk dijual | 8.626.405 | 8.422.061 |
| Dimiliki hingga jatuh tempo | 5.158.874 | 3.802.269 |
| Diukur pada biaya perolehan*) | 1.922.915 | 1.104.833 |
| | 18.542.311 | 13.448.970 |
| Pihak ketiga: | | |
| Diukur pada nilai wajar melalui laba rugi | 4.637.866 | 3.627.578 |
| Tersedia untuk dijual | 11.140.087 | 21.616.313 |
| Dimiliki hingga jatuh tempo | 2.882.674 | 4.152.400 |
| Diukur pada biaya perolehan*) | 11.952.894 | 1.552.166 |
| | 30.613.521 | 30.948.457 |
| Investasi pada *unit-link* **) | | |
| Pihak berelasi (Catatan 56): | | |
| Diukur pada nilai wajar melalui laba rugi | 8.834.946 | 8.113.830 |
| Pihak ketiga: | | |
| Diukur pada nilai wajar melalui laba rugi | 13.176.134 | 11.621.419 |
| **Total** | 71.166.912 | 64.132.676 |
| Dikurangi: | | |
| Diskonto yang belum diamortisasi | (5.654) | (3.653) |
| Keuntungan/(kerugian) yang belum direalisasi dari kenaikan/(penurunan) nilai wajar efek-efek | 171.648 | (196.549) |
| Cadangan kerugian penurunan nilai | (69.538) | (96.574) |
| | 96.456 | (296.776) |
| **Neto** | **71.263.368** | **63.835.900** |

*) Efek-efek yang dimiliki Entitas Anak.
**) Investasi pada *unit-link* adalah investasi yang dimiliki oleh pemegang polis pada kontrak *unit-link* Entitas Anak yang disajikan sebesar nilai wajar.

## 7. EFEK-EFEK (lanjutan)

b. Berdasarkan jenis, mata uang dan kolektibilitas Bank Indonesia:

| | 31 Desember 2019 | | | | | | |
|---|---|---|---|---|---|---|---|
| | | | | Nilai wajar/biaya perolehan/biaya perolehan diamortisasi**) | | | |
| | Nilai perolehan/ nilai nominal/ nilai wajar*) | Premi/ (diskonto) yang belum diamortisasi | Keuntungan/ (kerugian) yang belum direalisasi | Lancar | Kurang lancar | Macet | Total |
| Rupiah | | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | | | | | | | |
| Efek-efek | | | | | | | |
| Obligasi | 2.515.695 | - | 10.778 | 2.526.473 | - | - | 2.526.473 |
| Investasi pada unit-unit reksa dana | 241.995 | - | - | 241.995 | - | - | 241.995 |
| Sertifikat Bank Indonesia | 365.117 | - | 8.015 | 373.132 | - | - | 373.132 |
| Saham | 342.011 | - | - | 342.011 | - | - | 342.011 |
| *Negotiable certificate of deposit* | 226.227 | - | 2.833 | 229.060 | - | - | 229.060 |
| | 3.691.045 | - | 21.626 | 3.712.671 | - | - | 3.712.671 |
| Investasi pada *unit-link* *) | | | | | | | |
| Saham | 20.510.838 | - | - | 20.510.838 | - | - | 20.510.838 |
| Investasi pada unit-unit reksa dana | 1.493.474 | - | - | 1.493.474 | - | - | 1.493.474 |
| Obligasi | 6.768 | - | - | 6.768 | - | - | 6.768 |
| | 22.011.080 | - | - | 22.011.080 | - | - | 22.011.080 |
| | 25.702.125 | - | 21.626 | 25.723.751 | - | - | 25.723.751 |
| Tersedia untuk dijual | | | | | | | |
| Investasi pada unit-unit reksa dana | 3.661.868 | - | 25.789 | 3.687.657 | - | - | 3.687.657 |
| Obligasi | 5.760.130 | - | (21.295) | 5.738.835 | - | - | 5.738.835 |
| *Medium term notes* | 5.000 | - | - | 5.000 | - | - | 5.000 |
| Saham | 11.103 | - | - | 11.103 | - | - | 11.103 |
| | 9.438.101 | - | 4.494 | 9.442.595 | - | - | 9.442.595 |
| Dimiliki hingga jatuh tempo | | | | | | | |
| Obligasi | 5.549.008 | (2.788) | - | 5.546.220 | - | - | 5.546.220 |
| *Medium term notes* | 245.000 | - | - | 245.000 | - | - | 245.000 |
| Wesel ekspor | 738.858 | - | - | 738.858 | - | - | 738.858 |
| Investasi pada unit-unit reksa dana | 245.000 | - | - | 245.000 | - | - | 245.000 |
| | 6.777.866 | (2.788) | - | 6.775.078 | - | - | 6.775.078 |
| Diukur pada biaya perolehan***) | | | | | | | |
| Obligasi syariah Perusahaan | 3.163.600 | - | - | 3.163.600 | - | - | 3.163.600 |
| Sertifikat Bank Indonesia Syariah | 850.000 | - | - | 850.000 | - | - | 850.000 |
| Sukuk BI | 9.431.729 | - | - | 9.431.729 | - | - | 9.431.729 |
| Obligasi | 299.514 | - | - | 299.514 | - | - | 299.514 |
| Wesel ekspor | 130.966 | - | - | 130.966 | - | - | 130.966 |
| | 13.875.809 | - | - | 13.875.809 | - | - | 13.875.809 |
| Total | 55.793.901 | (2.788) | 26.120 | 55.817.233 | - | - | 55.817.233 |
| Mata uang asing | | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | | | | | | | |
| Obligasi | 685.865 | - | 6.403 | 692.268 | - | - | 692.268 |
| *Treasury bills* | 1.845.228 | - | 5.288 | 1.850.516 | - | - | 1.850.516 |
| Sertifikat Bank Indonesia | 1.249.845 | - | 3.647 | 1.253.492 | - | - | 1.253.492 |
| | 3.780.938 | - | 15.338 | 3.796.276 | - | - | 3.796.276 |
| Tersedia untuk dijual | | | | | | | |
| Obligasi | 4.617.241 | - | 135.804 | 4.753.045 | - | - | 4.753.045 |
| *Treasury bills* | 1.601.717 | - | 14.169 | 1.615.886 | - | - | 1.615.886 |
| Sertifikat Bank Indonesia | 896.163 | - | 100 | 896.263 | - | - | 896.263 |
| Investasi pada unit-unit reksa dana | 3.213.270 | - | (19.883) | 3.193.387 | - | - | 3.193.387 |
| | 10.328.391 | - | 130.190 | 10.458.581 | - | - | 10.458.581 |
| Dimiliki hingga jatuh tempo | | | | | | | |
| Obligasi | 238.978 | (2.866) | - | 236.112 | - | - | 236.112 |
| Wesel ekspor | 1.024.704 | - | - | 1.022.232 | - | 2.472 | 1.024.704 |
| | 1.263.682 | (2.866) | - | 1.258.344 | - | 2.472 | 1.260.816 |
| Total (Catatan 62B.(iv)) | 15.373.011 | (2.866) | 145.528 | 15.513.201 | - | 2.472 | 15.515.673 |
| | 71.166.912 | (5.654) | 171.648 | 71.330.434 | - | 2.472 | 71.332.906 |
| Dikurangi: cadangan kerugian penurunan nilai | | | | | | | (69.538) |
| **Neto** | | | | | | | **71.263.368** |

*) Efek-efek dengan kategori dimiliki hingga jatuh tempo disajikan sebesar nilai nominal. Investasi pada *unit-link* adalah investasi yang dimiliki oleh pemegang polis pada kontrak *unit-link* Entitas Anak yang disajikan sebesar nilai wajar.
**) Efek-efek dengan kategori dimiliki hingga jatuh tempo disajikan sebesar biaya perolehan diamortisasi.
***) Efek-efek yang dimiliki Entitas Anak.

## 7. EFEK-EFEK (lanjutan)

b. Berdasarkan jenis, mata uang dan kolektibilitas Bank Indonesia (lanjutan):

| | 31 Desember 2018 | | | | | | |
|---|---|---|---|---|---|---|---|
| | | | | Nilai wajar/biaya perolehan/biaya perolehan diamortisasi**) | | | |
| | Nilai perolehan/ nilai nominal/ nilai wajar*) | Premi/ (diskonto) yang belum diamortisasi | Keuntungan/ (kerugian) yang belum direalisasi | Lancar | Kurang lancar | Macet | Total |
| Rupiah | | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | | | | | | | |
| Efek-efek | | | | | | | |
| Obligasi | 245.745 | - | 518 | 241.305 | 4.958 | - | 246.263 |
| Investasi pada unit-unit reksa dana | 381.993 | - | - | 381.993 | - | - | 381.993 |
| Sertifikat Bank Indonesia | 187.222 | - | 3.005 | 190.227 | - | - | 190.227 |
| Saham | 207.401 | - | - | 207.401 | - | - | 207.401 |
| | 1.022.361 | - | 3.523 | 1.020.926 | 4.958 | - | 1.025.884 |
| Investasi pada *unit-link* *) | | | | | | | |
| Saham | 19.407.553 | - | - | 19.407.553 | - | - | 19.407.553 |
| Investasi pada unit-unit reksa dana | 317.811 | - | - | 317.811 | - | - | 317.811 |
| Obligasi | 9.885 | - | - | 9.885 | - | - | 9.885 |
| | 19.735.249 | - | - | 19.735.249 | - | - | 19.735.249 |
| | 20.757.610 | - | 3.523 | 20.756.175 | 4.958 | - | 20.761.133 |
| Tersedia untuk dijual | | | | | | | |
| Investasi pada unit-unit reksa dana | 9.918.487 | - | 56.849 | 9.975.336 | - | - | 9.975.336 |
| Obligasi | 6.459.498 | - | (80.479) | 6.379.019 | - | - | 6.379.019 |
| Sertifikat Bank Indonesia | 719.537 | - | (854) | 718.683 | - | - | 718.683 |
| *Negotiable certificate of deposit* | 521.612 | - | 393 | 522.005 | - | - | 522.005 |
| *Medium term notes* | 45.000 | - | (4) | 44.996 | - | - | 44.996 |
| | 17.664.134 | - | (24.095) | 17.640.039 | - | - | 17.640.039 |
| Dimiliki hingga jatuh tempo | | | | | | | |
| Obligasi | 4.528.115 | (3) | - | 4.528.112 | - | - | 4.528.112 |
| Wesel ekspor | 1.318.185 | - | - | 1.318.185 | - | - | 1.318.185 |
| Investasi pada unit-unit reksa dana | 245.000 | - | - | 245.000 | - | - | 245.000 |
| | 6.091.300 | (3) | - | 6.091.297 | - | - | 6.091.297 |
| Diukur pada biaya perolehan***) | | | | | | | |
| Obligasi syariah Perusahaan | 2.528.000 | - | - | 2.528.000 | - | - | 2.528.000 |
| Wesel ekspor | 128.999 | - | - | 128.999 | - | - | 128.999 |
| | 2.656.999 | - | - | 2.656.999 | - | - | 2.656.999 |
| Total | 47.170.043 | (3) | (20.572) | 47.144.510 | 4.958 | - | 47.149.468 |
| Mata uang asing | | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | | | | | | | |
| Obligasi | 768.832 | - | 7.603 | 776.435 | - | - | 776.435 |
| *Treasury bills* | 594.836 | - | 2.856 | 597.692 | - | - | 597.692 |
| Sertifikat Bank Indonesia | 1.361.356 | - | 7.438 | 1.368.794 | - | - | 1.368.794 |
| | 2.725.024 | - | 17.897 | 2.742.921 | - | - | 2.742.921 |
| Tersedia untuk dijual | | | | | | | |
| Obligasi | 4.819.474 | - | (173.006) | 4.646.468 | - | - | 4.646.468 |
| *Treasury bills* | 2.370.483 | - | (29.011) | 2.341.472 | - | - | 2.341.472 |
| Sertifikat Bank Indonesia | 1.855.861 | - | (5.840) | 1.850.021 | - | - | 1.850.021 |
| Investasi pada unit-unit reksa dana | 3.328.422 | - | 13.983 | 3.342.405 | - | - | 3.342.405 |
| | 12.374.240 | - | (193.874) | 12.180.366 | - | - | 12.180.366 |
| Dimiliki hingga jatuh tempo | | | | | | | |
| Obligasi | 301.980 | (3.650) | - | 298.330 | - | - | 298.330 |
| Wesel ekspor | 1.561.389 | - | - | 1.561.389 | - | - | 1.561.389 |
| | 1.863.369 | (3.650) | - | 1.859.719 | - | - | 1.859.719 |
| Total (Catatan 62B.(iv)) | 16.962.633 | (3.650) | (175.977) | 16.783.006 | - | - | 16.783.006 |
| | 64.132.676 | (3.653) | (196.549) | 63.927.516 | 4.958 | - | 63.932.474 |
| Dikurangi: cadangan kerugian penurunan nilai | | | | | | | (96.574) |
| **Neto** | | | | | | | **63.835.900** |

*) Efek-efek dengan kategori dimiliki hingga jatuh tempo disajikan sebesar nilai nominal. Investasi pada *unit-link* adalah investasi yang dimiliki oleh pemegang polis pada kontrak *unit-link* Entitas Anak yang disajikan sebesar nilai wajar.
**) Efek-efek dengan kategori dimiliki hingga jatuh tempo disajikan sebesar biaya perolehan diamortisasi.
***) Efek-efek yang dimiliki Entitas Anak.

## 7. EFEK-EFEK (lanjutan)

c. Berdasarkan sisa umur hingga jatuh tempo:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Efek-efek | | |
| Rupiah | | |
| Tidak mempunyai kontrak jatuh tempo | 605.819 | 729.742 |
| < 1 tahun | 18.580.784 | 13.612.063 |
| > 1 < 5 tahun | 10.930.189 | 10.245.088 |
| > 5 < 10 tahun | 3.666.029 | 2.847.901 |
| Total | 33.782.821 | 27.434.794 |
| Mata uang asing | | |
| Tidak mempunyai kontrak jatuh tempo | - | 287.310 |
| < 1 tahun | 6.145.885 | 6.918.008 |
| > 1 < 5 tahun | 6.223.934 | 6.762.609 |
| > 5 < 10 tahun | 3.003.192 | 2.988.689 |
| > 10 tahun | - | 6.017 |
| Total | 15.373.011 | 16.962.633 |
| Investasi pada *unit-link**) | | |
| Rupiah | | |
| Tidak mempunyai kontrak jatuh tempo | 22.004.312 | 19.725.364 |
| < 1 tahun | 3.403 | 9.885 |
| > 1 < 5 tahun | 3.365 | - |
| Total | 22.011.080 | 19.735.249 |
| | 71.166.912 | 64.132.676 |
| Dikurangi: | | |
| Diskonto yang belum diamortisasi | (5.654) | (3.653) |
| Keuntungan/(kerugian) yang belum direalisasi dari kenaikan/(penurunan) nilai wajar efek-efek | 171.648 | (196.549) |
| Cadangan kerugian penurunan nilai | (69.538) | (96.574) |
| | 96.456 | (296.776) |
| **Neto** | **71.263.368** | **63.835.900** |

*) Investasi pada *unit-link* adalah investasi yang dimiliki oleh pemegang polis pada kontrak *unit-link* Entitas Anak yang disajikan sebesar nilai wajar.

d. Berdasarkan golongan penerbit:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Efek-efek | | |
| Perusahaan | 23.745.463 | 27.286.754 |
| Bank | 6.288.446 | 8.563.445 |
| Bank Sentral | 12.792.855 | 4.718.811 |
| Pemerintah | 6.329.068 | 3.828.417 |
| | 49.155.832 | 44.397.427 |

## 7. EFEK-EFEK (lanjutan)

d. Berdasarkan golongan penerbit (lanjutan):

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Investasi pada *unit-link* *) | | |
| Perusahaan | 14.920.217 | 13.492.055 |
| Bank | 7.090.863 | 6.243.194 |
| | 22.011.080 | 19.735.249 |
| **Total** | **71.166.912** | **64.132.676** |
| Dikurangi: | | |
| Diskonto yang belum diamortisasi | (5.654) | (3.653) |
| Keuntungan/(kerugian) yang belum direalisasi dari kenaikan/(penurunan) nilai wajar efek-efek | 171.648 | (196.549) |
| Cadangan kerugian penurunan nilai | (69.538) | (96.574) |
| | 96.456 | (296.776) |
| **Neto** | **71.263.368** | **63.835.900** |

*) Investasi pada *unit-link* adalah investasi yang dimiliki oleh pemegang polis pada kontrak *unit-link* Entitas Anak yang disajikan sebesar nilai wajar.

e. Rincian obligasi berdasarkan peringkat:

| | Peringkat *) | | | Nilai wajar/Biaya perolehan/ Biaya perolehan diamortisasi | |
|---|---|---|---|---|---|
| | Lembaga pemeringkat | 31 Desember 2019 | 31 Desember 2018 | 31 Desember 2019 | 31 Desember 2018 |
| **Rupiah** | | | | | |
| **Diukur pada nilai wajar melalui laba rugi** | | | | | |
| Efek-efek | | | | | |
| Obligasi | | | | | |
| Surat Perbendaharaan Negara**) | - | - | - | 2.469.184 | 216.760 |
| PT Sarana Multigriya Infrastruktur | Pefindo | idAAA | - | 47.691 | - |
| Lain-lain | Beragam | Beragam | Beragam | 9.598 | 29.503 |
| | | | | 2.526.473 | 246.263 |
| Investasi pada *unit-link* ***) | | | | | |
| PT Bank OCBC NISP Tbk. | Pefindo | idAAA | - | 3.403 | - |
| PT Surya Artha Nusantara Finance | Pefindo | - | idAA- | - | 4.623 |
| Lain-lain | Beragam | Beragam | Beragam | 3.365 | 5.262 |
| | | | | 6.768 | 9.885 |
| | | | | 2.533.241 | 256.148 |

*) Informasi peringkat obligasi diperoleh dari Bloomberg yang mencakup peringkat yang diberikan oleh lembaga pemeringkat seperti Pemeringkat Efek Indonesia (Pefindo), *Standard and Poor's*, *Moody's* dan *Fitch Ratings*.
**) Tidak memiliki peringkat.
***) Investasi pada *unit-link* adalah investasi yang dimiliki oleh pemegang polis pada kontrak *unit-link* Entitas Anak yang disajikan sebesar nilai wajar.

## 7. EFEK-EFEK (lanjutan)

e. Rincian obligasi berdasarkan peringkat (lanjutan):

| | Peringkat*) | | | Nilai wajar/Biaya perolehan/ Biaya perolehan diamortisasi | |
|---|---|---|---|---|---|
| | Lembaga pemeringkat | 31 Desember 2019 | 31 Desember 2018 | 31 Desember 2019 | 31 Desember 2018 |
| **Rupiah (lanjutan)** | | | | | |
| **Tersedia untuk dijual** | | | | | |
| Efek-efek | | | | | |
| Obligasi | | | | | |
| PT Perusahaan Listrik Negara (Persero) | Pefindo | idAAA | - | 1.092.709 | - |
| PT Bank Rakyat Indonesia (Persero) Tbk. | Pefindo | idAAA | idAAA | 697.453 | 695.735 |
| PT Hutama Karya (Persero) | Pefindo | idAAA | idAAA | 308.756 | 308.756 |
| PT Bank OCBC NISP Tbk. | Pefindo | idAAA | idAAA | 299.920 | 380.036 |
| PT Telekomunikasi Indonesia Tbk. | Pefindo | idAAA | idAAA | 260.141 | 293.205 |
| Perum Pegadaian | Pefindo | idAAA | idAAA | 233.321 | 233.941 |
| PT Bank Tabungan Negara (Persero) Tbk. | Pefindo | idAA+ | idAA+ | 214.629 | 700.822 |
| PT Astra Sedaya Finance | Pefindo | idAAA | idAAA | 107.614 | 216.133 |
| PT Jasa Marga (Persero) Tbk. | Pefindo | - | idAA | - | 155.802 |
| Lain-lain | Beragam | Beragam | Beragam | 2.524.292 | 3.394.589 |
| | | | | 5.738.835 | 6.379.019 |
| **Dimiliki hingga jatuh tempo** | | | | | |
| Efek-efek | | | | | |
| Obligasi | | | | | |
| PT Hutama Karya (Persero) | Pefindo | idAAA | idAAA | 650.000 | 650.000 |
| Jakarta Lingkar Barat | Pefindo | idA+ | idA+ | 460.000 | 460.000 |
| PT Sarana Multi Infrastruktur (Persero) | Pefindo | idAAA | - | 449.000 | - |
| PT Tunas Baru Lampung Tbk. | Fitch | A+ (Idn) | A (Idn) | 426.000 | 426.000 |
| PT Bank OCBC NISP Tbk. | Pefindo | idAAA | idAAA | 105.000 | 105.000 |
| PT Mayora Indah Tbk. | Pefindo | - | idAA | - | 74.000 |
| Lain-lain | Beragam | Beragam | Beragam | 3.456.220 | 2.813.112 |
| | | | | 5.546.220 | 4.528.112 |
| **Diukur pada biaya perolehan**[**)] | | | | | |
| Efek-efek | | | | | |
| Obligasi Syariah Perusahaan | | | | | |
| PT Sarana Multi Infrastruktur (Persero) | Pefindo | $idAAA_{(sy)}$ | $idAAA_{(sy)}$ | 300.000 | 300.000 |
| PT Indosat Tbk. | Pefindo | $idAAA_{(sy)}$ | $idAAA_{(sy)}$ | 185.000 | 185.000 |
| Medco Power Indonesia | Pefindo | $idA_{(sy)}$ | - | 140.600 | - |
| Lain-lain | Beragam | Beragam | Beragam | 2.538.000 | 2.043.000 |
| | | | | 3.163.600 | 2.528.000 |
| **Total** | | | | **16.981.896** | **13.691.279** |

*) Informasi peringkat obligasi diperoleh dari Bloomberg yang mencakup peringkat yang diberikan oleh lembaga pemeringkat seperti Pemeringkat Efek Indonesia (Pefindo), *Standard and Poor's, Moody's* dan *Fitch Ratings*.
**) Efek-efek yang dimiliki Entitas Anak.

## 7. EFEK-EFEK (lanjutan)

e. Rincian obligasi berdasarkan peringkat (lanjutan):

| | Peringkat*) | | | Nilai wajar/biaya perolehan/ biaya perolehan diamortisasi | |
|---|---|---|---|---|---|
| | Lembaga pemeringkat | 31 Desember 2019 | 31 Desember 2018 | 31 Desember 2019 | 31 Desember 2018 |
| **Mata uang asing** | | | | | |
| **Diukur pada nilai wajar melalui laba rugi** | | | | | |
| Efek-efek | | | | | |
| Obligasi | | | | | |
| Agricultural Bank of China, HK | Moody's | A1 | A2 | 277.192 | 143.128 |
| Bank of East Asia Limited | Moody's | Ba2(hyb) | Ba2(hyb) | 276.564 | 430.538 |
| Lain-lain | Beragam | Beragam | Beragam | 138.512 | 202.769 |
| | | | | 692.268 | 776.435 |
| **Tersedia untuk dijual** | | | | | |
| Efek-efek | | | | | |
| Obligasi | | | | | |
| PT Pertamina (Persero) | Moody's | Baa2 | Baa2 | 3.771.293 | 3.671.069 |
| PT Perusahaan Listrik Negara (Persero) | Pefindo | idAAA | idAAA | 342.260 | 591.512 |
| PT Bank Rakyat Indonesia (Persero) Tbk. | Moody's | Baa2 | Baa2 | 264.200 | 213.543 |
| Bank of China | Fitch | - | A- (Idn) | - | 42.643 |
| Lain-lain | Beragam | Beragam | Beragam | 375.292 | 127.701 |
| | | | | 4.753.045 | 4.646.468 |
| **Dimiliki hingga jatuh tempo** | | | | | |
| Efek-efek | | | | | |
| Obligasi | | | | | |
| PT Pelindo (Persero) | Moody's | Baa2 | Baa2 | 67.564 | 69.618 |
| PT Pertamina (Persero) | Moody's | Baa2 | Baa2 | 42.203 | 43.944 |
| PT Soechi Lines Tbk | Moody's | - | Baa3 | - | 71.900 |
| Lain-lain | Beragam | Beragam | Beragam | 126.345 | 112.868 |
| | | | | 236.112 | 298.330 |
| **Total** | | | | **5.681.425** | **5.721.233** |

*) Informasi peringkat obligasi diperoleh dari Bloomberg yang mencakup peringkat yang diberikan oleh lembaga pemeringkat seperti Pemeringkat Efek Indonesia (Pefindo), *Standard and Poor's, Moody's* dan *Fitch Ratings.*

f. Tingkat suku bunga rata-rata (*yield*) per tahun:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | 8,28% | 7,34% |
| Mata uang asing | 6,44% | 5,36% |

g. Mutasi cadangan kerugian penurunan nilai efek-efek:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Saldo awal tahun | 96.574 | 81.734 |
| (Pembalikan)/pembentukan selama tahun berjalan (Catatan 45) | (11.701) | 20.263 |
| Lain-lain*) | (15.335) | (5.423) |
| **Saldo akhir tahun** | **69.538** | **96.574** |

*) Termasuk selisih kurs karena penjabaran mata uang asing.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai efek-efek telah memadai.

## 7. EFEK-EFEK (lanjutan)

h. Informasi mengenai pengelompokan berdasarkan kelompok "tidak mengalami penurunan nilai" dan "mengalami penurunan nilai" diungkapkan pada Catatan 62A.

i. Investasi dalam unit reksadana pada Bank Mandiri saja yang diklasifikasikan sebagai tersedia untuk dijual:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Reksa Dana Syailendra USD 3 | 2.438.587 | 2.561.727 |
| Reksa Dana Trimegah VI | 787.550 | 786.565 |
| Reksa Dana Syailendra USD 2 | 754.800 | 780.678 |
| Reksa Dana Terproteksi Schroder IDR Income Plan II | 655.815 | 656.188 |
| Reksa Dana Trimegah Terproteksi I | 651.837 | 656.657 |
| Reksa Dana Terproteksi BNP Paribas Selaras V | 500.150 | - |
| Reksa Dana Emco Terproteksi XVI | 485.068 | 484.772 |
| Reksa Dana Trimegah Terproteksi XI | 460.162 | 456.894 |
| Reksa Dana SAM Sejahtera 3 | 136.365 | 136.099 |
| Reksa Dana Terproteksi BNP Paribas Selaras IV | - | 2.512.978 |
| Reksa Dana Terproteksi Schroder IDR Income Plan I | - | 1.005.116 |
| Reksa Dana Manulife Proteksi Dana Utama | - | 1.000.876 |
| Reksa Dana Terproteksi Emco VII | - | 905.172 |
| Reksa Dana Terproteksi Emco VIII | - | 603.493 |
| Reksa Dana Trimegah Terproteksi IV | - | 227.131 |
| Reksa Dana Indopremier XI | - | 225.825 |
| Reksa Dana Trimegah Terproteksi II | - | 197.040 |
| | **6.870.334** | **13.197.211** |

j. Pada tanggal 31 Desember 2019, efek-efek dengan jumlah nominal sebesar Rp444.242 (31 Desember 2018: Rp359.500) telah dijual dengan janji untuk dibeli kembali (Catatan 28).

k. Pada tanggal 31 Desember 2019, efek-efek dengan jumlah nominal sebesar USD65.000.000 (nilai penuh) (31 Desember 2018: USD65.000.000 (nilai penuh)) dijaminkan untuk fasilitas pinjaman yang diterima dari bank lain (Catatan 36c).

## 8. OBLIGASI PEMERINTAH

Akun ini terdiri dari obligasi yang dikeluarkan oleh Pemerintah Republik Indonesia yang diperoleh Grup dari pasar primer dan sekunder pada tanggal 31 Desember 2019 dan 2018 dengan rincian sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Pihak berelasi (Catatan 56) | | |
| Obligasi Pemerintah | | |
| Diukur pada nilai wajar melalui laba rugi | 5.040.996 | 3.372.637 |
| Tersedia untuk dijual***) | 96.664.454 | 78.265.244 |
| Dimiliki hingga jatuh tempo | 18.003.259 | 17.977.222 |
| Diukur pada biaya perolehan*) | 8.079.331 | 13.468.806 |
| Investasi pada *unit-link* **) | | |
| Diukur pada nilai wajar melalui laba rugi | 1.212.260 | 1.200.609 |
| | **129.000.300** | **114.284.518** |

*) Obligasi Pemerintah yang dimiliki Entitas Anak yang diklasifikasikan sesuai dengan PSAK No. 110 "Akuntansi Sukuk".
**) Investasi pada *unit-link* adalah investasi yang dimiliki oleh pemegang polis pada kontrak *unit-link* Entitas Anak yang disajikan sebesar nilai wajar.
***) Termasuk sukuk, *project based* sukuk dan sukuk ritel yang diklasifikasikan sebagai diukur pada nilai wajar melalui penghasilan komprehensif lain.

## 8. OBLIGASI PEMERINTAH (lanjutan)

a. Berdasarkan jatuh tempo

Obligasi Pemerintah berdasarkan sisa umur jatuh temponya adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| **Rupiah** | | |
| **Diukur pada nilai wajar melalui laba rugi** | | |
| Obligasi Pemerintah | | |
| Kurang dari 1 tahun | 157.424 | 527.768 |
| 1 - 5 tahun | 1.612.886 | 483.099 |
| 5 - 10 tahun | 2.116.432 | 1.730.859 |
| Lebih dari 10 tahun | 890.273 | 538.044 |
| | 4.777.015 | 3.279.770 |
| Investasi pada *unit-link* **) | | |
| Kurang dari 1 tahun | 111.877 | 486.722 |
| 1 - 5 tahun | 407.500 | 137.027 |
| 5 - 10 tahun | 435.944 | 416.132 |
| Lebih dari 10 tahun | 256.939 | 160.728 |
| | 1.212.260 | 1.200.609 |
| | 5.989.275 | 4.480.379 |
| **Tersedia untuk dijual***) | | |
| Kurang dari 1 tahun | 16.094.598 | 15.060.493 |
| 1 - 5 tahun | 33.183.555 | 28.907.326 |
| 5 - 10 tahun | 22.633.274 | 9.974.175 |
| Lebih dari 10 tahun | 2.857.390 | 2.912.801 |
| | 74.768.817 | 56.854.795 |
| **Dimiliki hingga jatuh tempo** | | |
| Kurang dari 1 tahun | 9.970 | 95.205 |
| 1 - 5 tahun | 15.487.132 | 15.270.849 |
| 5 - 10 tahun | 325.088 | 293.456 |
| Lebih dari 10 tahun | 84.614 | 124.003 |
| | 15.906.804 | 15.783.513 |
| **Diukur pada biaya perolehan*)** | | |
| Kurang dari 1 tahun | 4.123.431 | 7.198.947 |
| 1 - 5 tahun | 3.955.900 | 6.125.245 |
| | 8.079.331 | 13.324.192 |
| Total | 104.744.227 | 90.442.879 |

*) Obligasi Pemerintah yang dimiliki Entitas Anak yang diklasifikasikan sesuai dengan PSAK No. 110 "Akuntansi Sukuk".
**) Investasi pada *unit-link* adalah investasi yang dimiliki oleh pemegang polis pada kontrak *unit-link* Entitas Anak yang disajikan sebesar nilai wajar.
***) Termasuk sukuk, *project based* sukuk dan sukuk ritel yang diklasifikasikan sebagai diukur pada nilai wajar melalui penghasilan komprehensif lain.

## 8. OBLIGASI PEMERINTAH (lanjutan)

a. Berdasarkan jatuh tempo (lanjutan)

Obligasi Pemerintah berdasarkan sisa umur jatuh temponya adalah sebagai berikut (lanjutan):

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| **Mata uang asing** | | |
| **Diukur pada nilai wajar melalui laba rugi** | | |
| Kurang dari 1 tahun | 1.138 | - |
| 1 - 5 tahun | 154.134 | 15.398 |
| 5 - 10 tahun | 73.808 | 39.563 |
| Lebih dari 10 tahun | 34.901 | 37.906 |
| | 263.981 | 92.867 |
| **Tersedia untuk dijual** | | |
| Kurang dari 1 tahun | 2.611.730 | 2.803.201 |
| 1 - 5 tahun | 13.173.513 | 11.240.079 |
| 5 - 10 tahun | 6.110.394 | 7.338.016 |
| Lebih dari 10 tahun | - | 29.153 |
| | 21.895.637 | 21.410.449 |
| **Dimiliki hingga jatuh tempo** | | |
| Kurang dari 1 tahun | 778.531 | - |
| 1 - 5 tahun | 651.387 | 1.382.155 |
| 5 - 10 tahun | 666.537 | 811.554 |
| | 2.096.455 | 2.193.709 |
| **Diukur pada biaya perolehan*)** | | |
| Kurang dari 1 tahun | - | 144.614 |
| | - | 144.614 |
| Total (Catatan 62B.(iv)) | 24.256.073 | 23.841.639 |
| | **129.000.300** | **114.284.518** |

*) Obligasi Pemerintah yang dimiliki Entitas Anak yang diklasifikasikan sesuai dengan PSAK No. 110 “Akuntansi Sukuk”.

b. Berdasarkan jenis

| | 31 Desember 2019 | | | | |
|---|---|---|---|---|---|
| | **Nominal/ biaya perolehan/ biaya perolehan diamortisasi** | **Tingkat suku bunga per tahun** | **Nilai wajar** | **Tanggal jatuh tempo** | **Frekuensi pembayaran bunga** |
| **Rupiah** | | | | | |
| **Diukur pada nilai wajar melalui laba rugi** | | | | | |
| Obligasi Pemerintah | | | | | |
| Obligasi suku bunga tetap | **4.508.379** | 5,45% - 12,9% | **4.777.015** | 10/03/2020 - 15/05/2048 | 1 dan 6 bulan |
| Investasi pada *unit-link***) | | | | | |
| Obligasi suku bunga tetap | **1.212.260** | 5,45% - 11,00% | **1.212.260** | 10/03/2020 - 15/4/2039 | 1 dan 6 bulan |

**) Investasi pada *unit-link* adalah investasi yang dimiliki oleh pemegang polis pada kontrak *unit-link* Entitas Anak yang disajikan sebesar nilai wajar.

## 8. OBLIGASI PEMERINTAH (lanjutan)

b. Berdasarkan jenis (lanjutan)

| | 31 Desember 2019 | | | | |
|---|---|---|---|---|---|
| | **Nominal/ biaya perolehan/ biaya perolehan diamortisasi** | **Tingkat suku bunga per tahun** | **Nilai wajar** | **Tanggal jatuh tempo** | **Frekuensi pembayaran bunga** |
| **Rupiah (lanjutan)** | | | | | |
| **Tersedia untuk dijual***)** | | | | | |
| Obligasi suku bunga tetap | 58.696.103 | 5,45% - 12,90% | 60.900.409 | 15/03/2020 - 15/02/2044 | 1, 3, dan 6 bulan |
| Obligasi suku bunga mengambang | 13.922.008 | SPN 3 bulan | 13.868.408 | 25/07/2020 | 3 bulan |
| | **72.618.111** | | **74.768.817** | | |

| | 31 Desember 2019 | | | |
|---|---|---|---|---|
| | **Nominal/ biaya perolehan/ biaya perolehan diamortisasi** | **Tingkat suku bunga per tahun** | **Tanggal jatuh tempo** | **Frekuensi pembayaran bunga** |
| **Rupiah** | | | | |
| **Dimiliki hingga jatuh tempo** | | | | |
| Obligasi suku bunga tetap | **15.906.804** | 5,45% - 11,75% | 15/11/2020 - 15/05/2037 | 6 bulan |
| **Diukur pada biaya perolehan*)** | | | | |
| Obligasi suku bunga tetap | **8.079.331** | 5,00% - 7,23% | 15/03/2020 - 15 /01/2022 | 6 bulan |

| | 31 Desember 2019 | | | | |
|---|---|---|---|---|---|
| | **Nominal/ biaya perolehan/ biaya perolehan diamortisasi** | **Tingkat suku bunga per tahun** | **Nilai wajar** | **Tanggal jatuh tempo** | **Frekuensi pembayaran bunga** |
| **Mata uang asing** | | | | | |
| **Diukur pada nilai wajar melalui laba rugi** | | | | | |
| Obligasi Pemerintah | | | | | |
| Obligasi suku bunga tetap | **238.279** | 3,30% - 5,88% | **263.981** | 13/03/2020 - 30/10/2049 | 6 dan 9 bulan |
| **Tersedia untuk dijual** | | | | | |
| Obligasi suku bunga tetap | **20.791.312** | 0,65% - 5,88% | **21.895.637** | 13/03/2020 - 18/09/2029 | 6 dan 12 bulan |

*) Obligasi Pemerintah yang dimiliki Entitas Anak yang diklasifikasikan sesuai dengan PSAK No. 110 "Akuntansi Sukuk".
***) Termasuk sukuk, *project based* sukuk dan sukuk ritel yang diklasifikasikan sebagai diukur pada nilai wajar melalui penghasilan komprehensif lain.

## 8. OBLIGASI PEMERINTAH (lanjutan)

b. Berdasarkan jenis (lanjutan)

| | 31 Desember 2019 | | | |
|---|---|---|---|---|
| | **Nominal/ biaya perolehan/ biaya perolehan diamortisasi** | **Tingkat suku bunga per tahun** | **Tanggal jatuh tempo** | **Frekuensi pembayaran bunga** |
| **Mata uang asing** | | | | |
| **Dimiliki hingga jatuh tempo** | | | | |
| Obligasi suku bunga tetap | **2.096.455** | 0,90% - 5,88% | 26/04/2020 - 08/01/2026 | 6 bulan |

| | 31 Desember 2018 | | | | |
|---|---|---|---|---|---|
| | **Nominal/ biaya perolehan/ biaya perolehan diamortisasi** | **Tingkat suku bunga per tahun** | **Nilai wajar** | **Tanggal jatuh tempo** | **Frekuensi pembayaran bunga** |
| **Rupiah** | | | | | |
| **Diukur pada nilai wajar melalui laba rugi** | | | | | |
| Obligasi Pemerintah | | | | | |
| Obligasi suku bunga tetap | **3.255.785** | 5,45% - 12,90% | **3.279.770** | 10/03/2019 - 15/05/2048 | 1 dan 6 bulan |
| Investasi pada *unit-link*[**)] | | | | | |
| Obligasi suku bunga tetap | **1.200.609** | 5,45% - 11,00% | **1.200.609** | 04/01/2019 - 15/05/2038 | 1 dan 6 bulan |
| **Tersedia untuk dijual**[***)] | | | | | |
| Obligasi suku bunga tetap | 33.886.453 | 5,45% - 12,90% | 33.602.793 | 10/03/2019 - 15/02/2044 | 1 dan 6 bulan |
| Obligasi suku bunga mengambang | 23.427.461 | SPN 3 bulan | 23.252.002 | 25/08/2019 - 25/07/2020 | 3 bulan |
| | **57.313.914** | | **56.854.795** | | |

| | 31 Desember 2018 | | | |
|---|---|---|---|---|
| | **Nominal/ biaya perolehan/ biaya perolehan diamortisasi** | **Tingkat suku bunga per tahun** | **Tanggal jatuh tempo** | **Frekuensi pembayaran bunga** |
| **Rupiah** | | | | |
| **Dimiliki hingga jatuh tempo** | | | | |
| Obligasi suku bunga tetap | **15.783.513** | 5,45% - 11,75% | 15/04/2019 - 15/05/2037 | 6 bulan |
| **Diukur pada biaya perolehan*)** | | | | |
| Obligasi suku bunga tetap | **13.324.192** | 5,45% - 8,63% | 04/01/2019 - 15 /01/2022 | 1 dan 6 bulan |

*) Obligasi Pemerintah yang dimiliki Entitas Anak yang diklasifikasikan sesuai dengan PSAK No. 110 "Akuntansi Sukuk".
**) Investasi pada *unit-link* adalah investasi yang dimiliki oleh pemegang polis pada kontrak *unit-link* Entitas Anak yang disajikan sebesar nilai wajar.
***) Termasuk sukuk, *project based* sukuk dan sukuk ritel yang diklasifikasikan sebagai diukur pada nilai wajar melalui penghasilan komprehensif lain.

## 8. OBLIGASI PEMERINTAH (lanjutan)

b. Berdasarkan jenis (lanjutan)

| | 31 Desember 2018 | | | | |
|---|---|---|---|---|---|
| | **Nominal/ biaya perolehan/ biaya perolehan diamortisasi** | **Tingkat suku bunga per tahun** | **Nilai wajar** | **Tanggal jatuh tempo** | **Frekuensi pembayaran bunga** |
| **Mata uang asing** | | | | | |
| **Diukur pada nilai wajar melalui laba rugi** | | | | | |
| Obligasi Pemerintah | | | | | |
| Obligasi suku bunga tetap | **94.836** | 3,38% - 6,75% | **92.867** | 29/03/2021 - 11/02/2049 | 6 bulan |
| **Tersedia untuk dijual** | | | | | |
| Obligasi suku bunga tetap | **21.423.890** | 0,65% - 11,63% | **21.410.449** | 04/03/2019 - 24/04/2028 | 6,8 dan 12 bulan |

| | 31 Desember 2018 | | | |
|---|---|---|---|---|
| | **Nominal/ biaya perolehan/ biaya perolehan diamortisasi** | **Tingkat suku bunga per tahun** | **Tanggal jatuh tempo** | **Frekuensi pembayaran bunga** |
| **Mata uang asing** | | | | |
| **Dimiliki hingga jatuh tempo** | | | | |
| Obligasi suku bunga tetap | **2.193.709** | 0,90% - 5,88% | 26/04/2020 - 08/01/2026 | 6 bulan |
| **Diukur pada biaya perolehan*)** | | | | |
| Obligasi suku bunga tetap | **144.614** | 6,13% | 15/03/2019 | 6 bulan |

*) Obligasi Pemerintah yang dimiliki Entitas Anak yang diklasifikasikan sesuai dengan PSAK No. 110 “Akuntansi Sukuk”.

c. Informasi lain

Pada tanggal 31 Desember 2019, Obligasi Pemerintah dengan jumlah nominal Rp3.563.112 (31 Desember 2018: Rp17.593.546) telah dijual dengan janji untuk dibeli kembali (Catatan 28).

Pada tanggal 31 Desember 2019, Obligasi Pemerintah dengan jumlah nominal sebesar Rp944.322 dan USD410.910.000 (nilai penuh) (31 Desember 2018: Rp944.322 dan USD356.795.000 (nilai penuh)) dijaminkan untuk fasilitas pinjaman yang diterima dari bank lain (Catatan 36c).

Pada tanggal 31 Desember 2019 dan 2018, kolektibilitas Bank Indonesia untuk Obligasi Pemerintah adalah lancar.

## 9. TAGIHAN LAINNYA - TRANSAKSI PERDAGANGAN

a. Berdasarkan jenis, mata uang, pihak berelasi dan pihak ketiga:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Pihak berelasi (Catatan 56) | | |
| *Usance L/C payable at sight* | 195.177 | 319.854 |
| Lain-lain | 13.646.693 | 9.928.956 |
| | 13.841.870 | 10.248.810 |
| Pihak ketiga | | |
| *Usance L/C payable at sight* | 850.175 | 1.251.371 |
| Lain-lain | 7.012.889 | 5.373.616 |
| | 7.863.064 | 6.624.987 |
| Total | 21.704.934 | 16.873.797 |
| Mata uang asing | | |
| Pihak berelasi (Catatan 56) | | |
| *Usance L/C payable at sight* | 177.840 | 468.622 |
| Lain-lain | 166.909 | 6.652 |
| | 344.749 | 475.274 |
| Pihak ketiga | | |
| *Usance L/C payable at sight* | 1.350.469 | 2.678.664 |
| Lain-lain | 7.015.550 | 6.385.322 |
| | 8.366.019 | 9.063.986 |
| Total (Catatan 62B.(iv)) | 8.710.768 | 9.539.260 |
| | 30.415.702 | 26.413.057 |
| Dikurangi: cadangan kerugian penurunan nilai | (1.311.591) | (1.603.598) |
| **Neto** | **29.104.111** | **24.809.459** |

b. Berdasarkan kolektibilitas Bank Indonesia:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Lancar | 29.058.282 | 25.086.403 |
| Dalam perhatian khusus | 90.149 | 137.627 |
| Kurang lancar | 26.063 | - |
| Diragukan | 86.743 | - |
| Macet | 1.154.465 | 1.189.027 |
| Total | 30.415.702 | 26.413.057 |
| Dikurangi: cadangan kerugian penurunan nilai | (1.311.591) | (1.603.598) |
| **Neto** | **29.104.111** | **24.809.459** |

## 9. TAGIHAN LAINNYA - TRANSAKSI PERDAGANGAN (lanjutan)

c. Berdasarkan jatuh tempo:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Kurang dari 1 bulan | 5.575.977 | 3.994.285 |
| 1 - 3 bulan | 10.012.245 | 5.904.816 |
| 3 - 6 bulan | 5.872.356 | 5.205.590 |
| 6 - 12 bulan | 51.053 | 1.495.306 |
| Lebih dari 12 bulan | 193.303 | 273.800 |
| Total | 21.704.934 | 16.873.797 |
| Mata uang asing | | |
| Kurang dari 1 bulan | 1.518.923 | 1.679.594 |
| 1 - 3 bulan | 3.613.952 | 4.005.307 |
| 3 - 6 bulan | 2.612.806 | 2.855.355 |
| 6 - 12 bulan | 645 | - |
| Lebih dari 12 bulan | 964.442 | 999.004 |
| Total (Catatan 62B.(iv)) | 8.710.768 | 9.539.260 |
| | 30.415.702 | 26.413.057 |
| Dikurangi: cadangan kerugian penurunan nilai | (1.311.591) | (1.603.598) |
| **Neto** | **29.104.111** | **24.809.459** |

d. Mutasi cadangan kerugian penurunan nilai tagihan lainnya - transaksi perdagangan:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Saldo awal tahun | 1.603.598 | 1.349.349 |
| (Pembalikan)/pembentukan selama tahun berjalan (Catatan 45) | (262.928) | 178.324 |
| Lain-lain*) | (29.079) | 75.925 |
| **Saldo akhir tahun** | **1.311.591** | **1.603.598** |

*) Termasuk selisih kurs karena penjabaran mata uang asing.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai tagihan lainnya - transaksi perdagangan telah memadai.

e. Informasi mengenai pengelompokan berdasarkan kelompok “tidak mengalami penurunan nilai” dan “mengalami penurunan nilai” diungkapkan pada Catatan 62A.

## 10. TAGIHAN ATAS EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

a. Tagihan atas efek-efek yang dibeli dengan janji dijual kembali

**31 Desember 2019**

| Jenis efek | Tanggal dimulai | Tanggal jatuh tempo | Nilai jual kembali | Pendapatan bunga belum direalisasi | Nilai neto |
|---|---|---|---|---|---|
| Pihak ketiga | | | | | |
| Rupiah | | | | | |
| Obligasi FR0078 | 09/12/2019 | 06/01/2020 | 310.973 | 217 | 310.756 |
| Obligasi FR0061 | 31/12/2019 | 28/01/2020 | 245.590 | 924 | 244.666 |
| Obligasi FR0061 | 11/12/2019 | 08/01/2020 | 244.472 | 239 | 244.233 |
| Obligasi FR0077 | 23/12/2019 | 20/01/2020 | 204.085 | 540 | 203.545 |
| Obligasi FR0059 | 06/12/2019 | 03/01/2020 | 191.411 | 54 | 191.357 |
| Obligasi FR0064 | 26/12/2019 | 09/01/2020 | 169.051 | 200 | 168.851 |
| Obligasi FR0063 | 10/12/2019 | 07/01/2020 | 140.383 | 117 | 140.266 |
| Obligasi FR0063 | 13/12/2019 | 10/01/2020 | 140.351 | 177 | 140.174 |
| Obligasi FR0063 | 17/12/2019 | 14/01/2020 | 116.729 | 212 | 116.517 |
| Saham | 30/12/2019 | 21/01/2020 | 70.078 | 39 | 70.039 |
| Saham | 19/11/2019 | 15/05/2020 | 45.699 | 32 | 45.667 |
| Obligasi FR0068 | 13/09/2019 | 12/06/2020 | 26.252 | 647 | 25.605 |
| Obligasi FR0068 | 13/09/2019 | 12/06/2020 | 15.757 | 392 | 15.365 |
| Obligasi FR0068 | 25/10/2019 | 24/04/2020 | 13.810 | 218 | 13.592 |
| Obligasi FR0052 | 01/11/2019 | 03/08/2020 | 10.516 | 312 | 10.204 |
| Obligasi FR0063 | 18/10/2019 | 17/07/2020 | 9.845 | 282 | 9.563 |
| Obligasi FR0072 | 01/11/2019 | 30/10/2020 | 5.180 | 217 | 4.963 |
| **Total** | | | **1.960.182** | **4.819** | **1.955.363** |

**31 Desember 2018**

| Jenis efek | Tanggal dimulai | Tanggal jatuh tempo | Nilai jual kembali | Pendapatan bunga belum direalisasi | Nilai neto |
|---|---|---|---|---|---|
| Pihak ketiga | | | | | |
| Rupiah | | | | | |
| Obligasi FR0075 | 21/12/2018 | 04/01/2019 | 505.245 | 295 | 504.950 |
| Obligasi FR0064 | 26/12/2018 | 09/01/2019 | 502.119 | 779 | 501.340 |
| Obligasi FR0070 | 20/12/2018 | 03/01/2019 | 458.372 | 184 | 458.188 |
| Obligasi FR0040 | 19/12/2018 | 02/01/2019 | 168.370 | 29 | 168.341 |
| Obligasi FR0047 | 21/12/2018 | 04/01/2019 | 164.722 | 85 | 164.637 |
| Obligasi IDSD280619361S | 05/12/2018 | 07/01/2019 | 87.608 | 105 | 87.503 |
| Obligasi FR0064 | 27/07/2018 | 25/01/2019 | 87.807 | 340 | 87.467 |
| Saham | 31/08/2018 | 27/02/2019 | 52.050 | 36 | 52.014 |
| Obligasi FR0071 | 19/12/2018 | 16/01/2019 | 51.155 | 135 | 51.020 |
| Saham | 19/02/2018 | 19/02/2019 | 22.194 | 25 | 22.169 |
| **Total** | | | **2.099.642** | **2.013** | **2.097.629** |

## 10. TAGIHAN ATAS EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI (lanjutan)

b. Berdasarkan kolektibilitas Bank Indonesia:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Lancar | 1.955.363 | 2.097.629 |

Pada tanggal 31 Desember 2019 dan 2018, tidak terdapat penurunan nilai sehingga cadangan kerugian penurunan nilai tagihan atas efek-efek yang dibeli dengan janji dijual kembali tidak dibentuk.

c. Informasi mengenai pengelompokan berdasarkan kelompok “tidak mengalami penurunan nilai” dan “mengalami penurunan nilai” diungkap pada Catatan 62A.

## 11. TAGIHAN DAN LIABILITAS DERIVATIF

Ikhtisar transaksi derivatif pada tanggal 31 Desember 2019 adalah sebagai berikut:

| Transaksi | Nilai kontrak (absolut setara Rupiah) | Nilai wajar | |
|---|---|---|---|
| | | Tagihan derivatif | Liabilitas derivatif |
| **Pihak berelasi (Catatan 56)** | | | |
| Terkait nilai tukar | | | |
| 1. Kontrak berjangka - beli | | | |
| Dolar Amerika Serikat | 28.390 | - | 565 |
| 2. Kontrak berjangka - jual | | | |
| Dolar Amerika Serikat | 689.399 | 6.004 | - |
| 3. *Swap* - beli | | | |
| Dolar Amerika Serikat | 1.003.247 | - | 2.315 |
| 4. *Swap* - jual | | | |
| Dolar Amerika Serikat | 851.002 | 3.879 | - |
| 5. *Option* - beli | | | |
| Dolar Amerika Serikat | 694.125 | - | - |
| Lain-lain | 1.041.188 | - | 10 |
| Terkait suku bunga | | | |
| 1. *Swap* - suku bunga | | | |
| Dolar Amerika Serikat | - | 8.934 | 39.615 |
| Total pihak berelasi | | 18.817 | 42.505 |

## 11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

Ikhtisar transaksi derivatif pada tanggal 31 Desember 2019 adalah sebagai berikut (lanjutan):

| Transaksi | Nilai kontrak (absolut setara Rupiah) | Nilai wajar | |
|---|---|---|---|
| | | Tagihan derivatif | Liabilitas derivatif |
| **Pihak ketiga** | | | |
| Terkait nilai tukar | | | |
| 1. Kontrak berjangka - beli | | | |
| Dolar Amerika Serikat | 6.042.889 | - | 86.753 |
| Lain-lain | 1.471.997 | 9.674 | 3.372 |
| 2. Kontrak berjangka - jual | | | |
| Dolar Amerika Serikat | 4.570.919 | 28.623 | 4.703 |
| Lain-lain | 323.991 | 299 | 175 |
| 3. *Swap* - beli | | | |
| Dolar Amerika Serikat | 17.283.615 | 1.283 | 321.964 |
| Lain-lain | 187.935 | 1.577 | - |
| 4. *Swap* - jual | | | |
| Dolar Amerika Serikat | 52.549.644 | 841.657 | 960 |
| Lain-lain | 1.699.928 | 33 | 18.321 |
| 5. *Option* - beli | | | |
| Dolar Amerika Serikat | - | 7.405 | - |
| Lain-lain | - | 44.675 | 15.703 |
| 6. *Option* - jual | | | |
| Dolar Amerika Serikat | - | 18.645 | - |
| Lain-lain | - | 58.324 | - |
| Terkait suku bunga | | | |
| 1. *Swap* - suku bunga | | | |
| Dolar Amerika Serikat | - | 559.360 | 525.557 |
| Lain-lain | - | 27.104 | 175.009 |
| Total pihak ketiga | | 1.598.659 | 1.152.517 |
| **Total** | | **1.617.476** | **1.195.022** |

Ikhtisar transaksi derivatif pada tanggal 31 Desember 2018 adalah sebagai berikut:

| Transaksi | Nilai kontrak (absolut setara Rupiah) | Nilai wajar | |
|---|---|---|---|
| | | Tagihan derivatif | Liabilitas derivatif |
| **Pihak berelasi (Catatan 56)** | | | |
| Terkait nilai tukar | | | |
| 1. Kontrak berjangka - jual | | | |
| Dolar Amerika Serikat | 5.279.020 | 78.593 | - |
| 2. *Swap* - beli | | | |
| Dolar Amerika Serikat | 307.460 | - | 19.126 |
| 3. *Swap* - jual | | | |
| Dolar Amerika Serikat | 3.347.330 | 38.521 | - |

## 11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

Ikhtisar transaksi derivatif pada tanggal 31 Desember 2018 adalah sebagai berikut (lanjutan):

| Transaksi | Nilai kontrak (absolut setara Rupiah) | Nilai wajar | |
|---|---|---|---|
| | | Tagihan derivatif | Liabilitas derivatif |
| **Pihak berelasi (Catatan 56) (lanjutan)** | | | |
| Terkait suku bunga | | | |
| 1. *Swap* - suku bunga | | | |
| Dolar Amerika Serikat | - | 32.718 | - |
| Total pihak berelasi | | 149.832 | 19.126 |
| **Pihak ketiga** | | | |
| Terkait nilai tukar | | | |
| 1. Kontrak berjangka - beli | | | |
| Dolar Amerika Serikat | 8.629.804 | 224 | 110.197 |
| Lain-lain | 1.441.671 | 5.550 | 7.450 |
| 2. Kontrak berjangka - jual | | | |
| Dolar Amerika Serikat | 6.857.148 | 116.081 | 1.926 |
| Lain-lain | 36.885 | 527 | 25 |
| 3. *Swap* - beli | | | |
| Dolar Amerika Serikat | 10.126.846 | 2.008 | 150.581 |
| Lain-lain | 413.134 | 1.487 | 151 |
| 4. *Swap* - jual | | | |
| Dolar Amerika Serikat | 58.581.199 | 780.903 | 86.955 |
| Lain-lain | 5.256.413 | 2.133 | 6.696 |
| 5. *Option* - beli | | | |
| Dolar Amerika Serikat | - | 61.176 | 52.033 |
| 6. *Option* - jual | | | |
| Dolar Amerika Serikat | - | 7.752 | - |
| Lain-lain | - | 64.768 | - |
| Terkait suku bunga | | | |
| 1. *Swap* - suku bunga | | | |
| Dolar Amerika Serikat | - | 421.324 | 181.154 |
| Lain-lain | - | 184.792 | 501.383 |
| Total pihak ketiga | | 1.648.725 | 1.098.551 |
| **Total** | | **1.798.557** | **1.117.677** |

Pada tanggal 31 Desember 2019 dan 2018, Entitas Anak memiliki kontrak *swap* nilai tukar dan suku bunga yang memenuhi kriteria dan berlaku efektif sebagai lindung nilai arus kas. Kerugian atas perubahan nilai wajar sehubungan dengan bagian efektif dari arus kas lindung nilai diakui sebagai penghasilan komprehensif lain.

Pada tanggal 31 Desember 2019 dan 2018, kolektibilitas Bank Indonesia untuk tagihan derivatif adalah lancar.

## 12. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH

A. Kredit yang diberikan dan piutang/pembiayaan syariah terdiri atas:

a. Berdasarkan jenis mata uang, pihak berelasi dan pihak ketiga:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Pihak berelasi (Catatan 56) | 138.616.038 | 114.429.946 |
| Pihak ketiga | 606.188.301 | 549.997.225 |
| Total | 744.804.339 | 664.427.171 |
| Mata uang asing | | |
| Pihak berelasi (Catatan 56) | 32.768.083 | 46.299.756 |
| Pihak ketiga | 108.262.815 | 88.830.261 |
| Total (Catatan 62B.(iv)) | 141.030.898 | 135.130.017 |
| | 885.835.237 | 799.557.188 |
| Dikurangi: cadangan kerugian penurunan nilai | (29.988.393) | (31.796.093) |
| **Neto** | **855.846.844** | **767.761.095** |

b.1 Berdasarkan jenis:

| | 31 Desember 2019 | | |
|---|---|---|---|
| | Tidak mengalami penurunan nilai**) | Mengalami penurunan nilai*) **) | Total |
| Rupiah | | | |
| Modal kerja | 235.036.504 | 31.978.346 | 267.014.850 |
| Konsumen | 196.473.705 | 4.392.393 | 200.866.098 |
| Investasi | 161.835.888 | 22.395.794 | 184.231.682 |
| Sindikasi | 37.152.938 | 818.667 | 37.971.605 |
| Program pemerintah | 33.230.266 | 172.178 | 33.402.444 |
| Karyawan | 15.148.158 | 143.696 | 15.291.854 |
| Ekspor | 5.787.926 | 237.880 | 6.025.806 |
| Total | 684.665.385 | 60.138.954 | 744.804.339 |
| Mata uang asing | | | |
| Investasi | 52.496.133 | 10.144.085 | 62.640.218 |
| Sindikasi | 39.512.395 | 1.626.646 | 41.139.041 |
| Modal kerja | 20.326.628 | 6.273.769 | 26.600.397 |
| Ekspor | 9.293.815 | 440.778 | 9.734.593 |
| Konsumen | 916.203 | - | 916.203 |
| Program pemerintah | 446 | - | 446 |
| Total (Catatan 62B.(iv)) | 122.545.620 | 18.485.278 | 141.030.898 |
| | 807.211.005 | 78.624.232 1) | 885.835.237 |
| Dikurangi: cadangan kerugian penurunan nilai | (6.600.528) | (23.387.865) 2) | (29.988.393) |
| **Neto** | **800.610.477** | **55.236.367 3)** | **855.846.844** |

*) Termasuk dalam kategori "mengalami penurunan nilai" adalah (i) kredit dengan kolektibilitas kurang lancar, diragukan dan macet (kredit bermasalah) sesuai dengan ketentuan Bank Indonesia dan (ii) semua kredit yang direstrukturisasi (iii) lainnya berdasarkan pertimbangan khusus (Catatan 2c.G.(a)).
**) Termasuk kredit yang diberikan oleh Entitas Anak yang bergerak dalam bidang perbankan syariah dimana cadangan kerugian penurunan nilai dihitung berdasarkan Peraturan Bank Indonesia dan PSAK No. 102 (Revisi 2016).
1) Kredit yang diberikan yang dihitung secara individual dan kolektif adalah masing-masing sebesar Rp64.045.105 dan Rp14.579.127.
2) Cadangan kerugian penurunan nilai yang dihitung secara individual dan kolektif adalah masing-masing sebesar Rp20.382.564 dan Rp3.005.301.
3) Kredit yang diberikan - bersih yang dihitung secara individual dan kolektif adalah masing-masing sebesar Rp43.662.541 dan Rp11.573.826.

## 12. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

A. Kredit yang diberikan dan piutang/pembiayaan syariah terdiri atas (lanjutan):

b.1 Berdasarkan jenis (lanjutan):

| | 31 Desember 2018 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai**[**)] | **Mengalami penurunan nilai**[*) **)] | **Total** |
| Rupiah | | | |
| Modal kerja | 233.360.288 | 31.657.758 | 265.018.046 |
| Konsumen | 177.409.563 | 3.790.506 | 181.200.069 |
| Investasi | 131.313.323 | 18.155.276 | 149.468.599 |
| Sindikasi | 25.307.327 | 1.476.315 | 26.783.642 |
| Program pemerintah | 23.066.410 | 207.169 | 23.273.579 |
| Karyawan | 11.712.249 | 147.632 | 11.859.881 |
| Ekspor | 6.093.271 | 730.084 | 6.823.355 |
| Total | 608.262.431 | 56.164.740 | 664.427.171 |
| Mata uang asing | | | |
| Investasi | 41.413.074 | 5.996.633 | 47.409.707 |
| Modal kerja | 32.111.701 | 5.960.198 | 38.071.899 |
| Sindikasi | 19.856.732 | 4.796.171 | 24.652.903 |
| Ekspor | 23.159.700 | 1.214.746 | 24.374.446 |
| Konsumen | 620.379 | - | 620.379 |
| Program pemerintah | 683 | - | 683 |
| Total (Catatan 62B.(iv)) | 117.162.269 | 17.967.748 | 135.130.017 |
| | 725.424.700 | 74.132.488 [1)] | 799.557.188 |
| Dikurangi: cadangan kerugian penurunan nilai | (6.371.943) | (25.424.150) [2)] | (31.796.093) |
| **Neto** | **719.052.757** | **48.708.338** [**3)**] | **767.761.095** |

*) Termasuk dalam kategori "mengalami penurunan nilai" adalah (i) kredit dengan kolektibilitas kurang lancar, diragukan dan macet (kredit bermasalah) sesuai dengan ketentuan Bank Indonesia dan (ii) semua kredit yang direstrukturisasi (iii) lainnya berdasarkan pertimbangan khusus (Catatan 2c.G.(a)).
**) Termasuk kredit yang diberikan oleh Entitas Anak yang bergerak dalam bidang perbankan syariah dimana cadangan kerugian penurunan nilai dihitung berdasarkan Peraturan Bank Indonesia dan PSAK No. 102 (Revisi 2016).
1) Kredit yang diberikan yang dihitung secara individual dan kolektif adalah masing-masing sebesar Rp58.027.272 dan Rp16.105.216.
2) Cadangan kerugian penurunan nilai yang dihitung secara individual dan kolektif adalah masing-masing sebesar Rp22.645.180 dan Rp2.778.970.
3) Kredit yang diberikan - bersih yang dihitung secara individual dan kolektif adalah masing-masing sebesar Rp35.382.092 dan Rp13.326.246.

b.2 Berdasarkan jenis dan kolektibilitas Bank Indonesia:

| | 31 Desember 2019 | | | | | |
|---|---|---|---|---|---|---|
| | **Lancar** | **Dalam perhatian khusus** | **Kurang lancar** | **Diragukan** | **Macet** | **Total** |
| Rupiah | | | | | | |
| Modal kerja | 239.512.972 | 15.254.329 | 2.947.221 | 1.718.558 | 7.581.770 | 267.014.850 |
| Konsumen | 189.420.026 | 8.378.886 | 612.574 | 726.277 | 1.728.335 | 200.866.098 |
| Investasi | 172.986.123 | 7.973.807 | 496.631 | 825.845 | 1.949.276 | 184.231.682 |
| Sindikasi | 37.971.605 | - | - | - | - | 37.971.605 |
| Program pemerintah | 32.639.987 | 610.530 | 41.034 | 62.084 | 48.809 | 33.402.444 |
| Karyawan | 15.190.501 | 92.345 | 114 | 352 | 8.542 | 15.291.854 |
| Ekspor | 5.770.213 | 128.187 | - | 7.467 | 119.939 | 6.025.806 |
| Total | 693.491.427 | 32.438.084 | 4.097.574 | 3.340.583 | 11.436.671 | 744.804.339 |

## 12. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

A. Kredit yang diberikan dan piutang/pembiayaan syariah terdiri atas (lanjutan):

b.2 Berdasarkan jenis dan kolektibilitas Bank Indonesia (lanjutan):

| | 31 Desember 2019 | | | | | |
|---|---|---|---|---|---|---|
| | **Lancar** | **Dalam perhatian khusus** | **Kurang lancar** | **Diragukan** | **Macet** | **Total** |
| Mata uang asing | | | | | | |
| Investasi | 55.768.911 | 6.175.397 | 45.528 | - | 650.382 | 62.640.218 |
| Sindikasi | 40.672.957 | - | 164.585 | - | 301.499 | 41.139.041 |
| Modal kerja | 24.804.085 | 1.358.287 | 148.827 | - | 289.198 | 26.600.397 |
| Ekspor | 9.353.706 | 47.341 | 18.402 | 314.911 | 233 | 9.734.593 |
| Konsumen | 915.937 | 266 | - | - | - | 916.203 |
| Program pemerintah | 446 | - | - | - | - | 446 |
| Total (Catatan 62B.(iv)) | 131.516.042 | 7.581.291 | 377.342 | 314.911 | 1.241.312 | 141.030.898 |
| | 825.007.469 | 40.019.375 | 4.474.916 | 3.655.494 | 12.677.983 | 885.835.237 |
| Dikurangi: cadangan kerugian penurunan nilai | (8.369.625) | (8.162.433) | (1.733.492) | (1.297.759) | (10.425.084) | (29.988.393) |
| **Neto** | **816.637.844** | **31.856.942** | **2.741.424** | **2.357.735** | **2.252.899** | **855.846.844** |

| | 31 Desember 2018 | | | | | |
|---|---|---|---|---|---|---|
| | **Lancar** | **Dalam perhatian khusus** | **Kurang lancar** | **Diragukan** | **Macet** | **Total** |
| Rupiah | | | | | | |
| Modal kerja | 238.146.500 | 13.044.574 | 2.707.959 | 1.169.522 | 9.949.491 | 265.018.046 |
| Konsumen | 170.373.712 | 8.113.075 | 568.210 | 620.413 | 1.524.659 | 181.200.069 |
| Investasi | 140.632.728 | 4.888.739 | 850.925 | 253.477 | 2.842.730 | 149.468.599 |
| Sindikasi | 26.713.803 | 69.839 | - | - | - | 26.783.642 |
| Program pemerintah | 22.538.372 | 550.225 | 38.778 | 51.271 | 94.933 | 23.273.579 |
| Karyawan | 11.692.194 | 154.407 | 2.838 | 923 | 9.519 | 11.859.881 |
| Ekspor | 6.494.631 | 262.886 | 6.380 | 480 | 58.978 | 6.823.355 |
| Total | 616.591.940 | 27.083.745 | 4.175.090 | 2.096.086 | 14.480.310 | 664.427.171 |
| Mata uang asing | | | | | | |
| Investasi | 44.866.921 | 1.899.148 | 38.260 | 224.623 | 380.755 | 47.409.707 |
| Modal kerja | 35.497.934 | 2.156.743 | - | - | 417.222 | 38.071.899 |
| Sindikasi | 24.157.854 | - | 176.353 | - | 318.696 | 24.652.903 |
| Ekspor | 24.359.860 | 12.920 | - | - | 1.666 | 24.374.446 |
| Konsumen | 620.379 | - | - | - | - | 620.379 |
| Program pemerintah | 683 | - | - | - | - | 683 |
| Total (Catatan 62B.(iv)) | 129.503.631 | 4.068.811 | 214.613 | 224.623 | 1.118.339 | 135.130.017 |
| | 746.095.571 | 31.152.556 | 4.389.703 | 2.320.709 | 15.598.649 | 799.557.188 |
| Dikurangi: cadangan kerugian penurunan nilai | (9.411.102) | (5.880.775) | (1.971.463) | (1.259.469) | (13.273.284) | (31.796.093) |
| **Neto** | **736.684.469** | **25.271.781** | **2.418.240** | **1.061.240** | **2.325.365** | **767.761.095** |

## 12. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

A. Kredit yang diberikan dan piutang/pembiayaan syariah terdiri atas (lanjutan):

c.1 Berdasarkan sektor ekonomi:

| | 31 Desember 2019 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai**[**)] | **Mengalami penurunan nilai**[*)**)] | **Total** |
| Rupiah | | | |
| Industri | 87.717.052 | 21.604.273 | 109.321.325 |
| Perdagangan, restoran dan hotel | 95.334.533 | 9.240.397 | 104.574.930 |
| Pertanian | 65.028.294 | 13.805.373 | 78.833.667 |
| Jasa dunia usaha | 75.269.739 | 2.929.403 | 78.199.142 |
| Konstruksi | 51.390.959 | 2.525.236 | 53.916.195 |
| Pengangkutan, pergudangan dan komunikasi | 40.168.975 | 3.877.269 | 44.046.244 |
| Listrik, gas dan air | 25.954.835 | 380.107 | 26.334.942 |
| Jasa sosial | 20.977.417 | 520.188 | 21.497.605 |
| Tambang | 4.121.571 | 642.852 | 4.764.423 |
| Lain-lain | 218.702.010 | 4.613.856 | 223.315.866 |
| Total | 684.665.385 | 60.138.954 | 744.804.339 |
| Mata uang asing | | | |
| Tambang | 39.792.830 | 4.263.662 | 44.056.492 |
| Industri | 21.685.056 | 11.647.252 | 33.332.308 |
| Listrik, gas dan air | 15.993.066 | 847.207 | 16.840.273 |
| Perdagangan, restoran dan hotel | 14.366.413 | 71.383 | 14.437.796 |
| Jasa sosial | 9.734.687 | - | 9.734.687 |
| Pertanian | 8.588.655 | 429 | 8.589.084 |
| Jasa dunia usaha | 5.799.921 | 479.975 | 6.279.896 |
| Pengangkutan, pergudangan dan komunikasi | 4.995.523 | 1.175.288 | 6.170.811 |
| Konstruksi | 103.871 | - | 103.871 |
| Lain-lain | 1.485.598 | 82 | 1.485.680 |
| Total (Catatan 62B.(iv)) | 122.545.620 | 18.485.278 | 141.030.898 |
| | 807.211.005 | 78.624.232[1)] | 885.835.237 |
| Dikurangi: cadangan kerugian penurunan nilai | (6.600.528) | (23.387.865) [2)] | (29.988.393) |
| **Neto** | **800.610.477** | **55.236.367**[**3)**] | **855.846.844** |

*) Termasuk dalam kategori "mengalami penurunan nilai" adalah (i) kredit dengan kolektibilitas kurang lancar, diragukan dan macet (kredit bermasalah) sesuai dengan ketentuan Bank Indonesia dan (ii) semua kredit yang direstrukturisasi (iii) lainnya berdasarkan pertimbangan khusus (Catatan 2c.G.(a)).
**) Termasuk kredit yang diberikan oleh Entitas Anak yang bergerak dalam bidang perbankan syariah dimana cadangan kerugian penurunan nilai dihitung berdasarkan Peraturan Bank Indonesia dan PSAK No. 102 (Revisi 2016).
1) Kredit yang diberikan yang dihitung secara individual dan kolektif adalah masing-masing sebesar Rp64.045.105 dan Rp14.579.127.
2) Cadangan kerugian penurunan nilai yang dihitung secara individual dan kolektif adalah masing-masing sebesar Rp20.382.564 dan Rp3.005.301.
3) Kredit yang diberikan - bersih yang dihitung secara individual dan kolektif adalah masing-masing sebesar Rp43.662.541 dan Rp11.573.826.

## 12. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

A. Kredit yang diberikan dan piutang/pembiayaan syariah terdiri atas (lanjutan):

c.1 Berdasarkan sektor ekonomi (lanjutan):

| | 31 Desember 2018 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai**[**)] | **Mengalami penurunan nilai**[*)**)] | **Total** |
| Rupiah | | | |
| Industri | 91.100.136 | 19.803.807 | 110.903.943 |
| Perdagangan, restoran dan hotel | 90.829.947 | 10.317.079 | 101.147.026 |
| Pertanian | 65.507.696 | 9.407.745 | 74.915.441 |
| Jasa dunia usaha | 52.592.217 | 3.232.859 | 55.825.076 |
| Konstruksi | 42.699.251 | 2.916.697 | 45.615.948 |
| Pengangkutan, pergudangan dan komunikasi | 24.833.658 | 4.558.017 | 29.391.675 |
| Listrik, gas dan air | 24.548.168 | 645.136 | 25.193.304 |
| Jasa sosial | 18.388.029 | 379.064 | 18.767.093 |
| Tambang | 3.512.658 | 802.826 | 4.315.484 |
| Lain-lain | 194.250.671 | 4.101.510 | 198.352.181 |
| Total | 608.262.431 | 56.164.740 | 664.427.171 |
| Mata uang asing | | | |
| Tambang | 52.992.036 | 1.114.183 | 54.106.219 |
| Industri | 16.064.714 | 11.376.829 | 27.441.543 |
| Perdagangan, restoran dan hotel | 12.548.464 | 1.970.608 | 14.519.072 |
| Listrik, gas dan air | 9.335.844 | 683.300 | 10.019.144 |
| Jasa sosial | 9.085.276 | 71.897 | 9.157.173 |
| Pertanian | 8.178.120 | 49.191 | 8.227.311 |
| Pengangkutan, pergudangan dan komunikasi | 4.110.145 | 2.119.334 | 6.229.479 |
| Jasa dunia usaha | 3.464.213 | 565.345 | 4.029.558 |
| Konstruksi | 129.286 | 16.976 | 146.262 |
| Lain-lain | 1.254.171 | 85 | 1.254.256 |
| Total (Catatan 62B.(iv)) | 117.162.269 | 17.967.748 | 135.130.017 |
| | 725.424.700 | 74.132.488 [1)] | 799.557.188 |
| Dikurangi: cadangan kerugian penurunan nilai | (6.371.943) | (25.424.150) [2)] | (31.796.093) |
| **Neto** | **719.052.757** | **48.708.338** [3)] | **767.761.095** |

*) Termasuk dalam kategori "mengalami penurunan nilai" adalah (i) kredit dengan kolektibilitas kurang lancar, diragukan dan macet (kredit bermasalah) sesuai dengan ketentuan Bank Indonesia dan (ii) semua kredit yang direstrukturisasi (iii) lainnya berdasarkan pertimbangan khusus (Catatan 2c.G.(a)).
**) Termasuk kredit yang diberikan oleh Entitas Anak yang bergerak dalam bidang perbankan syariah dimana cadangan kerugian penurunan nilai dihitung berdasarkan Peraturan Bank Indonesia dan PSAK No. 102 (Revisi 2016).
1) Kredit yang diberikan yang dihitung secara individual dan kolektif adalah masing-masing sebesar Rp58.027.272 dan Rp16.105.216.
2) Cadangan kerugian penurunan nilai yang dihitung secara individual dan kolektif adalah masing-masing sebesar Rp22.645.180 dan Rp2.778.970.
3) Kredit yang diberikan - bersih yang dihitung secara individual dan kolektif adalah masing-masing sebesar Rp35.382.092 dan Rp13.326.246.

## 12. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

A. Kredit yang diberikan dan piutang/pembiayaan syariah terdiri atas (lanjutan):

c.2 Berdasarkan sektor ekonomi dan kolektibilitas Bank Indonesia:

| | 31 Desember 2019 | | | | | |
|---|---|---|---|---|---|---|
| | **Lancar** | **Dalam perhatian khusus** | **Kurang lancar** | **Diragukan** | **Macet** | **Total** |
| Rupiah | | | | | | |
| Industri | 89.006.885 | 12.438.344 | 1.343.385 | 1.683.263 | 4.849.448 | 109.321.325 |
| Perdagangan, restoran, dan hotel | 95.857.038 | 4.884.607 | 1.210.021 | 487.843 | 2.135.421 | 104.574.930 |
| Pertanian | 77.269.793 | 1.276.996 | 105.421 | 42.705 | 138.752 | 78.833.667 |
| Jasa dunia usaha | 76.355.681 | 1.151.095 | 77.276 | 47.541 | 567.549 | 78.199.142 |
| Konstruksi | 51.690.347 | 1.258.163 | 39.388 | 33.578 | 894.719 | 53.916.195 |
| Pengangkutan, pergudangan, dan komunikasi | 40.457.314 | 2.479.609 | 547.106 | 296.421 | 265.794 | 44.046.244 |
| Listrik, gas dan air | 25.952.365 | 103.564 | 119.215 | 714 | 159.084 | 26.334.942 |
| Jasa sosial | 21.038.634 | 196.133 | 20.710 | 19.911 | 222.217 | 21.497.605 |
| Tambang | 4.151.997 | 144.969 | 10.707 | 1.516 | 455.234 | 4.764.423 |
| Lain-lain | 211.711.373 | 8.504.604 | 624.345 | 727.091 | 1.748.453 | 223.315.866 |
| Total | 693.491.427 | 32.438.084 | 4.097.574 | 3.340.583 | 11.436.671 | 744.804.339 |
| Mata uang asing | | | | | | |
| Tambang | 43.289.060 | 323.943 | - | - | 443.489 | 44.056.492 |
| Industri | 25.809.039 | 6.586.281 | 138.449 | 314.911 | 483.628 | 33.332.308 |
| Listrik, gas dan air | 15.993.065 | 434.418 | 164.585 | - | 248.205 | 16.840.273 |
| Perdagangan, restoran, dan hotel | 14.405.675 | 3.108 | 28.780 | - | 233 | 14.437.796 |
| Jasa sosial | 9.734.687 | - | - | - | - | 9.734.687 |
| Pertanian | 8.588.655 | 429 | - | - | - | 8.589.084 |
| Jasa dunia usaha | 6.151.615 | 75.060 | - | - | 53.221 | 6.279.896 |
| Pengangkutan, pergudangan, dan komunikasi | 5.955.043 | 157.786 | 45.528 | - | 12.454 | 6.170.811 |
| Konstruksi | 103.871 | - | - | - | - | 103.871 |
| Lain-lain | 1.485.332 | 266 | - | - | 82 | 1.485.680 |
| Total (Catatan 62B.(iv)) | 131.516.042 | 7.581.291 | 377.342 | 314.911 | 1.241.312 | 141.030.898 |
| | 825.007.469 | 40.019.375 | 4.474.916 | 3.655.494 | 12.677.983 | 885.835.237 |
| Dikurangi: cadangan kerugian penurunan nilai | (8.369.625) | (8.162.433) | (1.733.492) | (1.297.759) | (10.425.084) | (29.988.393) |
| **Neto** | **816.637.844** | **31.856.942** | **2.741.424** | **2.357.735** | **2.252.899** | **855.846.844** |

## 12. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

A. Kredit yang diberikan dan piutang/pembiayaan syariah terdiri atas (lanjutan):

c.2 Berdasarkan sektor ekonomi dan kolektibilitas Bank Indonesia (lanjutan):

| | 31 Desember 2018 | | | | | |
|---|---|---|---|---|---|---|
| | **Lancar** | **Dalam perhatian khusus** | **Kurang lancar** | **Diragukan** | **Macet** | **Total** |
| Rupiah | | | | | | |
| Industri | 96.180.356 | 7.428.554 | 1.539.259 | 176.351 | 5.579.423 | 110.903.943 |
| Perdagangan, restoran, dan hotel | 91.290.111 | 4.550.181 | 1.309.211 | 856.715 | 3.140.808 | 101.147.026 |
| Pertanian | 73.693.294 | 944.488 | 36.055 | 27.950 | 213.654 | 74.915.441 |
| Jasa dunia usaha | 52.841.271 | 1.040.246 | 72.989 | 50.032 | 1.820.538 | 55.825.076 |
| Konstruksi | 43.361.518 | 1.184.873 | 52.356 | 50.540 | 966.661 | 45.615.948 |
| Pengangkutan, pergudangan, dan komunikasi | 25.549.420 | 3.058.286 | 281.207 | 89.447 | 413.315 | 29.391.675 |
| Listrik, gas dan air | 24.571.444 | 302.672 | 204.275 | 1.128 | 113.785 | 25.193.304 |
| Jasa sosial | 18.309.019 | 192.109 | 14.994 | 16.880 | 234.091 | 18.767.093 |
| Tambang | 3.561.131 | 117.861 | 17 | 191.107 | 445.368 | 4.315.484 |
| Lain-lain | 187.234.376 | 8.264.475 | 664.727 | 635.936 | 1.552.667 | 198.352.181 |
| Total | 616.591.940 | 27.083.745 | 4.175.090 | 2.096.086 | 14.480.310 | 664.427.171 |
| Mata uang asing | | | | | | |
| Tambang | 53.336.837 | 310.000 | - | - | 459.382 | 54.106.219 |
| Industri | 24.802.972 | 2.354.958 | - | 18.360 | 265.253 | 27.441.543 |
| Perdagangan, restoran, dan hotel | 14.510.270 | 8.802 | - | - | - | 14.519.072 |
| Listrik, gas dan air | 8.886.881 | 448.962 | 214.538 | 206.263 | 262.500 | 10.019.144 |
| Jasa sosial | 9.085.276 | - | - | - | 71.897 | 9.157.173 |
| Pertanian | 8.227.311 | - | - | - | - | 8.227.311 |
| Pengangkutan, pergudangan, dan komunikasi | 5.417.429 | 811.975 | 75 | - | - | 6.229.479 |
| Jasa dunia usaha | 3.839.248 | 134.114 | - | - | 56.196 | 4.029.558 |
| Konstruksi | 143.236 | - | - | - | 3.026 | 146.262 |
| Lain-lain | 1.254.171 | - | - | - | 85 | 1.254.256 |
| Total (Catatan 62B.(iv)) | 129.503.631 | 4.068.811 | 214.613 | 224.623 | 1.118.339 | 135.130.017 |
| | 746.095.571 | 31.152.556 | 4.389.703 | 2.320.709 | 15.598.649 | 799.557.188 |
| Dikurangi: cadangan kerugian penurunan nilai | (9.411.102) | (5.880.775) | (1.971.463) | (1.259.469) | (13.273.284) | (31.796.093) |
| **Neto** | **736.684.469** | **25.271.781** | **2.418.240** | **1.061.240** | **2.325.365** | **767.761.095** |

## 12. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

A. Kredit yang diberikan dan piutang/pembiayaan syariah terdiri atas (lanjutan):

d. Berdasarkan jangka waktu:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Kurang dari 1 tahun | 81.061.277 | 117.486.386 |
| 1 - 2 tahun | 94.575.022 | 77.603.964 |
| 2 - 5 tahun | 147.361.102 | 124.183.732 |
| Lebih dari 5 tahun | 421.806.938 | 345.153.089 |
| Total | 744.804.339 | 664.427.171 |
| Mata uang asing | | |
| Kurang dari 1 tahun | 19.008.784 | 41.717.911 |
| 1 - 2 tahun | 13.082.022 | 4.837.152 |
| 2 - 5 tahun | 36.914.214 | 21.940.923 |
| Lebih dari 5 tahun | 72.025.878 | 66.634.031 |
| Total (Catatan 62B.(iv)) | 141.030.898 | 135.130.017 |
| | 885.835.237 | 799.557.188 |
| Dikurangi: cadangan kerugian penurunan nilai | (29.988.393) | (31.796.093) |
| **Neto** | **855.846.844** | **767.761.095** |

Rasio kredit bermasalah Bank Mandiri dan Entitas Anak secara *gross* (sebelum dikurangi cadangan kerugian penurunan nilai) pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar 2,33% dan 2,75% (rasio untuk Bank Mandiri saja masing-masing 2,39% dan 2,79%, masing-masing pada tanggal 31 Desember 2019 dan 2018), sedangkan rasio kredit bermasalah Bank Mandiri dan Entitas Anak secara neto pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar 0,84% dan 0,73% (rasio untuk Bank Mandiri saja sebesar 0,84% dan 0,67% masing-masing pada tanggal 31 Desember 2019 dan 2018). Saldo kredit bermasalah Bank Mandiri dan Entitas Anak termasuk piutang pembiayaan konsumen dan investasi bersih dalam sewa pembiayaan dari Entitas Anak.

Perhitungan rasio kredit bermasalah Bank Mandiri dan Entitas Anak pada tanggal 31 Desember 2019 dan 2018 sesuai dengan Surat Edaran Otoritas Jasa Keuangan (SE OJK) No. 43/SEOJK.03/2016 tanggal 28 September 2016 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, dihitung atas dasar jumlah kredit tidak termasuk kredit yang diberikan pada bank lain sebesar Rp7.014.512 dan Rp3.762.120 masing-masing pada tanggal 31 Desember 2019 dan 2018.

## 12. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

B. Berikut adalah informasi penting lainnya sehubungan dengan kredit yang diberikan dan piutang/pembiayaan syariah:

a. Termasuk di dalam kredit yang diberikan adalah piutang/pembiayaan berdasarkan prinsip syariah yang diberikan oleh Entitas Anak masing-masing sebesar Rp75.173.775 dan Rp67.144.435 pada tanggal 31 Desember 2019 dan 2018, terdiri atas:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Piutang *murabahah* dan *istishna* | 40.170.541 | 38.355.494 |
| Pembiayaan *musyarakah* | 26.772.424 | 21.449.077 |
| Pembiayaan syariah lainnya | 8.230.810 | 7.339.864 |
| Total | 75.173.775 | 67.144.435 |
| Dikurangi: cadangan kerugian penurunan nilai | (1.967.351) | (2.243.878) |
| **Neto** | **73.206.424** | **64.900.557** |

b. Tingkat suku bunga rata-rata (*yield*) dan kisaran bagi hasil per tahun adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Tingkat suku bunga rata-rata (*yield*) per tahun: | | |
| Rupiah | 10,06% | 10,02% |
| Mata uang asing | 5,00% | 4,29% |
| Kisaran bagi hasil per tahun: | | |
| Piutang *murabahah* dan *istishna* | 0,25% - 13,43% | 0,27% - 13,28% |
| Pembiayaan *musyarakah* | 1,87% - 12,03% | 3,15% - 10,06% |
| Pembiayaan syariah lainnya | 7,60% - 18,75% | 9,08% - 11,27% |

c. 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 Mandiri dan Entitas Anak. Simpanan nasabah dan simpanan dari bank lain yang dijadikan jaminan tunai untuk kredit yang diberikan dan diblokir untuk tujuan lain pada tanggal 31 Desember 2019 dan 2018 adalah masing-masing sebesar Rp49.377.572 dan Rp39.274.366 (Catatan 21c, 22c, 23e, 24c dan 26d).

d. Kredit program pemerintah

Kredit program pemerintah terdiri dari kredit investasi, kredit modal kerja permanen, kredit modal kerja dan KPR Sejahtera Fasilitas Likuiditas Pembiayaan Perumahan (FLPP), dimana Pemerintah dapat menyediakan sebagian dan/atau keseluruhan dananya.

## 12. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

B. Berikut adalah informasi penting lainnya sehubungan dengan kredit yang diberikan dan piutang/pembiayaan syariah (lanjutan):

e. Kredit sindikasi

Kredit sindikasi merupakan kredit yang diberikan kepada debitur melalui perjanjian pembiayaan bersama dengan bank-bank lain. Jumlah persentase bagian Bank Mandiri sebagai agen dalam kredit sindikasi pada tanggal 31 Desember 2019 dan 2018 adalah masing-masing berkisar antara 2,48% sampai dengan 96,08% dan 3,71% sampai dengan 88,61% (tidak diaudit) dari jumlah keseluruhan kredit sindikasi. Sedangkan jumlah persentase bagian Bank Mandiri bila hanya sebagai anggota sindikasi pada tanggal 31 Desember 2019 dan 2018 adalah masing-masing berkisar antara 3,40% sampai dengan 97,50% dan 0,32% sampai dengan 93,75% (tidak diaudit) dari jumlah keseluruhan kredit sindikasi.

f. Kredit yang direstrukturisasi

Berikut ini adalah jenis dan jumlah kredit yang telah direstrukturisasi pada tanggal 31 Desember 2019 dan 2018:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Perpanjangan jangka waktu kredit | 54.956.852 | 48.165.419 |
| Perpanjangan jangka waktu dan penurunan suku bunga kredit | 1.956.338 | 2.751.544 |
| Perpanjangan jangka waktu kredit dan skema restrukturisasi lain-lain*) | 3.292.303 | 3.896.067 |
| **Total** | **60.205.493** | **54.813.030** |

*) Skema restrukturisasi lain-lain terutama terdiri dari skema restrukturisasi penurunan suku bunga kredit, penjadwalan kembali bunga yang tertunggak dan perpanjangan jangka waktu pembayaran bunga tertunggak.

Berikut ini adalah jumlah kredit yang telah direstrukturisasi berdasarkan kolektibilitas:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Lancar | 19.920.911 | 21.759.122 |
| Dalam Perhatian Khusus | 27.723.917 | 18.581.507 |
| Kurang Lancar | 3.083.568 | 3.141.824 |
| Diragukan | 502.977 | 1.197.101 |
| Macet | 8.974.120 | 10.133.476 |
| **Total** | **60.205.493** | **54.813.030** |

Total kredit yang telah direstrukturisasi dan dalam kategori kredit bermasalah pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp12.560.665 dan Rp14.472.401.

## 12. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

B. Berikut adalah informasi penting lainnya sehubungan dengan kredit yang diberikan dan piutang/pembiayaan syariah (lanjutan):

g. Kredit kepada pihak berelasi

Total kredit kepada pihak berelasi dan persentase terhadap total aset konsolidasian diungkapkan pada Catatan 56.

Termasuk dalam kredit yang diberikan kepada pihak berelasi adalah kredit yang diberikan kepada karyawan kunci Bank Mandiri. Kredit yang diberikan kepada karyawan kunci Bank Mandiri terdiri dari kredit dengan tingkat suku bunga sebesar 4,30% per tahun yang digunakan untuk membeli kendaraan bermotor dan/atau rumah dengan jangka waktu 1 (satu) sampai 15 (lima belas) tahun yang dibayar melalui pemotongan gaji karyawan setiap bulan.

h. Batas Maksimum Pemberian Kredit (BMPK)

Pada tanggal 31 Desember 2019 dan 2018, tidak terdapat pelanggaran ataupun pelampauan Batas Maksimum Pemberian Kredit (BMPK) kepada pihak ketiga dan pihak berelasi sesuai dengan peraturan yang telah ditetapkan Bank Indonesia.

i. Bank Mandiri memiliki sejumlah perjanjian penerusan kredit dengan lembaga keuangan internasional (Catatan 61).

j. Mutasi cadangan kerugian penurunan nilai kredit yang diberikan dan piutang/pembiayaan syariah

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Saldo awal tahun[1)] | 31.796.093 | 33.745.345 |
| Pembentukan selama tahun berjalan (Catatan 45) | 11.468.133 | 13.481.957 |
| Penghapusbukuan[2)] | (12.588.933) | (15.182.085) |
| Lain-lain[*)] | (686.900) | (249.124) |
| **Saldo akhir tahun [3)]** | **29.988.393** | **31.796.093** |

*) Termasuk pencatatan kembali dan konversi aset yang dihapusbuku, selisih kurs karena penjabaran mata uang asing dan pengakuan pendapatan bunga atas bagian yang tidak mengalami penurunan nilai dari kredit yang mengalami penurunan nilai (Catatan 41).
1) Saldo awal 31 Desember 2019 dan 2018 terdiri dari masing-masing Rp22.645.180 dan Rp24.084.237 yang dihitung secara individual dan Rp9.150.913 dan Rp9.661.108 yang dihitung secara kolektif.
2) Penghapusbukuan pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp5.360.177 dan Rp6.546.341 untuk debitur yang dievaluasi secara individual dan Rp7.228.756 dan Rp8.635.744 untuk debitur yang dievaluasi secara kolektif.
3) Saldo akhir pada tanggal 31 Desember 2019 dan 2018 terdiri dari Rp20.382.564 dan Rp22.645.180 yang dihitung secara individual dan Rp9.605.829 dan Rp9.150.913 yang dihitung secara kolektif.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai kredit yang diberikan dan piutang/pembiayaan syariah telah memadai.

