

Tata Kelola Perusahaan

Corporate Governance

Hasil penilaian sendiri (*Self Assessment*) Superbank terkait pelaksanaan penerapan Tata Kelola pada Semester I tahun 2022 dan Semester II tahun 2022 secara komposit adalah peringkat 2 sehingga dapat disimpulkan Manajemen pada periode tersebut berupaya melakukan perbaikan penerapan Tata Kelola Perusahaan secara umum yang dinilai Baik. Hal tersebut tercermin dari penerapan prinsip-prinsip *Good Corporate Governance* yang memadai.

The self-assessment outcomes of Superbank's Governance implementation for the first and second semesters of 2022 resulted in a rank of 2, indicating the management's effort to enhance the overall implementation of Corporate Governance during that period was considered good. This is reflected in the adequate application of Good Corporate Governance principles.

”

Superbank telah melakukan penyempurnaan dan penyesuaian tata kelola berdasarkan penilaian internal yang dilakukan pada awal tahun 2022. Beberapa tonggak penting dalam proses ini adalah penyempurnaan Piagam Dewan Komisaris dan Direksi, peninjauan Piagam Komite-Komite di bawah Dewan Komisaris, serta kebijakan penting mengenai Penanggulangan Pencucian Uang, Pendanaan Terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal, serta prosedur operasi standard bisnis.

Superbank has made improvements and adjustments based on the Bank's internal assessment at the beginning of 2022. Some of the notable milestones in GCG are refinement of BOC and BOD Charter, review of Charters of the Committees under BOC, as well as key policies i.e. Anti-Money Laundering, Terrorism Financing and Proliferation of Weapons of Mass Destruction Funding.

”



Tata Kelola Perusahaan Corporate Governance

Superbank berupaya untuk menyempurnakan Penerapan Tata Kelola yang baik dengan menerapkan prinsip Keterbukaan, Akuntabilitas, Pertanggungjawaban, Independensi, dan Kewajaran.

Superbank strives to improve good governance implementation by applying the principles of Transparency, Accountability, Responsibility, Independency, and Fairness.

Penerapan Tata Kelola merupakan suatu keharusan dalam rangka membangun kondisi perusahaan yang tangguh sehingga dapat menciptakan suatu sistem dan struktur perusahaan yang kuat dengan memberi manfaat dan nilai tambah bagi para Pemegang Saham (*Shareholder*) dan para Pemangku Kepentingan (*Stakeholder*).

Incorporating governance is essential to establish a resilient corporate condition to create a sturdy corporate system and structure that generates benefits and additional value for both shareholders and stakeholders.

Sebagai dasar penerapan Tata Kelola, Superbank berpedoman pada peraturan perundang-undangan sebagai berikut:

As a basis for the implementation of Governance, Superbank is guided by the following laws and regulations:

- Undang-Undang Republik Indonesia No.10 Tahun 1998 tentang perubahan atas Undang – Undang Republik Indonesia No. 7 Tahun 1992 tentang perbankan;
- Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas;
- Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 07 Desember 2016 tentang Penerapan Tata Kelola Bagi Bank Umum;
- Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola Bagi Bank Umum;
- Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum;
- Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tanggal 26 Desember 2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum;
- Law of the Republic of Indonesia No. 10 of 1998 on amendments to Law of the Republic of Indonesia No. 7 of 1992 concerning banking;
- Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies;
- Financial Services Authority Regulation No. 55/POJK.03/2016 dated December 7, 2016 on the Implementation of Governance for Commercial Banks;
- Financial Services Authority Circular No. 13/SEOJK.03/2017 dated March 17, 2017 concerning the Implementation of Governance for Commercial Banks;
- Financial Services Authority Regulation No. 45/POJK.03/2015 dated December 23, 2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks;
- Financial Services Authority Circular No. 40/SEOJK.03/2016 dated December 26, 2016 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks;

- Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Laporan Bank;
- Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.
- Financial Services Authority Regulation No. 37/POJK.03/2019 dated December 19, 2019 concerning Transparency and Publication of Bank Statements;
- Financial Services Authority Circular No. 9/SEOJK.03/2020 dated June 30, 2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.