## 12. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

B. Berikut adalah informasi penting lainnya sehubungan dengan kredit yang diberikan dan piutang/pembiayaan syariah (lanjutan):

k. Ikhtisar kredit bermasalah berdasarkan sektor ekonomi dan minimum penyisihan kerugian kredit bermasalah adalah sebagai berikut:

| | **Kredit bermasalah (berdasarkan peraturan Bank Indonesia)** | |
|---|---|---|
| | **31 Desember 2019** | **31 Desember 2018** |
| Rupiah | | |
| Industri | 7.876.096 | 7.295.033 |
| Perdagangan, restoran dan hotel | 3.833.285 | 5.306.734 |
| Pengangkutan, pergudangan dan komunikasi | 1.109.321 | 783.969 |
| Konstruksi | 967.685 | 1.069.557 |
| Jasa dunia usaha | 692.366 | 1.943.559 |
| Tambang | 467.457 | 636.492 |
| Pertanian | 286.878 | 277.659 |
| Listrik, gas dan air | 279.013 | 319.188 |
| Jasa sosial | 262.838 | 265.965 |
| Lain-lain | 3.099.889 | 2.853.330 |
| | 18.874.828 | 20.751.486 |
| Mata uang asing | | |
| Industri | 936.988 | 283.613 |
| Tambang | 443.489 | 459.382 |
| Listrik, gas dan air | 412.790 | 683.301 |
| Pengangkutan, pergudangan dan komunikasi | 57.982 | 75 |
| Jasa dunia usaha | 53.221 | 56.196 |
| Perdagangan, restoran dan hotel | 29.013 | - |
| Konstruksi | - | 3.026 |
| Jasa sosial | - | 71.897 |
| Lain-lain | 82 | 85 |
| | 1.933.565 | 1.557.575 |
| **Total** | **20.808.393** | **22.309.061** |

Total minimum penyisihan kerugian kredit bermasalah sesuai Peraturan Bank Indonesia adalah sebagai berikut:

| | **Minimum penyisihan kerugian** | |
|---|---|---|
| | **31 Desember 2019** | **31 Desember 2018** |
| Rupiah | | |
| Industri | 5.892.587 | 5.898.487 |
| Perdagangan, restoran dan hotel | 2.560.846 | 3.765.547 |
| Konstruksi | 917.416 | 999.784 |
| Jasa dunia usaha | 602.911 | 1.856.502 |
| Pengangkutan, pergudangan dan komunikasi | 496.070 | 500.220 |
| Tambang | 457.598 | 540.924 |
| Jasa sosial | 235.279 | 244.780 |
| Listrik, gas dan air | 177.323 | 144.990 |
| Pertanian | 175.918 | 233.037 |
| Lain-lain | 2.205.650 | 1.970.344 |
| | 13.721.598 | 16.154.615 |

## 12. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

B. Berikut adalah informasi penting lainnya sehubungan dengan kredit yang diberikan dan piutang/pembiayaan syariah: (lanjutan)

k. Ikhtisar kredit bermasalah berdasarkan sektor ekonomi dan minimum penyisihan kerugian kredit bermasalah adalah sebagai berikut: (lanjutan)

Total minimum penyisihan kerugian kredit bermasalah sesuai Peraturan Bank Indonesia adalah sebagai berikut: (lanjutan)

| | **Minimum penyisihan kerugian** | |
|---|---|---|
| | **31 Desember 2019** | **31 Desember 2018** |
| Mata uang asing | | |
| Industri | 661.851 | 274.433 |
| Tambang | 443.489 | 459.382 |
| Listrik, gas dan air | 272.893 | 397.813 |
| Jasa dunia usaha | 53.221 | 56.196 |
| Pengangkutan, pergudangan dan komunikasi | 19.283 | 11 |
| Perdagangan, restoran dan hotel | 4.550 | - |
| Jasa sosial | - | 71.897 |
| Konstruksi | - | 3.026 |
| Lain-lain | 82 | 85 |
| | 1.455.369 | 1.262.843 |
| **Total** | **15.176.967** | **17.417.458** |

l. Penghapusbukuan kredit macet

Pada tahun yang berakhir pada tanggal 31 Desember 2019 dan 2018, Bank Mandiri melaksanakan penghapusbukuan kredit macet masing-masing sebesar Rp10.841.455 dan Rp13.230.972 (Bank Mandiri saja). Adapun kriteria debitur yang dapat dihapusbukukan meliputi:

a. Fasilitas kredit telah digolongkan macet;
b. Fasilitas kredit telah dibentuk cadangan kerugian penurunan nilai (CKPN) sebesar 100,00% (seratus perseratus) dari pokok kredit macetnya;
c. Telah dilakukan berbagai upaya penagihan dan penyelamatan, namun tidak berhasil;
d. Usaha debitur sudah tidak mempunyai prospek atau kinerja debitur buruk atau tidak ada kemampuan membayar; dan
e. Hapus buku dilakukan terhadap seluruh kewajiban kreditnya, termasuk yang berasal dari *non-cash loan* sehingga penghapusbukuan tidak boleh dilakukan pada sebagian kreditnya (*partial write-off*).

## 12. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

B. Berikut adalah informasi penting lainnya sehubungan dengan kredit yang diberikan dan piutang/pembiayaan syariah: (lanjutan)

m. Kredit yang dihapusbukukan dicatat di ekstra-komtabel. Bank terus melakukan usaha-usaha penagihan atas kredit yang telah dihapusbukukan. Kredit ekstra-komtabel ini tidak disajikan dalam laporan posisi keuangan konsolidasian. Ikhtisar mutasi kredit ekstra-komtabel untuk tahun yang berakhir pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut (Bank Mandiri saja):

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Saldo awal tahun | 66.804.961 | 57.444.008 |
| Penghapusbukuan | 10.841.455 | 13.230.972 |
| Penerimaan kembali kredit yang telah dihapusbukukan *(cash recoveries)* | (4.747.232) | (5.070.394) |
| Lain-lain*) | (938.394) | 1.200.375 |
| **Saldo akhir tahun** | **71.960.790** | **66.804.961** |

*) Merupakan selisih kurs karena penjabaran mata uang asing, pencatatan kembali aset yang dihapusbuku dan lainnya.

n. Kredit yang disalurkan Bank Mandiri dengan sistem pembiayaan langsung (*executing*) ke perusahaan pembiayaan dan pembiayaan bersama (*joint financing*) pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp7.339.386 dan Rp6.493.534.

o. Nilai tercatat diamortisasi dari kredit yang diberikan dan piutang/pembiayaan syariah adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Kredit yang diberikan (Catatan 12A) | 885.835.237 | 799.557.188 |
| Bunga yang masih akan diterima | 3.238.168 | 3.135.393 |
| Pendapatan diterima dimuka yang teratribusi (Catatan 35) | (832.551) | (748.908) |
| Cadangan kerugian penurunan nilai (Catatan 12A dan 12B.j) | (29.988.393) | (31.796.093) |
| **Total** | **858.252.461** | **770.147.580** |

## 13. PIUTANG PEMBIAYAAN KONSUMEN

a. Rincian dari piutang pembiayaan konsumen Entitas Anak adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Piutang pembiayaan konsumen - bruto | | |
| Pembiayaan sendiri - Rupiah | 65.682.192 | 59.794.999 |
| Dikurangi: | | |
| Pembiayaan yang dibiayai bersama pihak-pihak lain *(without recourse)* | | |
| Rupiah | | |
| Pihak berelasi | (40.006.072) | (36.408.208) |
| Piutang pembiayaan konsumen - bruto | 25.676.120 | 23.386.791 |

## 13. PIUTANG PEMBIAYAAN KONSUMEN (lanjutan)

a. Rincian dari piutang pembiayaan konsumen Entitas Anak adalah sebagai berikut (lanjutan):

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Dikurangi: | | |
| Pendapatan pembiayaan konsumen yang belum diakui | | |
| Pembiayaan sendiri | | |
| Rupiah | | |
| Pihak ketiga | (11.495.741) | (10.296.967) |
| Dikurangi: | | |
| Pembiayaan yang dibiayai bersama pihak-pihak lain dan penyaluran pembelian kredit *(without recourse)* - bruto | | |
| Rupiah | | |
| Pihak berelasi | 4.385.327 | 4.108.332 |
| Pendapatan pembiayaan konsumen yang belum diakui | (7.110.414) | (6.188.635) |
| Total | 18.565.706 | 17.198.156 |
| Dikurangi: cadangan kerugian penurunan nilai | (354.618) | (371.291) |
| **Neto** | **18.211.088** | **16.826.865** |

Angsuran dari saldo piutang pembiayaan konsumen - bruto per 31 Desember 2019 dan 2018 yang akan diterima dari konsumen berdasarkan tanggal jatuh temponya adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Tahun | | |
| 2019 | - | 24.876.743 |
| 2020 | 26.730.207 | 17.989.307 |
| 2021 | 18.529.759 | 10.635.860 |
| 2022 dan sesudahnya | 20.422.226 | 6.293.089 |
| **Total** | **65.682.192** | **59.794.999** |

Pada tanggal 6 Februari 2009, Entitas Anak dan PT Bank Mandiri (Persero) Tbk. menandatangani Perjanjian Kerjasama Pembiayaan Kendaraan Bermotor dengan total fasilitas pembiayaan bersama sebesar Rp2.000.000, dimana Entitas Anak menanggung risiko kredit sesuai dengan porsi pembiayaannya (*without recourse*).

Perjanjian ini telah diubah terakhir melalui amendemen Perjanjian Kerjasama Kendaraan Bermotor antara Entitas Anak dan Bank tertanggal 7 Mei 2019, yang menaikkan fasilitas menjadi sebesar Rp31.000.000 dengan porsi fasilitas pembiayaan bersama sebesar minimal 1,00% dari Entitas Anak dan maksimal 99,00% dari pemberi pembiayaan bersama. Perjanjian ini berlaku sampai dengan tanggal 28 Februari 2020.

Pada tanggal 29 Agustus 2013, Entitas Anak dan Bank menandatangani Perjanjian Kerjasama Pengambilalihan Piutang Pembiayaan dengan total fasilitas pembiayaan sebesar Rp1.100.000, dimana Entitas Anak menanggung risiko kredit sesuai dengan porsi pembiayaannya (*without recourse*).

## 13. PIUTANG PEMBIAYAAN KONSUMEN (lanjutan)

a. Rincian dari piutang pembiayaan konsumen Entitas Anak adalah sebagai berikut (lanjutan):

Pada tanggal 13 April 2016, Entitas Anak dan Bank menandatangani Perjanjian Kerjasama Pembiayaan Kendaraan Bermotor dengan total fasilitas sebesar Rp1.630.000, dimana Entitas Anak menanggung risiko kredit sesuai dengan porsi pembiayaannya (*without recourse*). Perjanjian ini telah diubah terakhir melalui amendemen Perjanjian antara Entitas Anak dan Bank tertanggal 7 Juni 2017, yang menaikkan fasilitas menjadi sebesar Rp5.530.000 dengan porsi fasilitas pembiayaan bersama sebesar minimal 1,00% dari Entitas Anak dan maksimal 99,00% dari pemberi pembiayaan bersama.

Pada tanggal 4 November 2016, Entitas Anak dan Bank menandatangani Perjanjian Kerjasama Pengambilalihan Piutang Pembiayaan dengan total fasilitas pembiayaan sebesar Rp1.630.000 sesuai yang telah ditetapkan PKS Pembiayaan Bersama, dimana Entitas Anak menanggung risiko kredit sesuai dengan porsi pembiayaannya (*without recourse*). Perjanjian ini telah diperpanjang dengan jangka waktu sampai dengan tanggal 31 Maret 2020 dan total pembiayaan menjadi sebesar Rp8.400.000.

Jangka waktu kontrak pembiayaan yang disalurkan oleh Entitas Anak atas kendaraan bermotor berkisar antara 12 bulan - 96 bulan.

Termasuk dalam piutang pembiayaan konsumen di atas adalah transaksi dengan pihak-pihak berelasi pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp6.758 dan Rp8.278 (lihat Catatan 56).

b. Rincian dari piutang pembiayaan konsumen berdasarkan kolektibilitas Bank Indonesia pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

| | **31 Desember 2019** | **31 Desember 2018** |
|---|---|---|
| Lancar | 16.993.116 | 15.469.432 |
| Dalam perhatian khusus | 1.362.531 | 1.511.464 |
| Kurang lancar | 94.179 | 89.415 |
| Diragukan | 103.316 | 120.444 |
| Macet | 12.564 | 7.401 |
| Total | 18.565.706 | 17.198.156 |
| Dikurangi: cadangan kerugian penurunan nilai | (354.618) | (371.291) |
| **Neto** | **18.211.088** | **16.826.865** |

c. Rata-rata suku bunga efektif yang dikenakan kepada konsumen untuk tahun yang berakhir tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

| | **31 Desember 2019** | **31 Desember 2018** |
|---|---|---|
| Mobil | 15,71% | 15,16% |
| Sepeda motor | 24,83% | 24,70% |

## 13. PIUTANG PEMBIAYAAN KONSUMEN (lanjutan)

d. Mutasi cadangan kerugian penurunan nilai piutang pembiayaan konsumen adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Saldo awal tahun | 371.291 | 362.887 |
| Pembentukan selama tahun berjalan (Catatan 45) | 564.224 | 638.849 |
| Penerimaan kembali piutang pembiayaan konsumen yang telah dihapusbukukan | 140.332 | 151.613 |
| Penghapusbukuan | (721.229) | (782.058) |
| **Saldo akhir tahun** | **354.618** | **371.291** |

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai piutang pembiayaan konsumen telah memadai.

e. Informasi mengenai pengelompokan berdasarkan kelompok “tidak mengalami penurunan nilai” dan “mengalami penurunan nilai” diungkapkan pada Catatan 62A.

f. Piutang pembiayaan konsumen yang menjadi jaminan atas efek-efek yang diterbitkan pada tanggal 31 Desember 2019 dan 2018 adalah masing-masing sebesar Rp2.410.460 dan Rp1.643.197 (Catatan 30).

g. Piutang pembiayaan konsumen yang menjadi jaminan atas pinjaman yang diterima pada tanggal 31 Desember 2019 dan 2018 adalah masing-masing sebesar Rp9.556.239 dan Rp10.284.416 (Catatan 36f).

h. Sebagai jaminan atas piutang pembiayaan konsumen yang diberikan, Entitas Anak menerima jaminan dari konsumen berupa Bukti Kepemilikan Kendaraan Bermotor (“BPKB”) atas kendaraan bermotor yang dibiayai oleh Entitas Anak.

## 14. INVESTASI BERSIH DALAM SEWA PEMBIAYAAN

a. Rincian dari investasi bersih dalam sewa pembiayaan Entitas Anak adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| **Investasi bersih dalam sewa pembiayaan** | | |
| Rupiah | | |
| Piutang sewa pembiayaan bruto | 5.928.487 | 5.160.930 |
| Piutang sewa pembiayaan yang dibiayai bersama pihak-pihak lain *without recourse* - bruto | (2.314.193) | (1.243.484) |
| Nilai sisa terjamin | 2.289.322 | 1.631.185 |
| Pendapatan sewa pembiayaan yang ditangguhkan | (559.223) | (589.057) |
| Simpanan jaminan | (2.289.322) | (1.631.185) |
| Total investasi bersih dalam sewa pembiayaan | 3.055.071 | 3.328.389 |
| Dikurangi: cadangan kerugian penurunan nilai | (7.982) | (9.286) |
| **Neto** | **3.047.089** | **3.319.103** |

Jangka waktu kontrak pembiayaan yang disalurkan oleh Entitas Anak atas kendaraan bermotor berkisar antara 12 bulan - 60 bulan.

## 14. INVESTASI BERSIH DALAM SEWA PEMBIAYAAN (lanjutan)

a. Rincian dari investasi bersih dalam sewa pembiayaan Entitas Anak adalah sebagai berikut (lanjutan):

Piutang sewa pembiayaan - bruto sesuai dengan tanggal jatuh temponya adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Tahun | | |
| 2019 | - | 2.473.702 |
| 2020 | 3.154.820 | 1.824.280 |
| 2021 | 1.926.895 | 727.172 |
| 2022 | 719.781 | 119.225 |
| 2023 dan seterusnya | 126.991 | 16.551 |
| | 5.928.487 | 5.160.930 |
| Piutang sewa pembiayaan yang dibiayai bersama pihak-pihak lain *without recourse* - bruto: | (2.314.193) | (1.243.484) |
| Nilai sisa terjamin, pendapatan sewa pembiayaan yang ditangguhkan dan simpanan jaminan | (559.223) | (589.057) |
| **Piutang sewa pembiayaan** | **3.055.071** | **3.328.389** |

b. Rincian dari investasi bersih dalam sewa pembiayaan berdasarkan kolektibilitas Bank Indonesia pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Lancar | 2.845.500 | 3.136.371 |
| Dalam perhatian khusus | 182.377 | 167.720 |
| Kurang lancar | 7.855 | 6.077 |
| Diragukan | 9.297 | 9.840 |
| Macet | 10.042 | 8.381 |
| Total | 3.055.071 | 3.328.389 |
| Dikurangi: cadangan kerugian penurunan nilai | (7.982) | (9.286) |
| **Neto** | **3.047.089** | **3.319.103** |

c. Rata-rata suku bunga efektif yang dikenakan kepada konsumen untuk tahun yang berakhir tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Mobil | 12,60% | 12,40% |
| Alat berat | 12,56% | 12,53% |
| Mesin | 12,43% | 11,25% |

d. Mutasi cadangan kerugian penurunan nilai investasi bersih dalam sewa pembiayaan adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Saldo awal tahun | 9.286 | 7.739 |
| Pembentukan selama tahun berjalan (Catatan 45) | 17.342 | 3.950 |
| Penerimaan kembali investasi bersih dalam sewa pembiayaan yang telah dihapusbukukan | 5.529 | 588 |
| Penghapusbukuan | (24.175) | (2.991) |
| **Saldo akhir tahun** | **7.982** | **9.286** |

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai investasi bersih dalam sewa pembiayaan telah memadai.

## 14. INVESTASI BERSIH DALAM SEWA PEMBIAYAAN (lanjutan)

e. Informasi mengenai pengelompokan berdasarkan kelompok “tidak mengalami penurunan nilai” dan “mengalami penurunan nilai” diungkapkan pada Catatan 62A.

f. Investasi bersih dalam sewa pembiayaan yang menjadi jaminan atas efek-efek yang diterbitkan pada tanggal 31 Desember 2019 dan 2018 adalah masing-masing sebesar Rp427.540 dan Rp66.803 (Catatan 30).

g. Investasi bersih dalam sewa pembiayaan yang menjadi jaminan atas pinjaman yang diterima pada tanggal 31 Desember 2019 dan 2018 adalah masing-masing sebesar Rp368.957 dan Rp468.553 (Catatan 36f).

## 15. TAGIHAN AKSEPTASI

a. Berdasarkan jenis mata uang, pihak berelasi dan pihak ketiga:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Tagihan kepada bank lain | | |
| Pihak berelasi (Catatan 56) | 258.928 | 363.414 |
| Pihak ketiga | 521.369 | 737.239 |
| | 780.297 | 1.100.653 |
| Tagihan kepada debitur | | |
| Pihak berelasi (Catatan 56) | 425.231 | 1.336.016 |
| Pihak ketiga | 4.063.655 | 6.261.338 |
| | 4.488.886 | 7.597.354 |
| Total | 5.269.183 | 8.698.007 |
| Mata uang asing | | |
| Tagihan kepada bank lain | | |
| Pihak berelasi (Catatan 56) | - | 335 |
| Pihak ketiga | 114.908 | 308.165 |
| | 114.908 | 308.500 |
| Tagihan kepada debitur | | |
| Pihak berelasi (Catatan 56) | 514.716 | 483.392 |
| Pihak ketiga | 4.381.032 | 4.398.963 |
| | 4.895.748 | 4.882.355 |
| Total (Catatan 62B.(iv)) | 5.010.656 | 5.190.855 |
| | 10.279.839 | 13.888.862 |
| Dikurangi: cadangan kerugian penurunan nilai | (221.804) | (296.453) |
| **Neto** | **10.058.035** | **13.592.409** |

## 15. TAGIHAN AKSEPTASI (lanjutan)

b. Berdasarkan jatuh tempo:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Kurang dari 1 bulan | 1.344.635 | 1.872.875 |
| 1 - 3 bulan | 2.039.197 | 3.798.051 |
| 3 - 6 bulan | 1.865.678 | 3.026.255 |
| 6 - 12 bulan | 19.673 | 826 |
| Total | 5.269.183 | 8.698.007 |
| Mata uang asing | | |
| Kurang dari 1 bulan | 1.543.956 | 1.308.948 |
| 1 - 3 bulan | 2.035.902 | 2.263.324 |
| 3 - 6 bulan | 1.386.521 | 1.606.715 |
| 6 - 12 bulan | 44.277 | 11.868 |
| Total (Catatan 62B.(iv)) | 5.010.656 | 5.190.855 |
| | 10.279.839 | 13.888.862 |
| Dikurangi: cadangan kerugian penurunan nilai | (221.804) | (296.453) |
| **Neto** | **10.058.035** | **13.592.409** |

c. Berdasarkan kolektibilitas Bank Indonesia:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Lancar | 10.160.309 | 13.844.220 |
| Dalam perhatian khusus | 18.052 | 44.642 |
| Kurang lancar | 27.629 | - |
| Diragukan | 73.849 | - |
| | 10.279.839 | 13.888.862 |
| Dikurangi: cadangan kerugian penurunan nilai | (221.804) | (296.453) |
| **Neto** | **10.058.035** | **13.592.409** |

d. Mutasi cadangan kerugian penurunan nilai tagihan akseptasi:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Saldo awal tahun | 296.453 | 254.234 |
| (Pembalikan)/pembentukan selama tahun berjalan (Catatan 45) | (65.114) | 49.878 |
| Lain-lain*) | (9.535) | (7.659) |
| **Saldo akhir tahun** | **221.804** | **296.453** |

*) Termasuk selisih kurs karena penjabaran mata uang asing.

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai tagihan akseptasi telah memadai.

e. Informasi mengenai pengelompokan berdasarkan kelompok “tidak mengalami penurunan nilai” dan “mengalami penurunan nilai” diungkapkan pada Catatan 62A.

## 16. PENYERTAAN SAHAM

a. Rincian penyertaan saham adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Penyertaan saham | | |
| Pihak berelasi (Catatan 56) | 112.298 | 322.617 |
| Pihak ketiga | 506.631 | 129.476 |
| Total | 618.929 | 452.093 |
| Dikurangi: cadangan kerugian penurunan nilai | (12.919) | (30.589) |
| **Neto** | **606.010** | **421.504** |

Rincian dari penyertaan saham pada tanggal 31 Desember 2019 adalah sebagai berikut:

| Nama perusahaan | Jenis usaha | Persentase kepemilikan | Nilai tercatat |
|---|---|---|---|
| Metode nilai wajar: | | | |
| Westech Electronics | Perdagangan dan eceran | 5,50% | 146 |
| PT Fintek Karya Nusantara | *Fintech Lending* | 17,03% | 311.000 |
| PT Amartha Mikro Fintek | *Fintech Lending* | 9,45% | 55.391 |
| Sleekr | HR dan *Accounting Platform* | 5,00% | 36.515 |
| Moka | *Fintech point of sale* | 3,18% | 25.930 |
| Lain-lain (masing-masing di bawah Rp20.000) | Beragam | 2,23% - 17,50% | 72.476 |
| Metode biaya dan ekuitas: | | | |
| PT Djakarta Lloyd (Persero) | Pelayaran Niaga | 17,67% | 35.796 |
| PT Mandiri AXA General Insurance (MAGI) | Asuransi Kerugian | 20,00% | 73.502 |
| Lain-lain (masing-masing di bawah Rp20.000) | Beragam | 0,00015% - 10% | 8.173 |
| | | | 618.929 |
| Dikurangi: cadangan kerugian penurunan nilai | | | (12.919) |
| **Neto** | | | **606.010** |

Rincian dari penyertaan saham pada tanggal 31 Desember 2018 adalah sebagai berikut:

| Nama perusahaan | Jenis usaha | Persentase kepemilikan | Nilai tercatat |
|---|---|---|---|
| Metode nilai wajar: | | | |
| Westech Electronics | Perdagangan dan eceran | 5,50% | 149 |
| Metode biaya dan ekuitas: | | | |
| PT Mitra Transaksi Indonesia*) | *Acquiring Aggregator* | 51,00% | 152.642 |
| PT Istaka Karya (Persero) | Jasa Konstruksi | 9,30% | 50.331 |
| PT Djakarta Lloyd (Persero) | Pelayaran Niaga | 17,67% | 38.779 |
| PT Amartha Mikro Fintek | *Fintech Lending* | 9,45% | 31.437 |
| PT Mandiri AXA General Insurance (MAGI) | Asuransi Kerugian | 20,00% | 77.865 |
| Sleekr | HR dan *Accounting Platform* | 5,11% | 20.299 |
| Lain-lain (masing-masing di bawah Rp20.000) | Beragam | 0,00015% - 17,50% | 80.591 |
| | | | 452.093 |
| Dikurangi: cadangan kerugian penurunan nilai | | | (30.589) |
| **Neto** | | | **421.504** |

*) Grup memiliki pengaruh signifikan, namun tidak memiliki pengendalian, sehingga Entitas tersebut tidak dikonsolidasi.

## 16. PENYERTAAN SAHAM (lanjutan)

b. Klasifikasi penyertaan saham berdasarkan kolektibilitas Bank Indonesia:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Lancar | 573.334 | 399.658 |
| Kurang lancar | 35.796 | 50.331 |
| Macet | 9.799 | 2.104 |
| | 618.929 | 452.093 |
| Dikurangi: cadangan kerugian penurunan nilai | (12.919) | (30.589) |
| **Neto** | **606.010** | **421.504** |

c. Mutasi cadangan kerugian penurunan nilai penyertaan saham:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Saldo awal tahun | 30.589 | 12.924 |
| Pembentukan selama tahun berjalan (Catatan 45) | 32.833 | 19.934 |
| Penghapusbukuan | (50.331) | (2.278) |
| Lain-lain*) | (172) | 9 |
| **Saldo akhir tahun** | **12.919** | **30.589** |

*) Termasuk selisih kurs karena penjabaran mata uang asing.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai penyertaan saham telah memadai.

## 17. BIAYA DIBAYAR DIMUKA

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Sewa dibayar dimuka | 1.708.858 | 1.662.531 |
| Biaya pemeliharaan gedung | 416.581 | 556.571 |
| Lain-lain | 887.111 | 639.084 |
| **Total** | **3.012.550** | **2.858.186** |

Sewa dibayar dimuka terutama merupakan sewa atas bangunan yang digunakan sebagai kantor cabang Grup dan rumah dinas di seluruh Indonesia.

## 18. ASET TETAP

Rincian aset tetap adalah sebagai berikut:

| | 31 Desember 2019 | | | | |
|---|---|---|---|---|---|
| | **Saldo Awal** | **Penambahan*)** | **Pengurangan** | **Reklasifikasi** | **Saldo Akhir**)** |
| Biaya perolehan/nilai revaluasi | | | | | |
| Pemilikan langsung | | | | | |
| Tanah | 30.340.902 | 3.974.318 | - | 188.922 | 34.504.142 |
| Bangunan | 5.973.183 | 190.600 | (9.335) | 1.115.022 | 7.269.470 |
| Perlengkapan, peralatan kantor dan komputer | 11.254.122 | 693.637 | (22.991) | 811.075 | 12.735.843 |
| Kendaraan bermotor | 213.867 | 4.380 | (23.314) | 412 | 195.345 |
| Aset dalam penyelesaian | 2.281.059 | 2.778.631 | (4.025) | (2.115.431) | 2.940.234 |
| | 50.063.133 | 7.641.566 | (59.665) | - | 57.645.034 |
| Aset sewa | 12.495 | - | - | - | 12.495 |
| | 50.075.628 | 7.641.566 | (59.665) | - | 57.657.529 |
| Akumulasi penyusutan (Catatan 50) | | | | | |
| Pemilikan langsung | | | | | |
| Bangunan | 2.383.994 | 316.108 | (9.279) | - | 2.690.823 |
| Perlengkapan, peralatan kantor dan komputer | 9.094.141 | 1.134.284 | (19.905) | - | 10.208.520 |
| Kendaraan bermotor | 150.162 | 13.779 | (23.214) | - | 140.727 |
| | 11.628.297 | 1.464.171 | (52.398) | - | 13.040.070 |
| Aset sewa | 4.635 | 625 | - | - | 5.260 |
| | 11.632.932 | 1.464.796 | (52.398) | - | 13.045.330 |
| Nilai buku neto | | | | | |
| Pemilikan langsung | | | | | |
| Tanah | | | | | 34.504.142 |
| Bangunan | | | | | 4.578.647 |
| Perlengkapan, peralatan kantor dan komputer | | | | | 2.527.323 |
| Kendaraan bermotor | | | | | 54.618 |
| Aset dalam penyelesaian | | | | | 2.940.234 |
| | | | | | 44.604.964 |
| Aset sewa | | | | | 7.235 |
| | | | | | **44.612.199** |

*) Termasuk revaluasi aset tetap dan reklasifikasi dari properti terbengkalai.
**) Per tanggal 31 Desember 2019 terdapat aset tetap yang direvaluasi sebesar Rp31.107.770 terdiri dari Bank sebesar Rp30.703.036 dan Entitas Anak sebesar Rp404.734.

| | 31 Desember 2018 | | | | |
|---|---|---|---|---|---|
| | **Saldo Awal** | **Penambahan*)** | **Pengurangan** | **Reklasifikasi** | **Saldo Akhir***)** |
| Biaya perolehan/nilai revaluasi | | | | | |
| Pemilikan langsung | | | | | |
| Tanah | 29.518.735 | 831.546 | (30.440) | 21.061 | 30.340.902 |
| Bangunan | 5.226.222 | 134.224 | (7.434) | 620.171 | 5.973.183 |
| Perlengkapan, peralatan kantor dan komputer | 10.564.407 | 287.844 | (33.133) | 435.004 | 11.254.122 |
| Kendaraan bermotor | 234.181 | 15.816 | (36.199) | 69 | 213.867 |
| Aset dalam penyelesaian | 1.435.335 | 1.932.212 | (10.183) | (1.076.305) | 2.281.059 |
| | 46.978.880 | 3.201.642 | (117.389) | - | 50.063.133 |
| Aset sewa | 12.495 | - | - | - | 12.495 |
| | 46.991.375 | 3.201.642 | (117.389) | - | 50.075.628 |

## 18. ASET TETAP (lanjutan)

Rincian aset tetap adalah sebagai berikut (lanjutan):

| | 31 Desember 2018 (lanjutan) | | | | |
|---|---|---|---|---|---|
| | Saldo Awal | Penambahan*) | Pengurangan | Reklasifikasi | Saldo Akhir***) |
| Akumulasi penyusutan (Catatan 50) | | | | | |
| Pemilikan langsung | | | | | |
| Bangunan | 2.100.675 | 288.410 | (5.091) | - | 2.383.994 |
| Perlengkapan, peralatan kantor dan komputer | 8.099.984 | 1.004.417 | (10.260) | - | 9.094.141 |
| Kendaraan bermotor | 167.953 | 18.229 | (36.020) | - | 150.162 |
| | 10.368.612 | 1.311.056 | (51.371) | - | 11.628.297 |
| Aset sewa | 4.010 | 625 | - | - | 4.635 |
| | 10.372.622 | 1.311.681 | (51.371) | - | 11.632.932 |

| | |
|---|---|
| Nilai buku neto | |
| Pemilikan langsung | |
| Tanah | 30.340.902 |
| Bangunan | 3.589.189 |
| Perlengkapan, peralatan kantor dan komputer | 2.159.981 |
| Kendaraan bermotor | 63.705 |
| Aset dalam penyelesaian | 2.281.059 |
| | 38.434.836 |
| Aset sewa | 7.860 |
| | **38.442.696** |

*) Termasuk revaluasi aset tetap dan reklasifikasi dari properti terbengkalai.
***) Per tanggal 31 Desember 2018 terdapat aset tetap yang direvaluasi sebesar Rp27.236.822 terdiri dari Bank sebesar Rp26.832.088 dan Entitas Anak sebesar Rp404.734.

Aset dalam penyelesaian pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Bangunan | 1.667.638 | 1.232.826 |
| Komputer dan perangkat keras lainnya yang belum terinstalasi | 697.206 | 687.815 |
| Tanah | 510.478 | 245.506 |
| Perlengkapan dan inventaris kantor | 56.034 | 106.412 |
| Kendaraan bermotor | 1.521 | 381 |
| Lain-lain | 7.357 | 8.119 |
| | **2.940.234** | **2.281.059** |

Estimasi persentase tingkat penyelesaian aset dalam penyelesaian pada tanggal 31 Desember 2019 dan 2018 untuk komputer dan perangkat keras lainnya yang belum terinstalasi adalah masing-masing berkisar 5,00% - 95,00% dan 10,00% - 90,00%.

## 18. ASET TETAP (lanjutan)

**Lain-lain**

a. Pada tanggal 28 Desember 2018 telah ditandatangani Perjanjian Kerjasama Pembangunan, Pengoperasian dan Penyerahan (*Build, Operate, Transfer*) atas aset di Jalan Proklamasi No. 31 Jakarta untuk jangka waktu 30 tahun dengan Mitra Kerjasama PT Wijaya Karya Bangunan Gedung Tbk. dalam rangka optimalisasi aset strategis milik Bank Mandiri dengan mengutamakan kerjasama sinergi BUMN.

Bank Mandiri memiliki Perjanjian Pembangunan, Pengelolaan dan Penyerahan ("Perjanjian BOT") dengan PT Duta Anggada Realty Tbk. ("Duta Anggada") berdasarkan Akta No. 105 tentang Perjanjian BOT tertanggal 24 Mei 1991, yang telah diubah dengan Akta No. 70 Adendum I atas Perjanjian BOT tertanggal 14 Juni 1991 dan Akta No. 65 Adendum II atas perjanjian BOT tertanggal 21 Desember 2011. Perjanjian tersebut, antara lain, mengatur pembangunan dan pengelolaan dua buah Menara masing-masing setinggi 27 lantai perkantoran oleh Duta Anggada di atas tanah milik Bank Mandiri. Jangka waktu pengelolaan Gedung Menara Mandiri 1 dan Gedung Menara Mandiri 2 oleh Duta Anggada berakhir masing-masing pada tanggal 15 Mei 2014 dan 15 Mei 2016.

Pada tanggal 19 Mei 2014 telah dilaksanakan penandatanganan Berita Acara Serah Terima Bangunan Menara Mandiri I dan pada saat yang sama telah ditandatangani Akta No. 43 tanggal 19 Mei 2014 tentang Perjanjian Pemanfaatan Sementara antara Bank Mandiri dan Duta Anggada, dimana perjanjian tersebut memberikan hak kepada Duta Anggada untuk melakukan pengelolaan atas Gedung Menara Mandiri I sampai dengan tanggal 15 Mei 2016 disertai hak dan kewajiban para pihak.

Pada tanggal 11 Mei 2016, telah ditandatangani Berita Acara Serah Terima Gedung Menara Mandiri 2 dan Pengelolaan Gedung Menara Mandiri 1 dari PT Duta Anggada Realty Tbk. kepada PT Bank Mandiri (Persero) Tbk. Saat ini Pengelolaan Gedung Menara Mandiri 1 dan Gedung Menara Mandiri 2 dilakukan oleh PT Bumi Daya Plaza dalam bentuk Kerjasama Pemanfaatan Sementara untuk tahun 2016 sampai dengan 2021.

**b. Revaluasi Tahun 2015 - 2016**

Berdasarkan Peraturan Menteri Keuangan Republik Indonesia (PMK) No. PMK/191 tanggal 15 Oktober 2015, dengan perubahan pertama melalui Peraturan Menteri Keuangan No. 233/PMK.03/2015 tanggal 21 Desember 2015 dan perubahan kedua Peraturan Menteri Keuangan No. 29/PMK.03/2016 tanggal 19 Februari 2016, Grup telah menugaskan perusahaan jasa penilai terdaftar untuk melaksanakan penilaian (revaluasi) aset tetap atas tanah.

Penilaian atas tanah dilakukan oleh penilai independen eksternal Kantor Jasa Penilai Publik (KJPP) Amin, Nirwan, Alfiantori dan Rekan (ANA) dan KJPP Muttaqin, Bambang, Purwanto, Rozak, Uswatun dan Rekan (MBPRU). Penilaian dilakukan sesuai dengan dan tunduk kepada ketentuan-ketentuan dari Konsep dan Prinsip Umum Penilaian (KPUP) poin 17 dalam Standar Penilaian Indonesia (SPI) tahun 2015.

Dalam pengukuran nilai wajar tanah, KJPP memperhitungkan kemampuan peserta pasar untuk menghasilkan manfaat ekonomi dengan penggunaan tertinggi dan terbaik atas aset atau dengan menjual aset ke peserta pasar lain yang akan menggunakan aset pada kondisi tertinggi dan penggunaan terbaik. Metode penilaian yang digunakan oleh KJPP adalah pendekatan pasar dan pendekatan biaya.

## 18. ASET TETAP (lanjutan)

### b. Revaluasi Tahun 2015 - 2016 (lanjutan)

Berdasarkan Laporan Penilaian dari KJPP MBPRU tanggal 21 Desember 2015 (Entitas Anak) dan 11 April 2016 (Bank) serta KJPP ANA tanggal 13 April 2016 (Bank), nilai aset tetap berikut mengalami kenaikan nilai adalah sebagai berikut:

| Aset tetap | Nilai pasar | Nilai buku | Kenaikan nilai (sebelum pajak) |
|---|---|---|---|
| Tanah | 28.822.150 | 2.880.116 | 25.942.034 |

Untuk menentukan nilai pasar tersebut, KJPP ANA dan KJPP MBPRU menggunakan metodologi penilaian Pendekatan Pasar (*Market Approach*) SPI 2015-KPUP 17 dengan metode perbandingan langsung.

Hasil revaluasi aset tetap untuk Bank tersebut telah disetujui oleh Direktorat Jenderal Pajak (DJP) melalui Kepala Kantor Wilayah DJP Wajib Pajak Besar melalui Surat Keputusan No. KEP-418/WPJ.19/2016 tanggal 25 Mei 2016. Hasil revaluasi aset tetap Entitas Anak juga telah disetujui oleh DJP pada tanggal 8 Januari 2016.

**Revaluasi Tahun 2019**

Ditahun 2019, Bank melakukan penilaian kembali atas tanah. Penilaian atas tanah dilakukan oleh penilaian independen eksternal Kantor Jasa Penilaian Publik (KJPP) Yanuar Bey dan Rekan dan KJPP Iwan Bachron dan Rekan. Penilaian dilakukan sesuai dengan dan tunduk kepada ketentuan-ketentuan dari Konsep dan prinsip Umum Penilaian poin 17 dalam Standar Penilaian Indonesia (SPI) tahun 2018.

Dalam pengukuran nilai wajar tanah, KJPP memperhitungkan kemampuan peserta pasar untuk menghasilkan manfaat ekonomi dengan penggunaan tertinggi dan terbaik atas aset atau dengan menjual aset ke peserta pasar lain yang akan menggunakan aset pada kondisi tertinggi dan penggunaan terbaik. Metode penilaian yang digunakan oleh KJPP adalah pendekatan pasar, pendekatan pendapatan dan pendekatan biaya.

Berdasarkan Laporan Penilaian dari KJPP Yanuar Bey tanggal 08 Juli 2019 dan KJPP Iwan Bachron tanggal 09 Agustus 2019, nilai aset tetap berikut kenaikan nilainya adalah sebagai berikut:

| Aset tetap | Nilai pasar | Nilai buku | Kenaikan nilai (sebelum pajak) |
|---|---|---|---|
| Tanah | 33.596.578 | 29.725.630 | 3.870.948 |

Untuk menentukan nilai pasar tersebut, KJPP Yanuar Bey dan KJPP Iwan Bachron menggunakan metodologi penilaian Pendekatan Pasar (*Market Approach*) SPI 2018-KPUP 15.2 dengan metode perbandingan langsung.

## 18. ASET TETAP (lanjutan)

**Lain-lain (lanjutan)**

c. Penilaian pada nilai wajar aset yang dimiliki Bank pada tanggal 31 Desember 2019 dan 2018 adalah untuk tanah dengan menggunakan revaluasi, sedangkan untuk bangunan menggunakan Nilai Jual Objek Pajak (NJOP). Pada tanggal 31 Desember 2019, nilai revaluasi tanah dan NJOP bangunan yang dimiliki Grup masing-masing sebesar Rp34.443.470 dan Rp4.860.975. Pada tanggal 31 Desember 2018, nilai revaluasi tanah dan NJOP bangunan yang dimiliki Bank masing-masing bernilai Rp30.299.138 dan Rp4.839.211.

d. Nilai tanah Bank berdasarkan model biaya pada tanggal 31 Desember 2019 dan 2018 adalah masing-masing sebesar Rp3.335.700 dan Rp3.047.431.

Tabel di bawah ini menyajikan instrumen non-keuangan yang diakui pada nilai wajar berdasarkan hierarki yang digunakan Bank untuk menentukan dan mengungkapkan nilai wajar dari instrumen non-keuangan:

(i) Tingkat 1 : Dikutip dari harga pasar aktif untuk aset atau liabilitas yang identik;
(ii) Tingkat 2 : Teknik valuasi dimana seluruh input yang memiliki efek signifikan terhadap nilai wajar yang tercatat dapat diobservasi baik secara langsung atau tidak langsung;
(iii) Tingkat 3 : Teknik valuasi dimana seluruh input yang memiliki efek signifikan terhadap nilai wajar yang tercatat tidak dapat diobservasi dari data pasar.

| | 31 Desember 2019 | | | |
|---|---|---|---|---|
| | **Tingkat 1** | **Tingkat 2** | **Tingkat 3** | **Nilai Wajar** |
| Tanah | - | 34.443.470 | - | 34.443.470 |

| | 31 Desember 2018 | | | |
|---|---|---|---|---|
| | **Tingkat 1** | **Tingkat 2** | **Tingkat 3** | **Nilai Wajar** |
| Tanah | - | 30.299.138 | - | 30.299.138 |

Nilai wajar tingkat 2 dari tanah dihitung dengan menggunakan pendekatan perbandingan harga pasar dan estimasi pendapatan dan biaya yang dihasilkan oleh aset. Harga pasar dari tanah yang paling mendekati disesuaikan dengan perbedaan atribut utama seperti ukuran aset, lokasi dan penggunaan aset. Input yang paling signifikan dalam pendekatan penilaian ini adalah asumsi harga per meter.

e. Hak atas tanah diperoleh berdasarkan Sertifikat Hak Guna Bangunan (“HGB”) yang dapat diperbaharui dengan masa yang akan berakhir antara tahun 2020 sampai tahun 2042. Mengacu pada praktik di masa lampau, Grup memiliki keyakinan dapat memperpanjang HGB tersebut.

## 18. ASET TETAP (lanjutan)

**Lain-lain (lanjutan)**

f. Pada tanggal 31 Desember 2019, Bank Mandiri telah mengasuransikan aset tetap (tidak termasuk hak atas tanah, aset dalam penyelesaian dan aset sewa) untuk menutupi kemungkinan kerugian terhadap risiko kebakaran, pencurian dan bencana alam kepada PT Asuransi Adira Dinamika, PT Asuransi Wahana Tata, PT Caraka Mulia, PT Estika Jasatama, PT Krida Upaya Tunggal dan PT Asuransi Bina Dana Artha, keseluruhannya adalah pihak ketiga, PT Asuransi Jasa Indonesia (Persero), PT Mandiri AXA General Insurance, PT Asuransi Staco Mandiri dan PT Asuransi Jasaraharja Putera, PT Asuransi Tugu Pratama Indonesia dan PT Asuransi Kredit Indonesia, keseluruhannya adalah pihak berelasi, dengan nilai jumlah pertanggungan asuransi berkisar Rp16.596.036 (31 Desember 2018: Rp16.425.126). Manajemen berpendapat bahwa nilai pertanggungan tersebut telah memadai untuk menutupi kemungkinan kerugian yang terjadi atas aset tetap yang dipertanggungkan.

g. Aset tetap yang telah terdepresiasi penuh namun masih digunakan oleh Bank Mandiri antara lain berupa mesin-mesin kantor, peralatan percetakan, peralatan kantor dan perumahan.

h. Manajemen berpendapat tidak terdapat indikasi penurunan nilai atas aset tetap yang dimiliki Bank pada tanggal 31 Desember 2019 dan 2018.

## 19. ASET TIDAK BERWUJUD

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Perangkat lunak | 2.898.169*) | 2.341.611*) |
| *Goodwill* | 423.115 | 423.115 |
| | **3.321.284** | **2.764.726** |

*) Setelah dikurangi nilai amortisasi sebesar masing-masing Rp3.793.603 dan Rp3.198.980 pada tanggal 31 Desember 2019 dan 2018.

Perangkat lunak diamortisasi selama umur ekonomis yaitu 5 tahun (lihat Catatan 2.r.i).

Pada tanggal 31 Desember 2019 dan 2018, termasuk dalam perangkat lunak adalah aset dalam penyelesaian masing-masing sebesar Rp1.037.146 dan Rp956.490. Estimasi persentase tingkat penyelesaian perangkat lunak pada tanggal 31 Desember 2019 adalah berkisar 5,00% - 95,00% (31 Desember 2018: 5,00% - 95,00%).

*Goodwill* merupakan selisih antara nilai perolehan dan nilai wajar dari aset bersih Entitas Anak yang diakuisisi. Secara berkala *goodwill* dievaluasi terhadap penurunan nilai. Pada tanggal 31 Desember 2019 dan 2018, tidak terdapat penurunan nilai atas *goodwill*.

## 20. ASET LAIN-LAIN

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Pendapatan yang masih akan diterima | 4.544.578 | 4.300.584 |
| Tagihan atas obligasi pemerintah yang diagunkan | 1.645.380 | 1.659.116 |
| Piutang transaksi nasabah | 1.283.244 | 1.017.064 |
| Penjualan efek-efek yang masih akan diterima | 75.789 | 677.840 |
| Tagihan terkait dengan transaksi ATM dan kartu kredit | 594.136 | 573.310 |
| Aset *Ijarah* | 296.407 | 498.709 |
| Tagihan kepada pemegang polis | 147.437 | 475.184 |
| Tagihan dari reksadana | 369.622 | 306.986 |
| Agunan yang diambil alih - setelah dikurangi penyisihan penurunan nilai realisasi bersih masing-masing sebesar Rp9.847 dan Rp9.850 pada tanggal 31 Desember 2019 dan 2018 | 297.048 | 295.237 |
| Properti terbengkalai - setelah dikurangi penyisihan penurunan nilai realisasi bersih masing-masing sebesar RpNihil dan Rp615 pada tanggal 31 Desember 2019 dan 2018 | 87.202 | 90.679 |
| Lain-lain | 3.452.274 | 5.009.235 |
| Total | 12.793.117 | 14.903.944 |
| Mata uang asing | | |
| Tagihan atas obligasi pemerintah yang diagunkan (Catatan 62B.(iv)) | 1.909.265 | 1.840.188 |
| Pendapatan yang masih akan diterima (Catatan 62B.iv)) | 848.545 | 950.739 |
| Penjualan efek-efek yang masih akan diterima (Catatan 62B.(iv)) | - | 153.497 |
| Aset *Ijarah* | 71.110 | 108.391 |
| Piutang transaksi nasabah (Catatan 62B.(iv)) | 32.244 | 8.110 |
| Tagihan kepada pemegang polis (Catatan 62B.(iv)) | 127 | 1.857 |
| Tagihan terkait dengan transaksi ATM dan kartu kredit (Catatan 62B.(iv)) | 1.561 | 628 |
| Lain-lain | 1.717.442 | 1.288.963 |
| Total | 4.580.294 | 4.352.373 |
| | 17.373.411 | 19.256.317 |
| Dikurangi: penyisihan/kerugian | (623.357) | (598.662) |
| **Neto** | **16.750.054** | **18.657.655** |

Pendapatan yang masih akan diterima terdiri dari bunga yang masih akan diterima dari penempatan, efek-efek, obligasi pemerintah, kredit yang diberikan serta provisi dan komisi yang masih akan diterima.

Piutang transaksi nasabah terutama merupakan piutang yang timbul dari transaksi perdagangan efek Entitas Anak. Pada tanggal 31 Desember 2019 dan 2018, termasuk di dalam piutang transaksi nasabah adalah piutang yang mengalami penurunan nilai masing-masing sebesar Rp10.611 dan Rp12.602.

Tagihan dari reksadana terkait dengan transaksi piutang portofolio efek dari kontrak *unit-link,* dari reksadana kepada Entitas Anak.

Tagihan terkait dengan transaksi ATM dan kartu kredit terdiri dari tagihan atas transaksi ATM dalam jaringan ATM Bersama, Prima dan *Link* dan tagihan atas Visa, *Master Card* dan JCB untuk transaksi kartu kredit.

## 20. ASET LAIN-LAIN (lanjutan)

Tagihan atas Obligasi Pemerintah yang diagunkan merupakan tagihan terkait transaksi *repo to maturity* dengan pihak ketiga, dimana Bank Mandiri telah mengalihkan VR0031 dengan nilai nominal sebesar Rp600.000, FR0031 dengan nilai nominal sebesar Rp1.000.000, ROI 23NN dengan nilai nominal sebesar USD37.000.000, ROI 24 dengan nilai nominal sebesar USD40.940.000 dan ROI 25 dengan nilai nominal sebesar USD50.000.000 dan kemudian mencatat tagihan sebesar nilai tunai (*cash value*) dari VR0031, ROI 23NN, ROI 24 dan ROI 25 tersebut (lihat Catatan 36e). Tagihan ini akan diselesaikan secara neto dengan penyelesaian liabilitas Bank Mandiri kepada *counterparty* sebesar Rp600.000 pada tanggal jatuh tempo 25 Juli 2020, USD58.810.428 pada tanggal jatuh tempo 15 November 2020, sebesar USD24.926.000 pada tanggal jatuh tempo 11 Januari 2023, USD31.270.000 pada tanggal jatuh tempo 15 Januari 2024 dan USD34.782.000 pada tanggal jatuh tempo 15 Januari 2025.

Tagihan kepada pemegang polis merupakan tagihan Entitas Anak kepada pemegang polis atas premi produk non *unit-link* pemegang polis.

Penjualan efek-efek yang masih harus diterima merupakan tagihan yang timbul dari transaksi penjualan efek-efek yang jatuh tempo penyelesaiannya masing-masing pada tanggal 2 Januari 2020 dan 4 Januari 2019.

Lain-lain terutama terdiri dari rekening antar kantor, berbagai macam tagihan dari transaksi kepada pihak ketiga dalam rangka transaksi, antara lain transaksi kliring dan lain-lain.

Mutasi penyisihan kerugian aset lain-lain adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Saldo awal tahun | 598.662 | 617.790 |
| Penyisihan selama tahun berjalan (Catatan 46) | 4.544 | 56.222 |
| Lain-lain*) | 20.151 | (75.350) |
| **Saldo akhir tahun** | **623.357** | **598.662** |

*) Termasuk selisih kurs karena penjabaran mata uang asing.

Manajemen berpendapat bahwa total penyisihan kerugian aset lain-lain telah memadai.

## 21. SIMPANAN NASABAH - GIRO DAN GIRO *WADIAH*

a. Berdasarkan mata uang, pihak berelasi dan pihak ketiga:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Pihak berelasi (Catatan 56) | 44.306.890 | 37.761.744 |
| Pihak ketiga | 132.036.012 | 109.703.494 |
| Total | 176.342.902 | 147.465.238 |
| Mata uang asing | | |
| Pihak berelasi (Catatan 56) | 15.811.607 | 13.399.744 |
| Pihak ketiga | 55.289.758 | 38.958.774 |
| Total (Catatan 62B.(iv)) | 71.101.365 | 52.358.518 |
| | **247.444.267** | **199.823.756** |

Termasuk di dalam saldo simpanan giro adalah giro *wadiah* masing-masing sebesar Rp11.510.301 dan Rp8.704.173 pada tanggal 31 Desember 2019 dan 2018.

## 21. SIMPANAN NASABAH - GIRO DAN GIRO *WADIAH* (lanjutan)

b. Tingkat suku bunga rata-rata (*cost of funds*) dan kisaran bagi hasil selama tahun berjalan:

Tingkat suku bunga rata-rata (*cost of funds*) per tahun:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | 2,51% | 2,13% |
| Mata uang asing | 0,76% | 0,40% |

Kisaran bagi hasil giro *wadiah* per tahun:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | 0,37% - 0,79% | 0,36% - 0,79% |
| Mata uang asing | 0,09% - 0,79% | 0,09% - 0,79% |

c. Giro yang dibekukan dan diblokir sebagai jaminan atas bank garansi, kredit yang diberikan, fasilitas pembayaran transaksi perdagangan (*letter of credit* yang tidak dapat dibatalkan) dan untuk tujuan lain pada tanggal 31 Desember 2019 dan 2018 adalah masing-masing sebesar Rp8.943.540 dan Rp6.201.073 (Catatan 12B.c dan 31e).

## 22. SIMPANAN NASABAH - TABUNGAN DAN TABUNGAN *WADIAH*

a. Berdasarkan mata uang, jenis, pihak berelasi dan pihak ketiga:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Pihak berelasi (Catatan 56) | | |
| Tabungan Mandiri | 2.159.305 | 2.521.396 |
| Pihak ketiga | | |
| Tabungan Mandiri | 294.789.160 | 277.179.232 |
| Tabungan Mandiri Haji | 298.882 | 361.914 |
| Total | 297.247.347 | 280.062.542 |
| Mata uang asing | | |
| Pihak berelasi (Catatan 56) | | |
| Tabungan Mandiri | 1.148.455 | 1.015.637 |
| Pihak ketiga | | |
| Tabungan Mandiri | 26.092.270 | 26.204.174 |
| Total (Catatan 62B.(iv)) | 27.240.725 | 27.219.811 |
| | **324.488.072** | **307.282.353** |

Termasuk di dalam saldo simpanan tabungan adalah tabungan *wadiah* masing-masing sebesar Rp5.126.726 dan Rp3.751.591 pada tanggal 31 Desember 2019 dan 2018.

b. Tingkat suku bunga rata-rata (*cost of funds*) per tahun:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | 1,04% | 1,13% |
| Mata uang asing | 0,40% | 0,33% |

## 22. SIMPANAN NASABAH - TABUNGAN DAN TABUNGAN *WADIAH* (lanjutan)

c. Pada tanggal 31 Desember 2019 dan 2018, jumlah tabungan yang dibekukan dan diblokir sebagai jaminan atas kredit yang diberikan dan untuk tujuan lain masing-masing sebesar Rp11.493.253 dan Rp6.153.268 (Catatan 12B.c).

## 23. SIMPANAN NASABAH - DEPOSITO BERJANGKA

a. Berdasarkan mata uang, pihak berelasi dan pihak ketiga:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Pihak berelasi (Catatan 56) | 30.081.000 | 33.786.152 |
| Pihak ketiga | 212.034.840 | 188.213.027 |
| Total | 242.115.840 | 221.999.179 |
| Mata uang asing | | |
| Pihak berelasi (Catatan 56) | 4.051.147 | 6.976.710 |
| Pihak ketiga | 32.009.019 | 29.926.895 |
| Total (Catatan 62B.(iv)) | 36.060.166 | 36.903.605 |
| | **278.176.006** | **258.902.784** |

Termasuk dalam simpanan nasabah - deposito berjangka adalah *negotiable certificate of deposit* masing-masing sebesar RpNihil dan Rp336.838 pada tanggal 31 Desember 2019 dan 2018.

Total beban bunga yang belum diamortisasi untuk sertifikat deposito pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar RpNihil dan Rp23.162.

b. Berdasarkan jangka waktu:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| 1 bulan | 80.114.735 | 83.035.879 |
| 3 bulan | 122.716.579 | 128.897.885 |
| 6 bulan | 15.640.679 | 5.805.798 |
| 12 bulan | 22.228.549 | 3.196.865 |
| Lebih dari 12 bulan | 1.415.298 | 1.062.752 |
| Total | 242.115.840 | 221.999.179 |
| Mata uang asing | | |
| 1 bulan | 18.925.610 | 17.757.452 |
| 3 bulan | 11.731.579 | 9.283.648 |
| 6 bulan | 3.064.699 | 7.625.821 |
| 12 bulan | 2.126.744 | 1.931.902 |
| Lebih dari 12 bulan | 211.534 | 304.782 |
| Total (Catatan 62B.(iv)) | 36.060.166 | 36.903.605 |
| | **278.176.006** | **258.902.784** |

## 23. SIMPANAN NASABAH - DEPOSITO BERJANGKA (lanjutan)

c. Berdasarkan sisa waktu hingga jatuh tempo:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Kurang dari 1 bulan | 124.945.068 | 114.738.061 |
| 1 - 3 bulan | 88.117.526 | 97.681.724 |
| 3 - 6 bulan | 10.463.449 | 4.716.025 |
| 6 - 12 bulan | 17.159.139 | 4.112.310 |
| Lebih dari 12 bulan | 1.430.658 | 751.059 |
| Total | 242.115.840 | 221.999.179 |
| Mata uang asing | | |
| Kurang dari 1 bulan | 22.346.185 | 22.398.379 |
| 1 - 3 bulan | 10.606.003 | 9.087.378 |
| 3 - 6 bulan | 1.578.258 | 3.982.255 |
| 6 - 12 bulan | 1.499.032 | 1.081.019 |
| Lebih dari 12 bulan | 30.688 | 354.574 |
| Total (Catatan 62B.(iv)) | 36.060.166 | 36.903.605 |
| | **278.176.006** | **258.902.784** |

d. Tingkat suku bunga rata-rata (*cost of funds*) per tahun:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | 5,97% | 5,49% |
| Mata uang asing | 2,23% | 1,38% |

e. Pada tanggal 31 Desember 2019 dan 2018, jumlah deposito berjangka yang dibekukan dan diblokir sebagai jaminan atas kredit yang diberikan dan untuk tujuan lain masing-masing sebesar Rp34.689.121 dan Rp30.367.572 (Catatan 12B.c).

## 24. SIMPANAN DARI BANK LAIN - GIRO, GIRO *WADIAH* DAN TABUNGAN

a. Berdasarkan mata uang, pihak berelasi dan pihak ketiga:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Giro dan giro *wadiah* | | |
| Pihak berelasi (Catatan 56) | | |
| Rupiah | 40.077 | 7.074 |
| Mata uang asing (Catatan 62B.(iv)) | 108.480 | 779.939 |
| | 148.557 | 787.013 |
| Pihak ketiga | | |
| Rupiah | 898.647 | 1.238.888 |
| Mata uang asing (Catatan 62B.(iv)) | 1.114.593 | 779.557 |
| | 2.013.240 | 2.018.445 |
| Total | 2.161.797 | 2.805.458 |

## 24. SIMPANAN DARI BANK LAIN - GIRO, GIRO *WADIAH* DAN TABUNGAN (lanjutan)

a. Berdasarkan mata uang, pihak berelasi dan pihak ketiga (lanjutan):

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Tabungan | | |
| Pihak ketiga | | |
| Rupiah | 5.586.458 | 1.032.913 |
| Mata uang asing (Catatan 62B.(iv)) | 13 | 13 |
| Total | 5.586.471 | 1.032.926 |
| | **7.748.268** | **3.838.384** |

Termasuk dalam simpanan dari bank lain - giro adalah giro *wadiah* masing-masing sebesar Rp67.135 dan Rp78.245 pada tanggal 31 Desember 2019 dan 2018.

b. Tingkat suku bunga rata-rata (*cost of funds*) dan kisaran bagi hasil per tahun:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Tingkat suku bunga rata-rata (*cost of funds*) per tahun: | | |
| Giro dan giro *wadiah* | | |
| Rupiah | 2,51% | 2,13% |
| Mata uang asing | 0,76% | 0,40% |
| Tabungan | | |
| Rupiah | 1,04% | 1,13% |
| Mata uang asing | 0,40% | 0,33% |
| Kisaran bagi hasil giro *wadiah* per tahun: | | |
| Rupiah | 0,73% - 0,79% | 0,69% - 0,79% |

c. Pada tanggal 31 Desember 2019 dan 2018, giro, giro *wadiah* dan tabungan dari bank lain yang menjadi jaminan atas kredit yang diberikan dan bank garansi masing-masing sebesar Rp4.429 dan Rp5.083 (Catatan 12B.c dan 31e).

## 25. SIMPANAN DARI BANK LAIN - *INTER-BANK CALL MONEY*

a. Berdasarkan mata uang:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Pihak ketiga: | | |
| Rupiah | - | 2.300.000 |
| Mata uang asing (Catatan 62B.(iv)) | 219.360 | 6.172.197 |
| **Total** | **219.360** | **8.472.197** |

## 25. SIMPANAN DARI BANK LAIN - *INTER-BANK CALL MONEY* (lanjutan)

b. Berdasarkan sisa waktu hingga jatuh tempo:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Kurang dari 1 bulan | - | 2.300.000 |
| Lebih dari 1 bulan | - | - |
| Total | - | 2.300.000 |
| Mata uang asing | | |
| Kurang dari 1 bulan | 159.534 | 5.388.030 |
| Lebih dari 1 bulan | 59.826 | 784.167 |
| Total (Catatan 62B.(iv)) | 219.360 | 6.172.197 |
| | **219.360** | **8.472.197** |

c. Tingkat suku bunga rata-rata (*cost of funds*) per tahun:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | 5,70% | 5,12% |
| Mata uang asing | 2,36% | 1,87% |

## 26. SIMPANAN DARI BANK LAIN - DEPOSITO BERJANGKA

a. Berdasarkan mata uang:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Pihak berelasi (Catatan 56) | - | 116.958 |
| Pihak ketiga | 3.386.121 | 2.946.642 |
| Total | 3.386.121 | 3.063.600 |
| Mata uang asing | | |
| Pihak ketiga(Catatan 62B.(iv)) | 2.044.117 | 1.119.634 |
| | **5.430.238** | **4.183.234** |

Termasuk dalam simpanan dari bank lain - deposito berjangka adalah *negotiable certificate of deposit* masing-masing sebesar RpNihil dan Rp491.222 pada tanggal 31 Desember 2019 dan 2018.

Total beban bunga yang belum diamortisasi untuk sertifikat deposito pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar RpNihil dan Rp33.779.

## 26. SIMPANAN DARI BANK LAIN - DEPOSITO BERJANGKA (lanjutan)

b. Berdasarkan jangka waktu:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| 1 bulan | 2.464.644 | 1.913.526 |
| 3 bulan | 210.624 | 634.891 |
| 6 bulan | 970 | 8.935 |
| 12 bulan | 709.883 | 15.025 |
| Lebih dari 12 bulan | - | 491.223 |
| Total | 3.386.121 | 3.063.600 |
| Mata uang asing | | |
| 1 bulan | - | 832.033 |
| 3 bulan | 1.558.230 | 287.601 |
| 6 bulan | - | - |
| 12 bulan | 69.413 | - |
| Lebih dari 12 bulan | 416.474 | - |
| Total (Catatan 62B.(iv)) | 2.044.117 | 1.119.634 |
| | **5.430.238** | **4.183.234** |

c. Tingkat suku bunga rata-rata (*cost of funds*) per tahun:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | 5,97% | 5,49% |
| Mata uang asing | 2,23% | 1,38% |

d. Pada tanggal 31 Desember 2019 dan 2018, deposito berjangka dari bank lain yang menjadi jaminan atas kredit yang diberikan masing-masing sebesar Rp69.892 dan Rp332.516 (Catatan 12B.c).

## 27. LIABILITAS KEPADA PEMEGANG POLIS PADA KONTRAK *UNIT-LINK*

Akun ini merupakan liabilitas Entitas Anak kepada pemegang polis pada kontrak *unit-link* Entitas Anak yang ditempatkan pada investasi *unit-link*, dengan rincian sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Non-syariah | 22.955.397 | 21.250.821 |
| Syariah | 1.082.261 | 1.106.981 |
| | **24.037.658** | **22.357.802** |

Investasi pemegang polis pada kontrak *unit-link* di atas memiliki *underlying assets* berupa aset keuangan terutama dalam bentuk kas, efek-efek dan obligasi pemerintah. Pada tanggal 31 Desember 2019 dan 2018, investasi pemegang polis tersebut dicatat sesuai dengan jenis aset keuangan dalam laporan posisi keuangan konsolidasian.

Termasuk di dalam investasi pemegang *unit-link* adalah dana pemegang polis dalam mata uang asing pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar USD81.484.916 (nilai penuh) dan USD11.065.072 (nilai penuh).

## 27. LIABILITAS KEPADA PEMEGANG POLIS PADA KONTRAK *UNIT-LINK* (lanjutan)

Rincian dari investasi *unit-link* non-syariah berdasarkan tipe kontrak adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| *Dynamic money* | 14.081.103 | 12.615.791 |
| *Attractive money* | 4.539.564 | 5.148.311 |
| *Progressive money* | 1.928.159 | 1.997.742 |
| *Excellent equity* | 690.323 | 740.172 |
| *Equity Fund Offshore* | 583.457 | 82.300 |
| *Mandiri Golden Offshore* | 277.735 | - |
| *Protected money* | 216.654 | 273.944 |
| *Balance Fund Offshore* | 161.853 | 38.301 |
| *Active money* | 151.214 | 158.092 |
| *Secure money* | 80.385 | 82.901 |
| *Fixed money* | 67.979 | 62.814 |
| *Money market* | 63.615 | 42.392 |
| *Mandiri Flexible Equity Offshore* | 45.694 | - |
| *Mandiri Equity Money* | 27.869 | 838 |
| *Mandiri Multi Asset Balanced Offshore* | 20.336 | - |
| *Mandiri Global Offshore* | 7.919 | - |
| *Money Market CS* | 6.181 | 2.721 |
| *Prime equity* | 5.357 | 4.502 |
| | **22.955.397** | **21.250.821** |

*Dynamic money*
Penempatan dana berbasis ekuitas dengan dasar investasi pada saham yang diperdagangkan di Bursa Efek Indonesia dan instrumen pasar uang melalui Reksa Dana Schroder Dana Prestasi Dinamis.

*Attractive money*
Penempatan dana berbasis ekuitas dengan dasar investasi pada saham dan obligasi yang diperdagangkan di Bursa Efek Indonesia dan instrumen pasar uang melalui Reksa Dana Mandiri Saham Atraktif.

*Progressive money*
Penempatan dana berbasis kombinasi (*balanced fund*) dengan investasi pada saham dan obligasi yang diperdagangkan di Bursa Efek Indonesia dan instrumen pasar uang melalui Reksa Dana Schroder Dana Campuran Progresif.

*Excellent equity*
Penempatan dana berbasis saham dengan dasar investasi pada saham berkapitalisasi kecil (di luar 20 saham berkapitalisasi terbesar) di Bursa Efek Indonesia dan instrumen pasar uang melalui Reksa Dana Mandiri *Dynamic Equity*.

*Equity Fund Offshore*
Reksadana berbasis ekuitas dari pasar luar negeri yang dikelola oleh Entitas Anak.

*Mandiri Golden Offshore*
Reksadana berbasis ekuitas dengan dasar investasinya adalah ekuitas yang diperdagangkan di pasar ekuitas luar negeri.

*Protected money*
Penempatan dana berbasis kombinasi (*balanced fund*) dengan investasi pada saham dan obligasi yang diperdagangkan di Bursa Efek Indonesia dan instrumen pasar uang dengan jangka waktu kurang dari 1 tahun.

## 27. LIABILITAS KEPADA PEMEGANG POLIS PADA KONTRAK *UNIT-LINK* (lanjutan)

*Balance Fund Offshore*
Reksadana yang komposisinya campuran ekuitas dan obligasi dari pasar luar negeri yang dikelola oleh Entitas Anak.

*Active money*
Penempatan dana berbasis kombinasi (*balanced fund*) dengan investasi pada saham dan obligasi yang diperdagangkan di Bursa Efek Indonesia dan instrumen pasar uang melalui Reksa Dana Mandiri Aktif.

*Secure money*
*Secure money* Rupiah merupakan penempatan dana berbasis pendapatan tetap dengan dasar investasi pada surat berharga pendapatan tetap yang diperdagangkan di Bursa Efek Indonesia dan instrumen pasar uang melalui Reksa Dana Schroder Dana Obligasi Mantap. Penempatan dana dalam mata uang Dolar Amerika melalui investasi pada surat berharga dengan pendapatan tetap yang diperdagangkan di Bursa Efek Indonesia dan bursa luar negeri lainnya serta instrumen pasar uang melalui Reksa Dana Investa Dana Dollar Mandiri.

*Fixed money*
Penempatan dana berbasis pendapatan tetap dengan dasar investasi pada obligasi pemerintah Indonesia dan instrumen pasar uang melalui Reksa Dana Mandiri Investa Dana Obligasi II.

*Money market*
Penempatan dana berbasis pasar uang dengan investasi pada instrumen pasar uang yang meliputi deposito berjangka dan surat berharga dengan pendapatan tetap yang diperdagangkan di Bursa Efek Indonesia melalui Reksa Dana Mandiri Investa Pasar Uang.

*Mandiri Flexible Equity Offshore*
Reksadana campuran berbasis ekuitas dan pasar uang pada pasar luar negeri.

*Mandiri Equity Money*
Penempatan dana dengan instrument investasi ekuitas dalam negeri LQ45 melalui reksadana Mandiri Index LQ45 yang dikelola oleh Mandiri Manajemen Investasi.

*Mandiri Multi Asset Balanced Offshore*
Reksadana campuran berbasis pasar uang, ekuitas dan surat berharga pasar luar negeri.

*Mandiri Global Offshore*
Reksadana campuran berbasis ekuitas dan pasar uang pada pasar luar negeri.

*Money market CS*
Penempatan dana berbasis pasar uang dengan investasi pada instrumen pasar uang khususnya deposito berjangka dengan berdasarkan pada prinsip syariah.

*Prime equity*
Penempatan Dana berbasis kombinasi dengan dasar investasi saham yang diperdagangkan di Bursa Efek Indonesia dan instrumen pasar uang melalui reksadana AXA Maestro Saham.

## 27. LIABILITAS KEPADA PEMEGANG POLIS PADA KONTRAK *UNIT-LINK* (lanjutan)

Rincian dari investasi *unit-link* syariah berdasarkan tipe kontrak adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| *Attractive money syariah* | 852.174 | 918.212 |
| *Active money syariah* | 151.515 | 120.446 |
| *Amanah equity syariah* | 53.630 | 43.444 |
| *Advanced commodity syariah* | 24.509 | 24.879 |
| *Amanah Pendapatan Tetap* | 358 | - |
| *Amanah Pasar Uang Syariah* | 75 | - |
| **Total** | **1.082.261** | **1.106.981** |

Dana peserta polis syariah yang ditempatkan sebagai deposito wajib pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar RpNihil dan Rp20.000.

*Attractive money syariah*
Penempatan dana berbasis ekuitas dengan dasar investasi pada saham dan obligasi yang diperdagangkan di Bursa Efek Indonesia dan instrumen pasar uang berdasarkan prinsip syariah melalui Reksa Dana Mandiri Saham Syariah Atraktif.

*Active money syariah*
Penempatan dana berbasis kombinasi (*balanced fund*) dengan dasar investasi pada saham dan obligasi yang diperdagangkan di Bursa Efek Indonesia dan instrumen pasar uang berdasarkan prinsip syariah melalui Reksa Dana Mandiri Berimbang Syariah Aktif.

*Amanah equity syariah*
Penempatan dana berbasis ekuitas dengan dasar investasi pada saham yang diperdagangkan di Bursa Efek Indonesia dan instrumen pasar uang berdasarkan prinsip syariah melalui Reksa Dana BNP Paribas Pesona Amanah.

*Advanced commodity syariah*
Penempatan dana berbasis saham dengan dasar investasi saham yang bergerak pada sektor komoditas dan yang terkait dengan komoditas yang diperdagangkan di Bursa Efek Indonesia dan instrumen pasar uang berdasarkan prinsip syariah melalui Reksa Dana Mandiri Komoditas Syariah Plus.

*Amanah Pasar Uang Syariah*
Reksadana berbasis pendapatan tetap dengan dasar investasinya pasar uang syariah dan efek-efek syariah berpendapatan tetap.

*Amanah Pendapatan Tetap*
Reksadana syariah dengan dasar investasi pada Sukuk atau Surat Berharga Syariah Negara.

## 28. LIABILITAS ATAS EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

| | 31 Desember 2019 | | | | | |
|---|---|---|---|---|---|---|
| | **Jenis efek** | **Nilai nominal** | **Tanggal dimulai** | **Tanggal jatuh tempo** | **Nilai beli kembali** | **Beban bunga yang belum diamortisasi** | **Nilai neto** |
| Rupiah | | | | | | | |
| Pihak ketiga | | | | | | | |
| | FR0078 | 362.000 | 26/12/2019 | 09/01/2020 | 351.634 | 410 | 351.224 |
| | FR0064 | 240.000 | 02/12/2019 | 02/01/2020 | 203.182 | 30 | 203.152 |
| | FR0053 | 215.000 | 26/12/2019 | 09/01/2020 | 200.678 | 233 | 200.445 |
| | FR0070 | 156.000 | 27/12/2019 | 10/01/2020 | 150.319 | 196 | 150.123 |
| | FR0078 | 124.000 | 26/12/2019 | 09/01/2020 | 120.449 | 140 | 120.309 |
| | PBS019 | 100.000 | 16/12/2019 | 13/01/2020 | 101.474 | 178 | 101.296 |
| | PBS019 | 100.000 | 17/12/2019 | 14/01/2020 | 101.238 | 192 | 101.046 |
| | PBS019 | 50.000 | 17/12/2019 | 17/03/2020 | 51.087 | 564 | 50.523 |
| | PBS011 | 15.000 | 16/10/2019 | 15/01/2020 | 15.334 | 33 | 15.301 |
| | PBS014 | 10.000 | 10/12/2019 | 07/01/2020 | 9.502 | 8 | 9.494 |
| Total Rupiah | | 1.372.000 | | | 1.304.897 | 1.984 | 1.302.913 |
| Mata uang asing | | | | | | | |
| Pihak ketiga | | | | | | | |
| | FR0063 | 636.268 | 13/02/2019 | 14/02/2022 | 427.897 | 10.912 | 416.985 |
| | Obligasi INDON-171023 | 277.650 | 03/12/2019 | 03/03/2020 | 301.247 | 700 | 300.547 |
| | Obligasi INDON-080126 | 201.296 | 03/12/2019 | 03/03/2020 | 220.858 | 513 | 220.345 |
| | Obligasi ADGB-030521 | 208.238 | 16/12/2019 | 16/03/2020 | 201.296 | 478 | 200.818 |
| | Obligasi INDON-080126 | 138.825 | 23/12/2019 | 08/01/2020 | 152.335 | 73 | 152.262 |
| | Obligasi INDON-150125 | 118.001 | 26/09/2019 | 15/01/2020 | 124.440 | 402 | 124.038 |
| | Obligasi KUWIB-200322 | 111.060 | 16/12/2019 | 16/03/2020 | 109.106 | 258 | 108.848 |
| | Obligasi INDOIS-280525 | 97.178 | 08/07/2019 | 08/01/2020 | 101.767 | 552 | 101.215 |
| | Obligasi INDON-250422 | 97.178 | 26/09/2019 | 15/01/2020 | 99.536 | 322 | 99.214 |
| | Obligasi INDOIS-290322 | 83.295 | 10/07/2019 | 10/01/2020 | 84.421 | 463 | 83.958 |
| | Obligasi INDON-171023 | 69.413 | 23/12/2019 | 08/01/2020 | 75.157 | 36 | 75.121 |
| | Obligasi ADGB-111022 | 69.413 | 23/12/2019 | 16/09/2020 | 71.274 | 508 | 70.766 |
| | Obligasi INDON-130320 | 69.413 | 10/07/2019 | 10/01/2020 | 71.133 | 390 | 70.743 |
| | Obligasi INDON-150124 | 55.530 | 23/12/2019 | 10/01/2020 | 62.184 | 34 | 62.150 |
| | Obligasi INDON-080126 | 41.648 | 23/12/2019 | 08/01/2020 | 45.701 | 22 | 45.679 |
| | Obligasi INDOIS-200229 | 41.648 | 23/12/2019 | 08/01/2020 | 45.296 | 21 | 45.275 |
| | Obligasi INDON-050521 | 41.648 | 10/07/2019 | 10/01/2020 | 43.285 | 237 | 43.048 |
| | Obligasi KUWIB-200322 | 41.648 | 23/12/2019 | 16/03/2020 | 41.570 | 91 | 41.479 |
| | Obligasi ROI-100924 | 55.530 | 06/03/2019 | 07/03/2022 | 40.333 | - | 40.333 |
| | Obligasi INDON-080126 | 27.765 | 23/12/2019 | 08/01/2020 | 30.467 | 15 | 30.452 |
| | Obligasi INDON-171023 | 27.765 | 10/07/2019 | 10/01/2020 | 30.593 | 168 | 30.425 |
| | Obligasi ROI-290326 | 41.648 | 06/03/2019 | 07/03/2022 | 30.281 | - | 30.281 |
| | Obligasi INDOIS-100924 | 27.765 | 23/12/2019 | 10/01/2020 | 29.393 | 16 | 29.377 |
| | Obligasi INDOIS-290327 | 27.765 | 23/12/2019 | 10/01/2020 | 29.150 | 15 | 29.135 |
| | Obligasi INDON-171023 | 13.883 | 23/12/2019 | 10/01/2020 | 15.034 | 9 | 15.025 |
| | Obligasi PERTM-030522 | 13.883 | 06/03/2019 | 07/03/2022 | 11.623 | - | 11.623 |
| Total mata uang asing (Catatan 62B.(iv)) | | 2.635.354 | | | 2.495.377 | 16.235 | 2.479.142 |
| **Total** | | **4.007.354** | | | **3.800.274** | **18.219** | **3.782.055** |

## 28. LIABILITAS ATAS EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

| | 31 Desember 2018 | | | | | |
|---|---|---|---|---|---|---|
| | Jenis efek | Nilai nominal | Tanggal dimulai | Tanggal jatuh tempo | Nilai beli kembali | Beban bunga yang belum diamortisasi | Nilai neto |
| Rupiah | | | | | | | |
| Pihak berelasi | | | | | | | |
| | FR0061 | 115.000 | 03/10/2018 | 03/01/2019 | 102.275 | 41 | 102.234 |
| Pihak ketiga | | | | | | | |
| | VR0030 | 1.700.000 | 07/12/2018 | 04/01/2019 | 1.635.388 | 947 | 1.634.441 |
| | VR0031 | 1.700.000 | 19/12/2018 | 03/01/2019 | 1.612.657 | 586 | 1.612.071 |
| | VR0031 | 1.500.000 | 07/12/2018 | 04/01/2019 | 1.423.890 | 825 | 1.423.065 |
| | VR0030 | 1.300.000 | 07/12/2018 | 04/01/2019 | 1.250.591 | 725 | 1.249.866 |
| | VR0031 | 1.300.000 | 19/12/2018 | 03/01/2019 | 1.233.208 | 448 | 1.232.760 |
| | VR0031 | 1.250.000 | 19/12/2018 | 03/01/2019 | 1.185.777 | 431 | 1.185.346 |
| | FR0059 | 1.300.000 | 31/12/2018 | 07/01/2019 | 1.159.918 | 1.214 | 1.158.704 |
| | FR0063 | 1.200.000 | 31/12/2018 | 07/01/2019 | 1.053.684 | 1.103 | 1.052.581 |
| | FR0061 | 1.000.000 | 21/12/2018 | 18/01/2019 | 935.861 | 3.072 | 932.789 |
| | FR0063 | 1.000.000 | 26/12/2018 | 02/01/2019 | 876.442 | 153 | 876.289 |
| | FR0070 | 500.000 | 31/12/2018 | 07/01/2019 | 494.281 | 517 | 493.764 |
| | FR0061 | 500.000 | 31/12/2018 | 07/01/2019 | 466.933 | 489 | 466.444 |
| | FR0053 | 250.000 | 12/12/2018 | 09/01/2019 | 249.318 | 386 | 248.932 |
| | FR0061 | 150.000 | 26/12/2018 | 02/01/2019 | 140.188 | 24 | 140.164 |
| | | 14.650.000 | | | 13.718.136 | 10.920 | 13.707.216 |
| Total Rupiah | | 14.765.000 | | | 13.820.411 | 10.961 | 13.809.450 |
| Mata uang asing | | | | | | | |
| Pihak ketiga | | | | | | | |
| | Obligasi ROI 20 | 1.619.188 | 31/12/2018 | 29/03/2019 | 1.449.495 | 11.122 | 1.438.373 |
| | Obligasi SIGB-010619 | 359.500 | 01/10/2018 | 02/01/2019 | 268.788 | 20 | 268.768 |
| | Obligasi INDOIS 25 | 129.420 | 09/10/2018 | 09/01/2019 | 127.791 | 75 | 127.716 |
| | Obligasi INDON-110224 | 143.800 | 26/12/2018 | 26/03/2019 | 124.184 | 947 | 123.237 |
| | Obligasi INDOIS 24 | 125.106 | 09/10/2018 | 09/01/2019 | 123.132 | 72 | 123.060 |
| | Obligasi INDOIS-100924 | 129.420 | 28/12/2018 | 28/03/2019 | 111.331 | 836 | 110.495 |
| | Obligasi INDOIS 26 | 100.660 | 09/10/2018 | 09/01/2019 | 98.055 | 58 | 97.997 |
| | Obligasi ROI 23 NEW | 71.900 | 09/10/2018 | 09/01/2019 | 76.099 | 45 | 76.054 |
| | Obligasi INDOIS-290322 | 86.280 | 28/12/2018 | 28/03/2019 | 72.875 | 547 | 72.328 |
| | Obligasi INDON-130320 | 71.900 | 26/12/2018 | 26/03/2019 | 64.415 | 491 | 63.924 |
| | Obligasi INDOIS-211122 | 71.900 | 26/12/2018 | 26/03/2019 | 60.022 | 458 | 59.564 |
| | Obligasi INDON-150125 | 57.520 | 28/12/2018 | 28/03/2019 | 49.332 | 370 | 48.962 |
| | Obligasi INDOIS-280525 | 57.520 | 28/12/2018 | 28/03/2019 | 48.738 | 366 | 48.372 |
| | Obligasi INDOIS-290327 | 43.140 | 28/12/2018 | 28/03/2019 | 35.853 | 269 | 35.584 |
| | Obligasi INDOIS 27 | 28.760 | 09/10/2018 | 09/01/2019 | 27.275 | 16 | 27.259 |
| | Obligasi INDON-171023 | 28.760 | 28/12/2018 | 28/03/2019 | 25.972 | 195 | 25.777 |
| | Obligasi INDON-110229 | 28.760 | 26/12/2018 | 26/03/2019 | 25.056 | 191 | 24.865 |
| | Obligasi INDON-250422 | 28.760 | 28/12/2018 | 28/03/2019 | 24.518 | 184 | 24.334 |
| | Obligasi ROI 27 | 5.752 | 09/10/2018 | 09/01/2019 | 5.412 | 3 | 5.409 |
| Total mata uang asing (Catatan 62B.(iv)) | | 3.188.046 | | | 2.818.343 | 16.265 | 2.802.078 |
| **Total** | | **17.953.046** | | | **16.638.754** | **27.226** | **16.611.528** |

## 29. LIABILITAS AKSEPTASI

a. Berdasarkan jenis mata uang, pihak berelasi dan pihak ketiga:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Liabilitas kepada bank lain | | |
| Pihak berelasi (Catatan 56) | 1.849.182 | 4.205.778 |
| Pihak ketiga | 2.627.960 | 3.380.566 |
| Liabilitas kepada debitur | | |
| Pihak berelasi (Catatan 56) | 223.444 | 475.412 |
| Pihak ketiga | 568.597 | 636.251 |
| Total | 5.269.183 | 8.698.007 |
| Mata uang asing | | |
| Liabilitas kepada bank lain | | |
| Pihak berelasi (Catatan 56) | 217 | - |
| Pihak ketiga | 4.895.531 | 4.882.355 |
| Liabilitas kepada debitur | | |
| Pihak berelasi (Catatan 56) | 3.512 | 7.610 |
| Pihak ketiga | 111.396 | 300.890 |
| Total (Catatan 62B.(iv)) | 5.010.656 | 5.190.855 |
| | **10.279.839** | **13.888.862** |

b. Berdasarkan jatuh tempo:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Kurang dari 1 bulan | 1.344.635 | 1.872.875 |
| 1 - 3 bulan | 2.039.197 | 3.798.051 |
| 3 - 6 bulan | 1.865.678 | 3.026.255 |
| 6 - 12 bulan | 19.673 | 826 |
| Total | 5.269.183 | 8.698.007 |
| Mata uang asing | | |
| Kurang dari 1 bulan | 1.543.956 | 1.308.948 |
| 1 - 3 bulan | 2.035.902 | 2.263.324 |
| 3 - 6 bulan | 1.386.521 | 1.606.715 |
| 6 - 12 bulan | 44.277 | 11.868 |
| Total (Catatan 62B.(iv)) | 5.010.656 | 5.190.855 |
| | **10.279.839** | **13.888.862** |

## 30. EFEK-EFEK YANG DITERBITKAN

Berdasarkan jenis dan mata uang:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Pihak berelasi (Catatan 56) | | |
| Obligasi | 10.638.100 | 10.013.700 |
| *Subordinated notes syariah mudharabah* | 58.000 | 58.000 |
| Total | 10.696.100 | 10.071.700 |
| Pihak ketiga | | |
| Obligasi | 10.916.570 | 8.672.082 |
| *Subordinated notes syariah mudharabah* | 317.000 | 317.000 |
| Cek perjalanan Mandiri | 65.417 | 66.118 |
| Total | 11.298.987 | 9.055.200 |
| | 21.995.087 | 19.126.900 |
| Mata uang asing (Catatan 62B.(iv)) | | |
| Pihak ketiga | | |
| Obligasi | 10.321.418 | - |
| | 32.316.505 | 19.126.900 |
| Dikurangi: biaya penerbitan yang belum diamortisasi | (71.235) | (37.977) |
| **Neto** | **32.245.270** | **19.088.923** |

### Obligasi

Rupiah

Pada tanggal 21 September 2018, Bank Mandiri menerbitkan Obligasi Berkelanjutan I Bank Mandiri Tahap III Tahun 2018 (“Obligasi Berkelanjutan I Tahap III”) dengan nilai nominal sebesar Rp3.000.000 sebagai berikut:

| Obligasi | Nilai nominal | Tingkat bunga tetap per tahun | Jatuh tempo |
|---|---|---|---|
| Obligasi Berkelanjutan I Tahap III | 3.000.000 | 8,50% | 21 September 2023 |

Obligasi Berkelanjutan I Tahap III ditawarkan dengan nilai 100% (seratus persen) dari jumlah pokok obligasi. Bunga obligasi dibayarkan setiap triwulan, dengan pembayaran bunga pertama dilakukan pada tanggal 21 Desember 2018, sedangkan pembayaran bunga terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 21 September 2023 yang juga merupakan tanggal pelunasan pokok dari obligasi. Pembayaran pokok obligasi dilakukan secara penuh pada saat tanggal jatuh tempo. Wali amanat dari penerbitan Obligasi Berkelanjutan I Tahap III adalah PT Bank Permata Tbk.

Pada tanggal 15 Juni 2017, Bank Mandiri menerbitkan Obligasi Berkelanjutan I Bank Mandiri Tahap II Tahun 2017 (“Obligasi Berkelanjutan I Tahap II”) dengan nilai nominal sebesar Rp6.000.000 yang terdiri atas 4 (empat) seri:

## 30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

### Obligasi (lanjutan)

Rupiah (lanjutan)

| Obligasi | Nilai nominal | Tingkat bunga tetap per tahun | Jatuh tempo |
|---|---|---|---|
| Seri A | 1.000.000 | 8,00% | 15 Juni 2022 |
| Seri B | 3.000.000 | 8,50% | 15 Juni 2024 |
| Seri C | 1.000.000 | 8,65% | 15 Juni 2027 |
| Seri D | 1.000.000 | 7,80% | 15 Juni 2020 |

Obligasi Berkelanjutan I Tahap II Seri A, Seri B dan Seri C ditawarkan dengan nilai 100% (seratus persen) dari jumlah pokok obligasi. Bunga obligasi dibayarkan setiap triwulan, dengan pembayaran bunga pertama dilakukan pada tanggal 15 September 2017 sedangkan pembayaran bunga terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 15 Juni 2022 untuk Seri A, 15 Juni 2024 untuk Seri B dan 15 Juni 2027 untuk Seri C yang juga merupakan tanggal pelunasan pokok dari masing-masing seri obligasi. Obligasi Seri D ditawarkan tanpa bunga dengan harga penawaran senilai 79,3146% (tujuh puluh sembilan koma tiga satu empat enam persen) dari jumlah pokok obligasi, dengan jatuh tempo tanggal 15 Juni 2020. Pembayaran pokok obligasi dilakukan secara penuh pada saat tanggal jatuh tempo. Wali amanat dari penerbitan Obligasi Berkelanjutan I Tahap II adalah PT Bank Tabungan Negara (Persero) Tbk.

Pada tanggal 30 September 2016, Bank Mandiri menerbitkan Obligasi Berkelanjutan I Bank Mandiri Tahap I Tahun 2016 (“Obligasi Berkelanjutan I Tahap I”) dengan nilai nominal sebesar Rp5.000.000 yang terdiri atas 3 (tiga) seri:

| Obligasi | Nilai nominal | Tingkat bunga tetap per tahun | Jatuh tempo |
|---|---|---|---|
| Seri A | 1.100.000 | 7,95% | 30 September 2021 |
| Seri B | 1.500.000 | 8,50% | 30 September 2023 |
| Seri C | 2.400.000 | 8,65% | 30 September 2026 |

Bunga Obligasi Berkelanjutan I Tahap I dibayarkan setiap triwulan, dengan pembayaran bunga pertama dilakukan pada tanggal 30 Desember 2016 sedangkan pembayaran bunga obligasi terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 30 September 2021 untuk Seri A, 30 September 2023 untuk Seri B dan 30 September 2026 untuk Seri C yang juga merupakan tanggal pelunasan pokok dari masing-masing seri obligasi. Wali amanat dari penerbitan Obligasi Berkelanjutan I Tahap I adalah PT Bank Tabungan Negara (Persero) Tbk.

Selama berlakunya jangka waktu Obligasi dan sebelum dilunasinya jumlah terhutang, Bank Mandiri 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 izin dan persetujuan (baik dari pemerintah ataupun lainnya) dan melakukan hal-hal yang diwajibkan peraturan perundang-undangan Republik Indonesia.

Bank Mandiri 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 Mandiri.

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.

## 30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

### Obligasi (lanjutan)

Rupiah (lanjutan)

Pada tanggal 31 Desember 2019 dan 2018, peringkat Obligasi Berkelanjutan I Tahap III, II dan Tahap I menurut Pefindo adalah idAAA (*triple* A).

Pada tanggal 18 November 2019, Entitas Anak (Bank Mandiri Taspen) menerbitkan dan mendaftarkan Obligasi I Berkelanjutan Tahap I tahun 2019 ke Bursa Efek Indonesia dengan nilai nominal sebesar Rp1.000.000 yang terdiri atas 2 (dua) seri:

| Obligasi | Nilai nominal | Tingkat bunga tetap per tahun | Jatuh tempo |
|---|---|---|---|
| Seri A | 700.000 | 7,90% | 26 November 2022 |
| Seri B | 300.000 | 8,20% | 26 November 2024 |

Bunga obligasi dibayarkan setiap triwulanan, dengan pembayaran bunga pertama dilakukan pada tanggal 26 Februari 2020, sedangkan pembayaran bunga 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 obligasi.

Wali amanat dari penerbitan Obligasi Berkelanjutan I Tahap I Bank Mantap tahun 2019 adalah PT Bank Permata Tbk. Pada tanggal 31 Desember 2019 peringkat Obligasi Berkelanjutan I Tahap I Bank Mantap tahun 2019 menurut PT Fitch Rating Indonesia adalah AA (idn).

Pada tanggal 11 Juli 2017, Entitas Anak (Bank Mandiri Taspen) menerbitkan dan mendaftarkan Obligasi I Bank Mantap tahun 2017 ke Bursa Efek Indonesia dengan nilai nominal sebesar Rp2.000.000 yang terdiri atas 2 (dua) seri:

| Obligasi | Nilai nominal | Tingkat bunga tetap per tahun | Jatuh tempo |
|---|---|---|---|
| Seri A | 1.500.000 | 8,50% | 11 Juli 2020 |
| Seri B | 500.000 | 8,75% | 11 Juli 2022 |

Bunga obligasi dibayarkan setiap triwulanan, dengan pembayaran bunga pertama dilakukan pada tanggal 11 Oktober 2017, sedangkan pembayaran bunga 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 obligasi.

Wali amanat dari penerbitan Obligasi I Bank Mantap tahun 2017 adalah PT Bank Tabungan Negara (Persero) Tbk. Pada tanggal 31 Desember 2019 dan 2018, peringkat Obligasi I Bank Mantap tahun 2017 menurut PT Fitch Rating Indonesia adalah AA (idn).

Selama berlakunya jangka waktu obligasi dan sebelum dilunasinya jumlah terhutang, Entitas Anak 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 izin dan persetujuan (baik dari pemerintah ataupun lainnya) dan melakukan hal-hal yang diwajibkan peraturan perundang-undangan Republik Indonesia.

## 30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

### Obligasi (lanjutan)

Rupiah (lanjutan)

Pada tanggal 26 Juli 2019, Entitas Anak (Mandiri Tunas Finance) menerbitkan dan mendaftarkan Obligasi Berkelanjutan IV Mandiri Tunas Finance Tahap II Tahun 2019 (”Obligasi Berkelanjutan IV Tahap II”) ke Bursa Efek Indonesia dengan nilai nominal sebesar Rp2.000.000 yang terdiri atas 2 (dua) seri:

| Obligasi | Nilai nominal | Tingkat bunga tetap per tahun | Jatuh tempo |
|---|---|---|---|
| Seri A | 1.342.000 | 8,90% | 26 Juli 2022 |
| Seri B | 658.000 | 9,50% | 26 Juli 2024 |

Wali amanat dari penerbitan Obligasi Berkelanjutan IV Tahap II adalah PT Bank Rakyat Indonesia (Persero) Tbk.

Pada tanggal 8 Januari 2019, Entitas Anak (Mandiri Tunas Finance) menerbitkan dan mendaftarkan Obligasi Berkelanjutan IV Mandiri Tunas Finance Tahap I Tahun 2019 (“Obligasi Berkelanjutan IV Tahap I”) ke Bursa Efek Indonesia dengan nilai nominal sebesar Rp1.000.000 yang terdiri atas 2 (dua) seri:

| Obligasi | Nilai nominal | Tingkat bunga tetap per tahun | Jatuh tempo |
|---|---|---|---|
| Seri A | 800.000 | 9,40% | 8 Januari 2022 |
| Seri B | 200.000 | 9,75% | 8 Januari 2024 |

Wali amanat dari penerbitan Obligasi Berkelanjutan IV Tahap I adalah PT Bank Rakyat Indonesia (Persero) Tbk.

Dalam perjanjian perwaliamanatan, diatur beberapa pembatasan yang harus dipenuhi oleh Entitas Anak, antara lain memberikan jaminan fidusia berupa piutang pembiayaan konsumen dan rasio jumlah pinjaman terhadap ekuitas tidak melebihi rasio 10:1. Selain itu, selama pokok obligasi belum dilunasi, Entitas Anak tidak diperkenankan, antara lain melakukan penggabungan usaha kecuali dilakukan pada bidang usaha yang sama serta menjual atau mengalihkan lebih dari 50% aset Entitas Anak kecuali untuk kegiatan usaha Entitas Anak sehari-hari.

Peringkat Obligasi Berkelanjutan IV Tahap II dan Tahap I menurut Pefindo pada tanggal 31 Desember 2019 adalah idAA+ (*double A plus*).

Pada tanggal 6 Juni 2017, Entitas Anak (Mandiri Tunas Finance) menerbitkan dan mendaftarkan Obligasi Berkelanjutan III Mandiri Tunas Finance Tahap II Tahun 2017 (“Obligasi Berkelanjutan III Tahap II”) ke Bursa Efek Indonesia dengan nilai nominal sebesar Rp850.000 yang terdiri atas 2 (dua) seri:

| Obligasi | Nilai nominal | Tingkat bunga tetap per tahun | Jatuh tempo |
|---|---|---|---|
| Seri A | 610.000 | 8,50% | 6 Juni 2020 |
| Seri B | 240.000 | 8,85% | 6 Juni 2022 |

Wali amanat dari penerbitan Obligasi Berkelanjutan III Tahap II adalah PT Bank Mega Tbk.

Pada tanggal 7 Oktober 2016, Entitas Anak (Mandiri Tunas Finance) menerbitkan dan mendaftarkan Obligasi Berkelanjutan III Mandiri Tunas Finance Tahap I Tahun 2016 (“Obligasi Berkelanjutan III Tahap I”) ke Bursa Efek Indonesia dengan nilai nominal sebesar Rp500.000 yang terdiri atas 2 (dua) seri:

| Obligasi | Nilai nominal | Tingkat bunga tetap per tahun | Jatuh tempo |
|---|---|---|---|
| Seri A | 400.000 | 8,20% | 7 Oktober 2019 |
| Seri B | 100.000 | 8,55% | 7 Oktober 2021 |

## 30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

### Obligasi (lanjutan)

Rupiah (lanjutan)

Wali amanat dari penerbitan Obligasi Berkelanjutan III Tahap I adalah PT Bank Mega Tbk.

Dalam perjanjian perwaliamanatan, diatur beberapa pembatasan yang harus dipenuhi oleh Entitas Anak, antara lain memberikan jaminan fidusia berupa piutang pembiayaan konsumen dan rasio jumlah pinjaman terhadap ekuitas tidak melebihi rasio 10:1. Selain itu, selama pokok obligasi belum dilunasi, Entitas Anak tidak diperkenankan, antara lain melakukan penggabungan usaha kecuali dilakukan pada bidang usaha yang sama serta menjual atau mengalihkan lebih dari 50% aset Entitas Anak kecuali untuk kegiatan usaha Entitas Anak sehari-hari.

Peringkat Obligasi Berkelanjutan III Tahap II dan Tahap I menurut Pefindo pada tanggal 31 Desember 2019 dan 2018 adalah idAA+ (*double* A plus).

Pada tanggal 1 Juni 2016, Entitas Anak (Mandiri Tunas Finance) menerbitkan dan mendaftarkan Obligasi Berkelanjutan II Mandiri Tunas Finance Tahap II Tahun 2016 (“Obligasi Berkelanjutan II Tahap II”) ke Bursa Efek Indonesia dengan nilai nominal sebesar Rp1.400.000 yang terdiri atas 2 (dua) seri:

| Obligasi | Nilai nominal | Tingkat bunga tetap per tahun | Jatuh tempo |
|---|---|---|---|
| Seri A | 720.000 | 8,95% | 1 Juni 2019 |
| Seri B | 680.000 | 9,25% | 1 Juni 2021 |

Wali amanat dari penerbitan Obligasi Berkelanjutan II Tahap II adalah PT Bank Mega Tbk.

Pada tanggal 18 Desember 2015, Entitas Anak (PT Mandiri Tunas Finance) menerbitkan dan mendaftarkan Obligasi Berkelanjutan II Mandiri Tunas Finance Tahap I Tahun 2015 (“Obligasi Berkelanjutan II Tahap I”) ke Bursa Efek Indonesia dengan nilai nominal sebesar Rp600.000 yang terdiri atas 2 (dua) seri:

| Obligasi | Nilai nominal | Tingkat bunga tetap per tahun | Jatuh tempo |
|---|---|---|---|
| Seri A | 500.000 | 10,20% | 18 Desember 2018 |
| Seri B | 100.000 | 10,80% | 18 Desember 2020 |

Wali amanat dari penerbitan Obligasi Berkelanjutan II Tahap I adalah PT Bank Mega Tbk.

Dalam perjanjian perwaliamanatan, diatur beberapa pembatasan yang harus dipenuhi oleh Entitas Anak, antara lain memberikan jaminan fidusia berupa piutang pembiayaan konsumen dan rasio jumlah pinjaman terhadap ekuitas tidak melebihi rasio 10:1. Selain itu, selama pokok obligasi belum dilunasi, Entitas Anak tidak diperkenankan, antara lain melakukan penggabungan usaha kecuali dilakukan pada bidang usaha yang sama serta menjual atau mengalihkan lebih dari 50% aset Entitas Anak kecuali untuk kegiatan usaha Entitas Anak sehari-hari.

Peringkat Obligasi Berkelanjutan II Tahap II dan Tahap I seri B menurut Pefindo pada tanggal 31 Desember 2019 dan 2018 adalah idAA+ (*double* A plus).

Obligasi Berkelanjutan III Tahap I Seri A sebesar Rp400.000, Obligasi Berkelanjutan II Tahap II seri A sebesar Rp720.000 dan Obligasi Berkelanjutan II Tahap I Seri A sebesar Rp500.000 telah dilunasi pada saat jatuh temponya.

Pada tanggal 31 Desember 2019, seluruh efek-efek yang diterbitkan oleh PT Mandiri Tunas Finance dijamin dengan piutang pembiayaan konsumen sebesar Rp2.410.460 (31 Desember 2018: Rp1.643.197) (Catatan 13f) dan investasi bersih dalam sewa pembiayaan sebesar Rp427.540 (31 Desember 2018: Rp66.803) (Catatan 14f).

## 30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

### Obligasi (lanjutan)

Mata Uang Asing

Pada tanggal 11 April 2019, Bank Mandiri menerbitkan *Euro Medium Term Notes* (EMTN) dengan nilai nominal sebesar USD750.000.000 (nilai penuh) di Singapore Exchange (SGX) sebagai berikut:

| Obligasi | Nilai nominal | Tingkat bunga tetap per tahun | Jatuh tempo |
|---|---|---|---|
| *Euro Medium Term Notes* | USD750.000.000 | 3,75% | 11 April 2024 |

Obligasi *Euro Medium Term Notes* (EMTN) ditawarkan dengan nilai 99% (sembilan puluh sembilan persen) dari jumlah pokok obligasi. Bunga obligasi dibayarkan setiap semester, dengan pembayaran bunga pertama dilakukan pada tanggal 11 Oktober 2019, sedangkan pembayaran bunga terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 11 April 2024 yang juga merupakan tanggal pelunasan pokok dari obligasi. Wali amanat dari penerbitan EMTN adalah Bank of New York Mellon.

Pada tanggal 31 Desember 2019, peringkat EMTN adalah Baa2 (Moody's) dan BBB- (Fitch).

***Subordinated notes syariah mudharabah***

Pada tanggal 22 Desember 2016, Entitas anak, PT Bank Syariah Mandiri, telah menerbitkan sukuk *mudharabah* subordinasi BSM Tahun 2016 (sukuk *mudharabah*) dengan nilai nominal Rp375.000. Sukuk *mudharabah* merupakan surat berharga yang diterbitkan dalam bentuk surat pengakuan liabilitas jangka panjang berjangka waktu 7 tahun dengan syarat dan ketentuan:

- Pendapatan bagi hasil dihitung berdasarkan perkalian antara *nisbah* pemegang sukuk *mudharabah* dengan pendapatan yang dibagihasilkan yang jumlahnya tercantum dalam laporan keuangan triwulan terakhir yang belum diaudit yang tersedia dan disahkan oleh Direksi selambatnya 10 (sepuluh) hari kerja sebelum tanggal pembayaran pendapatan bagi hasil yang bersangkutan.

- Pendapatan yang dibagihasilkan diperoleh dari pendapatan portofolio pembiayaan Rupiah (*blended*) BSM senilai 7 (tujuh) kali dana sukuk *mudharabah* dalam mata uang Rupiah yang dimiliki Penerbit, yang diperoleh selama satu (1) triwulan sebagaimana dicantumkan dalam setiap laporan keuangan BSM yang belum diaudit.

- *Nisbah* yang diberikan kepada pemegang sukuk *mudharabah* adalah sebesar 27,07% per tahun dari pendapatan bagi hasil yang dibayarkan setiap 3 (tiga) bulan.

Sukuk *mudharabah* ini tidak dijamin dengan jaminan khusus dan tidak dijamin oleh pihak ketiga. Termasuk tidak dijamin oleh Negara Republik Indonesia dan tidak dimasukkan kedalam Program Penjaminan Bank yang dilaksanakan oleh Bank Indonesia atau lembaga penjaminan lainnya sesuai dengan peraturan perundang-undangan yang berlaku dan mengikuti ketentuan pasal 17 ayat (1) huruf f Peraturan Otoritas Jasa Keuangan (POJK) No. 21/POJK.03/2014 tanggal 18 November 2014 tentang Kewajiban Penyediaan Modal Minimum Bank Umum Syariah. Sukuk *mudharabah* merupakan kewajiban Entitas Anak yang di subordinasi.

Selama berlakunya jangka waktu sukuk *mudharabah* dan sebelum dilunasinya semua pokok dan bagi hasil, BSM berkewajiban untuk: (i) menjaga rasio CAR (*Capital Adequacy Ratio*) tidak kurang dari 12% (dua belas persen); (ii) memastikan bahwa sukuk *mudharabah* ini tidak akan dimiliki oleh lebih dari 50 (lima puluh) investor; (iii) menyerahkan kepada agen pemantau sebagai berikut: laporan keuangan tahunan (*audited*) selambat-lambatnya akhir bulan ke-4 setelah tanggal buku laporan, laporan keuangan (*unaudited*) triwulan selambat-lambatnya akhir bulan ke-1 setelah tanggal buku laporan, laporan keuangan yang digunakan sebagai dasar perhitungan Pendapatan Bagi Hasil dan laporan penilaian tingkat kesehatan bank dan penilaian sendiri (*self assessment*) pelaksanaan *Good Corporate Governance* kepada OJK.

## 30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

***Subordinated notes syariah mudharabah* (lanjutan)**

BSM tanpa persetujuan tertulis Agen Pemantau tidak akan melakukan hal-hal sebagai berikut: (i) mengurangi modal ditempatkan dan disetor; (ii) mengadakan perubahan bidang usaha; (iii) melakukan penggabungan atau peleburan atau reorganisasi, kecuali karena adanya ketentuan Pemerintah atau Bank Indonesia; (iv) mengadakan penggabungan, konsolidasi, akuisisi dengan entitas lain yang menyebabkan bubarnya BSM.
Bertindak sebagai wali amanat sukuk *mudharabah* adalah PT Bank Mandiri (Persero) Tbk. Pada tanggal 31 Desember 2019 dan 2018, peringkat sukuk *mudharabah* menurut Pefindo adalah idAA-$_{(sy)}$ (*double* A minus syariah).

Bank Mandiri dan Entitas Anak telah melakukan pembayaran bunga efek-efek yang diterbitkan sesuai dengan jadwal pembayaran bunga selama tahun yang berakhir tanggal 31 Desember 2019 dan 2018.

Selama tahun yang berakhir tanggal 31 Desember 2019 dan 2018, Bank Mandiri dan Entitas Anak telah memenuhi persyaratan yang ditetapkan dalam perjanjian efek-efek yang diterbitkan.

## 31. ESTIMASI KERUGIAN ATAS KOMITMEN DAN KONTINJENSI

a. Transaksi komitmen dan kontinjensi dalam kegiatan usaha Bank Mandiri dan Entitas Anak yang mempunyai risiko kredit adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Bank garansi yang diterbitkan (Catatan 54) | 55.897.947 | 51.577.755 |
| Fasilitas kredit yang diberikan yang belum digunakan *(committed)* | 17.215.992 | 21.557.890 |
| *Letter of credit* yang tidak dapat dibatalkan (Catatan 54) | 4.552.680 | 8.262.298 |
| *Standby letter of credit* (Catatan 54) | 2.724.906 | 1.772.782 |
| Total | 80.391.525 | 83.170.725 |
| Mata uang asing | | |
| Bank garansi yang diterbitkan (Catatan 54) | 40.565.449 | 30.536.330 |
| Fasilitas kredit yang diberikan yang belum digunakan *(committed)* | 21.944.810 | 15.370.389 |
| *Letter of credit* yang tidak dapat dibatalkan (Catatan 54) | 13.012.673 | 11.483.630 |
| *Standby letter of credit* (Catatan 54) | 11.073.182 | 11.358.907 |
| Total | 86.596.114 | 68.749.256 |
| | **166.987.639** | **151.919.981** |

b. Berdasarkan kolektibilitas Bank Indonesia:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Lancar | 165.471.035 | 151.436.895 |
| Dalam perhatian khusus | 1.468.886 | 433.564 |
| Kurang lancar | 15.731 | 23.487 |
| Diragukan | 15.788 | 5.204 |
| Macet | 16.199 | 20.831 |
| Total | 166.987.639 | 151.919.981 |
| Dikurangi: cadangan kerugian penurunan nilai | (386.039) | (125.729) |
| **Komitmen dan kontinjensi - neto** | **166.601.600** | **151.794.252** |

## 31. ESTIMASI KERUGIAN ATAS KOMITMEN DAN KONTINJENSI (lanjutan)

c. Mutasi cadangan kerugian penurunan nilai komitmen dan kontinjensi:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Saldo awal tahun | 125.729 | 381.771 |
| Pembentukan/(pembalikan) penyisihan selama tahun berjalan | 262.215 | (270.973) |
| Lain-lain*) | (1.905) | 14.931 |
| **Saldo akhir tahun** | **386.039** | **125.729** |

*) Termasuk selisih kurs karena penjabaran mata uang asing.

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai komitmen dan kontinjensi telah memadai.

d. Informasi mengenai pengelompokan berdasarkan kelompok “tidak mengalami penurunan nilai” dan “mengalami penurunan nilai” diungkapkan pada Catatan 62A.

e. Simpanan nasabah dan simpanan dari bank lain yang dijadikan jaminan tunai untuk bank garansi dan *letter of credit* yang tidak dapat dibatalkan pada tanggal 31 Desember 2019 dan 2018 adalah masing-masing sebesar Rp5.822.663 dan Rp3.785.146 (Catatan 21c dan 24c).

## 32. BEBAN YANG MASIH HARUS DIBAYAR

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Beban bunga | 1.747.159 | 1.555.932 |
| Pengadaan aset tetap dan perangkat lunak | 2.360.967 | 1.700.712 |
| Jasa tenaga kerja pihak ketiga | 361.851 | 401.594 |
| Promosi | 236.507 | 352.394 |
| Beban pelatihan, pakaian dinas, rekreasi dan lainnya | 99.725 | 43.718 |
| Beban jasa profesional | 49.719 | 37.756 |
| Lain-lain | 1.359.633 | 743.361 |
| **Total** | **6.215.561** | **4.835.467** |

Termasuk dalam pengadaan aset tetap dan perangkat lunak adalah utang kepada pemasok atau *vendor* terkait kegiatan operasional dan pemeliharaan gedung, peralatan, perangkat lunak, mesin ATM dan sistem Teknologi Informasi Grup.

Lain-lain terdiri dari beban yang masih harus dibayar terkait cadangan iuran OJK dan transaksi operasional kegiatan Grup, seperti biaya komunikasi data dan biaya listrik, air dan gas.

## 33. PERPAJAKAN

### a. Pajak dibayar dimuka

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Bank Mandiri | 974.947 | 1.091.292 |
| Entitas Anak | 201.653 | 144.735 |
| **Total** | **1.176.600** | **1.236.027** |

## 33. PERPAJAKAN (lanjutan)

### b. Utang pajak

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| **Utang Pajak Kini** | | |
| **Bank Mandiri** | | |
| Pajak Penghasilan Badan - Pasal 29 | 68.316 | 183.320 |
| **Entitas Anak** | | |
| Pajak Penghasilan Badan - Pasal 29 | 194.454 | 149.175 |
| | 262.770 | 332.495 |
| **Utang Pajak Lainnya** | | |
| **Bank Mandiri** | | |
| Pajak Penghasilan | | |
| Pasal 25 | 153.855 | - |
| Pasal 21 | 165.989 | 161.721 |
| Pasal 4 (2) | 317.389 | 297.794 |
| Lain-lain | 141.018 | 131.796 |
| | 778.251 | 591.311 |
| **Entitas Anak** | 245.952 | 164.143 |
| | 1.024.203 | 755.454 |
| **Total** | **1.286.973** | **1.087.949** |

### c. Beban/(manfaat) pajak

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| Beban pajak - kini: | | |
| Bank Mandiri | | |
| Tahun berjalan | 6.317.547 | 5.022.275 |
| Tahun sebelumnya | 201.197 | 1.313.347 |
| Entitas Anak | 1.116.390 | 896.433 |
| | 7.635.134 | 7.232.055 |
| Beban/(manfaat) pajak - tangguhan: | | |
| Bank Mandiri | 462.046 | 905.622 |
| Entitas Anak | (111.332) | (46.245) |
| | 350.714 | 859.377 |
| **Total** | **7.985.848** | **8.091.432** |

Seperti yang dijelaskan pada Catatan 2ad, pajak penghasilan untuk Bank Mandiri dan Entitas Anak dihitung untuk setiap perusahaan sebagai suatu badan hukum yang terpisah.

## 33. PERPAJAKAN (lanjutan)

### d. Beban pajak - kini

Rekonsiliasi antara laba sebelum beban pajak pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian dan perhitungan pajak penghasilan dan beban pajak kini untuk Bank Mandiri dan taksiran beban pajak kini Entitas Anak adalah sebagai berikut:

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| Laba konsolidasian sebelum beban pajak dan kepentingan nonpengendali | 36.441.440 | 33.943.369 |
| Dikurangi: | | |
| Laba sebelum beban pajak Entitas Anak - setelah eliminasi | (6.042.823) | (3.559.469) |
| Dampak perubahan metode pencatatan investasi dari metode ekuitas ke metode biaya | 2.032.153 | 936.182 |
| Laba sebelum beban pajak dan kepentingan non pengendali - Bank Mandiri saja | 32.430.770 | 31.320.082 |
| Ditambah/(dikurangi) perbedaan permanen: | | |
| Biaya yang tidak dapat dikurangkan menurut pajak/ (pendapatan tidak kena pajak) | 839.557 | (2.290.412) |
| Lain-lain | 58.709 | 9.817 |
| Ditambah/(dikurangi) perbedaan temporer: | | |
| Cadangan kerugian penurunan nilai dan penghapusan kredit yang diberikan | (1.355.733) | (4.453.592) |
| Cadangan kerugian penurunan nilai aset keuangan selain kredit yang diberikan | (396.531) | 405.181 |
| Penyisihan biaya uang penghargaan pegawai dan cadangan atas bonus dan insentif, cuti dan THR pegawai | (231.318) | 361.542 |
| Penyisihan atas estimasi kerugian yang timbul dari kasus hukum | (1.056) | (6.789) |
| Penyisihan estimasi kerugian atas komitmen dan kontinjensi | 249.448 | (236.168) |
| Penyisihan kerugian agunan yang diambil alih | - | 42.087 |
| Penyusutan aset tetap | 77.192 | (40.307) |
| Keuntungan/(kerugian) yang belum direalisasi dari penurunan/kenaikan nilai wajar efek-efek dan Obligasi Pemerintah - diukur pada nilai wajar melalui laporan laba rugi | (79.213) | 17.629 |
| Penyisihan kerugian properti terbengkalai | (4.092) | (17.693) |
| Taksiran laba menurut pajak | 31.587.733 | 25.111.377 |
| Taksiran beban pajak - kini | | |
| Bank Mandiri | | |
| Beban pajak - kini: tahun berjalan | 6.317.547 | 5.022.275 |
| Beban pajak - kini: tahun sebelumnya | 201.197 | 1.313.347 |
| Entitas Anak | 1.116.390 | 896.433 |
| **Total** | **7.635.134** | **7.232.055** |

## 33. PERPAJAKAN (lanjutan)

### d. Beban pajak - kini (lanjutan)

Pajak atas laba Bank Mandiri dan Entitas Anak (Grup) sebelum pajak berbeda dari nilai teoritis yang mungkin muncul apabila menggunakan rata-rata tertimbang tarif pajak terhadap laba pada Grup dalam jumlah sebagai berikut:

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| Laba konsolidasian sebelum beban pajak dan kepentingan nonpengendali | 36.441.440 | 33.943.369 |
| Pajak dihitung dengan tarif pajak berlaku | 7.996.860 | 7.153.884 |
| **Dampak pajak penghasilan pada:** | | |
| **Bank Mandiri** | | |
| Penghasilan tidak kena pajak dan pajak final | (199.622) | (263.599) |
| Beban yang tidak dapat dikurangkan untuk tujuan perpajakan | 407.773 | 68.187 |
| Hasil pemeriksaan kantor pajak tahun sebelumnya | 201.197 | 1.313.347 |
| | 409.348 | 1.117.935 |
| Entitas Anak | (420.360) | (180.387) |
| Total dampak pajak penghasilan | (11.012) | 937.548 |
| **Beban pajak penghasilan** | **7.985.848** | **8.091.432** |

Berdasarkan peraturan perpajakan di Indonesia, Bank Mandiri dan Entitas Anak 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.

Sejak tahun 2009, Bank Mandiri mengakui kredit yang dihapusbuku sebagai pengurang laba bruto dalam perhitungan Pajak Penghasilan Badan dengan memenuhi tiga ketentuan yang disyaratkan sesuai dengan Undang-Undang No. 36 Tahun 2008 dan Peraturan Menteri Keuangan No. 105/PMK.03/2009 tanggal 10 Juni 2009 yang telah diubah oleh Peraturan Menteri Keuangan No. 57/PMK.03/2010 tanggal 9 Maret 2010 dan Peraturan Menteri Keuangan No. 207/PMK.010/2015 tanggal 20 November 2015.

Berdasarkan Undang-Undang No. 36 Tahun 2008 tentang Pajak Penghasilan, Peraturan Pemerintah No. 81 Tahun 2007 tertanggal 28 Desember 2007, yang kemudian dicabut dan digantikan oleh Peraturan Pemerintah (PP) No. 77 Tahun 2013 tertanggal 21 November 2013 dan terakhir diganti dengan PP No. 56 Tahun 2015 tertanggal 3 Agustus 2015 tentang Penurunan Tarif Pajak Penghasilan Bagi Wajib Pajak Badan Dalam Negeri yang Berbentuk Perseroan Terbuka dan Peraturan Menteri Keuangan No. 238/PMK.03/2008 tanggal 30 Desember 2008 tentang Tata Cara Pelaksanaan dan Pengawasan Pemberian Penurunan Tarif Bagi Wajib Pajak Badan Dalam Negeri yang Berbentuk Perseroan Terbuka yang mengatur bahwa perseroan terbuka dalam negeri di Indonesia dapat memperoleh fasilitas penurunan tarif pajak penghasilan sebesar 5% lebih rendah dari tarif tertinggi pajak penghasilan yang ada dengan memenuhi beberapa persyaratan tertentu, yaitu paling sedikit 40% (empat puluh persen) dari jumlah keseluruhan saham yang disetor dicatat untuk diperdagangkan di bursa efek di Indonesia, saham tersebut harus dimiliki paling sedikit oleh 300 pihak, serta masing-masing pihak hanya boleh memiliki saham kurang dari 5% dari keseluruhan saham ditempatkan dan disetor penuh. Ketentuan sebagaimana dimaksud di atas harus dipenuhi dalam waktu paling singkat 183 (seratus delapan puluh tiga) hari kalender dalam jangka waktu 1 (satu) tahun pajak.

## 33. PERPAJAKAN (lanjutan)

### d. Beban pajak - kini (lanjutan)

Wajib Pajak harus melampirkan surat keterangan dari Biro Administrasi Efek pada Surat Pemberitahuan Tahunan PPh Wajib Pajak Badan dengan melampirkan formulir X.H.1-6 sebagaimana diatur dalam Peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam - LK) Nomor X.H.1 untuk setiap tahun pajak terkait.

Berdasarkan Surat Keterangan No. DE/I/2020-0152 tanggal 6 Januari 2020 perihal Laporan Bulanan Kepemilikan Saham Emiten atau Perusahaan Publik dan Rekapitulasi yang dilaporkan di Formulir No. X.H. 1-2 tertanggal 3 Januari 2020 dari PT Datindo Entrycom (Biro Administrasi Efek atau BAE), yang disampaikan kepada Bank Mandiri, dimana BAE menyatakan Bank Mandiri telah memenuhi persyaratan untuk memperoleh fasilitas penurunan tarif pajak penghasilan menjadi 20% menurut PP No. 77 Tahun 2013 dan PP No. 56 Tahun 2015. Sesuai dengan Peraturan Menteri Keuangan No. 238/PMK.03/2008, OJK (dahulu “Bapepam - LK”) akan menyampaikan informasi mengenai pemenuhan syarat oleh Bank Mandiri tersebut kepada Kantor Pajak yang berwenang. Oleh karena itu, pajak penghasilan badan Bank Mandiri untuk tahun yang berakhir pada tanggal 31 Desember 2019 dihitung dengan menggunakan tarif pajak 20%.

Bank berkeyakinan bahwa Bank akan memenuhi persyaratan untuk memperoleh fasilitas penurunan tarif pajak penghasilan untuk tahun yang berakhir pada tanggal 31 Desember 2019.

### e. Aset pajak tangguhan - neto

Pajak tangguhan yang timbul dari perbedaan temporer antara nilai buku menurut komersial dan menurut pajak adalah sebagai berikut:

| | 31 Desember 2019 | | | |
|---|---|---|---|---|
| | Saldo awal | Dikreditkan/ (dibebankan) ke laba rugi | Dibebankan ke ekuitas | Saldo akhir |
| **Bank Mandiri** | | | | |
| **Aset pajak tangguhan:** | | | | |
| Cadangan kerugian penurunan nilai kredit yang diberikan | 1.249.755 | (245.096) | - | 1.004.659 |
| Penyisihan biaya uang penghargaan pegawai dan cadangan atas bonus dan insentif, cuti dan THR pegawai | 1.409.438 | (46.263) | (80.536) | 1.282.639 |
| Kredit yang dihapusbukukan sampai dengan tahun 2008 | 961.145 | (139.836) | - | 821.309 |
| Cadangan kerugian penurunan nilai aset keuangan selain Kredit yang diberikan | 443.795 | (79.306) | - | 364.489 |
| Estimasi kerugian atas komitmen dan kontinjensi | 22.648 | 49.890 | - | 72.538 |
| Penyisihan atas estimasi kerugian yang timbul dari kasus hukum | 34.093 | (211) | - | 33.882 |
| Penyisihan kerugian properti terbengkalai | 18.089 | (695) | - | 17.394 |
| Penyisihan kerugian agunan yang diambil alih | 1.968 | - | - | 1.968 |
| Akumulasi rugi penurunan nilai realisasi bersih agunan yang diambil alih | 10.412 | - | - | 10.412 |
| Akumulasi rugi penurunan nilai realisasi bersih properti terbengkalai | 123 | (123) | - | - |
| **Aset pajak tangguhan** | **4.151.466** | **(461.640)** | **(80.536)** | **3.609.290** |
| **Liabilitas pajak tangguhan:** | | | | |
| Keuntungan/(kerugian) yang belum direalisasi dari kenaikan/penurunan nilai wajar efek-efek dan Obligasi Pemerintah - tersedia untuk dijual | 556.627 | - | (682.813) | (126.186) |
| Keuntungan yang belum direalisasi dari kenaikan/penurunan nilai wajar efek-efek dan Obligasi Pemerintah - diukur pada nilai wajar melalui laporan laba rugi | 4.874 | (15.843) | - | (10.969) |
| Nilai buku aset tetap | (136.941) | 15.438 | - | (121.503) |
| **Aset pajak tangguhan neto - Bank Mandiri saja** | 4.576.026 | (462.045) | (763.349) | 3.350.632 |
| Aset pajak tangguhan - Entitas Anak | 421.596 | | | 601.078 |
| **Total aset pajak tangguhan konsolidasian - neto** | **4.997.622** | | | **3.951.710** |

## 33. PERPAJAKAN (lanjutan)

### e. Aset pajak tangguhan - neto (lanjutan)

| | 31 Desember 2018 | | | |
|---|---|---|---|---|
| | Saldo awal | Dikreditkan/ (dibebankan) ke laba rugi | Dibebankan ke ekuitas | Saldo akhir |
| **Bank Mandiri** | | | | |
| **Aset pajak tangguhan:** | | | | |
| Cadangan kerugian penurunan nilai kredit yang diberikan | 2.061.470 | (811.715) | - | 1.249.755 |
| Penyisihan biaya uang penghargaan pegawai dan cadangan atas bonus dan insentif, cuti dan THR pegawai | 1.534.811 | 72.308 | (197.681) | 1.409.438 |
| Kredit yang dihapusbukukan sampai dengan tahun 2008 | 1.160.148 | (199.003) | - | 961.145 |
| Keuntungan/(kerugian) yang belum direalisasi dari kenaikan/penurunan nilai wajar efek-efek dan Obligasi Pemerintah - tersedia untuk dijual | (152.976) | - | 709.603 | 556.627 |
| Cadangan kerugian penurunan nilai aset keuangan selain kredit yang diberikan | 362.759 | 81.036 | - | 443.795 |
| Estimasi kerugian atas komitmen dan kontinjensi | 69.882 | (47.234) | - | 22.648 |
| Penyisihan atas estimasi kerugian yang timbul dari kasus hukum | 35.450 | (1.357) | - | 34.093 |
| Penyisihan kerugian properti terbengkalai | 21.628 | (3.539) | - | 18.089 |
| Keuntungan yang belum direalisasi dari kenaikan/penurunan nilai wajar efek-efek dan Obligasi Pemerintah - diukur pada nilai wajar melalui laporan laba rugi | 1.348 | 3.526 | - | 4.874 |
| Penyisihan kerugian agunan yang diambil alih | 1.994 | 8.418 | - | 10.412 |
| Akumulasi rugi penurunan nilai realisasi bersih agunan yang diambil alih | 1.969 | (1) | - | 1.968 |
| Akumulasi rugi penurunan nilai realisasi bersih properti terbengkalai | 123 | - | - | 123 |
| **Aset pajak tangguhan** | **5.098.606** | **(897.561)** | **511.922** | **4.712.967** |
| **Liabilitas pajak tangguhan:** | | | | |
| Nilai buku aset tetap | (128.880) | (8.061) | - | (136.941) |
| **Aset pajak tangguhan neto - Bank Mandiri saja** | **4.969.726** | **(905.622)** | **511.922** | **4.576.026** |
| Aset pajak tangguhan - Entitas Anak | 594.593 | | | 421.596 |
| **Total aset pajak tangguhan konsolidasian - neto** | **5.564.319** | | | **4.997.622** |

Aset pajak tangguhan dihitung dengan menggunakan tarif pajak yang berlaku atau secara substansial telah berlaku pada tanggal laporan posisi keuangan konsolidasian.

Manajemen berpendapat bahwa terdapat kemungkinan besar jumlah laba fiskal pada masa mendatang akan memadai untuk mengkompensasi perbedaan temporer yang menimbulkan aset pajak tangguhan tersebut.

### f. Surat ketetapan pajak

**Tahun pajak 2010**

Berdasarkan hasil pemeriksaan oleh Kantor Pajak, pada tanggal 6 Desember 2012, Bank menerima Surat Ketetapan Pajak Kurang Bayar (SKPKB) yang menyatakan kurang bayar atas Pajak Penghasilan badan terkait dengan hapus buku kredit dan Pajak Pertambahan Nilai (PPN) berikut Surat Tagihan Pajak (STP) untuk tahun fiskal 2010 sebesar Rp1.108.071.

Manajemen tidak setuju dengan SKPKB tersebut dan pada tanggal 4 Maret 2013, Bank telah mengajukan surat keberatan atas SKPKB tersebut kepada Kantor Pajak, serta membayar seluruh pajak kurang bayar yang dicatat sebagai uang muka pajak.

Pada bulan Desember 2013, Kantor Pajak telah menerbitkan Surat Keputusan Keberatan terhadap SKPKB Pajak Pertambahan Nilai dan menerima sebagian keberatan tersebut, sehingga Kantor Pajak mengembalikan sebagian uang muka pajak terkait dengan Pajak Pertambahan Nilai. Bank telah mengajukan banding atas Surat Keputusan Keberatan tersebut kepada Pengadilan Pajak pada bulan Maret 2014.

## 33. PERPAJAKAN (lanjutan)

### f. Surat ketetapan pajak (lanjutan)

**Tahun pajak 2010 (lanjutan)**

Pada tanggal 21 Februari 2014, Kantor Pajak telah menerbitkan Surat Keputusan Keberatan terhadap SKPKB Pajak Penghasilan dan menolak keberatan tersebut. Bank telah mengajukan banding atas Surat Keputusan Keberatan tersebut kepada Pengadilan Pajak pada tanggal 19 Mei 2014.

Majelis Hakim Pengadilan Pajak pada bulan April dan Mei 2016 telah mengucapkan Putusan Pengadilan Pajak yang mengabulkan sebagian besar permohonan banding Bank atas Surat Keputusan Keberatan PPN dan menolak permohonan banding Bank atas Surat Keputusan Keberatan Pajak Penghasilan. Bank tidak setuju dan telah mengajukan Peninjauan Kembali terhadap Putusan Banding Pengadilan Pajak atas Pajak Penghasilan ke Mahkamah Agung Republik Indonesia pada tanggal 15 Agustus 2016. Pada tanggal 17 Mei 2018, Mahkamah Agung Republik Indonesia telah menerbitkan putusan yang mengabulkan permohonan Peninjauan Kembali Bank terhadap Putusan Banding Pengadilan Pajak atas Pajak Penghasilan.

Kantor pajak telah mengajukan permohonan peninjauan kembali ke Mahkamah Agung terhadap Putusan Banding Pengadilan Pajak yang mengabulkan sebagian besar permohonan banding Bank atas Surat Keputusan Keberatan PPN. Sampai dengan tanggal laporan keuangan konsolidasian ini, belum terdapat hasil keputusan atas peninjauan kembali tersebut.

Pada tanggal 15 November 2018, Bank telah mengirimkan surat permohonan No. KEU/1328/2018 kepada Kantor Pajak untuk permohonan kompensasi pembayaran pajak sebesar Rp1.080.790 untuk pembayaran setoran angsuran pajak bulan Maret, April dan Mei 2019. Pada tanggal 8 Februari 2019, Kantor Pajak telah menyetujui permohonan kompensasi pajak dimaksud.

**Tahun pajak 2013**

Berdasarkan hasil verifikasi oleh Kantor Pajak, pada tanggal 16 Desember 2014, Kantor Pajak telah menerbitkan Surat Ketetapan Pajak Kurang Bayar (SKPKB) yang menyatakan Bank kurang bayar atas Pajak Penghasilan Badan terkait pengenaan tarif pajak untuk tahun fiskal 2013 sebesar Rp1.313.347 (termasuk denda).

Manajemen tidak setuju dengan SKPKB tersebut dan pada tanggal 10 Maret 2015, Bank telah mengajukan surat keberatan atas SKPKB tersebut kepada Kantor Pajak. Bank telah membayar seluruh pajak kurang bayar yang dicatat sebagai uang muka pajak.

Pada tanggal 7 Maret 2016, Kantor Pajak telah menerbitkan Surat Keputusan Keberatan terhadap SKPKB dan menolak pengajuan keberatan tersebut. Bank telah mengajukan banding atas Surat Keputusan Keberatan tersebut kepada Pengadilan Pajak pada tanggal 2 Juni 2016.

Pada tanggal 30 Oktober 2017, Majelis Hakim Pengadilan Pajak telah mengucapkan Putusan Pengadilan Pajak yang menolak Permohonan Banding Bank Mandiri. Bank tidak setuju dan telah mengajukan Peninjauan Kembali terhadap Putusan Banding Pengadilan Pajak tersebut ke Mahkamah Agung Republik Indonesia pada tanggal 7 Februari 2018. Pada tanggal 31 Juli 2018, Mahkamah Agung Republik Indonesia telah menerbitkan putusan yang menolak permohonan Peninjauan Kembali Bank terhadap Putusan Banding Pengadilan Pajak.

Atas keputusan ini, pada tanggal 31 Desember 2018 Bank telah membebankan pembayaran yang sebelumnya dicatat sebagai uang muka pajak ke beban pajak kini - tahun sebelumnya di laporan laba rugi konsolidasian tahun 2018 sebesar Rp1.313.347.

## 33. PERPAJAKAN (lanjutan)

### f. Surat ketetapan pajak (lanjutan)

**Tahun pajak 2015**

Berdasarkan hasil pemeriksaan pajak oleh Kantor Pajak, pada tanggal 26 November 2019, Bank telah menerima Surat Ketetapan Pajak Kurang Bayar (SKPKB) atas PPh Badan untuk tahun fiskal 2015 sebesar Rp918.160 (termasuk denda) yang disetujui oleh Bank hanya sebesar Rp201.197 dan dicatat sebagai beban pajak kini - tahun sebelumnya di laporan laba rugi konsolidasi tahun berjalan. Pada tanggal 5 Desember 2019, Bank telah melakukan pembayaran atas seluruh SKPKB PPh Badan dan akan mengajukan surat keberatan atas SKPKB PPh Badan yang tidak disetujui sebesar Rp716.962 juta ke Kantor Pajak.

Pada tanggal 26 November 2019, Bank juga menerima SKPKB atas PPh Pasal 21, PPh Pasal 23 dan PPh Pasal 4 ayat (2) sebesar Rp28.255 (termasuk denda) dan Pajak Pertambahan Nilai (PPN) berikut Surat Tagihan Pajak (STP) sebesar Rp247.544 (termasuk denda) untuk tahun fiskal 2015. Pada tanggal 5 Desember 2019, Bank telah melakukan pembayaran atas seluruh SKPKB tersebut. Bank tidak akan mengajukan keberatan atas SKPKB PPh Pasal 21, PPh Pasal 23 dan PPh Pasal 4 ayat (2) sebesar Rp28.255 juta dan akan mengajukan surat keberatan atas SKPKB PPN sebesar Rp247.544 juta ke Kantor Pajak.

Jumlah pembayaran atas SKPKB yang tidak disetujui diatas sebesar Rp964.506 juta dimana Bank akan mengajukan keberatan, dicatat sebagai pajak dibayar dimuka pada tanggal 31 Desember 2019.

**Tahun pajak 2016**

Sampai dengan tanggal laporan keuangan konsolidasian ini, Bank sedang dalam proses pemeriksaan untuk seluruh jenis pajak oleh kantor pajak dan belum terdapat hasil pemeriksaan.

## 34. LIABILITAS IMBALAN KERJA

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Penyisihan biaya uang penghargaan pegawai (Catatan 51) | 3.748.969 | 3.563.484 |
| Cadangan atas bonus, insentif, cuti dan THR | 3.837.181 | 4.424.403 |
| **Total** | **7.586.150** | **7.987.887** |

Penyisihan biaya uang penghargaan pegawai meliputi uang pensiun dan remunerasi jangka panjang lainnya sesuai dengan kebijakan Bank dan Entitas Anak yang dihitung dengan perhitungan aktuaris.

## 35. LIABILITAS LAIN-LAIN

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Liabilitas kepada pemegang polis | 5.016.841 | 4.162.783 |
| Liabilitas terkait dengan transaksi ATM dan kartu kredit | 1.397.689 | 980.463 |
| Utang transaksi nasabah | 948.741 | 1.081.030 |
| Pendapatan diterima dimuka yang teratribusi | 816.397 | 743.065 |
| Setoran jaminan | 715.114 | 879.759 |
| Pendapatan diterima dimuka yang tidak teratribusi | 675.251 | 638.105 |
| Liabilitas terkait dengan *unit-link* | 331.941 | 273.546 |
| Transaksi transfer nasabah | 71.853 | 228.339 |
| Pembelian efek-efek yang masih harus dibayar | - | 395.957 |
| Lain-lain | 4.490.137 | 3.094.329 |
| Total | 14.463.964 | 12.477.376 |
| Mata uang asing | | |
| Pendapatan diterima dimuka yang tidak teratribusi | 509.620 | 238.156 |
| Transaksi transfer nasabah | 434.361 | 1.249.349 |
| Setoran jaminan | 254.227 | 515.537 |
| Liabilitas lain atas transaksi UPAS | 175.153 | 632.896 |
| Pembelian efek-efek yang masih harus dibayar | 72.145 | 92.413 |
| Pendapatan diterima dimuka yang teratribusi | 16.154 | 5.843 |
| Lain-lain | 935.636 | 583.567 |
| Total (Catatan 62B.(iv)) | 2.397.296 | 3.317.761 |
| | **16.861.260** | **15.795.137** |

Liabilitas kepada pemegang polis terdiri dari liabilitas Entitas Anak (PT AXA Mandiri Financial Services dan PT Asuransi Jiwa InHealth Indonesia) sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Manfaat polis masa depan dari produk *non unit-link* | 4.033.612 | 3.380.188 |
| Premi yang belum merupakan pendapatan | 492.884 | 438.967 |
| Estimasi liabilitas klaim | 351.775 | 234.369 |
| Utang klaim | 138.570 | 109.259 |
| **Total** | **5.016.841** | **4.162.783** |

Utang transaksi nasabah sebagian besar terdiri dari utang yang timbul dari transaksi perdagangan efek Entitas Anak.

Liabilitas terkait dengan transaksi ATM dan kartu kredit terdiri dari liabilitas atas transaksi ATM dalam jaringan ATM Bersama, ATM *Link* dan ATM Prima dan liabilitas kepada Visa dan Master Card dan JCB untuk transaksi kartu kredit.

## 35. LIABILITAS LAIN-LAIN (lanjutan)

Liabilitas terkait dengan *unit-link* merupakan liabilitas *unit-link* kepada pihak ketiga dan liabilitas pemegang dana *unit-link* Entitas Anak (PT AXA Mandiri Financial Services).

Transaksi transfer nasabah terdiri dari transaksi pengiriman uang yang masih harus diselesaikan dalam berbagai mata uang dari dan atau ke rekening nasabah.

Setoran jaminan merupakan jaminan uang tunai yang disetorkan oleh nasabah atas transaksi ekspor, impor dan penerbitan bank garansi.

Liabilitas lain atas transaksi UPAS merupakan liabilitas kepada bank pembayar dalam mata uang asing sehubungan dengan timbulnya tagihan UPAS ke importir.

Pendapatan diterima dimuka yang teratribusi secara langsung terdiri dari pendapatan provisi/komisi kredit yang terkait langsung dengan pemberian kredit yang belum diamortisasi.

Pembelian efek-efek yang masih harus dibayar merupakan utang yang timbul dari transaksi pembelian surat berharga yang seluruhnya telah dibayarkan masing-masing pada tanggal 2 Januari 2020 dan 4 Januari 2019 untuk tanggal 31 Desember 2019 dan 2018.

Pendapatan diterima dimuka yang tidak teratribusi secara langsung terdiri dari pendapatan provisi/komisi kredit yang tidak terkait langsung dengan pemberian kredit yang belum diamortisasi.

Lain-lain terutama terdiri dari rekening antar kantor dan liabilitas terkait transaksi perdagangan, titipan dan transaksi yang masih harus diselesaikan.

## 36. PINJAMAN YANG DITERIMA

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Pihak berelasi | | |
| (f) Lain-lain (Catatan 56) | 221.436 | 423.686 |
| Pihak ketiga | | |
| (e) *Repo to maturity* | 494.301 | 494.301 |
| (a) Kementerian Pekerjaan Umum dan Perumahan Rakyat (Kemenpupera) | 377.742 | 218.192 |
| (f) Lain-lain | 8.151.704 | 7.530.934 |
| Total | 9.245.183 | 8.667.113 |
| Mata uang asing | | |
| Pihak berelasi | | |
| (b) *Direct off-shore loans* (Catatan 56) | 763.538 | - |
| Pihak ketiga | | |
| (b) *Direct off-shore loans* | 17.102.600 | 17.505.088 |
| (d) Fasilitas pendanaan perdagangan | 15.592.079 | 12.868.015 |
| (c) *Bilateral loans* | 6.107.673 | 5.750.503 |
| (e) *Repo to maturity* | 2.079.438 | 2.153.958 |
| (f) Lain-lain | 3.238.051 | 4.709.305 |
| Total (Catatan 62B.(iv)) | 44.883.379 | 42.986.869 |
| | **54.128.562** | **51.653.982** |

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(a) Kementerian Pekerjaan Umum dan Perumahan Rakyat (Kemenpupera)

Akun ini merupakan Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) dengan *sharing* pembiayaan 70,00% dana Kementerian Pekerjaan Umum dan Perumahan Rakyat dan 30,00% dana Bank Mandiri sesuai Kesepakatan Bersama antara Kementerian Perumahan Rakyat No. 07/SKB/M/2012 dengan PT Bank Mandiri (Persero) Tbk. No. DIR.MOU/003/2012 tanggal 15 Februari 2012 tentang Perubahan Kesepakatan Bersama antara kementerian Perumahan Rakyat No. 13/SKB/DP/2011 dengan PT Bank Mandiri (Persero) Tbk. No. DIR.MOU/015/2011 tentang Penyaluran Dana Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) dalam rangka pengadaan perumahan melalui Kredit/Pembiayaan Pemilikan Rumah Sejahtera. Kesepakatan Bersama tersebut ditindaklanjuti dengan Perjanjian Kerjasama Operasional antara Badan Layanan Umum Pusat Pembiayaan Perumahan Kementerian Perumahan Rakyat Republik Indonesia pada tahun 2012, yang telah diperbaharui pada tahun 2017 dengan Perjanjian Kerjasama Operasional No. HK.02.03-Sg.DL/67/2017 dan No. DIR.PKS/119/2017 tanggal 21 Desember 2017 tentang Penyaluran Dana FLPP Dalam Rangka Perolehan Rumah Melalui KPR Sejahtera Bagi Masyarakat Berpenghasilan Rendah (MBR) dan terdapat perubahan komposisi *sharing* pembiayaan menjadi 90% dana kemenpupera dan 10% dana PT Bank Mandiri (Persero) Tbk.

Pada tahun 2018 terdapat perubahan komposisi *sharing* pembiayaan 75% dana PPDPP kemenpupera dan 25% dana PT Bank Mandiri (Persero) Tbk. berdasarkan Perjanjian Kerjasama Operasional No. 51/PKS/Sg/2018 dan No. DIR.PKS/45/2018 tentang Penyaluran Dana Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) melalui kredit Pemilik Rumah Sejahtera Bagi Masyarakat Berpenghasilan Rendah tanggal 14 Agustus 2018, yang telah diperbaharui dengan Perjanjian Kerjasama Operasional No. 118/PKS/Sg/2018 dan No. DIR.PKS/60/2018 tanggal 21 Desember 2018 tentang Penyaluran Dana FLPP Dalam Rangka Perolehan Rumah Melalui KPR Sejahtera Bagi Masyarakat Berpenghasilan Rendah (MBR).

Pada tahun 2019 telah diperbaharui Perjanjian Kerjasama Operasional antara PPDPP Kemenpupera dan PT Bank Mandiri (Persero) Tbk No. 59/PKS/Sg/2019 dan DIR.PKS/55/2019 tentang Penyaluran Dana Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) melalui Kredit/Pembiayaan Pemilikan Rumah Sejahtera/Rumah Sejahtera Syariah Bagi Masyarakat Berpenghasilan Rendah tanggal 19 Desember 2019.

Baki debet pada tanggal 31 Desember 2019 dan 2018 adalah masing-masing sebesar Rp377.742 dan Rp218.192. Fasilitas ini dikenakan tarif tertentu dari pemerintah. Jangka waktu kredit dan jadwal pelunasannya maksimal 240 bulan (20 tahun) dengan angsuran pertama dimulai pada bulan berikutnya (untuk pencairan dana tanggal 1 sampai dengan 10) dan dimulai dua bulan berikutnya (untuk pencairan dana mulai tanggal 11 sampai dengan akhir bulan). Pengembalian dana (angsuran pokok dan bunga) kepada Kemenpupera dilaksanakan paling lambat tanggal 10 setiap bulannya.

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans*

Rincian pinjaman *direct off-shore loans* adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Mata uang asing | | |
| Pihak berelasi | | |
| Bank Rakyat Indonesia, New York | 763.538 | - |
| Pihak ketiga | | |
| China Development Bank, Cina | | |
| - Tranche A | 7.754.208 | 9.366.975 |
| - Tranche B | 3.036.141 | 3.711.915 |
| United Overseas Bank Limited, Singapura | 2.776.500 | 2.876.000 |
| Overseas-Chinese Banking Corporation Limited, Singapura | 1.388.250 | 1.438.000 |
| Sumitomo Mitsui Banking Corporation, Singapura | 1.379.547 | - |
| DZ Bank AG, Singapore | 689.781 | - |
| Agence Française de Développement, Perancis | 78.173 | 112.198 |
| | **17.866.138** | **17.505.088** |

**Bank Rakyat Indonesia, New York**

**31 Desember 2019**

| Jenis | Pemberi pinjaman | Tanggal jatuh tempo | Tingkat suku bunga per tahun | Nilai nominal | |
|---|---|---|---|---|---|
| | | | | Valuta asing (nilai penuh) | Setara Rupiah |
| *Bilateral loan* | Bank Rakyat Indonesia, New York | 29 Juni 2020 | LIBOR (3 bulan) + marjin tertentu | 55.000.000 | 763.538 |
| | | | | **55.000.000** | **763.538** |

Pada tanggal 2 April 2019 dan terakhir tanggal 2 Oktober 2019 Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari Bank Rakyat Indonesia, New York sebesar USD45.000.000 (nilai penuh) dan USD55.000.000 (nilai penuh) dengan tingkat bunga LIBOR 3 (tiga) bulanan ditambah marjin tertentu.

Fasilitas pinjaman ini memiliki tenor kurang dari 1 (satu) tahun dan akan jatuh tempo pada tanggal 2 Oktober 2019 dan 29 Juni 2020. Bank Mandiri telah melakukan penarikan atas fasilitas pinjaman sebesar USD45.000.000 (nilai penuh) pada tanggal 2 April 2019 dan sudah dilunasi pada saat jatuh tempo. Kemudian Bank Mandiri melakukan penarikan atas fasilitas pinjaman sebesar USD55.000.000 (nilai penuh) pada tanggal 2 Oktober 2019.

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans* (lanjutan)

### China Development Bank, Cina

**31 Desember 2019**

| Jenis | Pemberi pinjaman | Tanggal jatuh tempo | Jangka waktu (bulan) | Tingkat suku bunga per tahun | Nilai nominal | |
|---|---|---|---|---|---|---|
| | | | | | Valuta asing (nilai penuh) | Setara Rupiah |
| Tranche A (mata uang USD) | China Development Bank, Cina | 16 September 2025 | 120 | LIBOR (6 bulan) + marjin tertentu | 560.000.000 | 7.774.200 |
| Dikurangi: Biaya penerbitan yang belum diamortisasi | | | | | (1.440.053) | (19.992) |
| | | | | | **558.559.947** | **7.754.208** |
| Tranche B (mata uang CNY) | China Development Bank, Cina | 15 September 2025 | 120 | SHIBOR (6 bulan) + marjin tertentu | 1.526.736.000 | 3.044.586 |
| Dikurangi: Biaya penerbitan yang belum diamortisasi | | | | | (4.235.152) | (8.445) |
| | | | | | 1.522.500.848 | 3.036.141 |

**31 Desember 2018**

| Jenis | Pemberi pinjaman | Tanggal jatuh tempo | Jangka waktu (bulan) | Tingkat suku bunga per tahun | Nilai nominal | |
|---|---|---|---|---|---|---|
| | | | | | Valuta asing (nilai penuh) | Setara Rupiah |
| Tranche A (mata uang USD) | China Development Bank, Cina | 15 September 2025 | 120 | LIBOR (6 bulan) + marjin tertentu | 653.333.333 | 9.394.933 |
| Dikurangi: Biaya penerbitan yang belum diamortisasi | | | | | (1.944.200) | (27.958) |
| | | | | | **651.389.133** | **9.366.975** |
| Tranche B (mata uang CNY) | China Development Bank, Cina | 15 September 2025 | 120 | SHIBOR (6 bulan) + marjin tertentu | 1.781.192.000 | 3.723.707 |
| Dikurangi: Biaya penerbitan yang belum diamortisasi | | | | | (5.640.699) | (11.792) |
| | | | | | **1.775.551.301** | **3.711.915** |

Pada tanggal 16 September 2015, Bank Mandiri menandatangani perjanjian fasilitas pinjaman jangka panjang tanpa agunan dengan China Development Bank (CDB).

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans* (lanjutan)

**China Development Bank, Cina (lanjutan)**

Pinjaman tersebut terbagi dalam 2 (dua) fasilitas, yaitu Tranche A berupa pinjaman langsung dari CDB dalam valuta USD dengan total fasilitas sebesar USD700.000.000 (nilai penuh) yang jatuh tempo 10 (sepuluh) tahun setelah tanggal perjanjian dengan tingkat bunga LIBOR 6 (enam) bulanan ditambah marjin tertentu dan Tranche B berupa pinjaman langsung dalam valuta CNY dengan total fasilitas sebesar CNY1.908.420.000 (nilai penuh) yang jatuh tempo 10 (sepuluh) tahun setelah tanggal perjanjian dengan tingkat bunga SHIBOR 6 (enam) bulanan ditambah marjin tertentu. Pinjaman tersebut telah dicairkan pada tanggal 13 November 2015, 3 Desember 2015, 11 Desember 2015, 18 Desember 2015, 23 Desember 2015 dan 28 Desember 2015. Sampai dengan tanggal 31 Desember 2019, Bank telah melakukan pembayaran atas pinjaman ini sebesar USD140.000.000 (nilai penuh) dan CNY381.684.000 (nilai penuh).

**United Overseas Bank Limited, Singapura**

**31 Desember 2019**

| Jenis | Pemberi pinjaman | Tanggal jatuh tempo | Tingkat suku bunga per tahun | Nilai nominal | |
|---|---|---|---|---|---|
| | | | | Valuta asing (nilai penuh) | Setara Rupiah |
| *Bilateral loan* | United Overseas Bank Limited, Singapura | 4 Februari 2020 | LIBOR (3 bulan) + marjin tertentu | 100.000.000 | 1.388.250 |
| *Bilateral loan* | United Overseas Bank Limited, Singapura | 6 April 2020 | LIBOR (3 bulan) + marjin tertentu | 100.000.000 | 1.388.250 |
| | | | | 200.000.000 | 2.776.500 |

**31 Desember 2018**

| Jenis | Pemberi pinjaman | Tanggal jatuh tempo | Tingkat suku bunga per tahun | Nilai nominal | |
|---|---|---|---|---|---|
| | | | | Valuta asing (nilai penuh) | Setara Rupiah |
| *Bilateral loan* | United Overseas Bank Limited, Singapura | 9 Januari 2019 | LIBOR (3 bulan) + marjin tertentu | 100.000.000 | 1.438.000 |
| *Bilateral loan* | United Overseas Bank Limited, Singapura | 19 Februari 2019 | LIBOR (3 bulan) + marjin tertentu | 100.000.000 | 1.438.000 |
| | | | | **200.000.000** | **2.876.000** |

Pada tanggal 19 Januari 2018, 28 Februari 2018, 14 Februari 2019 dan 15 April 2019, Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari United Overseas Bank Limited, Singapura masing-masing sebesar USD100.000.000 (nilai penuh) dengan tingkat bunga LIBOR 3 (tiga) bulanan ditambah marjin tertentu.

Fasilitas pinjaman ini memiliki tenor kurang dari 1 (satu) tahun dan telah/akan jatuh tempo pada tanggal 9 Januari 2019, 19 Februari 2019, 4 Februari 2020 dan 6 April 2020. Bank Mandiri telah melakukan penarikan atas fasilitas pinjaman ini masing-masing sebesar USD100.000.000 (nilai penuh) pada tanggal 19 Januari 2018, 28 Februari 2018, 14 Februari 2019 dan 15 April 2019. Fasilitas pinjaman yang diperoleh tanggal 19 Januari 2018 dan 28 Februari 2018 masing-masing sebesar USD100.000.000 (nilai penuh) telah dilunasi pada saat jatuh tempo.

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans* (lanjutan)

### Overseas-Chinese Banking Corporation Limited, Singapura

**31 Desember 2019**

| Jenis | Pemberi pinjaman | Tanggal jatuh tempo | Tingkat suku bunga per tahun | Nilai nominal | |
|---|---|---|---|---|---|
| | | | | Valuta asing (nilai penuh) | Setara Rupiah |
| *Bilateral loan* | Overseas-Chinese Banking Corporation Limited, Singapura | 6 November 2020 | LIBOR (3 bulan) + marjin tertentu | 100.000.000 | 1.388.250 |
| | | | | **100.000.000** | **1.388.250** |

**31 Desember 2018**

| Jenis | Pemberi pinjaman | Tanggal jatuh tempo | Tingkat suku bunga per tahun | Nilai nominal | |
|---|---|---|---|---|---|
| | | | | Valuta asing (nilai penuh) | Setara Rupiah |
| *Bilateral loan* | Overseas-Chinese Banking Corporation Limited, Singapura | 7 Agustus 2019 | LIBOR (3 bulan) + marjin tertentu | 100.000.000 | 1.438.000 |
| | | | | **100.000.000** | **1.438.000** |

Pada tanggal 13 November 2019, Bank Mandiri memperoleh kembali fasilitas pinjaman tanpa agunan dari Overseas-Chinese Bankin Corporation Limited, Singapura sebesar USD100.000.000 (nilai penuh) dengan tenor kurang dari 1 (satu) tahun. Bank Mandiri telah melakukan penarikan sebesar USD100.000.000 (nilai penuh) pada tangal 13 November 2019. Fasilitas pinjaman ini akan jatuh tempo pada tanggal 6 November 2020.

Pada tanggal 13 Agustus 2018, Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari Overseas-Chinese Banking Corporation Limited, Singapura sebesar USD100.000.000 (nilai penuh) dengan tingkat bunga LIBOR 3 (tiga) bulanan ditambah marjin tertentu.

Fasilitas pinjaman ini memiliki tenor kurang dari 1 (satu) tahun dan Bank Mandiri telah melakukan penarikan atas fasilitas pinjaman ini sebesar USD100.000.000 (nilai penuh) pada tanggal 20 Agustus 2018. Fasilitas pinjaman ini jatuh tempo pada tanggal 7 Agustus 2019.

### Sumitomo Mitsui Banking Corporation, Singapura

**31 Desember 2019**

| Jenis | Pemberi pinjaman | Tanggal jatuh tempo | Jangka waktu (bulan) | Tingkat suku bunga per tahun | Nilai nominal | |
|---|---|---|---|---|---|---|
| | | | | | Valuta asing (nilai penuh) | Setara Rupiah |
| Bilateral loan | Sumitomo Mitsui Banking Corporation, Singapura | 11 Maret 2022 | 36 | LIBOR (3 bulan) + marjin tertentu | 100.000.000 | 1.388.250 |
| Dikurangi: | | | | | | |
| Biaya penerbitan yang belum diamortisasi | | | | | (626.888) | (8.703) |
| | | | | | **99.373.112** | **1.379.547** |

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans* (lanjutan)

**Sumitomo Mitsui Banking Corporation, Singapura (lanjutan)**

Pada tanggal 5 Maret 2019, Bank Mandiri memperoleh fasilitas pinjaman dari Sumitomo Mitsui Banking Corporation, Singapura (SMBC) sebesar USD150.000.000 (nilai penuh) dengan tingkat bunga LIBOR 3 (tiga) bulanan ditambah marjin tertentu.

Fasilitas pinjaman ini memiliki tenor 3 (tiga) tahun dan jatuh tempo pada tanggal 11 Maret 2022. Bank Mandiri telah melakukan penarikan atas fasilitas pinjaman ini sebesar USD150.000.000 (nilai penuh) pada tanggal 12 Maret 2019.

Pada tanggal 10 Juni 2019, SMBC sebagai *facility agent* mengirimkan *form of transfer certificate* yang menyatakan bahwa SMBC telah mengalihkan sebagian pinjaman Bank Mandiri kepada DZ Bank AG, *Singapore Branch*. Pengalihan sebagian pinjaman ini telah dilakukan efektif per 12 Juni 2019.

**DZ Bank AG, Singapura**

**31 Desember 2019**

| Jenis | Pemberi pinjaman | Tanggal jatuh tempo | Jangka waktu (bulan) | Tingkat suku bunga per tahun | Nilai nominal | |
|---|---|---|---|---|---|---|
| | | | | | Valuta asing (nilai penuh) | Setara Rupiah |
| *Bilateral Loan* | DZ Bank AG, Singapura | 11 Maret 2022 | 33 bulan | LIBOR (3 bulan) + marjin tertentu | 50.000.000 | 694.125 |
| Dikurangi: | | | | | | |
| Biaya penerbitan yang belum diamortisasi | | | | | (312.884) | (4.344) |
| | | | | | **49.687.116** | **689.781** |

Efektif per tanggal 12 Juni 2019, Bank Mandiri memiliki *outstanding* fasilitas pinjaman dari DZ Bank AG, Singapore Branch sebesar USD50.000.000 yang berasal dari pengalihan sebagian pinjaman dari Sumitomo Mitsui Banking Corporation, Singapura (SMBC). Fasilitas pinjaman ini akan jatuh tempo pada tanggal 11 Maret 2022.

**Agence Française de Développement, Perancis**

**31 Desember 2019**

| Jenis | Pemberi pinjaman | Tanggal jatuh tempo | Jangka waktu (bulan) | Tingkat suku bunga per tahun | Nilai nominal | |
|---|---|---|---|---|---|---|
| | | | | | Valuta asing (nilai penuh) | Setara Rupiah |
| *Bilateral loan* | Agence Française de Développement | 30 September 2023 | 114 | LIBOR (6 bulan) + marjin tertentu | 5.714.286 | 79.329 |
| Dikurangi: | | | | | | |
| Biaya penerbitan yang belum diamortisasi | | | | | (83.280) | (1.156) |
| | | | | | 5.631.006 | 78.173 |

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans* (lanjutan)

### Agence Française de Développement, Perancis (lanjutan)

**31 Desember 2018**

| Jenis | Pemberi pinjaman | Tanggal jatuh tempo | Jangka waktu (bulan) | Tingkat suku bunga per tahun | Nilai nominal | |
|---|---|---|---|---|---|---|
| | | | | | Valuta asing (nilai penuh) | Setara Rupiah |
| *Bilateral loan* | Agence Française de Développement | 31 Maret 2019 | 82 | LIBOR (6 bulan) + marjin tertentu | 785.714 | 11.298 |
| Dikurangi: Biaya penerbitan yang belum diamortisasi | | | | | (239) | (3) |
| | | | | | 785.475 | 11.295 |
| *Bilateral loan* | Agence Française de Développement | 30 September 2023 | 114 | LIBOR (6 bulan) + marjin tertentu | 7.142.857 | 102.715 |
| Dikurangi: Biaya penerbitan yang belum diamortisasi | | | | | (125.997) | (1.812) |
| | | | | | 7.016.860 | 100.903 |
| | | | | | **7.802.335** | **112.198** |

Pada tanggal 17 Juni 2010, Bank Mandiri menandatangani fasilitas pinjaman senilai USD100.000.000 (nilai penuh) dari *Agence Française de Développement* (AFD) untuk membantu pembiayaan proyek-proyek yang terkait dengan perubahan iklim dan efisiensi energi.

Fasilitas jangka panjang ini memiliki tenor 5 tahun sampai 10 tahun (termasuk *grace period*) dengan suku bunga LIBOR 6 (enam) bulanan ditambah marjin tertentu dan akan digunakan untuk membiayai proyek-proyek yang berkaitan dengan pengurangan emisi karbon.

Sebagai bagian dari perjanjian pinjaman dimaksud, Bank Mandiri dan AFD juga secara bersama akan membiayai program pelatihan yang ditujukan untuk pengembangan kapasitas Bank Mandiri khususnya terhadap topik-topik perubahan iklim dan efisiensi energi.

Pada tanggal 15 Desember 2010, Bank melakukan penarikan atas fasilitas pinjaman dari AFD sebesar USD30.000.000 (nilai penuh) dan jatuh tempo pada tanggal 31 Maret 2016. Pinjaman ini telah dilunasi pada saat jatuh tempo.

Pada tanggal 16 Februari 2012, 30 Mei 2012 dan 31 Mei 2012, Bank telah melakukan penarikan pinjaman kembali masing-masing sebesar USD16.000.000 (nilai penuh), USD40.000.000 (nilai penuh) dan USD11.000.000 (nilai penuh) yang akan jatuh tempo masing-masing pada tanggal 30 September 2018, 30 September 2017 dan 31 Maret 2019. Pinjaman AFD sebesar USD16.000.000 (nilai penuh), USD40.000.000 (nilai penuh) dan USD11.000.000 (nilai penuh) telah dilunasi pada saat jatuh tempo.

Penarikan atas pinjaman dimaksud untuk memenuhi kebutuhan sumber dana untuk pembiayaan proyek-proyek ramah lingkungan di Bank Mandiri.

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans* (lanjutan)

**Agence Française de Développement, Perancis (lanjutan)**

Pada tanggal 8 November 2013, Bank Mandiri menandatangani fasilitas pinjaman baru yang kedua atau *second line of credit* senilai USD100.000.000 (nilai penuh) untuk membantu pembiayaan proyek-proyek yang terkait dengan perubahan iklim dan efisiensi energi. Fasilitas jangka panjang ini memiliki tenor 5 tahun sampai 10 tahun (termasuk *grace period*) dengan suku bunga LIBOR 6 (enam) bulanan ditambah marjin tertentu. Pada tanggal 25 Maret 2014, Bank melakukan penarikan atas fasilitas pinjaman tersebut sebesar USD10.000.000 (nilai penuh) yang akan jatuh tempo pada tanggal 30 September 2023.

(c) *Bilateral loans*

Rincian pinjaman *bilateral loans* adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Mata uang asing | | |
| JP Morgan Chase Bank, N.A. - Cabang Jakarta | 5.552.373 | 5.750.503 |
| Citibank, N.A. - Cabang Indonesia | 555.300 | - |
| | **6.107.673** | **5.750.503** |

**JP Morgan Chase Bank, N.A. - Cabang Jakarta**

**31 Desember 2019**

| Jenis | Pemberi pinjaman | Tanggal jatuh tempo | Jangka waktu (bulan) | Tingkat suku bunga per tahun | Nilai nominal | |
|---|---|---|---|---|---|---|
| | | | | | USD (nilai penuh) | Setara Rupiah |
| *Bilateral loan* | JP Morgan Chase Bank, N.A. - Cabang Jakarta | 21 November 2020 | 84 | LIBOR (3 bulan) + marjin tertentu | 150.000.000 | 2.082.375 |
| Dikurangi: Biaya penerbitan yang belum diamortisasi | | | | | (19.387) | (269) |
| | | | | | 149.980.613 | 2.082.106 |
| *Bilateral loan* | JP Morgan Chase Bank, N.A. - Cabang Jakarta | 5 September 2020 | 72 | LIBOR (3 bulan) + marjin tertentu | 250.000.000 | 3.470.625 |
| Dikurangi: Biaya penerbitan yang belum diamortisasi | | | | | (25.760) | (358) |
| | | | | | 249.974.240 | 3.470.267 |
| | | | | | **399.954.853** | **5.552.373** |

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(c) *Bilateral loans* (lanjutan)

**JP Morgan Chase Bank, N.A. - Cabang Jakarta (lanjutan)**

**31 Desember 2018**

| Jenis | Pemberi pinjaman | Tanggal jatuh tempo | Jangka waktu (bulan) | Tingkat suku bunga per tahun | Nilai nominal | |
|---|---|---|---|---|---|---|
| | | | | | USD (nilai penuh) | Setara Rupiah |
| *Bilateral loan* | JP Morgan Chase Bank, N.A. - Cabang Jakarta | 21 November 2020 | 84 | LIBOR (3 bulan) + marjin tertentu | 150.000.000 | 2.157.000 |
| Dikurangi: | | | | | | |
| Biaya penerbitan yang belum diamortisasi | | | | | (40.599) | (584) |
| | | | | | 149.959.401 | 2.156.416 |
| *Bilateral loan* | JP Morgan Chase Bank, N.A. - Cabang Jakarta | 5 September 2020 | 72 | LIBOR (3 bulan) + marjin tertentu | 250.000.000 | 3.595.000 |
| Dikurangi: | | | | | | |
| Biaya penerbitan yang belum diamortisasi | | | | | (63.509) | (913) |
| | | | | | 249.936.491 | 3.594.087 |
| | | | | | **399.895.892** | **5.750.503** |

Pada tanggal 15 November 2013, Bank Mandiri memperoleh fasilitas pinjaman dari JP Morgan Chase Bank, N.A. - Cabang Jakarta sebesar USD150.000.000 (nilai penuh) dengan tingkat bunga LIBOR 3 (tiga) bulanan ditambah marjin tertentu.

Fasilitas pinjaman ini memiliki tenor 3 (tiga) tahun dan jatuh tempo pada tanggal 21 November 2016. Bank Mandiri telah melakukan penarikan atas fasilitas pinjaman ini sebesar USD150.000.000 (nilai penuh) pada tanggal 21 November 2013. Fasilitas pinjaman ini telah diperpanjang pada tanggal 5 Oktober 2016 dan jatuh tempo pada tanggal 21 November 2020.

Fasilitas pinjaman ini dijamin dengan (Catatan 8c):

| | Nilai nominal | |
|---|---|---|
| | **31 Desember 2019** | **31 Desember 2018** |
| FR0053*) | 284.375 | 284.375 |
| INDOIS 22**) | 60.000.000 | 60.000.000 |
| ROI 21**) | 36.500.000 | 36.500.000 |
| ROI 24**) | 30.000.000 | 30.000.000 |
| ROI 22**) | 18.000.000 | 18.000.000 |
| ROI 23**) | 17.500.000 | 17.500.000 |

*) Dalam jutaan Rupiah
**) Dalam USD (nilai penuh)

Pada tanggal 20 Agustus 2014, Bank Mandiri memperoleh fasilitas pinjaman dari JP Morgan Chase Bank, N.A. - Cabang Jakarta sebesar USD250.000.000 (nilai penuh) dengan tingkat bunga LIBOR 3 (tiga) bulanan ditambah marjin tertentu.

Fasilitas pinjaman ini memiliki tenor 3 (tiga) tahun dan jatuh tempo pada tanggal 5 September 2017. Bank Mandiri telah melakukan penarikan atas fasilitas pinjaman ini sebesar USD250.000.000 (nilai penuh) pada tanggal 2 September 2014. Fasilitas pinjaman ini telah diperpanjang pada tanggal 5 Oktober 2016 dan akan jatuh tempo pada tanggal 5 September 2020.

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(c) *Bilateral loans (lanjutan)*

**JP Morgan Chase Bank, N.A. - Cabang Jakarta (lanjutan)**

Fasilitas pinjaman ini dijamin dengan (Catatan 7k dan 8c):

| | Nilai nominal | |
|---|---|---|
| | **31 Desember 2019** | **31 Desember 2018** |
| FR0053*) | 659.947 | 659.947 |
| INDOIS 22**) | 98.500.000 | 98.500.000 |
| PERTAMINA 23**) | 65.000.000 | 65.000.000 |
| ROI 23**) | 37.000.000 | 37.000.000 |
| ROI 21**) | 32.000.000 | 32.000.000 |
| INDOIS 25**) | 28.410.000 | - |
| ROI 19**) | - | 27.295.000 |

*) Dalam jutaan Rupiah
**) Dalam USD (nilai penuh)

**Citibank, N.A. - Cabang Indonesia**

**31 Desember 2019**

| Jenis | Pemberi pinjaman | Tanggal jatuh Tempo | Jangka waktu (bulan) | Tingkat suku bunga per tahun | Nilai nominal | |
|---|---|---|---|---|---|---|
| | | | | | **USD (nilai penuh)** | **Setara Rupiah** |
| *Bilateral loan* | Citibank, N.A. - Cabang Indonesia | 3 Januari 2022 | 36 | LIBOR (3 bulan) + marjin tertentu | 40.000.000 | 555.300 |

Pada tanggal 2 Januari 2019, Bank Mandiri memperoleh fasilitas pinjaman dari Citibank, N.A. - Cabang Indonesia sebesar USD40.000.000 (nilai penuh) dengan tingkat bunga LIBOR 3 (tiga) bulanan ditambah marjin tertentu.

Fasilitas pinjaman ini memiliki tenor 3 (tiga) tahun dan jatuh tempo pada tanggal 3 Januari 2022. Bank Mandiri telah melakukan penarikan atas fasilitas pinjaman ini sebesar USD40.000.000 (nilai penuh) pada tanggal 3 Januari 2019.

Fasilitas pinjaman ini dijamin dengan (Catatan 8c):

| | Nilai nominal | |
|---|---|---|
| | **31 Desember 2019** | **31 Desember 2018** |
| ROI 28*) | 28.000.000 | - |
| ROI 27*) | 25.000.000 | - |

*) Dalam USD (nilai penuh)

(d) Fasilitas pendanaan perdagangan (*banker's acceptance*)

Fasilitas pendanaan perdagangan merupakan pinjaman jangka pendek dengan jangka waktu mulai dari 30 hari sampai dengan 365 hari dengan tingkat suku bunga sebesar LIBOR atau SIBOR ditambah marjin tertentu. Rincian saldo pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| CO Bank US, Amerika Serikat | 2.637.675 | 3.120.460 |
| Sumitomo Mitsui Banking Corporation, Singapura | 1.634.932 | 1.721.286 |
| Bank of Amerika, Hongkong | 1.388.250 | - |
| Citibank NA, Hong Kong | 1.335.497 | 532.060 |
| The Bank of New York Mellon, Singapura | 944.010 | - |
| United Overseas Bank Limited, Singapura | 873.695 | 3.147.782 |
| Landesbank Baden-Wuerttemberg, Singapura | 416.475 | 431.400 |
| Bank of Montreal, Kanada | - | 2.631.540 |

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(d) Fasilitas pendanaan perdagangan (*banker's acceptance*) (lanjutan)

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Wells Fargo Bank, Singapore | 2.498.850 | - |
| DBS Bank, Singapore | 2.330.594 | - |
| Bank Permata | 694.125 | - |
| The Korea Development Bank, Singapura | 340.121 | - |
| Standard Chartered Bank, Hong Kong | 497.855 | 1.283.487 |
| **Total** | **15.592.079** | **12.868.015** |

(e) *Repo to maturity*

**Rupiah**

Pada tanggal 31 Oktober 2014, Bank Mandiri menandatangani perjanjian fasilitas pinjaman sebesar Rp600.000 dengan skema *repo to maturity* dengan Bank of America, Singapore Limited (BOA). Dalam transaksi *repo to maturity* ini Bank Mandiri mengalihkan obligasi pemerintah VR0031 kepada BOA. Uang yang diterima oleh Bank Mandiri terkait transaksi *repo* ini merupakan nilai kini dari pinjaman tersebut setelah memperhitungkan biaya bunga atas pinjaman dan pendapatan bunga atas VR0031 tersebut selama periode repo yaitu sebesar Rp494.301. Atas pengalihan obligasi pemerintah VR0031 tersebut Bank Mandiri mengakui tagihan sebesar nilai tunai *(cash value*) dari VR0031 kepada BOA. Fasilitas pinjaman ini memiliki tenor 6 (enam) tahun dan akan jatuh tempo pada tanggal 25 Juli 2020, yang bertepatan dengan jatuh tempo dari VR0031. Pada tanggal jatuh tempo, penyelesaian transaksi ini akan dilakukan secara neto dari pinjaman dan tagihan antara Bank Mandiri dan BOA.

Pada tanggal 19 November 2014, BOA mengirimkan *transfer notice* yang menyatakan bahwa BOA telah mengalihkan seluruh hak dan kewajibannya sebagaimana tercantum dalam dokumen perjanjian terkait fasilitas pinjaman dengan skema *repo to maturity* kepada PT Asuransi Jiwa Adisarana Wanaartha.

**Mata Uang Asing**

Pada tanggal 25 Mei 2018, Bank Mandiri melakukan transaksi pinjaman sebesar USD24.926.000, USD31.270.000 dan USD34.782.000 melalui skema *repo to maturity* dengan Nomura Singapore Limited (NSL). Dalam transaksi *repo to maturity* ini, Bank Mandiri mengalihkan obligasi pemerintah ROI 23NN, ROI 24 dan ROI 25 kepada NSL. Atas pengalihan obligasi pemerintah ROI 23NN, ROI 24 dan ROI 25 tersebut, Bank Mandiri mengakui tagihan sebesar nilai tunai (*cash value*) dari ROI 23NN, ROI 24, dan ROI 25 kepada NSL. Fasilitas pinjaman ini memiliki tenor 5 (lima), 6 (enam) dan 7 (tujuh) tahun yang akan jatuh tempo sesuai dengan jatuh tempo ROI23 NN, ROI 24 dan ROI 25 yaitu pada tanggal 11 Januari 2023, 15 Januari 2024 dan 15 Januari 2025. Pada tanggal jatuh tempo, penyelesaian transaksi ini akan dilakukan secara neto dari pinjaman dan tagihan antara Bank Mandiri dan NSL.

Pada tanggal 15 November 2018, Bank Mandiri melakukan transaksi pinjaman sebesar USD58.810.427,91 (nilai penuh) melalui skema *cross currency repo to maturity* dengan JP Morgan Chase Bank, N.A. - Cabang Jakarta. Bank Mandiri mengalihkan obligasi pemerintah FR0031 kepada JPM. Atas pengalihan obligasi pemerintah denominasi Rupiah FR0031 tersebut, Bank Mandiri mengakui tagihan sebesar nilai tunai (*cash value*) dari FR0031 kepada JPM. Fasilitas pinjaman ini memiliki tenor 2 (dua) tahun yang akan jatuh tempo sesuai dengan jatuh tempo FR0031 yaitu 15 November 2020. Pada tanggal jatuh tempo, JPM menyerahkan nilai tunai (IDR) ke Bank Mandiri sesuai *face value underlying* ditambah dengan kupon terakhir *underlying*, dan Bank Mandiri akan mengirimkan nilai tunai (USD) ke JPM sebesar jumlah pinjaman ditambah pembayaran bunga pinjaman terakhir.

Fasilitas pinjaman dari NSL tersebut dijamin dengan penempatan masing-masing pada tanggal 31 Desember 2019 dan 2018 sebesar USD70.000 (nilai penuh) (31 Desember 2018 USD5.227.520,08 (nilai penuh)) (Catatan 6g).

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(f) Lain-lain

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Pihak berelasi | | |
| PT Bank Negara Indonesia (Persero) Tbk. | 172.236 | 224.486 |
| PT Bank Rakyat Indonesia (Persero) Tbk. | 49.200 | 199.200 |
| | 221.436 | 423.686 |
| Pihak ketiga | | |
| PT Bank Pan Indonesia Tbk. | 3.019.902 | 2.632.355 |
| PT Bank Central Asia Tbk. | 1.393.740 | 1.184.063 |
| PT Bank DKI | 577.364 | 643.550 |
| PT Bank Maybank Indonesia Tbk. | 556.627 | 374.308 |
| PT Bank KEB Hana Indonesia | 492.757 | 311.809 |
| PT Bank OCBC NISP Tbk | 462.824 | - |
| PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. | 406.546 | 334.526 |
| PT Bank Permata Tbk. | 343.332 | 395.109 |
| MUFG Bank Ltd., Cabang Jakarta | 300.000 | 700.000 |
| PT Bank UOB Indonesia | 124.863 | 223.144 |
| PT Bank HSBC Indonesia | 100.000 | 150.000 |
| PT Bank Resona Perdania | 92.837 | - |
| PT Bank BPD DIY | 87.311 | 23.564 |
| PT Bank CIMB Niaga Tbk. | 79.659 | 146.183 |
| PT Bank BCA Syariah | 48.704 | - |
| PT Bank Ina Perdana Tbk. | 46.604 | 99.926 |
| PT Bank Danamon Indonesia Tbk. | 18.634 | 162.397 |
| PT Bank Tabungan Pensiunan Nasional Tbk. | - | 150.000 |
| | 8.151.704 | 7.530.934 |
| Total | 8.373.140 | 7.954.620 |
| Mata uang asing | | |
| Pihak ketiga | | |
| MUFG Bank Ltd., Cabang Jakarta | 2.273.159 | 4.116.308 |
| PT Bank Mizuho Indonesia | 518.407 | - |
| Bank of China Limited, Cabang Jakarta | 370.013 | 579.240 |
| DBS Bank Ltd. | 69.521 | - |
| PT Bank UOB Indonesia | 6.951 | 13.757 |
| Total | 3.238.051 | 4.709.305 |
| | **11.611.191** | **12.663.925** |

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(f) Lain-lain (lanjutan)

Rupiah

**PT Bank Negara Indonesia (Persero) Tbk**

Pada tanggal 9 Oktober 2018, Entitas Anak (PT Mandiri Utama Finance) memperoleh fasilitas pinjaman modal kerja dari PT Bank Negara Indonesia (Persero) Tbk ("BNI") dengan batas maksimum kredit sejumlah Rp250.000 dengan tingkat suku bunga sebesar 8,75% - 9,50%. Fasilitas tersebut bersifat pinjaman modal kerja berulang. Jangka waktu penarikan fasilitas kredit adalah sampai dengan 9 Oktober 2019 dan telah diperpanjang pada tanggal 4 Oktober 2019 sehingga jatuh temponya menjadi 8 Oktober 2020.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari BNI masing-masing sebesar Rp172.236 dan Rp224.486.

**PT Bank Rakyat Indonesia (Persero) Tbk**

Pada tanggal 9 November 2018, Entitas Anak (PT Mandiri Utama Finance) memperoleh fasilitas pinjaman modal kerja dari PT Bank Rakyat Indonesia (Persero) Tbk ("BRI") dengan batas maksimum kredit sejumlah Rp300.000. Fasilitas tersebut bersifat pinjaman modal kerja berulang, dan akan jatuh tempo 12 bulan setelah kontrak tersebut ditandatangani dan telah diperpanjang sampai dengan 9 November 2020 dengan suku bunga sesuai rekomendasi *treasury bank* yang beragam dan berkisar antara 7,75% - 9,50%.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari BRI masing-masing sebesar Rp49.200 dan Rp199.200.

**PT Bank Pan Indonesia Tbk.**

Pada tanggal 12 November 2012 dan terakhir pada tanggal 10 Juli 2019, Entitas Anak (PT Mandiri Tunas Finance) dan PT Bank Pan Indonesia Tbk. (Panin) menandatangani perjanjian pinjaman dimana Panin menyediakan beberapa fasilitas *term loan* dengan total limit sebesar Rp4.200.000 yang bersifat *non revolving* dan dikenakan tingkat suku bunga tetap. Fasilitas tersebut memiliki jatuh tempo yang beragam dan berkisar antara bulan Januari 2020 sampai dengan bulan September 2022.

Pada tanggal 26 Mei 2017, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank Pan Indonesia Tbk. (Panin) menandatangani perjanjian kredit dimana Panin menyediakan fasilitas kredit modal kerja dengan maksimum kredit sebesar Rp400.000 yang bersifat *non revolving* dan fasilitas *money market line* dengan maksimum kredit sebesar Rp100.000 yang bersifat *revolving*. Fasilitas tersebut dikenakan tingkat suku bunga 9,00% - 9,75% pada saat penarikan untuk fasilitas kredit modal kerja dan tingkat suku bunga pasar pada saat penarikan untuk fasilitas *money market line*. Fasilitas kredit modal kerja jatuh tempo pada tanggal 31 Desember 2021 dan fasilitas *money market line* jatuh tempo pada tanggal 26 Mei 2018. Fasilitas *money market line* yang jatuh tempo tanggal 26 Mei 2018 telah dilakukan perpanjangan jangka waktu fasilitas pada tanggal 25 Juni 2018, sehingga atas fasilitas tersebut jatuh tempo pada tanggal 26 Mei 2019. Fasilitas ini telah dilunasi pada saat jatuh tempo.

Pada tanggal 21 Maret 2018, Entitas Anak (PT Mandiri Utama Finance) mendapat tambahan fasilitas kredit modal kerja sebesar Rp1.000.000 yang bersifat *non revolving*. Fasilitas tersebut dikenakan tingkat suku bunga 8,50% - 9,00% pada saat penarikan. Fasilitas tersebut jatuh tempo pada tanggal 21 Agustus 2022.

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(f) Lain-lain (lanjutan)

Rupiah (lanjutan)

Pada tanggal 15 April 2019, Entitas Anak (PT Mandiri Utama Finance) mendapat tambahan fasilitas Kredit Modal Kerja sebesar Rp500.000 yang bersifat *non revolving*, dengan suku bunga 9,00% - 9,75% pada saat penarikan, serta tambahan Fasilitas Money Market Line sehingga total keseluruhan fasilitas money market line menjadi sebesar Rp200.000 dan Fasilitas Rekening Koran sebesar Rp50.000 yang bersifat *revolving*. Fasilitas *Money Market Line* dan Fasilitas Rekening Koran dikenakan suku bunga 9,00% - 10,00% pada saat penarikan. Kedua fasilitas tersebut jatuh tempo pada tanggal 15 April 2020.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari Panin masing-masing sebesar Rp3.019.902 dan Rp2.632.355.

**PT Bank Central Asia Tbk.**

Pada tanggal 7 Maret 2001, Entitas Anak (PT Mandiri Tunas Finance) dan PT Bank Central Asia Tbk. (BCA) menandatangani perjanjian pinjaman dimana BCA memberikan fasilitas *overdraft* yang bersifat *revolving* dan dikenakan tingkat suku bunga *floating*. Perjanjian ini telah diubah dengan penandatanganan perjanjian di tanggal 24 Maret 2011 dengan memberikan tambahan fasilitas sehingga menjadi Rp55.000 dan terakhir telah diubah dengan penandatanganan perjanjian pada tanggal 8 Maret 2016. Fasilitas tersebut jatuh tempo pada tanggal 12 Maret 2020.

Pada tanggal 8 Maret 2016 dan terakhir pada tanggal 26 Februari 2019, Entitas Anak (PT Mandiri Tunas Finance) dan BCA telah menandatangani perjanjian kredit dimana BCA memberikan beberapa fasilitas *term loan* dengan total limit sebesar Rp2.500.000 yang bersifat *non revolving* dan dikenakan tingkat suku bunga tetap yang beragam dan berkisar antara 8,75% - 10,25%. Fasilitas tersebut memiliki jatuh tempo yang beragam dan berkisar antara bulan Februari 2020 sampai dengan bulan Mei 2022.

Pada tanggal 11 Juni 2013 dan terakhir pada tanggal 30 Maret 2015, Entitas Anak (PT Mandiri Tunas Finance) dan BCA menandatangani perjanjian pinjaman dimana BCA memberikan fasilitas *money market* dengan limit sebesar Rp300.000 yang bersifat *revolving* dan dikenakan tingkat suku bunga *floating*. Perjanjian ini telah diubah dengan penandatanganan perjanjian di tanggal 24 Maret 2017 dimana fasilitas *money market* di-*switch* menjadi *term loan* yang bersifat *non revolving* dan dikenakan tingkat suku bunga tetap sebesar 9,50%. Fasilitas tersebut memiliki jatuh tempo yang beragam dan berkisar antara bulan Juli 2020 sampai dengan bulan Agustus 2020.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari BCA masing-masing sebesar Rp1.393.740 dan Rp1.184.063.

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(f) Lain-lain (lanjutan)

Rupiah (lanjutan)

**PT Bank DKI**

Pada tanggal 17 September 2013 dan terakhir pada tanggal 3 Mei 2019, Entitas Anak (PT Mandiri Tunas Finance) dan PT Bank DKI (Bank DKI) menandatangani perjanjian kredit dimana Bank DKI menyediakan beberapa fasilitas *term loan* dengan total fasilitas sebesar Rp700.000 yang bersifat *non revolving* dan dikenakan tingkat suku bunga tetap yang beragam dan berkisar antara 8,50% - 9,15%. Fasilitas tersebut memiliki jatuh tempo yang beragam dan berkisar antara bulan Januari 2020 sampai dengan bulan Agustus 2022.

Pada tanggal 24 Maret 2017, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank DKI (Bank DKI) menandatangani perjanjian kredit dimana Bank DKI menyediakan fasilitas *money market line* dengan maksimum kredit sebesar Rp300.000 yang bersifat *revolving* dan dikenakan tingkat suku bunga pasar pada saat penarikan. Fasilitas tersebut jatuh tempo pada tanggal 23 Maret 2018. Pada tanggal 22 Maret 2018, fasilitas tersebut diperpanjang sampai dengan tanggal 23 Juni 2018. Fasilitas ini telah dilunasi pada saat jatuh tempo.

Pada tanggal 8 Juni 2018, Entitas Anak (PT Mandiri Utama Finance) dan Bank DKI menandatangani perjanjian kredit *money market line* sebesar Rp100.000 yang bersifat *revolving* dan dikenakan tingkat suku bunga pasar pada saat penarikan dan kredit modal kerja *executing* sebesar Rp300.000 yang bersifat *non revolving* dan dikenakan tingkat suku bunga 8,75%. Fasilitas *money market line* jatuh tempo pada tanggal 8 Juni 2019 dan telah dilunasi pada saat jatuh tempo, serta kredit modal kerja *executing* jatuh tempo pada tanggal 8 Desember 2021.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari Bank DKI masing-masing sebesar Rp577.364 dan Rp643.550.

**PT Bank Maybank Indonesia Tbk.**

Pada tanggal 21 Desember 2017, Entitas Anak (PT Mandiri Tunas Finance) dan PT Bank Maybank Indonesia Tbk. (Maybank) menandatangani perjanjian pinjaman dimana Maybank menyediakan fasilitas *term loan* dengan total fasilitas sebesar Rp500.000 yang bersifat *non revolving* dan dikenakan tingkat suku bunga tetap sebesar 8,50%. Fasilitas tersebut jatuh tempo pada tanggal 12 Maret 2021.

Pada tanggal 10 Mei 2019, Entitas Anak (PT Mandiri Utama Finance) memperoleh fasilitas pinjaman *Money Market Line* dan fasilitas pinjaman berjangka dari PT Bank Maybank Indonesia Tbk (Maybank) dengan batas maksimum kredit masing-masing sejumlah Rp100.000 dengan tingkat suku bunga ditentukan pada saat penarikan, dan fasilitas sejumlah Rp600.000 dengan tingkat suku bunga tetap sebesar 9,50%. Fasilitas tersebut bersifat pinjaman berulang yang tidak terikat. Fasilitas *Money Market Line* tersebut jatuh tempo pada tanggal 10 Mei 2020.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari Maybank sebesar Rp556.627 dan Rp374.308.

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(f) Lain-lain (lanjutan)

Rupiah (lanjutan)

**PT Bank KEB Hana Indonesia**

Pada tanggal 19 Maret 2015 dan terakhir pada tanggal 3 September 2018, Entitas Anak (PT Mandiri Tunas Finance) dan PT Bank KEB Hana Indonesia (Bank Hana) menandatangani perjanjian kredit dimana Bank Hana menyediakan beberapa fasilitas *term loan* dengan total fasilitas sebesar Rp400.000 yang bersifat *non revolving* dan dikenakan tingkat suku bunga tetap sebesar 9,50%. Fasilitas tersebut memiliki jatuh tempo pada tanggal 19 Februari 2022.

Pada tanggal 13 Juli 2017, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank KEB Hana Indonesia (Bank Hana) menandatangani perjanjian kredit dimana Bank Hana menyediakan fasilitas kredit modal kerja dengan maksimum kredit sebesar Rp200.000 yang bersifat *non revolving* dengan tingkat suku bunga tetap sebesar 9,00%. Fasilitas tersebut jatuh tempo pada tanggal 7 September 2020.

Pada tanggal 8 Februari 2018, Entitas Anak (PT Mandiri Utama Finance) dan Bank Hana menandatangani perjanjian kredit dimana Bank Hana memberikan tambahan fasilitas kredit modal kerja dengan maksimum kredit sebesar Rp200.000 yang bersifat *non revolving* dengan tingkat suku bunga 9,00%. Fasilitas tersebut jatuh tempo pada tanggal 8 Juli 2021.

Pada tanggal 21 Agustus 2019, Entitas Anak (PT Mandiri Utama Finance) dan Bank Hana menandatangani perjanjian kredit dimana Bank Hana memberikan tambahan fasilitas Kredit Modal Kerja dengan maksimum kredit sebesar Rp100.000 yang bersifat *non revolving* dengan tingkat suku bunga 9,5%. Fasilitas tersebut jatuh tempo pada tanggal 21 Februari 2020.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari Bank Hana masing-masing sebesar Rp492.757 dan Rp311.809.

**PT Bank OCBC NISP Tbk.**

Pada tanggal 29 Maret 2018, Entitas Anak (PT Mandiri Tunas Finance) dan PT Bank OCBC NISP Tbk (OCBC) menandatangani perjanjian pinjaman dimana OCBC menyediakan fasilitas *demand loan/money market line* dengan total limit sebesar Rp200.000 yang bersifat *revolving* dan dikenakan tingkat suku bunga mengambang dan fasilitas *term loan* dengan total limit Rp575.000 yang bersifat *non revolving* dan dikenakan suku bunga tetap sebesar 9,75%. Fasilitas tersebut memiliki jatuh tempo yang beragam dan berkisar antara bulan November 2020 sampai dengan Mei 2022.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman PT Bank OCBC NISP masing-masing sebesar Rp462.824 dan RpNihil.

**PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk.**

Pada tanggal 22 April 2014 dan terakhir pada tanggal 14 Februari 2019, Entitas Anak (PT Mandiri Tunas Finance) dan PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk. (BJB) menandatangani perjanjian kredit dimana BJB menyediakan beberapa fasilitas *term loan* dengan total limit sebesar Rp1.000.000 yang bersifat *non revolving* dan dikenakan tingkat suku bunga tetap yang beragam dan berkisar antara 8,75% - 9,50%. Fasilitas tersebut memiliki jatuh tempo yang beragam dan berkisar antara bulan Maret 2020 sampai dengan bulan Maret 2022.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari BJB masing-masing sebesar Rp406.546 dan Rp334.526.

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(f) Lain-lain (lanjutan)

Rupiah (lanjutan)

**PT Bank Permata Tbk.**

Pada tanggal 15 November 2017, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank Permata Tbk. (Bank Permata) menandatangani perjanjian kredit dimana Bank Permata menyediakan fasilitas kredit modal kerja dengan maksimum kredit sebesar Rp200.000 yang bersifat *non revolving* dengan tingkat suku bunga 9,00% pada saat penarikan dan fasilitas kredit *money market line* dengan maksimum kredit sebesar Rp100.000 yang bersifat *revolving* dengan tingkat suku bunga dikisaran 7,00% - 7,25%. Fasilitas tersebut jatuh tempo pada tanggal 14 November 2018.

Pada tanggal 13 Desember 2018, Entitas Anak (PT Mandiri Utama Finance) dan Bank Permata kembali menandatangani tambahan perjanjian kredit dimana Bank Permata menyediakan fasilitas Kredit Modal Kerja dengan maksimum kredit sebesar Rp300.000 yang bersifat *non revolving* dengan tingkat suku bunga 9,00% pada saat penarikan dan perpanjangan fasilitas Kredit *Money Market Line*. Fasilitas tersebut jatuh tempo pada tanggal 15 November 2019. Fasilitas Kredit *Money Market Line* yang jatuh tempo tanggal 15 November 2019 telah diperpanjang menjadi 13 Februari 2020.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari Bank Permata masing-masing sebesar Rp343.332 dan Rp395.109.

**MUFG Bank ltd., Cabang Jakarta**

Pada tanggal 11 Februari 2016, Entitas Anak (PT Mandiri Tunas Finance) dan BTMU - Bank of Tokyo Mitsubishi UFJ menandatangani perjanjian pinjaman dimana BTMU menyediakan fasilitas *uncommitted short-term loan/money market line* dengan total limit sebesar Rp695.050 yang bersifat *revolving* dan dikenakan tingkat suku bunga mengambang sebesar 6,21% pada saat penarikan. Fasilitas tersebut jatuh tempo pada tanggal 11 Februari 2020.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari BTMU - Bank of Tokyo Mitsubishi UFJ masing-masing sebesar Rp300.000 dan Rp700.000.

**PT Bank UOB Indonesia**

Pada tanggal 21 November 2017, Entitas Anak (PT Mandiri Tunas Finance) dan PT Bank UOB Indonesia (Bank UOB) menandatangani perjanjian kredit dimana Bank UOB menyediakan fasilitas *term loan* dengan total fasilitas sebesar Rp300.000 yang bersifat *non revolving* dan dikenakan tingkat suku bunga tetap sebesar 8,40% dan fasilitas kredit *revolving* dengan total fasilitas sebesar Rp300.000 yang dikenakan tingkat suku bunga mengambang sebesar 6,40% pada saat penarikan. Fasilitas tersebut memiliki jatuh tempo yang beragam dan berkisar antara bulan November 2020 sampai dengan bulan Maret 2021.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari Bank UOB masing-masing sebesar Rp124.863 dan Rp223.144.

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(f) Lain-lain (lanjutan)

Rupiah (lanjutan)

**PT Bank HSBC Indonesia**

Pada tanggal 23 Oktober 2000 dan terakhir pada tanggal 31 Juli 2019, Entitas Anak (PT Mandiri Tunas Finance) dan PT Bank HSBC Indonesia (Bank HSBC) menandatangani perjanjian kredit dimana Bank HSBC menyediakan fasilitas *working capital loan* dengan total fasilitas sebesar Rp250.000 yang bersifat *revolving* dan dikenakan tingkat suku bunga mengambang sebesar 6,25% pada saat penarikan. Fasilitas tersebut memiliki jatuh tempo yang beragam dan berkisar antara bulan Januari 2020 sampai dengan Juli 2020. Fasilitas ini sudah dilunasi saat jatuh tempo.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari Bank HSBC sebesar Rp100.000 dan Rp150.000.

**PT Bank Resona Perdania**

Pada tanggal 3 September 2019, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank Resona Perdania (Bank Resona) menandatangani perjanjian kredit dimana Bank Resona menyediakan fasilitas kredit modal kerja dengan total fasilitas sebesar Rp100.000 dengan tingkat suku bunga 8,83%.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari PT Bank Resona Perdania masing-masing sebesar Rp92.837 dan RpNihil.

**PT Bank BPD DIY**

Pada tanggal 18 Mei 2017, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank BPD DIY (BPD DIY) menandatangani perjanjian kredit dimana BPD DIY menyediakan fasilitas kredit modal kerja dengan maksimum kredit sebesar Rp50.000 yang bersifat *non revolving* dan dikenakan tingkat suku bunga 9,00% pada saat penarikan. Fasilitas tersebut jatuh tempo pada bulan November 2020.

Pada tanggal 30 April 2019, Entitas Anak (PT Mandiri Utama Finance) dan BPD DIY menandatangani perjanjian kredit dimana Bank BPD DIY menyediakan tambahan fasilitas Kredit Modal Kerja dengan maksimum kredit sebesar Rp100.000 yang bersifat *non revolving* dan dikenakan tingkat suku bunga 9,50% pada saat penarikan. Fasilitas tersebut jatuh tempo pada bulan Oktober 2022.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari BPD DIY masing-masing sebesar Rp87.311 dan Rp23.564.

**PT Bank CIMB Niaga Tbk.**

Pada tanggal 21 November 2017, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank CIMB Niaga Tbk. (Bank CIMB Niaga) menandatangani perjanjian kredit dimana Bank CIMB Niaga menyediakan fasilitas kredit modal kerja dengan maksimum kredit sebesar Rp200.000 yang bersifat *non revolving* dengan tingkat suku bunga 9,00% pada saat penarikan. Fasilitas tersebut jatuh tempo pada tahun 2021.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari Bank CIMB Niaga masing-masing sebesar Rp79.659 dan Rp146.183.

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(f) Lain-lain (lanjutan)

Rupiah (lanjutan)

**PT Bank BCA Syariah**

Pada tanggal 20 Mei 2019, Entitas Anak (PT Mandiri Utama Finance) memperoleh fasilitas pinjaman Kredit Modal Kerja untuk pembiayaan Syariah dari PT Bank BCA Syariah (BCAS) dengan batas maksimum kredit sejumlah Rp100.000 yang bersifat *non revolving* dengan tingkat suku bunga 9,50%. Fasilitas tersebut akan jatuh tempo pada bulan Mei 2020.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari PT Bank BCA Syariah masing-masing sebesar Rp48.704 dan RpNihil.

**PT Bank Ina Perdana Tbk.**

Pada tanggal 28 Desember 2016, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank Ina Perdana Tbk. (Bank Ina) menandatangani perjanjian kredit dimana Bank Ina menyediakan fasilitas kredit modal kerja dengan total sebesar Rp85.000 yang bersifat *non revolving* dan dikenakan tingkat suku bunga 9,00%.

Pada tanggal 19 Desember 2017, Entitas Anak (PT Mandiri Utama Finance) dan Bank Ina menandatangani penambahan *plafond* perjanjian kredit berupa fasilitas kredit modal kerja dengan tambahan sebesar Rp85.000 yang bersifat *non revolving* dan dikenakan tingkat suku bunga 8,50%. Fasilitas tersebut jatuh tempo pada tanggal 20 Desember 2020.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari Bank Ina masing-masing sebesar Rp46.604 dan Rp99.926.

**PT Bank Danamon Indonesia Tbk.**

Pada tanggal 20 Mei 2010, Entitas Anak (PT Mandiri Tunas Finance) dan PT Bank Danamon Indonesia Tbk. (Danamon) menandatangani perjanjian kredit dimana Danamon menyediakan beberapa fasilitas *term loan* dengan total fasilitas sebesar Rp852.000 yang bersifat *non revolving* dan dikenakan tingkat suku bunga tetap sebesar 8,75%- 9,00% dan fasilitas *working capital loan* dengan total fasilitas sebesar Rp150.000 yang bersifat *revolving* dan dikenakan tingkat suku bunga mengambang sebesar 6,70% saat penarikan. Fasilitas tersebut memiliki jatuh tempo yang beragam dan berkisar antara bulan Juni 2020 sampai dengan bulan September 2020.

Pada tanggal 22 Oktober 2018, Entitas Anak (PT Mandiri Sekuritas) menandatangani perjanjian kredit dimana Danamon menyediakan fasilitas kredit dengan jumlah sebesar Rp200.000. Berdasarkan ketentuan dalam perjanjian, tingkat bunga atas fasilitas yang berlaku disesuaikan dengan tingkat suku bunga pada saat penarikan fasilitas kredit dilakukan pada bulan Juli 2019 yaitu sebesar 7,90%. Fasilitas tersebut jatuh tempo pada 22 Oktober 2019 dan telah dilunasi pada saat jatuh tempo.

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(f) Lain-lain (lanjutan)

Rupiah (lanjutan)

**PT Bank Danamon Indonesia Tbk.**

Pada tanggal 30 Desember 2019, Entitas Anak (PT Mandiri Utama Finance) dan Danamon menandatangani perjanjian kredit di mana Danamon menyediakan fasilitas *Term Loan* uang bersifat *non revolving* dan *Working Capital* yang bersifat *revolving* dengan batas maksimum kredit masing-masing sejumlah Rp350.000 dan Rp100.000 dengan tingkat suku bunga 9% untuk fasilitas *Term Loan* dan 8% untuk fasilitas *Working Capital*.

Jangka waktu penarikan fasilitas *Term Loan* dan *working capital* adalah 12 bulan sejak fasilitas ditandatangani.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari Danamon masing-masing sebesar Rp18.634 dan Rp162.397.

**PT Bank Tabungan Pensiunan Nasional Tbk.**

Pada tanggal 25 Juni 2018, Entitas Anak (PT Mandiri Tunas Finance) dan PT Bank Tabungan Pensiunan Nasional Tbk. (BTPN) menandatangani perjanjian pinjaman dimana BTPN menyediakan fasilitas *money market line* dengan total limit sebesar Rp150.000 yang bersifat *revolving* dan dikenakan tingkat suku bunga mengambang. Fasilitas tersebut jatuh tempo pada tanggal 16 April 2019. Fasilitas tersebut sudah dilunasi saat jatuh tempo.

Pada tanggal 30 Januari 2019, Entitas Anak (PT Mandiri Sekuritas) dan BTPN menandatangani perjanjian fasilitas kredit dimana BTPN menyediakan fasilitas kredit *money market line* sebesar Rp225.000 dengan bunga sebesar tingkat bunga pinjaman per tahun dari BTPN. Pada saat penarikan, suku bunga yang dikenakan adalah sebesar 8,00%. Fasilitas kredit tersebut ditarik pada bulan Juni 2019 dan sudah dilunasi pada bulan Juli 2019. Fasilitas tersebut sudah dilunasi saat jatuh tempo.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari Bank Tabungan Pensiunan Nasional masing-masing sebesar RpNihil dan Rp150.000.

Mata uang asing

**MUFG Bank Ltd., Cabang Jakarta**

Pada tanggal 19 Juli 2017 dan terakhir pada tanggal 26 April 2018, Entitas Anak (PT Mandiri Tunas Finance) dan MUFG Bank Ltd (MUFG) menandatangani perjanjian kredit dimana MUFG menyediakan beberapa fasilitas kredit sindikasi dalam mata uang USD dan JPY dengan total limit sebesar ekuivalen Rp5.122.908 yang bersifat *non revolving* dan dikenakan tingkat suku bunga tetap yang beragam dan berkisar antara 7,23% - 9,85%. Fasilitas tersebut memiliki jatuh tempo yang beragam dan berkisar antara bulan September 2020 sampai dengan bulan Oktober 2021.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari MUFG masing-masing sebesar ekuivalen Rp2.273.159 dan Rp4.116.308.

## 36. PINJAMAN YANG DITERIMA (lanjutan)

(f) Lain-lain (lanjutan)

Mata uang asing (lanjutan)

**PT Bank Mizuho Indonesia**

Pada tanggal 29 Juni 2018, Entitas Anak (PT Mandiri Tunas Finance) dan PT Bank Mizuho Indonesia (Mizuho) menandatangani perjanjian kredit dimana Mizuho menyediakan fasilitas *term loan* dengan total limit sebesar ekuivalen Rp697.750 yang dicairkan pada tanggal 7 Februari 2019 yang bersifat *non revolving* dan dikenakan tingkat suku bunga 8,60%. Fasilitas tersebut jatuh tempo pada tanggal 7 Februari 2022.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari Mizuho masing-masing sebesar Rp518.407 dan RpNihil.

**Bank of China Limited, Cabang Jakarta**

Pada tanggal 29 Maret 2018, Entitas Anak (PT Mandiri Tunas Finance) dan Bank of China Limited, Cabang Jakarta (BOC) menandatangani perjanjian kredit dimana BOC menyediakan fasilitas *term loan* dengan total limit sebesar ekuivalen Rp575.000 pada saat tanggal pencairan yang bersifat *non revolving* dan dikenakan tingkat suku bunga 9,25%. Fasilitas tersebut jatuh tempo pada tanggal 24 Desember 2021.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari Bank of China masing-masing sebesar Rp370.013 dan Rp579.240.

**DBS Bank Ltd.**

Pada tanggal 6 Maret 2019, Entitas Anak (PT Mandiri Sekuritas) dan DBS Bank Ltd. (DBS) menandatangani perjanjian kredit modal kerja sebesar USD5.000.000 (nilai penuh) dengan bunga tetap sebesar 3,24% dan 3,14% pada saat periode penarikan kredit. Fasilitas ini ditarik pada bulan Desember 2019 dan tidak memiliki jatuh tempo, dimana fasilitas tersebut akan berlaku hingga pihak entitas anak atau DBS menyatakan berakhirnya fasilitas tersebut.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari DBS masing-masing sebesar Rp69.521 dan RpNihil.

**PT Bank UOB Indonesia**

Pada tanggal 29 September 2011, Entitas Anak (PT Mandiri Sekuritas) dan PT Bank UOB Indonesia (UOB) mengadakan perjanjian pinjaman fasilitas *revolving credit facility* sebesar maksimum Rp200.000, *sub limit* fasilitas dalam bentuk *uncommitted bank guarantee* sebesar maksimum Rp200.000 dan fasilitas *foreign exchange line* sebesar maksimum USD5.000.000 (nilai penuh). Perjanjian ini berlaku sampai dengan tanggal 29 September 2012 dan terus diperpanjang sampai tanggal 1 Februari 2020. Berdasarkan ketentuan dalam perjanjian, bunga atas fasilitas modal kerja ditentukan oleh bank. Pada saat penarikan, suku bunga yang dikenakan adalah 3,45%.

Pada tanggal 31 Desember 2019 dan 2018, pinjaman dari UOB masing-masing sebesar Rp6.951 dan Rp13.757.

## 36. PINJAMAN YANG DITERIMA (lanjutan)

Pinjaman yang diterima oleh PT Mandiri Tunas Finance dan PT Mandiri Utama Finance dijamin dengan piutang pembiayaan konsumen sejumlah Rp9.556.239 pada tanggal 31 Desember 2019 (31 Desember 2018: Rp10.284.416) (Catatan 13g) dan investasi bersih dalam sewa pembiayaan sejumlah Rp368.957 pada tanggal 31 Desember 2019 (31 Desember 2018: Rp468.553) (Catatan 14g).

Bank Mandiri dan Entitas Anak telah melakukan pembayaran bunga pinjaman yang diterima sesuai dengan jadwal pembayaran bunga selama tahun yang berakhir tanggal 31 Desember 2019 dan 2018.

Selama tahun yang berakhir tanggal 31 Desember 2019 dan 2018, Bank Mandiri dan Entitas Anak telah memenuhi kondisi dan persyaratan yang ditetapkan dalam perjanjian pinjaman yang diterima.

## 37. PINJAMAN DAN EFEK-EFEK SUBORDINASI

Berdasarkan jenis dan mata uang:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| *Medium Term Notes* Subordinasi I Bank Mandiri | | |
| Pihak berelasi (Catatan 56) | 127.750 | 136.750 |
| Pihak ketiga | 372.250 | 363.250 |
| Total | 500.000 | 500.000 |
| Mata uang asing | | |
| *Two-step loans (TSL)* | | |
| Pihak ketiga | | |
| Asian Development Bank (ADB) (Catatan 62B.(iv)) | 165.045 | 186.790 |
| | 665.045 | 686.790 |
| Dikurangi: biaya penerbitan yang belum diamortisasi | (828) | (1.060) |
| **Neto** | **664.217** | **685.730** |

***Medium Term Notes* Subordinasi I Bank Mandiri**

Dalam rangka memperkuat struktur permodalan dan struktur penghimpunan dana jangka panjang serta untuk mendukung ekspansi kredit, pada tanggal 31 Juli 2018, Bank Mandiri menerbitkan *Medium Term Notes* Subordinasi I Bank Mandiri Tahun 2018 (“MTN Subordinasi I”) sebesar Rp500.000. Pada tanggal 31 Desember 2019, biaya penerbitan MTN Subordinasi I yang belum diamortisasi sebesar Rp828.

MTN Subordinasi I memiliki jangka waktu 5 (lima) tahun dan akan jatuh tempo pada tanggal 31 Juli 2023, diterbitkan tanpa warkat dengan tingkat bunga tetap sebesar 8,50% per tahun. Wali amanat dari penerbitan MTN Subordinasi I adalah PT Bank Permata Tbk.

Bunga MTN Subordinasi I dibayarkan setiap triwulan, dengan pembayaran bunga pertama dilakukan pada tanggal 31 Oktober 2018, sedangkan pembayaran bunga terakhir sekaligus jatuh tempo MTN adalah pada tanggal 31 Juli 2023 yang juga merupakan tanggal pelunasan pokok MTN. Pembayaran pokok MTN dilakukan secara penuh pada saat tanggal jatuh tempo.

MTN Subordinasi I dapat dicatat sebagai komponen modal pelengkap (*Tier* 2) sesuai persetujuan dari Otoritas Jasa Keuangan melalui surat No. S-109/PB.31/2018 tanggal 20 September 2018.

## 37. PINJAMAN DAN EFEK-EFEK SUBORDINASI (lanjutan)

### *Medium Term Notes* Subordinasi I Bank Mandiri (lanjutan)

Sebelum dilunasinya semua jumlah terutang yang harus dibayar, Bank Mandiri 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/peraturan OJK dan/atau Bank Indonesia; (iii) memperoleh, mematuhi segala ketentuan dan melakukan hal-hal yang diperlukan untuk menjaga tetap berlakunya segala kuasa, izin, dan persetujuan (baik dari pemerintah maupun dari pihak yang berwenang lainnya) dan melakukan hal-hal yang diwajibkan oleh peraturan perundang-undangan Negara Republik Indonesia.

Bank Mandiri tanpa persetujuan tertulis Wali Amanat tidak akan melakukan hal-hal sebagai berikut: (i) mengurangi modal dasar, modal ditempatkan dan modal disetor, kecuali karena adanya ketentuan Pemerintah, Otoritas yang Berwenang atau Bank Indonesia; (ii) mengadakan perubahan bidang usaha utama; (iii) mengadakan penggabungan, peleburan dan/atau pengambilalihan dengan entitas lain yang menyebabkan bubarnya Bank Mandiri.

MTN Subordinasi I 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 Mandiri baik berupa barang bergerak maupun barang tidak bergerak, baik yang telah ada maupun yang akan ada di kemudian hari.

Tidak terdapat pelanggaran atas pembatasan perjanjian perwaliamanatan MTN Subordinasi I selama tahun yang berakhir pada tanggal 31 Desember 2019.

Pada tanggal 31 Desember 2019, peringkat MTN Subordinasi I menurut Pefindo adalah idAA (*double* A).

### *Two-step loans* - Asian Development Bank

Akun ini merupakan fasilitas kredit dari Asian Development Bank (ADB) kepada Pemerintah Republik Indonesia, melalui Kementerian Keuangan Republik Indonesia, untuk disalurkan kepada bank peserta guna membiayai beberapa jenis proyek di Indonesia. Rincian fasilitas ini adalah sebagai berikut:

| Fasilitas kredit | Tujuan | Jangka waktu |
|---|---|---|
| ADB 1327 - INO (SF) | Membiayai Proyek Kredit Mikro (PKM). | 15 Januari 2005 - 15 Juli 2029 dengan angsuran pertama pada tanggal 15 Januari 2005. |

Rincian fasilitas kredit ADB adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| ADB Loan 1327 - INO (SF) | **165.045** | **186.790** |

## 37. PINJAMAN DAN EFEK-EFEK SUBORDINASI (lanjutan)

***Two-step loans* - Asian Development Bank (lanjutan)**

Menteri Keuangan melalui surat No. S-596/MK.6/2004 tanggal 12 Juli 2004, telah menyetujui pengalihan pengelolaan Proyek Kredit Mikro (PKM) Loan ADB No. 1327 - INO (SF) dari Bank Indonesia kepada Bank Mandiri. Dengan disetujuinya pengalihan PKM tersebut, maka telah dilakukan perubahan terhadap perjanjian penerusan pinjaman No. SLA-805/DP3/1995 tanggal 27 April 1995 yang diubah dengan amendemen No. AMA-287/SLA-805/DP3/2003 tanggal 22 April 2003 antara Republik Indonesia dan Bank Indonesia menjadi Republik Indonesia dan PT Bank Mandiri (Persero) Tbk., dengan amendemen No. AMA-298/SLA-805/DP3/2004 tanggal 16 Juli 2004.

Pinjaman ADB untuk Proyek Kredit Mikro diberikan dalam mata uang SDR (*Special Drawing Rights*) sebesar SDR15.872.600,44 (nilai penuh) yang wajib dibayar kembali oleh Bank Mandiri dalam mata uang SDR kepada Pemerintah dalam 50 (lima puluh) kali angsuran setiap enam bulan secara prorata setiap tanggal 15 Januari dan 15 Juli, dengan angsuran pertama dilakukan pada tanggal 15 Januari 2005 dan berakhir pada tanggal 15 Juli 2029. Atas pinjaman ADB tersebut, Bank Mandiri dikenakan *service charge* sebesar 1,50% per tahun pada setiap tanggal 15 Januari dan 15 Juli setiap tahunnya sejak penarikan pinjaman.

## 38. DANA *SYIRKAH* TEMPORER

Dana *syirkah* temporer terdiri dari:

a. Simpanan nasabah

1) Giro

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Pihak ketiga | | |
| Giro - investasi terikat | 2.963.613 | 674.923 |
| Giro *mudharabah musyarakah* | 6.207 | 7.319 |
| | **2.969.820** | **682.242** |

Giro - investasi terikat merupakan simpanan dana pihak lain yang mendapatkan imbal bagi hasil dari pendapatan Entitas Anak atas penggunaan dana pada penyaluran dana yang kriterianya telah ditentukan oleh pemilik dana berdasarkan *nisbah* yang ditetapkan dan disetujui sebelumnya.

## 38. DANA *SYIRKAH* TEMPORER (lanjutan)

Dana *syirkah* temporer terdiri dari (lanjutan):

a. Simpanan nasabah (lanjutan)

2) Tabungan

a. Berdasarkan jenis:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Pihak berelasi (Catatan 56) | | |
| Tabungan *mudharabah* - investasi tidak terikat | | |
| Tabungan BSM | 206.964 | 144.132 |
| Tabungan Berencana BSM | 309 | 457 |
| Tabungan *Mabrur* | 52 | 158 |
| Tabungan Investa Cendekia | 179 | 63 |
| | 207.504 | 144.810 |
| Pihak ketiga | | |
| Tabungan - investasi terikat | 787.424 | 908.012 |
| Tabungan *mudharabah* - investasi tidak terikat | | |
| Tabungan BSM | 27.587.172 | 24.651.395 |
| Tabungan *Mabrur* | 4.954.428 | 4.531.105 |
| Tabungan Pensiun | 583.159 | 547.837 |
| Tabungan Investa Cendekia | 405.563 | 387.273 |
| Tabungan Berencana BSM | 147.921 | 147.704 |
| Tabungan Qurban | 255 | 284 |
| | 34.465.922 | 31.173.610 |
| **Total** | **34.673.426** | **31.318.420** |

Tabungan - investasi terikat merupakan simpanan dana pihak lain yang mendapatkan imbal bagi hasil dari pendapatan Entitas Anak atas penggunaan dana pada penyaluran dana yang kriterianya telah ditentukan oleh pemilik dana berdasarkan *nisbah* yang ditetapkan dan disetujui sebelumnya.

Tabungan *mudharabah* - investasi tidak terikat merupakan simpanan dana pihak lain yang mendapatkan imbalan bagi hasil dari pendapatan Entitas Anak atas penggunaan dana tersebut dengan *nisbah* yang ditetapkan dan disetujui sebelumnya.

b. Kisaran *nisbah* bagi hasil untuk tabungan *mudharabah* - investasi tidak terikat per tahun:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| *Nisbah* bagi hasil | 0,47% - 4,72% | 0,86% - 4,71% |

## 38. DANA *SYIRKAH* TEMPORER (lanjutan)

Dana *syirkah* temporer terdiri dari (lanjutan):

a. Simpanan nasabah (lanjutan)

3) Deposito *mudharabah* - investasi tidak terikat

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Pihak berelasi (Catatan 56) | 1.510.315 | 2.127.451 |
| Pihak ketiga | 41.404.074 | 36.969.676 |
| Total | 42.914.389 | 39.097.127 |
| Mata uang asing | | |
| Pihak berelasi (Catatan 56) | 16.101 | 4.895 |
| Pihak ketiga | 2.442.467 | 3.802.395 |
| Total | 2.458.568 | 3.807.290 |
| | **45.372.957** | **42.904.417** |

b. Simpanan dari bank lain

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Pihak ketiga | | |
| Tabungan *mudharabah* - investasi tidak terikat | 343.098 | 277.312 |
| Deposito *mudharabah* - investasi tidak terikat | 102.929 | 156.298 |
| **Total** | **446.027** | **433.610** |

c. Berikut adalah informasi penting lainnya sehubungan dengan deposito dari simpanan nasabah dan simpanan dari bank lain:

1) Berdasarkan jangka waktu:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| 1 bulan | 30.575.948 | 30.129.639 |
| 3 bulan | 6.962.624 | 4.618.576 |
| 6 bulan | 1.875.956 | 1.646.362 |
| 12 bulan | 3.602.790 | 2.858.848 |
| Total | 43.017.318 | 39.253.425 |
| Mata uang asing: | | |
| 1 bulan | 1.623.141 | 3.402.932 |
| 3 bulan | 390.890 | 195.471 |
| 6 bulan | 67.116 | 47.537 |
| 12 bulan | 377.421 | 161.350 |
| Total | 2.458.568 | 3.807.290 |
| | **45.475.886** | **43.060.715** |

## 38. DANA *SYIRKAH* TEMPORER (lanjutan)

Dana *syirkah* temporer terdiri dari (lanjutan):

c. Berikut adalah informasi penting lainnya sehubungan dengan deposito dari simpanan nasabah dan simpanan dari bank lain (lanjutan):

2) Berdasarkan sisa waktu hingga jatuh tempo:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | | |
| Kurang dari 1 bulan | 31.615.397 | 31.127.591 |
| 1 - 3 bulan | 7.447.123 | 4.901.920 |
| 3 - 6 bulan | 1.954.776 | 1.531.852 |
| 6 - 12 bulan | 2.000.022 | 1.692.062 |
| Total | 43.017.318 | 39.253.425 |
| Mata uang asing: | | |
| Kurang dari 1 bulan | 1.786.146 | 3.522.633 |
| 1 - 3 bulan | 286.742 | 131.423 |
| 3 - 6 bulan | 65.946 | 39.054 |
| 6 - 12 bulan | 319.734 | 114.180 |
| Total | 2.458.568 | 3.807.290 |
| | **45.475.886** | **43.060.715** |

Deposito berjangka *mudharabah* merupakan simpanan dana pihak lain yang mendapatkan imbalan bagi hasil dari pendapatan Entitas Anak atas penggunaan dana tersebut dengan *nisbah* yang ditetapkan dan disetujui sebelumnya dengan akad *mudharabah muthlaqah*.

3) Kisaran *nisbah* bagi hasil untuk deposito *mudharabah* per tahun:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Rupiah | 4,11% - 5,90% | 3,98% - 5,89% |
| Mata uang asing | 0,64% - 1,57% | 0,62% - 1,57% |

4) Deposito berjangka *mudharabah* dengan akad *mudharabah muthlaqah* yang dijadikan sebagai jaminan atas piutang dan pembiayaan adalah masing-masing berjumlah Rp6.190.705 dan Rp5.403.875 pada tanggal 31 Desember 2019 dan 2018.

## 39. KEPENTINGAN NONPENGENDALI ATAS ASET BERSIH ENTITAS ANAK YANG DIKONSOLIDASI

Akun ini merupakan kepentingan nonpengendali atas aset bersih Entitas Anak yang dikonsolidasi sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| PT AXA Mandiri Financial Services | 1.423.616 | 1.116.480 |
| PT Bank Mandiri Taspen | 1.258.073 | 1.088.584 |
| PT Mandiri Tunas Finance | 1.219.224 | 1.047.216 |
| PT Asuransi Jiwa InHealth Indonesia | 261.336 | 257.883 |
| PT Mandiri Utama Finance | 271.061 | 247.318 |
| PT Mandiri Sekuritas | 290 | 239 |
| PT Mandiri Capital Indonesia | 72 | 68 |
| **Total** | **4.433.672** | **3.757.788** |

## 40. EKUITAS

### a. Modal dasar, ditempatkan dan disetor

Modal dasar, ditempatkan dan disetor Bank Mandiri masing-masing pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

| | 31 Desember 2019 | | | |
|---|---|---|---|---|
| | Jumlah lembar saham | Nilai nominal per lembar saham (jumlah penuh) | Total nilai saham (jumlah penuh) | Persentase kepemilikan saham |
| **Modal dasar** | | | | |
| Saham Seri A Dwiwarna | 1 | 250 | 250 | 0,00% |
| Saham Biasa Seri B | 63.999.999.999 | 250 | 15.999.999.999.750 | 100,00% |
| **Total modal dasar** | **64.000.000.000** | | **16.000.000.000.000** | **100,00%** |
| **Modal ditempatkan dan disetor** | | | | |
| Saham Seri A Dwiwarna | | | | |
| Negara Republik Indonesia | 1 | 250 | 250 | 0,00% |
| Saham Seri B | | | | |
| Negara Republik Indonesia | 27.999.999.999 | 250 | 6.999.999.999.750 | 60,00% |
| Dewan Komisaris: | | | | |
| Kartika Wirjoatmodjo | 789.000 | 250 | 197.250.000 | 0,00% |
| Ardan Adiperdana | 319.500 | 250 | 79.875.000 | 0,00% |
| R. Widyo Pramono | 249.900 | 250 | 62.475.000 | 0,00% |
| Direksi: | | | | |
| Royke Tumilaar | 786.100 | 250 | 196.525.000 | 0,00% |
| Sulaiman Arif Arianto | 1.103.558 | 250 | 275.889.500 | 0,00% |
| Hery Gunardi | 1.102.100 | 250 | 275.525.000 | 0,00% |
| Rico Usthavia Frans | 684.100 | 250 | 171.025.000 | 0,00% |
| Darmawan Junaidi | 529.500 | 250 | 132.375.000 | 0,00% |
| Ahmad Siddik Badruddin | 1.680.700 | 250 | 420.175.000 | 0,00% |
| Alexandra Askandar | 753.600 | 250 | 188.400.000 | 0,00% |
| Agus Dwi Handaya | 415.100 | 250 | 103.775.000 | 0,00% |
| Panji Irawan | 345.100 | 250 | 86.275.000 | 0,00% |
| Donsuwan Simatupang | 345.100 | 250 | 86.275.000 | 0,00% |
| Riduan | 158.400 | 250 | 39.600.000 | 0,00% |
| Publik (masing-masing dibawah 5%) | 18.657.404.908 | 250 | 4.664.351.227.000 | 40,00% |
| | **46.666.666.666** | | **11.666.666.666.500** | **100,00%** |

## 40. EKUITAS (lanjutan)

### a. Modal dasar, ditempatkan dan disetor (lanjutan)

Modal dasar, ditempatkan dan disetor Bank Mandiri masing-masing pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut (lanjutan):

| | 31 Desember 2018 | | | |
|---|---|---|---|---|
| | Jumlah lembar saham | Nilai nominal per lembar saham (jumlah penuh) | Total nilai saham (jumlah penuh) | Persentase kepemilikan saham |
| **Modal dasar** | | | | |
| Saham Seri A Dwiwarna | 1 | 250 | 250 | 0,00% |
| Saham Biasa Seri B | 63.999.999.999 | 250 | 15.999.999.999.750 | 100,00% |
| **Total modal dasar** | **64.000.000.000** | | **16.000.000.000.000** | **100,00%** |
| **Modal ditempatkan dan disetor** | | | | |
| Saham Seri A Dwiwarna | | | | |
| Negara Republik Indonesia | 1 | 250 | 250 | 0,00% |
| Saham Seri B | | | | |
| Negara Republik Indonesia | 27.999.999.999 | 250 | 6.999.999.999.750 | 60,00% |
| Dewan Komisaris: | | | | |
| Imam Apriyanto Putro | 114.300 | 250 | 28.575.000 | 0,00% |
| Askolani | 109.000 | 250 | 27.250.000 | 0,00% |
| Ardan Adiperdana | 109.000 | 250 | 27.250.000 | 0,00% |
| R. Widyo Pramono | 39.400 | 250 | 9.850.000 | 0,00% |
| Direksi: | | | | |
| Kartika Wirjoatmodjo | 269.100 | 250 | 67.275.000 | 0,00% |
| Sulaiman Arif Arianto | 635.658 | 250 | 158.914.500 | 0,00% |
| Royke Tumilaar | 344.200 | 250 | 86.050.000 | 0,00% |
| Hery Gunardi | 660.200 | 250 | 165.050.000 | 0,00% |
| Darmawan Junaidi | 87.600 | 250 | 21.900.000 | 0,00% |
| Rico Usthavia Frans | 242.200 | 250 | 60.550.000 | 0,00% |
| Ahmad Siddik Badruddin | 1.238.800 | 250 | 309.700.000 | 0,00% |
| Agus Dwi Handaya | 70.000 | 250 | 17.500.000 | 0,00% |
| Alexandra Askandar | 408.500 | 250 | 102.125.000 | 0,00% |
| Publik (masing-masing dibawah 5%) | 18.662.338.708 | 250 | 4.665.584.677.000 | 40,00% |
| | **46.666.666.666** | | **11.666.666.666.500** | **100,00%** |

Per 31 Desember 2018 terdapat perubahan kepemilikan saham yang dimiliki oleh Dewan Komisaris Bank Mandiri, dimana kepemilikan saham pada tahun sebelumnya nihil. Kepemilikan saham tersebut dalam rangka pelaksanaan POJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum, dimana anggota Direksi dan Dewan Komisaris Non Independen diberikan remunerasi yang bersifat variabel dalam bentuk saham Perseroan atas kinerja untuk tahun buku 2017.

Saham yang dimiliki oleh Dewan Komisaris dan Direksi untuk tahun yang berakhir pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar 9.261.758 lembar saham dan 4.327.958 lembar saham atau 0,01% dan 0,01% dari jumlah lembar saham modal dasar.

Penetapan modal ditempatkan dan disetor sebesar Rp4.000.000 oleh Pemerintah Republik Indonesia pada tanggal pendirian Bank Mandiri, telah dilaksanakan sebagai berikut:

1. Pembayaran secara tunai melalui Bank Indonesia sejumlah Rp1.600.004.
2. Penempatan dalam saham yang dicatat sebagai penyertaan saham pada Bank Peserta Penggabungan sejumlah Rp599.999 untuk setiap bank atau jumlah keseluruhannya Rp2.399.996, melalui pengalihan saham milik Pemerintah Republik Indonesia pada setiap Bank Peserta Penggabungan kepada Bank Mandiri, seperti yang telah disebut dalam Rapat Umum Pemegang Saham Luar Biasa dari Bank Peserta Penggabungan. Berdasarkan perjanjian *inbreng* yang telah diaktakan dengan Akta No. 9 yang dibuat oleh Notaris Sutjipto, S.H., tanggal 2 Oktober 1998, Bank Mandiri dan Pemerintah Republik Indonesia setuju untuk mengalihkan saham-saham tersebut sebagai pembayaran untuk saham baru yang akan dikeluarkan oleh Bank Mandiri.

## 40. EKUITAS (lanjutan)

### a. Modal dasar, ditempatkan dan disetor (lanjutan)

Berdasarkan perubahan anggaran dasar Bank Mandiri yang dituangkan dalam Akta No. 98 yang dibuat oleh Notaris Sutjipto, S.H., tanggal 24 Juli 1999, pemegang saham memutuskan untuk meningkatkan modal disetor (modal saham) Bank Mandiri dari Rp4.000.000 menjadi Rp4.251.000 dan jumlah tersebut akan dibayar oleh Pemerintah Republik Indonesia. Penambahan sebesar Rp251.000 merupakan hasil konversi dari tambahan modal disetor menjadi modal saham akibat dari adanya kelebihan obligasi rekapitalisasi yang diterbitkan dalam Program Rekapitalisasi Pertama berdasarkan Peraturan Pemerintah No. 52 Tahun 1999.

Berdasarkan keputusan RUPS-LB tanggal 29 Mei 2003 yang dituangkan dalam Akta No. 142 yang dibuat oleh Notaris Sutjipto, S.H., tanggal 29 Mei 2003, pemegang saham Bank Mandiri antara lain menyetujui:

(i) Pelaksanaan IPO.
(ii) Perubahan struktur permodalan Bank Mandiri.
(iii) Perubahan anggaran dasar Bank Mandiri.

Sehubungan dengan keputusan perubahan struktur permodalan di atas, modal saham ditempatkan dan disetor Bank Mandiri dinaikkan menjadi Rp10.000.000 serta dilakukan *stock split* saham Bank Mandiri yang semula dengan nilai nominal Rp1.000.000 (nilai penuh) per lembar menjadi Rp500 (nilai penuh) per lembar saham. Dengan dilakukannya *stock split* tersebut, jumlah lembar saham modal dasar Bank Mandiri meningkat dari 16.000.000 lembar saham menjadi 32.000.000.000 lembar saham, sedangkan jumlah lembar saham modal ditempatkan dan disetor meningkat dari 10.000.000 lembar saham dengan nilai nominal Rp1.000.000 (nilai penuh) menjadi 20.000.000.000 lembar saham dengan nilai nominal Rp500 (nilai penuh) terdiri dari 1 Saham Seri A Dwiwarna dan 19.999.999.999 Saham Biasa Seri B yang dimiliki oleh Negara Republik Indonesia.

Berkaitan dengan perubahan struktur permodalan Bank Mandiri, RUPS-LB juga menyetujui penetapan bagian dari dana rekapitalisasi sebesar Rp168.801.315 sebagai agio saham.

Perubahan struktur permodalan tersebut di atas berlaku efektif terhitung sejak tanggal 23 Mei 2003, dengan catatan Bank Mandiri harus melakukan kuasi-reorganisasi yang ditetapkan dalam RUPS selambat-lambatnya pada penutupan buku tahun 2003.

Saham Seri A Dwiwarna merupakan saham yang dimiliki oleh Negara Republik Indonesia dan tidak dapat dipindahkan kepada siapapun. Saham Seri A Dwiwarna memberikan hak istimewa kepada Negara Republik Indonesia dimana dalam agenda-agenda tertentu, RUPS hanya dapat memutuskan jika pemegang saham Seri A Dwiwarna hadir dan menyetujui usul agenda dimaksud.

Beberapa agenda RUPS yang wajib dihadiri dan disetujui oleh Pemegang Saham Seri A Dwiwarna agar RUPS dapat memutus adalah agenda RUPS yang terkait dengan:

1. Penambahan modal.
2. Pengangkatan dan pemberhentian Direksi dan Dewan Komisaris.
3. Perubahan anggaran dasar.
4. Penggabungan, peleburan dan pengambilalihan.
5. Pembubaran dan likuidasi.

## 40. EKUITAS (lanjutan)

### a. Modal dasar, ditempatkan dan disetor (lanjutan)

Perubahan struktur modal sebagaimana disebutkan di atas telah dicantumkan dalam Pernyataan Keputusan Rapat Perubahan Anggaran Dasar PT Bank Mandiri (Persero) yang dituangkan dalam akta notaris Sutjipto, S.H., No. 2 tanggal 1 Juni 2003. Perubahan tersebut telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, dengan Surat Keputusan No. C-12783.HT.01.04.TH.2003 tanggal 6 Juni 2003 dan diumumkan pada tambahan No. 6590 dalam Berita Negara Republik Indonesia No. 63 tanggal 8 Agustus 2003.

Kenaikan modal saham ditempatkan dan disetor Bank Mandiri dari Rp4.251.000 menjadi Rp10.000.000 dilakukan dengan cara sebagai berikut:

1. Pengembalian sebagian modal disetor sebesar Rp251.000 kepada Pemerintah sebagai bagian dari kelebihan dana rekapitalisasi yang masih ditahan pada Bank Mandiri sebesar Rp1.412.000 dan meningkatkan modal disetor sebesar Rp1.000.000 dari pengkapitalisasian cadangan, berdasarkan Peraturan Pemerintah No. 26 Tahun 2003 tanggal 29 Mei 2003 tentang Konversi Penyertaan Modal Negara Republik Indonesia ke dalam modal saham PT Bank Mandiri (Persero) dan Keputusan Menteri Negara Badan Usaha Milik Negara (BUMN), selaku Pemegang Saham PT Bank Mandiri (Persero) No. KEP-154/M-MBU/2002 tanggal 29 Oktober 2002.

2. Penambahan modal disetor sebesar Rp5.000.000 yang berasal dari tambahan modal disetor berdasarkan KMK-RI No. 227/202.02/2003 tanggal 23 Mei 2003 tentang “Besarnya Nilai Final dan Pelaksanaan Hak Pemerintah yang Timbul Sebagai Akibat Penambahan Penyertaan Modal Pemerintah Republik Indonesia ke dalam Modal PT Bank Mandiri (Persero) dalam Rangka Program Rekapitalisasi Bank Umum”.

Program manajemen berbasis saham

Berdasarkan Keputusan RUPS - LB tanggal 29 Mei 2003 sebagaimana tertuang dalam akta Notaris Sutjipto, S.H., No. 142 tanggal 29 Mei 2003, pemegang saham Bank Mandiri juga menyetujui rencana kepemilikan saham oleh pegawai dan Direksi melalui Program Penjatahan Saham/*Employee Stock Allocation* (“ESA”) dan Pemberian Opsi Pembelian Saham kepada Manajemen/*Management Stock Option Plan* (“MSOP”). Program ESA terdiri dari program Pemberian Saham Bonus (*Share Plan Bonus*) dan program Penjatahan Saham dengan Diskon (*Share Purchase at Discount*). Sedangkan program MSOP ditujukan untuk Direksi dan pegawai pimpinan pada tingkatan (*grade*) atau kriteria tertentu. Biaya dan diskon atas program ESA tersebut menjadi tanggungan Bank Mandiri yang bebannya bersumber dari cadangan yang telah dibentuk. Pengelolaan dan pelaksanaan program ESA dan MSOP dilakukan oleh Direksi, sedangkan pengawasannya dilakukan oleh Dewan Komisaris.

Pada tanggal 14 Juli 2003, Pemerintah Republik Indonesia melepaskan 4.000.000.000 lembar sahamnya, yang mewakili 20,00% kepemilikannya di Bank Mandiri, melalui *Initial Public Offering* (IPO).

Sebagai tindak lanjut dari Peraturan Pemerintah Republik Indonesia No. 27/2003 tanggal 2 Juni 2003 yang menyetujui divestasi sampai 30,00% atas kepemilikan Pemerintah di Bank Mandiri dan berdasarkan keputusan Tim Kebijakan Privatisasi Badan Usaha Milik Negara No. Kep-05/TKP/01/2004 tanggal 19 Januari 2004, Pemerintah Republik Indonesia melakukan divestasi lanjutan atas 10,00% kepemilikan di Bank Mandiri atau sebanyak 2.000.000.000 lembar saham Biasa Seri B pada tanggal 11 Maret 2004 melalui *private placement*.

## 40. EKUITAS (lanjutan)

### a. Modal dasar, ditempatkan dan disetor (lanjutan)

Pada saat pelaksanaan IPO tanggal 14 Juli 2003, Bank Mandiri memberikan opsi pembelian saham kepada manajemen melalui program MSOP Tahap 1 sebanyak 378.583.785 opsi dengan harga eksekusi sebesar Rp742,50 (nilai penuh) per lembar saham dan nilai nominal Rp500 (nilai penuh) per lembar saham. Pemberian opsi saham ini dibukukan pada pos ekuitas - opsi saham dengan nilai wajar opsi saham sebesar Rp69,71 (nilai penuh) per lembar. Opsi yang dieksekusi dari MSOP Tahap 1 adalah sebesar 375.365.957 lembar saham sehingga mengakibatkan penambahan Modal Ditempatkan dan Disetor sebesar Rp187.683, penambahan agio saham sebesar Rp117.193. MSOP Tahap 1 dapat dieksekusi sampai dengan tanggal 13 Juli 2008 sebagaimana diumumkan pada Pengumuman Bursa Efek Indonesia (dahulu Bursa Efek Jakarta) No. Peng-262/BEJ.PJS/P/07-2004 tanggal 14 Juli 2004.

Selanjutnya pada RUPS Tahunan tanggal 16 Mei 2005 telah disetujui pemberian MSOP Tahap 2 sebanyak 312.000.000 opsi saham. Harga eksekusi per lembar saham adalah sebesar Rp1.190,50 (nilai penuh) untuk pelaksanaan di tahun pertama dan Rp2.493 (nilai penuh) untuk pelaksanaan di tahun kedua dan di tahun berikutnya. Nilai nominal per lembar saham adalah Rp500 (nilai penuh). Pemberian opsi saham ini dibukukan pada pos ekuitas - opsi saham dengan nilai wajar opsi saham sebesar Rp642,28 (nilai penuh) per lembar. Opsi yang dieksekusi dari MSOP Tahap 2 adalah sebesar 311.713.697 lembar saham sehingga mengakibatkan penambahan modal ditempatkan dan disetor sebesar Rp155.857 dan penambahan agio saham sebesar Rp425.233. Periode 5 (periode terakhir) pelaksanaan hak konversi opsi MSOP Tahap 2 adalah tanggal 4 Mei 2010 selama 30 hari bursa sebagaimana diumumkan pada Pengumuman Bursa Efek Indonesia (dahulu Bursa Efek Jakarta) No. Peng-97/BEJ-PSJ/P/02-2007 tanggal 2 Februari 2007. Opsi saham MSOP Tahap 2 yang tidak dieksekusi masing-masing sebanyak 286.303 lembar saham atau sebesar Rp184 yang lewat periode pelaksanaan yang dibukukan sebagai penambahan agio saham.

RUPS Tahunan tanggal 22 Mei 2006 menyetujui pemberian MSOP Tahap 3 sebanyak 309.416.215 opsi saham. RUPS juga memberi wewenang kepada Dewan Komisaris untuk menetapkan kebijakan pelaksanaan dan pengawasan program MSOP Tahap 3 dan melaporkannya pada RUPS yang akan datang.

Harga eksekusi opsi per lembar saham MSOP Tahap 3 adalah sebesar Rp1.495,08 (nilai penuh) dengan nilai nominal Rp500 (nilai penuh) per lembar saham. Pemberian opsi saham ini dibukukan pada pos ekuitas - opsi saham dengan nilai wajar opsi saham sebesar Rp593,89 (nilai penuh) per lembar. Opsi yang dieksekusi dari MSOP Tahap 3 adalah sebesar 309.415.088 lembar saham sehingga mengakibatkan penambahan modal ditempatkan dan disetor sebesar Rp154.707 dan penambahan agio saham sebesar Rp491.651. Masa eksekusi opsi MSOP Tahap 3 berakhir pada bulan Februari 2011, sebelum dimulainya periode perdagangan HMETD Bank Mandiri tanggal 14 Februari 2011 sampai dengan 21 Februari 2011. Opsi saham MSOP Tahap 3 yang tidak dieksekusi masing-masing sebanyak 1.127 lembar saham atau sebesar Rp4 yang lewat periode pelaksanaan yang dibukukan sebagai penambahan agio saham.

Pada tanggal 27 Desember 2010, Bank telah melakukan pendaftaran pertama kepada Otoritas Jasa Keuangan (OJK) (dahulu Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam dan LK)) dalam rangka Penawaran Umum Terbatas (PUT) kepada para pemegang saham Bank dalam rangka Penerbitan Hak Memesan Efek Terlebih Dahulu (“HMETD”) sebanyak 2.336.838.591 lembar saham seri B. PUT ini telah mendapatkan persetujuan dari Dewan Komisaris melalui suratnya tertanggal 29 April 2010. Bank telah menyampaikan pemberitahuan mengenai PUT kepada Bank Indonesia melalui surat tertanggal 17 September 2010. PUT ini juga telah diundangkan melalui Peraturan Pemerintah Republik Indonesia No. 75 tahun 2010 tertanggal 20 November 2010.

## 40. EKUITAS (lanjutan)

### a. Modal dasar, ditempatkan dan disetor (lanjutan)

PUT telah mendapat persetujuan efektif dari Bapepam-LK melalui surat No. S-807/BL/2011 tertanggal 27 Januari 2011, dimana PUT menjadi efektif setelah mendapat persetujuan dari pemegang saham dalam Rapat Umum Pemegang Saham Luar Biasa yang dilaksanakan pada tanggal 28 Januari 2011.

HMETD sebanyak 2.336.838.591 lembar saham diperdagangkan selama periode 14 Februari 2011 - 21 Februari 2011 dengan harga pelaksanaan sebesar Rp5.000 (nilai penuh) per lembar saham yang mengakibatkan penambahan modal ditempatkan dan disetor sebesar Rp1.168.420.

Berdasarkan keputusan RUPS-LB tanggal 21 Agustus 2017, pemegang saham Bank Mandiri antara lain menyetujui pemecahan nilai nominal saham (*stock split*) Bank Mandiri dari Rp500 (nilai penuh) per saham menjadi Rp250 (nilai penuh) per saham sehingga modal ditempatkan menjadi sejumlah 46.666.666.666 lembar saham yang terdiri atas 1 lembar saham Seri A Dwiwarna dan 46.666.666.665 lembar saham Seri B. Atas pemecahan nilai nominal saham tersebut tidak terdapat perubahan pada modal dasar, ditempatkan dan disetor. Pemecahan nilai nominal saham berlaku efektif pada tanggal 13 September 2017.

### b. Tambahan modal disetor/agio saham

Tambahan modal disetor/agio saham pada tanggal 31 Desember 2019 dan 2018 sebesar Rp17.316.192 berasal dari Penawaran Umum Terbatas (PUT), Program Rekapitalisasi (Catatan 1c) dan penjualan kepemilikan saham Bank Mandiri di UGM dan BDP. Agio saham sebesar Rp17.316.192 termasuk agio yang berasal dari PUT (Catatan 40a) sebesar Rp10.515.774 sebelum dikurangi dengan biaya-biaya yang terkait PUT sebesar Rp274.078. Penambahan agio saham di tahun 2013 sebesar Rp113.817 di laporan keuangan konsolidasian (Rp273.932 di laporan keuangan Entitas Induk) berasal dari pengalihan kepemilikan saham Bank Mandiri di UGM dan BDP kepada entitas-entitas sepengendali, yaitu selisih antara harga jual dengan nilai tercatat penyertaan di laporan keuangan konsolidasian.

Selisih antara harga jual dengan nilai tercatat penyertaan yang dicatat sebagai agio saham di laporan keuangan induk Bank dan laporan konsolidasian adalah masing-masing sebesar Rp273.932 dan Rp113.817.

Berdasarkan hasil dari uji telaah/*due diligence review* yang dilaksanakan atas nama Pemerintah tanggal 31 Desember 1999 dan Kontrak Manajemen (IMPA) tanggal 8 April 2000, ditetapkan bahwa terdapat kelebihan rekapitalisasi sebesar Rp4.069.000. Bank telah mengembalikan Rp2.657.000 dari Obligasi Rekapitalisasi Pemerintah ke Pemerintah pada tanggal 7 Juli 2000 sesuai dengan kontrak manajemen. Sedangkan atas sisa kelebihan sebesar Rp1.412.000 telah dikembalikan kepada Pemerintah pada tanggal 25 April 2003 sesuai dengan persetujuan dari pemegang saham dalam rapat tanggal 29 Oktober 2002 dan Surat Keputusan Menteri BUMN No. KEP-154/M-MBU/2002 tanggal 29 Oktober 2002.

Termasuk di dalam jumlah pengembalian sisa kelebihan dana rekapitalisasi sebesar Rp1.412.000 di atas adalah bagian dari modal ditempatkan dan disetor sebesar Rp251.000.

## 40. EKUITAS (lanjutan)

### b. Tambahan modal disetor/agio saham (lanjutan)

Pada tanggal 23 Mei 2003, Menteri Keuangan Republik Indonesia telah mengeluarkan Surat Keputusan (KMK - RI) No. 227/KMK.02/2003 tanggal 23 Mei 2003 dan kemudian diubah dengan KMK-RI No. 420/KMK.02/2003 tanggal 30 September 2003 sebagai ketentuan lebih lanjut atas pelaksanaan Peraturan Pemerintah No. 52 tahun 1999 dan No. 97 tahun 1999 mengenai jumlah final tambahan penyertaan modal Negara dalam modal Bank Mandiri.

Hal-hal yang diputuskan dalam KMK - RI ini adalah sebagai berikut:

a. Nilai final kebutuhan rekapitalisasi Bank Mandiri adalah sebesar Rp173.801.315;
b. Terhadap dana rekapitalisasi senilai Rp5.000.000 dikonversi dengan 5.000.000 lembar saham baru yang diterbitkan oleh Bank Mandiri dengan nilai nominal Rp1.000.000 (nilai penuh) per lembar saham;
c. Terhadap sisa dana rekapitalisasi senilai Rp168.801.315 dibukukan sebagai agio pada struktur modal Bank Mandiri.

Dengan dilaksanakannya kuasi-reorganisasi oleh Bank, saldo rugi sebelum kuasi-reorganisasi pada tanggal 30 April 2003 sebesar Rp162.874.901 dieliminasi ke akun tambahan modal disetor/agio.

### c. Distribusi laba bersih

Dalam Rapat Umum Pemegang Saham Tahunan yang diadakan tanggal 16 Mei 2019 dan 21 Maret 2018, pemegang saham menyetujui distribusi laba bersih tahun 2018 dan 2017 sebagai berikut:

| | 2018 | 2017 |
|---|---|---|
| Dividen | 11.256.759 | 9.287.857 |
| Laba ditahan | | |
| Belum ditentukan penggunaannya | 13.758.262 | 11.351.826 |
| | 25.015.021 | 20.639.683 |
| Dividen per lembar saham (nilai penuh) | 241,216272 | 199,025516 |

Dividen atas laba bersih tahun 2018 sebesar Rp11.256.759, dibayarkan pada tanggal 19 Juni 2019 dan dividen atas laba bersih tahun 2017 sebesar Rp9.287.857, dibayarkan pada tanggal 20 April 2018. Pembayaran dividen tersebut dibukukan sebagai pengurang saldo laba dalam laporan perubahan ekuitas konsolidasian di tahun dimana pembayaran dilakukan.

## 41. PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH

Pendapatan bunga dan pendapatan syariah adalah sebagai berikut:

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| Pendapatan bunga | | |
| Kredit yang diberikan | 69.228.698 | 61.997.206 |
| Obligasi pemerintah | 6.951.891 | 5.109.443 |
| Efek-efek | 2.694.677 | 2.003.041 |
| Pendapatan pembiayaan konsumen | 3.670.767 | 3.339.294 |
| Penempatan pada Bank Indonesia dan bank lain | 1.248.275 | 1.273.910 |
| Lain-lain | 636.867 | 731.488 |
| | **84.431.175** | **74.454.382** |
| Pendapatan syariah | | |
| Pendapatan keuntungan *murabahah* dan pendapatan bersih *Istishna* | 4.776.750 | 4.565.821 |
| Pendapatan bagi hasil *musyarakah* | 2.015.342 | 1.616.886 |
| Pendapatan bagi hasil *mudharabah* | 248.319 | 330.120 |
| Pendapatan bersih *ijarah* | 53.504 | 25.361 |
| | **7.093.915** | **6.538.188** |
| | **91.525.090** | **80.992.570** |

Termasuk dalam pendapatan bunga dari kredit yang diberikan adalah pendapatan bunga atas bagian yang tidak mengalami penurunan nilai dari kredit yang mengalami penurunan nilai untuk tahun yang berakhir pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp511.176 dan Rp589.769 dan pendapatan bunga dari provisi dan komisi yang berkaitan langsung dengan kegiatan pemberian kredit yang diamortisasi berdasarkan metode suku bunga efektif untuk tahun yang berakhir pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp3.334.201 dan Rp2.647.879.

Termasuk dalam pendapatan bunga adalah pendapatan bunga dari aset keuangan yang diukur pada nilai wajar melalui laba rugi sebesar Rp131.181 dan Rp438.709 masing-masing untuk tahun yang berakhir tanggal 31 Desember 2019 dan 2018.

Pada tanggal 31 Desember 2019 dan 2018, termasuk dalam pendapatan bunga dan pendapatan syariah di atas adalah pendapatan dari pihak berelasi terkait transaksi obligasi pemerintah dan SPN masing-masing sebesar Rp6.951.891 dan Rp5.109.695 (lihat Catatan 56).

## 42. BEBAN BUNGA DAN BEBAN SYARIAH

Rincian beban bunga dan beban syariah terdiri atas:

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| Beban bunga | | |
| Deposito berjangka | 14.826.827 | 12.993.991 |
| Giro | 4.984.326 | 2.969.636 |
| Pinjaman yang diterima | 3.525.738 | 2.998.149 |
| Tabungan | 3.416.706 | 3.283.606 |
| Efek-efek yang diterbitkan | 2.282.866 | 1.415.414 |
| Pinjaman dan efek - efek subordinasi | 1.205 | 2.931 |
| Lain-lain | 32.558 | 46.901 |
| | **29.070.226** | **23.710.628** |
| Beban syariah | | |
| Beban deposito *mudharabah* | 2.402.722 | 2.079.279 |
| Beban tabungan *mudharabah* | 532.066 | 505.173 |
| Beban investasi terikat | 68.446 | 74.779 |
| *Musytarakah - mudharabah musytarakah* | 23 | 35 |
| Sertifikat investasi *mudharabah* antarbank | 11.419 | 44 |
| | **3.014.676** | **2.659.310** |
| | **32.084.902** | **26.369.938** |

Termasuk dalam beban bunga dan beban syariah di atas adalah beban bunga dari transaksi dengan pihak-pihak berelasi terkait beban bunga atas pinjaman yang diterima untuk tahun yang berakhir tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp51.349 dan RpNihil (Catatan 56).

## 43. PENDAPATAN DARI KELOMPOK DIPERDAGANGKAN - NETO

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| Pendapatan bunga | 323.608 | 377.916 |
| Keuntungan/(kerugian) yang belum direalisasi dari kenaikan/(penurunan) nilai wajar - neto | 160.682 | (241.168) |
| Keuntungan atas transaksi derivatif - neto | 2.915.844 | 3.397.330 |
| Keuntungan dari penjualan - neto | 471.486 | 123.212 |
| **Total** | **3.871.620** | **3.657.290** |

## 44. PENDAPATAN OPERASIONAL LAINNYA - LAIN-LAIN

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| Penerimaan kembali atas kredit dan piutang/pembiayaan syariah yang telah dihapusbukukan | 4.672.320 | 5.485.853 |
| Pendapatan dividen reksadana | 575.790 | 477.303 |
| Pendapatan denda | 337.755 | 313.651 |
| Pendapatan dari kredit hapus buku | 200.744 | 202.829 |
| *Safety deposit box* | 41.667 | 41.764 |
| Pendapatan bea materai | 34.613 | 37.969 |
| Lain-lain | 2.539.454 | 4.441.620 |
| **Total** | **8.402.343** | **11.000.989** |

## 45. PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| (Pembentukan)/pembalikan cadangan kerugian penurunan nilai atas: | | |
| Giro pada bank lain (Catatan 5d) | (248) | (1.703) |
| Penempatan pada bank lain (Catatan 6d) | 51 | (115) |
| Efek-efek (Catatan 7g) | 11.701 | (20.263) |
| Tagihan lainnya - transaksi perdagangan (Catatan 9d) | 262.928 | (178.324) |
| Kredit yang diberikan (Catatan 12B.j) | (11.468.133) | (13.481.957) |
| Piutang pembiayaan konsumen (Catatan 13d) | (564.224) | (638.849) |
| Investasi bersih dalam sewa pembiayaan (Catatan 14d) | (17.342) | (3.950) |
| Tagihan akseptasi (Catatan 15d) | 65.114 | (49.878) |
| Penyertaan saham (Catatan 16c) | (32.833) | (19.934) |
| **Total** | **(11.742.986)** | **(14.394.973)** |

## 46. (PEMBENTUKAN)/PEMBALIKAN PENYISIHAN LAINNYA

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| (Pembentukan)/pembalikan penyisihan atas: | | |
| Estimasi kerugian yang timbul dari kasus hukum | 810 | 7.568 |
| Kerugian risiko operasional - kecurangan internal | (28.339) | - |
| Kerugian risiko operasional - kecurangan eksternal | (22.768) | (5.580) |
| Denda/sanksi | (9.722) | - |
| Kerugian risiko operasional - gangguan aktivitas bisnis dan kegagalan sistem | (1.455) | - |
| Kerugian risiko operasional - manajemen eksekusi, pengiriman & pemrosesan | (1.227) | - |
| Estimasi kerugian yang timbul dari kasus *fraud* | (17) | 18 |
| Kerugian risiko operasional lainnya | - | (7.282) |
| Aset lain-lain (Catatan 20) | (4.544) | (56.222) |
| **Total** | **(67.262)** | **(61.498)** |

## 47. (KERUGIAN)/KEUNTUNGAN YANG BELUM DIREALISASI DARI (PENURUNAN)/KENAIKAN NILAI WAJAR INVESTASI PEMEGANG POLIS PADA KONTRAK *UNIT-LINK*

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| Perubahan nilai wajar investasi pemegang polis dan kenaikan/(penurunan) kontrak liabilitas kontrak *unit-link* | | |
| Perubahan nilai wajar dari investasi pemegang polis | 1.759 | 1.802.602 |
| Kenaikan liabilitas kontrak *unit-link* | (1.759) | (1.802.602) |
| Lain-lain | 8.205 | (18.483) |
| **Total** | **8.205** | **(18.483)** |

## 48. KEUNTUNGAN DARI PENJUALAN EFEK-EFEK DAN OBLIGASI PEMERINTAH

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| Efek-efek | 352.269 | 229.509 |
| Obligasi pemerintah | 501.581 | 444.578 |
| **Total** | **853.850** | **674.087** |

## 49. BEBAN GAJI DAN TUNJANGAN

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| Gaji, upah, pensiun dan tunjangan pajak | 10.401.672 | 9.518.261 |
| Tunjangan Hari Raya (THR), cuti dan beban terkait lainnya | 1.792.326 | 1.700.249 |
| Kesejahteraan pegawai | 1.282.235 | 1.245.430 |
| Pendidikan dan pelatihan | 708.207 | 708.193 |
| Penyisihan cadangan uang penghargaan pegawai | 621.878 | 608.573 |
| Penyisihan cadangan tantiem | 307.435 | 222.595 |
| Bonus dan lainnya | 2.107.293 | 2.319.468 |
| **Total** | **17.221.046** | **16.322.769** |

## 49. BEBAN GAJI DAN TUNJANGAN (lanjutan)

Jumlah gaji dan tunjangan, bonus dan tantiem, imbalan kerja jangka panjang Dewan Komisaris, Direksi, Komite Audit dan Komite Pemantau Risiko, Dewan Pengawas Syariah, serta *Senior Executive Vice President* dan *Senior Vice President* (Bank dan Entitas Anak) masing-masing sebesar Rp1.380.804 dan Rp1.295.170 (Catatan 56) untuk tahun yang berakhir pada tanggal 31 Desember 2019 dan 2018, dengan rincian sebagai berikut:

| | Tahun yang berakhir pada tanggal 31 Desember 2019 | | | |
|---|---|---|---|---|
| | **Gaji dan tunjangan** | **Bonus dan tantiem** | **Imbalan kerja jangka panjang** | **Total** |
| Dewan Komisaris | 48.341 | 109.503 | 5.457 | 163.301 |
| Direksi | 177.649 | 334.623 | 18.914 | 531.186 |
| Komite Audit dan Komite Pemantau Risiko | 6.555 | 206 | 34 | 6.795 |
| Dewan Pengawas Syariah | 2.073 | 602 | 300 | 2.975 |
| *Senior Executive Vice President* dan *Senior Vice President* | 410.517 | 242.509 | 23.521 | 676.547 |
| **Total** | **645.135** | **687.443** | **48.226** | **1.380.804** |

| | Tahun yang berakhir pada tanggal 31 Desember 2018 | | | |
|---|---|---|---|---|
| | **Gaji dan tunjangan** | **Bonus dan tantiem** | **Imbalan kerja jangka panjang** | **Total** |
| Dewan Komisaris | 49.776 | 89.171 | 6.128 | 145.075 |
| Direksi | 175.845 | 272.537 | 27.169 | 475.551 |
| Komite Audit dan Komite Pemantau Risiko | 5.824 | 129 | 18 | 5.971 |
| Dewan Pengawas Syariah | 2.266 | 496 | - | 2.762 |
| *Senior Executive Vice President* dan *Senior Vice President* | 417.077 | 228.414 | 20.320 | 665.811 |
| **Total** | **650.788** | **590.747** | **53.635** | **1.295.170** |

## 50. BEBAN UMUM DAN ADMINISTRASI

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| Beban jasa profesional | 4.220.894 | 4.123.776 |
| Sewa | 2.217.764 | 2.132.616 |
| Barang/jasa pihak ketiga lainnya | 2.111.231 | 1.728.393 |
| Perbaikan dan pemeliharaan | 1.490.891 | 1.483.710 |
| Penyusutan aset tetap (Catatan 18) | 1.464.796 | 1.311.681 |
| Komunikasi | 1.277.576 | 1.191.526 |
| Promosi | 1.135.295 | 1.055.052 |
| Alat tulis kantor | 624.990 | 576.906 |
| Amortisasi aset tidak berwujud | 594.624 | 505.608 |
| Listrik, air dan gas | 562.274 | 537.431 |
| Transportasi | 499.671 | 441.454 |
| Beban perjalanan dinas | 234.038 | 208.139 |
| Beban premi asuransi | 78.461 | 79.224 |
| Lain-lain | 1.122.548 | 1.211.489 |
| | **17.635.053** | **16.587.005** |

## 50. BEBAN UMUM DAN ADMINISTRASI (lanjutan)

Untuk tahun yang berakhir pada tanggal 31 Desember 2019 dan 2018, beban promosi termasuk beban hadiah undian dana pihak ketiga masing-masing sebesar Rp60.886 dan Rp63.868.

## 51. DANA PENSIUN DAN PESANGON

Sesuai dengan kebijakan Bank, selain gaji, pegawai juga mendapatkan fasilitas dan tunjangan berupa Tunjangan Hari Raya (THR), fasilitas kesehatan, uang duka dan santunan duka, tunjangan cuti, fasilitas jabatan untuk jabatan tertentu, program pensiun untuk pegawai tetap, insentif sesuai dengan kinerja pegawai dan Bank serta manfaat untuk pegawai yang berhenti bekerja sesuai dengan Undang-undang Ketenagakerjaan yang berlaku.

**Dana pensiun**

Bank Mandiri menyelenggarakan lima Dana Pensiun berbentuk Dana Pensiun Pemberi Kerja (DPPK) sebagai berikut:

a. Satu Dana Pensiun Pemberi Kerja yang menyelenggarakan Program Pensiun Iuran Pasti (DPPK - PPIP) disebut Dana Pensiun Bank Mandiri (DPBM) yang didirikan pada tanggal 1 Agustus 1999 berdasarkan Keputusan Direksi Bank Mandiri No. 004/KEP.DIR/1999 tanggal 26 April 1999 tentang Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri. Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri telah mendapat pengesahan dari Menteri Keuangan Republik Indonesia berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No. KEP/300/KM.017/1999 tanggal 14 Juli 1999 dan diumumkan di dalam Tambahan Lembaran Berita Negara Republik Indonesia No. 62 tanggal 3 Agustus 1999.

   Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri telah mengalami beberapa kali perubahan, hal tersebut dilakukan dalam rangka menyesuaikan dengan peraturan perundang-undangan yang berlaku yaitu:

   1. Berdasarkan Keputusan Direksi Bank Mandiri No. 068/KEP.DIR/2005 tanggal 28 Juni 2005 dilakukan penyesuaian Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri dalam rangka untuk meningkatkan hak atas manfaat pensiun bagi peserta yang meninggal dunia, cacat dan perubahan usia pensiun peserta. Peraturan Dana Pensiun dimaksud telah mendapat pengesahan dari Menteri Keuangan Republik Indonesia No. KEP-213/KM.5/2005 tanggal 22 Juli 2005 dan diumumkan di dalam Tambahan Berita Negara Republik Indonesia No. 77 tanggal 27 September 2005.

   2. Berdasarkan Keputusan Direksi Bank Mandiri No. KEP.DIR/415A/2016 tanggal 7 Desember 2016 dilakukan penyesuaian Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri dalam rangka menyesuaikan ketentuan usia Pensiun karyawan berdasarkan Adendum Perjanjian Kerja Bersama periode 2015 - 2017 dan berdasarkan ketentuan yang berlaku di PT Bank Mandiri (Persero) Tbk, Peraturan Dana Pensiun dimaksud telah mendapat pengesahan berdasarkan Keputusan Otoritas Jasa Keuangan Nomor KEP-24/NB.1/2017 tanggal 17 Mei 2017 dan diumumkan di dalam Tambahan Berita Negara Republik Indonesia No. 60 tanggal 28 Juli 2017.

   3. Berdasarkan Keputusan Direksi Bank Mandiri No. KEP.DIR/005/2018 tanggal 28 Februari 2018 dilakukan penyesuaian Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri dalam rangka menyesuaikan Peraturan Otoritas Jasa Keuangan Nomor 5/POJK.05/2017 Tentang Iuran, Manfaat Pensiun Dan Manfaat Lain Yang Diselenggarakan Oleh Dana Pensiun, Peraturan Dana Pensiun dimaksud telah mendapat pengesahan berdasarkan Keputusan Otoritas Jasa Keuangan Nomor KEP-125/NB.11/2018 tanggal 12 Maret 2018.

## 51. DANA PENSIUN DAN PESANGON (lanjutan)

### Dana pensiun (lanjutan)

Iuran pensiun yang dibukukan atas nama masing-masing Peserta ditanggung bersama oleh Pemberi Kerja dan Peserta:

1. Peserta wajib membayar iuran sebesar 5% (lima per seratus) dari Penghasilan Dasar Pensiun.
2. Pemberi Kerja wajib membayar iuran sebesar 10% (sepuluh per seratus) dari Penghasilan Dasar Pensiun.

Dana Pensiun Bank Mandiri menginvestasikan beberapa sumber keuangannya antara lain pada deposito berjangka dan *deposito on call* Bank Mandiri. Saldo deposito berjangka dan *deposito on call* tersebut pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp11.250 dan Rp37.000. Tingkat suku bunga atas deposito tersebut adalah sama dengan suku bunga atas deposito berjangka pihak ketiga.

Untuk tahun yang berakhir pada tanggal 31 Desember 2019 dan 2018, Bank telah membayar iuran pensiun masing-masing sebesar Rp456.717 dan Rp431.438.

b. Empat Dana Pensiun Pemberi Kerja yang menyelenggarakan Program Pensiun Manfaat Pasti (DPPK-PPMP) yang berasal dari penggabungan 4 (empat) bank *legacy*, yaitu:
1. Dana Pensiun Bank Mandiri Satu (Bank Bumi Daya),
2. Dana Pensiun Bank Mandiri Dua (Bank Dagang Negara),
3. Dana Pensiun Bank Mandiri Tiga (Bank Exim) dan
4. Dana Pensiun Bank Mandiri Empat (Bank Pembangunan Indonesia).

Peserta program pensiun manfaat pasti adalah mereka yang berasal dari *legacy* bank dengan masa kerja tiga tahun atau lebih pada saat penggabungan yang terdiri dari pegawai aktif bank, bekas karyawan (karyawan yang berhenti bekerja dan tidak mengalihkan haknya ke dana pensiun lain) dan pensiunan.

Peraturan untuk masing-masing dana pensiun tersebut telah disahkan dengan Keputusan Menteri Keuangan Republik Indonesia masing-masing No. KEP-394/KM.017/1999, No. KEP-395/KM.017/1999, No. KEP-396/KM.017/1999 dan No. KEP-397/KM.017/1999 seluruhnya tertanggal 15 November 1999. Berdasarkan persetujuan pemegang saham No. S-923/M-MBU/2003 tanggal 6 Maret 2003, Bank Mandiri telah melakukan penyesuaian manfaat pensiun dari masing-masing Dana Pensiun Bank Mandiri Satu sampai dengan Dana Pensiun Bank Mandiri Empat. Keputusan tersebut telah dituangkan dalam Peraturan Dana Pensiun (PDP) dan telah mendapatkan pengesahan dari Menteri Keuangan dengan Surat Keputusan masing-masing No. KEP/115/KM.6/2003 untuk PDP Dana Pensiun Bank Mandiri Satu, No. KEP/116/KM.6/2003 untuk PDP Dana Pensiun Bank Mandiri Dua, No. KEP/117/KM.6/2003 untuk PDP Dana Pensiun Bank Mandiri Tiga dan No. KEP/118/KM.6/2003 untuk Dana Pensiun Bank Mandiri Empat seluruhnya tertanggal 31 Maret 2003.

Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri Satu (DPBM Satu), Dana Pensiun Bank Mandiri Dua (DPBM Dua), Dana Pensiun Bank Mandiri Tiga (DPBM Tiga) dan Dana Pensiun Bank Mandiri Empat (DPBM Empat) telah mengalami beberapa kali perubahan, hal tersebut dilakukan dalam rangka menyesuaikan dengan peraturan perundang-undangan yang berlaku yaitu:

1. Berdasarkan persetujuan Rapat Umum Pemegang Saham (RUPS) tanggal 28 Mei 2007, Bank Mandiri menaikkan manfaat pensiun dari masing-masing Dana Pensiun. Keputusan kenaikan manfaat pensiun dituangkan dalam Peraturan Dana Pensiun masing-masing dan telah mendapatkan persetujuan Menteri Keuangan melalui Surat Keputusan No. KEP-144/ KM.10/2007 (DPBM Satu); No. KEP-145/KM.10/2007 (DPBM Dua); No. KEP-146/KM.10/2007 (DPBM Tiga) dan No. KEP-147/KM.10/2007 (DPBM Empat) seluruhnya tertanggal 20 Juli 2007.

## 51. DANA PENSIUN DAN PESANGON (lanjutan)

**Dana pensiun (lanjutan)**

2. Berdasarkan persetujuan Rapat Umum Pemegang Saham (RUPS) tanggal 17 Mei 2010, Bank Mandiri menaikkan manfaat pensiun dari masing-masing Dana Pensiun. Keputusan kenaikan manfaat pensiun dituangkan dalam Peraturan Dana Pensiun masing-masing dan telah mendapatkan persetujuan Menteri Keuangan melalui surat Keputusan No. KEP-441/KM.10/2010 (DPBM Satu); No. KEP-442/KM.10/2010 (DPBM Dua); No. KEP-443/KM.10/2010 (DPBM Tiga) dan No. KEP-444/KM.10/2010 (DPBM Empat), seluruhnya tertanggal 10 Agustus 2010.

3. Berdasarkan persetujuan Rapat Umum Pemegang Saham (RUPS) tanggal 23 Mei 2011, Bank Mandiri menaikkan manfaat pensiun dari masing-masing Dana Pensiun. Keputusan kenaikan manfaat pensiun dituangkan dalam Peraturan Dana Pensiun masing-masing dan telah mendapatkan persetujuan Menteri Keuangan melalui surat Keputusan No. KEP-588/KM.10/2011 (DPBM Satu); No. Kep-589/KM.10/2011 (DPBM Dua); No. KEP-590/KM.10/2011 (DPBM Tiga) dan No. KEP-591/KM.10/2011 (DPBM Empat), seluruhnya tertanggal 20 Juli 2011.

4. Berdasarkan persetujuan Rapat Umum Pemegang Saham (RUPS) tanggal 2 April 2013, Bank Mandiri menaikkan manfaat pensiun dari masing-masing Dana Pensiun. Keputusan kenaikan manfaat pensiun dituangkan dalam Peraturan Dana Pensiun masing-masing dan telah mendapatkan persetujuan Dewan Komisioner Otoritas Jasa Keuangan melalui surat Keputusan No. KEP-349/NB.1/2013 (DPBM Satu); No. KEP-350/NB.1/2013 (DPBM Dua); No. KEP-351/NB.1/2013 (DPBM Tiga) dan No: KEP-352/NB.1/2013 (DPBM Empat), seluruhnya tertanggal 14 Juni 2013.

   Pada RUPS tersebut juga diputuskan pemberian manfaat lain serta pendelegasian wewenang kepada Dewan Komisaris untuk memutuskan kenaikan manfaat pensiun dan manfaat lain sepanjang sesuai dengan ketentuan yang berlaku, yaitu setelah kenaikan manfaat pensiun atau pemberian manfaat lain, Rasio Kecukupan Dana (RKD), DPBM Satu, DPBM Dua, DPBM Tiga dan DPBM Empat minimal 115%.

5. Berdasarkan persetujuan Rapat Dewan Komisaris Bank Mandiri tanggal 2 Juli 2014, Bank Mandiri memberikan manfaat lain kepada masing-masing Dana Pensiun. Keputusan memberikan manfaat pensiun lain ini dituangkan dalam Peraturan Dana Pensiun masing-masing dan telah mendapatkan persetujuan Dewan Komisioner Otoritas Jasa Keuangan melalui surat Keputusan No. KEP-1773/NB.1/2014 (DPBM Satu); No. KEP-1774/NB.1/2014 (DPBM Dua); No. KEP-1775/NB.1/2014 (DPBM Tiga) dan No: KEP-1776/NB.1/2014 (DPBM Empat), seluruhnya tertanggal 17 Juli 2014.

6. Berdasarkan persetujuan Rapat Dewan Komisaris Bank Mandiri tanggal 3 Juni 2015, Bank Mandiri memberikan manfaat lain kepada masing-masing Dana Pensiun. Keputusan untuk memberikan manfaat lain ini dituangkan dalam Peraturan Dana Pensiun masing-masing dan telah mendapatkan persetujuan Dewan Komisaris Otoritas Jasa Keuangan melalui Surat Keputusan No. KEP-525/NB.1/2015 (DPBM Satu); No. KEP-526/NB.1/2015 (DPBM Dua); No. KEP-527/NB.1/2015 (DPBM Tiga) dan No. KEP-528/NB.1/2015 (DPBM Empat), seluruhnya tertanggal 29 Juni 2015.

7. Berdasarkan persetujuan Rapat Umum Pemegang Saham (RUPS) tanggal 21 Maret 2016 disetujui untuk mengubah ketentuan syarat minimal Rasio Kecukupan Dana (RKD), DPBM Satu, DPBM Dua, DPBM Tiga dan DPBM Empat yang semula minimal 115% menjadi minimal 105%, sehingga pelimpahan kewenangan kepada Dewan Komisaris berkaitan dengan keputusan kenaikan manfaat pensiun dan manfaat lain sepanjang sesuai dengan ketentuan yang berlaku yaitu setelah kenaikan manfaat pensiun atau pemberian manfaat lain, diubah menjadi telah memenuhi persyaratan sekurang-kurangnya:

## 51. DANA PENSIUN DAN PESANGON (lanjutan)

### Dana pensiun (lanjutan)

a. Rasio Kecukupan Dana (RKD) setelah kenaikan Manfaat Pensiun dan atau pemberian Manfaat Lain minimal sebesar 105% berdasarkan tabel mortalita yang ditetapkan oleh Perseroan sebagai Pendiri.
b. Masih terdapat surplus dan tidak menimbulkan kewajiban iuran tambahan serta kewajiban akuntansi berdasarkan PSAK No. 24.

8. Berdasarkan persetujuan Rapat Dewan Komisaris Bank Mandiri tanggal 22 Juni 2016, Bank Mandiri memberikan kenaikan Manfaat Pensiun kepada Dana Pensiun Bank Mandiri Tiga dan memberikan Manfaat Lain kepada masing-masing Dana Pensiun. Keputusan untuk memberikan kenaikan Manfaat Pensiun dan memberikan Manfaat Lain ini dituangkan dalam Peraturan Dana Pensiun masing-masing dan telah mendapatkan persetujuan Dewan Komisaris Otoritas Jasa Keuangan melalui Surat Keputusan No. KEP-40/NB.1/2016 (DPBM Satu); No. KEP-41/NB.1/2016 (DPBM Dua); No. KEP-42/NB.1/2016 (DPBM Tiga) dan No. KEP-43/NB.1/2016 (DPBM Empat), seluruhnya tertanggal 29 Juni 2016.

9. Berdasarkan Keputusan Direksi No. KEP.DIR/415B/2016 (DPBM Satu), No. KEP.DIR/415C/2016 (DPBM Dua), No. KEP.DIR/415D/2016 (DPBM Tiga) dan No. KEP.DIR/415E/2016 (DPBM Empat), seluruhnya tertanggal 7 Desember 2016 dilakukan penyesuaian penambahan Klausul dalam Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri Satu sampai dengan Dana Pensiun Bank Mandiri Empat sesuai yang ditetapkan dalam Rapat Umum Pemegang Saham Tahunan (RUPST) Pendiri tanggal 2 April 2013 dan RUPST tanggal 21 Maret 2016 tentang perubahan syarat minimal RKD menjadi 105%. Peraturan Dana Pensiun dimaksud telah mendapat pengesahan dari Dewan Komisaris Otoritas Jasa Keuangan melalui Surat Keputusan No. KEP-81/NB.1/2016 (DPBM Satu); No. KEP-80/NB.1/2016 (DPBM Dua); No. KEP-79/NB.1/2016 (DPBM Tiga) dan No. KEP-78/NB.1/2016 (DPBM Empat), seluruhnya tertanggal 23 Desember 2016.

10. Berdasarkan persetujuan Rapat Dewan Komisaris Bank Mandiri tanggal 3 Mei 2017, Bank Mandiri memberikan kenaikan Manfaat Pensiun dan pemberian Manfaat Lain dalam bentuk Manfaat Tambahan kepada masing-masing Dana Pensiun. Keputusan untuk memberikan kenaikan Manfaat Pensiun dan Pemberian Manfaat Lain dalam bentuk Manfaat Tambahan dituangkan dalam Peraturan Dana Pensiun masing-masing dan telah mendapatkan persetujuan Dewan Komisaris Otoritas Jasa Keuangan melalui Surat Keputusan No. KEP-30/NB.1/2017 (DPBM Satu); No. KEP-31/NB.1/2017 (DPBM Dua); No. KEP-32/NB.1/2017 (DPBM Tiga) dan No. KEP-33/NB.1/2017 (DPBM Empat), seluruhnya tertanggal 9 Juni 2017.

    Terhadap penyesuaian Peraturan Dana Pensiun tersebut selain dalam rangka memberikan kenaikan Manfaat Pensiun dan pemberian Manfaat Lain dalam bentuk Manfaat Tambahan kepada masing-masing Dana Pensiun juga dilakukan dalam rangka menyesuaikan dengan Peraturan Otoritas Jasa Keuangan Nomor 5/POJK.05/2017 tanggal 1 Maret 2017, Tentang Iuran, Manfaat Pensiun dan Manfaat Lain yang diselenggarakan oleh Dana Pensiun.

11. Berdasarkan Rapat Dewan Komisaris Bank Mandiri tanggal 28 Maret 2018, maka Dewan Komisaris menyetujui pemberikan Manfaat Lain dalam bentuk Manfaat Tambahan kepada masing-masing Dana Pensiun. Keputusan untuk memberikan Manfaat Lain dalam bentuk Manfaat Tambahan dituangkan dalam Peraturan Dana Pensiun masing-masing dan telah mendapatkan persetujuan Dewan Komisaris Otoritas Jasa Keuangan melalui Surat Keputusan No. KEP-22/NB.1/2018 (DPBM Satu); No. KEP-23/NB.1/2018 (DPBM Dua); No. KEP-24/NB.1/2018 (DPBM Tiga) dan No. KEP-25/NB.1/2018 (DPBM Empat), seluruhnya tertanggal 16 April 2018.

## 51. DANA PENSIUN DAN PESANGON (lanjutan)

### Dana pensiun (lanjutan)

12. Berdasarkan Rapat Dewan Komisaris Bank Mandiri tanggal 20 Maret 2019, maka Dewan Komisaris menyetujui pemberikan Manfaat Lain dalam bentuk Manfaat Tambahan kepada masing-masing Dana Pensiun. Keputusan untuk memberikan Manfaat Lain dalam bentuk Manfaat Tambahan dituangkan dalam Peraturan Dana Pensiun masing-masing dan telah mendapatkan persetujuan Dewan Komisaris Otoritas Jasa Keuangan melalui Surat Keputusan No. KEP-10/NB.1/2019 (DPBM Satu); No. KEP-11/NB.1/2019 (DPBM Dua); No. KEP-12/NB.1/2019 (DPBM Tiga) dan No. KEP-13/NB.1/2019 (DPBM Empat), seluruhnya tertanggal 16 April 2019.

Perhitungan aktuaria atas liabilitas manfaat pensiun untuk Bank saja pada tanggal 31 Desember 2019 dan 2018 didasarkan atas estimasi perhitungan aktuaria untuk tahun yang berakhir tanggal 31 Desember 2019 dan 2018 yang tercantum pada laporan dari PT Bestama Aktuaria tertanggal 2 Januari 2020 dan 7 Januari 2019 dengan metode *Projected Unit Credit*.

Asumsi-asumsi yang digunakan untuk tahun yang berakhir tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

| | DPBMS | DPBMD | DPBMT | DPBME |
|---|---|---|---|---|
| Tingkat diskonto | 7,50% per tahun (2018: 8,30% per tahun) | 7,50% per tahun (2018: 8,30% per tahun) | 7,50% per tahun (2018: 8,30% per tahun) | 7,50% per tahun (2018: 8,30% per tahun) |
| Tingkat pengembalian aset dana pensiun yang diharapkan | 9,50% per tahun | 9,50% per tahun | 9,50% per tahun | 9,50% per tahun |
| Masa kerja yang digunakan | Per 31 Juli 1999 | Per 31 Juli 1999 | Per 31 Juli 1999 | Per 31 Juli 1999 |
| Penghasilan Dasar Pensiun (PhDP) yang digunakan | Gaji Pokok x Indeks yang terdaftar pada tanggal 31 Juli 1999 yang telah disesuaikan pada tanggal 31 Desember 2002 | Gaji Pokok + Tunjangan lainnya yang terdaftar pada tanggal 31 Juli 1999 yang telah disesuaikan pada tanggal 31 Desember 2002 | (Gaji Pokok + Tunjangan Keluarga) x Tunjangan kemahalan cabang yang terdaftar pada tanggal 31 Juli 1999 yang telah disesuaikan pada tanggal 31 Desember 2002 | Gaji bulan terakhir per 31 Juli 1999 yang telah disesuaikan kembali pada tanggal 31 Desember 2002 |
| Tingkat kenaikan PhDP | Nihil | Nihil | Nihil | Nihil |
| Tabel tingkat kematian | 80% UN 2010 Male | 80% UN 2010 Male | 80% UN 2010 Male | 80% UN 2010 Male |
| Tingkat pengunduran diri | 5,00% pada usia 25 tahun dan menurun secara linear 0,167% setiap tahun sampai dengan 0% pada usia 55 tahun | 5,00% pada usia 25 tahun dan menurun secara linear 0,167% setiap tahun sampai dengan 0% pada usia 55 tahun | 5,00% pada usia 25 tahun dan menurun secara linear 0,167% setiap tahun sampai dengan 0% pada usia 55 tahun | 5,00% pada usia 25 tahun dan menurun secara linear 0,167% setiap tahun sampai dengan 0% pada usia 55 tahun |
| Tingkat kecacatan | 10,00% dari tingkat mortalita | 10,00% dari tingkat mortalita | 10,00% dari tingkat mortalita | 10,00% dari tingkat mortalita |
| Metode aktuaria | *Projected Unit Credit* | *Projected Unit Credit* | *Projected Unit Credit* | *Projected Unit Credit* |
| Usia pensiun normal | 48 tahun sampai dengan 56 tahun disesuaikan berdasarkan strata | 56 tahun untuk semua strata | 56 tahun untuk semua strata | 56 tahun untuk semua strata |
| Tingkat kenaikan manfaat pensiun | Nihil | Nihil | Nihil | 2,00% per tahun |
| Tarif pajak rata-rata | 3,00% dari imbalan | 3,00% dari imbalan | 3,00% dari imbalan | 3,00% dari imbalan |

## 51. DANA PENSIUN DAN PESANGON (lanjutan)

### Dana pensiun (lanjutan)

Estimasi nilai kini liabilitas manfaat pensiun dan nilai wajar aset bersih pada tanggal 31 Desember 2019 adalah sebagai berikut:

| | DPBMS | DPBMD | DPBMT | DPBME |
|---|---|---|---|---|
| Nilai kini liabilitas manfaat pensiun | (1.369.078) | (1.618.288) | (695.760) | (475.040) |
| Nilai wajar aset program | 1.606.734 | 1.675.488 | 751.528 | 533.980 |
| *Funded status* | 237.656 | 57.200 | 55.768 | 58.940 |
| Batas aset *(asset ceiling)**) | (237.656) | (57.200) | (55.768) | (58.940) |
| **Aset program manfaat pensiun yang diakui di laporan posisi keuangan konsolidasian**)** | **-** | **-** | **-** | **-** |

*) Tidak terdapat akumulasi kerugian aktuarial bersih dan biaya jasa lalu yang belum diakui serta tidak terdapat nilai kini dari manfaat ekonomis yang tersedia dalam bentuk pengembalian dana dari program atau pengurangan iuran masa depan.
**) Tidak ada aset yang diakui di laporan posisi keuangan konsolidasian karena ketentuan yang disyaratkan dalam PSAK No. 24 mengenai "Imbalan Kerja" tidak terpenuhi.

Estimasi nilai kini liabilitas manfaat pensiun dan nilai wajar aset bersih pada tanggal 31 Desember 2018 berdasarkan laporan aktuaria independen adalah sebagai berikut:

| | DPBMS | DPBMD | DPBMT | DPBME |
|---|---|---|---|---|
| Nilai kini liabilitas manfaat pensiun | (1.436.183) | (1.672.113) | (726.850) | (495.946) |
| Nilai wajar aset program | 1.570.732 | 1.691.473 | 734.258 | 540.969 |
| *Funded status* | 134.549 | 19.360 | 7.408 | 45.023 |
| Batas aset *(asset ceiling)**) | (134.549) | (19.360) | (7.408) | (45.023) |
| **Aset program manfaat pensiun yang diakui di laporan posisi keuangan konsolidasian**)** | **-** | **-** | **-** | **-** |

*) Tidak terdapat akumulasi kerugian aktuarial bersih dan biaya jasa lalu yang belum diakui serta tidak terdapat nilai kini dari manfaat ekonomis yang tersedia dalam bentuk pengembalian dana dari program atau pengurangan iuran masa depan.
**) Tidak ada aset yang diakui di laporan posisi keuangan konsolidasian karena ketentuan yang disyaratkan dalam PSAK No. 24 mengenai "Imbalan Kerja" tidak terpenuhi.

Komposisi aset program dari masing-masing dana pensiun pada tanggal 31 Desember 2019 dan 2018 terdiri dari:

| | 31 Desember 2019 (tidak diaudit) | | | |
|---|---|---|---|---|
| | DPBMS | DPBMD | DPBMT | DPBME |
| Deposito | 6% | 8% | 3% | 12% |
| Obligasi | 39% | 44% | 22% | 41% |
| Penempatan langsung | 7% | 18% | 28% | 18% |
| Tanah dan bangunan | 23% | 3% | 26% | 5% |
| Saham | 5% | 3% | 1% | 1% |
| Surat Berharga Negara | 19% | 20% | 16% | 10% |
| Lain-lain | 1% | 4% | 4% | 13% |
| **Total** | **100%** | **100%** | **100%** | **100%** |

## 51. DANA PENSIUN DAN PESANGON (lanjutan)

### Dana pensiun (lanjutan)

Komposisi aset program dari masing-masing dana pensiun pada tanggal 31 Desember 2019 dan 2018 terdiri dari (lanjutan):

| | 31 Desember 2018 (tidak diaudit) | | | |
|---|---|---|---|---|
| | **DPBMS** | **DPBMD** | **DPBMT** | **DPBME** |
| Deposito | 5% | 7% | 4% | 15% |
| Obligasi | 36% | 46% | 21% | 40% |
| Penempatan langsung | 7% | 18% | 29% | 18% |
| Tanah dan bangunan | 29% | 3% | 21% | 5% |
| Saham | 4% | 3% | 1% | 1% |
| Surat Berharga Negara | 18% | 20% | 20% | 6% |
| Lain-lain | 1% | 3% | 4% | 15% |
| **Total** | **100%** | **100%** | **100%** | **100%** |

### Undang-undang Ketenagakerjaan No. 13/2003

Bank Mandiri telah menerapkan kebijakan akuntansi imbalan kerja PSAK No. 24 dengan mengakui cadangan atas tunjangan masa kerja pegawai (*employee service entitlements*). Pada tanggal 31 Desember 2019 dan 2018, Bank Mandiri mengakui cadangan atas tunjangan masa kerja pegawai berdasarkan UU No. 13/2003 masing-masing sejumlah Rp3.689.782 dan Rp3.563.484 (termasuk Rp8.240 yang merupakan pesangon atas pegawai yang sudah berhenti tetapi belum dibayarkan dan telah dikeluarkan dari perhitungan aktuarial) berdasarkan perkiraan biaya uang penghargaan pegawai sebagaimana tercantum dalam laporan aktuaria independen (Catatan 34).

Penyisihan atas tunjangan masa kerja pegawai pada tanggal 31 Desember 2019 dan 2018 dihitung berdasarkan perhitungan hak masa kerja pegawai untuk tahun yang berakhir 31 Desember 2019 dan 2018 sebagaimana tercantum dalam laporan aktuaria independen PT Bestama Aktuaria tanggal 2 Januari 2020 dan 7 Januari 2019. Asumsi-asumsi yang digunakan oleh aktuaria untuk tahun yang berakhir tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

a. Tingkat diskonto: 8,1% pertahun (2018: 8,0%)
b. Tingkat kenaikan gaji: 9,50% pertahun
c. Tabel tingkat kematian yang digunakan Tabel Mortalita Indonesia IV atau TMI IV (2018: Tabel Mortalita Indonesia 2011 atau TMI III).
d. Tingkat pengunduran diri 5% pertahun untuk usia sampai dengan 25 tahun dan menurun secara *linear* hingga 0% di usia 55 tahun.
e. Metode aktuaria adalah *projected unit credit method*.
f. Usia pensiun normal berkisar antara 36 tahun sampai dengan 56 tahun disesuaikan berdasarkan strata.
g. Tingkat kecacatan 10% dari TMI IV.

Jumlah yang diakui pada laporan posisi keuangan ditentukan berdasarkan laporan aktuaria independen sebagai berikut (Bank Mandiri saja):

| | **31 Desember 2019** | **31 Desember 2018** |
|---|---|---|
| Cadangan atas tunjangan masa kerja pegawai yang diakui di laporan posisi keuangan | **2.984.609** | **2.988.260** |

## 51. DANA PENSIUN DAN PESANGON (lanjutan)

**Undang-undang Ketenagakerjaan No. 13/2003 (lanjutan)**

Mutasi nilai kini kewajiban pasti selama tahun berjalan adalah sebagai berikut (Bank Mandiri saja):

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Nilai kini kewajiban pada awal tahun | 2.988.260 | 3.512.601 |
| Biaya jasa kini | 314.392 | 301.428 |
| Biaya bunga | 244.908 | 253.260 |
| Pembayaran imbalan pasca-kerja | (168.213) | (90.625) |
| Keuntungan aktuarial | (394.738) | (988.404) |
| **Nilai kini kewajiban pada akhir tahun** | **2.984.609** | **2.988.260** |

Jumlah yang diakui pada laporan laba rugi dan penghasilan komprehensif lain berdasarkan laporan aktuaria independen adalah sebagai berikut (Bank Mandiri saja):

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Biaya jasa kini | 314.392 | 301.428 |
| Biaya bunga | 244.908 | 253.260 |
| **Biaya uang penghargaan pegawai** | **559.300** | **554.688** |

Rekonsiliasi cadangan atas tunjangan masa kerja pegawai adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| **Bank Mandiri** | | |
| Cadangan atas tunjangan masa kerja pegawai awal tahun | 2.988.260 | 3.512.601 |
| Biaya selama tahun berjalan | 559.300 | 554.688 |
| Pembayaran manfaat | (168.213) | (90.625) |
| Keuntungan aktuarial yang diakui pada penghasilan komprehensif lain | (394.738) | (988.404) |
| **Cadangan atas tunjangan masa kerja pegawai (Bank Mandiri saja)** | **2.984.609** | **2.988.260** |
| **Entitas Anak** | | |
| **Cadangan atas tunjangan masa kerja pegawai** | **696.933** | **566.984** |
| **Total cadangan atas tunjangan masa kerja pegawai** | **3.681.542*)** | **3.555.244*)** |

*) Pada tanggal 31 Desember 2019 dan 2018, jumlah tersebut tidak termasuk pesangon atas pegawai yang telah berhenti tetapi belum dibayarkan sebesar Rp8.240 yang telah dikeluarkan dari perhitungan aktuarial.

## 51. DANA PENSIUN DAN PESANGON (lanjutan)

### Undang-undang Ketenagakerjaan No. 13/2003 (lanjutan)

Nilai kini liabilitas yang didanai, nilai wajar aset program dan surplus pada program untuk lima tahun terakhir yaitu (Bank Mandiri saja):

| | 31 Desember | | | | |
|---|---|---|---|---|---|
| | 2019 | 2018 | 2017 | 2016 | 2015 |
| Nilai kini kewajiban imbalan pasti | 2.984.609 | 2.988.260 | 3.512.601 | 2.434.892 | 1.976.724 |
| Nilai wajar aset program | - | - | - | - | - |
| Defisit program | 2.984.609 | 2.988.260 | 3.512.601 | 2.434.892 | 1.976.724 |
| Penyesuaian pengalaman pada liabilitas program | 330.750 | 389.056 | (89.944) | 152.490 | 62.579 |
| Penyesuaian pengalaman pada aset program | - | - | - | - | - |

### Apresiasi Pensiun

Bank Mandiri memberikan program apresiasi pensiun kepada pegawai yang memasuki usia pensiun normal (56 tahun). Program ini berlaku bagi pegawai yang telah memasuki masa kerja 10 tahun. Nilai kini kewajiban untuk cadangan atas program apresiasi pensiun per 31 Desember 2019 dan 2018 berdasarkan perhitungan aktuaria sebesar Rp59.187 dan RpNihil (Catatan 34).

Asumsi-asumsi yang digunakan untuk tahun yang berakhir 31 Desember 2019 adalah sebagai berikut:

a. Tingkat diskonto: 7,60%
b. Harga emas: Rp697.583 (nilai penuh)
c. Tingkat kenaikan harga emas: 8,00%
d. Tabel tingkat kematian yang digunakan Tabel Mortalita Indonesia IV atau TMI IV.
e. Tingkat kecacatan 10% dari TMI IV.
f. Tingkat pengunduran diri 5% pertahun untuk usia sampai dengan 25 tahun dan menurun secara linear hingga 0% di usia 55 tahun.
g. Usia pensiun normal berkisar antara 36 tahun sampai dengan 56 tahun disesuaikan berdasarkan strata.
h. Metode aktuaria adalah *projected unit credit method*.

Mutasi nilai kini kewajiban pasti selama tahun berjalan adalah sebagai berikut (Bank Mandiri saja):

| | 31 Desember 2019 |
|---|---|
| Nilai kini kewajiban pada awal tahun | - |
| Biaya selama tahun berjalan | 71.747 |
| Pembayaran imbalan pasca-kerja | (4.620) |
| Keuntungan aktuarial yang diakui pada penghasilan komprehensif lain | (7.940) |
| **Nilai kini kewajiban pada akhir tahun** | **59.187** |

Jumlah yang diakui pada laporan laba rugi dan penghasilan komprehensif lain berdasarkan laporan aktuaria independen adalah sebagai berikut (Bank Mandiri saja):

| | 31 Desember 2019 |
|---|---|
| Biaya jasa kini | 9.521 |
| Biaya bunga | 8.055 |
| Biaya jasa lalu | 54.171 |
| **Biaya apresiasi pensiun** | **71.747** |

## 51. DANA PENSIUN DAN PESANGON (lanjutan)

Rekonsiliasi PVDBO:

| | 31 Desember 2019 | | | | | |
|---|---|---|---|---|---|---|
| | **DPBMS** | **DPBMD** | **DPBMT** | **DPBME** | **UUK No. 13/2003** | **Apresiasi Pensiun** |
| PVDBO pada awal tahun | 1.436.183 | 1.672.113 | 726.850 | 495.946 | 2.988.260 | - |
| Biaya jasa kini | - | - | - | - | 314.392 | 9.521 |
| Biaya bunga atas PVDBO | 112.214 | 130.822 | 56.926 | 38.936 | 244.908 | 8.055 |
| Biaya jasa lalu | - | - | - | - | - | 54.171 |
| Pembayaran imbalan dari aset program | (168.406) | (191.885) | (81.982) | (53.678) | (168.213) | (4.620) |
| (Keuntungan)/kerugian aktuarial dari PVDBO: | | | | | | |
| Keuntungan atas perubahan asumsi ekonomis | 43.858 | 80.870 | 35.336 | 18.942 | (63.987) | (3.785) |
| (Keuntungan)/kerugian atas penyesuaian pengalaman (*experience adjustment*) | (54.771) | (73.632) | (41.370) | (25.106) | (330.751) | (4.155) |
| **PVDBO pada akhir tahun** | **1.369.078** | **1.618.288** | **695.760** | **475.040** | **2.984.609** | **59.187** |

| | 31 Desember 2018 | | | | | |
|---|---|---|---|---|---|---|
| | **DPBMS** | **DPBMD** | **DPBMT** | **DPBME** | **UUK No. 13/2003** | **Apresiasi Pensiun** |
| PVDBO pada awal tahun | 1.441.936 | 1.748.902 | 759.429 | 510.283 | 3.512.601 | - |
| Biaya jasa kini | - | - | - | - | 301.428 | - |
| Biaya bunga atas PVDBO | 100.310 | 122.296 | 53.018 | 35.838 | 253.260 | - |
| Pembayaran imbalan dari aset program | (172.779) | (192.513) | (85.926) | (51.982) | (90.625) | - |
| (Keuntungan)/kerugian aktuarial dari PVDBO: | | | | | | |
| Keuntungan atas perubahan asumsi ekonomis | (3.391) | (6.480) | (3.775) | (3.546) | (599.348) | - |
| (Keuntungan)/kerugian atas penyesuaian pengalaman (*experience adjustment*) | 70.107 | (92) | 4.104 | 5.353 | (389.056) | - |
| **PVDBO pada akhir tahun** | **1.436.183** | **1.672.113** | **726.850** | **495.946** | **2.988.260** | **-** |

Rekonsiliasi atas aset program:

| | 31 Desember 2019 | | | |
|---|---|---|---|---|
| | **DPBMS** | **DPBMD** | **DPBMT** | **DPBME** |
| Nilai wajar aset program pada awal tahun | 1.570.732 | 1.691.473 | 734.258 | 540.969 |
| Pembayaran imbalan dari aset program | (168.406) | (191.885) | (81.981) | (53.678) |
| Pendapatan bunga atas aset program | 123.382 | 132.429 | 57.541 | 42.673 |
| Hasil aset program (tidak termasuk pendapatan bunga) | 81.026 | 43.471 | 41.710 | 4.016 |
| **Nilai wajar aset program pada akhir tahun** | **1.606.734** | **1.675.488** | **751.528** | **533.980** |

| | 31 Desember 2018 | | | |
|---|---|---|---|---|
| | **DPBMS** | **DPBMD** | **DPBMT** | **DPBME** |
| Nilai wajar aset program pada awal tahun | 1.606.801 | 1.826.762 | 803.529 | 566.038 |
| Pembayaran imbalan dari aset program | (172.779) | (192.513) | (85.926) | (51.982) |
| Pendapatan bunga atas aset program | 112.510 | 128.057 | 56.281 | 39.963 |
| Hasil aset program (tidak termasuk pendapatan bunga) | 24.200 | (70.833) | (39.626) | (13.050) |
| **Nilai wajar aset program pada akhir tahun** | **1.570.732** | **1.691.473** | **734.258** | **540.969** |

## 51. DANA PENSIUN DAN PESANGON (lanjutan)

Mutasi penghasilan komprehensif lainnya:

Mutasi penghasilan komprehensif lainnya untuk Bank saja untuk tahun yang berakhir pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

| | 31 Desember 2019 | | | | | |
|---|---|---|---|---|---|---|
| | **DPBMS** | **DPBMD** | **DPBMT** | **DPBME** | **UUK No. 13/2003** | **Apresiasi Pensiun** |
| Akumulasi keuntungan aktuarial awal tahun | - | - | - | - | 373.653 | - |
| Keuntungan aktuarial tahun berjalan | - | - | - | - | 394.738 | 7.940 |
| **Akumulasi keuntungan aktuarial akhir tahun** | **-** | **-** | **-** | **-** | **768.391** | **7.940** |

| | 31 Desember 2018 | | | | | |
|---|---|---|---|---|---|---|
| | **DPBMS** | **DPBMD** | **DPBMT** | **DPBME** | **UUK No. 13/2003** | **Apresiasi Pensiun** |
| Akumulasi kerugian aktuarial awal tahun | - | - | - | - | (614.751) | - |
| Keuntungan aktuarial tahun berjalan | - | - | - | - | 988.404 | - |
| **Akumulasi keuntungan aktuarial akhir tahun** | **-** | **-** | **-** | **-** | **373.653** | **-** |

Jatuh tempo dari manfaat pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut untuk UUK No. 13/2003:

| | **31 Desember 2019** | **31 Desember 2018** |
|---|---|---|
| Tahun ke-1 | 225.908 | 321.803 |
| Tahun ke-2 | 256.052 | 368.388 |
| Tahun ke-3 | 261.381 | 431.517 |
| Tahun ke-4 | 335.819 | 448.975 |
| Tahun ke-5 | 427.208 | 607.729 |
| Tahun ke-6 dan seterusnya | 15.469.465 | 53.441.408 |
| **Total** | **16.975.833** | **55.619.820** |

Rata-rata durasi kewajiban manfaat pasti adalah 11,15 tahun dan 10,42 tahun, dan kewajiban iuran pasti adalah 17,49 tahun dan 15,08 tahun per tanggal 31 Desember 2019 dan 2018.

Penyisihan aktuaria atas liabilitas manfaat pensiun untuk Entitas Anak pada tanggal 31 Desember 2019 dan 2018 didasarkan atas estimasi perhitungan aktuaria untuk tahun yang berakhir pada tanggal 31 Desember 2019 dan 2018.

## 51. DANA PENSIUN DAN PESANGON (lanjutan)

Penyisihan atas tunjangan masa kerja pegawai pada tanggal 31 Desember 2019 dan 2018 Entitas Anak telah dihitung oleh aktuaria independen sebagaimana tercantum dalam laporan aktuaria independen sebagai berikut:

| Nama Entitas Anak | Aktuaria Independen | 2019 | 2018 |
|---|---|---|---|
| PT Bank Syariah Mandiri | PT Dayamandiri Dharmakonsilindo | 29 November 2019 | 30 November 2018 |
| PT Mandiri Sekuritas | PT Dayamandiri Dharmakonsilindo | 2 Januari 2020 | 27 Desember 2018 |
| PT Bank Mandiri Taspen | PT Jasa Aktuaris Praptasentosa Guna Jasa | 15 Januari 2020 | 7 Januari 2019 |
| PT Mandiri Tunas Finance | PT Dayamandiri Dharmakonsilindo | 3 Januari 2020 | 2 Januari 2019 |
| PT AXA Mandiri Financial Services | PT Dayamandiri Dharmakonsilindo | 8 Januari 2020 | 14 Januari 2019 |
| PT Asuransi Jiwa InHealth Indonesia | PT Sigma Prima Solusindo | 3 Januari 2020 | 5 Januari 2019 |
| PT Mandiri Utama Finance | PT Kompujasa Aktuaria Indonesia | 31 Desember 2019 | 3 Januari 2019 |

Sensitivitas dari kewajiban imbalan pasti terhadap perubahan asumsi aktuaria adalah sebagai berikut (Bank Mandiri saja) (tidak diaudit):

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| Perubahan asumsi: | | |
| Kenaikan 1% tingkat diskonto | (2.532.019) | (2.532.393) |
| Penurunan 1% tingkat diskonto | 3.589.252 | 3.587.607 |

## 52. BEBAN OPERASIONAL LAINNYA - LAIN-LAIN - NETO

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| Premi asuransi untuk program penjaminan dana nasabah | 1.703.810 | 1.626.089 |
| Beban provisi dan komisi | 655.171 | 666.452 |
| Beban terkait dengan transaksi ATM dan kartu kredit | 636.865 | 539.556 |
| Kompensasi tenaga pemasaran asuransi | 279.832 | 565.274 |
| *Fee bancassurance* | 331.043 | 316.511 |
| Beban transaksi RTGS, *remittance* dan kliring | 83.305 | 78.709 |
| Komisi asuransi kelompok | 143.500 | 149.176 |
| Lain-lain | 1.386.542 | 714.598 |
| | **5.220.068** | **4.656.365** |

## 53. (BEBAN)/PENDAPATAN BUKAN OPERASIONAL - NETO

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| Laba atas penjualan aset tetap | 12.529 | 21.890 |
| Lain-lain - neto | (22.603) | 15.682 |
| **Neto** | **(10.074)** | **37.572** |

## 54. KOMITMEN DAN KONTINJENSI

Akun-akun di bawah ini merupakan akun yang dicatat di laporan posisi keuangan konsolidasian ekstra-komtabel (*off balance sheet*):

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| **KOMITMEN** | | |
| Liabilitas komitmen: | | |
| Fasilitas kredit yang diberikan yang belum digunakan*) | | |
| Pihak berelasi (Catatan 56) | (67.895.741) | (55.668.817) |
| Pihak ketiga | (116.865.692) | (103.488.612) |
| | (184.761.433) | (159.157.429) |
| *Letter of credit* yang tidak dapat dibatalkan yang masih berjalan (Catatan 31): | | |
| Pihak berelasi (Catatan 56) | (7.689.574) | (11.195.881) |
| Pihak ketiga | (9.875.779) | (8.550.047) |
| | (17.565.353) | (19.745.928) |
| **Liabilitas komitmen - neto** | **(202.326.786)** | **(178.903.357)** |
| **KONTINJENSI** | | |
| Tagihan kontinjensi: | | |
| Garansi yang diterima dari bank lain | 21.693.786 | 15.016.138 |
| Pendapatan bunga dalam penyelesaian | 7.897.176 | 8.811.005 |
| Lain-lain | 32.729 | 32.729 |
| | 29.623.691 | 23.859.872 |
| Liabilitas kontinjensi: | | |
| Garansi yang diberikan dalam bentuk: | | |
| Bank garansi (Catatan 31): | | |
| Pihak berelasi (Catatan 56) | (18.426.336) | (26.849.223) |
| Pihak ketiga | (78.037.060) | (55.264.862) |
| | (96.463.396) | (82.114.085) |

*) Termasuk fasilitas kredit *committed* dan *uncommitted* yang belum digunakan.

## 54. KOMITMEN DAN KONTINJENSI (lanjutan)

Akun-akun di bawah ini merupakan akun yang dicatat di laporan posisi keuangan konsolidasian ekstra-komtabel (*off balance sheet*) (lanjutan):

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| **KONTINJENSI (lanjutan)** | | |
| Liabilitas kontinjensi (lanjutan): | | |
| Garansi yang diberikan dalam bentuk (lanjutan): | | |
| *Standby letter of credit* (Catatan 31) | | |
| Pihak berelasi (Catatan 56) | (9.253.918) | (7.673.903) |
| Pihak ketiga | (4.544.170) | (5.457.786) |
| | (13.798.088) | (13.131.689) |
| Lain-lain | (1.206.502) | (816.766) |
| Total | (111.467.986) | (96.062.540) |
| **Liabilitas kontinjensi - neto** | **(81.844.295)** | **(72.202.668)** |
| | (284.171.081) | (251.106.025) |

## 55. TRANSAKSI-TRANSAKSI MATA UANG ASING

Nilai wajar dari transaksi berjangka dan *swap* pertukaran mata uang asing disajikan dalam laporan posisi keuangan konsolidasian sebagai tagihan/liabilitas derivatif (Catatan 11).

Rincian transaksi pembelian dan penjualan tunai *(spot)* mata uang asing (Bank Mandiri saja) pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

| | 31 Desember 2019 | | | |
|---|---|---|---|---|
| | ***Spot* - Beli** | | ***Spot* - Jual** | |
| **Mata uang asal** | **Mata uang asal (nilai penuh)** | **Setara Rupiah** | **Mata uang asal (nilai penuh)** | **Setara Rupiah** |
| Dolar Amerika Serikat | 235.020.000 | 3.262.665 | 288.858.500 | 4.010.078 |
| Lain-lain*) | | 240.114 | | 331.053 |
| | | **3.502.779** | | **4.341.131** |

| | 31 Desember 2018 | | | |
|---|---|---|---|---|
| | ***Spot* - Beli** | | ***Spot* - Jual** | |
| **Mata uang asal** | **Mata uang asal (nilai penuh)** | **Setara Rupiah** | **Mata uang asal (nilai penuh)** | **Setara Rupiah** |
| Dolar Amerika Serikat | 242.520.000 | 3.487.438 | 287.258.500 | 4.130.777 |
| Lain-lain*) | | 272.720 | | 612.119 |
| | | **3.760.158** | | **4.742.896** |

*) Terdiri dari berbagai mata uang asing.

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut:

- **Hubungan pihak berelasi sebagai pemegang saham utama:**
  Pemerintah Republik Indonesia melalui Kementerian Keuangan.

- **Hubungan pihak berelasi oleh karena kepemilikan dan/atau kepengurusan:**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 1. | PT Kustodian Sentral Efek Indonesia | Perusahaan Asosiasi |
| 2. | PT Mandiri AXA General Insurance | Perusahaan Asosiasi |
| 3. | Dana Pensiun Bank Mandiri | Bank Mandiri sebagai pendiri |
| 4. | Dana Pensiun Bank Mandiri 1 | Bank Mandiri sebagai pendiri |
| 5. | Dana Pensiun Bank Mandiri 2 | Bank Mandiri sebagai pendiri |
| 6. | Dana Pensiun Bank Mandiri 3 | Bank Mandiri sebagai pendiri |
| 7. | Dana Pensiun Bank Mandiri 4 | Bank Mandiri sebagai pendiri |
| 8. | PT Bumi Daya Plaza | Dikendalikan oleh Dana Pensiun Bank Mandiri (sejak tanggal 19 Desember 2013) |
| 9. | PT Pengelola Investama Mandiri | Dikendalikan oleh Dana Pensiun Bank Mandiri (sejak tanggal 19 Desember 2013) |
| 10. | PT Usaha Gedung Mandiri | Dikendalikan oleh Dana Pensiun Bank Mandiri (sejak tanggal 19 Desember 2013) |
| 11. | PT Estika Daya Mandiri | Dikendalikan oleh Dana Pensiun Bank Mandiri 1 |
| 12. | PT Asuransi Staco Mandiri (dahulu PT Asuransi Staco Jasapratama) | Dikendalikan oleh Dana Pensiun Bank Mandiri 2 |
| 13. | PT Mulia Sasmita Bhakti | Dikendalikan oleh Dana Pensiun Bank Mandiri 3 |
| 14. | PT Krida Upaya Tunggal | Dikendalikan oleh Dana Pensiun Bank Mandiri 4 |
| 15. | PT Wahana Optima Permai | Dikendalikan oleh Dana Pensiun Bank Mandiri 4 |
| 16. | Koperasi Kesehatan Pegawai dan Pensiunan Bank Mandiri (Mandiri Healthcare) | Dipengaruhi secara signifikan oleh Bank Mandiri |

Sifat dari transaksi dengan pihak-pihak berelasi antara lain adalah penyertaan saham, efek-efek yang diterbitkan, pinjaman dan efek-efek subordinasi, kredit yang diberikan, simpanan nasabah dan bank garansi.

- **Hubungan pihak berelasi dengan entitas Pemerintah:**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 1. | PT Abipraya Nusantara Energi | Entitas Anak dari BUMN |
| 2. | PT Abuki Jaya Stainless | Entitas Anak dari BUMN |
| 3. | PT Adhi Commuter Properti | Entitas Anak dari BUMN |
| 4. | PT Adhi Persada Beton | Entitas Anak dari BUMN |
| 5. | PT Adhi Persada Gedung | Entitas Anak dari BUMN |
| 6. | PT Adhi Persada Properti | Entitas Anak dari BUMN |
| 7. | PT Administrasi Medika | Entitas Anak dari BUMN |
| 8. | PT Aero Globe Indonesia | Entitas Anak dari BUMN |
| 9. | PT Aero Systems Indonesia | Entitas Anak dari BUMN |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 10. | PT Aero Wisata | Entitas Anak dari BUMN |
| 11. | PT Aerofood Indonesia | Entitas Anak dari BUMN |
| 12. | PT Aerojasa Cargo | Entitas Anak dari BUMN |
| 13. | PT Aerojasa Perkasa | Entitas Anak dari BUMN |
| 14. | PT Aerotrans Service Indonesia | Entitas Anak dari BUMN |
| 15. | PT Agro Sinergi Nusantara | Entitas Anak dari BUMN |
| 16. | PT Akses Pelabuhan Indonesia | Entitas Anak dari BUMN |
| 17. | PT Alam Lestari Nusantara | Entitas Anak dari BUMN |
| 18. | PT Alur Pelayaran Barat Surabaya | Entitas Anak dari BUMN |
| 19. | PT Aneka Jasa Grhadika | Entitas Anak dari BUMN |
| 20. | PT Aneka Tambang | Entitas Anak dari BUMN |
| 21. | PT Angkasa Pura Aviasi | Entitas Anak dari BUMN |
| 22. | PT Angkasa Pura Hotel | Entitas Anak dari BUMN |
| 23. | PT Angkasa Pura Kargo | Entitas Anak dari BUMN |
| 24. | PT Angkasa Pura Logistik | Entitas Anak dari BUMN |
| 25. | PT Angkasa Pura Propertindo | Entitas Anak dari BUMN |
| 26. | PT Angkasa Pura Property | Entitas Anak dari BUMN |
| 27. | PT Angkasa Pura Retail | Entitas Anak dari BUMN |
| 28. | PT Angkasa Pura Solusi | Entitas Anak dari BUMN |
| 29. | PT Angkasa Pura Supports | Entitas Anak dari BUMN |
| 30. | PT Anpa International Ltd (Qq PT Akuel Asia Pulse Pte Ltd) | Entitas Anak dari BUMN |
| 31. | PT Antam Energi Indonesia | Entitas Anak dari BUMN |
| 32. | PT Antam Resourcindo | Entitas Anak dari BUMN |
| 33. | PT Artha Daya Coalindo | Entitas Anak dari BUMN |
| 34. | PT Arthindokarya Sejahtera | Entitas Anak dari BUMN |
| 35. | PT Askrindo Mitra Utama (dahulu PT Usayasa Utama) | Entitas Anak dari BUMN |
| 36. | PT Asuransi Berdikari | Entitas Anak dari BUMN |
| 37. | PT Asuransi BRI Life | Entitas Anak dari BUMN |
| 38. | PT Asuransi Jasa Raharja Putera | Entitas Anak dari BUMN |
| 39. | PT Asuransi Jiwa Taspen | Entitas Anak dari BUMN |
| 40. | PT Asuransi Jiwa Tugu Mandiri (AJTM) | Entitas Anak dari BUMN |
| 41. | PT Asuransi Samsung Tugu | Entitas Anak dari BUMN |
| 42. | PT Asuransi Tokio Marine Indonesia | Entitas Anak dari BUMN |
| 43. | PT Badak Arun Solusi (dahulu PT Patra Teknik) | Entitas Anak dari BUMN |
| 44. | PT Bahana Artha Ventura | Entitas Anak dari BUMN |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 45. | PT Bahana Securities | Entitas Anak dari BUMN |
| 46. | PT Bahana TCW Investment Management | Entitas Anak dari BUMN |
| 47. | PT Bakti Timah Solusi Medika | Entitas Anak dari BUMN |
| 48. | PT Balebat Dedikasi Prima | Entitas Anak dari BUMN |
| 49. | PT Bali Griya Shanti | Entitas Anak dari BUMN |
| 50. | PT Bank BNI Syariah | Entitas Anak dari BUMN |
| 51. | PT Bank BRI Syariah Tbk | Entitas Anak dari BUMN |
| 52. | PT Batubara Bukit Kendi | Entitas Anak dari BUMN |
| 53. | PT Baturaja Multi Usaha | Entitas Anak dari BUMN |
| 54. | PT Belitung Intipermai | Entitas Anak dari BUMN |
| 55. | PT Berdikari Logistik Indonesia | Entitas Anak dari BUMN |
| 56. | PT Berkah Kawasan Manyar Sejahtera | Entitas Anak dari BUMN |
| 57. | PT Berkah Multi Cargo | Entitas Anak dari BUMN |
| 58. | PT Berlian Jasa Terminal Indonesia | Entitas Anak dari BUMN |
| 59. | PT Berlian Manyar Sejahtera | Entitas Anak dari BUMN |
| 60. | PT Bhakti Wasantara Net | Entitas Anak dari BUMN |
| 61. | PT Bhineka Wana | Entitas Anak dari BUMN |
| 62. | PT Bhumi Visatanda Tour & Travel | Entitas Anak dari BUMN |
| 63. | PT Bima Sepaja Abadi | Entitas Anak dari BUMN |
| 64. | PT BNI Asset Management | Entitas Anak dari BUMN |
| 65. | PT BNI Life Insurance | Entitas Anak dari BUMN |
| 66. | PT BNI Sekurities | Entitas Anak dari BUMN |
| 67. | PT Borneo Alumina Indonesia | Entitas Anak dari BUMN |
| 68. | PT Borneo Edo International | Entitas Anak dari BUMN |
| 69. | PT BPR Rizky Barokah | Entitas Anak dari BUMN |
| 70. | PT Brantas Adya Surya Energi | Entitas Anak dari BUMN |
| 71. | PT Brantas Cakrawala Energi | Entitas Anak dari BUMN |
| 72. | PT Brantas Energi | Entitas Anak dari BUMN |
| 73. | PT Brantas Energi Mandiri | Entitas Anak dari BUMN |
| 74. | PT Brantas Hidro Energi | Entitas Anak dari BUMN |
| 75. | PT Brantas Mahalona Energi | Entitas Anak dari BUMN |
| 76. | PT Brantas Nipajaya Energi | Entitas Anak dari BUMN |
| 77. | PT Brantas Prospek Energi | Entitas Anak dari BUMN |
| 78. | PT Brantas Prospek Enjineering | Entitas Anak dari BUMN |
| 79. | PT Brantas Prospek Mandiri | Entitas Anak dari BUMN |
| 80. | PT BRI Multifinance Indonesia | Entitas Anak dari BUMN |
| 81. | PT Bromo Steel Indonesia | Entitas Anak dari BUMN |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 82. | PT Bukit Asam | Entitas Anak dari BUMN |
| 83. | PT Bukit Asam Banko | Entitas Anak dari BUMN |
| 84. | PT Bukit Asam Medika | Entitas Anak dari BUMN |
| 85. | PT Bukit Asam Prima | Entitas Anak dari BUMN |
| 86. | PT Bukit Energi Investama | Entitas Anak dari BUMN |
| 87. | PT Bukit Energi Service Terpadu | Entitas Anak dari BUMN |
| 88. | PT Bukit Multi Investama | Entitas Anak dari BUMN |
| 89. | PT Bumi Sawindo Permai | Entitas Anak dari BUMN |
| 90. | PT Cibaliung Sumber Daya | Entitas Anak dari BUMN |
| 91. | PT Cibitung Tanjung Priok Port Tollways | Entitas Anak dari BUMN |
| 92. | PT Cinere Serpong Jaya | Entitas Anak dari BUMN |
| 93. | PT Citilink Indonesia | Entitas Anak dari BUMN |
| 94. | PT Citra Bhakti Margatama Persada | Entitas Anak dari BUMN |
| 95. | PT Citra Lautan Teduh | Entitas Anak dari BUMN |
| 96. | PT Citra Lintas Angkasa | Entitas Anak dari BUMN |
| 97. | PT Citra Sari Makmur | Entitas Anak dari BUMN |
| 98. | PT Citra Tobindo Sukses Perkasa | Entitas Anak dari BUMN |
| 99. | PT Clariant Kujang Catalysts | Entitas Anak dari BUMN |
| 100. | PT Cogindo Dayabersama | Entitas Anak dari BUMN |
| 101. | PT Crompton Prima Switchgear Indonesia | Entitas Anak dari BUMN |
| 102. | PT Cut Meutia Medika Nusantara | Entitas Anak dari BUMN |
| 103. | PT Dalle Energy Batam (DEB) | Entitas Anak dari BUMN |
| 104. | PT Danareksa Capital | Entitas Anak dari BUMN |
| 105. | PT Danareksa Finance | Entitas Anak dari BUMN |
| 106. | PT Danareksa Investment Management | Entitas Anak dari BUMN |
| 107. | PT Danareksa Sekuritas | Entitas Anak dari BUMN |
| 108. | PT Dasaplast Nusantara | Entitas Anak dari BUMN |
| 109. | PT Dayamitra Telekomunikasi | Entitas Anak dari BUMN |
| 110. | PT Dok & Perkapalan Air Kantung | Entitas Anak dari BUMN |
| 111. | PT Dok & Perkapalan Waiame | Entitas Anak dari BUMN |
| 112. | PT Donggi Senoro LNG | Entitas Anak dari BUMN |
| 113. | PT Dwimitra Enggang Khatulistiwa | Entitas Anak dari BUMN |
| 114. | PT Electronic Data Interchange Indonesia | Entitas Anak dari BUMN |
| 115. | PT Elnusa Fabrikasi Konstruksi | Entitas Anak dari BUMN |
| 116. | PT Elnusa Geosains Indonesia | Entitas Anak dari BUMN |
| 117. | PT Elnusa Oilfield Service | Entitas Anak dari BUMN |
| 118. | PT Elnusa Petrofin | Entitas Anak dari BUMN |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 119. | PT Elnusa Tbk | Entitas Anak dari BUMN |
| 120. | PT Elnusa Trans Samudera | Entitas Anak dari BUMN |
| 121. | PT Eltran Indonesia | Entitas Anak dari BUMN |
| 122. | PT Energi Agro Nusantara | Entitas Anak dari BUMN |
| 123. | PT Energi Pelabuhan Indonesia | Entitas Anak dari BUMN |
| 124. | PT Equiport Inti Indonesia | Entitas Anak dari BUMN |
| 125. | PT Farmalab Indoutama | Entitas Anak dari BUMN |
| 126. | PT Feni Haltim | Entitas Anak dari BUMN |
| 127. | PT Finnet Indonesia | Entitas Anak dari BUMN |
| 128. | PT Fintek Karya Nusantara | Entitas Anak dari BUMN |
| 129. | PT Freeport Indonesia | Entitas Anak dari BUMN |
| 130. | PT Gadang Hidro Energi | Entitas Anak dari BUMN |
| 131. | PT GAG Nikel | Entitas Anak dari BUMN |
| 132. | PT Gagas Energi Indonesia | Entitas Anak dari BUMN |
| 133. | PT Gapura Angkasa | Entitas Anak dari BUMN |
| 134. | PT Garuda Maintenance Facility Aero Asia | Entitas Anak dari BUMN |
| 135. | PT Gema Hutani Lestari | Entitas Anak dari BUMN |
| 136. | PT Geo Dipa Energi | Entitas Anak dari BUMN |
| 137. | PT GIEB Indonesia | Entitas Anak dari BUMN |
| 138. | PT GIH Indonesia | Entitas Anak dari BUMN |
| 139. | PT Gitanusa Sarana Niaga | Entitas Anak dari BUMN |
| 140. | PT Graha Investama Bersama | Entitas Anak dari BUMN |
| 141. | PT Graha Niaga Tata Utama | Entitas Anak dari BUMN |
| 142. | PT Graha Sarana Duta | Entitas Anak dari BUMN |
| 143. | PT Graha Yasa Selaras | Entitas Anak dari BUMN |
| 144. | PT Gresik Cipta Sejahtera | Entitas Anak dari BUMN |
| 145. | PT Griyaton Indonesia | Entitas Anak dari BUMN |
| 146. | PT Gunung Gajah Abadi | Entitas Anak dari BUMN |
| 147. | PT Gunung Kendaik | Entitas Anak dari BUMN |
| 148. | PT Hakaaston | Entitas Anak dari BUMN |
| 149. | PT Haleyora Power | Entitas Anak dari BUMN |
| 150. | PT Haleyora Powerindo | Entitas Anak dari BUMN |
| 151. | PT Hasta Kreasi Mandiri | Entitas Anak dari BUMN |
| 152. | PT HK Infrastruktur | Entitas Anak dari BUMN |
| 153. | PT HK Realtindo | Entitas Anak dari BUMN |
| 154. | PT Hutama Prima | Entitas Anak dari BUMN |
| 155. | PT Hutansanggaran Labanan Lestari | Entitas Anak dari BUMN |
| 156. | PT Igasar | Entitas Anak dari BUMN |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 157. | PT Indo Japan Steel Center | Entitas Anak dari BUMN |
| 158. | PT Indo Ridlatama Power | Entitas Anak dari BUMN |
| 159. | PT Indofarma Global Medika | Entitas Anak dari BUMN |
| 160. | PT Indometal London Ltd | Entitas Anak dari BUMN |
| 161. | PT Indonesia Air & Marine Supply | Entitas Anak dari BUMN |
| 162. | PT Indonesia Chemical Alumina | Entitas Anak dari BUMN |
| 163. | PT Indonesia Coal Resources | Entitas Anak dari BUMN |
| 164. | PT Indonesia Comnets Plus | Entitas Anak dari BUMN |
| 165. | PT Indonesia Kendaraan Terminal | Entitas Anak dari BUMN |
| 166. | PT Indonesia Power | Entitas Anak dari BUMN |
| 167. | PT Indonusa Telemedia | Entitas Anak dari BUMN |
| 168. | PT Indopelita Aircraft Service | Entitas Anak dari BUMN |
| 169. | PT Industri Karet Nusantara | Entitas Anak dari BUMN |
| 170. | PT Industri Kemasan Semen Gresik | Entitas Anak dari BUMN |
| 171. | PT Industri Nabati Lestari (PT Sinar Oleo Nusantara) | Entitas Anak dari BUMN |
| 172. | PT Infomedia Nusantara | Entitas Anak dari BUMN |
| 173. | PT Infomedia Solusi Humanika | Entitas Anak dari BUMN |
| 174. | PT Infrastruktur Telekomunikasi Indonesia | Entitas Anak dari BUMN |
| 175. | PT Inhutani I | Entitas Anak dari BUMN |
| 176. | PT Inhutani II | Entitas Anak dari BUMN |
| 177. | PT Inhutani III | Entitas Anak dari BUMN |
| 178. | PT Inhutani IV | Entitas Anak dari BUMN |
| 179. | PT Inhutani V | Entitas Anak dari BUMN |
| 180. | PT INKA Multi Solusi | Entitas Anak dari BUMN |
| 181. | PT Integrasi Logistik Cipta Solusi | Entitas Anak dari BUMN |
| 182. | PT International Mineral Capital | Entitas Anak dari BUMN |
| 183. | PT Inti Bagas Perkasa | Entitas Anak dari BUMN |
| 184. | PT Inti Global Optical Comm | Entitas Anak dari BUMN |
| 185. | PT IPC Terminal Petikemas | Entitas Anak dari BUMN |
| 186. | PT ITCI Kayan Hutani | Entitas Anak dari BUMN |
| 187. | PT Jababeka PP Properti | Entitas Anak dari BUMN |
| 188. | PT Jakarta Industrial Estate Pulogadung | Entitas Anak dari BUMN |
| 189. | PT Jakarta International Container Terminal | Entitas Anak dari BUMN |
| 190. | PT Jakarta Trans Metropolitan | Entitas Anak dari BUMN |
| 191. | PT Jalantol Lingkarluar Jakarta | Entitas Anak dari BUMN |
| 192. | PT Jalin Pembayaran Nusantara | Entitas Anak dari BUMN |
| 193. | PT Jambi Prima Coal | Entitas Anak dari BUMN |
| 194. | PT Jasa Armada Indonesia | Entitas Anak dari BUMN |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 195. | PT Jasa Marga Bali Tol | Entitas Anak dari BUMN |
| 196. | PT Jasa Marga Balikpapan Samarinda | Entitas Anak dari BUMN |
| 197. | PT Jasa Marga Gempol Pasuruan | Entitas Anak dari BUMN |
| 198. | PT Jasa Marga Jalanlayang Cikampek | Entitas Anak dari BUMN |
| 199. | PT Jasa Marga Japek Selatan (JJS) | Entitas Anak dari BUMN |
| 200. | PT Jasa Marga Kualanamu Tol | Entitas Anak dari BUMN |
| 201. | PT Jasa Marga Kunciran Cengkareng | Entitas Anak dari BUMN |
| 202. | PT Jasa Marga Manado Bitung | Entitas Anak dari BUMN |
| 203. | PT Jasa Marga Pandaan Malang | Entitas Anak dari BUMN |
| 204. | PT Jasa Marga Pandaan Tol | Entitas Anak dari BUMN |
| 205. | PT Jasa Marga Probolinggo Banyuwangi | Entitas Anak dari BUMN |
| 206. | PT Jasa Marga Properti | Entitas Anak dari BUMN |
| 207. | PT Jasa Marga Semarang Batang | Entitas Anak dari BUMN |
| 208. | PT Jasa Marga Surabaya Mojokerto | Entitas Anak dari BUMN |
| 209. | PT Jasa Marga Tollroad Maintenance | Entitas Anak dari BUMN |
| 210. | PT Jasa Marga Tollroad Operator (JMTO) | Entitas Anak dari BUMN |
| 211. | PT Jasa Marga Transjawa Tol (JTT) | Entitas Anak dari BUMN |
| 212. | PT Jasa Peralatan Pelabuhan Indonesia | Entitas Anak dari BUMN |
| 213. | PT Jasa Prima Logistik Bulog | Entitas Anak dari BUMN |
| 214. | PT KAI Commuter Jabodetabek | Entitas Anak dari BUMN |
| 215. | PT Kalimantan Jawa Gas | Entitas Anak dari BUMN |
| 216. | PT Kalimantan Medika Nusantara | Entitas Anak dari BUMN |
| 217. | PT Kaltim Daya Mandiri | Entitas Anak dari BUMN |
| 218. | PT Kaltim Industrial Estate | Entitas Anak dari BUMN |
| 219. | PT Kaltim Jasa Sekuriti | Entitas Anak dari BUMN |
| 220. | PT Kaltim Jordan Abadi | Entitas Anak dari BUMN |
| 221. | PT Kaltim Kariangau Terminal | Entitas Anak dari BUMN |
| 222. | PT Karya Citra Nusantara | Entitas Anak dari BUMN |
| 223. | PT Kawasan Industri Gresik | Entitas Anak dari BUMN |
| 224. | PT Kawasan Industri Kujang Cikampek | Entitas Anak dari BUMN |
| 225. | PT Kereta Api Logistik | Entitas Anak dari BUMN |
| 226. | PT Kereta Api Pariwisata | Entitas Anak dari BUMN |
| 227. | PT Kerismas Witikco Makmur (PT Kerismas) | Entitas Anak dari BUMN |
| 228. | PT Kertas Padalarang | Entitas Anak dari BUMN |
| 229. | PT Kharisma Pemasaran Bersama Logistik | Entitas Anak dari BUMN |
| 230. | PT Kharisma Pemasaran Bersama Nusantara | Entitas Anak dari BUMN |
| 231. | PT KHI Pipe Industries | Entitas Anak dari BUMN |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 232. | PT Kimia Farma Apotek | Entitas Anak dari BUMN |
| 233. | PT Kimia Farma Diagnostika | Entitas Anak dari BUMN |
| 234. | PT Kimia Farma Sungwun Pharmacopia | Entitas Anak dari BUMN |
| 235. | PT Kimia Farma Trading & Distribution | Entitas Anak dari BUMN |
| 236. | PT Kliring Perdagangan Berjangka Indonesia | Entitas Anak dari BUMN |
| 237. | PT Koba Tin | Entitas Anak dari BUMN |
| 238. | PT Kodja Terramarin | Entitas Anak dari BUMN |
| 239. | PT Komipo Pembangkitan Jawa Bali | Entitas Anak dari BUMN |
| 240. | PT Krakatau Argo Logistics | Entitas Anak dari BUMN |
| 241. | PT Krakatau Bandar Samudra | Entitas Anak dari BUMN |
| 242. | PT Krakatau Blue Water | Entitas Anak dari BUMN |
| 243. | PT Krakatau Daedong Machinery | Entitas Anak dari BUMN |
| 244. | PT Krakatau Daya Listrik | Entitas Anak dari BUMN |
| 245. | PT Krakatau Engineering | Entitas Anak dari BUMN |
| 246. | PT Krakatau Golden Lime | Entitas Anak dari BUMN |
| 247. | PT Krakatau Industrial Estate Cilegon | Entitas Anak dari BUMN |
| 248. | PT Krakatau Information Technology | Entitas Anak dari BUMN |
| 249. | PT Krakatau Medika | Entitas Anak dari BUMN |
| 250. | PT Krakatau Nasional Resources | Entitas Anak dari BUMN |
| 251. | PT Krakatau Nippon Steel Sumikin | Entitas Anak dari BUMN |
| 252. | PT Krakatau Osaka Steel | Entitas Anak dari BUMN |
| 253. | PT Krakatau Posco | Entitas Anak dari BUMN |
| 254. | PT Krakatau Prima Dharma Sentana | Entitas Anak dari BUMN |
| 255. | PT Krakatau Samator | Entitas Anak dari BUMN |
| 256. | PT Krakatau Semen Indonesia | Entitas Anak dari BUMN |
| 257. | PT Krakatau Tirta Industri | Entitas Anak dari BUMN |
| 258. | PT Krakatau Wajatama | Entitas Anak dari BUMN |
| 259. | PT Krakatau Wajatama Osaka Steel Marketing | Entitas Anak dari BUMN |
| 260. | PT Kresna Kusuma Dyandra Marga | Entitas Anak dari BUMN |
| 261. | PT Kujang Tatar Persada | Entitas Anak dari BUMN |
| 262. | PT Kujang Tirta Sarana | Entitas Anak dari BUMN |
| 263. | PT Lamong Energi Indonesia | Entitas Anak dari BUMN |
| 264. | PT Laras Astra Kartika | Entitas Anak dari BUMN |
| 265. | PT LEN Railway Systems | Entitas Anak dari BUMN |
| 266. | PT LEN Telekomunikasi Indonesia | Entitas Anak dari BUMN |
| 267. | PT Limbong Hidro Energi | Entitas Anak dari BUMN |
| 268. | PT Madu Baru | Entitas Anak dari BUMN |
| 269. | PT Mardec Nusa Riau | Entitas Anak dari BUMN |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 270. | PT Marga Lingkar Jakarta | Entitas Anak dari BUMN |
| 271. | PT Marga Sarana Jabar | Entitas Anak dari BUMN |
| 272. | PT Marga Trans Nusantara | Entitas Anak dari BUMN |
| 273. | PT Mega Citra Utama | Entitas Anak dari BUMN |
| 274. | PT Mega Eltra | Entitas Anak dari BUMN |
| 275. | PT Melon Indonesia | Entitas Anak dari BUMN |
| 276. | PT Menara Antam Sejahtera (MAS) | Entitas Anak dari BUMN |
| 277. | PT Meratus Jaya Iron & Steel | Entitas Anak dari BUMN |
| 278. | PT Merpati Training Center | Entitas Anak dari BUMN |
| 279. | PT Metra Digital Media | Entitas Anak dari BUMN |
| 280. | PT Metra Plasa | Entitas Anak dari BUMN |
| 281. | PT MetraNet | Entitas Anak dari BUMN |
| 282. | PT Minahasa Brantas Energi | Entitas Anak dari BUMN |
| 283. | PT Mirtasari Hotel Development | Entitas Anak dari BUMN |
| 284. | PT Mitra Cipta Polasarana | Entitas Anak dari BUMN |
| 285. | PT Mitra Dagang Madani | Entitas Anak dari BUMN |
| 286. | PT Mitra Energi Batam (MEB) | Entitas Anak dari BUMN |
| 287. | PT Mitra Hasrat Bersama (MHB) | Entitas Anak dari BUMN |
| 288. | PT Mitra Karya Prima | Entitas Anak dari BUMN |
| 289. | PT Mitra Kerinci | Entitas Anak dari BUMN |
| 290. | PT Mitra Proteksi Madani | Entitas Anak dari BUMN |
| 291. | PT Mitra Rajawali Banjaran | Entitas Anak dari BUMN |
| 292. | PT Mitra Tekno Madani | Entitas Anak dari BUMN |
| 293. | PT Mitra Tour & Travel | Entitas Anak dari BUMN |
| 294. | PT Mitrasraya Adhijasa | Entitas Anak dari BUMN |
| 295. | PT Mitratani Dua Tujuh | Entitas Anak dari BUMN |
| 296. | PT Muba Daya Pratama | Entitas Anak dari BUMN |
| 297. | PT Multi Nitrotama Kimia (MNK) | Entitas Anak dari BUMN |
| 298. | PT Multi Terminal Indonesia | Entitas Anak dari BUMN |
| 299. | PT Multimedia Nusantara | Entitas Anak dari BUMN |
| 300. | PT New Priok Container Terminal One | Entitas Anak dari BUMN |
| 301. | PT Nikel Halmahera Timur (NHT) | Entitas Anak dari BUMN |
| 302. | PT Nindya Beton | Entitas Anak dari BUMN |
| 303. | PT Nindya Karya | Entitas Anak dari BUMN |
| 304. | PT Nusa Karya Arindo | Entitas Anak dari BUMN |
| 305. | PT Nusantara Batulicin | Entitas Anak dari BUMN |
| 306. | PT Nusantara Medika Utama | Entitas Anak dari BUMN |
| 307. | PT Nusantara Regas | Entitas Anak dari BUMN |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 308. | PT Nusantara Sukses Investasi | Entitas Anak dari BUMN |
| 309. | PT Nusantara Terminal Services | Entitas Anak dari BUMN |
| 310. | PT Nusantara Turbin dan Propulsi | Entitas Anak dari BUMN |
| 311. | PT Nutech Integrasi | Entitas Anak dari BUMN |
| 312. | PT Optima Nusa Tujuh | Entitas Anak dari BUMN |
| 313. | PT Pal Marine Service | Entitas Anak dari BUMN |
| 314. | PT Palawi Risorsis | Entitas Anak dari BUMN |
| 315. | PT Pann Pembiayaan Maritim | Entitas Anak dari BUMN |
| 316. | PT Patra Drilling Contractor | Entitas Anak dari BUMN |
| 317. | PT Patra Jasa | Entitas Anak dari BUMN |
| 318. | PT Patra Logistik | Entitas Anak dari BUMN |
| 319. | PT Patra Nusa Data | Entitas Anak dari BUMN |
| 320. | PT Patra Trading | Entitas Anak dari BUMN |
| 321. | PT PBM Adhiguna Putera | Entitas Anak dari BUMN |
| 322. | PT Pefindo Biro Kredit | Entitas Anak dari BUMN |
| 323. | PT Pegadaian Galeri Dua Empat | Entitas Anak dari BUMN |
| 324. | PT Pekanbaru Permai Propertindo | Entitas Anak dari BUMN |
| 325. | PT Pelabuhan Bukit Prima | Entitas Anak dari BUMN |
| 326. | PT Pelabuhan Tanjung Priok | Entitas Anak dari BUMN |
| 327. | PT Pelat Timah Nusantara Tbk (PT Latinusa) | Entitas Anak dari BUMN |
| 328. | PT Pelayanan Energi Batam | Entitas Anak dari BUMN |
| 329. | PT Pelayaran Bahtera Adiguna | Entitas Anak dari BUMN |
| 330. | PT Pelindo Husada Citra (PT Rumah Sakit Primasatya Husada Citra) | Entitas Anak dari BUMN |
| 331. | PT Pelindo Marine Service | Entitas Anak dari BUMN |
| 332. | PT Pelindo Properti Indonesia | Entitas Anak dari BUMN |
| 333. | PT Pelita Air Service | Entitas Anak dari BUMN |
| 334. | PT Pelita Indonesia Djaya Corporation | Entitas Anak dari BUMN |
| 335. | PT Pemalang Batang Toll Road | Entitas Anak dari BUMN |
| 336. | PT Pembangkitan Jawa Bali (PJB) | Entitas Anak dari BUMN |
| 337. | PT Pendawa Lestari Perkasa | Entitas Anak dari BUMN |
| 338. | PT Pendidikan Maritim dan Logistik Indonesia | Entitas Anak dari BUMN |
| 339. | PT Pengembang Pelabuhan Indonesia | Entitas Anak dari BUMN |
| 340. | PT Pengerukan Indonesia (Rukindo) | Entitas Anak dari BUMN |
| 341. | PT Perhutani Anugerah Kimia | Entitas Anak dari BUMN |
| 342. | PT Perjaya Bravo Energi | Entitas Anak dari BUMN |
| 343. | PT Perkebunan Agrintara (PA) | Entitas Anak dari BUMN |
| 344. | PT Perkebunan Mitra Ogan | Entitas Anak dari BUMN |
| 345. | PT Perkebunan Nusantara I | Entitas Anak dari BUMN |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 346. | PT Perkebunan Nusantara II | Entitas Anak dari BUMN |
| 347. | PT Perkebunan Nusantara IV | Entitas Anak dari BUMN |
| 348. | PT Perkebunan Nusantara IX | Entitas Anak dari BUMN |
| 349. | PT Perkebunan Nusantara V | Entitas Anak dari BUMN |
| 350. | PT Perkebunan Nusantara VI | Entitas Anak dari BUMN |
| 351. | PT Perkebunan Nusantara VII | Entitas Anak dari BUMN |
| 352. | PT Perkebunan Nusantara VIII | Entitas Anak dari BUMN |
| 353. | PT Perkebunan Nusantara X | Entitas Anak dari BUMN |
| 354. | PT Perkebunan Nusantara XI | Entitas Anak dari BUMN |
| 355. | PT Perkebunan Nusantara XII | Entitas Anak dari BUMN |
| 356. | PT Perkebunan Nusantara XIII | Entitas Anak dari BUMN |
| 357. | PT Perkebunan Nusantara XIV | Entitas Anak dari BUMN |
| 358. | PT Permata Graha Nusantara | Entitas Anak dari BUMN |
| 359. | PT Permata Karya Jasa | Entitas Anak dari BUMN |
| 360. | PT Permodalan Nasional Madani Venture Capital | Entitas Anak dari BUMN |
| 361. | PT Peroksida Indonesia Pratama | Entitas Anak dari BUMN |
| 362. | PT Perta Arun Gas | Entitas Anak dari BUMN |
| 363. | PT Pertamina Bina Medika | Entitas Anak dari BUMN |
| 364. | PT Pertamina Dana Ventura | Entitas Anak dari BUMN |
| 365. | PT Pertamina Drilling Services Indonesia | Entitas Anak dari BUMN |
| 366. | PT Pertamina EP | Entitas Anak dari BUMN |
| 367. | PT Pertamina Gas | Entitas Anak dari BUMN |
| 368. | PT Pertamina Geothermal Energy | Entitas Anak dari BUMN |
| 369. | PT Pertamina Hulu Energi | Entitas Anak dari BUMN |
| 370. | PT Pertamina Hulu Indonesia | Entitas Anak dari BUMN |
| 371. | PT Pertamina Hulu Mahakam | Entitas Anak dari BUMN |
| 372. | PT Pertamina Hulu Sanga Sanga | Entitas Anak dari BUMN |
| 373. | PT Pertamina Internasional Eksplorasi dan Produksi | Entitas Anak dari BUMN |
| 374. | PT Pertamina International Shipping | Entitas Anak dari BUMN |
| 375. | PT Pertamina International Timor SA | Entitas Anak dari BUMN |
| 376. | PT Pertamina Lubricants | Entitas Anak dari BUMN |
| 377. | PT Pertamina Patra Niaga | Entitas Anak dari BUMN |
| 378. | PT Pertamina Power Indonesia | Entitas Anak dari BUMN |
| 379. | PT Pertamina Retail | Entitas Anak dari BUMN |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 380. | PT Pertamina Training & Consulting | Entitas Anak dari BUMN |
| 381. | PT Pertamina Trans Kontinental | Entitas Anak dari BUMN |
| 382. | PT Peruri Digital Security | Entitas Anak dari BUMN |
| 383. | PT Peruri Properti | Entitas Anak dari BUMN |
| 384. | PT Perusahaan Gas Negara | Entitas Anak dari BUMN |
| 385. | PT Pesonna Indonesia Jaya | Entitas Anak dari BUMN |
| 386. | PT Pesonna Optima Jasa | Entitas Anak dari BUMN |
| 387. | PT Peteka Karya Gapura | Entitas Anak dari BUMN |
| 388. | PT Peteka Karya Jala | Entitas Anak dari BUMN |
| 389. | PT Peteka Karya Samudera | Entitas Anak dari BUMN |
| 390. | PT Peteka Karya Tirta | Entitas Anak dari BUMN |
| 391. | PT Petro Jordan Abadi | Entitas Anak dari BUMN |
| 392. | PT Petrokimia Gresik | Entitas Anak dari BUMN |
| 393. | PT Petrokimia Kayaku | Entitas Anak dari BUMN |
| 394. | PT Petrokopindo Cipta Selaras | Entitas Anak dari BUMN |
| 395. | PT Petronika | Entitas Anak dari BUMN |
| 396. | PT Petrosida Gresik | Entitas Anak dari BUMN |
| 397. | PT PG Rajawali I | Entitas Anak dari BUMN |
| 398. | PT PG Rajawali II | Entitas Anak dari BUMN |
| 399. | PT PGAS Solution | Entitas Anak dari BUMN |
| 400. | PT PGAS Telekomunikasi Nusantara | Entitas Anak dari BUMN |
| 401. | PT PGN LNG Indonesia | Entitas Anak dari BUMN |
| 402. | PT Phapros Tbk | Entitas Anak dari BUMN |
| 403. | PT PHE Abar | Entitas Anak dari BUMN |
| 404. | PT PHE Metana Kalimantan B | Entitas Anak dari BUMN |
| 405. | PT PHE Metana Sumatera 5 | Entitas Anak dari BUMN |
| 406. | PT PHE ONWJ | Entitas Anak dari BUMN |
| 407. | PT PHE OSES Ltd | Entitas Anak dari BUMN |
| 408. | PT PHE Semai II | Entitas Anak dari BUMN |
| 409. | PT PHE West Madura Offshore | Entitas Anak dari BUMN |
| 410. | PT PINS Indonesia | Entitas Anak dari BUMN |
| 411. | PT PJB Investasi | Entitas Anak dari BUMN |
| 412. | PT PJB Services | Entitas Anak dari BUMN |
| 413. | PT PLN Batam | Entitas Anak dari BUMN |
| 414. | PT PLN Batubara | Entitas Anak dari BUMN |
| 415. | PT PLN Enjinering | Entitas Anak dari BUMN |
| 416. | PT PLN Tarakan | Entitas Anak dari BUMN |
| 417. | PT PNM Investment Management | Entitas Anak dari BUMN |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 418. | PT Portek Indonesia | Entitas Anak dari BUMN |
| 419. | PT Pos Logistik Indonesia | Entitas Anak dari BUMN |
| 420. | PT Pos Properti Indonesia | Entitas Anak dari BUMN |
| 421. | PT PP Energi | Entitas Anak dari BUMN |
| 422. | PT PP Infrastruktur | Entitas Anak dari BUMN |
| 423. | PT PP Presisi (dahulu PT PP Peralatan) | Entitas Anak dari BUMN |
| 424. | PT PP Properti | Entitas Anak dari BUMN |
| 425. | PT PP Properti Jababeka Residen | Entitas Anak dari BUMN |
| 426. | PT PP Urban (dahulu PT PP Pracetak) | Entitas Anak dari BUMN |
| 427. | PT PPA Finance | Entitas Anak dari BUMN |
| 428. | PT PPA Kapital | Entitas Anak dari BUMN |
| 429. | PT Pratama Mitra Sejati | Entitas Anak dari BUMN |
| 430. | PT Pratama Persada Airbone | Entitas Anak dari BUMN |
| 431. | PT Prima Citra Nutrindo | Entitas Anak dari BUMN |
| 432. | PT Prima Husada Cipta Medan | Entitas Anak dari BUMN |
| 433. | PT Prima Indonesia Logistik | Entitas Anak dari BUMN |
| 434. | PT Prima Medica Nusantara | Entitas Anak dari BUMN |
| 435. | PT Prima Multi Terminal | Entitas Anak dari BUMN |
| 436. | PT Prima Pengembangan Kawasan | Entitas Anak dari BUMN |
| 437. | PT Prima Power Nusantara | Entitas Anak dari BUMN |
| 438. | PT Prima Terminal Peti Kemas | Entitas Anak dari BUMN |
| 439. | PT Propernas Griya Utama | Entitas Anak dari BUMN |
| 440. | PT Pupuk Indonesia Energi | Entitas Anak dari BUMN |
| 441. | PT Pupuk Indonesia Logistik | Entitas Anak dari BUMN |
| 442. | PT Pupuk Indonesia Pangan | Entitas Anak dari BUMN |
| 443. | PT Pupuk Iskandar Muda | Entitas Anak dari BUMN |
| 444. | PT Pupuk Kalimantan Timur | Entitas Anak dari BUMN |
| 445. | PT Pupuk Kujang | Entitas Anak dari BUMN |
| 446. | PT Pupuk Sriwidjaja Palembang | Entitas Anak dari BUMN |
| 447. | PT Purantara Mitra Angkasa Dua | Entitas Anak dari BUMN |
| 448. | PT Puspetindo | Entitas Anak dari BUMN |
| 449. | PT Pusri Agro Lestari | Entitas Anak dari BUMN |
| 450. | PT Putra Indo Tenaga | Entitas Anak dari BUMN |
| 451. | PT Railink | Entitas Anak dari BUMN |
| 452. | PT Rajawali Citramass | Entitas Anak dari BUMN |
| 453. | PT Rajawali Nusindo | Entitas Anak dari BUMN |
| 454. | PT Rajawali Tanjungsari Enjiniring | Entitas Anak dari BUMN |
| 455. | PT Rantepao Hidro Energi | Entitas Anak dari BUMN |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 456. | PT Ratah Timber | Entitas Anak dari BUMN |
| 457. | PT Reasuransi Nasional Indonesia | Entitas Anak dari BUMN |
| 458. | PT Recon Sarana Utama | Entitas Anak dari BUMN |
| 459. | PT Rekadaya Elektrika | Entitas Anak dari BUMN |
| 460. | PT Rekadaya Elektrika Consult | Entitas Anak dari BUMN |
| 461. | PT Rekaindo Global Jasa | Entitas Anak dari BUMN |
| 462. | PT Rekayasa Cakrawala Resources | Entitas Anak dari BUMN |
| 463. | PT Rekayasa Engineering | Entitas Anak dari BUMN |
| 464. | PT Rekayasa Industri (PT Rekind) | Entitas Anak dari BUMN |
| 465. | PT Rekind Daya Mamuju | Entitas Anak dari BUMN |
| 466. | PT Reska Multi Usaha | Entitas Anak dari BUMN |
| 467. | PT Riset Perkebunan Nusantara | Entitas Anak dari BUMN |
| 468. | PT Rolas Nusantara Mandiri | Entitas Anak dari BUMN |
| 469. | PT Rolas Nusantara Medika | Entitas Anak dari BUMN |
| 470. | PT Rolas Nusantara Tambang | Entitas Anak dari BUMN |
| 471. | PT Rumah Sakit Bhakti Timah | Entitas Anak dari BUMN |
| 472. | PT Rumah Sakit Pelabuhan | Entitas Anak dari BUMN |
| 473. | PT Rumah Sakit Pelni | Entitas Anak dari BUMN |
| 474. | PT Sabre Travel Network Indonesia (dahulu ADSI) | Entitas Anak dari BUMN |
| 475. | PT Sahung Brantas Energi | Entitas Anak dari BUMN |
| 476. | PT Saka Energi Bangkanai Barat | Entitas Anak dari BUMN |
| 477. | PT Saka Energi Indonesia | Entitas Anak dari BUMN |
| 478. | PT Sarana Aceh Ventura | Entitas Anak dari BUMN |
| 479. | PT Sarana Agro Nusantara | Entitas Anak dari BUMN |
| 480. | PT Sarana Bandar Logistik | Entitas Anak dari BUMN |
| 481. | PT Sarana Bandar Nasional | Entitas Anak dari BUMN |
| 482. | PT Sarana Bengkulu Ventura | Entitas Anak dari BUMN |
| 483. | PT Sarana Jabar Ventura | Entitas Anak dari BUMN |
| 484. | PT Sarana Jakarta Ventura | Entitas Anak dari BUMN |
| 485. | PT Sarana Jambi Ventura | Entitas Anak dari BUMN |
| 486. | PT Sarana Jateng Ventura | Entitas Anak dari BUMN |
| 487. | PT Sarana Jatim Ventura | Entitas Anak dari BUMN |
| 488. | PT Sarana Kalbar Ventura | Entitas Anak dari BUMN |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 489. | PT Sarana Kalsel Ventura | Entitas Anak dari BUMN |
| 490. | PT Sarana Kaltim Ventura | Entitas Anak dari BUMN |
| 491. | PT Sarana Papua Ventura | Entitas Anak dari BUMN |
| 492. | PT Sarana Riau Ventura | Entitas Anak dari BUMN |
| 493. | PT Sarana Sulsel Ventura | Entitas Anak dari BUMN |
| 494. | PT Sarana Sulut Ventura | Entitas Anak dari BUMN |
| 495. | PT Sarana Surakarta Ventura | Entitas Anak dari BUMN |
| 496. | PT Sari Arthamas (Sari Pacific Hotel) | Entitas Anak dari BUMN |
| 497. | PT Sari Valuta Asing | Entitas Anak dari BUMN |
| 498. | PT Satria Bahana Sarana | Entitas Anak dari BUMN |
| 499. | PT Segara Indochen | Entitas Anak dari BUMN |
| 500. | PT Semen Gresik | Entitas Anak dari BUMN |
| 501. | PT Semen Indonesia Aceh | Entitas Anak dari BUMN |
| 502. | PT Semen Indonesia Beton (dahulu PT SGG Prima Beton) | Entitas Anak dari BUMN |
| 503. | PT Semen Indonesia Distributor (dahulu PT Waru Abadi) | Entitas Anak dari BUMN |
| 504. | PT Semen Indonesia International | Entitas Anak dari BUMN |
| 505. | PT Semen Indonesia Logistik (dahulu PT Varia Usaha) | Entitas Anak dari BUMN |
| 506. | PT Semen Kupang Indonesia | Entitas Anak dari BUMN |
| 507. | PT Semen Padang | Entitas Anak dari BUMN |
| 508. | PT Semen Tonasa | Entitas Anak dari BUMN |
| 509. | PT Senggigi Pratama Internasional | Entitas Anak dari BUMN |
| 510. | PT Sentul PP Properti | Entitas Anak dari BUMN |
| 511. | PT Sepatim Batamtama | Entitas Anak dari BUMN |
| 512. | PT Sepoetih Daya Prima | Entitas Anak dari BUMN |
| 513. | PT SGG Energi Prima | Entitas Anak dari BUMN |
| 514. | PT Sigma Cipta Caraka | Entitas Anak dari BUMN |
| 515. | PT Sigma Cipta Utama | Entitas Anak dari BUMN |
| 516. | PT Sigma Utama | Entitas Anak dari BUMN |
| 517. | PT Sinergi Informatika Semen Indonesia | Entitas Anak dari BUMN |
| 518. | PT Sinergi Investasi Properti | Entitas Anak dari BUMN |
| 519. | PT Sinergi Perkebunan Nusantara (SPN) | Entitas Anak dari BUMN |
| 520. | PT Sinkona Indonesia Lestari | Entitas Anak dari BUMN |
| 521. | PT Solusi Bangun Andalas | Entitas Anak dari BUMN |
| 522. | PT Solusi Bangun Beton | Entitas Anak dari BUMN |
| 523. | PT Solusi Bangun Indonesia | Entitas Anak dari BUMN |
| 524. | PT Solusi Energy Nusantara | Entitas Anak dari BUMN |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 525. | PT Sri Pamela Medika Nusantara | Entitas Anak dari BUMN |
| 526. | PT Sriwijaya Markmore Persada | Entitas Anak dari BUMN |
| 527. | PT Sucofindo Advisory Utama | Entitas Anak dari BUMN |
| 528. | PT Sucofindo Episi | Entitas Anak dari BUMN |
| 529. | PT Sumber Segara Primadaya (S2P) | Entitas Anak dari BUMN |
| 530. | PT Sumberdaya Arindo | Entitas Anak dari BUMN |
| 531. | PT Surabaya Industrial Estate Rungkut (SIER) | Entitas Anak dari BUMN |
| 532. | PT Surveyor Carbon Consulting Indonesia | Entitas Anak dari BUMN |
| 533. | PT Surya Energi Indotama | Entitas Anak dari BUMN |
| 534. | PT Swadaya Graha | Entitas Anak dari BUMN |
| 535. | PT Tanjung Alam Jaya | Entitas Anak dari BUMN |
| 536. | PT Telekomunikasi Indonesia International | Entitas Anak dari BUMN |
| 537. | PT Telekomunikasi Selular | Entitas Anak dari BUMN |
| 538. | PT Telemedia Dinamika Sarana | Entitas Anak dari BUMN |
| 539. | PT Telkom Akses | Entitas Anak dari BUMN |
| 540. | PT Telkom Landmark Tower | Entitas Anak dari BUMN |
| 541. | PT Telkom Satelit Indonesia (dahulu PT Patra Telekomunikasi Indonesia) | Entitas Anak dari BUMN |
| 542. | PT Terminal Peti Kemas Surabaya | Entitas Anak dari BUMN |
| 543. | PT Terminal Teluk Lamong | Entitas Anak dari BUMN |
| 544. | PT Tiar Daya Hidro | Entitas Anak dari BUMN |
| 545. | PT Tiga Mutiara Nusantara (TMN) | Entitas Anak dari BUMN |
| 546. | PT Timah | Entitas Anak dari BUMN |
| 547. | PT Timah Agro Manunggal | Entitas Anak dari BUMN |
| 548. | PT Timah Industri | Entitas Anak dari BUMN |
| 549. | PT Timah Investasi Mineral | Entitas Anak dari BUMN |
| 550. | PT Timah Karya Persada Properti (dahulu PT Timah Adhi Wijaya) | Entitas Anak dari BUMN |
| 551. | PT Tiphone Mobile Indonesia Tbk | Entitas Anak dari BUMN |
| 552. | PT Tracon Industri | Entitas Anak dari BUMN |
| 553. | PT Trans Jabar Tol | Entitas Anak dari BUMN |
| 554. | PT Trans Marga Jateng | Entitas Anak dari BUMN |
| 555. | PT Transportasi Gas Indonesia | Entitas Anak dari BUMN |
| 556. | PT Tri Sari Veem | Entitas Anak dari BUMN |
| 557. | PT Truba Bara Banyu Enim | Entitas Anak dari BUMN |
| 558. | PT Tugu Insurance Company Ltd Hongkong | Entitas Anak dari BUMN |
| 559. | PT Tugu Pratama Indonesia | Entitas Anak dari BUMN |
| 560. | PT Tugu Pratama Interindo | Entitas Anak dari BUMN |
| 561. | PT Tugu Reasuransi Indonesia | Entitas Anak dari BUMN |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 562. | PT United Tractors Semen Gresik | Entitas Anak dari BUMN |
| 563. | PT Varia Usaha Bahari | Entitas Anak dari BUMN |
| 564. | PT Varia Usaha Beton | Entitas Anak dari BUMN |
| 565. | PT Varia Usaha Dharma Segara | Entitas Anak dari BUMN |
| 566. | PT Varia Usaha Lintas Segara | Entitas Anak dari BUMN |
| 567. | PT Waskita Beton Precast Tbk | Entitas Anak dari BUMN |
| 568. | PT Waskita Bumi Wira | Entitas Anak dari BUMN |
| 569. | PT Waskita Fim Perkasa Realti | Entitas Anak dari BUMN |
| 570. | PT Waskita Karya Energi | Entitas Anak dari BUMN |
| 571. | PT Waskita Karya Realty | Entitas Anak dari BUMN |
| 572. | PT Waskita Toll Road | Entitas Anak dari BUMN |
| 573. | PT Widar Mandripa Nusantara | Entitas Anak dari BUMN |
| 574. | PT Wijaya Karya Bangunan Gedung | Entitas Anak dari BUMN |
| 575. | PT Wijaya Karya Beton | Entitas Anak dari BUMN |
| 576. | PT Wijaya Karya Bitumen | Entitas Anak dari BUMN |
| 577. | PT Wijaya Karya Industri dan Energi | Entitas Anak dari BUMN |
| 578. | PT Wijaya Karya Industri dan Konstruksi | Entitas Anak dari BUMN |
| 579. | PT Wijaya Karya Intrade Energy | Entitas Anak dari BUMN |
| 580. | PT Wijaya Karya Komponen Beton | Entitas Anak dari BUMN |
| 581. | PT Wijaya Karya Krakatau Beton | Entitas Anak dari BUMN |
| 582. | PT Wijaya Karya Pracetak Gedung | Entitas Anak dari BUMN |
| 583. | PT Wijaya Karya Realty | Entitas Anak dari BUMN |
| 584. | PT Wijaya Karya Realty Minor Development | Entitas Anak dari BUMN |
| 585. | PT Wisma Seratus Sejahtera | Entitas Anak dari BUMN |
| 586. | PT Yasa Industri Nusantara | Entitas Anak dari BUMN |
| 587. | Saka Indonesia Pangkah BV | Entitas Anak dari BUMN |
| 588. | Timah International Investment Pte Ltd | Entitas Anak dari BUMN |
| 589. | Perum BULOG | Badan Usaha Milik Negara |
| 590. | Perum DAMRI | Badan Usaha Milik Negara |
| 591. | Perum Jaminan Kredit Indonesia (Jamkrindo) | Badan Usaha Milik Negara |
| 592. | Perum Jasa Tirta I | Badan Usaha Milik Negara |
| 593. | Perum Jasa Tirta II | Badan Usaha Milik Negara |
| 594. | Perum Lembaga Penyelenggara Pelayanan Navigasi Penerbangan Indonesia (Perum LPPNPI) | Badan Usaha Milik Negara |
| 595. | Perum LKBN Antara | Badan Usaha Milik Negara |
| 596. | Perum Pegadaian | Badan Usaha Milik Negara |
| 597. | Perum Pengangkutan Djakarta (PPD) | Badan Usaha Milik Negara |
| 598. | Perum Percetakan Negara Republik Indonesia | Badan Usaha Milik Negara |
| 599. | Perum Percetakan Uang Republik Indonesia (Perum PERURI) | Badan Usaha Milik Negara |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 600. | Perum Perhutani | Badan Usaha Milik Negara |
| 601. | Perum Perikanan Indonesia (Perum PERINDO) | Badan Usaha Milik Negara |
| 602. | Perum Perumnas | Badan Usaha Milik Negara |
| 603. | Perum Produksi Film Negara | Badan Usaha Milik Negara |
| 604. | PT Adhi Karya (Persero) Tbk | Badan Usaha Milik Negara |
| 605. | PT Amarta Karya | Badan Usaha Milik Negara |
| 606. | PT Angkasa Pura I (Persero) | Badan Usaha Milik Negara |
| 607. | PT Angkasa Pura II (Persero) | Badan Usaha Milik Negara |
| 608. | PT ASABRI | Badan Usaha Milik Negara |
| 609. | PT ASDP Indonesia Ferry | Badan Usaha Milik Negara |
| 610. | PT Asuransi Jasa Indonesia | Badan Usaha Milik Negara |
| 611. | PT Asuransi Jiwasraya | Badan Usaha Milik Negara |
| 612. | PT Asuransi Kredit Indonesia (PT Askrindo) | Badan Usaha Milik Negara |
| 613. | PT Bahana Pembinaan Usaha Indonesia | Badan Usaha Milik Negara |
| 614. | PT Balai Pustaka | Badan Usaha Milik Negara |
| 615. | PT Bank Negara Indonesia (Persero) Tbk. | Badan Usaha Milik Negara |
| 616. | PT Bank Rakyat Indonesia (Persero) Tbk. | Badan Usaha Milik Negara |
| 617. | PT Bank Tabungan Negara (Persero) Tbk. | Badan Usaha Milik Negara |
| 618. | PT Barata Indonesia | Badan Usaha Milik Negara |
| 619. | PT Berdikari | Badan Usaha Milik Negara |
| 620. | PT Bhanda Ghara Reksa | Badan Usaha Milik Negara |
| 621. | PT Bina Karya | Badan Usaha Milik Negara |
| 622. | PT Bio Farma | Badan Usaha Milik Negara |
| 623. | PT Biro Klasifikasi Indonesia | Badan Usaha Milik Negara |
| 624. | PT Boma Bisma Indra | Badan Usaha Milik Negara |
| 625. | PT Brantas Abipraya | Badan Usaha Milik Negara |
| 626. | PT Dahana | Badan Usaha Milik Negara |
| 627. | PT Danareksa | Badan Usaha Milik Negara |
| 628. | PT Dirgantara Indonesia | Badan Usaha Milik Negara |
| 629. | PT Djakarta Lloyd | Badan Usaha Milik Negara |
| 630. | PT Dok & Perkapalan Kodja Bahari | Badan Usaha Milik Negara |
| 631. | PT Dok & Perkapalan Surabaya | Badan Usaha Milik Negara |
| 632. | PT Energy Management Indonesia | Badan Usaha Milik Negara |
| 633. | PT Garam | Badan Usaha Milik Negara |
| 634. | PT Garuda Indonesia | Badan Usaha Milik Negara |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 635. | PT Hotel Indonesia Natour | Badan Usaha Milik Negara |
| 636. | PT Hutama Karya | Badan Usaha Milik Negara |
| 637. | PT Iglas | Badan Usaha Milik Negara |
| 638. | PT Indah Karya | Badan Usaha Milik Negara |
| 639. | PT Indofarma | Badan Usaha Milik Negara |
| 640. | PT Indonesia Asahan Aluminium (INALUM) | Badan Usaha Milik Negara |
| 641. | PT Indra Karya | Badan Usaha Milik Negara |
| 642. | PT Industri Kapal Indonesia | Badan Usaha Milik Negara |
| 643. | PT Industri Kereta Api (INKA) | Badan Usaha Milik Negara |
| 644. | PT Industri Nuklir Indonesia | Badan Usaha Milik Negara |
| 645. | PT Industri Sandang Nusantara | Badan Usaha Milik Negara |
| 646. | PT Industri Telekomunikasi Indonesia (INTI) | Badan Usaha Milik Negara |
| 647. | PT Istaka Karya | Badan Usaha Milik Negara |
| 648. | PT Jasa Marga Tbk | Badan Usaha Milik Negara |
| 649. | PT Kawasan Berikat Nusantara | Badan Usaha Milik Negara |
| 650. | PT Kawasan Industri Makasar | Badan Usaha Milik Negara |
| 651. | PT Kawasan Industri Medan | Badan Usaha Milik Negara |
| 652. | PT Kawasan Industri Wijayakusuma | Badan Usaha Milik Negara |
| 653. | PT Kereta Api Indonesia | Badan Usaha Milik Negara |
| 654. | PT Kertas Kraft Aceh | Badan Usaha Milik Negara |
| 655. | PT Kertas Leces | Badan Usaha Milik Negara |
| 656. | PT Kimia Farma Tbk | Badan Usaha Milik Negara |
| 657. | PT Kliring Berjangka Indonesia | Badan Usaha Milik Negara |
| 658. | PT Krakatau Steel Tbk | Badan Usaha Milik Negara |
| 659. | PT Len Industri | Badan Usaha Milik Negara |
| 660. | PT Merpati Nusantara Airlines | Badan Usaha Milik Negara |
| 661. | PT PAL Indonesia | Badan Usaha Milik Negara |
| 662. | PT Pann Multi Finance | Badan Usaha Milik Negara |
| 663. | PT Pelabuhan Indonesia I | Badan Usaha Milik Negara |
| 664. | PT Pelabuhan Indonesia II | Badan Usaha Milik Negara |
| 665. | PT Pelabuhan Indonesia III | Badan Usaha Milik Negara |
| 666. | PT Pelabuhan Indonesia IV | Badan Usaha Milik Negara |
| 667. | PT Pelayaran Nasional Indonesia (PT PELNI) | Badan Usaha Milik Negara |
| 668. | PT Pembangunan Perumahan | Badan Usaha Milik Negara |
| 669. | PT Pengembangan Pariwisata Indonesia | Badan Usaha Milik Negara |
| 670. | PT Pengusahaan Daerah Industri Pulau Batam | Badan Usaha Milik Negara |
| 671. | PT Perikanan Nusantara | Badan Usaha Milik Negara |
| 672. | PT Perkebunan Nusantara III | Badan Usaha Milik Negara |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

| No. | Pihak berelasi | Sifat dari hubungan |
|---|---|---|
| 673. | PT Permodalan Nasional Madani | Badan Usaha Milik Negara |
| 674. | PT Pertamina | Badan Usaha Milik Negara |
| 675. | PT Pertani | Badan Usaha Milik Negara |
| 676. | PT Perusahaan Listrik Negara | Badan Usaha Milik Negara |
| 677. | PT Perusahaan Pengelola Aset | Badan Usaha Milik Negara |
| 678. | PT Perusahaan Perdagangan Indonesia | Badan Usaha Milik Negara |
| 679. | PT Pindad | Badan Usaha Milik Negara |
| 680. | PT Pos Indonesia | Badan Usaha Milik Negara |
| 681. | PT Primissima | Badan Usaha Milik Negara |
| 682. | PT Pupuk Indonesia Holding Company | Badan Usaha Milik Negara |
| 683. | PT Rajawali Nusantara Indonesia | Badan Usaha Milik Negara |
| 684. | PT Reasuransi Indonesia Utama | Badan Usaha Milik Negara |
| 685. | PT Sang Hyang Seri | Badan Usaha Milik Negara |
| 686. | PT Sarinah | Badan Usaha Milik Negara |
| 687. | PT Semen Baturaja | Badan Usaha Milik Negara |
| 688. | PT Semen Indonesia | Badan Usaha Milik Negara |
| 689. | PT Semen Kupang | Badan Usaha Milik Negara |
| 690. | PT Sucofindo | Badan Usaha Milik Negara |
| 691. | PT Survai Udara Penas | Badan Usaha Milik Negara |
| 692. | PT Surveyor Indonesia | Badan Usaha Milik Negara |
| 693. | PT Taman Wisata Candi Borobudur, Prambanan & Ratu Boko | Badan Usaha Milik Negara |
| 694. | PT Taspen | Badan Usaha Milik Negara |
| 695. | PT Telekomunikasi Indonesia (PT Telkom) | Badan Usaha Milik Negara |
| 696. | PT Varuna Tirta Prakasya | Badan Usaha Milik Negara |
| 697. | PT Virama Karya | Badan Usaha Milik Negara |
| 698. | PT Waskita Karya | Badan Usaha Milik Negara |
| 699. | PT Wijaya Karya | Badan Usaha Milik Negara |
| 700. | PT Yodya Karya | Badan Usaha Milik Negara |
| 701. | BPJS Kesehatan | Lembaga Jaminan Sosial |
| 702. | BPJS Ketenagakerjaan | Lembaga Jaminan Sosial |
| 703. | PT Indonesia Infrastruktur Finance | Lembaga Keuangan |
| 704. | PT Penjaminan Infrastruktur Indonesia | Lembaga Keuangan |
| 705. | PT Sarana Multi Infrastruktur | Lembaga Keuangan |
| 706. | PT Sarana Multigriya Finansial | Lembaga Keuangan |
| 707. | Lembaga Pembiayaan Ekspor Indonesia | Lembaga Keuangan |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri memiliki transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

- **Hubungan pihak berelasi dengan entitas Pemerintah (lanjutan):**

  Sifat dari transaksi dengan pihak-pihak berelasi entitas pemerintah antara lain adalah giro pada bank lain, penempatan pada bank lain, efek-efek, obligasi pemerintah, tagihan lainnya - transaksi perdagangan, tagihan derivatif, kredit yang diberikan, piutang pembiayaan konsumen, tagihan akseptasi, liabilitas derivatif, simpanan nasabah, simpanan dari bank lain, liabilitas akseptasi, liabilitas atas efek-efek yang dijual dengan janji dibeli kembali, efek-efek yang diterbitkan, pinjaman yang diterima, pinjaman dan efek-efek subordinasi, fasilitas kredit yang diberikan yang belum digunakan, bank garansi, *letter of credit* yang tidak dapat dibatalkan yang masih berjalan dan *standby letter of credit.*

  Dalam menjalankan kegiatan usahanya, Grup juga melakukan transaksi pembelian atau penggunaan jasa seperti biaya telekomunikasi, biaya listrik dan biaya lainnya dengan pihak-pihak berelasi entitas pemerintah.

- **Hubungan manajemen atau karyawan kunci Bank Mandiri:**

  Gaji dan tunjangan, bonus dan tantiem, imbalan jangka panjang untuk Dewan Komisaris, Direksi, Komite Audit dan Komite Pemantau Risiko, Dewan Pengawas Syariah serta *Senior Executive Vice President* dan *Senior Vice President* (Catatan 49) untuk tahun yang berakhir pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp1.380.804 dan Rp1.295.170 atau 3,45% dan 3,44% dari jumlah beban operasional lainnya konsolidasian.

Rincian saldo transaksi dengan pihak-pihak berelasi pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| **Aset** | | |
| Giro pada bank lain (Catatan 5a) | 4.493 | 8.476 |
| Penempatan pada Bank Indonesia dan bank lain (Catatan 6b) | 1.499.924 | 1.162.378 |
| Efek-efek (Catatan 7a)*) | 27.377.257 | 21.562.800 |
| Obligasi pemerintah (Catatan 8) | 129.000.300 | 114.284.518 |
| Tagihan lainnya - transaksi perdagangan (Catatan 9a) | 14.186.619 | 10.724.084 |
| Tagihan derivatif (Catatan 11) | 18.817 | 149.832 |
| Kredit yang diberikan (Catatan 12A.a) | 171.384.121 | 160.729.702 |
| Piutang pembiayaan konsumen (Catatan 13a) | 6.758 | 8.278 |
| Tagihan akseptasi (Catatan 15a) | 1.198.875 | 2.183.157 |
| Penyertaan saham (Catatan 16a) | 112.298 | 322.617 |
| Total aset kepada pihak-pihak berelasi | 344.789.462 | 311.135.842 |
| **Total aset konsolidasian** | **1.318.246.335** | **1.202.252.094** |
| **Persentase total aset kepada pihak-pihak berelasi terhadap total aset konsolidasian** | **26,16%** | **25,88%** |

*) Disajikan bruto sebelum diskonto yang belum diamortisasi dan (kerugian)/keuntungan yang belum direalisasi dari (penurunan)/kenaikan nilai efek-efek.

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Rincian saldo transaksi dengan pihak-pihak berelasi pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut (lanjutan):

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| **Liabilitas** | | |
| Simpanan nasabah | | |
| Giro dan giro *wadiah* (Catatan 21a) | 60.118.497 | 51.161.488 |
| Tabungan dan tabungan *wadiah* (Catatan 22a) | 3.307.760 | 3.537.033 |
| Deposito berjangka (Catatan 23a) | 34.132.147 | 40.762.862 |
| Simpanan dari bank lain | | |
| Giro, giro *wadiah* dan tabungan (Catatan 24a) | 148.557 | 787.013 |
| Deposito berjangka (Catatan 26a) | - | 116.958 |
| Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali (Catatan 28) | - | 102.234 |
| Liabilitas derivatif (Catatan 11) | 42.505 | 19.126 |
| Liabilitas akseptasi (Catatan 29a) | 2.076.355 | 4.688.800 |
| Efek-efek yang diterbitkan (Catatan 30) | 10.696.100 | 10.071.700 |
| Pinjaman yang diterima (Catatan 36) | 984.974 | 423.686 |
| Pinjaman dan efek-efek subordinasi (Catatan 37) | 127.750 | 136.750 |
| Total liabilitas kepada pihak-pihak berelasi | 111.634.645 | 111.807.650 |
| **Total liabilitas konsolidasian** | **1.025.749.580** | **941.953.100** |
| **Persentase total liabilitas kepada pihak - pihak berelasi terhadap total liabilitas konsolidasian** | **10,88%** | **11,87%** |
| **Dana *syirkah temporer* (Catatan 38)** | **1.733.920** | **2.277.156** |
| **Persentase terhadap total dana *syirkah temporer*** | **2,08%** | **3,02%** |

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| **Laporan laba rugi dan penghasilan komprehensif lain** | | |
| Pendapatan bunga dari obligasi pemerintah dan SPN (Catatan 41) | 6.951.891 | 5.109.695 |
| **Persentase terhadap pendapatan bunga dan pendapatan syariah** | **7,60%** | **6,31%** |
| Beban bunga pinjaman yang diterima | 51.349 | - |
| **Persentase terhadap beban bunga dan beban syariah** | **0,16%** | **-** |

## 56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Rincian saldo transaksi dengan pihak-pihak berelasi pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut (lanjutan):

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| **Komitmen dan kontinjensi (Catatan 54)** | | |
| Fasilitas kredit yang diberikan yang belum digunakan | 67.895.741 | 55.668.817 |
| *Letter of Credit* yang tidak dapat dibatalkan yang masih berjalan | 7.689.574 | 11.195.881 |
| Garansi yang diberikan dalam bentuk Bank Garansi | 18.426.336 | 26.849.223 |
| Garansi yang diberikan dalam bentuk *Standby letter of credit* | 9.253.918 | 7.673.903 |
| Total komitmen dan kontinjensi untuk pihak berelasi | 103.265.569 | 101.387.824 |
| **Total komitmen dan kontinjensi konsolidasian - neto** | **284.171.081** | **251.106.025** |
| **Persentase total komitmen dan kontinjensi kepada pihak-pihak berelasi terhadap total komitmen dan kontinjensi - neto** | **36,34%** | **40,38%** |

## 57. INFORMASI SEGMEN

Grup telah menyajikan segmen operasi berdasarkan informasi yang disiapkan secara internal untuk pengambilan keputusan operasional (lihat Catatan 2ak).

Di bawah ini penjelasan mengenai operasi dari masing-masing pelaporan segmen per 31 Desember 2019:

- *Corporate Banking* : termasuk kredit yang diberikan, simpanan nasabah dan transaksi-transaksi lainnya milik nasabah korporasi, baik BUMN dan badan usaha swasta.

- *Commercial Banking* : termasuk kredit yang diberikan dengan skala menengah dan sektor otomotif, simpanan nasabah dan transaksi-transaksi lainnya milik nasabah komersial.

- Hubungan Kelembagaan : termasuk kredit yang diberikan, simpanan nasabah dan transaksi - transaksi lainnya milik nasabah lembaga pemerintah dan dana pensiun BUMN.

- *Retail Banking* (terdiri dari segmen konsumer/individual, segmen mikro & bisnis dan *wealth*) : termasuk kredit yang diberikan kepada badan usaha atau individu dengan skala mikro hingga kecil, produk dan jasa lainnya seperti dana pihak ketiga, transaksi pembayaran dan transaksi-transaksi lainnya milik nasabah mikro dan kecil serta kredit pembiayaan konsumsi termasuk kredit kepemilikan rumah, kartu kredit serta produk dan jasa lainnya seperti dana pihak ketiga, transaksi pembayaran dan transaksi-transaksi lainnya milik nasabah perorangan.

## 57. INFORMASI SEGMEN (lanjutan)

Di bawah ini penjelasan mengenai operasi dari masing-masing pelaporan segmen per 31 Desember 2019 (lanjutan):

- *Treasury & International Banking* : segmen *treasury* terkait dengan kegiatan *treasury* Bank termasuk transaksi valuta asing, *money market, fixed income,* bisnis perbankan internasional, pasar modal, supervisi Kantor Luar Negeri.

- Kantor Pusat : terutama mengelola aset dan liabilitas Grup selain yang telah dikelola oleh segmen operasi lainnya termasuk menerima alokasi biaya atas penyediaan jasa servis secara sentralisasi kepada segmen lainnya serta pendapatan/biaya yang tidak teralokasi ke pelaporan segmen lainnya.

- Entitas Anak - Syariah : seluruh transaksi yang dilakukan oleh Entitas Anak yang bergerak di bidang perbankan syariah.

- Entitas Anak - Asuransi : seluruh transaksi yang dilakukan oleh Entitas Anak yang bergerak di bidang asuransi jiwa, asuransi kesehatan dan asuransi kerugian.

- Entitas Anak - selain Syariah dan asuransi : seluruh transaksi Entitas Anak yang bergerak di bidang pembiayaan konsumen, layanan *remittance*, sekuritas dan perbankan.

Di bawah ini penjelasan mengenai operasi dari masing-masing pelaporan segmen per 31 Desember 2018:

- *Corporate Banking* terdiri atas :
  - *Large Corporate* : termasuk kredit yang diberikan, simpanan nasabah dan transaksi-transaksi lainnya milik nasabah korporasi, baik BUMN dan badan usaha swasta.
  - *Middle Corporate* : termasuk kredit yang diberikan dengan skala menengah dan sektor otomotif, simpanan nasabah dan transaksi-transaksi lainnya milik nasabah *middle corporate* (komersial).

- Hubungan Kelembagaan : termasuk kredit yang diberikan, simpanan nasabah dan transaksi - transaksi lainnya milik nasabah lembaga pemerintah dan dana pensiun BUMN.

- *Retail Banking* (terdiri dari segmen konsumer/individual, segmen mikro & bisnis dan *wealth*) : termasuk kredit yang diberikan kepada badan usaha atau individu dengan skala mikro hingga kecil, produk dan jasa lainnya seperti dana pihak ketiga, transaksi pembayaran dan transaksi-transaksi lainnya milik nasabah mikro dan kecil serta kredit pembiayaan konsumsi termasuk kredit kepemilikan rumah, kartu kredit serta produk dan jasa lainnya seperti dana pihak ketiga, transaksi pembayaran dan transaksi-transaksi lainnya milik nasabah perorangan.

## 57. INFORMASI SEGMEN (lanjutan)

Di bawah ini penjelasan mengenai operasi dari masing-masing pelaporan segmen per 31 Desember 2018 (lanjutan):

- *Treasury & International Banking* : segmen *treasury* terkait dengan kegiatan *treasury* Bank termasuk transaksi valuta asing, *money market, fixed income,* bisnis perbankan internasional, pasar modal, supervisi Kantor Luar Negeri.

- Kantor Pusat : terutama mengelola aset dan liabilitas Grup selain yang telah dikelola oleh segmen operasi lainnya termasuk menerima alokasi biaya atas penyediaan jasa servis secara sentralisasi kepada segmen lainnya serta pendapatan/biaya yang tidak teralokasi ke pelaporan segmen lainnya.

- Entitas Anak - Syariah : seluruh transaksi yang dilakukan oleh Entitas Anak yang bergerak di bidang perbankan syariah.

- Entitas Anak - Asuransi : seluruh transaksi yang dilakukan oleh Entitas Anak yang bergerak di bidang asuransi jiwa, asuransi kesehatan dan asuransi kerugian.

- Entitas Anak - selain Syariah dan asuransi : seluruh transaksi Entitas Anak yang bergerak di bidang pembiayaan konsumen, layanan *remittance*, sekuritas dan perbankan.

## 57. INFORMASI SEGMEN (lanjutan)

| | 31 Desember 2019*) | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Keterangan** | ***Corporate Banking*** | ***Commercial Banking*** | **Hubungan Kelembaga-an** | ***Retail Banking*** | ***Treasury & Inter-national Banking*** | **Kantor Pusat** | **Entitas Anak - Syariah** | **Entitas Anak - asuransi** | **Entitas Anak - selain asuransi dan Syariah** | **Penye-suaian dan Eliminasi***) | **Total** |
| **Laporan laba rugi dan penghasilan komprehensif lain konsolidasian** | | | | | | | | | | | |
| Pendapatan bunga dan syariah**) | 31.508.487 | 15.792.654 | 6.138.427 | 67.377.512 | 10.437.527 | 156.478 | 8.417.748 | 397.436 | 6.717.915 | (55.419.094) | 91.525.090 |
| Beban bunga dan syariah**) | (22.974.579) | (11.210.249) | (4.693.246) | (31.674.017) | (5.531.012) | (211.111) | (3.014.676) | - | (3.399.793) | 50.623.781 | (32.084.902) |
| Pendapatan bunga dan syariah - neto | 8.533.908 | 4.582.405 | 1.445.181 | 35.703.495 | 4.906.515 | (54.633) | 5.403.072 | 397.436 | 3.318.122 | (4.795.313) | 59.440.188 |
| Pendapatan premi - neto | - | - | - | - | - | - | - | 2.118.647 | - | (311.144) | 1.807.503 |
| Pendapatan bunga dan syariah dan premi - neto | 8.533.908 | 4.582.405 | 1.445.181 | 35.703.495 | 4.906.515 | (54.633) | 5.403.072 | 2.516.083 | 3.318.122 | (5.106.457) | 61.247.691 |
| Pendapatan operasional lainnya: | | | | | | | | | | | |
| Pendapatan provisi dan komisi | 1.967.111 | 693.043 | 379.279 | 6.265.331 | 339.521 | 2.427.708 | 1.783.982 | - | 838.445 | (477.985) | 14.216.435 |
| Lainnya | 291.177 | 111.156 | 11.010 | 3.916.018 | 4.004.581 | 1.409.145 | 201.389 | 1.103.063 | 1.682.249 | (455.825) | 12.273.963 |
| Total | 2.258.288 | 804.199 | 390.289 | 10.181.349 | 4.344.102 | 3.836.853 | 1.985.371 | 1.103.063 | 2.520.694 | (933.810) | 26.490.398 |
| Pembalikan/(pembentukan) Cadangan kerugian penurunan nilai aset keuangan dan lainnya | (1.214.279) | (3.739.769) | (3.998) | (5.622.102) | (1.635) | 716.455 | (1.530.499) | - | (674.616) | (2.020) | (12.072.463) |
| Keuntungan/(kerugian) yang belum direalisasi dari kenaikan/ (penurunan) nilai wajar investasi pemegang polis pada kontrak unit-link | - | - | - | - | - | - | - | 5.726 | 2.479 | - | 8.205 |
| Keuntungan dari penjualan efek-efek dan obligasi pemerintah | - | - | - | - | - | 793.519 | - | 23.991 | 36.340 | - | 853.850 |
| Beban operasional lainnya: | | | | | | | | | | | |
| Beban gaji dan tunjangan | (168.222) | (278.299) | (186.223) | (2.503.962) | (132.064) | (9.634.860) | (2.084.091) | (455.351) | (2.089.118) | 311.144 | (17.221.046) |
| Beban umum dan administrasi | (121.537) | (101.670) | (533.124) | (2.762.435) | (126.655) | (10.085.379) | (1.687.202) | (805.174) | (1.411.877) | - | (17.635.053) |
| Lainnya | (256.227) | (123.402) | (151.221) | (1.332.411) | (301.907) | (1.892.054) | (321.362) | (1.093.382) | (247.956) | 499.854 | (5.220.068) |
| Total | (545.986) | (503.371) | (870.568) | (6.598.808) | (560.626) | (21.612.293) | (4.092.655) | (2.353.907) | (3.748.951) | 810.998 | (40.076.167) |
| Pendapatan/(beban) bukan operasional - neto | - | - | - | - | - | 57.594 | (50.285) | - | (17.383) | - | (10.074) |
| Beban pajak | - | - | - | - | - | (6.980.790) | (439.972) | (178.279) | (386.807) | - | (7.985.848) |
| **Laba bersih** | **9.031.931** | **1.143.464** | **960.904** | **33.663.934** | **8.688.356** | **(23.243.295)** | **1.275.032** | **1.116.677** | **1.049.878** | **(5.231.289)** | **28.455.592** |
| **Laba bersih yang dapat diatribusikan kepada:** | | | | | | | | | | | |
| Kepentingan nonpengendali | - | - | - | - | - | - | - | - | - | - | 973.459 |
| Pemilik Entitas Induk | - | - | - | - | - | - | - | - | - | - | 27.482.133 |
| **Laporan posisi keuangan konsolidasian** | | | | | | | | | | | |
| Kredit yang diberikan - bruto | 329.763.941 | 151.424.144 | 27.027.984 | 275.953.020 | 6.820.070 | 1.361.958 | 75.173.775 | - | 20.852.431 | (2.542.086) | 885.835.237 |
| Total aset | 354.295.785 | 143.398.957 | 27.651.440 | 277.201.816 | 149.188.110 | 176.947.767 | 112.298.325 | 34.969.777 | 56.556.392 | (14.262.034) | 1.318.246.335 |
| Giro dan giro wadiah | (100.667.400) | (41.898.718) | (25.459.231) | (60.358.283) | (8.013.579) | - | (11.510.301) | - | (376.625) | 839.870 | (247.444.267) |
| Tabungan dan tabungan wadiah | (7.451.380) | (10.698.060) | (1.072.276) | (296.554.444) | (77.073) | - | (5.126.726) | - | (3.508.113) | - | (324.488.072) |
| Deposito berjangka | (38.735.792) | (23.067.620) | (45.243.111) | (150.470.646) | (5.337.928) | - | - | - | (16.259.914) | 939.005 | (278.176.006) |
| Total simpanan nasabah | (146.854.572) | (75.664.398) | (71.774.618) | (507.383.373) | (13.428.580) | - | (16.637.027) | - | (20.144.652) | 1.778.875 | (850.108.345) |
| Total liabilitas | (152.499.274) | (78.851.135) | (72.022.009) | (509.673.421) | (20.104.685) | (101.072.006) | (19.433.761) | (30.741.502) | (47.595.584) | 6.243.797 | (1.025.749.580) |

*) Sesuai dengan segmen-segmen operasi Bank Mandiri (catatan 2ak).
**) Termasuk komponen *internal transfer pricing* antar segmen operasi.
***) Termasuk eliminasi *internal transfer pricing* atau reklasifikasi antar segmen operasi dan eliminasi terhadap Entitas Anak.

## 57. INFORMASI SEGMEN (lanjutan)

| | 31 Desember 2018*) | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | *Corporate Banking* | | | | | | | | | | |
| **Keterangan** | ***Large Corporate*** | ***Middle Corporate*** | **Hubungan Kelembaga-an** | ***Retail Banking*** | ***Treasury & Inter-national Banking*** | **Kantor Pusat** | **Entitas Anak - Syariah** | **Entitas Anak - asuransi** | **Entitas Anak - selain asuransi dan Syariah** | **Penye-suaian dan Eliminasi***) | **Total** |
| **Laporan laba rugi dan penghasilan komprehensif lain konsolidasian** | | | | | | | | | | | |
| Pendapatan bunga dan syariah**) | 26.862.763 | 16.533.360 | 4.566.025 | 62.185.942 | 7.500.469 | 995.335 | 7.688.793 | 319.644 | 5.599.161 | (51.258.922) | 80.992.570 |
| Beban bunga dan syariah**) | (18.808.096) | (10.703.047) | (2.929.697) | (27.912.560) | (2.027.738) | (2.796.865) | (2.659.310) | - | (2.620.048) | 44.087.423 | (26.369.938) |
| Pendapatan bunga dan syariah - neto | 8.054.667 | 5.830.313 | 1.636.328 | 34.273.382 | 5.472.731 | (1.801.530) | 5.029.483 | 319.644 | 2.979.113 | (7.171.499) | 54.622.632 |
| Pendapatan premi - neto | - | - | - | - | - | - | - | 3.002.535 | - | (295.402) | 2.707.133 |
| Pendapatan bunga dan syariah dan premi - neto | 8.054.667 | 5.830.313 | 1.636.328 | 34.273.382 | 5.472.731 | (1.801.530) | 5.029.483 | 3.322.179 | 2.979.113 | (7.466.901) | 57.329.765 |
| Pendapatan operasional lainnya: | | | | | | | | | | | |
| Pendapatan provisi dan komisi | 1.997.226 | 884.780 | 250.044 | 5.714.177 | 396.190 | 2.532.931 | 1.068.768 | - | 824.525 | (654.855) | 13.013.786 |
| Lainnya | 520.110 | 136.217 | 11.874 | 3.446.308 | 3.879.281 | 4.606.577 | 672.979 | 666.376 | 1.308.902 | (590.345) | 14.658.279 |
| Total | 2.517.336 | 1.020.997 | 261.918 | 9.160.485 | 4.275.471 | 7.139.508 | 1.741.747 | 666.376 | 2.133.427 | (1.245.200) | 27.672.065 |
| Pembalikan/(pembentukan) Cadangan kerugian penurunan nilai aset keuangan dan lainnya | 1.079.449 | (6.863.828) | (6.977) | (6.718.458) | (304) | 1.174.311 | (2.300.574) | - | (650.977) | 101.860 | (14.185.498) |
| Keuntungan/(kerugian) yang belum direalisasi dari kenaikan/ (penurunan) nilai wajar investasi pemegang polis pada kontrak unit-link | - | - | - | - | - | 31.187 | - | (87.363) | 595 | 37.098 | (18.483) |
| Keuntungan dari penjualan efek-efek dan obligasi pemerintah | - | - | - | - | - | 962.444 | - | (7.004) | 16.002 | (297.355) | 674.087 |
| Beban operasional lainnya: | | | | | | | | | | | |
| Beban gaji dan tunjangan | (166.345) | (287.663) | (89.051) | (2.298.746) | (137.841) | (9.411.630) | (1.805.975) | (522.730) | (1.898.190) | 295.402 | (16.322.769) |
| Beban umum dan administrasi | (115.844) | (103.426) | (169.598) | (2.660.865) | (126.972) | (9.888.450) | (1.541.306) | (875.050) | (1.105.494) | - | (16.587.005) |
| Lainnya | (250.861) | (117.771) | (116.408) | (1.273.128) | (285.557) | (1.550.601) | (304.302) | (1.056.527) | (367.905) | 666.695 | (4.656.365) |
| Total | (533.050) | (508.860) | (375.057) | (6.232.739) | (550.370) | (20.850.681) | (3.651.583) | (2.454.307) | (3.371.589) | 962.097 | (37.566.139) |
| Pendapatan/(beban) bukan operasional - neto | - | - | - | - | - | 43.205 | (3.341) | (10.779) | 8.487 | - | 37.572 |
| Beban pajak | - | - | - | - | - | (7.241.244) | (210.520) | (327.951) | (311.717) | - | (8.091.432) |
| **Laba bersih** | **11.118.402** | **(521.378)** | **1.516.212** | **30.482.670** | **9.197.528** | **(20.542.800)** | **605.212** | **1.101.151** | **803.341** | **(7.908.401)** | **25.851.937** |
| **Laba bersih yang dapat diatribusikan kepada:** | | | | | | | | | | | |
| Kepentingan nonpengendali | - | - | - | - | - | - | - | - | - | - | 836.916 |
| Pemilik Entitas Induk | - | - | - | - | - | - | - | - | - | - | 25.015.021 |
| **Laporan posisi keuangan konsolidasian****) | | | | | | | | | | | |
| Kredit yang diberikan - bruto | 302.625.449 | 142.581.578 | 21.864.053 | 246.570.935 | 3.998.638 | 1.326.193 | 67.144.434 | - | 15.903.575 | (2.457.667) | 799.557.188 |
| Total aset | 329.959.329 | 134.408.647 | 22.025.637 | 245.746.843 | 135.834.856 | 169.102.494 | 98.341.119 | 33.178.563 | 47.799.504 | (14.144.898) | 1.202.252.094 |
| Giro dan giro *wadiah* | (79.923.964) | (33.262.301) | (20.358.667) | (55.389.473) | (2.477.319) | - | (8.704.173) | - | (115.135) | 407.276 | (199.823.756) |
| Tabungan dan tabungan *wadiah* | (6.533.237) | (9.324.378) | (965.360) | (283.926.092) | (39.079) | - | (3.751.592) | - | (2.742.615) | - | (307.282.353) |
| Deposito berjangka | (41.192.536) | (17.188.326) | (42.831.341) | (141.195.569) | (4.878.892) | - | - | - | (12.320.962) | 704.842 | (258.902.784) |
| Total simpanan nasabah | (127.649.737) | (59.775.005) | (64.155.368) | (480.511.134) | (7.395.290) | - | (12.455.765) | - | (15.178.712) | 1.112.118 | (766.008.893) |
| Total liabilitas | (136.545.244) | (64.018.485) | (64.008.099) | (482.438.146) | (32.166.632) | (84.790.075) | (14.852.265) | (29.125.723) | (40.665.368) | 6.656.937 | (941.953.100) |

*) Sesuai dengan segmen-segmen operasi Bank Mandiri (catatan 2ak).
**) Termasuk komponen *internal transfer pricing* antar segmen operasi.
***) Termasuk eliminasi *internal transfer pricing* atau reklasifikasi antar segmen operasi dan eliminasi terhadap Entitas Anak.
****) Untuk tahun yang berakhir pada tanggal 31 Desember 2018.

## 57. INFORMASI SEGMEN (lanjutan)

Segmen geografis

Operasional utama Grup dikelola di wilayah Indonesia, Asia (Singapura, Hong Kong, Timor Leste, Shanghai, Malaysia), Eropa Barat (Inggris) dan Cayman Islands. Informasi yang berkaitan dengan segmen berdasarkan geografis dari Grup disajikan dalam tabel di bawah ini:

Informasi segmen geografis untuk tahun yang berakhir pada tanggal 31 Desember 2019:

| | Indonesia | Asia | Eropa Barat | Cayman Islands | Konsolidasian |
|---|---|---|---|---|---|
| **Laporan laba rugi dan penghasilan komprehensif lain konsolidasian** | | | | | |
| Pendapatan bunga dan syariah | 89.829.280 | 1.192.514 | 92.331 | 410.965 | 91.525.090 |
| Beban bunga dan syariah | (31.302.122) | (644.100) | (41.572) | (97.108) | (32.084.902) |
| Pendapatan bunga dan syariah - neto | 58.527.158 | 548.414 | 50.759 | 313.857 | 59.440.188 |
| Pendapatan premi - neto | 1.807.503 | - | - | - | 1.807.503 |
| Pendapatan bunga dan syariah dan premi - neto | 60.334.661 | 548.414 | 50.759 | 313.857 | 61.247.691 |
| Pendapatan operasional lainnya: | | | | | |
| Pendapatan provisi dan komisi | 13.891.091 | 280.996 | - | 44.348 | 14.216.435 |
| Lainnya | 11.989.798 | 168.859 | 5.671 | 109.635 | 12.273.963 |
| Total | 25.880.889 | 449.855 | 5.671 | 153.983 | 26.490.398 |
| (Pembentukan)/pembalikan cadangan kerugian penurunan nilai aset keuangan dan lainnya | (12.277.257) | 91.045 | - | 113.749 | (12.072.463) |
| Keuntungan/(kerugian) yang belum direalisasi dari kenaikan/(penurunan) nilai wajar efek-efek, obligasi pemerintah dan investasi pemegang polis pada kontrak *unit-link* | 8.205 | - | - | - | 8.205 |
| Keuntungan dari penjualan efek-efek dan obligasi pemerintah | 704.066 | 149.784 | - | - | 853.850 |
| Beban operasional lainnya: | | | | | |
| Beban gaji dan tunjangan | (17.010.452) | (173.854) | (23.597) | (13.143) | (17.221.046) |
| Beban umum, administrasi dan lainnya | (22.674.170) | (132.100) | (20.779) | (28.072) | (22.855.121) |
| **Total** | **(39.684.622)** | **(305.954)** | **(44.376)** | **(41.215)** | **(40.076.167)** |
| Pendapatan/(beban) bukan operasional - neto | (82.988) | 99.027 | - | (26.113) | (10.074) |
| Beban pajak | (7.846.179) | (137.519) | (2.150) | - | (7.985.848) |
| **Laba bersih** | **27.036.775** | **894.652** | **9.904** | **514.261** | **28.455.592** |
| **Laba bersih yang dapat diatribusikan kepada:** | | | | | |
| Kepentingan nonpengendali | - | - | - | - | 973.459 |
| Pemilik Entitas Induk | - | - | - | - | 27.482.133 |
| **Laporan posisi keuangan konsolidasian** | | | | | |
| Kredit yang diberikan | 850.428.612 | 28.276.194 | 536.120 | 6.594.311 | 885.835.237 |
| Total aset | 1.260.518.160 | 41.619.677 | 2.585.317 | 13.523.181 | 1.318.246.335 |
| Giro dan giro wadiah | (241.672.996) | (5.490.921) | (280.350) | - | (247.444.267) |
| Tabungan dan tabungan wadiah | (322.075.799) | (2.412.273) | - | - | (324.488.072) |
| Deposito berjangka | (274.576.454) | (3.599.552) | - | - | (278.176.006) |
| Total simpanan nasabah | (838.325.249) | (11.502.746) | (280.350) | - | (850.108.345) |
| Total liabilitas | (968.855.444) | (41.562.216) | (1.861.378) | (13.470.542) | (1.025.749.580) |

## 57. INFORMASI SEGMEN (lanjutan)

Segmen geografis (lanjutan)

Informasi segmen geografis untuk tahun yang berakhir pada tanggal 31 Desember 2018:

| | Indonesia | Asia | Eropa Barat | Cayman Islands | Konsolidasian |
|---|---|---|---|---|---|
| **Laporan laba rugi dan penghasilan komprehensif lain konsolidasian** | | | | | |
| Pendapatan bunga dan syariah | 79.214.322 | 1.241.290 | 83.478 | 453.480 | 80.992.570 |
| Beban bunga dan syariah | (25.785.645) | (468.004) | (38.625) | (77.664) | (26.369.938) |
| Pendapatan bunga dan syariah - neto | 53.428.677 | 773.286 | 44.853 | 375.816 | 54.622.632 |
| Pendapatan premi - neto | 2.707.133 | - | - | - | 2.707.133 |
| Pendapatan bunga dan syariah dan premi - neto | 56.135.810 | 773.286 | 44.853 | 375.816 | 57.329.765 |
| Pendapatan operasional lainnya: | | | | | |
| Pendapatan provisi dan komisi | 12.729.924 | 268.379 | - | 15.483 | 13.013.786 |
| Lainnya | 14.511.948 | 91.014 | 3.212 | 52.105 | 14.658.279 |
| Total | 27.241.872 | 359.393 | 3.212 | 67.588 | 27.672.065 |
| (Pembentukan)/pembalikan cadangan kerugian penurunan nilai aset keuangan dan lainnya | (14.360.828) | 73.068 | - | 102.262 | (14.185.498) |
| Keuntungan/(kerugian) yang belum direalisasi dari kenaikan/(penurunan) nilai wajar efek-efek, obligasi pemerintah dan investasi pemegang polis pada kontrak *unit-link* | (38.084) | 16.634 | - | 2.967 | (18.483) |
| Keuntungan dari penjualan efek-efek dan obligasi pemerintah | 652.465 | 21.622 | - | - | 674.087 |
| Beban operasional lainnya: | | | | | |
| Beban gaji dan tunjangan | (16.123.887) | (162.803) | (23.563) | (12.516) | (16.322.769) |
| Beban umum, administrasi dan lainnya | (21.076.461) | (125.510) | (16.532) | (24.867) | (21.243.370) |
| Total | (37.200.348) | (288.313) | (40.095) | (37.383) | (37.566.139) |
| Pendapatan/(beban) bukan operasional - neto | 137.547 | (74.294) | - | (25.681) | 37.572 |
| Beban pajak | (7.990.983) | (100.449) | - | - | (8.091.432) |
| **Laba bersih** | **24.577.451** | **780.947** | **7.970** | **485.569** | **25.851.937** |
| **Laba bersih yang dapat diatribusikan kepada:** | | | | | |
| Kepentingan nonpengendali | - | - | - | - | 836.916 |
| Pemilik Entitas Induk | - | - | - | - | 25.015.021 |
| **Laporan posisi keuangan konsolidasian** | | | | | |
| Kredit yang diberikan | 773.786.108 | 18.214.990 | 377.607 | 7.178.483 | 799.557.188 |
| Total aset | 1.146.220.500 | 38.255.104 | 2.504.393 | 15.272.097 | 1.202.252.094 |
| Giro dan giro wadiah | (195.023.476) | (4.732.582) | (67.698) | - | (199.823.756) |
| Tabungan dan tabungan wadiah | (305.138.353) | (2.144.000) | - | - | (307.282.353) |
| Deposito berjangka | (257.673.582) | (1.229.202) | - | - | (258.902.784) |
| Total simpanan nasabah | (757.835.411) | (8.105.784) | (67.698) | - | (766.008.893) |
| Total liabilitas | (887.836.702) | (37.474.157) | (1.796.022) | (14.846.219) | (941.953.100) |

## 58. RASIO KECUKUPAN MODAL (*CAPITAL ADEQUACY RATIO*)

Pengelolaan risiko melalui modal

Kebijakan permodalan Bank Mandiri adalah secara *prudent* memenuhi *regulatory capital requirement*, melakukan diversifikasi sumber permodalan untuk mengantisipasi rencana strategis jangka panjang dan mengalokasikan modal secara efisien pada segmen bisnis yang memiliki potensi untuk memberikan profil *risk-return* yang optimal, termasuk penempatan dan penyertaan pada entitas anak dalam rangka memenuhi ekspektasi *stakeholder* termasuk investor dan regulator.

Bank Mandiri memastikan memiliki kecukupan modal untuk dapat memenuhi risiko kredit, risiko pasar dan risiko operasional, baik dalam mendukung pertumbuhan bisnis pada kondisi normal maupun untuk mengantisipasi terjadinya kondisi stress.

Dalam perhitungan kecukupan modal, Bank mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.03/2016 tanggal 22 September 2016 tentang Perubahan atas POJK Nomor 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.

Untuk perhitungan Aset Tertimbang Menurut Risiko (ATMR), Bank menggunakan Pendekatan Standar Basel II (*Standardized Approach*)[1] untuk Risiko Kredit dan telah memasukkan komponen *External Rating*. Selain itu, secara bertahap Bank telah melakukan simulasi Pendekatan berdasarkan *Rating Internal* (*Internal Ratings-Based Approach*). Untuk Risiko Pasar, Bank menggunakan Metode Pengukuran Standar Basel II (*Standardised Measurement Method*)[2] dan secara internal menggunakan *Value at Risk*. Untuk Risiko Operasional, Bank mengacu kepada Pendekatan Indikator Dasar Basel II (*Basic Indicator Approach*)[3].

Hasil perhitungan ATMR (Kredit, Operasional, dan Pasar) serta Rasio Kecukupan Modal posisi 31 Desember 2019 dan 2018 (Bank Mandiri saja) adalah sebagai berikut:

| | **31 Desember** | |
|---|---|---|
| | **2019** | **2018** |
| Modal: | | |
| Modal inti | 179.161.161 | 158.442.446 |
| Modal pelengkap | 9.667.098 | 9.115.536 |
| Jumlah modal untuk risiko kredit, risiko operasional dan risiko pasar | **188.828.259** | **167.557.982** |
| Aset Tertimbang Menurut Risiko (ATMR) kredit | 731.563.854 | 677.717.804 |
| Aset Tertimbang Menurut Risiko (ATMR) operasional | 123.291.988 | 115.067.839 |
| Aset Tertimbang Menurut Risiko (ATMR) pasar | 28.049.779 | 6.449.454 |
| Jumlah ATMR untuk risiko kredit, risiko operasional dan risiko pasar | **882.905.621** | **799.235.097** |

1 Mengacu pada SE OJK No. 42/SEOJK.03/2016 tentang Pedoman Perhitungan ATMR untuk Risiko Kredit dengan Menggunakan Pendekatan Standar, SE OJK No. 48 /SEOJK.03/2017 tentang Pedoman Perhitungan Tagihan Bersih Transaksi Derivatif Dalam Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Kredit Dengan Menggunakan Pendekatan Standar dan SEOJK No. 11/SEOJK.03/2018 tentang Perubahan atas SEOJK No. 42/SEOJK.03/2016 tentang Pedoman Perhitungan ATMR untuk Risiko Kredit dengan Menggunakan Pendekatan Standar.

2 Mengacu pada SE OJK No. 38/SEOJK.03/2016 tentang Pedoman Penggunaan Metode Standar dalam Perhitungan Kewajiban Penyediaan Modal Minimum Bank Umum dengan Memperhitungkan Risiko Pasar.

3 Mengacu pada SE OJK No. 24/SEOJK.03/2016 tentang Perhitungan ATMR untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Dasar.

## 58. RASIO KECUKUPAN MODAL *(CAPITAL ADEQUACY RATIO)* (lanjutan)

Pengelolaan risiko melalui modal (lanjutan)

| | 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| CAR untuk modal inti | 20,29% | 19,82% |
| CAR untuk risiko kredit | 25,81% | 24,72% |
| CAR untuk risiko kredit dan operasional | 22,09% | 21,14% |
| CAR untuk risiko kredit dan pasar | 24,86% | 24,49% |
| CAR untuk risiko kredit, operasional dan pasar | 21,39% | 20,96% |
| CAR minimum modal inti | 6,00% | 6,00% |
| CAR minimum sesuai profil risiko[4] | 9,59% | 9,56% |

Rasio kecukupan modal Bank secara konsolidasian pada tanggal 31 Desember 2019 dan 2018 dengan memperhitungkan risiko kredit, operasional dan pasar masing-masing adalah 20,90% dan 20,46% dan dengan memperhitungkan risiko kredit dan operasional masing-masing adalah 21,53% dan 20,62%.

## 59. RASIO ASET PRODUKTIF BERMASALAH, RASIO PEMENUHAN CADANGAN KERUGIAN PENURUNAN NILAI ASET PRODUKTIF, RASIO KREDIT USAHA MIKRO DAN KECIL DAN BATAS MAKSIMUM PEMBERIAN KREDIT

Rasio aset produktif bermasalah terhadap jumlah aset produktif (termasuk Rekening Administratif) pada tanggal 31 Desember 2019 dan 2018 (Bank Mandiri saja) adalah masing-masing sebesar 1,65% dan 1,88%. Untuk rasio kredit bermasalah lihat Catatan 12.A.d.

Rasio jumlah cadangan kerugian penurunan nilai aset produktif dibentuk oleh Bank Mandiri pada tanggal 31 Desember 2019 dan 2018 terhadap jumlah minimum cadangan kerugian penurunan nilai aset produktif sesuai dengan ketentuan Bank Indonesia pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar 107,56% dan 115,23%.

Rasio kredit usaha mikro dan kecil terhadap jumlah kredit yang diberikan Bank Mandiri pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar 6,23% dan 6,04%.

Terkait Batas Maksimum Pemberian Kredit (BMPK) pada tanggal 31 Desember 2019 dan 2018, Bank tidak melanggar dan melampaui ketentuan BMPK untuk pihak terkait dan pihak tidak terkait. BMPK dihitung sesuai dengan Peraturan Bank Indonesia - PBI No. 7/3/PBI/2005 tanggal 20 Januari 2005 tentang Batas Maksimum Pemberian Kredit Bank Umum sebagaimana telah diubah dengan PBI No. 8/13/PBI/2006 tanggal 5 Oktober 2006.

[4] CAR minimum untuk risiko-risiko utama Pillar 1 dan risiko-risiko tambahan Pillar 2 (*capital add-on*) berdasarkan metode *Internal Capital Adequacy Assessment Process* (ICAAP).

## 60. KEGIATAN JASA KUSTODIAN DAN WALI AMANAT

Kegiatan jasa kustodian

Bank Mandiri telah memberikan Jasa Kustodian sejak tahun 1995. Surat izin operasi telah diperbaharui oleh Bapepam dan LK berdasarkan Surat Keputusan No. KEP.01/PM/Kstd/1999 tertanggal 4 Oktober 1999. Kustodian Bank Mandiri merupakan bagian dari unit kerja *International Banking & Financial Institutions Group* dimana jasa-jasa yang ditawarkan adalah sebagai berikut:

a. Penyelesaian transaksi *(settlement)* jual dan beli efek dengan maupun tanpa warkat (*scripless*);
b. Penyimpanan *(safekeeping)* dan administrasi *(administration)* atas efek-efek maupun dokumen berharga lainnya;
c. Pengurusan hak-hak nasabah atas kepemilikan efek-efek yang disimpan sampai dengan hak tersebut efektif di rekening nasabah (*corporate action*);
d. Perwalian (*proxy*) pada Rapat Umum Pemegang Saham dan Rapat Umum Pemegang Obligasi;
e. Penyampaian laporan *(reporting)* dan informasi *(information)* yang terkait dengan efek-efek dan/atau dokumen berharga milik nasabah yang disimpan dan diadministrasikan oleh kustodian Bank Mandiri.

Untuk memenuhi kebutuhan investor dalam melakukan investasi pada berbagai instrumen efek-efek, Kustodian Bank Mandiri memfasilitasinya dengan menyediakan beragam layanan:

a. Kustodian umum untuk melayani investor yang melakukan investasi pada instrumen pasar modal maupun pasar uang di Indonesia;
b. Kustodian lokal untuk *American Depository Receipts* (ADR) dan *Global Depository Receipts* (GDR) yang dibutuhkan oleh investor yang akan melakukan konversi dari saham perusahaan yang terdaftar di bursa lokal dan luar negeri (*dual/multi listing*);
c. *Sub-Registry* untuk melayani investor yang melakukan transaksi dan investasi pada Surat Utang Negara (SUN, baik Obligasi Negara maupun Surat Perbendaharaan Negara) serta Sertifikat Bank Indonesia (SBI);
d. Kustodian *mutual fund* (reksadana) dan *discretionary fund* (kontrak pengelolaan dana) yang diterbitkan dan dikelola oleh manajer investasi;
e. Kustodian *Euroclear* bagi nasabah yang akan melakukan investasi dan penyelesaian transaksi efek-efek yang tercatat di *Euroclear Operations Centre*, Brussels. Kustodian Bank Mandiri merupakan *direct member* dari *Euroclear*;
f. Kustodian Pinjam Meminjam Efek *(securities lending and borrowing)* bagi nasabah yang ingin memaksimalkan hasil investasinya dengan meminjamkan efek-efeknya (saham) kepada perusahaan sekuritas melalui perantara dan penjaminan PT Kliring Penjaminan Efek Indonesia (PT KPEI);
g. Kustodian *Exchange Traded Fund* (ETF) yang diterbitkan dan dikelola oleh manajer investasi dimana unit penyertaannya diperdagangkan di bursa.
h. Jasa Kustodian Efek Beragun Aset (EBA) berbentuk Kontrak Investasi Kolektif (KIK) yang diterbitkan oleh manajer investasi dan bank kustodian dalam rangka transaksi sekuritisasi aset yang dimiliki perbankan atau lembaga keuangan lainnya.

Pada tanggal 31 Desember 2019 dan 2018, Kustodian Bank Mandiri memiliki 4.916 dan 3.279 nasabah yang terdiri dari dana pensiun, perusahaan asuransi, bank, yayasan, perusahaan sekuritas, reksa dana, institusi/badan hukum lain maupun perseorangan. Nilai portofolio berdasarkan mata uang yang disimpan pada tanggal 31 Desember 2019 sebesar Rp525.576.046, USD2.136.759.816 (nilai penuh) dan EUR141.100 (nilai penuh) dan pada tanggal 31 Desember 2018 sebesar Rp476.857.329, USD2.218.416.860 (nilai penuh) dan EUR141.336 (nilai penuh) (tidak diaudit). Aset yang disimpan dalam kegiatan jasa kustodian tidak termasuk dalam laporan posisi keuangan konsolidasian Bank Mandiri dan Entitas Anak.

Bank Mandiri mengasuransikan portofolio nasabah yang disimpan di kustodian terhadap kemungkinan kerugian yang timbul dari penyimpanan dan pemindahan efek-efek sesuai dengan ketentuan Otoritas Jasa Keuangan.

## 60. KEGIATAN JASA KUSTODIAN DAN WALI AMANAT (lanjutan)

Kegiatan Wali Amanat

Bank Mandiri telah memberikan Jasa Wali Amanat sejak tahun 1983. Surat izin operasi untuk kegiatan wali amanat telah diperbaharui dan didaftarkan kembali ke Bapepam dan LK berdasarkan Surat Keputusan No. 17/STTD-WA/PM/1999 tertanggal 27 Oktober 1999. Jasa-jasa yang ditawarkan adalah sebagai berikut:

a. Jasa wali amanat dan agen pemantau (*trustee*) untuk penerbitan obligasi dan MTN
b. Jasa agen pengelola rekening penampungan (*escrow agent*)
c. Jasa agen pembayaran (*paying agent*)
d. Jasa penampungan dana IPO/*Initial Public Offering* (*receiving bank*)
e. Jasa agen penjaminan (*security agent*)

Untuk tahun yang berakhir pada tanggal 31 Desember 2019, Bank Mandiri selaku Wali Amanat mengelola 117 emisi Obligasi dan MTN dengan nilai emisi berdasarkan mata uang sebesar Rp115.589.750 dan untuk tahun yang berakhir pada tanggal 31 Desember 2018 mengelola 116 emisi Obligasi dan MTN dengan nilai emisi sebesar Rp111.941.100 dan USD5.000.000 (nilai penuh) (tidak diaudit).

Baik wali amanat maupun kustodian Bank Mandiri telah mendapat sertifikasi standar mutu pelayanan ISO 9001:2015.

Kegiatan penitipan dengan pengelolaan *(Trust)*

Merupakan layanan penitipan dengan pengelolaan atas harta milik nasabah (*settlor)* berdasarkan perjanjian tertulis antara Bank Mandiri sebagai *trustee* dan nasabah untuk kepentingan pihak yang menerima manfaat (*beneficiary*).

Bank Mandiri telah mendapatkan izin prinsip dan surat penegasan layanan *trust* berdasarkan Surat Bank Indonesia No. 15/30/DPB1/PB1-1 tanggal 26 April 2013 dan No. 15/32/DPB1/PB1-1 tanggal 28 Agustus 2013.

Fungsi dari Mandiri *Trust Service* adalah sebagai:
a. Agen pembayaran (*paying agent*) yaitu kegiatan menerima dan melakukan pemindahan uang dan/atau dana, serta mencatat arus kas masuk dan kas keluar untuk dan atas nama nasabah (*settler*).
b. Agen investasi (*investment agent*) yaitu kegiatan menempatkan, mengkonversi dan mengadministrasikan penempatan dana untuk dan atas nama nasabah (*settlor*).

Layanan Trust Bank Mandiri juga mengelola nasabah dari berbagai segmen, mencakup *oil and gas company, corporate* dan *commercial*, juga nasabah *non-profit organization* untuk kegiatan pendistribusian hasil penjualan gas, jual-beli/akuisisi perusahaan, penampungan untuk dana bantuan luar negeri dan sebagainya.

## 61. KREDIT PENERUSAN *(CHANNELING LOANS)*

Kredit penerusan berdasarkan sumber dana dan sektor ekonomi adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Pemerintah: | | |
| Pertanian | 259.660 | 261.272 |
| Industri | 953 | 14.543 |
| | **260.613** | **275.815** |

## 61. KREDIT PENERUSAN *(CHANNELING LOANS)* (lanjutan)

Bank Mandiri telah ditunjuk untuk menatausahakan kredit kelolaan yang diterima oleh Pemerintah Indonesia dengan beberapa skema yang saat ini *existing* yaitu sebagai berikut :

1. Penerusan pinjaman Kementerian Keuangan dalam berbagai mata uang dari beberapa lembaga keuangan bilateral dan multilateral untuk membiayai proyek-proyek Pemerintah melalui BUMN, BUMD dan Pemda, antara lain: *Asian Development Bank, Banque Français & Credit National*, *Barclays*, BNP Paribas, BNP Paribas & CAI Belgia, Calyon & BNP Paribas, CDC NES, *Export Finance and Insurance Corporation* (EFIC) *Australia*, IDA, *International Bank for Reconstruction and Development, Japan Bank for International Cooperation, Kreditanstalt Fur Wiederaufbau, Nederland Urban Sector Loan & De Nederlanse Inveseringsbank voor Ontwikkelingslanden NV*, Pemerintah Swiss, RDI - KI, Spanyol, U.B Denmark, US *Export Import Bank* dan *Overseas Economic Cooperation Fund*. Namun berdasarkan Peraturan Menteri Keuangan No.40/PMK.05/2015 tanggal 6 Maret 2015 bahwa terhitung mulai tanggal 1 Oktober 2015 pengelolaan penatausahaan pinjaman luar negeri dilakukan oleh Kementerian Keuangan, kecuali pinjaman dalam bentuk *Project* Aid BI.
2. Penerusan pinjaman eks proyek PIR Perkebunan kepada petani dalam rangka pembangunan kebun rakyat yang meliputi proyek Nucleus Estate Smallholder (NES) ADB, PIR Khusus dan PIR Lokal. Bank Mandiri sebagai penata usaha pengembalian Piutang Negara pada Petani PIR Perkebunan, dimana Kementerian Keuangan sebagai pengelola pengembalian piutang negara kepada petani dan Kementerian Pertanian sebagai pengelola teknis pelaksanaan proyek PIR Perkebunan. Untuk penyaluran pinjaman PIRBUN sudah tidak dilakukan lagi.
3. Penerusan Pinjaman Dana Reboisasi Hutan Tanaman Industri (DR HTI) dari Kementerian Lingkungan Hidup dan Kehutanan (KLHK). Terhitung sejak tahun 1999, KLHK telah menghentikan penyaluran Dana Reboisasi dalam rangka Pinjaman untuk Pembangunan Hutan Tanaman Industri tersebut, sehingga pinjaman DRHTI yang saat ini dikelola di PT Bank Mandiri (Persero) Tbk adalah *existing* Pinjaman DRHTI yang berasal dari *ex legacy* Bank.

Kredit penerusan tidak disajikan dalam laporan posisi keuangan konsolidasian karena Bank Mandiri dan Entitas Anak tidak menanggung risiko atas kredit tersebut. Berdasarkan perjanjian tersebut di atas, Bank Mandiri bertugas melakukan penagihan kepada debitur dan menyetorkan kembali kepada Pemerintah pembayaran pokok kredit, termasuk bunga dan beban-beban lainnya serta pengelolaan dokumentasi kredit. Sebagai gantinya, Bank Mandiri akan menerima jasa perbankan *(banking fee)* yang berkisar antara 0,50% - 2%.

## 62. MANAJEMEN RISIKO

Bank Mandiri menerapkan manajemen risiko yang independen dan sesuai dengan standar yang merujuk pada ketentuan dari OJK, Bank Indonesia serta best practices yang diterapkan di perbankan internasional. Bank Mandiri menggunakan konsep *Enterprise Risk Management* (ERM) sebagai salah satu strategi manajemen risiko yang komprehensif dan terintegrasi, yang disesuaikan dengan kebutuhan bisnis dan operasional Bank. Penerapan ERM akan memberikan nilai tambah (*value added*) bagi Bank dan *stakeholders*.

ERM adalah sebuah proses pengelolaan risiko yang melekat dalam proses bisnis Bank, artinya pengelolaan risiko menjadi bagian yang menyatu dalam pengambilan keputusan bisnis Bank sehari-hari. Dengan ERM, Bank akan memiliki kerangka kerja pengelolaan risiko yang sistematis dan menyeluruh (risiko kredit, risiko pasar dan risiko operasional) dengan menghubungkan pengelolaan modal dan proses bisnis dengan risiko yang dihadapi secara utuh. Selain itu, ERM juga menerapkan pengelolaan risiko secara terintegrasi dengan entitas anak untuk memaksimalkan efektivitas pengawasan dan nilai perusahaan berdasarkan POJK Nomor 17/POJK.03/2014 yang mengatur mengenai penerapan manajemen risiko terintegrasi bagi konglomerasi keuangan yang memiliki cakupan seluruh industri keuangan.

## 62. MANAJEMEN RISIKO (lanjutan)

Kerangka pengelolaan risiko Bank mengacu pada POJK Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum. Kerangka pengelolaan risiko Bank tercantum dalam Kebijakan Manajemen Risiko (KMNR), dalam kerangka pengelolaan risiko ini, diatur berbagai kebijakan agar manajemen risiko berfungsi sebagai *business enabler* sehingga bisnis dapat tetap tumbuh dalam koridor *prudential principle* dengan menerapkan proses manajemen risiko yang ideal (identifikasi - pengukuran - pemantauan - pengendalian risiko) pada semua level organisasi.

Sebagai bagian dari proses ERM, Bank Mandiri menerapkan *Risk Appetite Statement* (RAS). RAS merupakan jenis dan tingkat risiko yang sanggup diambil/dihadapi Bank yang berada dalam kapasitas risiko yang dimiliki dalam rangka mencapai tujuan bisnis. Penerapan RAS juga disinkronkan dengan pemantauan indikator *Recovery Plan* Bank Mandiri (mengacu pada POJK No. 14/POJK.03/2017 tentang Rencana Aksi (*Recovery Plan*) bagi Bank Sistemik):

Seluruh risiko-risiko yang dihadapi Bank diukur dan dipantau secara rutin, baik melalui metode pengukuran internal maupun melalui penyusunan laporan profil risiko secara triwulanan dan laporan tingkat kesehatan Bank secara semesteran, untuk menggambarkan seluruh risiko yang melekat dalam kegiatan bisnis Bank termasuk risiko entitas anak secara konsolidasi.

Pengawasan aktif Dewan Direksi dan Dewan Komisaris terhadap aktivitas manajemen risiko Bank, baik secara langsung maupun tidak langsung dilaksanakan melalui pembentukan komite di bawah supervisi Dewan Komisaris, yaitu Komite Pemantau Risiko, Komite Tata Kelola Terintegrasi, Komite Remunerasi dan Nominasi, dan Komite Audit. Adapun komite di bawah supervisi Direksi terdiri dari *Asset & Liabilities Committee* (ALCO), *Risk Management & Credit Policy Committee* (RMPC), *Integrated Risk Committee* (IRC), *Capital & Subsidiaries Committee* (CSC), *Business Committee*, *Information Technology Committee* (ITC), *Human Capital Policy Committee* (HCPC), *Policy & Procedure Committee* (PPC) dan *Credit Committee*.

Dari 9 komite yang berada di bawah supervisi Direksi, terdapat 4 komite yang berkaitan langsung dengan pengelolaan manajemen risiko yaitu RMPC, IRC, ALCO dan PPC. Adapun fungsi dan tugas masing-masing komite adalah sebagai berikut:

1. *Risk Management & Credit Policy Committee* (RMPC)
   Membahas dan merekomendasikan kebijakan perkreditan serta memantau pengelolaan profil risiko dan seluruh risiko perseroan.
2. *Integrated Risk Committee* (IRC)
   Memberikan rekomendasi kepada Direksi Entitas Utama dalam rangka penyusunan kebijakan Manajemen Risiko Terintegrasi dan perbaikan atau penyempurnaan kebijakan Manajemen Risiko Terintegrasi berdasarkan hasil evaluasi pelaksanaan.
   Bank Mandiri sebagai entitas utama membentuk Komite IRC sebagai wujud penerapan POJK Nomor 17/POJK.03/2014 tentang manajemen risiko terintegrasi bagi konglomerasi keuangan. Anggota IRC mencakup Direksi Entitas Utama dan Perusahaan Anak.
3. *Asset & Liabilities Committee* (ALCO)
   Menjalankan fungsi penetapan strategi pengelolaan aset dan liabilitas Bank, penetapan suku bunga dan likuiditas serta hal-hal lain yang terkait dengan pengelolaan aset dan liabilitas Bank. Selain itu, ALCO juga memiliki tugas dan wewenang untuk melakukan pemantauan atas *indicator* risiko dan keuangan Bank yang tercantum dalam *Recovery Plan* serta mengusulkan aktivasi *Recovery Plan* dalam hal indikator-indikator tersebut sudah melanggar batasan yang ditentukan.
4. *Policy & Procedure Committee* (PPC)
   Mengatur sinkronisasi kebijakan dan prosedur operasional Bank supaya selaras dengan arsitektur kebijakan Bank Mandiri.

## 62. MANAJEMEN RISIKO (lanjutan)

Untuk komite di bawah supervisi Dewan Komisaris yang memiliki tugas dan tanggung jawab melakukan kajian dan evaluasi atas kebijakan dan pelaksanaan manajemen risiko Bank, serta memberikan masukan dan rekomendasi kepada Dewan Komisaris dalam rangka melaksanakan fungsi pengawasan adalah Komite Pemantau Risiko, Komite Tata Kelola Terintegrasi dan Komite Audit.

Di level operasional, Direktorat Manajemen Risiko bersama unit kerja terkait dalam melakukan manajemen risiko terintegrasi bertanggung jawab dalam mengelola 10 jenis risiko yang dihadapi Bank beserta Perusahaan Anak, serta membahas dan mengusulkan kebijakan dan pedoman pengelolaan risiko. Struktur organisasi Direktorat Manajemen Risiko terdiri dari *Risk Taking Unit* dan *Independent Risk Management Unit*. *Risk Taking Unit* menjalankan fungsi *four-eye principle,* yaitu *Wholesale Risk* dan *Retail Risk Independent Risk Management Unit* bertanggung jawab langsung kepada Direktur Manajemen Risiko, terdiri dari *Credit Portfolio Risk Group, Market Risk Group, Operational Risk Group, Credit Control & Supervision Group*, serta *Policy & Procedure Group.*

A. Risiko Kredit

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), serta mengelola penggunaan modal yang optimal melalui identifikasi unit bisnis, segmen, produk, wilayah yang memberikan nilai tambah bagi Bank.

Proses pengelolaan kredit Bank Mandiri untuk segmen *wholesale* diawali dengan menentukan target pasar melalui *Portfolio Guideline* yang menetapkan *Industry Classification* (menarik, netral, selektif) dan *industry limit* yang sesuai, serta memilih dan menyaring target nasabah melalui *Industry Acceptance Criteria* dan *Name Clearance*, untuk menghasilkan *pipeline* debitur yang berkualitas. Proses selanjutnya adalah melakukan *credit risk assessment* menggunakan serangkaian *credit risk tools* (*credit risk rating*, *spreadsheet*, CPA, NAK, dsb) yang kemudian diputus oleh Pemegang Kewenangan Memutus Kredit (melalui Rapat Komite Kredit) dengan *four-eyes principle* yang melibatkan *Business Unit* dan *Credit Risk Management Unit* secara independen.

Setelah proses disbursement kredit, risiko kredit dan potensi kegagalan debitur harus senantiasa dimonitor dan dideteksi secara dini (*Early Warning Signals*) antara lain dengan menggunakan ALERT (*watchlist*) *tools* dan apabila debitur menjadi bermasalah maka perlu dilaksanakan *account strategy* yang antara lain mencakup aktivitas *collection, recovery* maupun restrukturisasi.

Untuk segmen *retail*, karena sifatnya adalah mass market, maka proses kredit dilakukan secara lebih otomatis menggunakan *credit risk scorecard*, dengan mengacu pada *Risk Acceptance Criteria* setiap produk, serta diproses melalui *work-flow* yang terotomasi (*loan factory*).

Proses *monitoring* dilakukan secara portfolio melalui *Portfolio Quality Review*, yang dapat dilanjutkan dengan proses *collection* dan *recovery* untuk bagian portfolio yang bermasalah.

Untuk mengantisipasi pemburukan kondisi makroekonomi maka dilakukan *what-if analysis* terhadap portfolio *wholesale* dan *retail* melalui proses *stress testing* menggunakan beberapa skenario makroekonomi tertentu.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko Kredit (lanjutan)

Dalam menyalurkan kreditnya, Bank Mandiri senantiasa mengedepankan prinsip kehati-hatian dengan menempatkan fungsi analisis kredit yang dilakukan oleh unit bisnis dan unit risiko kredit yang independen. Bank Mandiri senantiasa berpedoman pada Kebijakan Perkreditan Bank Mandiri (KPBM) dalam mengelola risiko kredit secara *end-to-end*. Secara operasional, kebijakan ini dituangkan dalam bentuk Standar Prosedur Kredit (SPK) dan Manual Produk.

Dalam melaksanakan pengelolaan risiko konsentrasi kredit di level debitur, Bank Mandiri secara konsisten memonitor Batas Maksimum Pemberian Kredit (BMPK). Secara umum, proses kredit dan pengelolaan risiko kredit di Bank Mandiri sudah dilakukan secara *end to end* dan terintegrasi oleh *Business Unit, Credit Operation Unit* dan *Credit Risk Management Unit.*

Bank secara periodik melakukan *review* dan penyempurnaan terhadap kebijakan kredit secara umum, prosedur kredit per segmen bisnis dan *tools risk management*. Pedoman kerja dimaksud memberikan petunjuk pengelolaan risiko kredit secara lengkap, untuk mengidentifikasi risiko, mengukur serta mitigasi risiko dalam proses pemberian kredit secara *end to end* mulai dari penentuan target market, analisa kredit, persetujuan, dokumentasi, penarikan kredit, pemantauan/pengawasan, hingga proses penyelesaian kredit bermasalah/restrukturisasi.

Untuk meningkatkan peran sosial dan kepedulian Bank terhadap risiko lingkungan serta sebagai salah satu wujud penerapan prinsip tanggung jawab dalam tata kelola perusahaan yang baik (*Good Corporate Governance*), Bank Mandiri telah menyusun Petunjuk Teknis Analisa Lingkungan Hidup dan Sosial dalam Pemberian Kredit yang digunakan sebagai referensi dalam melakukan analisa lingkungan pada analisa pemberian kredit. Hal ini sejalan dengan upaya yang dilakukan oleh Bank Indonesia, dimana dalam Peraturan Bank Indonesia mengenai Penilaian Kualitas Aset Bank Umum diatur bahwa penilaian prospek usaha debitur dikaitkan pula dengan upaya debitur dalam memelihara lingkungan hidup. Selain itu dalam rangka pemeliharaan lingkungan Bank telah menyusun Rencana Aksi Keuangan Berkelanjutan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik.

Secara prinsip, pengelolaan risiko kredit diterapkan pada tingkat transaksional maupun tingkat portofolio. Pada tingkat transaksional diterapkan *four-eye principle* yaitu setiap pemutusan kredit melibatkan *Business Unit* dan *Credit Risk Management Unit* secara independen untuk memperoleh keputusan yang obyektif. Mekanisme *four-eye principle* dilakukan oleh *Credit Committee* sesuai *limit* kewenangan dimana proses pemutusan kredit dilaksanakan melalui mekanisme Rapat Komite Kredit. *Executive Business Officer* dan *Executive Credit Officer* sebagai anggota *Credit Committee* memiliki kompetensi, kemampuan dan integritas yang tinggi sehingga proses pemberian kredit dilakukan secara obyektif, komprehensif dan hati-hati. Untuk memonitor kinerja pemegang kewenangan dalam memutus kredit, Bank telah mengembangkan *monitoring database system* pemegang kewenangan. Dengan sistem ini Bank setiap saat dapat memantau jumlah maupun kualitas kredit yang telah diputus oleh Pemegang Kewenangan, sehingga performance dari *Executive Business Officer* dan *Executive Credit Officer* dapat diketahui setiap waktu.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko Kredit (lanjutan)

Sebagai upaya memitigasi risiko kredit per debitur, *Credit Committee* menentukan struktur kredit termasuk penentuan *covenant* yang tepat sesuai kebutuhan dan kondisi debitur, sehingga kredit yang diberikan benar-benar efektif dan menguntungkan bagi debitur maupun Bank Mandiri. Pedoman untuk menentukan struktur agunan dalam rangka kebijakan mitigasi risiko kredit telah diatur secara rinci ke dalam SPK (Standar Prosedur Kredit) untuk masing-masing segmen.

Jenis agunan yang diterima Bank terdiri dari benda bergerak (antara lain agunan tunai, piutang dagang, persediaan barang, mesin dan surat berharga), benda tak bergerak (antara lain tanah, bangunan dan mesin), serta penjaminan (*personal/corporate guarantee*). Ketentuan *coverage*/ kecukupan agunan (tidak diaudit) untuk tiap segmen ditentukan sebagai berikut:

| Segmen | Jenis Agunan | Jumlah *Coverage* Minimal*) |
|---|---|---|
| *Wholesale* | Proyek yang dibiayai | 100% - 150% dari limit kredit |
| | Persediaan (*inventory*) | |
| | Piutang | |
| | *Fixed Asset* | |
| | Tanah atau Tanah dan Bangunan | |
| | Agunan lain yang diterima oleh Bank | |
| *Retail* | *Fixed Asset* | 100% - 200% dari limit kredit |
| | Persediaan (*inventory*) | |
| | Piutang | |
| | Tanah atau Tanah dan Bangunan | |
| | Agunan lain yang diterima oleh Bank | |

*) Jumlah *coverage* agunan ditentukan berdasarkan jenis dan limit fasilitas kredit, jenis dan nilai agunan, serta evaluasi debitur.

Untuk menjamin fasilitas kredit, Bank mengutamakan agunan dalam bentuk aset tetap berupa tanah atau tanah berikut bangunan. Nilai agunan yang digunakan Bank sebagai jaminan kredit adalah nilai agunan yang dinilai oleh penilai internal (*credit operation unit*) dan penilai eksternal rekanan Bank atau penilai eksternal bukan rekanan Bank yang telah ditunjuk pejabat pemegang kewenangan di *business unit/credit recovery unit*.

Agunan dapat ditukar selama masih memenuhi aspek marketabilitas dan memenuhi kecukupan nilai agunan. Jika terjadi gagal bayar oleh debitur, Bank akan melikuidasi agunan sebagai *second way out* guna menjamin pelunasan hutang debitur.

Untuk mengidentifikasi serta mengukur tingkat risiko transaksional sebagai bagian dari pelaksanaan *prudential banking*, Bank menggunakan *Credit Risk Tools* antara lain *Credit Rating* dan *Credit Scoring Tools*, *spread sheet* keuangan dan Nota Analisa Kredit (NAK) yang komprehensif. Secara portofolio telah dilakukan kontrol melalui pelaksanaan *master limit*, ICLS (*Integrated Credit Liabilities System*) dan *name clearance*.

*Rating* dan *Scoring System* terdiri dari Bank Mandiri *Rating System* (BMRS), *Small Medium Enterprise Scoring System* (SMESS), *Micro Banking Scoring System* (MBSS) serta *Consumer Scoring System* (*application*, *behaviour*, *collection* dan *anti-attrition*).

BMRS yang telah dikembangkan oleh Bank terdiri dari *Rating System* untuk segmen *Corporate Banking*, *Rating System* untuk segmen *Wholesale* SME, *Rating System* untuk *Project Finance*, *Rating System* untuk *Financial Institution* - Bank, *Rating System* untuk *Financial Institution* - Non Bank, yaitu *multifinance* dan *Rating System* untuk Bank Perkreditan Rakyat (BPR).

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko Kredit (lanjutan)

Dengan *Rating System* untuk *Financial Institution* - Bank, Bank dapat melakukan identifikasi dan pengukuran risiko Bank *Counterparty* yang dapat ditoleransi dalam memberikan fasilitas *Credit Line*.

Sebagai upaya perbaikan pengukuran tingkat risiko transaksional untuk Kantor Luar Negeri, saat ini BMRS telah diimplementasikan di Kantor Luar Negeri. Untuk menunjang pengembangan model *Scoring* dan *Rating*, Bank telah memiliki Pedoman Penyusunan dan Pengembangan Model *Credit Rating* dan *Credit Scoring*, yang merupakan pedoman lengkap bagi Bank dalam menyusun model *credit rating* dan *credit scoring*. Disamping hal tersebut, guna memonitor *performance* model *credit rating* dan *credit scoring*, Bank melakukan *review* atas hasil *scoring* dan hasil *rating* yang dilakukan oleh *business unit*. Selain itu Bank juga telah memiliki pedoman penyusunan model *probability of default* (PD) yang dapat menunjang penerapan *internal rating based approach*. Sebagai upaya pemantauan kinerja *rating* dan *scoring* yang dikelola dalam database, disusun laporan *credit scoring review* dan *rating review outlook* secara berkala.

Saat ini Bank sedang mengembangkan dan melengkapi lebih lanjut *internal rating* dan *internal scoring* yang ada agar sejalan dengan *Advanced Internal Rating Based Approach* (*A-IRB Approach*), yaitu dengan mengembangkan *Basel II Risk Paramater model Probability of Default* (PD), *Loss Given Default* (LGD) dan *Exposure At Default* (EAD) untuk segmen *Wholesale*, *Retail* dan *Consumer*. Hal ini juga dalam rangka mempersiapkan komponen-komponen model untuk perhitungan *Expected Credit Loss* yang dibutuhkan untuk penerapan perhitungan CKPN berdasarkan IFRS 9 (PSAK 71).

Model yang telah dikembangkan oleh Bank, divalidasi secara internal oleh *Risk Model Validator*, yaitu unit yang independen dan terpisah dari unit pengembang model. Hal ini dilakukan untuk meminimalkan kesalahan analis dalam pengukuran risiko kredit, khususnya dalam menetapkan peringkat (*rating*) debitur dan *score* nasabah serta nilai PD. Selain itu, unit *Risk Model Validator* berperan dalam melakukan pengelolaan risiko model melalui inventarisasi model, menetapkan peringkat model menggunakan model *risk index* dan *independent monitoring* melalui *on-going validation*.

Selain *credit rating* dan *scoring, tools* lain yang digunakan oleh Bank yaitu *loan monitoring system* yang digunakan untuk mengidentifikasi debitur-debitur yang berpotensi mengalami kesulitan pembayaran kewajiban kredit. Bank melakukan deteksi dini dengan analisa *watch list* (*early warning analysis*) terhadap seluruh kredit debitur *Corporate* dan *Commercial* dengan kolektibilitas 1 dan 2 yang dilakukan secara periodik setiap triwulan. Berdasarkan hasil analisa tersebut, Bank menetapkan *account strategy* dan *action plan* secara dini untuk mencegah terjadinya NPL.

Dalam menilai dan memantau kualitas kredit, Bank Mandiri senantiasa mengacu kepada regulasi Bank Indonesia dengan mengedepankan prinsip kehati-hatian dengan cara melakukan *review* atas prospek usaha, serta menilai kinerja dan kemampuan membayar debitur. *Monitoring* kredit pada segmen *Corporate* dan *Commercial* dilakukan pada level debitur melalui *Loan Monitoring System* (*ALERT system*) yang telah terintegrasi dalam sistem IPS. *Loan monitoring system* tersebut mencakup dua fungsi yaitu sebagai alat deteksi dini melalui analisa *Watch List (Early Warning Analysis)* serta *review* kolektibilitas berdasarkan 3 pilar. *Loan Monitoring System* merupakan metode yang standar, terstruktur dan komprehensif dalam memonitor kinerja debitur, sehingga dapat segera dilakukan tindak lanjut (*action plan*) untuk mencegah terjadinya penurunan kualitas kredit debitur.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko Kredit (lanjutan)

Proses monitoring minimal dilakukan dalam rentang periode triwulanan atau pada kesempatan pertama bila debitur menunjukan tanda-tanda penurunan kualitas yang bertujuan untuk mengidentifikasi debitur yang berpotensi mengalami kesulitan dalam memenuhi kewajibannya. Sementara itu, proses *monitoring* kredit segmen retail (segmen SME, segmen mikro dan segmen *consumer* dilakukan pada level portofolio dengan analisa portofolio dari berbagai aspek yang dituangkan dalam *credit risk report*.

Sebagai langkah antisipatif (*early warning signal*), Bank Mandiri juga melakukan proses simulasi dan *stress testing* terhadap portofolio yang dimiliki secara berkala untuk mengetahui perubahan kualitas portofolio per segmen atau per sektor industri, dimana hasilnya akan menjadi panduan bagi Bank Mandiri dalam memonitor sektor atau debitur tertentu yang berpotensi mengalami penurunan kualitas dengan lebih ketat untuk mencegah terjadinya hal yang tidak diinginkan.

Pada tingkat portofolio, pengelolaan risiko dilakukan dengan pendekatan *active portfolio management* yang secara proaktif memelihara diversifikasi portofolio pada tingkat optimal dengan *risk exposure* yang berada pada *risk appetite* yang ditetapkan oleh Bank. Dalam pelaksanaannya Bank menggunakan *tools Portfolio Guideline* (PG). PG terdiri dari tiga bagian yaitu *industry classification*, *industry acceptance criteria* dan *industry limit.*

*Industry Classification* (IC) mengelompokkan sektor industri kedalam 4 kelompok berdasarkan prospek industri dan risikonya. IC digunakan Bank dalam menetapkan *target market industry*. *Tools* yang kedua adalah *industry acceptance criteria* (IAC) yang merupakan kriteria dasar (kualitatif dan kuantitatif) yang menjadi *key success factors* pada suatu sektor industri tertentu. IAC digunakan Bank dalam menetapkan *targeted customer*. *Tools* ketiga adalah *industry limit* (IL) yang menetapkan indikasi jumlah *exposure* maksimal yang dapat diberikan pada sektor industri tertentu.

PG menyelaraskan konsep bisnis perkreditan dimana Bank secara proaktif memprioritaskan industri-industri yang memberikan nilai tambah secara ekonomis dan menyeleksi perusahaan atau individu terbaik pada masing-masing industri tersebut *(winner players)* yang dijadikan *targeted customer*. Dengan *proactive approach* Bank telah berhasil menarik perusahaan yang *profitable* dan bergerak di bidang industri yang prospektif. *Proactive approach* ini juga menghindari terjadinya konsentrasi risiko pada suatu industri tertentu atau debitur tertentu karena Bank secara aktif melakukan pembatasan eksposur melalui kebijakan limit (*industry limit* dan *limit* debitur). Bank telah menerapkan *pipeline management system* yang terintegrasi sebagai media pengawasan serta pengajuan limit sektoral dan *monitoring progress pipeline*.

PG secara rutin direviu dan dilakukan *back testing* sehingga senantiasa relevan dan *up to date* serta memiliki *predictive value* pada tingkat yang dapat diterima. Saat ini, Bank telah mereviu *Industry Classification* guna memastikan bahwa klasifikasi industri dari setiap sektor sesuai dengan perkembangan terkini. Untuk mendukung penggunaan IC, Bank menyusun Analisa Portofolio Industri untuk memberikan gambaran mengenai *performance* portofolio Bank pada suatu sektor industri.

Selain itu, Bank menerbitkan *portfolio outlook* secara *ad hoc* dalam menghadapi perubahan kondisi ekonomi yang diperkirakan dapat mempengaruhi kinerja portofolio kredit. Penerbitan *Portfolio Outlook* merupakan langkah antisipasi (*early warning*) sebelum perubahan kondisi ekonomi dimaksud mempengaruhi kinerja portofolio kredit.

Sebagai bagian dari *active portfolio management,* Bank senantiasa melakukan *monitoring* perkembangan risiko portofolio kredit melalui perhitungan *credit risk profile* yang menggambarkan potensi *inherent risk* dan efektifitas *risk control system*. Bank juga melakukan *monitoring* perkembangan dan kualitas portofolio berdasarkan konsentrasi, baik per segmen bisnis, sektor industri, wilayah, jenis produk, jenis valuta serta *risk class*. Dengan demikian Bank dapat mengambil langkah-langkah antisipatif dan mitigasi risiko secara portofolio maupun secara individu.

## 62. MANAJEMEN RISIKO (lanjutan)

### A. Risiko Kredit (lanjutan)

Untuk memantau kualitas dan menguji elastisitas kualitas portofolio (NPL dan *yield*) terhadap perubahan variabel-variabel ekonomi yang dapat berdampak pada kecukupan modal Bank, Bank secara rutin maupun *ad hoc* melakukan *stress test* terhadap seluruh portofolio kredit baik per kelompok debitur besar, segmen bisnis, industri maupun produk dengan berbagai *scenario*.

Dengan *stress test* ini, Bank dapat memahami kemungkinan potensi negatif terhadap kinerja bisnis Bank Mandiri dan mengantisipasi lebih awal dan mengambil langkah-langkah pengendalian portofolio dan solusi yang paling optimal sebagai strategi jangka pendek maupun jangka panjang sehingga kualitas portofolio kredit dan kecukupan modal Bank terjaga dengan baik. Bank Mandiri mengantisipasi lebih awal dan mengambil langkah-langkah pengendalian portofolio dan solusi yang paling optimal sebagai strategi jangka pendek maupun jangka panjang sehingga kualitas portofolio kredit dan kecukupan modal Bank terjaga dengan baik.

Untuk memenuhi Peraturan OJK No.14/POJK.03/2017 tentang Rencana Aksi (*Recovery Plan*) bagi Bank Sistemik Pasal 31 POJK, Bank Mandiri sebagai Bank Sistemik (*Domestic Systemically Important Bank*) wajib melakukan pengkinian Rencana Aksi (*Recovery Plan*) untuk mengatasi permasalahan keuangan yang mungkin terjadi (*financial stress*) dan disampaikan ke OJK paling lambat akhir bulan November setiap tahunnya. Untuk tahun 2019, Bank Mandiri telah melakukan pengkinian *Recovery Plan* yang telah disetujui dalam Rapat Direksi tanggal 20 November 2019.

Dalam rangka mengembangkan secara berkesinambungan kualitas sumber daya manusia dalam pengelolaan risiko, Bank memiliki *risk management academy* yang telah mengeluarkan beberapa modul manajemen risiko, baik yang disusun khusus untuk meningkatkan *knowledge* dan *skills* maupun yang secara umum meningkatkan *risk awareness* karyawan.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko Kredit (lanjutan)

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya

Eksposur maksimum risiko kredit disajikan setelah cadangan kerugian penurunan nilai tanpa memperhitungkan agunan dan pendukung kredit lainnya terhadap aset keuangan pada laporan posisi keuangan konsolidasian pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Giro pada Bank Indonesia | 46.490.930 | 59.852.761 |
| Giro pada bank lain | 12.558.297 | 14.830.772 |
| Penempatan pada Bank Indonesia dan bank lain | 37.568.760 | 22.515.696 |
| Efek-efek **) | | |
| Pemerintah | | |
| Diukur pada nilai wajar melalui laba rugi | 4.319.700 | 216.760 |
| Tersedia untuk dijual | 1.615.886 | 3.583.165 |
| Dimiliki hingga jatuh tempo | 16.726 | - |
| Diukur pada biaya perolehan | 405.881 | - |
| Non-pemerintah | | |
| Diukur pada nilai wajar melalui laba rugi | 3.189.247 | 3.547.087 |
| Tersedia untuk dijual | 18.285.290 | 26.236.035 |
| Dimiliki hingga jatuh tempo | 7.982.683 | 7.887.279 |
| Diukur pada biaya perolehan | 13.436.875 | 2.630.325 |
| Obligasi pemerintah ***) | | |
| Diukur pada nilai wajar melalui laba rugi | 5.040.996 | 3.372.637 |
| Tersedia untuk dijual | 96.664.454 | 78.265.244 |
| Dimiliki hingga jatuh tempo | 18.003.259 | 17.977.222 |
| Diukur pada biaya perolehan | 8.079.331 | 13.468.806 |
| Tagihan lainnya - transaksi perdagangan | 29.104.111 | 24.809.459 |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 1.955.363 | 2.097.629 |
| Tagihan derivatif | 1.617.476 | 1.798.557 |
| Kredit yang diberikan dan piutang/pembiayaan syariah*) | | |
| Korporasi | 360.345.989 | 325.034.885 |
| Komersial | 132.412.926 | 122.341.005 |
| *Retail* | 289.881.505 | 255.484.648 |
| Syariah | 73.206.424 | 64.900.557 |
| Piutang pembiayaan konsumen | 18.211.088 | 16.826.865 |
| Investasi bersih dalam sewa pembiayaan | 3.047.089 | 3.319.103 |
| Tagihan akseptasi | 10.058.035 | 13.592.409 |

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Eksposur maksimum risiko kredit disajikan setelah cadangan kerugian penurunan nilai tanpa memperhitungkan agunan dan pendukung kredit lainnya terhadap aset keuangan pada laporan posisi keuangan konsolidasian pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut (lanjutan):

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Aset lain-lain | | |
| Pendapatan yang masih akan diterima | 5.393.123 | 5.251.323 |
| Piutang transaksi nasabah | 1.304.879 | 1.012.574 |
| Tagihan terkait dengan transaksi ATM dan kartu kredit | 595.697 | 573.938 |
| Tagihan kepada pemegang polis | 147.564 | 477.041 |
| Penjualan efek-efek yang masih akan diterima | 75.789 | 831.337 |
| Tagihan atas obligasi pemerintah yang diagunkan | 3.554.645 | 3.499.304 |
| | **1.204.570.018** | **1.096.234.423** |

*) Segmen untuk manajemen risiko dikelompokkan menjadi Korporasi, Komersial, *Retail,* dan Syariah.
**) Tidak termasuk efek-efek yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.
***) Tidak termasuk obligasi pemerintah yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.

Eksposur risiko kredit terhadap rekening administratif setelah cadangan kerugian penurunan nilai pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| Bank garansi yang diterbitkan | 96.343.574 | 82.023.611 |
| Fasilitas kredit yang diberikan yang belum digunakan (*committed*) | 39.132.832 | 36.911.030 |
| *Letter of credit* yang tidak dapat dibatalkan yang masih berjalan | 17.552.391 | 19.734.769 |
| *Standby letter of credit* | 13.572.803 | 13.124.842 |
| | **166.601.600** | **151.794.252** |

Tabel di atas menggambarkan eksposur maksimum aset keuangan atas risiko kredit bagi Bank Mandiri dan Entitas Anak pada tanggal 31 Desember 2019 dan 2018, tanpa memperhitungkan agunan atau pendukung kredit lainnya. Untuk aset keuangan dalam laporan posisi keuangan konsolidasian, eksposur di atas ditentukan berdasarkan nilai tercatat seperti yang diungkapkan pada laporan keuangan konsolidasian.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit

a) Sektor geografis

Tabel berikut menggambarkan rincian eksposur kredit Bank Mandiri dan Entitas Anak pada nilai bruto (tanpa memperhitungkan cadangan kerugian penurunan nilai, agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan area geografis pada tanggal 31 Desember 2019 dan 2018. Untuk tabel ini, Bank Mandiri dan Entitas Anak telah mengalokasikan eksposur area berdasarkan wilayah geografis dimana kantor pencatatan transaksi dilakukan.

| | 31 Desember 2019 | | | | | |
|---|---|---|---|---|---|---|
| | **Jawa dan Bali** | **Sumatera** | **Kalimantan** | **Sulawesi** | **Lain-lain****) | **Total** |
| Giro pada Bank Indonesia | 46.490.930 | - | - | - | - | 46.490.930 |
| Giro pada bank lain | 10.224.194 | 10 | 572 | - | 2.338.714 | 12.563.490 |
| Penempatan pada Bank Indonesia dan bank lain | 26.491.374 | - | - | - | 11.125.061 | 37.616.435 |
| Efek-efek **) | | | | | | |
| Pemerintah | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | 2.469.184 | - | - | - | 1.850.516 | 4.319.700 |
| Tersedia untuk dijual | - | - | - | - | 1.615.886 | 1.615.886 |
| Dimiliki hingga jatuh tempo | 16.726 | - | - | - | - | 16.726 |
| Diukur pada biaya perolehan | 405.881 | - | - | - | - | 405.881 |
| Non-pemerintah | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | 2.496.979 | - | - | - | 692.268 | 3.189.247 |
| Tersedia untuk dijual | 17.725.826 | - | - | - | 559.464 | 18.285.290 |
| Dimiliki hingga jatuh tempo | 7.799.914 | - | - | - | 219.254 | 8.019.168 |
| Diukur pada biaya perolehan | 13.469.928 | - | - | - | - | 13.469.928 |
| Obligasi pemerintah ***) | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | 5.040.996 | - | - | - | - | 5.040.996 |
| Tersedia untuk dijual | 92.152.640 | - | - | - | 4.511.814 | 96.664.454 |
| Dimiliki hingga jatuh tempo | 16.685.335 | - | - | - | 1.317.924 | 18.003.259 |
| Diukur pada biaya perolehan | 8.079.331 | - | - | - | - | 8.079.331 |
| Tagihan lainnya - transaksi perdagangan | 30.202.607 | - | - | - | 213.095 | 30.415.702 |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 1.955.363 | - | - | - | - | 1.955.363 |
| Tagihan derivatif | 1.601.140 | - | - | - | 16.336 | 1.617.476 |
| Kredit yang diberikan *) | | | | | | |
| Korporasi | 276.267.516 | 45.645.011 | 5.619.170 | 3.352.500 | 34.485.748 | 365.369.945 |
| Komersial | 107.231.695 | 27.635.833 | 9.632.986 | 3.558.414 | 963.009 | 149.021.937 |
| *Retail* | 196.531.462 | 52.278.744 | 19.661.042 | 21.848.099 | 5.950.233 | 296.269.580 |
| Syariah | 49.384.727 | 14.170.018 | 5.964.659 | 3.598.998 | 2.055.373 | 75.173.775 |
| Piutang pembiayaan konsumen | 12.453.126 | 2.676.510 | 1.520.180 | 1.857.925 | 57.965 | 18.565.706 |
| Investasi bersih dalam sewa pembiayaan | 2.968.215 | 42.243 | 32.107 | 11.404 | 1.102 | 3.055.071 |
| Tagihan akseptasi | 9.377.389 | - | - | - | 902.450 | 10.279.839 |
| Aset lain-lain | | | | | | |
| Pendapatan yang masih akan diterima | 4.422.687 | 436.656 | 126.126 | 129.827 | 277.827 | 5.393.123 |
| Piutang transaksi nasabah | 1.173.575 | 89.774 | 21.756 | 28.236 | 2.147 | 1.315.488 |
| Tagihan terkait dengan transaksi ATM dan kartu kredit | 595.697 | - | - | - | - | 595.697 |
| Tagihan kepada pemegang polis | 147.564 | - | - | - | - | 147.564 |
| Penjualan efek-efek yang masih akan diterima | 75.789 | - | - | - | - | 75.789 |
| Tagihan atas obligasi pemerintah yang diagunkan | 3.554.645 | - | - | - | - | 3.554.645 |
| | **947.492.435** | **142.974.799** | **42.578.598** | **34.385.403** | **69.156.186** | **1.236.587.421** |

*) Segmen untuk manajemen risiko dikelompokkan menjadi Korporasi, Komersial, *Retail,* dan Syariah.
**) Tidak termasuk efek-efek yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.
***) Tidak termasuk obligasi pemerintah yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.
****) Lain-lain termasuk portofolio di daerah Papua dan cabang luar negeri.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

a) Sektor geografis (lanjutan)

| | 31 Desember 2018 | | | | | |
|---|---|---|---|---|---|---|
| | Jawa dan Bali | Sumatera | Kalimantan | Sulawesi | Lain-lain****) | Total |
| Giro pada Bank Indonesia | 59.852.761 | - | - | - | - | 59.852.761 |
| Giro pada bank lain | 11.366.295 | 10 | 591 | - | 3.469.065 | 14.835.961 |
| Penempatan pada Bank Indonesia dan bank lain | 19.978.618 | - | - | - | 2.587.416 | 22.566.034 |
| Efek-efek **) | | | | | | |
| Pemerintah | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | 216.760 | - | - | - | - | 216.760 |
| Tersedia untuk dijual | 1.241.693 | - | - | - | 2.341.472 | 3.583.165 |
| Non-pemerintah | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | 809.125 | - | - | - | 2.742.920 | 3.552.045 |
| Tersedia untuk dijual | 25.896.647 | - | - | - | 340.593 | 26.237.240 |
| Dimiliki hingga jatuh tempo | 6.986.043 | - | - | - | 964.973 | 7.951.016 |
| Diukur pada biaya perolehan | 2.656.999 | - | - | - | - | 2.656.999 |
| Obligasi pemerintah ***) | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | 3.372.637 | - | - | - | - | 3.372.637 |
| Tersedia untuk dijual | 78.265.244 | - | - | - | - | 78.265.244 |
| Dimiliki hingga jatuh tempo | 17.977.222 | - | - | - | - | 17.977.222 |
| Diukur pada biaya perolehan | 13.468.806 | - | - | - | - | 13.468.806 |
| Tagihan lainnya - transaksi perdagangan | 25.773.022 | - | - | - | 640.035 | 26.413.057 |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 2.097.629 | - | - | - | - | 2.097.629 |
| Tagihan derivatif | 1.792.260 | - | - | - | 6.297 | 1.798.557 |
| Kredit yang diberikan *) | | | | | | |
| Korporasi | 254.594.975 | 42.244.420 | 5.301.452 | 2.805.441 | 25.195.404 | 330.141.692 |
| Komersial | 100.893.567 | 25.651.946 | 9.126.898 | 3.762.200 | 739.299 | 140.173.910 |
| *Retail* | 173.384.331 | 45.512.289 | 18.863.253 | 19.201.965 | 5.135.313 | 262.097.151 |
| Syariah | 43.693.479 | 12.673.157 | 5.777.586 | 3.168.728 | 1.831.485 | 67.144.435 |
| Piutang pembiayaan konsumen | 11.662.094 | 2.531.303 | 1.237.901 | 1.723.855 | 43.003 | 17.198.156 |
| Investasi bersih dalam sewa pembiayaan | 3.258.110 | 43.280 | 18.419 | 6.883 | 1.697 | 3.328.389 |
| Tagihan akseptasi | 13.647.115 | - | - | - | 241.747 | 13.888.862 |
| Aset lain-lain | | | | | | |
| Pendapatan yang masih akan diterima | 4.343.110 | 396.961 | 121.243 | 132.900 | 257.109 | 5.251.323 |
| Piutang transaksi nasabah | 936.139 | 46.633 | 19.880 | 20.260 | 2.262 | 1.025.174 |
| Tagihan terkait dengan transaksi ATM dan kartu kredit | 573.938 | - | - | - | - | 573.938 |
| Tagihan kepada pemegang polis | 477.041 | - | - | - | - | 477.041 |
| Penjualan efek-efek yang masih akan diterima | 807.245 | - | - | - | 24.092 | 831.337 |
| Tagihan atas obligasi pemerintah yang diagunkan | 3.499.304 | - | - | - | - | 3.499.304 |
| | **883.522.209** | **129.099.999** | **40.467.223** | **30.822.232** | **46.564.182** | **1.130.475.845** |

*) Segmen untuk manajemen risiko dikelompokkan menjadi Korporasi, Komersial, *Retail,* dan Syariah.
**) Tidak termasuk efek-efek yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.
***) Tidak termasuk obligasi pemerintah yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.
****) Lain-lain termasuk portofolio di daerah Papua dan cabang luar negeri.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

a) Sektor geografis (lanjutan)

Eksposur risiko kredit atas rekening administratif adalah sebagai berikut:

| | 31 Desember 2019 | | | | | |
|---|---|---|---|---|---|---|
| | Jawa dan Bali | Sumatera | Kalimantan | Sulawesi | Lain-lain ****) | Total |
| Rekening administratif | | | | | | |
| Bank garansi yang diterbitkan | 93.586.431 | 94.720 | 24.259 | 82.437 | 2.675.549 | 96.463.396 |
| Fasilitas kredit yang diberikan yang belum digunakan (*committed*) | 12.769.401 | 4.872.577 | 772.094 | 415.516 | 20.331.214 | 39.160.802 |
| *Letter of credit* yang tidak dapat dibatalkan yang masih berjalan | 16.173.203 | 5.275 | - | - | 1.386.875 | 17.565.353 |
| *Standby letter of credit* | 12.925.660 | - | - | - | 872.428 | 13.798.088 |
| | **135.454.695** | **4.972.572** | **796.353** | **497.953** | **25.266.066** | **166.987.639** |

| | 31 Desember 2018 | | | | | |
|---|---|---|---|---|---|---|
| | Jawa dan Bali | Sumatera | Kalimantan | Sulawesi | Lain-lain ****) | Total |
| Rekening administratif | | | | | | |
| Bank garansi yang diterbitkan | 79.965.400 | 42.005 | 19.056 | 27.885 | 2.059.739 | 82.114.085 |
| Fasilitas kredit yang diberikan yang belum digunakan (*committed*) | 16.605.448 | 5.344.977 | 807.442 | 564.991 | 13.605.421 | 36.928.279 |
| Letter of credit yang tidak dapat dibatalkan yang masih berjalan | 18.827.004 | 5.464 | - | - | 913.460 | 19.745.928 |
| *Standby letter of credit* | 12.354.127 | - | - | - | 777.562 | 13.131.689 |
| | **127.751.979** | **5.392.446** | **826.498** | **592.876** | **17.356.182** | **151.919.981** |

****) Lain-lain termasuk portofolio di daerah Papua dan cabang luar negeri.

b) 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 2019 dan 2018.

| | 31 Desember 2019 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Pemerintah | Lembaga keuangan/ Bank | Industri | Pertanian | Jasa dunia usaha | Lain-lain ****) | Total |
| Giro pada Bank Indonesia | - | 46.490.930 | - | - | - | - | 46.490.930 |
| Giro pada bank lain | - | 12.563.490 | - | - | - | - | 12.563.490 |
| Penempatan pada Bank Indonesia dan bank lain | - | 37.616.435 | - | - | - | - | 37.616.435 |
| Efek-efek **) | | | | | | | |
| Pemerintah | | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | 4.319.700 | - | - | - | - | - | 4.319.700 |
| Tersedia untuk dijual | 1.615.886 | - | - | - | - | - | 1.615.886 |
| Dimiliki hingga jatuh tempo | 16.726 | - | - | - | - | - | 16.726 |
| Diukur pada biaya perolehan | 405.881 | - | - | - | - | - | 405.881 |
| Non-Pemerintah | | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | - | 3.016.983 | 92.548 | 88 | 53.029 | 26.599 | 3.189.247 |
| Tersedia untuk dijual | - | 11.020.052 | 318.793 | 154.072 | 2.450.311 | 4.342.062 | 18.285.290 |
| Dimiliki hingga jatuh tempo | - | 3.345.297 | 621.516 | 466.075 | 2.564.872 | 1.021.408 | 8.019.168 |
| Diukur pada biaya perolehan | - | 11.795.328 | 400.000 | 85.000 | 385.000 | 804.600 | 13.469.928 |

**) Tidak termasuk efek-efek yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.
****) Lain-lain termasuk perdagangan, restoran dan hotel, tambang, pengangkutan, pergudangan dan komunikasi, konstruksi, listrik, gas dan air dan jasa sosial.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

b) Sektor industri (lanjutan)

| | 31 Desember 2019 (lanjutan) | | | | | | |
|---|---|---|---|---|---|---|---|
| | **Pemerintah** | **Lembaga keuangan/ Bank** | **Industri** | **Pertanian** | **Jasa dunia usaha** | **Lain-lain ****)** | **Total** |
| Obligasi pemerintah ***) | | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | 5.040.996 | - | - | - | - | - | 5.040.996 |
| Tersedia untuk dijual | 96.664.454 | - | - | - | - | - | 96.664.454 |
| Dimiliki hingga jatuh tempo | 18.003.259 | - | - | - | - | - | 18.003.259 |
| Diukur pada biaya perolehan | 8.079.331 | - | - | - | - | - | 8.079.331 |
| Tagihan lainnya - transaksi perdagangan | - | 5.988.403 | 9.778.576 | 1.897.493 | 205.518 | 12.545.712 | 30.415.702 |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | - | 1.839.657 | - | - | - | 115.706 | 1.955.363 |
| Tagihan derivatif | - | 1.165.889 | - | - | - | 451.587 | 1.617.476 |
| Kredit yang diberikan *) | | | | | | | |
| Korporasi | 13.567.951 | 6.114.177 | 85.521.532 | 39.480.182 | 45.702.704 | 174.983.399 | 365.369.945 |
| Komersial | - | 701.949 | 46.513.622 | 27.236.270 | 19.589.813 | 54.980.283 | 149.021.937 |
| *Retail* | - | 47.219 | 5.916.721 | 16.770.264 | 16.482.885 | 257.052.491 | 296.269.580 |
| Syariah | 17.276 | 5.871.056 | 3.708.803 | 3.936.036 | 3.801.803 | 57.838.801 | 75.173.775 |
| Piutang pembiayaan konsumen | 153.821 | 25.052 | 555.174 | 35.211 | 167.630 | 17.628.818 | 18.565.706 |
| Investasi bersih dalam sewa pembiayaan | 76.113 | 2.586 | 77.363 | 40.146 | 563.260 | 2.295.603 | 3.055.071 |
| Tagihan akseptasi | 1.469 | 981.419 | 872.765 | - | 5.245 | 8.418.941 | 10.279.839 |
| Aset lain-lain | | | | | | | |
| Pendapatan yang masih akan diterima | 666.736 | 1.468.736 | 312.435 | 109.486 | 339.177 | 2.496.553 | 5.393.123 |
| Piutang transaksi nasabah | - | 475.802 | - | - | - | 839.686 | 1.315.488 |
| Tagihan terkait dengan transaksi ATM dan kartu kredit | - | - | - | - | - | 595.697 | 595.697 |
| Tagihan kepada pemegang polis | - | 147.564 | - | - | - | - | 147.564 |
| Penjualan efek-efek yang masih harus diterima | - | 75.789 | - | - | - | - | 75.789 |
| Tagihan atas obligasi pemerintah yang diagunkan | - | 3.554.645 | - | - | - | - | 3.554.645 |
| | **148.629.599** | **154.308.458** | **154.689.848** | **90.210.323** | **92.311.247** | **596.437.946** | **1.236.587.421** |

*) Segmen untuk manajemen risiko dikelompokkan menjadi Korporasi, Komersial, *Retail,* dan Syariah.
***) Tidak termasuk obligasi pemerintah yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.
****) Lain-lain termasuk perdagangan, restoran dan hotel, tambang, pengangkutan, pergudangan dan komunikasi, konstruksi, listrik, gas dan air dan jasa sosial.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

b) Sektor industri (lanjutan)

| | 31 Desember 2018 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Pemerintah | Lembaga keuangan/ Bank | Industri | Pertanian | Jasa dunia usaha | Lain-lain ****) | Total |
| Giro pada Bank Indonesia | - | 59.852.761 | - | - | - | - | 59.852.761 |
| Giro pada bank lain | - | 14.835.961 | - | - | - | - | 14.835.961 |
| Penempatan pada Bank Indonesia dan bank lain | - | 22.566.034 | - | - | - | - | 22.566.034 |
| Efek-efek **) | | | | | | | |
| Pemerintah | | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | 216.760 | - | - | - | - | - | 216.760 |
| Tersedia untuk dijual | 3.583.165 | - | - | - | - | - | 3.583.165 |
| Non-Pemerintah | | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | - | 3.424.494 | 73.558 | 16 | 42.051 | 11.926 | 3.552.045 |
| Tersedia untuk dijual | - | 20.121.852 | 269.696 | 85.897 | 2.020.685 | 3.739.110 | 26.237.240 |
| Dimiliki hingga jatuh tempo | - | 3.699.419 | 684.000 | 466.968 | 2.676.418 | 424.211 | 7.951.016 |
| Diukur pada biaya perolehan | - | 1.957.999 | 200.000 | - | 485.000 | 14.000 | 2.656.999 |
| Obligasi pemerintah ***) | | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | 3.372.637 | - | - | - | - | - | 3.372.637 |
| Tersedia untuk dijual | 78.265.244 | - | - | - | - | - | 78.265.244 |
| Dimiliki hingga jatuh tempo | 17.977.222 | - | - | - | - | - | 17.977.222 |
| Diukur pada biaya perolehan | 13.468.806 | - | - | - | - | - | 13.468.806 |
| Tagihan lainnya - transaksi perdagangan | - | 4.931.505 | 9.028.789 | 1.072.811 | 140.776 | 11.239.176 | 26.413.057 |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | - | 2.045.615 | - | - | - | 52.014 | 2.097.629 |
| Tagihan derivatif | - | 1.289.346 | - | - | - | 509.211 | 1.798.557 |
| Kredit yang diberikan *) | | | | | | | |
| Korporasi | 10.854.590 | 3.458.808 | 81.004.446 | 42.762.353 | 31.237.637 | 160.823.858 | 330.141.692 |
| Komersial | - | 47.780 | 47.607.621 | 23.232.449 | 15.268.593 | 54.017.467 | 140.173.910 |
| *Retail* | - | 78.423 | 6.327.728 | 13.619.769 | 10.287.144 | 231.784.087 | 262.097.151 |
| Syariah | 35.446 | 6.320.254 | 3.389.077 | 3.528.178 | 4.253.634 | 49.617.846 | 67.144.435 |
| Piutang pembiayaan konsumen | 182.554 | 424 | 319.164 | 9.511 | 137.648 | 16.548.855 | 17.198.156 |
| Investasi bersih dalam sewa pembiayaan | 160.985 | 107 | 93.318 | 10.010 | 388.841 | 2.675.128 | 3.328.389 |
| Tagihan akseptasi | - | 1.513.403 | 1.835.153 | - | 1.277 | 10.539.029 | 13.888.862 |
| Aset lain-lain | | | | | | | |
| Pendapatan yang masih akan diterima | 502.266 | 1.266.925 | 609.384 | 132.343 | 300.492 | 2.439.913 | 5.251.323 |
| Piutang transaksi nasabah | - | 298.767 | - | - | - | 726.407 | 1.025.174 |
| Tagihan terkait dengan transaksi ATM dan kartu kredit | - | - | - | - | - | 573.938 | 573.938 |
| Tagihan kepada pemegang polis | - | 477.041 | - | - | - | - | 477.041 |
| Penjualan efek-efek yang masih harus diterima | - | 831.337 | - | - | - | - | 831.337 |
| Tagihan atas obligasi pemerintah yang diagunkan | - | 3.499.304 | - | - | - | - | 3.499.304 |
| | **128.619.675** | **152.517.559** | **151.441.934** | **84.920.305** | **67.240.196** | **545.736.176** | **1.130.475.845** |

*) Segmen untuk manajemen risiko dikelompokkan menjadi Korporasi, Komersial, *Retail,* dan Syariah.
**) Tidak termasuk efek-efek yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.
***) Tidak termasuk obligasi pemerintah yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.
****) Lain-lain termasuk perdagangan, restoran dan hotel, tambang, pengangkutan, pergudangan dan komunikasi, konstruksi, listrik, gas dan air dan jasa sosial.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

b) Sektor industri (lanjutan)

Eksposur risiko kredit atas rekening administratif adalah sebagai berikut:

| | 31 Desember 2019 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Pemerintah | Lembaga keuangan/ Bank | Industri | Pertanian | Jasa dunia usaha | Lain-lain*) | Total |
| Rekening administratif | | | | | | | |
| Bank garansi yang diterbitkan | 25.582 | 27.584.799 | 21.890.489 | 221.225 | 425.821 | 46.315.480 | 96.463.396 |
| Fasilitas kredit yang diberikan yang belum digunakan (*committed*) | 16.684.136 | 2.794.599 | 6.616.123 | 1.322.600 | - | 11.743.344 | 39.160.802 |
| *Letter of credit* yang tidak dapat dibatalkan yang masih berjalan | 63.944 | 10.168 | 2.168.351 | 334.116 | 1.921.081 | 13.067.693 | 17.565.353 |
| *Standby letter of credit* | - | - | 2.224.023 | - | 3.832.186 | 7.741.879 | 13.798.088 |
| | **16.773.662** | **30.389.566** | **32.898.986** | **1.877.941** | **6.179.088** | **78.868.396** | **166.987.639** |

| | 31 Desember 2018 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Pemerintah | Lembaga keuangan/ Bank | Industri | Pertanian | Jasa dunia usaha | Lain-lain*) | Total |
| Rekening administratif | | | | | | | |
| Bank garansi yang diterbitkan | 25.500 | 18.702.787 | 21.450.815 | 123.509 | 640.740 | 41.170.734 | 82.114.085 |
| Fasilitas kredit yang diberikan yang belum digunakan (*committed*) | 11.524.977 | 4.414.458 | 6.722.183 | 1.321.292 | - | 12.945.369 | 36.928.279 |
| *Letter of credit* yang tidak dapat dibatalkan yang masih berjalan | 58.320 | 2.489 | 3.193.793 | 203.825 | 5.176.380 | 11.111.121 | 19.745.928 |
| *Standby letter of credit* | - | - | 1.064.217 | - | 1.979.523 | 10.087.949 | 13.131.689 |
| | **11.608.797** | **23.119.734** | **32.431.008** | **1.648.626** | **7.796.643** | **75.315.173** | **151.919.981** |

*) Lain-lain termasuk perdagangan, restoran dan hotel, tambang, pengangkutan, pergudangan dan komunikasi, konstruksi, listrik, gas dan air dan jasa sosial.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

c) Kualitas kredit dari aset keuangan

Pada tanggal 31 Desember 2019 dan 2018, eksposur risiko kredit atas aset keuangan terbagi atas:

| | 31 Desember 2019 | | | | | |
|---|---|---|---|---|---|---|
| | Belum jatuh tempo atau tidak mengalami penurunan nilai | Telah jatuh tempo tetapi tidak mengalami penurunan nilai | Mengalami penurunan nilai | Total | Cadangan kerugian penurunan nilai | Neto |
| Giro pada Bank Indonesia | 46.490.930 | - | - | 46.490.930 | - | 46.490.930 |
| Giro pada bank lain | 12.560.200 | - | 3.290 | 12.563.490 | (5.193) | 12.558.297 |
| Penempatan pada Bank Indonesia dan bank lain | 37.568.760 | - | 47.675 | 37.616.435 | (47.675) | 37.568.760 |
| Efek-efek **) | | | | | | |
| Pemerintah | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | 4.319.700 | - | - | 4.319.700 | - | 4.319.700 |
| Tersedia untuk dijual | 1.615.886 | - | - | 1.615.886 | - | 1.615.886 |
| Dimiliki hingga jatuh tempo | 16.726 | - | - | 16.726 | - | 16.726 |
| Diukur pada biaya perolehan | 405.881 | - | - | 405.881 | - | 405.881 |
| Non-pemerintah | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | 3.189.247 | - | | 3.189.247 | - | 3.189.247 |
| Tersedia untuk dijual | 18.285.290 | - | - | 18.285.290 | - | 18.285.290 |
| Dimiliki hingga jatuh tempo | 7.949.850 | - | 69.318 | 8.019.168 | (36.485) | 7.982.683 |
| Diukur pada biaya perolehan | 13.469.928 | - | - | 13.469.928 | (33.053) | 13.436.875 |
| Obligasi pemerintah ***) | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | 5.040.996 | - | - | 5.040.996 | - | 5.040.996 |
| Tersedia untuk dijual | 96.664.454 | - | - | 96.664.454 | - | 96.664.454 |
| Dimiliki hingga jatuh tempo | 18.003.259 | - | - | 18.003.259 | - | 18.003.259 |
| Diukur pada biaya perolehan | 8.079.331 | - | - | 8.079.331 | - | 8.079.331 |
| Tagihan lainnya - transaksi perdagangan | 22.418.217 | 6.502.375 | 1.495.110 | 30.415.702 | (1.311.591) | 29.104.111 |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 1.955.363 | - | - | 1.955.363 | - | 1.955.363 |
| Tagihan derivatif | 1.617.476 | - | - | 1.617.476 | - | 1.617.476 |
| Kredit yang diberikan *) | | | | | | |
| Korporasi | 334.409.001 | 21.838 | 30.939.106 | 365.369.945 | (5.023.956) | 360.345.989 |
| Komersial | 110.759.311 | 871.124 | 37.391.502 | 149.021.937 | (16.609.011) | 132.412.926 |
| *Retail* | 279.674.630 | 9.720.049 | 6.874.901 | 296.269.580 | (6.388.075) | 289.881.505 |
| Syariah | 71.119.651 | 635.401 | 3.418.723 | 75.173.775 | (1.967.351) | 73.206.424 |
| Piutang pembiayaan konsumen | 16.993.116 | 1.362.530 | 210.060 | 18.565.706 | (354.618) | 18.211.088 |
| Investasi bersih dalam sewa pembiayaan | 2.845.500 | 182.377 | 27.194 | 3.055.071 | (7.982) | 3.047.089 |
| Tagihan akseptasi | 9.720.487 | - | 559.352 | 10.279.839 | (221.804) | 10.058.035 |
| Aset lain-lain | | | | | | |
| Pendapatan yang masih akan diterima | 5.393.123 | - | - | 5.393.123 | - | 5.393.123 |
| Piutang transaksi nasabah | 1.304.877 | - | 10.611 | 1.315.488 | (10.609) | 1.304.879 |
| Tagihan terkait dengan transaksi ATM dan kartu kredit | 595.697 | - | - | 595.697 | - | 595.697 |
| Tagihan kepada pemegang polis | 147.564 | - | - | 147.564 | - | 147.564 |
| Penjualan efek-efek yang masih harus diterima | 75.789 | - | - | 75.789 | - | 75.789 |
| Tagihan atas obligasi pemerintah yang diagunkan | 3.554.645 | - | - | 3.554.645 | - | 3.554.645 |
| | **1.136.244.885** | **19.295.694** | **81.046.842** | **1.236.587.421** | **(32.017.403)** | **1.204.570.018** |

*) Segmen untuk manajemen risiko dikelompokkan menjadi Korporasi, Komersial, *Retail,* dan Syariah.
**) Tidak termasuk efek-efek yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.
***) Tidak termasuk obligasi pemerintah yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

c) Kualitas kredit dari aset keuangan (lanjutan)

| | 31 Desember 2018 | | | | | |
|---|---|---|---|---|---|---|
| | Belum jatuh tempo atau tidak mengalami penurunan nilai | Telah jatuh tempo tetapi tidak mengalami penurunan nilai | Mengalami penurunan nilai | Total | Cadangan kerugian penurunan nilai | Neto |
| Giro pada Bank Indonesia | 59.852.761 | - | - | 59.852.761 | - | 59.852.761 |
| Giro pada bank lain | 14.832.487 | - | 3.474 | 14.835.961 | (5.189) | 14.830.772 |
| Penempatan pada Bank Indonesia dan bank lain | 22.515.696 | - | 50.338 | 22.566.034 | (50.338) | 22.515.696 |
| Efek-efek **) | | | | | | |
| Pemerintah | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | 216.760 | - | - | 216.760 | - | 216.760 |
| Tersedia untuk dijual | 3.583.165 | - | - | 3.583.165 | - | 3.583.165 |
| Non-pemerintah | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | 3.547.087 | - | 4.958 | 3.552.045 | (4.958) | 3.547.087 |
| Tersedia untuk dijual | 26.237.240 | - | - | 26.237.240 | (1.205) | 26.236.035 |
| Dimiliki hingga jatuh tempo | 7.774.351 | - | 176.665 | 7.951.016 | (63.737) | 7.887.279 |
| Diukur pada biaya perolehan | 2.656.999 | - | - | 2.656.999 | (26.674) | 2.630.325 |
| Obligasi pemerintah ***) | | | | | | |
| Diukur pada nilai wajar melalui laba rugi | 3.372.637 | - | - | 3.372.637 | - | 3.372.637 |
| Tersedia untuk dijual | 78.265.244 | - | - | 78.265.244 | - | 78.265.244 |
| Dimiliki hingga jatuh tempo | 17.977.222 | - | - | 17.977.222 | - | 17.977.222 |
| Diukur pada biaya perolehan | 13.468.806 | - | - | 13.468.806 | - | 13.468.806 |
| Tagihan lainnya - transaksi perdagangan | 19.013.796 | 5.237.222 | 2.162.039 | 26.413.057 | (1.603.598) | 24.809.459 |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 2.097.629 | - | - | 2.097.629 | - | 2.097.629 |
| Tagihan derivatif | 1.798.557 | - | - | 1.798.557 | - | 1.798.557 |
| Kredit yang diberikan *) | | | | | | |
| Korporasi | 306.084.556 | 129.220 | 23.927.916 | 330.141.692 | (5.106.807) | 325.034.885 |
| Komersial | 100.155.689 | 1.398.272 | 38.619.949 | 140.173.910 | (17.832.905) | 122.341.005 |
| *Retail* | 245.233.861 | 9.503.653 | 7.359.637 | 262.097.151 | (6.612.503) | 255.484.648 |
| Syariah | 61.983.723 | 935.726 | 4.224.986 | 67.144.435 | (2.243.878) | 64.900.557 |
| Piutang pembiayaan konsumen | 15.469.441 | 1.511.455 | 217.260 | 17.198.156 | (371.291) | 16.826.865 |
| Investasi bersih dalam sewa pembiayaan | 3.136.371 | 167.720 | 24.298 | 3.328.389 | (9.286) | 3.319.103 |
| Tagihan akseptasi | 12.521.588 | - | 1.367.274 | 13.888.862 | (296.453) | 13.592.409 |
| Aset lain-lain | | | | | | |
| Pendapatan yang masih akan diterima | 5.251.323 | - | - | 5.251.323 | - | 5.251.323 |
| Piutang transaksi nasabah | 1.025.174 | - | - | 1.025.174 | (12.600) | 1.012.574 |
| Tagihan terkait dengan transaksi ATM dan kartu kredit | 573.938 | - | - | 573.938 | - | 573.938 |
| Tagihan kepada pemegang polis | 477.041 | - | - | 477.041 | - | 477.041 |
| Penjualan efek-efek yang masih harus diterima | 831.337 | - | - | 831.337 | - | 831.337 |
| Tagihan atas obligasi pemerintah yang diagunkan | 3.499.304 | - | - | 3.499.304 | - | 3.499.304 |
| | **1.033.453.783** | **18.883.268** | **78.138.794** | **1.130.475.845** | **(34.241.422)** | **1.096.234.423** |

*) Segmen untuk manajemen risiko dikelompokkan menjadi Korporasi, Komersial, *Retail,* dan Syariah.
**) Tidak termasuk efek-efek yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.
***) Tidak termasuk obligasi pemerintah yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

c) Kualitas kredit dari aset keuangan (lanjutan)

Pada tanggal 31 Desember 2019 dan 31 Desember 2018, eksposur risiko kredit atas rekening administratif terbagi atas:

| | 31 Desember 2019 | | | | | |
|---|---|---|---|---|---|---|
| | Belum jatuh tempo atau tidak mengalami penurunan nilai | Telah jatuh tempo tetapi tidak mengalami penurunan nilai | Mengalami penurunan nilai | Total | Cadangan kerugian penurunan nilai | Neto |
| Rekening administratif | | | | | | |
| Bank garansi yang diterbitkan | 95.547.794 | - | 915.602 | 96.463.396 | (119.822) | 96.343.574 |
| Fasilitas kredit yang diberikan yang belum digunakan (committed) | 38.732.357 | 4.389 | 424.056 | 39.160.802 | (27.970) | 39.132.832 |
| *Letter of credit* yang tidak dapat dibatalkan yang masih berjalan | 16.813.849 | - | 751.504 | 17.565.353 | (12.962) | 17.552.391 |
| Standby letter of credit | 12.906.578 | - | 891.510 | 13.798.088 | (225.285) | 13.572.803 |
| | **164.000.578** | **4.389** | **2.982.672** | **166.987.639** | **(386.039 )** | **166.601.600** |

| | 31 Desember 2018 | | | | | |
|---|---|---|---|---|---|---|
| | Belum jatuh tempo atau tidak mengalami penurunan nilai | Telah jatuh tempo tetapi tidak mengalami penurunan nilai | Mengalami penurunan nilai | Total | Cadangan kerugian penurunan nilai | Neto |
| Rekening administratif | | | | | | |
| Bank garansi yang diterbitkan | 81.358.345 | - | 755.740 | 82.114.085 | (90.474) | 82.023.611 |
| Fasilitas kredit yang diberikan yang belum digunakan (*committed*) | 36.780.386 | 12.002 | 135.891 | 36.928.279 | (17.249) | 36.911.030 |
| Letter of credit yang tidak dapat dibatalkan yang masih berjalan | 18.811.111 | - | 934.817 | 19.745.928 | (11.159) | 19.734.769 |
| *Standby letter of credit* | 13.063.421 | - | 68.268 | 13.131.689 | (6.847) | 13.124.842 |
| | **150.013.263** | **12.002** | **1.894.716** | **151.919.981** | **(125.729)** | **151.794.252** |

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

c) Kualitas kredit dari aset keuangan (lanjutan)

Pada tanggal 31 Desember 2019 dan 2018, rincian kualitas kredit dari aset keuangan yang belum jatuh tempo atau tidak mengalami penurunan nilai berdasarkan *rating* internal sebagai berikut:

| | 31 Desember 2019 | | |
|---|---|---|---|
| | **Tidak dalam Pengawasan[1)]** | **Dalam pengawasan[2)]** | **Total** |
| Aset | | | |
| Giro pada Bank Indonesia | 46.490.930 | - | 46.490.930 |
| Giro pada bank lain | 12.560.200 | - | 12.560.200 |
| Penempatan pada Bank Indonesia dan bank lain | 37.568.760 | - | 37.568.760 |
| Efek-efek [**)] | | | |
| Pemerintah | | | |
| Diukur pada nilai wajar melalui laba rugi | 4.319.700 | - | 4.319.700 |
| Tersedia untuk dijual | 1.615.886 | - | 1.615.886 |
| Diukur pada biaya perolehan | 405.881 | - | 405.881 |
| Dimiliki hingga jatuh tempo | 16.726 | - | 16.726 |
| Non-pemerintah | | | |
| Diukur pada nilai wajar melalui laba rugi | 3.189.247 | - | 3.189.247 |
| Tersedia untuk dijual | 18.285.290 | - | 18.285.290 |
| Dimiliki hingga jatuh tempo | 7.693.805 | 256.045 | 7.949.850 |
| Diukur pada biaya perolehan | 13.469.928 | - | 13.469.928 |
| Obligasi pemerintah [***)] | | | |
| Diukur pada nilai wajar melalui laba rugi | 5.040.996 | - | 5.040.996 |
| Tersedia untuk dijual | 96.664.454 | - | 96.664.454 |
| Dimiliki hingga jatuh tempo | 18.003.259 | - | 18.003.259 |
| Diukur pada biaya perolehan | 8.079.331 | - | 8.079.331 |
| Tagihan lainnya - transaksi perdagangan | 18.236.810 | 4.181.407 | 22.418.217 |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 1.955.363 | - | 1.955.363 |
| Tagihan derivatif | 1.617.476 | - | 1.617.476 |
| Kredit yang diberikan [*)] | | | |
| Korporasi | 248.865.875 | 85.543.126 | 334.409.001 |
| Komersial | 97.676.865 | 13.082.446 | 110.759.311 |
| *Retail* | 277.420.366 | 2.254.264 | 279.674.630 |
| Syariah | 71.119.651 | - | 71.119.651 |
| Piutang pembiayaan konsumen | 16.993.116 | - | 16.993.116 |
| Investasi bersih dalam sewa pembiayaan | 2.845.500 | - | 2.845.500 |
| Tagihan akseptasi | 9.310.881 | 409.606 | 9.720.487 |
| Aset lain-lain | | | |
| Pendapatan yang masih akan diterima | 5.393.123 | - | 5.393.123 |
| Piutang transaksi nasabah | 1.304.877 | - | 1.304.877 |
| Tagihan terkait dengan transaksi ATM dan kartu kredit | 595.697 | - | 595.697 |
| Tagihan kepada pemegang polis | 147.564 | - | 147.564 |
| Penjualan efek-efek yang masih harus diterima | 75.789 | - | 75.789 |
| Tagihan atas obligasi pemerintah yang diagunkan | 3.554.645 | - | 3.554.645 |
| | **1.030.517.991** | **105.726.894** | **1.136.244.885** |

*) Segmen untuk manajemen risiko dikelompokkan menjadi Korporasi, Komersial, *Retail,* dan Syariah.
**) Tidak termasuk efek-efek yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.
***) Tidak termasuk obligasi pemerintah yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

c) Kualitas kredit dari aset keuangan (lanjutan)

| | 31 Desember 2018 | | |
|---|---|---|---|
| | **Tidak dalam Pengawasan[1)]** | **Dalam pengawasan[2)]** | **Total** |
| Aset | | | |
| Giro pada Bank Indonesia | 59.852.761 | - | 59.852.761 |
| Giro pada bank lain | 14.832.487 | - | 14.832.487 |
| Penempatan pada Bank Indonesia dan bank lain | 22.515.696 | - | 22.515.696 |
| Efek-efek [**)] | | | |
| Pemerintah | | | |
| Diukur pada nilai wajar melalui laba rugi | 216.760 | - | 216.760 |
| Tersedia untuk dijual | 3.583.165 | - | 3.583.165 |
| Non-pemerintah | | | |
| Diukur pada nilai wajar melalui laba rugi | 3.542.129 | 4.958 | 3.547.087 |
| Tersedia untuk dijual | 26.237.240 | - | 26.237.240 |
| Dimiliki hingga jatuh tempo | 7.587.328 | 187.023 | 7.774.351 |
| Diukur pada biaya perolehan | 2.656.999 | - | 2.656.999 |
| Obligasi pemerintah [***)] | | | |
| Diukur pada nilai wajar melalui laba rugi | 3.372.637 | - | 3.372.637 |
| Tersedia untuk dijual | 78.265.245 | - | 78.265.245 |
| Dimiliki hingga jatuh tempo | 17.977.222 | - | 17.977.222 |
| Diukur pada biaya perolehan | 13.468.806 | - | 13.468.806 |
| Tagihan lainnya - transaksi perdagangan | 16.613.237 | 2.400.559 | 19.013.796 |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 2.097.629 | - | 2.097.629 |
| Tagihan derivatif | 1.798.557 | - | 1.798.557 |
| Kredit yang diberikan [*)] | | | |
| Korporasi | 247.760.241 | 58.324.315 | 306.084.556 |
| Komersial | 57.815.167 | 42.340.522 | 100.155.689 |
| *Retail* | 244.400.684 | 833.177 | 245.233.861 |
| Syariah | 61.983.723 | - | 61.983.723 |
| Piutang pembiayaan konsumen | 15.469.441 | - | 15.469.441 |
| Investasi bersih dalam sewa pembiayaan | 3.136.371 | - | 3.136.371 |
| Tagihan akseptasi | 10.919.922 | 1.601.666 | 12.521.588 |
| Aset lain-lain | | | |
| Pendapatan yang masih akan diterima | 5.251.323 | - | 5.251.323 |
| Piutang transaksi nasabah | 1.025.174 | - | 1.025.174 |
| Tagihan terkait dengan transaksi ATM dan kartu kredit | 573.938 | - | 573.938 |
| Tagihan kepada pemegang polis | 477.041 | - | 477.041 |
| Penjualan efek-efek yang masih harus diterima | 831.337 | - | 831.337 |
| Tagihan atas obligasi pemerintah yang diagunkan | 3.499.304 | - | 3.499.304 |
| | **927.761.564** | **105.692.220** | **1.033.453.784** |

*) Segmen untuk manajemen risiko dikelompokkan menjadi Korporasi, Komersial, *Retail,* dan Syariah.
**) Tidak termasuk efek-efek yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.
***) Tidak termasuk obligasi pemerintah yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

c) Kualitas kredit dari aset keuangan (lanjutan)

Pada tanggal 31 Desember 2019 dan 2018, rincian kualitas kredit dari rekening administratif yang belum jatuh tempo atau tidak mengalami penurunan nilai berdasarkan *rating* internal sebagai berikut:

| | 31 Desember 2019 | | |
|---|---|---|---|
| | **Tidak dalam Pengawasan[1)]** | **Dalam pengawasan[2)]** | **Total** |
| Rekening administratif | | | |
| Bank garansi yang diterbitkan | 77.740.283 | 17.807.511 | 95.547.794 |
| Fasilitas kredit yang diberikan yang belum digunakan (*committed*) | 35.361.189 | 3.371.168 | 38.732.357 |
| *Letter of credit* yang tidak dapat dibatalkan yang masih berjalan | 13.628.050 | 3.185.799 | 16.813.849 |
| *Standby letter of credit* | 10.396.314 | 2.510.264 | 12.906.578 |
| | **137.125.836** | **26.874.742** | **164.000.578** |

| | 31 Desember 2018 | | |
|---|---|---|---|
| | **Tidak dalam Pengawasan[1)]** | **Dalam pengawasan[2)]** | **Total** |
| Rekening administratif | | | |
| Bank garansi yang diterbitkan | 72.689.053 | 8.669.292 | 81.358.345 |
| Fasilitas kredit yang diberikan yang belum digunakan (*committed*) | 34.011.530 | 2.768.856 | 36.780.386 |
| *Letter of credit* yang tidak dapat dibatalkan yang masih berjalan | 15.305.430 | 3.505.681 | 18.811.111 |
| *Standby letter of credit* | 12.242.298 | 821.123 | 13.063.421 |
| | **134.248.311** | **15.764.952** | **150.013.263** |

Penjelasan pembagian kualitas kredit yang diberikan yang belum jatuh tempo atau tidak mengalami penurunan nilai adalah:

1) Tidak dalam pengawasan (*monitoring*), tidak terdapat keraguan atas pengembalian aset keuangan.

2) Dalam pengawasan (*monitoring*).

**Bank Mandiri:**
Terdapat pertimbangan tertentu terkait dengan kemampuan nasabah dalam melakukan pembayaran pada saat jatuh tempo. Namun, sampai dengan tanggal 31 Desember 2019 dan 2018, belum terdapat keterlambatan dalam pembayaran cicilan pokok dan bunga pada saat jatuh temponya. Termasuk dalam jumlah tersebut adalah *credit exposure* atas efek-efek (wesel ekspor), tagihan lainnya - transaksi perdagangan dan tagihan akseptasi dengan kolektibilitas Bank Indonesia dua (dalam perhatian khusus) tanpa memiliki tunggakan per 31 Desember 2019 dan 2018.

**Entitas Anak:**
Merupakan aset keuangan yang pernah mengalami tunggakan sebelumnya, akan tetapi tidak terdapat tunggakan per tanggal 31 Desember 2019 dan 2018.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

c) Kualitas kredit dari aset keuangan (lanjutan)

Analisa umur aset keuangan yang telah jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2019 dan 2018 adalah sebagai berikut:

| | 31 Desember 2019 | | | |
|---|---|---|---|---|
| | **1 - 30 hari** | **31 - 60 hari** | **61 - 90 hari** | **Total** |
| **Aset** | | | | |
| Tagihan lainnya - transaksi perdagangan | 6.502.375 | - | - | 6.502.375 |
| Kredit yang diberikan | | | | |
| Korporasi | 21.838 | - | - | 21.838 |
| Komersial | 511.024 | 69.720 | 290.380 | 871.124 |
| *Retail* | 6.663.463 | 1.739.707 | 1.316.879 | 9.720.049 |
| Syariah | 248.880 | 170.162 | 216.359 | 635.401 |
| Piutang pembiayaan konsumen | 963.669 | 228.614 | 170.247 | 1.362.530 |
| Investasi bersih dalam sewa pembiayaan | 74.146 | 43.160 | 65.071 | 182.377 |
| | **14.985.395** | **2.251.363** | **2.058.936** | **19.295.694** |

| | 31 Desember 2018 | | | |
|---|---|---|---|---|
| | **1 - 30 hari** | **31 - 60 hari** | **61 - 90 hari** | **Total** |
| **Aset** | | | | |
| Tagihan lainnya - transaksi perdagangan | 5.237.222 | - | - | 5.237.222 |
| Kredit yang diberikan | | | | |
| Korporasi | 129.220 | - | - | 129.220 |
| Komersial | 1.290.131 | 108.141 | - | 1.398.272 |
| *Retail* | 6.552.704 | 1.640.165 | 1.310.784 | 9.503.653 |
| Syariah | 305.966 | 223.199 | 406.561 | 935.726 |
| Piutang pembiayaan konsumen | 1.130.254 | 231.125 | 150.076 | 1.511.455 |
| Investasi bersih dalam sewa pembiayaan | 71.190 | 28.355 | 68.175 | 167.720 |
| | **14.716.687** | **2.230.985** | **1.935.596** | **18.883.268** |

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(ii) Kredit

Pada tanggal 31 Desember 2019 dan 2018, rincian kredit yang diberikan yang mengalami penurunan nilai beserta cadangan kerugian penurunan nilainya berdasarkan kelas aset sebagai berikut:

| | 31 Desember 2019*) | | | | |
|---|---|---|---|---|---|
| | **Korporasi** | **Komersial** | ***Retail*** | **Syariah** | **Total** |
| **Mengalami penurunan nilai (dievaluasi secara individual)** | | | | | |
| Nilai bruto | 29.668.029 | 32.418.201 | 1.144.055 | 814.820 | 64.045.105 |
| Cadangan kerugian penurunan Nilai | (4.663.478) | (14.663.017) | (451.096) | (604.973) | (20.382.564) |
| Nilai tercatat | 25.004.551 | 17.755.184 | 692.959 | 209.847 | 43.662.541 |
| **Mengalami penurunan nilai (dievaluasi secara kolektif)** | | | | | |
| Nilai bruto | 1.271.077**) | 4.973.301**) | 5.730.846 | 2.603.903 | 14.579.127 |
| Cadangan kerugian penurunan nilai | (2.300) | (622.990) | (1.769.668) | (610.343) | (3.005.301) |
| Nilai tercatat | 1.268.777 | 4.350.311 | 3.961.178 | 1.993.560 | 11.573.826 |
| Total nilai bruto | 30.939.106 | 37.391.502 | 6.874.901 | 3.418.723 | 78.624.232 |
| Total cadangan kerugian penurunan nilai | (4.665.778) | (15.286.007) | (2.220.764) | (1.215.316) | (23.387.865) |
| **Total nilai tercatat** | **26.273.328** | **22.105.495** | **4.654.137** | **2.203.407** | **55.236.367** |

*) Segmen untuk manajemen risiko dikelompokkan menjadi Korporasi, Komersial, *Retail,* dan Syariah.
**) Merupakan debitur restrukturisasi dan kredit bermasalah yang telah dievaluasi secara individual akan tetapi tidak dibutuhkan CKPN sehingga kemudian dievaluasi secara kolektif.

| | 31 Desember 2018*) | | | | |
|---|---|---|---|---|---|
| | **Korporasi** | **Komersial** | ***Retail*** | **Syariah** | **Total** |
| **Mengalami penurunan nilai (dievaluasi secara individual)** | | | | | |
| Nilai bruto | 22.272.850 | 32.789.762 | 1.155.771 | 1.808.889 | 58.027.272 |
| Cadangan kerugian penurunan nilai | (4.740.890) | (16.136.681) | (743.484) | (1.024.125) | (22.645.180) |
| Nilai tercatat | 17.531.960 | 16.653.081 | 412.287 | 784.764 | 35.382.092 |
| **Mengalami penurunan nilai (dievaluasi secara kolektif)** | | | | | |
| Nilai bruto | 1.655.066**) | 5.830.187**) | 6.203.866 | 2.416.097 | 16.105.216 |
| Cadangan kerugian penurunan nilai | (4.634) | (443.222) | (1.911.912) | (419.202) | (2.778.970) |
| Nilai tercatat | 1.650.432 | 5.386.965 | 4.291.954 | 1.996.895 | 13.326.246 |
| Total nilai bruto | 23.927.916 | 38.619.949 | 7.359.637 | 4.224.986 | 74.132.488 |
| Total cadangan kerugian penurunan nilai | (4.745.524) | (16.579.903) | (2.655.396) | (1.443.327) | (25.424.150) |
| **Total nilai tercatat** | **19.182.392** | **22.040.046** | **4.704.241** | **2.781.659** | **48.708.338** |

*) Segmen untuk manajemen risiko dikelompokkan menjadi Korporasi, Komersial, *Retail*, dan Syariah.
**) Merupakan debitur restrukturisasi dan kredit bermasalah yang telah dievaluasi secara individual akan tetapi tidak dibutuhkan CKPN sehingga kemudian dievaluasi secara kolektif.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(iii) Giro pada bank lain

| | 31 Desember 2019 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai*)** | **Mengalami penurunan nilai** | **Total** |
| Rupiah | 490.918 | - | 490.918 |
| Mata uang asing | 12.069.282 | 3.290 | 12.072.572 |
| Total | 12.560.200 | 3.290 | 12.563.490 |
| Dikurangi: cadangan kerugian penurunan nilai | (1.903) | (3.290) | (5.193) |
| **Neto** | **12.558.297** | **-** | **12.558.297** |

| | 31 Desember 2018 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai*)** | **Mengalami penurunan nilai** | **Total** |
| Rupiah | 266.096 | - | 266.096 |
| Mata uang asing | 14.566.391 | 3.474 | 14.569.865 |
| Total | 14.832.487 | 3.474 | 14.835.961 |
| Dikurangi: cadangan kerugian penurunan nilai | (1.715) | (3.474) | (5.189) |
| **Neto** | **14.830.772** | **-** | **14.830.772** |

*) Termasuk aset keuangan Entitas Anak yang bergerak dalam bidang perbankan syariah yang dievaluasi berdasarkan Peraturan Bank Indonesia.

(iv) Penempatan pada Bank Indonesia dan bank lain

| | 31 Desember 2019 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai*)** | **Mengalami penurunan nilai** | **Total** |
| Rupiah | | | |
| Bank Indonesia | 12.380.226 | - | 12.380.226 |
| *Call money* | 4.020.000 | - | 4.020.000 |
| Deposito berjangka | 1.150.400 | - | 1.150.400 |
| | 17.550.626 | - | 17.550.626 |
| Mata uang asing | | | |
| Bank Indonesia | 8.468.325 | - | 8.468.325 |
| *Call money* | 8.090.026 | 46.601 | 8.136.627 |
| Penempatan "*Fixed Term*" | 2.792.032 | 1.074 | 2.793.106 |
| Deposito berjangka | 667.751 | - | 667.751 |
| | 20.018.134 | 47.675 | 20.065.809 |
| Total | 37.568.760 | 47.675 | 37.616.435 |
| Dikurangi: cadangan kerugian penurunan nilai | - | (47.675) | (47.675) |
| **Neto** | **37.568.760** | **-** | **37.568.760** |

*) Termasuk aset keuangan Entitas Anak yang bergerak dalam bidang perbankan syariah yang dievaluasi berdasarkan Peraturan Bank Indonesia.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(iv) Penempatan pada Bank Indonesia dan bank lain (lanjutan)

| | 31 Desember 2018 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai*)** | **Mengalami penurunan nilai** | **Total** |
| Rupiah | | | |
| Bank Indonesia | 6.980.573 | - | 6.980.573 |
| *Call money* | 4.540.000 | - | 4.540.000 |
| Deposito berjangka | 1.360.340 | - | 1.360.340 |
| | 12.880.913 | - | 12.880.913 |
| Mata uang asing | | | |
| Bank Indonesia | 3.882.600 | - | 3.882.600 |
| *Call money* | 2.558.202 | 49.204 | 2.607.406 |
| Penempatan "*Fixed Term*" | 2.528.762 | 1.134 | 2.529.896 |
| Deposito berjangka | 665.219 | - | 665.219 |
| | 9.634.783 | 50.338 | 9.685.121 |
| Total | 22.515.696 | 50.338 | 22.566.034 |
| Dikurangi: cadangan kerugian penurunan nilai | - | (50.338) | (50.338) |
| **Neto** | **22.515.696** | **-** | **22.515.696** |

*) Termasuk aset keuangan Entitas Anak yang bergerak dalam bidang perbankan syariah yang dievaluasi berdasarkan Peraturan Bank Indonesia.

(v) Efek-efek

| | 31 Desember 2019 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai*)** | **Mengalami penurunan nilai**) | **Total** |
| Pemerintah | | | |
| Rupiah | | | |
| Obligasi | 2.768.698 | - | 2.768.698 |
| Wesel ekspor | 123.093 | - | 123.093 |
| | 2.891.791 | - | 2.891.791 |
| Mata uang asing | | | |
| *Treasury bills* | 3.466.402 | - | 3.466.402 |
| | 6.358.193 | - | 6.358.193 |
| Non-pemerintah | | | |
| Rupiah | | | |
| Investasi pada unit reksadana | 4.174.652 | - | 4.174.652 |
| Sertifikat Bank Indonesia dan Syariah | 1.223.132 | - | 1.223.132 |
| Sukuk Bank Indonesia | 9.431.729 | - | 9.431.729 |
| Obligasi | 11.342.344 | - | 11.342.344 |
| *Medium term notes* | 250.000 | - | 250.000 |
| Obligasi syariah perusahaan | 3.163.600 | - | 3.163.600 |
| *Negotiable certificate of deposit* | 229.060 | | 229.060 |
| Saham | 353.114 | - | 353.114 |
| Wesel ekspor | 717.386 | 29.345 | 746.731 |
| Total | 30.885.017 | 29.345 | 30.914.362 |

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(v) Efek-efek (lanjutan)

| | 31 Desember 2019 (lanjutan) | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai*)** | **Mengalami penurunan nilai**)** | **Total** |
| Non-pemerintah (lanjutan) | | | |
| Mata uang asing | | | |
| Sertifikat Bank Indonesia | 2.149.755 | - | 2.149.755 |
| Investasi pada unit reksadana | 3.193.387 | - | 3.193.387 |
| Obligasi | 5.681.425 | - | 5.681.425 |
| Wesel ekspor | 984.731 | 39.973 | 1.024.704 |
| | 12.009.298 | 39.973 | 12.049.271 |
| Total | 42.894.315 | 69.318 | 42.963.633 |
| | 49.252.508 | 69.318 | 49.321.826 |
| Dikurangi: cadangan kerugian penurunan nilai | (51.100) | (18.438) | (69.538) |
| **Neto** | **49.201.408** | **50.880** | **49.252.288** |

*) Termasuk aset keuangan Entitas Anak yang bergerak dalam bidang perbankan syariah yang dievaluasi berdasarkan Peraturan Bank Indonesia.
**) Tidak termasuk efek-efek yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.

| | 31 Desember 2018 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai*)** | **Mengalami penurunan nilai**)** | **Total** |
| Pemerintah | | | |
| Rupiah | | | |
| Obligasi | 1.458.453 | - | 1.458.453 |
| Mata uang asing | | | |
| *Treasury bills* | 2.341.472 | - | 2.341.472 |
| | 3.799.925 | - | 3.799.925 |
| Non-pemerintah | | | |
| Rupiah | | | |
| Investasi pada unit reksadana | 10.602.330 | - | 10.602.330 |
| Obligasi | 9.689.983 | 4.958 | 9.694.941 |
| Obligasi syariah perusahaan | 2.528.000 | - | 2.528.000 |
| Wesel ekspor | 1.299.709 | 147.474 | 1.447.183 |
| Sertifikat Bank Indonesia dan Syariah | 908.910 | - | 908.910 |
| *Negotiable certificate of deposit* | 522.005 | - | 522.005 |
| Saham | 207.401 | - | 207.401 |
| *Medium term notes* | 44.996 | - | 44.996 |
| Total | 25.803.334 | 152.432 | 25.955.766 |
| Mata uang asing | | | |
| Sertifikat Bank Indonesia | 5.721.233 | - | 5.721.233 |
| Investasi pada unit reksadana | 3.342.405 | - | 3.342.405 |
| Obligasi | 3.218.815 | - | 3.218.815 |
| Wesel ekspor | 1.532.198 | 29.191 | 1.561.389 |
| *Treasury bills* | 597.692 | - | 597.692 |
| Total | 14.412.343 | 29.191 | 14.441.534 |
| Total | 40.215.677 | 181.623 | 40.397.300 |
| | 44.015.602 | 181.623 | 44.197.225 |
| Dikurangi: cadangan kerugian penurunan nilai | (91.616) | (4.958) | (96.574) |
| **Neto** | **43.923.986** | **176.665** | **44.100.651** |

*) Termasuk aset keuangan Entitas Anak yang bergerak dalam bidang perbankan syariah yang dievaluasi berdasarkan Peraturan Bank Indonesia.
**) Tidak termasuk efek-efek yang merupakan investasi dari pemegang polis *unit-link* Entitas Anak yang tidak memiliki risiko kredit.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(vi) Tagihan lainnya transaksi perdagangan

| | 31 Desember 2019 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai*)** | **Mengalami penurunan nilai** | **Total** |
| Rupiah | | | |
| *Usance L/C payable at sight* | 901.013 | 144.339 | 1.045.352 |
| Lain-lain | 20.381.696 | 277.886 | 20.659.582 |
| Total | 21.282.709 | 422.225 | 21.704.934 |
| Mata uang asing | | | |
| *Usance L/C payable at sight* | 1.426.827 | 101.482 | 1.528.309 |
| Lain-lain | 6.211.056 | 971.403 | 7.182.459 |
| Total | 7.637.883 | 1.072.885 | 8.710.768 |
| | 28.920.592 | 1.495.110 | 30.415.702 |
| Dikurangi: cadangan kerugian penurunan nilai | (85.249) | (1.226.342) | (1.311.591) |
| **Neto** | **28.835.343** | **268.768** | **29.104.111** |

| | 31 Desember 2018 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai*)** | **Mengalami penurunan nilai** | **Total** |
| Rupiah | | | |
| *Usance L/C payable at sight* | 1.108.810 | 462.415 | 1.571.225 |
| Lain-lain | 14.935.753 | 366.819 | 15.302.572 |
| Total | 16.044.563 | 829.234 | 16.873.797 |
| Mata uang asing | | | |
| *Usance L/C payable at sight* | 2.825.668 | 321.618 | 3.147.286 |
| Lain-lain | 5.380.787 | 1.011.187 | 6.391.974 |
| Total | 8.206.455 | 1.332.805 | 9.539.260 |
| | 24.251.018 | 2.162.039 | 26.413.057 |
| Dikurangi: cadangan kerugian penurunan nilai | (83.914) | (1.519.684) | (1.603.598) |
| **Neto** | **24.167.104** | **642.355** | **24.809.459** |

*) Termasuk aset keuangan Entitas Anak yang bergerak dalam bidang perbankan syariah yang dievaluasi berdasarkan Peraturan Bank Indonesia.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(vii) Tagihan akseptasi

| | 31 Desember 2019 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai** | **Mengalami penurunan nilai** | **Total** |
| Rupiah | 4.948.214 | 320.969 | 5.269.183 |
| Mata uang asing | 4.772.273 | 238.383 | 5.010.656 |
| | **9.720.487** | **559.352** | **10.279.839** |
| Dikurangi: cadangan kerugian penurunan nilai | (58.919) | (162.885) | (221.804) |
| **Neto** | **9.661.568** | **396.467** | **10.058.035** |

| | 31 Desember 2018 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai** | **Mengalami penurunan nilai** | **Total** |
| Rupiah | 7.447.222 | 1.250.785 | 8.698.007 |
| Mata uang asing | 5.074.366 | 116.489 | 5.190.855 |
| | 12.521.588 | 1.367.274 | 13.888.862 |
| Dikurangi: cadangan kerugian penurunan nilai | (52.506) | (243.947) | (296.453) |
| **Neto** | **12.469.082** | **1.123.327** | **13.592.409** |

(viii) Piutang pembiayaan konsumen

| | 31 Desember 2019 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai** | **Mengalami penurunan nilai** | **Total** |
| Rupiah | 18.355.646 | 210.060 | 18.565.706 |
| Dikurangi: cadangan kerugian penurunan nilai | (290.767) | (63.851) | (354.618) |
| **Neto** | **18.064.879** | **146.209** | **18.211.088** |

| | 31 Desember 2018 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai** | **Mengalami penurunan nilai** | **Total** |
| Rupiah | 16.980.896 | 217.260 | 17.198.156 |
| Dikurangi: cadangan kerugian penurunan nilai | (305.615) | (65.676) | (371.291) |
| **Neto** | **16.675.281** | **151.584** | **16.826.865** |

(ix) Tagihan atas efek-efek yang dibeli dengan janji dijual kembali

| | 31 Desember 2019 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai** | **Mengalami penurunan nilai** | **Total** |
| Rupiah | | | |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | **1.955.363** | **-** | **1.955.363** |

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(ix) Tagihan atas efek-efek yang dibeli dengan janji dijual kembali (lanjutan)

| | 31 Desember 2018 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai** | **Mengalami penurunan nilai** | **Total** |
| Rupiah | | | |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | **2.097.629** | **-** | **2.097.629** |

(x) Investasi bersih dalam sewa pembiayaan

| | 31 Desember 2019 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai** | **Mengalami penurunan nilai** | **Total** |
| Rupiah | 3.027.877 | 27.194 | 3.055.071 |
| Dikurangi: cadangan kerugian penurunan nilai | (7.474) | (508) | (7.982) |
| **Neto** | **3.020.403** | **26.686** | **3.047.089** |

| | 31 Desember 2018 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai** | **Mengalami penurunan nilai** | **Total** |
| Rupiah | 3.304.091 | 24.298 | 3.328.389 |
| Dikurangi: cadangan kerugian penurunan nilai | (7.938) | (1.348) | (9.286) |
| **Neto** | **3.296.153** | **22.950** | **3.319.103** |

(xi) Estimasi kerugian atas komitmen dan kontinjensi

| | 31 Desember 2019 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai*)**) | **Mengalami penurunan nilai** | **Total** |
| Rupiah | | | |
| Bank garansi yang diterbitkan | 55.142.427 | 755.520 | 55.897.947 |
| Fasilitas kredit yang diberikan yang belum digunakan (*committed*) | 16.794.262 | 421.730 | 17.215.992 |
| *Letter of credit* yang tidak dapat dibatalkan | 3.988.133 | 564.547 | 4.552.680 |
| *Standby letter of credit* | 1.995.405 | 729.501 | 2.724.906 |
| Jumlah | 77.920.227 | 2.471.298 | 80.391.525 |
| Mata uang asing | | | |
| Bank garansi yang diterbitkan | 40.405.367 | 160.082 | 40.565.449 |
| Fasilitas kredit yang diberikan yang belum digunakan (*committed*) | 21.942.484 | 2.326 | 21.944.810 |
| Letter of credit yang tidak dapat dibatalkan | 12.825.716 | 186.957 | 13.012.673 |
| *Standby letter of credit* | 10.911.173 | 162.009 | 11.073.182 |
| Jumlah | 86.084.740 | 511.374 | 86.596.114 |
| | 164.004.967 | 2.982.672 | 166.987.639 |
| Dikurangi: cadangan kerugian penurunan nilai | (33.890) | (352.149) | (386.039) |
| Bersih | **163.971.077** | **2.630.523** | **166.601.600** |

*) Termasuk aset keuangan Entitas Anak yang bergerak dalam bidang perbankan syariah yang dievaluasi berdasarkan Peraturan Bank Indonesia (PBI).
**) Termasuk saldo sebesar Rp70.589 yang merupakan klasifikasi "dalam perhatian khusus" sesuai PBI dan CKPN dihitung secara kolektif sebesar Rp33.890.

## 62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(xi) Estimasi kerugian atas komitmen dan kontinjensi (lanjutan)

| | 31 Desember 2018 | | |
|---|---|---|---|
| | **Tidak mengalami penurunan nilai*)**) | **Mengalami penurunan nilai** | **Total** |
| Rupiah | | | |
| Bank garansi yang diterbitkan | 50.996.868 | 580.887 | 51.577.755 |
| Fasilitas kredit yang diberikan yang belum digunakan *(committed)* | 21.434.102 | 123.788 | 21.557.890 |
| *Letter of credit* yang tidak dapat dibatalkan | 7.919.714 | 342.584 | 8.262.298 |
| *Standby letter of credit* | 1.756.282 | 16.500 | 1.772.782 |
| Jumlah | 82.106.966 | 1.063.759 | 83.170.725 |
| Mata uang asing | | | |
| Bank garansi yang diterbitkan | 30.361.477 | 174.853 | 30.536.330 |
| Fasilitas kredit yang diberikan yang belum digunakan (*committed*) | 15.358.286 | 12.103 | 15.370.389 |
| *Letter of credit* yang tidak dapat dibatalkan | 10.891.397 | 592.233 | 11.483.630 |
| *Standby letter of credit* | 11.307.139 | 51.768 | 11.358.907 |
| Jumlah | 67.918.299 | 830.957 | 68.749.256 |
| | 150.025.265 | 1.894.716 | 151.919.981 |
| Dikurangi: cadangan kerugian penurunan nilai | (19.928) | (105.801) | (125.729) |
| **Bersih** | **150.005.337** | **1.788.915** | **151.794.252** |

*) Termasuk aset keuangan Entitas Anak yang bergerak dalam bidang perbankan syariah yang dievaluasi berdasarkan Peraturan Bank Indonesia (PBI).
**) Termasuk saldo sebesar Rp60.693 yang merupakan klasifikasi "dalam perhatian khusus" sesuai PBI dan CKPN dihitung secara kolektif sebesar Rp19.928.

B. Risiko pasar dan risiko likuiditas

(i) Manajemen risiko likuiditas

Risiko likuiditas adalah risiko akibat ketidakmampuan Bank untuk memenuhi kewajiban 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.

Untuk mengukur besarnya risiko likuiditas, Bank menggunakan beberapa indikator, antara lain adalah rasio Giro Wajib Minimum (GWM) pada Bank Indonesia dan Kas, Penyangga Likuiditas Makroprudensial (PLM), cadangan likuiditas, Rasio Intermediasi Makroprudensial (RIM)*, Liquidity Coverage Ratio (LCR)*, *Net Stable Funding Ratio (NSFR),* dan ketergantungan terhadap pendanaan nasabah besar.

GWM adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia atau surat berharga yang besarnya ditetapkan oleh Bank Indonesia sebesar persentase tertentu dari Dana Pihak Ketiga (DPK). PLM merupakan persentase kepemilikan surat berharga Rupiah yang dapat digunakan dalam operasi pasar terbuka, antara lain SBI, SDBI, dan SBN.

Pada tanggal 31 Desember 2019 (Bank Mandiri saja), posisi GWM rata - rata Rupiah adalah sebesar 6,21% dari total dana pihak ketiga Rupiah, sesuai dengan limit yang telah ditetapkan, sedangkan untuk Giro RIM adalah sebesar 0,00% dan PLM adalah sebesar 13,02% dari total dana pihak ketiga Rupiah. Sementara untuk posisi GWM rata-rata Valas adalah sebesar 8,10% dari total dana pihak ketiga valuta asing sesuai dengan limit yang ditetapkan.

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(i) Manajemen risiko likuiditas (lanjutan)

Cadangan likuiditas adalah alat likuid Bank di atas GWM dengan fungsi untuk pemenuhan kebutuhan likuiditas yang tidak terjadwal. Dalam mengelola cadangan likuiditas, Bank memiliki batasan dalam bentuk limit *safety level*, yaitu proyeksi cadangan likuiditas Bank untuk 1 bulan ke depan. Pada tanggal 31 Desember 2019, cadangan likuiditas berada di atas *safety level*.

RIM adalah rasio hasil perbandingan antara kredit yang diberikan dan surat berharga korporasi yang memenuhi persyaratan tertentu yang dimiliki bank terhadap dana pihak ketiga, surat-surat berharga yang memenuhi persyaratan tertentu yang diterbitkan oleh bank, dan pinjaman yang memenuhi persyaratan tertentu yang diterima oleh bank. Pada tanggal 31 Desember 2019, RIM Bank Mandiri saja sebesar 93,93%.

LCR merupakan rasio antara *High Quality Liquid Assets* (HQLA) dengan estimasi total arus kas keluar bersih (*net cash outflow*) selama 30 (tiga puluh) hari ke depan dalam skenario krisis. LCR bertujuan untuk meningkatkan ketahanan likuiditas jangka pendek bank dalam kondisi krisis. Pada tanggal 31 Desember 2019, LCR Bank Mandiri saja sebesar 184,13%.

NSFR merupakan rasio perbandingan antara pendanaan stabil yang tersedia (*available stable funding*) dengan pendanaan stabil yang diperlukan (*required stable funding*). Pada tanggal 31 Desember 2019, NSFR Bank Mandiri saja sebesar 116,56%.

Kondisi likuiditas Bank di masa mendatang diproyeksikan melalui metodologi *liquidity gap*, yang merupakan *maturity mismatch* antara komponen-komponen aset dan liabilitas (termasuk *off balance sheet*), yang disusun ke dalam periode waktu (*time bucket*) berdasarkan *contractual maturity* ataupun *behavioral maturity*. Pada tanggal 31 Desember 2019, proyeksi likuiditas Bank sampai dengan 12 bulan ke depan berada dalam posisi surplus. Meskipun proyeksi likuiditas 12 bulan kedepan surplus, Bank selalu mempersiapkan alternatif *funding* apabila kondisi likuiditas pasar menjadi ketat atau tidak sesuai dengan prediksi Bank.

Untuk mengetahui dampak perubahan faktor pasar maupun faktor internal pada kondisi ekstrim (krisis) terhadap kondisi likuiditas, Bank melakukan *stress-testing* risiko likuiditas secara berkala. Hasil *stress-testing* yang dilakukan telah dipaparkan kepada Manajemen. Hasil *stress-testing* menunjukkan bahwa Bank dapat bertahan pada kondisi krisis likuiditas.

Meskipun hasil *stress-testing* menunjukkan bahwa risiko likuiditas dapat dikelola dengan baik, Bank memiliki *Liquidity Contingency Plan* (LCP) yang meliputi strategi pendanaan dan strategi *pricing* dalam kondisi krisis, antara lain pinjaman pasar uang, *repo*, pinjaman bilateral, FX *swap* dan *wholesale funding*. Dalam LCP, penetapan kondisi likuiditas dan strategi-strategi pendanaan telah mempertimbangkan kondisi internal dan eksternal.

Dalam rangka mengantisipasi timbulnya risiko likuiditas akibat adanya perubahan faktor ekonomi global, Bank Mandiri memonitor indikator - indikator eksternal di antaranya: JIBOR 1 minggu, Suku bunga kebijakan Bank Indonesia (BI 7 - days RR), *Yield* SUN 10 tahun, *Outstanding* Likuiditas Perbankan Rupiah, Indeks Harga Saham Gabungan (IHSG), *Rate Interbank Call Money*, *Yield* UST 10 tahun, nilai tukar USD/IDR, *Credit Default Swap* (CDS) 5 tahun Indonesia, serta informasi pasar terkini.

Pelaporan jatuh tempo pada tanggal 31 Desember 2019 dan 2018, didasarkan pada jangka waktu yang tersisa sejak tanggal-tanggal tersebut. Secara historis, terdapat bagian dari simpanan dalam jumlah yang cukup besar yang diperpanjang pada saat jatuh tempo. Selain itu, jika terdapat keperluan likuiditas, obligasi pemerintah (portofolio diukur pada nilai wajar melalui laba rugi dan tersedia untuk dijual) dapat dicairkan dengan menggunakannya sebagai jaminan dalam pasar antar bank.

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(i) Manajemen risiko likuiditas (lanjutan)

Pelaporan jatuh tempo aset dan liabilitas keuangan dengan metode arus kas *discounted* adalah sebagai berikut:

**31 Desember 2019**

| Keterangan | Total | Tidak mempunyai kontrak jatuh tempo | ≤ 1 bulan | > 1 bulan - ≤ 3 bulan | > 3 bulan - ≤ 6 bulan | > 6 bulan - ≤ 12 bulan | > 1 tahun - ≤ 3 tahun | > 3 tahun |
|---|---|---|---|---|---|---|---|---|
| **Aset** | | | | | | | | |
| Giro pada Bank Indonesia | 46.490.930 | - | 46.490.930 | - | - | - | - | - |
| Giro pada bank lain - bruto | 12.563.490 | - | 12.560.200 | - | - | - | - | 3.290 |
| Penempatan pada Bank Indonesia dan bank lain | 37.616.435 | - | 36.764.473 | 547.417 | 255.898 | - | 47.675 | 972 |
| Efek-efek -bruto | 71.332.906 | 22.610.132 | 12.104.435 | 3.960.743 | 4.291.788 | 4.424.596 | 9.555.722 | 14.385.490 |
| Obligasi Pemerintah | 129.000.300 | - | - | 6.555.758 | 1.251.428 | 16.081.510 | 30.613.260 | 74.498.344 |
| Tagihan lainnya transaksi perdagangan -bruto | 30.415.702 | - | 7.094.900 | 13.626.197 | 8.485.162 | 51.698 | 47.359 | 1.110.386 |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali -bruto | 1.955.363 | - | 1.830.404 | - | 100.229 | 24.730 | - | - |
| Tagihan derivatif - bruto | 1.617.476 | - | 447.026 | 280.155 | 72.690 | 196.035 | 130.477 | 491.093 |
| Kredit yang diberikan - bruto | 885.835.237 | - | 84.495.249 | 40.565.045 | 55.064.536 | 69.544.986 | 148.025.156 | 488.140.265 |
| Piutang pembiayaan konsumen -bruto | 18.565.706 | - | 884.262 | 1.268.471 | 1.324.345 | 2.562.052 | 6.497.141 | 6.029.435 |
| Investasi bersih dalam sewa pembiayaan -bruto | 3.055.071 | - | 151.564 | 300.764 | 427.000 | 746.415 | 1.363.886 | 65.442 |
| Tagihan akseptasi - bruto | 10.279.839 | - | 2.888.591 | 4.075.099 | 3.252.199 | 63.950 | - | - |
| Aset lain - lain -bruto *) | 11.082.306 | 147.564 | 4.247.866 | 156.113 | 183.734 | 243.576 | 832.507 | 5.270.946 |
| | **1.259.810.761** | **22.757.696** | **209.959.900** | **71.335.762** | **74.709.009** | **93.939.548** | **197.113.183** | **589.995.663** |
| Cadangan kerugian penurunan nilai | (32.017.403) | | | | | | | |
| **Jumlah** | **1.227.793.358** | | | | | | | |
| **Liabilitas** | | | | | | | | |
| Simpanan nasabah | | | | | | | | |
| Giro | 247.444.267 | - | 247.444.267 | - | - | - | - | - |
| Tabungan | 324.488.072 | - | 324.488.072 | - | - | - | - | - |
| Deposito berjangka | 278.176.006 | - | 147.291.253 | 98.723.529 | 12.041.707 | 18.658.171 | 1.461.346 | - |
| Simpanan dari bank lain | | | | | | | | |
| Giro dan tabungan | 7.748.268 | - | 7.748.268 | - | - | - | - | - |
| *Interbank call money* | 219.360 | - | 159.534 | 59.826 | - | - | - | - |
| Deposito berjangka | 5.430.238 | - | 2.742.501 | 2.267.137 | 1.700 | 418.300 | 600 | - |
| Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali | 3.782.055 | - | 2.289.507 | 922.560 | - | 70.766 | 499.222 | - |
| Liabilitas derivatif | 1.195.022 | - | 166.391 | 116.724 | 58.629 | 113.751 | 336.400 | 403.127 |
| Liabilitas akseptasi | 10.279.839 | - | 2.888.591 | 4.075.099 | 3.252.199 | 63.950 | - | - |
| Efek-efek yang diterbitkan | 32.245.270 | - | 65.417 | - | 1.817.657 | 1.595.488 | 6.117.276 | 22.649.432 |
| Beban yang masih harus dibayar | 6.215.561 | 529.317 | 5.686.244 | - | - | - | - | - |
| Liabilitas lain-lain **) | 3.701.639 | 138.569 | 2.418.575 | 969.342 | 175.153 | - | - | - |
| Pinjaman yang diterima | 54.128.562 | - | 3.453.146 | 5.621.115 | 4.606.585 | 14.664.213 | 12.839.027 | 12.944.476 |
| Pinjaman dan efek-efek subordinasi | 664.217 | - | 8.252 | - | - | 8.252 | 24.755 | 622.958 |
| | **975.718.376** | **667.886** | **746.850.018** | **112.755.332** | **21.953.630** | **35.592.891** | **21.278.626** | **36.619.993** |
| **Perbedaan jatuh tempo** | **284.092.385** | **22.089.810** | **(536.890.118)** | **(41.419.570)** | **52.755.379** | **58.346.657** | **175.834.557** | **553.375.670** |
| **Posisi neto setelah cadangan kerugian penurunan nilai** | **252.074.982** | | | | | | | |

*) Aset lain-lain terdiri dari pendapatan yang masih akan diterima, tagihan atas obligasi pemerintah yang diagunkan, piutang transaksi nasabah, penjualan efek-efek yang masih akan diterima, tagihan terkait dengan transaksi ATM dan kartu kredit, dan tagihan kepada pemegang polis.

**) Liabilitas lain-lain terdiri dari hutang transaksi nasabah, liabilitas terkait dengan transaksi ATM dan kartu kredit, setoran jaminan, pembelian efek-efek yang masih harus dibayar, liabilitas lain atas transaksi UPAS, dan utang klaim.

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(i) Manajemen risiko likuiditas (lanjutan)

Pelaporan jatuh tempo aset dan liabilitas keuangan dengan metode arus kas *discounted* adalah sebagai berikut (lanjutan):

**31 Desember 2018**

| Keterangan | Total | Tidak mempunyai kontrak jatuh tempo | ≤ 1 bulan | > 1 bulan - ≤ 3 bulan | > 3 bulan - ≤ 6 bulan | > 6 bulan - ≤ 12 bulan | > 1 tahun - ≤ 3 tahun | > 3 tahun |
|---|---|---|---|---|---|---|---|---|
| **Aset** | | | | | | | | |
| Giro pada Bank Indonesia | 59.852.761 | - | 59.852.761 | - | - | - | - | - |
| Giro pada bank lain - bruto | 14.835.961 | - | 14.832.487 | - | - | 3.474 | - | - |
| Penempatan pada Bank Indonesia dan bank lain | 22.566.034 | - | 19.516.998 | 2.477.917 | 303.689 | 141.920 | 125.510 | - |
| Efek-efek -bruto | 63.932.474 | 20.743.705 | 4.930.267 | 2.175.045 | 3.431.226 | 10.050.925 | 6.898.444 | 15.702.862 |
| Obligasi Pemerintah | 114.284.518 | - | 3.275.004 | 6.207.923 | 6.623.600 | 10.210.423 | 33.979.797 | 53.987.771 |
| Tagihan lainnya - transaksi perdagangan - bruto | 26.413.057 | - | 5.673.879 | 9.910.123 | 8.060.945 | 1.495.306 | 127.856 | 1.144.948 |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali - bruto | 2.097.629 | - | 2.023.446 | 74.183 | - | - | - | - |
| Tagihan derivatif - bruto | 1.798.557 | - | 803.183 | 179.571 | 65.573 | 147.793 | 312.614 | 289.823 |
| Kredit yang diberikan - bruto | 799.557.188 | - | 116.295.211 | 46.124.233 | 57.487.407 | 60.338.649 | 179.958.570 | 339.353.118 |
| Piutang pembiayaan konsumen -bruto | 17.198.156 | - | 539.577 | 1.238.912 | 1.436.438 | 2.769.661 | 8.575.109 | 2.638.459 |
| Investasi bersih dalam sewa pembiayaan -bruto | 3.328.389 | - | 129.212 | 259.022 | 384.824 | 746.673 | 1.713.863 | 94.795 |
| Tagihan akseptasi - bruto | 13.888.862 | - | 3.181.823 | 6.061.375 | 4.632.970 | 12.694 | - | - |
| Aset lain - lain bruto *) | 11.658.117 | 477.041 | 4.603.182 | 270.992 | 326.564 | 256.548 | 756.430 | 4.967.360 |
| | **1.151.411.703** | **21.220.746** | **235.657.030** | **74.979.296** | **82.753.236** | **86.174.066** | **232.448.193** | **418.179.136** |
| Cadangan kerugian penurunan nilai | (34.241.422) | | | | | | | |
| **Jumlah** | **1.117.170.281** | | | | | | | |
| **Liabilitas** | | | | | | | | |
| Simpanan nasabah | | | | | | | | |
| Giro | 199.823.756 | - | 199.823.756 | - | - | - | - | - |
| Tabungan | 307.282.353 | - | 307.282.353 | - | - | - | - | - |
| Deposito berjangka | 258.902.784 | - | 137.136.440 | 106.769.102 | 8.698.280 | 5.193.329 | 1.105.633 | - |
| Simpanan dari bank lain | | | | | | | | |
| Giro dan tabungan | 3.838.384 | - | 3.838.384 | - | - | - | - | - |
| *Interbank call money* | 8.472.197 | - | 7.688.030 | 404.562 | 145.132 | 234.473 | - | - |
| Deposito berjangka | 4.183.234 | - | 2.557.333 | 394.832 | 728.972 | 501.497 | 600 | - |
| Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali | 16.611.528 | - | 14.535.713 | 2.075.815 | - | - | - | - |
| Liabilitas derivatif | 1.117.677 | - | 271.390 | 79.371 | 17.590 | 191.684 | 242.840 | 314.802 |
| Liabilitas akseptasi | 13.888.862 | - | 3.181.823 | 6.061.375 | 4.632.970 | 12.694 | - | - |
| Efek-efek yang diterbitkan | 19.088.923 | - | 66.118 | - | 719.469 | 498.916 | 5.093.646 | 12.710.774 |
| Beban yang masih harus dibayar | 4.835.467 | 396.974 | 4.438.493 | - | - | - | - | - |
| Liabilitas lain-lain **) | 6.165.002 | 109.259 | 4.027.551 | 1.395.296 | 632.896 | - | - | - |
| Pinjaman yang diterima | 51.653.982 | - | 3.703.336 | 7.205.627 | 3.859.642 | 3.910.870 | 16.754.202 | 16.220.305 |
| Pinjaman dan efek-efek subordinasi | 685.730 | - | 8.490 | - | - | 8.490 | 33.960 | 634.790 |
| | **896.549.879** | **506.233** | **688.559.210** | **124.385.980** | **19.434.951** | **10.551.953** | **23.230.881** | **29.880.671** |
| **Perbedaan jatuh tempo** | **254.861.824** | **20.714.513** | **(452.902.180)** | **(49.406.684)** | **63.318.285** | **75.622.113** | **209.217.312** | **388.298.465** |
| **Posisi neto setelah cadangan kerugian penurunan nilai** | **220.620.402** | | | | | | | |

*) Aset lain-lain terdiri dari pendapatan yang masih akan diterima, tagihan atas obligasi pemerintah yang diagunkan, piutang transaksi nasabah, penjualan efek-efek yang masih akan diterima, tagihan terkait dengan transaksi ATM dan kartu kredit, dan tagihan kepada pemegang polis.

**) Liabilitas lain-lain terdiri dari hutang transaksi nasabah, liabilitas terkait dengan transaksi ATM dan kartu kredit, setoran jaminan, pembelian efek-efek yang masih harus dibayar, liabilitas lain atas transaksi UPAS dan utang klaim.

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko Pasar dan Risiko Likuiditas (lanjutan)

(i) Manajemen 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 2019 dan 2018 adalah sebagai berikut:

**31 Desember 2019**

| Keterangan | Total | Tidak mempunyai kontrak jatuh tempo | ≤ 1 bulan | > 1 bulan - ≤ 3 bulan | > 3 bulan - ≤ 6 bulan | > 6 bulan - ≤ 12 bulan | > 1 tahun - ≤ 3 tahun | > 3 tahun |
|---|---|---|---|---|---|---|---|---|
| **Liabilitas** | | | | | | | | |
| Simpanan nasabah | | | | | | | | |
| Giro | 247.804.330 | - | 247.804.330 | - | - | - | - | - |
| Tabungan | 324.761.507 | - | 324.739.543 | 2.182 | 3.158 | 8.603 | 5.073 | 2.948 |
| Deposito berjangka | 281.097.825 | - | 148.500.361 | 99.585.281 | 12.458.704 | 19.078.217 | 1.475.262 | - |
| Simpanan dari bank lain | | | | | | | | |
| Giro dan tabungan | 7.759.275 | - | 7.759.275 | - | - | - | - | - |
| *Interbank call money* | 220.204 | - | 160.078 | 60.126 | - | - | - | - |
| Deposito berjangka | 5.477.376 | - | 2.772.044 | 2.272.405 | 1.735 | 430.590 | 602 | - |
| Liabilitas atas efef-efek yang dijual dengan janji dibeli kembali | 3.800.274 | - | 2.293.702 | 925.164 | - | 71.274 | 510.134 | - |
| Liabilitas derivatif | 1.275.014 | - | 163.976 | 138.561 | 98.945 | 192.115 | 566.500 | 114.917 |
| Liabilitas akseptasi | 10.279.839 | - | 2.888.591 | 4.075.099 | 3.252.199 | 63.950 | - | - |
| Efek-efek yang diterbitkan | 38.557.565 | - | 65.417 | 213.981 | 2.261.310 | 2.253.788 | 8.735.865 | 25.027.204 |
| Beban yang masih harus dibayar | 6.215.561 | 529.317 | 5.686.244 | - | - | - | - | - |
| Liabilitas lain-lain | 3.701.639 | 138.569 | 2.418.575 | 969.342 | 175.153 | - | - | - |
| Pinjaman yang diterima | 56.949.984 | - | 3.552.661 | 5.751.039 | 4.771.677 | 14.933.191 | 14.327.028 | 13.614.388 |
| Pinjaman dan efek-efek subordinasi | 837.824 | - | 20.271 | - | 10.479 | 30.941 | 122.147 | 653.986 |
| **Total** | **988.738.217** | **667.886** | **748.825.068** | **113.993.180** | **23.033.360** | **37.062.669** | **25.742.611** | **39.413.443** |

**31 Desember 2018**

| Keterangan | Total | Tidak mempunyai kontrak jatuh tempo | ≤ 1 bulan | > 1 bulan - ≤ 3 bulan | > 3 bulan - ≤ 6 bulan | > 6 bulan - ≤ 12 bulan | > 1 tahun - ≤ 3 tahun | > 3 tahun |
|---|---|---|---|---|---|---|---|---|
| **Liabilitas** | | | | | | | | |
| Simpanan nasabah | | | | | | | | |
| Giro | 200.068.620 | - | 200.068.620 | - | - | - | - | - |
| Tabungan | 307.568.602 | - | 307.568.602 | - | - | - | - | - |
| Deposito berjangka | 261.050.071 | - | 95.303.421 | 142.461.661 | 14.977.589 | 7.238.831 | 1.068.569 | - |
| Simpanan dari bank lain | | | | | | | | |
| Giro dan tabungan | 3.841.388 | - | 3.841.388 | - | - | - | - | - |
| *Interbank call money* | 8.497.205 | - | 7.421.078 | 480.444 | 595.683 | - | - | - |
| Deposito berjangka | 4.203.651 | - | 2.195.786 | 1.053.945 | 292.744 | 512.417 | 148.759 | - |
| Liabilitas atas efef-efek yang dijual dengan janji dibeli kembali | 16.638.754 | - | 14.546.963 | 2.091.791 | - | - | - | - |
| Liabilitas derivatif | 985.603 | - | 298.640 | 102.778 | 42.816 | 202.472 | 266.062 | 72.835 |
| Liabilitas akseptasi | 13.888.862 | - | 3.181.823 | 6.061.375 | 4.632.970 | 12.694 | - | - |
| Efek-efek yang diterbitkan | 26.734.754 | - | 66.118 | 303.662 | 995.148 | 1.176.042 | 7.612.566 | 16.581.218 |
| Beban yang masih harus dibayar | 4.835.467 | 396.974 | 4.438.493 | - | - | - | - | - |
| Liabilitas lain-lain | 6.165.002 | 109.259 | 4.027.551 | 1.395.296 | 632.896 | - | - | - |
| Pinjaman yang diterima | 55.102.628 | - | 4.042.668 | 7.407.155 | 4.045.327 | 3.585.184 | 17.954.201 | 18.068.093 |
| Pinjaman dan efek-efek subordinasi | 905.358 | - | 20.675 | - | 21.075 | 20.634 | 123.980 | 718.994 |
| **Total** | **910.485.965** | **506.233** | **647.021.826** | **161.358.107** | **26.236.248** | **12.748.274** | **27.174.137** | **35.441.140** |

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari rekening administratif sesuai kontrak berdasarkan arus kas *undiscounted* pada tanggal 31 Desember 2019 dan adalah sebagai berikut:

**31 Desember 2019**

| Keterangan | Total | Tidak mempunyai kontrak jatuh tempo | ≤ 1 bulan | > 1 bulan - ≤ 3 bulan | > 3 bulan - ≤ 6 bulan | > 6 bulan - ≤ 12 bulan | > 1 tahun - ≤ 3 tahun | > 3 tahun |
|---|---|---|---|---|---|---|---|---|
| Rekening Administratif | | | | | | | | |
| Bank garansi yang diterbitkan | 96.463.396 | - | 96.463.396 | - | - | - | - | - |
| Fasilitas kredit yang diberikan yang belum digunakan (*committed*) | 39.160.802 | - | 39.160.802 | - | - | - | - | - |
| *Letter of credit* yang tidak dapat dibatalkan yang masih berjalan | 17.565.353 | - | 3.464.223 | 7.375.340 | 2.922.103 | 2.145.340 | 1.658.347 | - |
| *Standby letter of credit* | 13.798.088 | - | 13.798.088 | - | - | - | - | - |
| | **166.987.639** | **-** | **152.886.509** | **7.375.340** | **2.922.103** | **2.145.340** | **1.658.347** | **-** |

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(i) Manajemen risiko likuiditas (lanjutan)

**31 Desember 2018**

| Keterangan | Total | Tidak mempunyai kontrak jatuh tempo | ≤ 1 bulan | > 1 bulan - ≤ 3 bulan | > 3 bulan - ≤ 6 bulan | > 6 bulan - ≤ 12 bulan | > 1 tahun - ≤ 3 tahun | > 3 tahun |
|---|---|---|---|---|---|---|---|---|
| Rekening Administratif | | | | | | | | |
| Bank garansi yang diterbitkan | 82.114.085 | - | 82.114.085 | - | - | - | - | - |
| Fasilitas kredit yang diberikan yang belum digunakan (*committed*) | 36.928.279 | - | 36.928.279 | - | - | - | - | - |
| *Letter of credit* yang tidak dapat dibatalkan yang masih berjalan | 19.745.928 | - | 3.811.624 | 5.620.647 | 3.616.076 | 4.903.922 | 1.793.659 | - |
| *Standby letter of credit* | 13.131.689 | - | 13.131.689 | - | - | - | - | - |
| | **151.919.981** | **-** | **135.985.677** | **5.620.647** | **3.616.076** | **4.903.922** | **1.793.659** | **-** |

(ii) Manajemen risiko suku bunga *portfolio banking book*

Risiko pasar adalah risiko pada posisi neraca dan rekening administratif, termasuk transaksi derivatif, akibat perubahan secara keseluruhan dari kondisi pasar, termasuk risiko perubahan harga *option*.

Pengelolaan risiko pasar *banking book* dilakukan dengan mengoptimalkan struktur laporan posisi keuangan Bank untuk mendapatkan imbal hasil yang maksimal sesuai tingkat risiko yang dapat diterima Bank. Pengendalian risiko pasar *banking book* dilakukan dengan menetapkan limit yang mengacu pada ketentuan regulator dan internal yang dimonitor secara mingguan maupun bulanan oleh *Market Risk Management Unit*.

Sumber risiko suku bunga *banking book* adalah *repricing risk* (*repricing mismatch* antara komponen aset dan liabilitas), *basis risk* (penggunaan suku bunga acuan yang berbeda), *yield curve risk* (perubahan bentuk dan *slope yield curve*) dan *option risk* (pelunasan kredit atau pencairan deposito sebelum jatuh waktu). Bank menggunakan *repricing gap* dan melakukan *sensitivity analysis* guna memperoleh proyeksi perubahan *Net Interest Income* (NII).

a. Sensitivitas terhadap pendapatan bunga - neto

Tabel di bawah ini mengikhtisarkan sensitivitas pendapatan bunga - neto Bank Mandiri untuk 1 tahun ke depan terhadap pergerakan suku bunga dari portofolio aset dan liabilitas yang memiliki suku bunga pada tanggal 31 Desember 2019 dan 2018 (Bank Mandiri saja) yaitu:

| | Peningkatan 400 bps*) | Penurunan 400 bps*) |
|---|---|---|
| **31 Desember 2019*)** | | |
| Menambah/(mengurangi) pendapatan bunga - neto (Rp miliar) | 3.627,54 | (3.625,31) |
| | **Peningkatan 100 bps** | **Penurunan 100 bps** |
| **31 Desember 2018** | | |
| Menambah/(mengurangi) pendapatan bunga - neto (Rp miliar) | 1.999,35 | (1.653,54) |

*) Terdapat perubahan metode perhitungan untuk menyesuaikan dengan Surat Edaran OJK nomor 12/SEOJK.03/2018 tentang Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar untuk Risiko Suku Bunga dalam *Banking Book* (*Interest Rate Risk In The Banking Book*) bagi Bank Umum, yang berlaku mulai Juni 2019.

Proyeksi di atas mengasumsikan bahwa seluruh variabel lainnya adalah konstan pada tanggal pelaporan keuangan.

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(ii) Manajemen risiko suku bunga *portfolio banking book* (lanjutan)

b. Sensitivitas pendapatan bunga untuk kelompok tersedia untuk dijual

Tabel di bawah ini mengikhtisarkan sensitivitas pendapatan bunga untuk kelompok tersedia untuk dijual pada tanggal 31 Desember 2019 dan 2018 atas perubahan tingkat suku bunga (Bank Mandiri saja) yaitu:

| | Peningkatan 400 bps*) | Penurunan 400 bps*) |
|---|---|---|
| **31 Desember 2019*)** | | |
| Menambah/(mengurangi) pendapatan bunga (Rp miliar) | 650,41 | (646,72) |
| | **Peningkatan 100 bps** | **Penurunan 100 bps** |
| **31 Desember 2018** | | |
| Menambah/(mengurangi) pendapatan bunga (Rp miliar) | 184,32 | (184,32) |

*) Terdapat perubahan metode perhitungan untuk menyesuaikan dengan Surat Edaran OJK nomor 12/SEOJK.03/2018 tentang Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar untuk Risiko Suku Bunga dalam Banking Book (*Interest Rate Risk In The Banking Book*) bagi Bank Umum, yang berlaku mulai Juni 2019.

Proyeksi di atas mengasumsikan bahwa seluruh variabel lainnya adalah konstan pada tanggal pelaporan keuangan.

Sensitivitas pendapatan bunga untuk kelompok tersedia untuk dijual, tidak memperhitungkan efek dari lindung nilai dan tindakan-tindakan Bank Mandiri untuk mengurangi risiko atas tingkat suku bunga. Dalam kenyataannya, Bank Mandiri secara proaktif melakukan mitigasi atas efek prospektif pergerakan tingkat suku bunga.

c. Eksposur Bank Mandiri terhadap risiko tingkat suku bunga (*repricing gap*)

Tabel di bawah ini mengikhtisarkan aset dan liabilitas keuangan Bank Mandiri pada nilai tercatat, yang dikategorikan menurut mana yang lebih dulu antara tanggal *repricing* secara kontraktual (*contractual repricing*) atau tanggal jatuh tempo:

| | 31 Desember 2019*) | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Dikenakan bunga | | | | | | | | | |
| | Kurang dari sama dengan 1 bulan | Lebih dari 1 bulan tapi tidak lebih dari 3 bulan | Lebih dari 3 bulan tapi tidak lebih dari 1 tahun | Lebih dari 1 tahun tapi tidak lebih dari 2 tahun | Lebih dari 2 tahun tapi tidak lebih dari 3 tahun | Lebih dari 3 tahun tapi tidak lebih dari 4 tahun | Lebih dari 4 tahun tapi tidak lebih dari 5 tahun | Lebih dari 5 tahun | Tidak dikenakan bunga | Total |
| Giro pada Bank Indonesia | - | - | - | - | - | - | - | - | 46.490.930 | 46.490.930 |
| Giro pada bank lain | 10.736.242 | - | - | - | - | - | - | - | 1.827.248 | 12.563.490 |
| Penempatan pada Bank Indonesia dan bank lain | 30.941.392 | 414.008 | 300.535 | - | - | - | - | - | 5.960.500 | 37.616.435 |
| Efek-efek | 12.359.572 | 3.960.743 | 8.716.384 | 3.711.250 | 5.844.472 | 6.592.370 | 1.146.942 | 6.646.178 | 22.354.995 | 71.332.906 |
| Obligasi pemerintah | 13.868.407 | 6.555.759 | 3.464.529 | 14.943.947 | 15.669.315 | 21.417.387 | 16.595.360 | 36.485.596 | - | 129.000.300 |
| Tagihan lainnya - transaksi Perdagangan | 7.050.821 | 13.626.197 | 8.536.860 | 47.359 | - | - | - | 1.110.386 | 44.079 | 30.415.702 |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 1.831.089 | - | 124.274 | - | - | - | - | - | - | 1.955.363 |
| Tagihan derivatif | 3.111 | 37.575 | 26.751 | 93.401 | 9.825 | 442.890 | 23.794 | - | 980.129 | 1.617.476 |
| Kredit yang diberikan | 146.698.796 | 350.698.252 | 165.646.704 | 37.825.603 | 27.977.678 | 14.270.948 | 6.969.935 | 60.573.533 | 75.173.788**) | 885.835.237 |
| Piutang pembiayaan konsumen | 1.052.807 | 1.565.876 | 4.819.409 | 5.144.520 | 3.528.383 | 1.855.938 | 598.304 | 469 | - | 18.565.706 |
| Investasi bersih dalam sewa pembiayaan | 151.566 | 300.764 | 1.173.415 | 992.968 | 370.918 | 58.622 | 6.818 | - | - | 3.055.071 |
| Tagihan akseptasi | - | - | - | - | - | - | - | - | 10.279.839 | 10.279.839 |
| Aset lain-lain | - | - | - | - | - | - | - | 11.082.306 | - | 11.082.306 |
| | 224.693.803 | 377.159.174 | 192.808.861 | 62.759.048 | 53.400.591 | 44.638.155 | 25.341.153 | 115.898.468 | 163.111.508 | 1.259.810.761 |

*) Terdapat perubahan metode perhitungan yang telah menyesuaikan dengan SEOJK *Interest Rate Risk in Banking Book* (IRRBB) No. 12/SEOJK.03/2018 tanggal 21 Agustus 2018.
**) Termasuk piutang/dan pembiayaan Entitas Anak yang menjalankan usaha secara syariah dimana menerima imbalan berupa margin dan bagi hasil

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(ii) Manajemen risiko suku bunga *portfolio banking book* (lanjutan)

c. Eksposur Bank Mandiri terhadap risiko tingkat suku bunga (*repricing gap*)

| | 31 Desember 2019*) (lanjutan) | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Dikenakan bunga | | | | | | | | | |
| | Kurang dari sama dengan 1 bulan | Lebih dari 1 bulan tapi tidak lebih dari 3 bulan | Lebih dari 3 bulan tapi tidak lebih dari 1 tahun | Lebih dari 1 tahun tapi tidak lebih dari 2 tahun | Lebih dari 2 tahun tapi tidak lebih dari 3 tahun | Lebih dari 3 tahun tapi tidak lebih dari 4 tahun | Lebih dari 4 tahun tapi tidak lebih dari 5 tahun | Lebih dari 5 tahun | Tidak dikenakan bunga | Total |
| Simpanan nasabah | | | | | | | | | | |
| Giro dan giro *wadiah* | 58.778.705 | 4.990.289 | 22.456.301 | 29.941.734 | 29.941.734 | 29.941.734 | 29.941.734 | 29.941.734 | 11.510.302 | 247.444.267 |
| Tabungan dan tabungan *wadiah* | 79.782.298 | 6.750.269 | 30.378.153 | 40.492.172 | 40.489.943 | 40.489.217 | 40.489.269 | 40.490.025 | 5.126.726 | 324.488.072 |
| Deposito berjangka | 151.633.441 | 95.178.850 | 30.203.318 | 1.160.397 | - | - | - | - | - | 278.176.006 |
| Simpanan dari bank lain | | | | | | | | | | |
| Giro dan tabungan | 1.502.683 | 174.041 | 783.184 | 1.044.245 | 1.044.245 | 1.044.245 | 1.044.245 | 1.044.245 | 67.135 | 7.748.268 |
| *Interbank call money* | 159.535 | 59.825 | - | - | - | - | - | - | - | 219.360 |
| Deposito berjangka | 2.724.641 | 2.425.351 | 280.246 | - | - | - | - | - | - | 5.430.238 |
| Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali | 2.287.749 | 921.852 | 70.712 | - | 501.742 | - | - | - | - | 3.782.055 |
| Liabilitas derivatif | - | 2.923 | 10.404 | 254.835 | 68.867 | 399.504 | 17.589 | - | 440.900 | 1.195.022 |
| Liabilitas akseptasi | - | - | - | - | - | - | - | - | 10.279.839 | 10.279.839 |
| Efek-efek yang diterbitkan | - | - | 3.177.225 | 1.847.281 | 4.475.816 | 4.477.050 | 14.497.762 | 3.395.136 | 375.000 | 32.245.270 |
| Beban yang masih harus dibayar | - | - | - | - | - | - | - | - | 6.215.561 | 6.215.561 |
| Liabilitas lain-lain | - | - | - | - | - | - | - | 3.701.639 | - | 3.701.639 |
| Pinjaman yang diterima | 4.436.438 | 16.893.818 | 27.138.964 | 3.232.326 | 1.847.610 | 520.727 | 58.679 | - | - | 54.128.562 |
| Pinjaman dan efek-efek subordinasi | - | - | - | - | 499.171 | - | - | 165.046 | - | 664.217 |
| | 301.305.490 | 127.397.218 | 114.498.507 | 77.972.990 | 78.869.128 | 76.872.477 | 86.049.278 | 78.737.825 | 34.015.463 | 975.718.376 |
| **Total *gap repricing* suku bunga** | **(76.611.687)** | **249.761.956** | **78.310.354** | **(15.213.942)** | **(25.468.537)** | **(32.234.322)** | **(60.708.125)** | **37.160.643** | **129.096.045** | **284.092.385** |

*) Terdapat perubahan metode perhitungan yang telah menyesuaikan dengan SEOJK *Interest Rate Risk in Banking Book* (IRRBB) No. 12/SEOJK.03/2018 tanggal 21 Agustus 2018.
**) Termasuk piutang/dan pembiayaan Entitas Anak yang menjalankan usaha secara syariah dimana menerima imbalan berupa margin dan bagi hasil

| | 31 Desember 2018*) | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Dikenakan bunga | | | | | | | | | |
| | Kurang dari sama dengan 1 bulan | Lebih dari 1 bulan tapi tidak lebih dari 3 bulan | Lebih dari 3 bulan tapi tidak lebih dari 1 tahun | Lebih dari 1 tahun tapi tidak lebih dari 2 tahun | Lebih dari 2 tahun tapi tidak lebih dari 3 tahun | Lebih dari 3 tahun tapi tidak lebih dari 4 tahun | Lebih dari 4 tahun tapi tidak lebih dari 5 tahun | Lebih dari 5 tahun | Tidak dikenakan bunga | Total |
| Giro pada Bank Indonesia | - | - | - | - | - | - | - | - | 59.852.761 | 59.852.761 |
| Giro pada bank lain | 13.382.143 | - | - | - | - | - | - | - | 1.453.818 | 14.835.961 |
| Penempatan pada Bank Indonesia dan bank lain | 14.030.626 | 2.669.008 | 74.000 | - | - | - | - | - | 5.792.400 | 22.566.034 |
| Efek-efek | 1.417.392 | 1.877.849 | 3.666.559 | 1.524.613 | 3.128.378 | 3.142.836 | 5.337.893 | 2.473.272 | 41.363.682 | 63.932.474 |
| Obligasi pemerintah | 3.147.144 | 6.207.923 | 16.834.024 | 23.446.731 | 10.533.066 | 13.910.745 | 15.670.638 | 24.406.387 | 127.860 | 114.284.518 |
| Tagihan lainnya - transaksi Perdagangan | 5.570.479 | 9.857.974 | 9.436.079 | 127.856 | - | - | - | 1.144.948 | 275.721 | 26.413.057 |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 2.023.446 | 74.183 | - | - | - | - | - | - | - | 2.097.629 |
| Tagihan derivatif | 216.276 | 260.227 | 154.441 | 153.333 | 8.549 | 40.629 | 83.229 | - | 881.873 | 1.798.557 |
| Kredit yang diberikan | 211.342.725 | 231.759.031 | 165.267.151 | 36.691.388 | 19.273.035 | 8.120.750 | 6.014.832 | 53.943.842 | 67.144.434**) | 799.557.188 |
| Piutang pembiayaan konsumen | 539.577 | 1.238.912 | 4.206.099 | 4.972.715 | 3.602.395 | 1.973.982 | 640.007 | 24.469 | - | 17.198.156 |
| Investasi bersih dalam sewa pembiayaan | 129.339 | 257.641 | 1.130.974 | 1.211.075 | 504.473 | 86.024 | 8.863 | - | - | 3.328.389 |
| Tagihan akseptasi | - | - | - | - | - | - | - | - | 13.888.862 | 13.888.862 |
| Aset lain-lain | - | - | - | - | - | - | - | 11.658.117 | - | 11.658.117 |
| | 251.799.147 | 254.202.748 | 200.769.327 | 68.127.711 | 37.049.896 | 27.274.966 | 27.755.462 | 93.651.035 | 190.781.411 | 1.151.411.703 |
| Simpanan nasabah | | | | | | | | | | |
| Giro dan giro *wadiah* | 25.776.740 | 10.094.457 | 26.488.985 | 28.085.097 | 20.608.153 | 15.628.331 | 11.893.465 | 52.544.355 | 8.704.173 | 199.823.756 |
| Tabungan dan tabungan *wadiah* | 30.072.126 | 12.503.394 | 32.050.698 | 36.037.765 | 28.397.490 | 23.304.007 | 19.913.884 | 121.251.397 | 3.751.592 | 307.282.353 |
| Deposito berjangka | 140.865.039 | 102.649.136 | 14.467.322 | 921.287 | - | - | - | - | - | 258.902.784 |
| Simpanan dari bank lain | | | | | | | | | | |
| Giro dan tabungan | 412.891 | 332.147 | 927.847 | 834.314 | 502.517 | 281.318 | 115.419 | 353.685 | 78.246 | 3.838.384 |
| *Interbank call money* | 6.797.758 | 1.674.439 | - | - | - | - | - | - | - | 8.472.197 |
| Deposito berjangka | 2.885.437 | 707.500 | 295.564 | 294.733 | - | - | - | - | - | 4.183.234 |
| Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali | 14.535.713 | 2.075.815 | - | - | - | - | - | - | - | 16.611.528 |
| Liabilitas derivatif | 97.294 | 103.170 | 189.385 | 10.202 | 97.915 | 23.764 | 51.654 | - | 544.293 | 1.117.677 |
| Liabilitas akseptasi | - | - | - | - | - | - | - | - | 13.888.862 | 13.888.862 |
| Efek-efek yang diterbitkan | - | - | 699.470 | 3.401.352 | 1.852.703 | 1.825.959 | 4.514.221 | 6.420.218 | 375.000 | 19.088.923 |
| Beban yang masih harus dibayar | - | - | - | - | - | - | - | - | 4.835.467 | 4.835.467 |
| Liabilitas lain-lain | - | - | - | - | - | - | - | 6.165.002 | - | 6.165.002 |
| Pinjaman yang diterima | 7.503.617 | 12.217.357 | 24.841.584 | 4.693.299 | 648.840 | 1.559.438 | - | 189.847 | - | 51.653.982 |
| Pinjaman dan efek-efek subordinasi | - | - | - | - | - | - | 498.939 | 186.791 | - | 685.730 |
| | 228.946.615 | 142.357.415 | 99.960.855 | 74.278.049 | 52.107.618 | 42.622.817 | 36.987.582 | 187.111.295 | 32.177.633 | 896.549.879 |
| **Total *gap repricing* suku bunga** | **22.852.532** | **111.845.333** | **100.808.472** | **(6.150.338)** | **(15.057.722)** | **(15.347.851)** | **(9.232.120)** | **(93.460.260)** | **158.603.778** | **254.861.824** |

*) Terdapat perubahan metode perhitungan yang telah menyesuaikan dengan SEOJK *Interest Rate Risk in Banking Book* (IRRBB) No. 12/SEOJK.03/2018 tanggal 21 Agustus 2018.
**) Termasuk piutang/dan pembiayaan Entitas Anak yang menjalankan usaha secara syariah dimana menerima imbalan berupa margin dan bagi hasil

Untuk mengetahui dampak perubahan suku bunga dan nilai tukar pada kondisi ekstrim (krisis) terhadap pendapatan dan modal, Bank melakukan *stress testing* risiko pasar *banking book* secara berkala.

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iii) Manajemen *pricing*

Bank menerapkan kebijakan *pricing* baik untuk produk dana maupun produk kredit. Kebijakan *pricing* merupakan salah satu strategi untuk memaksimalkan *Net Interest Margin* (NIM) dan sekaligus mendukung Bank menguasai *market share* dengan mempertimbangkan kondisi persaingan.

Bank secara konsisten berupaya menerapkan strategi sebagai *market leader* dalam hal *pricing* pendanaan. Namun demikian, dengan mempertimbangkan kondisi likuiditas dan kebutuhan dana, Bank dapat menerapkan strategi agresif (lebih besar dari pesaing utama) atau defensif (sama atau lebih kecil dari pesaing utama).

Dalam menetapkan suku bunga kredit, Bank menerapkan *risk based pricing* yaitu pemberian suku bunga kredit kepada nasabah bervariasi berdasarkan tingkat risiko kreditnya. Dalam rangka meminimalkan risiko suku bunga, maka suku bunga kredit disesuaikan dengan suku bunga sumber dana pembiayaan. Selain biaya dana, suku bunga kredit ditetapkan dengan mempertimbangkan biaya *overhead*, premi risiko kredit dan marjin keuntungan Bank dengan tetap memperhatikan *competitiveness* dengan pesaing utama. Suku bunga kredit dapat berupa suku bunga mengambang (*floating rate*) atau suku bunga tetap (*fixed rate*) untuk tenor tertentu.

(iv) Manajemen risiko nilai tukar

Risiko nilai tukar adalah potensi kerugian yang timbul akibat pergerakan nilai tukar di pasar yang berlawanan pada saat Bank memiliki posisi terbuka. Bank menerapkan manajemen risiko nilai tukar yang memadai sehingga terhindar dari kerugian akibat perubahan atau volatilitas nilai tukar. Risiko nilai tukar berasal dari transaksi valuta asing dengan nasabah atau *counterparty* yang menyebabkan posisi terbuka dalam valuta asing maupun posisi struktural dalam valuta asing akibat penyertaan modal. Bank mengelola risiko nilai tukar dengan melakukan pemantauan dan pengelolaan Posisi Devisa Neto (PDN) sesuai dengan limit internal dan ketentuan Bank Indonesia.

Perhitungan Posisi Devisa Neto pada tanggal 31 Desember 2019 dan 2018 berdasarkan Peraturan Bank Indonesia No. 12/10/PBI/2010 tanggal 1 Juli 2010 yang telah diperbaharui oleh Peraturan Bank Indonesia No. 17/5/PBI/2015 tanggal 29 Mei 2015 yang mengatur mengenai penghapusan peraturan PDN 30 menit. Sesuai dengan Peraturan Bank Indonesia, rasio Posisi Devisa Neto secara keseluruhan adalah penjumlahan nilai absolut dari selisih bersih antara aset dan liabilitas dalam laporan posisi keuangan untuk setiap mata uang asing yang dinyatakan dalam Rupiah ditambah dengan selisih bersih dari tagihan dan liabilitas komitmen dan kontinjensi, yang dicatat dalam rekening administratif, untuk setiap mata uang asing, yang dinyatakan dalam Rupiah, sedangkan posisi devisa neto untuk laporan posisi keuangan adalah selisih bersih jumlah aset dan jumlah liabilitas dalam mata uang asing yang dinyatakan dalam Rupiah.

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar (lanjutan)

a. Posisi devisa neto

Posisi devisa neto Bank Mandiri berdasarkan mata uang (dinyatakan dalam Rupiah) pada tanggal 31 Desember 2019 adalah sebagai berikut:

| Mata Uang | Aset | Liabilitas | Posisi Devisa Neto |
|---|---|---|---|
| **KESELURUHAN (LAPORAN POSISI KEUANGAN DAN REKENING ADMINISTRATIF)[***)]** | | | |
| Dolar Amerika Serikat | 274.368.735 | 275.943.615 | 1.574.880 |
| Euro Eropa | 9.031.438 | 8.976.453 | 54.985 |
| Dolar Singapura | 2.524.459 | 2.688.245 | 163.786 |
| Yen Jepang | 1.345.872 | 1.460.013 | 114.141 |
| Dolar Australia | 488.982 | 511.324 | 22.342 |
| Pound Sterling Inggris | 301.027 | 288.045 | 12.982 |
| Dolar Hong Kong | 103.282 | 93.219 | 10.063 |
| Lain-lain | 4.691.577 | 4.890.718 | 289.223[*)] |
| Total | | | 2.242.402 |
| **LAPORAN POSISI KEUANGAN** | | | |
| Dolar Amerika Serikat | 220.431.781 | 182.815.107 | 37.616.674 |
| Euro Eropa | 7.527.135 | 6.354.640 | 1.172.495 |
| Dolar Singapura | 1.888.269 | 1.545.234 | 343.035 |
| Yen Jepang | 1.004.508 | 1.360.295 | (355.787) |
| Dolar Australia | 356.430 | 209.988 | 146.442 |
| Pound Sterling Inggris | 289.365 | 285.909 | 3.456 |
| Dolar Hong Kong | 64.365 | 26.528 | 37.837 |
| Lain-lain | 1.536.813 | 4.336.102 | (2.799.289)[**)] |
| Total | | | 36.164.863 |
| Total Modal Tier I dan Tier II dikurangi penyertaan pada Entitas Anak (Catatan 58) | | | **188.828.259** |
| Rasio PDN (laporan posisi keuangan) | | | 19,15% |
| Rasio PDN (keseluruhan) | | | 1,19% |

Rasio PDN pada tanggal 31 Desember 2019 jika menggunakan modal bulan November 2019 adalah sebagai berikut:

| | |
|---|---|
| Modal bulan November 2019 | 186.331.732 |
| Rasio PDN (laporan posisi keuangan) | 19,41% |
| Rasio PDN (keseluruhan)[***)] | 1,20% |

*) Merupakan penjumlahan absolut dari selisih antara aset dan liabilitas beberapa mata uang asing lainnya.
**) Merupakan penjumlahan dari selisih antara aset dan liabilitas beberapa mata uang asing lainnya.
***) Perhitungan posisi devisa neto bank berdasarkan pada Peraturan Bank Indonesia No. 12/10/PBI/2010 tanggal 1 Juli 2010 dan Peraturan Bank Indonesia No. 17/5/PBI/2015 tanggal 29 Mei 2015 tentang Perubahan Keempat atas Peraturan Bank Indonesia Nomor 5/13/PBI/2003 tentang Posisi Devisa Neto Bank Umum. Berdasarkan peraturan tersebut, mulai tanggal 1 Juli 2010, Bank hanya diwajibkan untuk menjaga posisi devisa neto secara keseluruhan maksimum 20% dari total modal.

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar (lanjutan)

a. Posisi devisa neto (lanjutan)

Posisi devisa neto Bank Mandiri berdasarkan mata uang (dinyatakan dalam Rupiah) pada tanggal 31 Desember 2018 adalah sebagai berikut:

| Mata Uang | Aset | Liabilitas | Posisi Devisa Neto |
|---|---|---|---|
| **KESELURUHAN (LAPORAN POSISI KEUANGAN DAN REKENING ADMINISTRATIF)***)** | | | |
| Dolar Amerika Serikat | 357.819.308 | 358.484.699 | 665.391 |
| Euro Eropa | 11.690.220 | 11.507.187 | 183.033 |
| Dolar Singapura | 3.360.108 | 3.367.849 | 7.741 |
| Yen Jepang | 1.131.321 | 1.156.294 | 24.973 |
| Dolar Australia | 362.260 | 375.973 | 13.713 |
| Pound Sterling Inggris | 501.326 | 492.088 | 9.238 |
| Dolar Hong Kong | 42.715 | 55.004 | 12.289 |
| Lain-lain | 6.625.771 | 6.770.780 | 213.409*) |
| Total | | | 1.129.787 |
| **LAPORAN POSISI KEUANGAN** | | | |
| Dolar Amerika Serikat | 209.629.248 | 161.491.889 | 48.137.359 |
| Euro Eropa | 9.936.668 | 3.904.530 | 6.032.138 |
| Dolar Singapura | 3.088.014 | 1.705.275 | 1.382.739 |
| Yen Jepang | 883.353 | 741.477 | 141.876 |
| Dolar Australia | 328.216 | 173.379 | 154.837 |
| Pound Sterling Inggris | 197.355 | 460.896 | (263.541) |
| Dolar Hong Kong | 42.715 | 21.946 | 20.769 |
| Lain-lain | 2.698.741 | 5.459.222 | (2.760.481)**) |
| Total | | | 52.845.696 |
| Total Modal Tier I dan Tier II dikurangi penyertaan pada Entitas Anak (Catatan 58) | | | **167.557.982** |
| Rasio PDN (laporan posisi keuangan) | | | 31,51% |
| Rasio PDN (keseluruhan) | | | 0,67% |

Rasio PDN pada tanggal 31 Desember 2018 jika menggunakan modal bulan November 2018 adalah sebagai berikut:

| | |
|---|---|
| Modal bulan November 2018 | 163.809.795 |
| Rasio PDN (laporan posisi keuangan) | 32,26% |
| Rasio PDN (keseluruhan)***) | 0,69% |

*) Merupakan penjumlahan absolut dari selisih antara aset dan liabilitas beberapa mata uang asing lainnya.
**) Merupakan penjumlahan dari selisih antara aset dan liabilitas beberapa mata uang asing lainnya.
***) Perhitungan posisi devisa neto bank berdasarkan pada Peraturan Bank Indonesia No. 12/10/PBI/2010 tanggal 1 Juli 2010 dan Peraturan Bank Indonesia No. 17/5/PBI/2015 tanggal 29 Mei 2015 tentang Perubahan Keempat atas Peraturan Bank Indonesia Nomor 5/13/PBI/2003 tentang Posisi Devisa Neto Bank Umum. Berdasarkan peraturan tersebut, mulai tanggal 1 Juli 2010, Bank hanya diwajibkan untuk menjaga posisi devisa neto secara keseluruhan maksimum 20% dari total modal.

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar (lanjutan)

b. Eksposur Bank Mandiri atas risiko nilai tukar mata uang asing

Tabel di bawah ini mengikhtisarkan eksposur Grup atas risiko nilai tukar mata uang asing pada tanggal 31 Desember 2019 dan 2018. Termasuk didalamnya adalah instrumen keuangan Grup pada nilai tercatat, dikategorikan berdasarkan jenis mata uang.

| | 31 Desember 2019 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Dolar Amerika Serikat** | **Euro Eropa** | **Dolar Singapura** | **Yen Jepang** | **Dolar Australia** | **Dolar Hong Kong** | **Pound Sterling Inggris** | **Lain-lain** | **Total** |
| **Aset** | | | | | | | | | |
| Kas | 1.299.141 | 192.564 | 413.716 | 41.111 | 256.572 | 23.337 | 17.695 | 302.168 | 2.546.304 |
| Giro pada Bank Indonesia | 13.407.311 | - | - | - | - | - | - | - | 13.407.311 |
| Giro pada bank lain | 8.261.426 | 1.837.176 | 239.843 | 404.132 | 92.977 | 28.102 | 253.889 | 955.027 | 12.072.572 |
| Penempatan pada Bank Indonesia dan bank lain | 19.719.007 | 47.675 | - | - | - | - | - | 299.127 | 20.065.809 |
| Efek-efek | 15.103.611 | 2.606 | 408.877 | 579 | - | - | - | - | 15.515.673 |
| Obligasi pemerintah | 20.398.803 | 3.384.373 | - | 472.897 | - | - | - | - | 24.256.073 |
| Tagihan lainnya - transaksi perdagangan | 8.606.700 | 58.610 | 6.077 | 8.857 | - | - | 13.549 | 16.975 | 8.710.768 |
| Tagihan derivatif | 1.475.789 | 14.658 | 3 | 32 | 127 | 41 | 43 | 97 | 1.490.790 |
| Kredit yang diberikan | 138.258.224 | 1.149.647 | 776.651 | 1.075 | 2.057 | 3.268 | - | 839.976 | 141.030.898 |
| Tagihan akseptasi | 3.959.983 | 886.870 | 9.785 | 75.957 | 2.021 | - | - | 76.040 | 5.010.656 |
| Aset lain-lain | 2.731.437 | 49.414 | 2.874 | 523 | 24 | 11 | 79 | 7.380 | 2.791.742 |
| **Total aset** | **233.221.432** | **7.623.593** | **1.857.826** | **1.005.163** | **353.778** | **54.759** | **285.255** | **2.496.790** | **246.898.596** |
| **Liabilitas** | | | | | | | | | |
| Simpanan nasabah | | | | | | | | | |
| Giro dan giro *wadiah* | 64.989.888 | 3.919.861 | 269.367 | 723.085 | 33.352 | 4.819 | 119.651 | 1.041.342 | 71.101.365 |
| Tabungan dan tabungan *wadiah* | 25.144.146 | 999.247 | 641.029 | 165.687 | 128.805 | 8.481 | 139.399 | 13.931 | 27.240.725 |
| Deposito berjangka | 35.260.149 | 358.521 | 353.189 | 29.508 | 37.647 | - | 5.124 | 16.028 | 36.060.166 |
| Simpanan dari bank lain | | | | | | | | | |
| Giro, giro *wadiah* dan tabungan | 1.218.653 | 598 | 3.182 | 533 | - | - | - | 120 | 1.223.086 |
| *Interbank call money* | - | - | - | - | - | - | - | 219.360 | 219.360 |
| Deposito berjangka | 2.044.117 | - | - | - | - | - | - | - | 2.044.117 |
| Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali | 2.479.142 | - | - | - | - | - | - | - | 2.479.142 |
| Liabilitas derivatif | 982.432 | 18.154 | 5 | 421 | 2.517 | 48 | 2 | 722 | 1.004.301 |
| Liabilitas akseptasi | 3.959.983 | 886.870 | 9.785 | 75.957 | 2.021 | - | - | 76.040 | 5.010.656 |
| Efek-efek yang diterbitkan | 10.321.418 | - | - | - | - | - | - | - | 10.321.418 |
| Beban yang masih harus dibayar | 648.229 | - | 37.021 | 172 | 136 | 7.009 | 303 | 65.356 | 758.226 |
| Liabilitas lain-lain | 1.793.110 | 135.612 | 143.739 | 249.622 | 1.418 | 1.098 | 20.515 | 52.182 | 2.397.296 |
| Pinjaman yang diterima | 41.479.276 | - | - | 367.962 | - | - | - | 3.036.141 | 44.883.379 |
| Pinjaman dan efek-efek subordinasi | 165.045 | - | - | - | - | - | - | - | 165.045 |
| **Total liabilitas** | **190.485.588** | **6.318.863** | **1.457.317** | **1.612.947** | **205.896** | **21.455** | **284.994** | **4.521.222** | **204.908.282** |
| **Posisi keuangan laporan posisi keuangan bersih** | **42.735.844** | **1.304.730** | **400.509** | **(607.784)** | **147.882** | **33.304** | **261** | **(2.024.432)** | **41.990.314** |
| **Rekening administratif bersih** | **(37.571.550)** | **(1.130.793)** | **(633.563)** | **241.646** | **(168.785)** | **(27.774)** | **9.526** | **2.600.150** | **(36.681.143)** |

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar (lanjutan)

b. Eksposur Bank Mandiri atas risiko nilai tukar mata uang asing (lanjutan)

| | 31 Desember 2018 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Dolar Amerika Serikat | Euro Eropa | Dolar Singapura | Yen Jepang | Dolar Australia | Dolar Hong Kong | Pound Sterling Inggris | Lain-lain | Total |
| **Aset** | | | | | | | | | |
| Kas | 1.377.201 | 165.625 | 934.813 | 44.448 | 259.982 | 6.346 | 13.965 | 259.073 | 3.061.453 |
| Giro pada Bank Indonesia | 17.914.796 | - | - | - | - | - | - | - | 17.914.796 |
| Giro pada bank lain | 11.544.142 | 704.502 | 143.509 | 231.232 | 44.503 | 23.812 | 168.575 | 1.709.590 | 14.569.865 |
| Penempatan pada Bank Indonesia dan bank lain | 9.572.066 | 50.338 | - | - | - | - | - | 62.717 | 9.685.121 |
| Efek-efek | 15.799.820 | 19.294 | 962.453 | 1.439 | - | - | - | - | 16.783.006 |
| Obligasi pemerintah | 17.512.032 | 5.846.313 | - | 483.294 | - | - | - | - | 23.841.639 |
| Tagihan lainnya - transaksi perdagangan | 9.361.314 | 88.315 | - | 37.366 | - | - | 12.264 | 40.001 | 9.539.260 |
| Tagihan derivatif | 1.539.301 | 7.597 | - | 2.250 | 18 | - | 1.570 | 472 | 1.551.208 |
| Kredit yang diberikan | 131.074.000 | 2.066.764 | 938.938 | 1.189 | 4.664 | - | - | 1.044.462 | 135.130.017 |
| Tagihan akseptasi | 4.059.991 | 989.956 | 24.791 | 84.394 | 3.739 | - | 4.298 | 23.686 | 5.190.855 |
| Aset lain-lain | 2.859.622 | 84.864 | 4.543 | 525 | - | - | 15 | 5.450 | 2.955.019 |
| **Total aset** | **222.614.285** | **10.023.568** | **3.009.047** | **886.137** | **312.906** | **30.158** | **200.687** | **3.145.451** | **240.222.239** |
| **Liabilitas** | | | | | | | | | |
| Simpanan nasabah | | | | | | | | | |
| Giro dan giro *wadiah* | 49.594.934 | 815.923 | 414.547 | 451.301 | 33.921 | 4.289 | 304.379 | 739.224 | 52.358.518 |
| Tabungan dan tabungan *wadiah* | 25.407.014 | 801.409 | 724.959 | 33.690 | 94.167 | 7.427 | 136.556 | 14.589 | 27.219.811 |
| Deposito berjangka | 35.357.214 | 1.131.144 | 353.790 | 6.706 | 20.911 | - | 5.421 | 28.419 | 36.903.605 |
| Simpanan dari bank lain | | | | | | | | | |
| Giro, giro *wadiah* dan tabungan | 1.549.629 | 635 | 8.521 | 535 | - | - | - | 189 | 1.559.509 |
| *Interbank call money* | 5.255.890 | - | - | - | - | - | - | 916.307 | 6.172.197 |
| Deposito berjangka | 1.119.634 | - | - | - | - | - | - | - | 1.119.634 |
| Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali | 2.802.078 | - | - | - | - | - | - | - | 2.802.078 |
| Liabilitas derivatif | 601.972 | 14.022 | - | 25 | 275 | - | - | - | 616.294 |
| Liabilitas akseptasi | 4.059.991 | 989.956 | 24.791 | 84.394 | 3.739 | - | 4.298 | 23.686 | 5.190.855 |
| Beban yang masih harus dibayar | 617.287 | - | 38.115 | 175 | 134 | 6.883 | 65 | 88.580 | 751.239 |
| Liabilitas lain-lain | 2.831.003 | 136.985 | 60.257 | 164.007 | 19.985 | 3.452 | 9.738 | 92.334 | 3.317.761 |
| Pinjaman yang diterima | 38.698.319 | - | - | 576.636 | - | - | - | 3.711.914 | 42.986.869 |
| Pinjaman dan efek-efek subordinasi | 186.790 | - | - | - | - | - | - | - | 186.790 |
| **Total liabilitas** | **168.081.755** | **3.890.074** | **1.624.980** | **1.317.469** | **173.132** | **22.051** | **460.457** | **5.615.242** | **181.185.160** |
| **Posisi keuangan laporan posisi keuangan bersih** | **54.532.530** | **6.133.494** | **1.384.067** | **(431.332)** | **139.774** | **8.107** | **(259.770)** | **(2.469.791)** | **59.037.079** |
| **Rekening administratif bersih** | **(49.338.947)** | **(5.849.105)** | **(1.390.480)** | **(261.121)** | **(168.550)** | **(33.058)** | **272.779** | **2.615.472** | **(54.153.010)** |

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar (lanjutan)

c. Saldo aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut:

| | 31 Desember 2019 | |
|---|---|---|
| | **Ekuivalen Rupiah (dalam jutaan)** | **Mata uang asing (dalam ribuan)** |
| **Aset** | | |
| **Kas** | | |
| Dolar Amerika Serikat | 1.299.141 | 93.581 |
| Dolar Singapura | 413.716 | 40.108 |
| Dolar Australia | 256.572 | 26.382 |
| Euro Eropa | 192.564 | 12.367 |
| Yuan China | 17.248 | 8.649 |
| Yen Jepang | 41.111 | 321.657 |
| Pound Sterling Inggris | 17.695 | 970 |
| Dolar Hong Kong | 23.337 | 13.090 |
| Lain-lain | 284.920 | 20.524 |
| | 2.546.304 | 537.328 |
| **Giro pada Bank Indonesia** | | |
| Dolar Amerika Serikat | 13.407.311 | 965.771 |
| **Giro pada bank lain** | | |
| Dolar Amerika Serikat | 8.261.426 | 595.096 |
| Yuan China | 583.725 | 292.714 |
| Euro Eropa | 1.837.176 | 117.990 |
| Yen Jepang | 404.132 | 3.161.975 |
| Pound Sterling Inggris | 253.889 | 13.921 |
| Dolar Singapura | 239.843 | 23.252 |
| Dolar Australia | 92.977 | 9.560 |
| Dolar Hong Kong | 28.102 | 15.763 |
| Lain-lain | 371.302 | 26.746 |
| | 12.072.572 | 4.257.017 |
| **Penempatan pada Bank Indonesia dan bank lain** | | |
| Dolar Amerika Serikat | 19.719.007 | 1.420.422 |
| Euro Eropa | 47.675 | 3.062 |
| Yuan China | 299.127 | 150.000 |
| | 20.065.809 | 1.573.484 |
| **Efek-efek** | | |
| Dolar Amerika Serikat | 15.103.611 | 1.087.961 |
| Dolar Singapura | 408.877 | 39.639 |
| Euro Eropa | 2.606 | 167 |
| Yen Jepang | 579 | 4.530 |
| | 15.515.673 | 1.132.297 |
| **Obligasi pemerintah** | | |
| Dolar Amerika Serikat | 20.398.803 | 1.469.390 |
| Euro Eropa | 3.384.373 | 217.356 |
| Yen Jepang | 472.897 | 3.700.000 |
| | 24.256.073 | 5.386.746 |

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar (lanjutan)

c. Saldo aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut (lanjutan):

| | 31 Desember 2019 | |
|---|---|---|
| | Ekuivalen Rupiah (dalam jutaan) | Mata uang asing (dalam ribuan) |
| **Aset (lanjutan)** | | |
| **Tagihan lainnya - transaksi perdagangan** | | |
| Dolar Amerika Serikat | 8.606.700 | 619.968 |
| Euro Eropa | 58.610 | 3.764 |
| Dolar Singapura | 6.077 | 589 |
| Yuan China | 16.975 | 8.512 |
| Yen Jepang | 8.857 | 69.298 |
| Pound Sterling Inggris | 13.549 | 743 |
| | 8.710.768 | 702.874 |
| **Tagihan derivatif** | | |
| Dolar Amerika Serikat | 1.475.789 | 106.306 |
| Euro Eropa | 14.658 | 941 |
| Dolar Singapura | 3 | - |
| Yen Jepang | 32 | 250 |
| Dolar Australia | 127 | 13 |
| Dolar Hong Kong | 41 | 23 |
| Pound Sterling Inggris | 43 | 2 |
| Yuan China | 96 | 48 |
| Lain-lain | 1 | - |
| | 1.490.790 | 107.583 |
| **Kredit yang diberikan dan pembiayaan/piutang syariah** | | |
| Dolar Amerika Serikat | 138.258.224 | 9.959.173 |
| Euro Eropa | 1.149.647 | 73.834 |
| Dolar Hong Kong | 3.268 | 1.833 |
| Yuan China | 838.904 | 420.676 |
| Dolar Singapura | 776.651 | 75.293 |
| Dolar Australia | 2.057 | 212 |
| Yen Jepang | 1.075 | 8.411 |
| Lain-lain | 1.072 | 77 |
| | 141.030.898 | 10.539.509 |
| **Tagihan akseptasi** | | |
| Dolar Amerika Serikat | 3.959.983 | 285.250 |
| Euro Eropa | 886.870 | 56.958 |
| Yen Jepang | 75.957 | 594.296 |
| Dolar Singapura | 9.785 | 949 |
| Yuan China | 76.040 | 38.131 |
| Dolar Australia | 2.021 | 208 |
| | 5.010.656 | 975.792 |

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar (lanjutan)

c. Saldo aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut (lanjutan):

| | 31 Desember 2019 | |
|---|---|---|
| | **Ekuivalen Rupiah (dalam jutaan)** | **Mata uang asing (dalam ribuan)** |
| **Aset (lanjutan)** | | |
| **Aset lain-lain** | | |
| Dolar Amerika Serikat | 2.731.437 | 196.754 |
| Euro Eropa | 49.414 | 3.174 |
| Dolar Australia | 24 | 2 |
| Yuan China | 7.374 | 3.698 |
| Dolar Singapura | 2.874 | 279 |
| Dolar Hong Kong | 11 | 6 |
| Yen Jepang | 523 | 4.092 |
| Pound Sterling Inggris | 79 | 4 |
| Lain-lain | 6 | - |
| | 2.791.742 | 208.009 |
| **Total aset** | **246.898.596** | **26.386.410** |
| **Liabilitas** | | |
| **Simpanan Nasabah** | | |
| Giro dan giro *wadiah* | | |
| Dolar Amerika Serikat | 64.989.888 | 4.681.425 |
| Euro Eropa | 3.919.861 | 251.747 |
| Dolar Singapura | 269.367 | 26.114 |
| Yen Jepang | 723.085 | 5.657.499 |
| Pound Sterling Inggris | 119.651 | 6.560 |
| Yuan China | 790.905 | 396.607 |
| Dolar Australia | 33.352 | 3.429 |
| Dolar Hong Kong | 4.819 | 2.703 |
| Lain-lain | 250.437 | 18.040 |
| | 71.101.365 | 11.044.124 |
| Tabungan dan tabungan *wadiah* | | |
| Dolar Amerika Serikat | 25.144.146 | 1.811.212 |
| Euro Eropa | 999.247 | 64.175 |
| Dolar Singapura | 641.029 | 62.145 |
| Pound Sterling Inggris | 139.399 | 7.643 |
| Dolar Australia | 128.805 | 13.244 |
| Yen Jepang | 165.687 | 1.296.351 |
| Yuan China | 13.382 | 6.711 |
| Dolar Hong Kong | 8.481 | 4.757 |
| Lain-lain | 549 | 40 |
| | 27.240.725 | 3.266.278 |
| Deposito berjangka | | |
| Dolar Amerika Serikat | 35.260.149 | 2.539.899 |
| Euro Eropa | 358.521 | 23.025 |
| Dolar Singapura | 353.189 | 34.240 |
| Yuan China | 16.028 | 8.037 |
| Dolar Australia | 37.647 | 3.871 |
| Yen Jepang | 29.508 | 230.877 |
| Pound Sterling Inggris | 5.124 | 281 |
| | 36.060.166 | 2.840.230 |

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar (lanjutan)

c. Saldo aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut (lanjutan):

| | 31 Desember 2019 | |
|---|---|---|
| | Ekuivalen Rupiah (dalam jutaan) | Mata uang asing (dalam ribuan) |
| **Liabilitas (lanjutan)** | | |
| **Simpanan dari Bank Lain** | | |
| Giro, giro *wadiah* dan tabungan | | |
| Dolar Amerika Serikat | 1.218.653 | 87.783 |
| Dolar Singapura | 3.182 | 308 |
| Euro Eropa | 598 | 38 |
| Yen Jepang | 533 | 4.170 |
| Yuan China | 120 | 60 |
| | 1.223.086 | 92.359 |
| *Interbank call money* | | |
| Yuan China | 219.360 | 110.000 |
| Deposito berjangka | | |
| Dolar Amerika Serikat | 2.044.117 | 147.244 |
| **Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali** | | |
| Dolar Amerika Serikat | 2.479.142 | 178.580 |
| **Liabilitas derivatif** | | |
| Dolar Amerika Serikat | 982.432 | 70.768 |
| Euro Eropa | 18.154 | 1.166 |
| Dolar Singapura | 5 | - |
| Yen Jepang | 421 | 3.294 |
| Pound Sterling Inggris | 2 | - |
| Dolar Australia | 2.517 | 259 |
| Dolar Hong Kong | 48 | 27 |
| Yuan China | 4 | 2 |
| Lain-lain | 718 | 52 |
| | 1.004.301 | 75.568 |
| **Liabilitas akseptasi** | | |
| Dolar Amerika Serikat | 3.959.983 | 285.250 |
| Euro Eropa | 886.870 | 56.958 |
| Yen Jepang | 75.957 | 594.296 |
| Dolar Singapura | 9.785 | 949 |
| Yuan China | 76.040 | 38.131 |
| Dolar Australia | 2.021 | 208 |
| | 5.010.656 | 975.792 |
| **Efek - efek yang diterbitkan** | | |
| Dolar Amerika Serikat | 10.321.418 | 743.484 |
| **Beban yang masih harus dibayar** | | |
| Dolar Amerika Serikat | 648.229 | 46.694 |
| Yuan China | 65.348 | 32.769 |
| Dolar Singapura | 37.021 | 3.589 |
| Dolar Hong Kong | 7.009 | 3.932 |
| Yen Jepang | 172 | 1.346 |
| Dolar Australia | 136 | 14 |
| Pound Sterling Inggris | 303 | 17 |
| Lain-lain | 8 | 1 |
| | 758.226 | 88.362 |

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar (lanjutan)

c. Saldo aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut (lanjutan):

| | 31 Desember 2019 | |
|---|---|---|
| | **Ekuivalen Rupiah (dalam jutaan)** | **Mata uang asing (dalam ribuan)** |
| **Liabilitas (lanjutan)** | | |
| **Liabilitas lain-lain** | | |
| Dolar Amerika Serikat | 1.793.110 | 129.163 |
| Yen Jepang | 249.622 | 1.953.071 |
| Euro Eropa | 135.612 | 8.709 |
| Dolar Singapura | 143.739 | 13.935 |
| Dolar Australia | 1.418 | 146 |
| Dolar Hong Kong | 1.098 | 616 |
| Pound Sterling Inggris | 20.515 | 1.125 |
| Yuan China | 26.989 | 13.534 |
| Lain-lain | 25.193 | 1.815 |
| | 2.397.296 | 2.122.114 |
| **Pinjaman yang diterima** | | |
| Dolar Amerika Serikat | 41.479.276 | 2.987.882 |
| Yuan China | 3.036.141 | 1.522.501 |
| Yen Jepang | 367.962 | 2.878.977 |
| | 44.883.379 | 7.389.360 |
| **Pinjaman dan efek-efek subordinasi** | | |
| Dolar Amerika Serikat | 165.045 | 11.889 |
| **Total liabilitas** | **204.908.282** | **29.085.384** |

| | 31 Desember 2018 | |
|---|---|---|
| | **Ekuivalen Rupiah (dalam jutaan)** | **Mata uang asing (dalam ribuan)** |
| **Aset** | | |
| **Kas** | | |
| Dolar Amerika Serikat | 1.377.201 | 95.772 |
| Dolar Singapura | 934.813 | 88.567 |
| Dolar Australia | 259.982 | 25.583 |
| Euro Eropa | 165.625 | 10.074 |
| Yuan China | 45.015 | 21.532 |
| Yen Jepang | 44.448 | 340.285 |
| Pound Sterling Inggris | 13.965 | 763 |
| Dolar Hong Kong | 6.346 | 3.456 |
| Lain-lain | 214.058 | 14.885 |
| | 3.061.453 | 600.917 |
| **Giro pada Bank Indonesia** | | |
| Dolar Amerika Serikat | 17.914.796 | 1.245.813 |

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar (lanjutan)

d. Saldo aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut (lanjutan):

| | 31 Desember 2018 | |
|---|---|---|
| | **Ekuivalen Rupiah (dalam jutaan)** | **Mata uang asing (dalam ribuan)** |
| **Aset (lanjutan)** | | |
| **Giro pada bank lain** | | |
| Dolar Amerika Serikat | 11.544.142 | 802.792 |
| Yuan China | 1.351.991 | 646.709 |
| Euro Eropa | 704.502 | 42.851 |
| Yen Jepang | 231.232 | 1.770.265 |
| Pound Sterling Inggris | 168.575 | 9.206 |
| Dolar Singapura | 143.509 | 13.596 |
| Dolar Australia | 44.503 | 4.379 |
| Dolar Hong Kong | 23.812 | 12.968 |
| Lain-lain | 357.599 | 24.867 |
| | 14.569.865 | 3.327.633 |
| **Penempatan pada Bank Indonesia dan bank lain** | | |
| Dolar Amerika Serikat | 9.572.066 | 665.651 |
| Euro Eropa | 50.338 | 3.062 |
| Yuan China | 62.717 | 30.000 |
| | 9.685.121 | 698.713 |
| **Efek-efek** | | |
| Dolar Amerika Serikat | 15.799.820 | 1.098.736 |
| Dolar Singapura | 962.453 | 91.185 |
| Euro Eropa | 19.294 | 1.174 |
| Yen Jepang | 1.439 | 11.017 |
| | 16.783.006 | 1.202.112 |
| **Obligasi pemerintah** | | |
| Dolar Amerika Serikat | 17.512.032 | 1.217.805 |
| Euro Eropa | 5.846.313 | 355.601 |
| Yen Jepang | 483.294 | 3.700.000 |
| | 23.841.639 | 5.273.406 |
| **Tagihan lainnya - transaksi perdagangan** | | |
| Dolar Amerika Serikat | 9.361.314 | 650.995 |
| Euro Eropa | 88.315 | 5.372 |
| Yuan China | 40.001 | 19.134 |
| Yen Jepang | 37.366 | 286.066 |
| Pound Sterling Inggris | 12.264 | 670 |
| | 9.539.260 | 962.237 |
| **Tagihan derivatif** | | |
| Dolar Amerika Serikat | 1.539.301 | 107.045 |
| Euro Eropa | 7.597 | 462 |
| Yen Jepang | 2.250 | 17.225 |
| Pound Sterling Inggris | 1.570 | 86 |
| Yuan China | 351 | 168 |
| Dolar Australia | 18 | 2 |
| Lain-lain | 121 | 8 |
| | 1.551.208 | 124.996 |

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar (lanjutan)

c. Saldo aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut (lanjutan):

| | 31 Desember 2018 | |
|---|---|---|
| | **Ekuivalen Rupiah (dalam jutaan)** | **Mata uang asing (dalam ribuan)** |
| **Aset (lanjutan)** | | |
| **Kredit yang diberikan dan pembiayaan/piutang syariah** | | |
| Dolar Amerika Serikat | 131.074.000 | 9.115.021 |
| Euro Eropa | 2.066.764 | 125.711 |
| Yuan China | 1.043.355 | 499.077 |
| Dolar Singapura | 938.938 | 88.957 |
| Dolar Australia | 4.664 | 459 |
| Yen Jepang | 1.189 | 9.103 |
| Lain-lain | 1.107 | 77 |
| | 135.130.017 | 9.838.405 |
| **Tagihan akseptasi** | | |
| Dolar Amerika Serikat | 4.059.991 | 282.336 |
| Euro Eropa | 989.956 | 60.214 |
| Yen Jepang | 84.394 | 646.103 |
| Dolar Singapura | 24.791 | 2.349 |
| Yuan China | 23.686 | 11.330 |
| Pound Sterling Inggris | 4.298 | 235 |
| Dolar Australia | 3.739 | 368 |
| | 5.190.855 | 1.002.935 |
| **Aset lain-lain** | | |
| Dolar Amerika Serikat | 2.859.622 | 198.861 |
| Euro Eropa | 84.864 | 5.162 |
| Yuan China | 5.450 | 379 |
| Dolar Singapura | 4.543 | 430 |
| Yen Jepang | 525 | 4.019 |
| Pound Sterling Inggris | 15 | - |
| | 2.955.019 | 208.851 |
| **Total aset** | **240.222.239** | **24.486.018** |
| **Liabilitas** | | |
| **Simpanan Nasabah** | | |
| Giro dan giro *wadiah* | | |
| Dolar Amerika Serikat | 49.594.934 | 3.448.883 |
| Euro Eropa | 815.923 | 49.628 |
| Dolar Singapura | 414.547 | 39.275 |
| Yen Jepang | 451.301 | 3.455.068 |
| Pound Sterling Inggris | 304.379 | 16.622 |
| Yuan China | 548.506 | 262.372 |
| Dolar Australia | 33.921 | 3.338 |
| Dolar Hong Kong | 4.289 | 2.336 |
| Lain-lain | 190.718 | 13.263 |
| | 52.358.518 | 7.290.785 |

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar (lanjutan)

c. Saldo aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut (lanjutan):

| | 31 Desember 2018 | |
|---|---|---|
| | **Ekuivalen Rupiah (dalam jutaan)** | **Mata uang asing (dalam ribuan)** |
| **Liabilitas (lanjutan)** | | |
| Tabungan dan tabungan *wadiah* | | |
| Dolar Amerika Serikat | 25.407.014 | 1.766.830 |
| Euro Eropa | 801.409 | 48.746 |
| Dolar Singapura | 724.959 | 68.685 |
| Pound Sterling Inggris | 136.556 | 7.457 |
| Dolar Australia | 94.167 | 9.266 |
| Yen Jepang | 33.690 | 257.924 |
| Yuan China | 13.684 | 6.546 |
| Dolar Hong Kong | 7.427 | 4.045 |
| Lain-lain | 905 | 63 |
| | 27.219.811 | 2.169.562 |
| Deposito berjangka | | |
| Dolar Amerika Serikat | 35.357.214 | 2.458.777 |
| Euro Eropa | 1.131.144 | 68.802 |
| Dolar Singapura | 353.790 | 33.519 |
| Yuan China | 28.419 | 13.594 |
| Dolar Australia | 20.911 | 2.058 |
| Yen Jepang | 6.706 | 51.340 |
| Pound Sterling Inggris | 5.421 | 296 |
| | 36.903.605 | 2.628.386 |
| **Simpanan dari Bank Lain** | | |
| Giro, giro *wadiah* dan tabungan | | |
| Dolar Amerika Serikat | 1.549.629 | 107.762 |
| Dolar Singapura | 8.521 | 807 |
| Euro Eropa | 635 | 39 |
| Yen Jepang | 535 | 4.096 |
| Yuan China | 189 | 13 |
| | 1.559.509 | 112.717 |
| *Interbank call money* | | |
| Dolar Amerika Serikat | 5.255.890 | 365.500 |
| Yuan China | 916.307 | 438.305 |
| | 6.172.197 | 803.805 |
| Deposito berjangka | | |
| Dolar Amerika Serikat | 1.119.634 | 77.861 |
| **Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali** | | |
| Dolar Amerika Serikat | 2.802.078 | 194.859 |
| **Liabilitas derivatif** | | |
| Dolar Amerika Serikat | 601.972 | 41.862 |
| Euro Eropa | 14.022 | 853 |
| Dolar Australia | 275 | 27 |
| Yen Jepang | 25 | 190 |
| | 616.294 | 42.932 |

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar (lanjutan)

c. Saldo aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut (lanjutan):

| | 31 Desember 2018 | |
|---|---|---|
| | **Ekuivalen Rupiah (dalam jutaan)** | **Mata uang asing (dalam ribuan)** |
| **Liabilitas (lanjutan)** | | |
| **Liabilitas akseptasi** | | |
| Dolar Amerika Serikat | 4.059.991 | 282.336 |
| Euro Eropa | 989.956 | 60.214 |
| Yen Jepang | 84.394 | 646.103 |
| Dolar Singapura | 24.791 | 2.349 |
| Yuan China | 23.686 | 11.330 |
| Dolar Australia | 3.739 | 368 |
| Pound Sterling Inggris | 4.298 | 235 |
| | 5.190.855 | 1.002.935 |
| **Beban yang masih harus dibayar** | | |
| Dolar Amerika Serikat | 617.287 | 42.927 |
| Yuan China | 88.572 | 42.367 |
| Dolar Singapura | 38.115 | 3.611 |
| Dolar Hong Kong | 6.883 | 3.748 |
| Yen Jepang | 175 | 1.340 |
| Dolar Australia | 134 | 13 |
| Pound Sterling Inggris | 65 | 4 |
| Lain-lain | 8 | 1 |
| | 751.239 | 94.011 |
| **Liabilitas lain-lain** | | |
| Dolar Amerika Serikat | 2.831.003 | 196.871 |
| Yen Jepang | 164.007 | 1.255.604 |
| Euro Eropa | 136.985 | 8.331 |
| Dolar Singapura | 60.257 | 5.708 |
| Dolar Australia | 19.985 | 1.967 |
| Dolar Hong Kong | 3.452 | 1.880 |
| Pound Sterling Inggris | 9.738 | 532 |
| Lain-lain | 92.334 | 6.421 |
| | 3.317.761 | 1.477.314 |
| **Pinjaman yang diterima** | | |
| Dolar Amerika Serikat | 38.698.319 | 2.691.121 |
| Yuan China | 3.711.914 | 1.775.551 |
| Yen Jepang | 576.636 | 4.414.610 |
| | 42.986.869 | 8.881.282 |
| **Pinjaman dan efek-efek subordinasi** | | |
| Dolar Amerika Serikat | 186.790 | 12.990 |
| **Total liabilitas** | **181.185.160** | **24.789.439** |

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar (lanjutan)

c. Sensitivitas terhadap laba bersih

Tabel di bawah ini mengikhtisarkan sensitivitas laba bersih Bank Mandiri pada tanggal 31 Desember 2019 dan 2018 atas perubahan nilai tukar mata uang asing yaitu:

| | Peningkatan 5% | Penurunan 5% |
|---|---|---|
| **31 Desember 2019** | | |
| Menambah/(mengurangi) laba bersih | 1.880.834 | (1.880.834) |
| **31 Desember 2018** | | |
| Menambah/(mengurangi) laba bersih | 2.406.868 | (2.406.868) |

Proyeksi di atas hanya mengasumsikan perubahan nilai tukar mata uang asing Dolar Amerika Serikat sedangkan nilai tukar mata uang asing lainnya tidak berubah. Dolar Amerika Serikat merupakan komponen terbesar mata uang asing yang dimiliki Bank. Proyeksi juga mengasumsikan bahwa seluruh variabel lainnya adalah konstan pada tanggal pelaporan keuangan.

(v) Nilai wajar aset dan liabilitas keuangan

Penilaian/valuasi juga merupakan komponen penting yang dibutuhkan untuk mengelola hampir semua risiko perbankan termasuk risiko pasar, risiko kredit dan risiko likuiditas. Proses valuasi dilakukan atas seluruh posisi *trading book* termasuk efek-efek yang dimiliki Grup dalam portofolio tersedia untuk dijual (*available-for-sale*).

Tabel di bawah ini menganalisis instrumen keuangan yang dicatat pada nilai wajar berdasarkan tingkatan metode penilaian. Perbedaan pada setiap tingkatan metode penilaian dijelaskan sebagai berikut:

- Harga dikutip (tidak disesuaikan) dari pasar yang aktif untuk aset atau liabilitas yang identik (Tingkat 1);
- *Input* selain harga yang dikutip dari pasar yang disertakan pada Tingkat 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung (yaitu sebagai sebuah harga) atau secara tidak langsung (yaitu sebagai turunan dari harga) (Tingkat 2);
- *Input* untuk aset atau liabilitas yang tidak didasarkan pada data pasar yang dapat diobservasi (informasi yang tidak dapat diobservasi) (Tingkat 3).

Tabel berikut menyajikan aset dan liabilitas Grup yang diukur sebesar nilai wajar pada 31 Desember 2019 dan 2018:

| | 31 Desember 2019 | | | |
|---|---|---|---|---|
| | Tingkat 1 | Tingkat 2 | Tingkat 3 | Nilai wajar |
| **Aset yang diukur sebesar nilai wajar** | | | | |
| Efek-efek | | | | |
| Diukur pada nilai wajar melalui laba rugi | 22.604.594 | 6.915.433 | - | 29.520.027 |
| Tersedia untuk dijual | 1.143.993 | 18.757.183 | - | 19.901.176 |
| Obligasi pemerintah | | | | |
| Diukur pada nilai wajar melalui laba rugi | 5.853.720 | 399.536 | - | 6.253.256 |
| Tersedia untuk dijual | 39.874.398 | 56.790.056 | - | 96.664.454 |
| Tagihan derivatif | - | 1.559.152 | 58.324 | 1.617.476 |

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(v) Nilai wajar aset dan liabilitas keuangan (lanjutan)

Tabel berikut menyajikan aset dan liabilitas Bank dan Entitas Anak yang diukur sebesar nilai wajar pada 31 Desember 2019 dan 2018 (lanjutan):

| | 31 Desember 2019 | | | |
|---|---|---|---|---|
| | **Tingkat 1** | **Tingkat 2** | **Tingkat 3** | **Nilai wajar** |
| **Aset yang disajikan sebesar nilai wajar** | | | | |
| Dimiliki hingga jatuh tempo | | | | |
| Efek-efek | - | 8.037.544 | - | 8.037.544 |
| Obligasi pemerintah | 12.977.126 | 5.096.699 | - | 18.073.825 |
| Diukur pada biaya perolehan | | | | |
| Efek-efek | 10.581.243 | 3.333.898 | - | 13.915.141 |
| Obligasi pemerintah | 8.140.324 | - | - | 8.140.324 |
| Kredit yang diberikan | | 291.767.934 | 565.536.359 | 857.304.293 |
| Piutang pembiayaan konsumen | - | 17.433.465 | - | 17.433.465 |
| Investasi bersih dalam sewa pembiayaan | - | 3.055.071 | - | 3.055.071 |
| **Liabilitas yang diukur sebesar nilai wajar** | | | | |
| Liabilitas derivatif | - | 1.195.022 | - | 1.195.022 |
| **Liabilitas yang disajikan sebesar nilai wajar** | | | | |
| Efek-efek yang diterbitkan | - | 32.977.554 | - | 32.977.554 |
| Pinjaman yang diterima | - | 54.028.333 | - | 54.028.333 |
| Pinjaman dan efek-efek subordinasi | - | 671.922 | - | 671.922 |

| | 31 Desember 2018 | | | |
|---|---|---|---|---|
| | **Tingkat 1** | **Tingkat 2** | **Tingkat 3** | **Nilai wajar** |
| **Aset yang diukur sebesar nilai wajar** | | | | |
| Efek-efek | | | | |
| Diukur pada nilai wajar melalui laba rugi | 20.454.770 | 3.049.284 | - | 23.504.054 |
| Tersedia untuk dijual | 6.176.157 | 23.644.248 | - | 29.820.405 |
| Obligasi pemerintah | | | | |
| Diukur pada nilai wajar melalui laba rugi | 4.416.186 | 157.060 | - | 4.573.246 |
| Tersedia untuk dijual | 16.886.369 | 61.378.875 | - | 78.265.244 |
| Tagihan derivatif | - | 1.798.557 | - | 1.798.557 |
| **Aset yang disajikan sebesar nilai wajar** | | | | |
| Dimiliki hingga jatuh tempo | | | | |
| Efek-efek | 4.817.038 | 3.062.579 | - | 7.879.617 |
| Obligasi pemerintah | 13.006.226 | 5.122.689 | - | 18.128.915 |
| Kredit yang diberikan | - | 254.049.118 | 511.947.028 | 765.996.146 |
| Piutang pembiayaan konsumen | - | 18.851.376 | - | 18.851.376 |
| Investasi bersih dalam sewa pembiayaan | - | 3.858.711 | - | 3.858.711 |
| **Liabilitas yang diukur sebesar nilai wajar** | | | | |
| Liabilitas derivatif | - | 1.117.677 | - | 1.117.677 |
| **Liabilitas yang disajikan sebesar nilai wajar** | | | | |
| Efek-efek yang diterbitkan | - | 18.814.887 | - | 18.814.887 |
| Pinjaman yang diterima | - | 51.280.848 | - | 51.280.848 |
| Pinjaman dan efek-efek subordinasi | - | 676.205 | - | 676.205 |

Pada tanggal 31 Desember 2019 dan 2018, untuk aset dan liabilitas yang dimiliki pada akhir tahun laporan diukur pada nilai wajar secara berulang, Bank dan Entitas Anak tidak memiliki transfer antara Tingkat 1 dan Tingkat 2 dari hierarki.

Surat berharga yang masuk dalam kategori tidak likuid pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp13.868.408 (21,11% dari jumlah aset yang diukur sebesar nilai wajar tingkat 2) dan Rp23.252.002 (25,83% dari jumlah aset yang diukur sebesar nilai wajar tingkat 2) yaitu obligasi pemerintah dengan tingkat suku bunga mengambang (*variable rate*) dan masuk dalam klasifikasi tersedia untuk dijual (*available-for-sale*).

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(v) Nilai wajar aset dan liabilitas keuangan (lanjutan)

Nilai wajar instrumen keuangan yang diperdagangkan dalam pasar aktif (misalnya efek yang diukur pada nilai wajar melalui laba rugi dan tersedia untuk dijual) ditentukan berdasarkan harga pasar yang dikutip pada tanggal pelaporan. Suatu pasar dianggap aktif apabila informasi mengenai harga kuotasi dapat dengan mudah dan secara berkala tersedia dari suatu bursa, pedagang efek, atau *broker*, kelompok penilai harga pasar industri tertentu, regulator dan harga-harga tersebut mencerminkan transaksi pasar yang aktual dan reguler pada tingkat yang wajar. Harga pasar yang dikutip untuk aset keuangan yang dimiliki Grup adalah harga penawaran sekarang. Instrumen-instrumen tersebut termasuk dalam tingkat 1. Instrumen yang termasuk dalam tingkat 1 umumnya meliputi investasi ekuitas dan surat hutang terdaftar di Bursa Efek Indonesia yang diklasifikasikan sebagai surat berharga yang dimiliki untuk diperdagangkan dan tersedia untuk dijual.

Nilai wajar instrumen keuangan yang tidak diperdagangkan pada pasar aktif meliputi derivatif *over-the-counter* dan obligasi pemerintah yang tidak aktif ditentukan dengan teknik penilaian internal.

Teknik-teknik penilaian tersebut memaksimumkan penggunaan data pasar yang dapat diobservasi dan sedapat mungkin meminimalisir penggunaan estimasi yang bersifat spesifik dari entitas. Seluruh input yang dibutuhkan untuk menentukan nilai wajar instrumen keuangan dapat diobservasi dari pasar, oleh karena itu instrumen tersebut termasuk dalam tingkat 2. Sebaliknya, jika salah satu atau lebih data tidak didasarkan pada data pasar yang dapat diobservasi, instrumen ini termasuk dalam tingkat 3.

Pada tanggal 31 Desember 2019 dan 2018, nilai tercatat dari aset dan liabilitas keuangan Bank Mandiri memiliki nilai yang hampir sama dengan nilai wajarnya kecuali untuk instrumen berikut:

| | 31 Desember 2019 | | 31 Desember 2018 | |
|---|---|---|---|---|
| | **Nilai tercatat** | **Nilai wajar** | **Nilai tercatat** | **Nilai wajar** |
| **Aset** | | | | |
| Efek-efek | | | | |
| Dimiliki hingga jatuh tempo | 8.035.894 | 8.037.544 | 7.887.729 | 7.879.617 |
| Diukur pada biaya perolehan*) | 13.875.809 | 13.915.141 | 2.656.999 | 2.655.320 |
| Obligasi pemerintah | | | | |
| Dimiliki hingga jatuh tempo | 18.003.260 | 18.073.825 | 17.977.222 | 18.128.915 |
| Diukur pada biaya perolehan*) | 8.079.331 | 8.140.324 | 13.468.806 | 12.243.849 |
| Kredit yang diberikan | 855.863.865 | 857.304.293 | 767.761.095 | 765.996.146 |
| Piutang pembiayaan konsumen | 18.211.088 | 17.433.465 | 16.826.865 | 18.851.376 |
| Investasi bersih dalam sewa pembiayaan | 3.047.089 | 3.055.071 | 3.319.103 | 3.858.711 |
| | **925.116.336** | **925.959.663** | **829.897.819** | **829.613.934** |
| **Liabilitas** | | | | |
| Efek-efek yang diterbitkan | 32.245.270 | 32.977.554 | 19.088.923 | 18.814.887 |
| Pinjaman yang diterima | 54.128.562 | 54.028.333 | 51.653.982 | 51.280.848 |
| Pinjaman dan efek-efek subordinasi | 664.217 | 671.922 | 685.730 | 676.205 |
| | **87.038.049** | **87.677.809** | **71.428.635** | **70.771.940** |

*) Efek-efek dan obligasi pemerintah yang dimiliki Entitas Anak sesuai dengan PSAK No. 110 “Akuntansi Sukuk”.

**62. MANAJEMEN RISIKO (lanjutan)**

B. Risiko pasar dan risiko likuiditas (lanjutan)

(v) Nilai wajar aset dan liabilitas keuangan (lanjutan)

(i) Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, tagihan lainnya, tagihan atas efek-efek yang dibeli dengan janji dijual kembali, tagihan akseptasi dan aset lain-lain

Penempatan pada Bank Indonesia dan bank lain merupakan penanaman dana dalam bentuk Fasilitas Simpanan Bank Indonesia (FASBI), FASBI Syariah, *call money*, penempatan "*fixed term*", deposito berjangka dan lain-lain.

Nilai tercatat dari giro, penempatan dan simpanan *overnight* dengan suku bunga mengambang adalah perkiraan yang layak atas nilai wajar.

Estimasi nilai wajar terhadap penempatan dengan suku bunga tetap, tagihan lainnya, tagihan atas efek-efek yang dibeli dengan janji dijual kembali, tagihan akseptasi dan aset lain-lain ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk utang dengan risiko kredit dan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah satu tahun sehingga nilai tercatat dari penempatan dengan suku bunga tetap, tagihan lainnya, tagihan atas efek-efek yang dibeli dengan janji dijual kembali, tagihan akseptasi dan aset lain-lain adalah perkiraan yang layak atas nilai wajar.

(ii) Efek-efek (dimiliki hingga jatuh tempo) dan obligasi pemerintah (dimiliki hingga jatuh tempo)

Nilai wajar untuk efek-efek dan obligasi pemerintah yang dimiliki hingga jatuh tempo ditetapkan berdasarkan harga pasar atau harga kuotasi perantara (*broker*)/pedagang efek (*dealer*). Jika informasi ini tidak tersedia, nilai wajar diestimasi dengan menggunakan harga pasar kuotasi efek yang memiliki karakteristik kredit, jatuh tempo dan *yield* yang serupa atau dinilai dengan menggunakan metode valuasi internal.

(iii) Kredit yang diberikan dan piutang pembiayaan konsumen

Kredit yang diberikan dan piutang pembiayaan konsumen dinyatakan berdasarkan jumlah nilai tercatat setelah dikurangi oleh beban penurunan nilai. Estimasi nilai wajar dari kredit yang diberikan dan piutang pembiayaan konsumen mencerminkan jumlah diskonto dari estimasi kini dari arus kas masa depan yang diharapkan akan diterima. Nilai wajar dari kredit yang diberikan dan piutang pembiayaan konsumen ditentukan dengan mendiskontokan arus kas yang diharapkan pada tingkat suku bunga pasar terkini.

(iv) Simpanan nasabah dan simpanan dari bank lain, liabilitas atas efek-efek yang dijual dengan janji dibeli kembali, liabilitas akseptasi dan liabilitas lain-lain

Estimasi nilai wajar simpanan yang bisa ditarik kembali sewaktu-waktu, termasuk simpanan tanpa bunga, adalah sebesar jumlah terhutang/nilai tercatat ketika utang tersebut dibayarkan.

Estimasi nilai wajar simpanan dengan tingkat suku bunga tetap, liabilitas atas efek-efek yang dijual dengan janji dibeli kembali, liabilitas akseptasi dan liabilitas lain-lain yang tidak memiliki kuotasi di pasar aktif ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga utang baru dengan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah satu tahun sehingga nilai tercatat dari simpanan dengan tingkat bunga tetap, liabilitas akseptasi dan liabilitas lain-lain adalah perkiraan yang layak atas nilai wajar.

(v) Efek-efek yang diterbitkan, pinjaman yang diterima dan pinjaman dan efek-efek subordinasi

Nilai wajar agregat dihitung berdasarkan harga pasar kuotasi. Jika informasi ini tidak tersedia, model diskonto arus kas digunakan berdasarkan kurva *yield* terkini yang sesuai dengan sisa periode jatuh temponya.

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(vi) *Value at Risk* (VaR)

Dalam pelaksanaan pengelolaan risiko pasar *trading*, Bank menerapkan prinsip *segregation of duties* dengan melakukan pemisahan antara unit *front office* (melaksanakan transaksi *trading*), unit *middle office* (melaksanakan proses manajemen risiko, menyusun kebijakan dan prosedur) dan unit *back office* (melaksanakan proses *settlement* transaksi).

Analisa risiko pasar atas aktivitas trading treasury dilakukan secara harian menggunakan pendekatan sesuai *best practice* yang ada dan mengacu pada ketentuan internal dan eksternal yang berlaku, salah satunya melalui perhitungan *Value at Risk* (VaR).

VaR merupakan suatu nilai yang menggambarkan potensi maksimum kerugian yang dialami Bank (bank saja) akibat pergerakan pasar yang mempengaruhi eksposur *trading* Bank dalam kondisi normal dengan tingkat kepercayaan 99%. Metode perhitungan VaR yang digunakan bank yaitu metode *Historical Simulation* yang tidak membutuhkan asumsi bahwa pergerakan faktor pasar terdistribusi normal. Bank menghitung VaR berdasarkan 250 hari data faktor pasar historis.

Realisasi VaR 31 Desember 2019 dan 2018 (tidak diaudit) adalah sebagai berikut:

| | 31 Desember 2019*) | | | |
|---|---|---|---|---|
| | **VaR Rata-rata** | **VaR Maksimum** | **VaR Minimum** | **VaR Akhir Periode** |
| **Jenis risiko** | | | | |
| Risiko suku bunga | 13.833 | 29.191 | 3.933 | 5.109 |
| Risiko nilai tukar | 17.095 | 62.359 | 2.133 | 22.572 |
| **Total** | **27.117** | **81.837** | **8.379** | **33.381** |

| | 31 Desember 2018*) | | | |
|---|---|---|---|---|
| | **VaR Rata-rata** | **VaR Maksimum** | **VaR Minimum** | **VaR Akhir Periode** |
| **Jenis risiko** | | | | |
| Risiko suku bunga | 21.426 | 35.131 | 7.100 | 14.256 |
| Risiko nilai tukar | 10.846 | 35.831 | 1.845 | 23.528 |
| **Total** | **36.457** | **66.154** | **12.480** | **12.480** |

*) Hanya posisi *trading book*

Bank melakukan *backtesting* untuk memastikan keakuratan metode perhitungan VaR dalam memprediksi laba/rugi aktivitas *treasury*. *Backtesting* membandingkan laba/rugi harian dengan nilai VaR yang dihitung oleh Bank.

Hasil *backtesting* periode Desember 2019 menunjukkan bahwa perhitungan VaR yang telah dilakukan akurat, dimana jumlah penyimpangan P/L terhadap *daily* VaR masih dapat diterima.

## 62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(vii) Manajemen kas

Kas terdiri atas:

| | 31 Desember 2019 | | 31 Desember 2018 | |
|---|---|---|---|---|
| | Jumlah Nosional mata uang asing Ekuivalen (Dalam ribuan) | Rupiah | Jumlah Nosional mata uang asing Ekuivalen (Dalam ribuan) | Rupiah |
| Rupiah | - | 25.547.963 | - | 24.287.461 |
| Mata uang asing | | | | |
| Dolar Amerika Serikat | 93.581 | 1.299.141 | 95.772 | 1.377.201 |
| Dolar Singapura | 40.108 | 413.716 | 88.567 | 934.813 |
| Dolar Australia | 26.382 | 256.572 | 25.583 | 259.982 |
| Euro Eropa | 12.367 | 192.564 | 10.074 | 165.625 |
| Yuan Cina | 8.649 | 17.248 | 21.532 | 45.015 |
| Yen Jepang | 321.657 | 41.111 | 340.285 | 44.448 |
| Pound Sterling Inggris | 970 | 17.695 | 763 | 13.965 |
| Dolar Hong Kong | 13.090 | 23.337 | 3.456 | 6.346 |
| Lain-lain | 20.524 | 284.920 | 14.885 | 214.058 |
| | **537.328** | **28.094.267** | **600.917** | **27.348.914** |

Pada tanggal-tanggal 31 Desember 2019 dan 2018 saldo kas tersebut, sudah termasuk uang pada mesin ATM (Anjungan Tunai Mandiri), masing-masing sebesar Rp9.636.525 dan Rp9.464.278.

C. Risiko operasional

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem atau adanya faktor eksternal yang mempengaruhi operasional Bank. Pengelolaan atas risiko operasional secara efektif dapat menekan kerugian akibat risiko operasional.

Dalam rangka efektivitas pengelolaan risiko operasional, Bank menyusun kerangka kerja mengacu pada regulasi Bank Indonesia, Otoritas Jasa Keuangan, Basel dan *best practice* di industri baik lokal maupun global. Dalam hal ini, Bank telah memiliki Kebijakan Manajemen Risiko Bank Mandiri, Standar Prosedur Operasional Manajemen Risiko Operasional dan Petunjuk Teknis Operasional Manajemen Risiko Operasional, yang meliputi aspek *governance* maupun sistem pelaporan.

***Managing risk through operation***

Dalam pengelolaan risiko operasional melalui *Operation*, Bank telah:
(i) Menetapkan *risk governance* pengelolaan risiko operasional.
(ii) Menetapkan kebijakan dan prosedur serta melakukan *review* secara berkala.
(iii) Menetapkan *operational risk appetite.*
(iv) Menyusun metodologi dan perangkat pengelolaan risiko operasional.
(v) Menyediakan *Operational Risk Management System* untuk seluruh unit kerja.
(vi) Membangun *Risk Awareness* di seluruh lini organisasi termasuk mewujudkan *Risk Culture* dalam aktivitas bisnis bank.
(vii) Menjalankan implementasi pengelolaan risiko operasional ke seluruh unit kerja Kantor Pusat dan Kantor Wilayah termasuk implementasi *Operational Risk Management Tools* (*ORM Tools*) dan sistem aplikasi *Loss Event Database.*
(viii) Melaksanakan *monitoring* dan *reporting* internal maupun eksternal (*regulator*).
(ix) Pengembangan kompetensi standar untuk pegawai yang terlibat dalam aktivitas implementasi kerangka kerja manajemen risiko operasional.

## 62. MANAJEMEN RISIKO (lanjutan)

C. Risiko operasional (lanjutan)

***Managing risk through operation* (lanjutan)**

Pelaksanaan *operational risk governance* dilakukan melalui:
(i) Pengawasan aktif dewan komisaris dan direksi
(ii) Pelaksanaan pengelolaan risiko operasional disupervisi oleh Direktur Manajemen Risiko yang didukung dengan keterlibatan:
- *Risk Management & Credit Policy Committee*
- Unit Kerja Pembina Manajemen Risiko Operasional
- Unit Kerja Manajemen Risiko Operasional
- Unit Kerja Pemilik dan Pengendali Risiko
- Unit Kerja Kepatuhan
- Unit Kerja Internal Audit

Bank telah menetapkan kebijakan dan prosedur internal dalam Manajemen Risiko Operasional yang mengacu pada Kebijakan Manajemen Risiko Bank Mandiri (KMRBM), yang menjadi landasan implementasi manajemen risiko.

Terkait dengan *ORM Tools, ORM Tools* yang dipergunakan Bank adalah:
(i) *Risk & Control Self Assesment* (RCSA), merupakan sebuah *register* atas key risks dan controls, yang akan dipergunakan sebagai basis untuk langkah pengujian kontrol (*Control Testing)* secara risk based dalam rangka untuk mengidentifikasi potensi kelemahan kontrol sedini mungkin dan menjaga tingkatan risiko residual seminimal mungkin dengan mengambil tindakan yang diperlukan untuk mitigasi sebelum risiko terjadi.
(ii) *Loss Event Database*, merupakan *database* insiden risiko operasional yang dicatat secara *risk based* dengan tujuan sebagai *lesson learned*, pemantauan tindaklanjut remediasi maupun perbaikan kedepannya, serta sebagai masukan atas perhitungan modal risiko operasional (*regulatory capital charge*).
(iii) *Key Indicator* (KI), merupakan indikator yang disusun sebagai bagian dari upaya memantau risiko-risiko yang ada secara risk based dengan tujuan agar tindaklanjut dapat segera diambil sebelum sebuah risiko terjadi.
(iv) *Issue & Action Management* (IAM), merupakan perangkat untuk memantau tindaklanjut yang telah disusun atas isu-isu yang ditemukan lewat berbagai aktivitas, *misalnya Control Testing, Insiden, Key Indicator, self identified issue dan lain - lain*.
(v) *Capital Modelling,* merupakan model perhitungan modal risiko operasional (*regulatory capital charge*) yang patuh pada ketentuan atau regulasi yang berlaku, sebagai bagian untuk memitigasi risiko operasional.

Sebagai *output* dari proses Manajemen Risiko Operasional, akan dihasilkan Laporan Profil Risiko Operasional Bank yang sudah direview oleh unit Internal Audit dipresentasikan kepada Dewan Komisaris dan dilaporkan kepada Regulator secara periodik serta dijadikan sebagai bagian dari penentuan tingkat kesehatan bank dari *Risk-Based Bank Rating* (RBBR). Selain itu, dalam rangka pengelolaan risiko operasional terdapat laporan pengelolaan risiko operasional yang disampaikan kepada manajemen sebagai sarana *monitoring* dan bahan pertimbangan untuk mengambil tindakan prioritas.

## 62. MANAJEMEN RISIKO (lanjutan)

C. Risiko operasional (lanjutan)

***Managing risk through capital***

Sesuai ketentuan, bank menggunakan *Basic Indicator Approach* untuk perhitungan beban modal risiko operasional**.** Adapun perhitungan *Basic Indicator Approach* didasarkan pada data rata-rata positif *Gross Income* Bank selama 3 (tiga) tahun terakhir.

Hasil perhitungan dari beban modal risiko operasional Bank Mandiri (bank saja) adalah sebesar Rp9.863.359 juta, sedangkan secara konsolidasian (Bank Mandiri dengan perusahaan anak) adalah sebesar Rp11.609.281 juta. Berdasarkan nilai beban modal risiko operasional tersebut, nilai ATMR risiko operasional adalah sebesar Rp123.291.988 juta (bank saja) dan Rp145.116.015 juta (konsolidasian).

## 63. PERJANJIAN, KOMITMEN DAN KONTINJENSI PENTING

### a. Perjanjian *integrated banking system* dengan *vendor*

Pada tanggal 22 November 2012, Bank Mandiri mengadakan perjanjian dengan *vendor* untuk menambah fitur *eMAS* sesuai perjanjian *Application Management Services* 2011 sebesar USD866.125 (nilai penuh, setelah PPN) dan *Application Management Services* 2012 sebesar USD1.190.000 (nilai penuh, setelah PPN) dengan sistem *blanket order* sehingga total nilai kontrak maksimum sebesar USD2.056.125 (nilai penuh, setelah PPN). Pada tanggal 31 Desember 2019, nilai kontrak dengan pendekatan realisasi pembayaran untuk *Application Management Services* 2012 adalah sebesar USD1.083.250 (nilai penuh, setelah PPN) dan Bank telah melakukan pembukuan atas nilai realisasi pembayaran sebagai aset tetap sebesar USD977.900 (nilai penuh, setelah PPN) sehingga estimasi penyelesaian proyek posisi 31 Desember 2019 dan 2018 adalah 90,27%.

Pada tanggal 3 September 2013, Bank Mandiri mengadakan perjanjian dengan *vendor* untuk menambah fitur *eMAS* sesuai perjanjian *Application Management* 2013 mengunakan *system blanket order* dengan nilai kontrak maksimum sebesar USD2.583.700 (nilai penuh, setelah PPN). Perjanjian *blanket order* didasarkan pada estimasi *mandays* aktual yang akan dilakukan oleh *vendor* atas pekerjaan penambahan fitur *eMAS* tersebut. Pada tanggal 31 Desember 2019, nilai kontrak dengan pendekatan realisasi pembayaran adalah sebesar USD2.443.000 (nilai penuh) dan Bank Mandiri telah melakukan pembukuan atas nilai realisasi pembayaran sebagai aset tetap sebesar USD2.333.800 (nilai penuh) sehingga estimasi penyelesaian proyek posisi 31 Desember 2019 dan 2018 adalah 95,53%.

Pada tanggal 15 September 2014, Bank Mandiri mengadakan Perjanjian dengan *vendor* untuk menambah fitur *eMAS* sesuai perjanjian *Application Management* 2014 mengunakan *system blanket order* dengan nilai kontrak maksimum sebesar USD3.550.000 (nilai penuh, setelah PPN). Perjanjian *blanket order* didasarkan pada estimasi *mandays* aktual yang akan dilakukan oleh *vendor* atas pekerjaaan penambahan fitur *eMAS* tersebut. Pada tanggal 31 Desember 2019, nilai kontrak dengan pendekatan realisasi pembayaran adalah sebesar USD3.476.160 (nilai penuh) dan Bank Mandiri telah melakukan pembukuan atas nilai realisasi pembayaran sebagai aset tetap sebesar USD3.366.820 (nilai penuh) sehingga estimasi penyelesaian proyek posisi 31 Desember 2019 dan 2018 masing-masing sebesar 96,85% dan 95,62%.

Pada tanggal 7 Januari 2016, Bank Mandiri mengadakan Perjanjian dengan *vendor* untuk menambah fitur *eMAS* sesuai perjanjian *Application Management* 2015 mengunakan *system blanket order* dengan nilai kontrak maksimum sebanyak 6.000 *mandays*. Pada tanggal 31 Desember 2019 nilai kontrak dengan pendekatan realisasi pembayaran adalah USD3.626.372,75 (nilai penuh) dan bank telah melakukan pembukuan atas nilai realisasi pembayaran sebagai aset tetap sebesar USD2.948.406 (nilai penuh) sehingga estimasi penyelesaian proyek posisi 31 Desember 2019 dan 2018 masing-masing sebesar 81,30% dan 77,25%.

## 63. PERJANJIAN, KOMITMEN DAN KONTINJENSI PENTING (lanjutan)

### a. Perjanjian *integrated banking system* dengan *vendor* (lanjutan)

Pada tanggal 14 Desember 2016, Bank Mandiri mengadakan Perjanjian dengan *vendor* untuk menambah fitur *eMAS* sesuai perjanjian *Application Management* 2016 mengunakan *system blanket order* dengan nilai kontrak maksimum sebanyak 5.256 *mandays*. Pada tanggal 31 Desember 2019 pendekatan realisasi pembayaran adalah USD2.942.738,75 (nilai penuh) dan Bank telah melakukan pembukuan atas nilai realisasi pembayaran sebagai aset tetap sebesar USD2.525.595,50 (nilai penuh) sehingga estimasi penyelesaian proyek posisi 31 Desember 2019 dan 2018 masing-masing sebesar 85,82% dan 81,23%.

Pada tanggal 25 Januari 2018, Bank Mandiri mengadakan Perjanjian dengan vendor untuk menambah fitur eMAS sesuai perjanjian Application Management 2017 mengunakan system blanket order dengan nilai kontrak maksimum sebanyak 8.592 mandays. Pada tanggal 31 Desember 2019 nilai kontrak dengan pendekatan realisasi pembayaran adalah USD2.357.133,60 (nilai penuh) dan Bank telah melakukan pembukuan atas nilai realisasi pembayaran sebagai aset tetap sebesar USD192.876 (nilai penuh) sehingga estimasi penyelesaian proyek posisi 31 Desember 2019 adalah 81,87%.

Pada tanggal 25 Januari 2018, Bank Mandiri mengadakan Perjanjian dengan vendor untuk menambah fitur eMAS sesuai perjanjian Application Management 2018 mengunakan system blanket order dengan nilai kontrak maksimum sebanyak 8.592 mandays. Pada tanggal 31 Desember 2019 nilai kontrak dengan pendekatan realisasi pembayaran adalah USD1.094.811,80 (nilai penuh) dan Bank telah melakukan pembukuan atas nilai realisasi pembayaran sebagai aset tetap sebesar USD192.944 (nilai penuh) sehingga estimasi penyelesaian proyek posisi 31 Desember 2019 adalah 17,62%.

Pada tanggal 28 Mei 2019, Bank Mandiri mengadakan Perjanjian dengan vendor untuk menambah fitur eMAS sesuai perjanjian Application Management 2019 mengunakan system blanket order dengan nilai kontrak maksimum sebanyak 6.141 mandays. Pada tanggal 31 Desember 2019 nilai kontrak pendekatan realisasi pembayaran adalah USD42.246,90 (nilai penuh) dan pembukuan atas nilai realisasi pembayaran sebagai aset tetap sebesar USDNihil sehingga estimasi penyelesaian proyek posisi 31 Desember 2019 adalah 0,00%.

### b. Perkara hukum

Bank saat ini masih menghadapi permasalahan hukum diantaranya dengan debitur dan/atau pemilik dana sebagai akibat adanya perselisihan perjanjian yang telah diputus oleh Pengadilan dimana Bank dihukum untuk membayar ganti rugi sebesar Rp271. Saat ini Bank masih dalam proses/upaya hukum keberatan terhadap putusan.

Jumlah klaim terhadap Bank Mandiri atas tuntutan hukum yang belum selesai pada tanggal 31 Desember 2019 dan 2018 masing-masing sebesar Rp849.421 dan Rp607.836. Pada tanggal 31 Desember 2019 dan 2018, Bank Mandiri telah membentuk cadangan masing-masing sebesar Rp170.021 dan Rp171.367 dan berpendapat bahwa cadangan yang dibentuk telah memadai.

### c. *Trade Financing* dengan Asian Development Bank

Pada tanggal 25 November 2009, Bank Mandiri telah menandatangani perjanjian kerjasama dengan Asian Development Bank (ADB) melalui *Trade Finance Facilitation Program* (TFFP), yaitu *Confirmation Bank Agreement* (CBA), *Issuing Bank Agreement* (IBA).

Berdasarkan CBA dan IBA, Bank Mandiri dapat bertindak baik sebagai *confirming bank* maupun sebagai *issuing bank* bagi transaksi ekspor impor nasabah dengan basis *Letter of Credit* (L/C). Sebagai *confirming bank*, Bank Mandiri dapat diberikan jaminan oleh ADB atas L/C yang diterbitkan oleh *issuing bank* dan sebagai *issuing bank*, maka Bank Mandiri dapat diberikan *confirmation guarantee* oleh ADB atas L/C yang diterbitkan.

## 63. PERJANJIAN, KOMITMEN DAN KONTINJENSI PENTING (lanjutan)

### c. *Trade Financing* dengan Asian Development Bank (lanjutan)

Skema TFFP tersebut merupakan program ADB untuk memfasilitasi transaksi perdagangan berbasis L/C di negara-negara berkembang Asia untuk mendorong tingkat pertumbuhan volume perdagangan. Dengan menjadi partisipan dalam TFFP ini, Bank Mandiri akan memiliki kemudahan akses untuk meningkatkan *trade finance credit lines* serta meningkatkan *trade volume* dan membuka peluang bisnis baru khususnya ke negara-negara yang selama ini volume perdagangan dengan Indonesia masih cukup rendah.

Selanjutnya berdasarkan RCA, Bank Mandiri menerima fasilitas kredit *revolving* sampai dengan jumlah maksimal USD25.000.000 (nilai penuh). Fasilitas kredit *revolving* ini dikenakan bunga sebesar jumlah *total margin* dan LIBOR selama periode bunga.

## 64. JAMINAN PEMERINTAH TERHADAP LIABILITAS PEMBAYARAN BANK UMUM

Berdasarkan Undang-undang Republik Indonesia No. 24 tahun 2004 tanggal 22 September 2004. Pemerintah telah membentuk lembaga penjaminan independen, yaitu Lembaga Penjamin Simpanan (LPS) untuk menjamin dana masyarakat termasuk dana dari bank lain dalam bentuk giro, deposito, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.

Berdasarkan Salinan Peraturan Lembaga Penjamin Simpanan No. 2/PLPS/2014 tanggal 22 September 2014 tentang Perubahan atas Peraturan Lembaga Penjamin Simpanan No. 2/PLPS/2010 tentang Program Penjaminan Simpanan, besarnya saldo yang dijamin untuk setiap nasabah pada satu bank adalah paling tinggi sebesar Rp2.000.000.000 (nilai penuh).

Suku bunga simpanan LPS pada tanggal 31 Desember 2019 dan 31 Desember 2018 masing-masing adalah sebesar 6,25% dan 6,75% untuk simpanan dalam mata uang Rupiah dan masing-masing sebesar 1,75% dan 2,00% untuk simpanan dalam mata uang asing.

## 65. PERUBAHAN AKTIVITAS PENDANAAN

Perubahan pada liabilitas yang timbul dari aktivitas pendanaan pada laporan arus kas konsolidasian adalah sebagai berikut:

| | | | Non-arus kas | | |
|---|---|---|---|---|---|
| | **1 Januari 2019** | **Arus kas** | **Selisih kurs** | **Lainnya** | **31 Desember 2019** |
| Efek-efek yang diterbitkan | 19.088.923 | 13.379.710 | (273.093) | 49.730 | 32.245.270 |
| Pinjaman yang diterima | 51.653.982 | 3.865.402 | (1.388.782) | (2.040) | 54.128.562 |
| Pinjaman dan efek-efek subordinasi | 685.730 | (15.406) | (6.336) | 229 | 664.217 |
| Efek-efek yang dijual dengan janji dibeli kembali | 16.611.528 | (12.330.221) | (499.252) | - | 3.782.055 |
| **Total liabilitas dari aktivitas pendanaan** | **88.040.163** | **4.899.485** | **(2.167.463)** | **47.919** | **90.820.104** |

| | | | Non-arus kas | | |
|---|---|---|---|---|---|
| | **1 Januari 2018** | **Arus kas** | **Selisih kurs** | **Lainnya** | **31 Desember 2018** |
| Efek-efek yang diterbitkan | 16.843.595 | 2.170.723 | - | 74.605 | 19.088.923 |
| Pinjaman yang diterima | 35.703.679 | 12.105.048 | 3.834.890 | 10.365 | 51.653.982 |
| Pinjaman dan efek-efek subordinasi | 191.501 | 484.358 | 10.931 | (1.060) | 685.730 |
| Efek-efek yang dijual dengan janji dibeli kembali | 3.592.883 | 12.153.318 | 865.327 | - | 16.611.528 |
| **Total liabilitas dari aktivitas pendanaan** | **56.331.658** | **26.913.447** | **4.711.148** | **83.910** | **88.040.163** |

## 66. STANDAR AKUNTANSI KEUANGAN BARU (REVISI)

Amendemen dan penyesuaian Pernyataan Standar Akuntansi Keuangan (PSAK) yang telah disahkan oleh Dewan Standar Akuntansi Keuangan (DSAK) - Ikatan Akuntan Indonesia (IAI), tetapi belum berlaku efektif untuk laporan keuangan selama tahun berjalan diungkapkan di bawah ini. Grup bermaksud untuk menerapkan amendemen dan penyesuaian PSAK tersebut, jika dipandang relevan, saat telah menjadi efektif.

Berlaku efektif 1 Januari 2020:

a. PSAK No. 1 (Amendemen 2019) "Penyajian Laporan Keuangan", menambahkan istilah *"obscuring"* (pengaburan), penjelasan dan contoh mengenai istilah tersebut, mengubah istilah "dapat mempengaruhi" menjadi "diperkirakan cukup dapat mempengaruhi" dalam konteks pengambilan keputusan oleh pengguna utama, dan mengubah istilah "pengguna" menjadi "pengguna utama" dalam konteks pengguna laporan keuangan dan terdapat penambahan penjelasan terkait pengguna utama tersebut.
b. PSAK No. 1 (Penyesuaian 2019) "Penyajian Laporan Keuangan", menambahkan kalimat pada paragraf 5 agar sesuai dengan intensi IAS 1 *Presentation of Financial Statements*.
c. PSAK No. 15 (Amendemen 2017) "Investasi pada Entitas Asosiasi dan Ventura Bersama", mengatur bahwa entitas juga menerapkan PSAK No. 71 atas instrumen keuangan pada entitas asosiasi atau ventura bersama dimana metode ekuitas tidak diterapkan. Hal ini termasuk kepentingan jangka panjang yang secara substansi membentuk bagian investasi neto entitas pada entitas asosiasi atau ventura bersama sebagaimana dimaksud dalam PSAK No. 15 paragraf 38.
d. PSAK No. 25 (Amendemen 2019) "Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan tentang Definisi Material", menghapus paragraf 5 dan 6 serta ditambahkan referensi sesuai dengan PSAK No. 1 paragraf 7 amendemen 2019.
e. PSAK No. 62 (Amendemen 2017) "Kontrak Asuransi", memenuhi kriteria tertentu untuk menerapkan pengecualian sementara dari PSAK No. 71 (*deferral approach*) atau memilih untuk menerapkan pendekatan berlapis (*overlay approach*) untuk aset keuangan yang ditetapkan.
f. PSAK No. 71, "Instrumen Keuangan", mengatur klasifikasi dan pengukuran instrumen keuangan berdasarkan karakteristik dari arus kas kontraktual dan model bisnis entitas; metode kerugian kredit ekspektasian untuk penurunan nilai yang menghasilkan informasi yang lebih tepat waktu, relevan dan dimengerti oleh pemakai laporan keuangan; akuntansi untuk lindung nilai yang merefleksikan manajemen risiko entitas lebih baik dengan memperkenalkan persyaratan yang lebih umum berdasarkan pertimbangan manajemen.
g. PSAK No. 71 (Amendemen 2017), "Instrumen Keuangan", mengatur bahwa aset keuangan dengan fitur pelunasan dipercepat yang dapat menghasilkan kompensasi negatif memenuhi kualifikasi sebagai arus kas kontraktual yang berasal dari pembayaran pokok dan bunga dari jumlah terutang.
h. PSAK No. 72, "Pendapatan dari Kontrak dengan Pelanggan". PSAK ini mengatur model pengakuan pendapatan dari kontrak dengan pelanggan.
i. PSAK No. 73, "Sewa", menetapkan prinsip pengakuan, pengukuran, penyajian dan pengungkapan atas sewa dengan memperkenalkan model akuntansi tunggal dengan mensyaratkan untuk mengakui aset hak-guna (*right-of-use assets*) dan liabilitas sewa. Terdapat 2 pengecualian opsional dalam pengakuan aset dan liabilitas sewa, yakni untuk: (1) sewa jangka pendek dan (2) sewa yang aset pendasarnya (*underlying assets*) bernilai rendah.

Berlaku efektif 1 Januari 2021:

a. PSAK No. 22 (Amandemen 2019), "Kombinasi Bisnis tentang Definisi Bisnis", Amandemen ini yang diadopsi dari Amandemen IFRS 3 *Business Combinations: Definition of Business* merupakan hasil dari *joint project* antara *International Accounting Standards Board (IASB)* dan *US Financial Accounting Standards Board (FASB)*. Amandemen ini mengklarifikasi definisi bisnis dengan tujuan untuk membantu entitas dalam menentukan apakah suatu transaksi seharusnya dicatat sebagai kombinasi bisnis atau akuisisi aset.

Grup masih dalam proses menghitung dampak dari Pernyataan Standar Akuntansi Keuangan tersebut terhadap laporan keuangan konsolidasian Grup.

## 67. INFORMASI TAMBAHAN

### Informasi keuangan tambahan

Informasi yang disajikan pada lampiran 1 - 4 merupakan informasi keuangan tambahan PT Bank Mandiri (Persero) Tbk., Entitas Induk, yang menyajikan penyertaan Bank pada Entitas Anak berdasarkan metode biaya.

**PT BANK MANDIRI (PERSERO) Tbk.**
**LAPORAN POSISI KEUANGAN ENTITAS INDUK**
**Tanggal 31 Desember 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| **ASET** | | |
| Kas | 25.356.393 | 24.443.872 |
| Giro pada Bank Indonesia | 41.335.530 | 55.256.240 |
| Giro pada bank lain | | |
| Pihak berelasi | 398.352 | 157.510 |
| Pihak ketiga | 9.996.763 | 13.031.944 |
| | 10.395.115 | 13.189.454 |
| Dikurangi: cadangan kerugian penurunan nilai | (3.290) | (3.474) |
| Neto | 10.391.825 | 13.185.980 |
| Penempatan pada Bank Indonesia dan bank lain | | |
| Pihak berelasi | 1.409.074 | 1.592.578 |
| Pihak ketiga | 26.742.546 | 11.234.897 |
| | 28.151.620 | 12.827.475 |
| Dikurangi: cadangan kerugian penurunan nilai | (47.675) | (50.338) |
| Neto | 28.103.945 | 12.777.137 |
| Efek-efek | | |
| Pihak berelasi | 15.383.976 | 12.246.882 |
| Pihak ketiga | 17.452.896 | 25.871.496 |
| | 32.836.872 | 38.118.378 |
| Ditambah/(dikurang):premi/(diskonto) yang belum diamortisasi, keuntungan/(kerugian) - bersih yang belum direalisasi dari kenaikan/(penurunan) nilai wajar dan cadangan kerugian penurunan nilai | 131.782 | (226.389) |
| Neto | 32.968.654 | 37.891.989 |
| Obligasi pemerintah - neto | | |
| Pihak berelasi | 112.502.409 | 93.899.427 |
| Tagihan lainnya - transaksi perdagangan | | |
| Pihak berelasi | 14.186.619 | 10.724.084 |
| Pihak ketiga | 16.185.004 | 15.413.252 |
| | 30.371.623 | 26.137.336 |
| Dikurangi: cadangan kerugian penurunan nilai | (1.267.512) | (1.557.202) |
| Neto | 29.104.111 | 24.580.134 |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | | |
| Pihak ketiga | 248.143 | 1.639.448 |
| Tagihan derivatif | | |
| Pihak berelasi | 18.817 | 149.832 |
| Pihak ketiga | 1.578.564 | 1.510.313 |
| Neto | 1.597.381 | 1.660.145 |

**PT BANK MANDIRI (PERSERO) Tbk.**
**LAPORAN POSISI KEUANGAN ENTITAS INDUK (lanjutan)**
**Tanggal 31 Desember 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| **ASET (lanjutan)** | | |
| Kredit yang diberikan | | |
| Pihak berelasi | 165.431.044 | 156.575.588 |
| Pihak ketiga | 626.920.073 | 562.391.258 |
| | 792.351.117 | 718.966.846 |
| Dikurangi: cadangan kerugian penurunan nilai | (27.812.363) | (29.420.088) |
| Neto | 764.538.754 | 689.546.758 |
| Tagihan akseptasi | | |
| Pihak berelasi | 998.660 | 2.056.344 |
| Pihak ketiga | 9.057.052 | 11.594.304 |
| | 10.055.712 | 13.650.648 |
| Dikurangi: cadangan kerugian penurunan nilai | (219.446) | (293.964) |
| Neto | 9.836.266 | 13.356.684 |
| Penyertaan saham | | |
| Pihak berelasi | 8.459.823 | 7.555.807 |
| Pihak ketiga | 2.101 | 2.104 |
| | 8.461.924 | 7.557.911 |
| Dikurangi: cadangan kerugian penurunan nilai | (175.420) | (177.643) |
| Neto | 8.286.504 | 7.380.268 |
| Biaya dibayar dimuka | 2.124.541 | 1.917.080 |
| Pajak dibayar dimuka | 974.947 | 1.091.292 |
| Aset tetap | 53.536.442 | 46.767.089 |
| Dikurangi: akumulasi penyusutan | (10.825.270) | (9.745.803) |
| Neto | 42.711.172 | 37.021.286 |
| Aset tidak berwujud | 6.133.484 | 5.090.586 |
| Dikurangi: akumulasi amortisasi | (3.452.881) | (2.912.598) |
| Neto | 2.680.603 | 2.177.988 |
| Aset lain-lain | 12.934.942 | 15.058.349 |
| Dikurangi: penyisihan lainnya | (362.877) | (382.297) |
| Neto | 12.572.065 | 14.676.052 |
| Aset pajak tangguhan - neto | 3.350.632 | 4.576.026 |
| **TOTAL ASET** | **1.128.683.875** | **1.037.077.806** |

**PT BANK MANDIRI (PERSERO) Tbk.**
**LAPORAN POSISI KEUANGAN ENTITAS INDUK (lanjutan)**
**Tanggal 31 Desember 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| **LIABILITAS DAN EKUITAS** | | |
| **LIABILITAS** | | |
| Liabilitas segera | 3.169.451 | 3.843.194 |
| Simpanan nasabah | | |
| Giro | | |
| Pihak berelasi | 60.152.672 | 50.921.083 |
| Pihak ketiga | 176.244.539 | 140.490.641 |
| Total | 236.397.211 | 191.411.724 |
| Tabungan | | |
| Pihak berelasi | 3.304.085 | 3.530.435 |
| Pihak ketiga | 312.549.148 | 297.257.711 |
| Total | 315.853.233 | 300.788.146 |
| Deposito berjangka | | |
| Pihak berelasi | 30.936.012 | 38.471.472 |
| Pihak ketiga | 231.919.085 | 208.815.192 |
| Total | 262.855.097 | 247.286.664 |
| Total simpanan nasabah | 815.105.541 | 739.486.534 |
| Simpanan dari bank lain | | |
| Giro, giro *wadiah* dan tabungan | | |
| Pihak berelasi | 555.981 | 1.024.499 |
| Pihak ketiga | 7.549.097 | 2.958.616 |
| Total | 8.105.078 | 3.983.115 |
| *Interbank call money* | | |
| Pihak ketiga | 219.360 | 8.372.197 |
| Deposito berjangka | | |
| Pihak berelasi | - | 116.958 |
| Pihak ketiga | 4.206.437 | 2.896.425 |
| Total | 4.206.437 | 3.013.383 |
| Total simpanan dari bank lain | 12.530.875 | 15.368.695 |
| Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali - pihak ketiga | 3.699.819 | 16.120.197 |
| Liabilitas derivatif | | |
| Pihak berelasi | 42.505 | 19.126 |
| Pihak ketiga | 982.529 | 1.008.728 |
| Total | 1.025.034 | 1.027.854 |

**PT BANK MANDIRI (PERSERO) Tbk.**
**LAPORAN POSISI KEUANGAN ENTITAS INDUK (lanjutan)**
**Tanggal 31 Desember 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| **LIABILITAS DAN EKUITAS (lanjutan)** | | |
| **LIABILITAS (lanjutan)** | | |
| Liabilitas akseptasi | | |
| Pihak berelasi | 2.035.636 | 4.595.150 |
| Pihak ketiga | 8.020.076 | 9.055.498 |
| Total | 10.055.712 | 13.650.648 |
| Efek-efek yang diterbitkan | | |
| Pihak berelasi | 8.653.400 | 8.430.000 |
| Pihak ketiga | 15.702.105 | 5.535.900 |
| | 24.355.505 | 13.965.900 |
| Dikurangi: biaya penerbitan yang belum diamortisasi | (51.597) | (28.071) |
| Neto | 24.303.908 | 13.937.829 |
| Estimasi kerugian atas komitmen dan kontinjensi | 369.300 | 113.236 |
| Beban yang masih harus dibayar | 4.983.813 | 3.813.671 |
| Utang pajak | 846.567 | 774.631 |
| Liabilitas imbalan kerja | 6.480.327 | 7.047.758 |
| Provisi | 405.312 | 370.525 |
| Liabilitas lain-lain | 8.008.669 | 8.637.435 |
| Pinjaman yang diterima | | |
| Pihak berelasi | 820.151 | 98.687 |
| Pihak ketiga | 41.753.834 | 38.990.057 |
| Neto | 42.573.985 | 39.088.744 |
| Pinjaman dan efek-efek subordinasi | | |
| Pihak berelasi | 127.750 | 131.750 |
| Pihak ketiga | 536.467 | 553.980 |
| Neto | 664.217 | 685.730 |
| **TOTAL LIABILITAS** | **934.222.530** | **863.966.681** |

**PT BANK MANDIRI (PERSERO) Tbk.**
**LAPORAN POSISI KEUANGAN ENTITAS INDUK (lanjutan)**
**Tanggal 31 Desember 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | 31 Desember 2019 | 31 Desember 2018 |
|---|---|---|
| **LIABILITAS DAN EKUITAS (lanjutan)** | | |
| **EKUITAS** | | |
| Modal saham - nilai nominal Rp250 (nilai penuh) per lembar saham pada tanggal 31 Desember 2019 dan 2018<br>Modal dasar - 1 lembar Saham Seri A Dwiwarna dan 63.999.999.999 lembar Saham Biasa Seri B pada tanggal 31 Desember 2019 dan 2018<br>Modal ditempatkan dan disetor - 1 lembar Saham Seri A Dwiwarna dan 46.666.666.665 lembar Saham Biasa Seri B pada tanggal 31 Desember 2019 dan 2018 | 11.666.667 | 11.666.667 |
| Tambahan modal disetor/agio saham | 17.476.308 | 17.476.308 |
| Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing | (167.543) | (98.046) |
| Keuntungan/(kerugian) neto yang belum direalisasi dari kenaikan/(penurunan) nilai wajar efek-efek dan obligasi pemerintah yang tersedia untuk dijual setelah dikurangi pajak tangguhan | 1.307.487 | (1.640.866) |
| Selisih bersih revaluasi aset tetap | 29.910.569 | 26.039.621 |
| Keuntungan neto aktuarial program imbalan pasti setelah dikurangi pajak tangguhan | 621.066 | 298.923 |
| Penghasilan komprehensif lainnya | 85.052 | - |
| Saldo laba (saldo rugi sebesar Rp162.874.901 telah dieliminasi dengan tambahan modal disetor/agio saham pada saat kuasi-reorganisasi pada tanggal 30 April 2003) | | |
| Sudah ditentukan penggunaannya | 5.380.268 | 5.380.268 |
| Belum ditentukan penggunaannya | 128.181.471 | 113.988.250 |
| Total saldo laba | 133.561.739 | 119.368.518 |
| **TOTAL EKUITAS** | **194.461.345** | **173.111.125** |
| **TOTAL LIABILITAS DAN EKUITAS** | **1.128.683.875** | **1.037.077.806** |

**PT BANK MANDIRI (PERSERO) Tbk.**
**LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN ENTITAS INDUK**
**Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| **PENDAPATAN DAN BEBAN OPERASIONAL** | | |
| Pendapatan bunga | 76.272.259 | 67.692.623 |
| Beban bunga | (25.950.700) | (21.398.232) |
| **PENDAPATAN BUNGA - NETO** | **50.321.559** | **46.294.391** |
| Pendapatan operasional lainnya | | |
| Provisi dan komisi lainnya | 12.071.993 | 11.603.014 |
| Pendapatan dari kelompok diperdagangkan - neto | 3.371.980 | 3.647.192 |
| Lain-lain | 6.371.107 | 9.337.474 |
| Total pendapatan operasional lainnya | 21.815.080 | 24.587.680 |
| Pembentukan penyisihan cadangan kerugian penurunan nilai | (9.563.820) | (11.504.129) |
| (Pembentukan)/pembalikan penyisihan estimasi kerugian atas komitmen dan kontinjensi | (257.783) | 249.320 |
| Pembentukan penyisihan lainnya | (43.725) | (80.998) |
| Keuntungan dari penjualan efek-efek dan obligasi pemerintah | 793.519 | 666.018 |
| Beban operasional lainnya | | |
| Beban gaji dan tunjangan | (12.903.630) | (12.391.276) |
| Beban umum dan administrasi | (13.730.800) | (13.065.155) |
| Lain-lain - neto | (4.057.224) | (3.478.975) |
| Total beban operasional lainnya | (30.691.654) | (28.935.406) |
| **LABA OPERASIONAL** | **32.373.176** | **31.276.876** |
| Pendapatan bukan operasional - neto | 57.594 | 43.206 |
| **LABA SEBELUM BEBAN PAJAK** | **32.430.770** | **31.320.082** |
| Beban pajak | | |
| Kini | | |
| Tahun berjalan | (6.317.547) | (5.022.275) |
| Tahun sebelumnya | (201.197) | (1.313.347) |
| Tangguhan | (462.046) | (905.622) |
| Total beban pajak - neto | (6.980.790) | (7.241.244) |
| **LABA TAHUN BERJALAN** | **25.449.980** | **24.078.838** |

**PT BANK MANDIRI (PERSERO) Tbk.**
**LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN ENTITAS INDUK (lanjutan)**
**Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| **PENGHASILAN KOMPREHENSIF LAIN** | | |
| **Pos-pos yang tidak akan direklasifikasi ke laba rugi** | | |
| Keuntungan revaluasi aset tetap | 3.870.948 | 716.993 |
| Kerugian aktuarial program imbalan pasti | 402.679 | 988.405 |
| Pajak penghasilan terkait pos-pos yang tidak akan direklasifikasi ke laba rugi | (80.536) | (197.681) |
| Lainnya | 85.052 | - |
| | 4.278.143 | 1.507.717 |
| **Pos-pos yang akan direklasifikasi ke laba rugi** | | |
| Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing | (69.497) | (99.837) |
| Perubahan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual | 3.631.166 | (3.418.431) |
| Pajak penghasilan terkait pos-pos yang akan direklasifikasi ke laba rugi | (682.813) | 709.603 |
| | 2.878.856 | (2.808.665) |
| **Penghasilan komprehensif lain tahun berjalan - setelah pajak penghasilan** | **7.156.999** | **(1.300.948)** |
| **TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN** | **32.606.979** | **22.777.890** |
| **LABA PER SAHAM** | | |
| Dasar (dalam Rupiah penuh) | 545,36 | 515,98 |
| Dilusian (dalam Rupiah penuh) | 545,36 | 515,98 |

# PT BANK MANDIRI (PERSERO) Tbk.
## LAPORAN PERUBAHAN EKUITAS ENTITAS INDUK
## Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2019
## (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

| | Modal ditempatkan dan disetor | Tambahan modal disetor/ agio saham | Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing | Keuntungan/(kerugian) neto yang belum direalisasi dari penurunan nilai wajar efek-efek dan obligasi pemerintah yang tersedia untuk dijual setelah dikurangi pajak tangguhan | Selisih bersih revaluasi aset tetap | Keuntungan/ (kerugian) aktuarial neto program imbalan pasti setelah dikurangi pajak tangguhan | Penghasilan komprehensif lainnya | Saldo laba | | | Total ekuitas |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | Sudah ditentukan penggunaannya | Belum ditentukan penggunaannya | Total | |
| **Saldo pada tanggal 1 Januari 2019** | **11.666.667** | **17.476.308** | **(98.046)** | **(1.640.866)** | **26.039.621** | **298.923** | **-** | **5.380.268** | **113.988.250** | **119.368.518** | **173.111.125** |
| Pembayaran dividen dari laba bersih tahun 2018 | - | - | - | - | - | - | - | - | (11.256.759) | (11.256.759) | (11.256.759) |
| Laba tahun berjalan | - | - | - | - | - | - | - | - | 25.449.980 | 25.449.980 | 25.449.980 |
| Penghasilan komprehensif lain tahun berjalan | - | - | (69.497) | 2.948.353 | 3.870.948 | 322.143 | 85.052 | - | - | - | 7.156.999 |
| **Saldo pada tanggal 31 Desember 2019** | **11.666.667** | **17.476.308** | **(167.543)** | **1.307.487** | **29.910.569** | **621.066** | **85.052** | **5.380.268** | **128.181.471** | **133.561.739** | **194.461.345** |

# PT BANK MANDIRI (PERSERO) Tbk.
## LAPORAN PERUBAHAN EKUITAS ENTITAS INDUK (lanjutan)
## Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2019
## (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

| | Modal ditempatkan dan disetor | Tambahan modal disetor/ agio saham | Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing | (Keuntungan)/kerugian neto yang belum direalisasi dari penurunan nilai wajar efek-efek dan obligasi pemerintah yang tersedia untuk dijual setelah dikurangi pajak tangguhan | Selisih bersih revaluasi aset tetap | Keuntungan/ (kerugian) aktuarial neto program imbalan pasti setelah dikurangi pajak tangguhan | Saldo laba | | | Total ekuitas |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Sudah ditentukan penggunaannya | Belum ditentukan penggunaannya | Total | |
| **Saldo pada tanggal 1 Januari 2018** | **11.666.667** | **17.476.308** | **1.791** | **1.067.962** | **25.322.628** | **(491.801)** | **5.380.268** | **99.197.269** | **104.577.537** | **159.621.092** |
| Pembentukan cadangan dividen Dari laba bersih tahun 2017 | - | - | - | - | - | - | - | (9.287.857) | (9.287.857) | (9.287.857) |
| Laba tahun berjalan | - | - | - | - | - | - | - | 24.078.838 | 24.078.838 | 24.078.838 |
| Penghasilan komprehensif lain tahun berjalan | - | - | (99.837) | (2.708.828) | 716.993 | 790.724 | - | - | - | (1.300.948) |
| **Saldo pada tanggal 31 Desember 2018** | **11.666.667** | **17.476.308** | **(98.046)** | **(1.640.866)** | **26.039.621** | **298.923** | **5.380.268** | **113.988.250** | **119.368.518** | **173.111.125** |

**PT BANK MANDIRI (PERSERO) Tbk.**
**LAPORAN ARUS KAS ENTITAS INDUK**
**Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| **ARUS KAS DARI AKTIVITAS OPERASIONAL** | | |
| Penerimaan pendapatan bunga | 72.318.950 | 63.919.139 |
| Penerimaan pendapatan provisi dan komisi - neto | 12.071.993 | 11.603.014 |
| Pembayaran beban bunga | (25.714.188) | (20.867.566) |
| Penerimaan dari penjualan obligasi pemerintah - diukur pada nilai wajar melalui laba rugi | 127.488.748 | 56.447.238 |
| Pembelian obligasi pemerintah - diukur pada nilai wajar melalui laba rugi | (127.333.266) | (55.358.389) |
| Laba selisih kurs - neto | 1.971.842 | 5.083.678 |
| Pendapatan dari kelompok diperdagangkan - neto | 521.341 | 415.486 |
| Pendapatan operasional lainnya - lain-lain | 1.623.875 | 4.267.080 |
| Beban operasional lainnya - lain-lain | (2.278.780) | (3.508.692) |
| Beban gaji dan tunjangan | (13.148.918) | (12.227.393) |
| Beban umum dan administrasi | (12.092.651) | (11.532.885) |
| Pendapatan operasional - neto | 57.478 | 43.129 |
| Pembayaran pajak penghasilan badan | (6.479.893) | (6.266.451) |
| Arus kas dari aktivitas operasional sebelum perubahan aset dan liabilitas operasional | 29.006.531 | 32.017.388 |
| Penurunan/(kenaikan) atas aset operasional: | | |
| Penempatan pada Bank Indonesia dan bank lain | 422.587 | 7.540 |
| Efek-efek - diukur pada nilai wajar melalui laba rugi | (3.654.698) | (1.214.565) |
| Tagihan lainnya - transaksi perdagangan | (4.234.287) | (984.147) |
| Kredit yang diberikan | (84.225.726) | (87.940.410) |
| Tagihan atas efek-efek yang dibeli dengan janji dijual kembali | 1.391.305 | 689.668 |
| Pajak dibayar dimuka | 116.345 | 1.312.681 |
| Biaya dibayar dimuka | (207.461) | 66.967 |
| Aset lain-lain | 2.179.167 | (5.168.610) |
| Penerimaan atas aset keuangan yang telah dihapusbukukan | 4.747.232 | 5.070.394 |
| Kenaikan/(penurunan) atas liabilitas operasional: | | |
| Giro | 44.561.029 | (4.243.538) |
| Tabungan | 19.611.508 | (2.846.963) |
| Deposito berjangka | 16.761.487 | 16.828.878 |
| *Interbank call money* | (8.152.837) | 7.364.543 |
| Liabilitas segera | (673.743) | 1.004.627 |
| Utang pajak lainnya | 33.085 | 38.918 |
| Liabilitas lain-lain | 2.705.436 | (49.488) |
| **Kas neto yang diperoleh/(digunakan untuk) dari aktivitas operasional** | **20.386.960** | **(38.046.117)** |

**PT BANK MANDIRI (PERSERO) Tbk.**
**LAPORAN ARUS KAS ENTITAS INDUK**
**Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2019**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

| | Tahun yang berakhir pada tanggal 31 Desember | |
|---|---|---|
| | **2019** | **2018** |
| **ARUS KAS DARI AKTIVITAS INVESTASI** | | |
| Penurunan/(kenaikan) efek-efek - selain diukur pada nilai wajar melalui laba rugi | 8.475.762 | (5.925.576) |
| Kenaikan obligasi pemerintah - selain diukur pada nilai wajar melalui laba rugi | (15.016.592) | (6.047.293) |
| Penerimaan dari penjualan aset tetap | 443 | 77 |
| Pembelian aset tetap | (2.834.228) | (1.982.522) |
| Pembelian aset tidak berwujud | (1.040.797) | (765.259) |
| Setoran Modal PT Mandiri Capital Indonesia | (907.000) | - |
| Divestasi saham PT Bank Mandiri Taspen | - | 99.908 |
| Divestasi saham PT Mandiri AXA General Insurance | - | 138.000 |
| Setoran modal PT Bank Mandiri Taspen | - | (255.250) |
| **Kas neto yang digunakan untuk aktivitas investasi** | **(11.322.412)** | **(14.737.915)** |
| **ARUS KAS DARI AKTIVITAS PENDANAAN** | | |
| Kenaikan atas efek-efek yang diterbitkan | 10.579.710 | 2.998.723 |
| Kenaikan atas pinjaman yang diterima | 4.877.746 | 9.167.227 |
| (Penurunan)/kenaikan atas pinjaman dan efek-efek subordinasi | (15.406) | 484.358 |
| (Penurunan)/kenaikan atas efek-efek yang dijual dengan janji dibeli kembali | (11.923.245) | 11.661.987 |
| Pembayaran dividen | (11.256.759) | (9.287.857) |
| **Kas neto yang diperoleh dari/(digunakan untuk) aktivitas pendanaan** | **(7.737.954)** | **15.024.438** |
| **KENAIKAN/(PENURUNAN) NETO KAS DAN SETARA KAS** | **1.326.594** | **(37.759.594)** |
| **DAMPAK PERUBAHAN SELISIH KURS TERHADAP KAS DAN SETARA KAS** | **(1.546.297)** | **1.656.976** |
| **KAS DAN SETARA KAS PADA AWAL TAHUN** | **104.412.490** | **140.515.108** |
| **KAS DAN SETARA KAS PADA AKHIR TAHUN** | **104.192.787** | **104.412.490** |
| Kas dan setara kas pada akhir tahun terdiri dari: | | |
| Kas | 25.356.393 | 24.443.872 |
| Giro pada Bank Indonesia | 41.335.530 | 55.256.240 |
| Giro pada bank lain | 10.395.115 | 13.189.454 |
| Investasi jangka pendek likuid dengan jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan | 27.105.749 | 11.522.924 |
| **Total kas dan setara kas** | **104.192.787** | **104.412.490** |