LAPORAN PENILAIAN SENDIRI (*SELF-ASSESSMENT*) PENERAPAN TATA KELOLA TAHUN 2022

Superbank melakukan penilaian sendiri (*self-assessment*) penerapan Tata Kelola secara semesteran yang paling sedikit meliputi 11 (sebelas) faktor penilaian penerapan Tata Kelola yaitu:

1. Pelaksanaan Tugas dan Tanggung Jawab Direksi
2. Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris
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 (Sistem Pengendalian Internal)
9. Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar
10. Transparansi Kondisi Keuangan
11. Rencana Strategis Bank

SELF-ASSESSMENT REPORT ON THE GOVERNANCE IMPLEMENTATION IN 2022

Superbank conducts self-assessment of the Governance implementation on a semi-annual basis, which includes at least 11 (eleven) assessment factors, as follows:

1. Implementation of Duties and Responsibilities of the Board of Directors
2. Implementation of Duties and Responsibilities of the Board of Commissioners
3. Completeness and implementation of the duties of the Committee
4. Conflict of Interest Handling
5. Implementation of the Compliance Function
6. Implementation of Internal Audit Function
7. Implementation of the External Audit Function
8. Implementation of Risk Management (Internal Control System)
9. Funding to Related Parties and Large Exposures
10. Financial Condition Transparency
11. Bank Strategic Plan



Tata Kelola Perusahaan Corporate Governance

HASIL PENILAIAN SENDIRI (*SELF-ASSESSMENT*) PENERAPAN TATA KELOLA POSISI DESEMBER 2022

Hasil penilaian sendiri (*Self Assessment*) Superbank terkait pelaksanaan penerapan Tata Kelola pada Semester I tahun 2022 dan Semester II tahun 2022 secara komposit adalah **peringkat 2** sehingga dapat disimpulkan Manajemen pada periode tersebut berupaya melakukan perbaikan penerapan Tata Kelola Perusahaan secara umum yang **dinilai Baik**. Hal tersebut tercermin dari penerapan prinsip-prinsip *Good Corporate Governance* yang memadai.

Secara singkat penilaian *self assessment* penerapan Tata Kelola mencakup seluruh aspek pelaksanaan Tata Kelola di Superbank yang disusun dengan mengacu pada peraturan perundangan yang berlaku dan *best practice* pelaksanaan Tata Kelola secara universal.

PENYEMPURNAAN PRAKTEK TATA KELOLA SELAMA TAHUN 2022

Sejalan dengan perubahan pemegang saham pada tahun 2021 dan perubahan manajemen bank pada tahun 2022, Superbank telah melakukan berbagai upaya peningkatan, perbaikan dan penyempurnaan praktik tata kelola yang mendukung persiapan transformasi Superbank dari bank konvensional menjadi bank yang memberikan layanan digital. Penyempurnaan yang dilakukan antara lain meliputi:

- Membentuk kembali **Kerangka Tata Kelola Bank (*Governance Framework*)** yang menjadi dasar dalam pelaksanaan tata kelola bank dengan memperhatikan aspek struktur tata kelola (*governance structure*), proses tata kelola (*governance process*) dan hasil tata kelola (*governance outcome*).

SELF-ASSESSMENT RESULTS OF GOVERNANCE IMPLEMENTATION AS OF DECEMBER 2022

The self-assessment outcomes of Superbank's Governance implementation for the first and second semesters of 2022 resulted in a rank of 2, indicating the management's effort to enhance the overall implementation of Corporate Governance during that period was considered good. This is reflected in the adequate application of Good Corporate Governance principles.

Briefly, the self-assessment of the Governance implementation covers all aspects of Superbank's Governance implementation in which is prepared by referring to applicable laws and regulations and universally best practices of Governance.

IMPROVEMENT OF GOVERNANCE PRACTICES DURING 2022

In response to changes in shareholders and management in 2021 and 2022, Superbank has undertaken several measures to enhance and refine its governance practices in support of its transition from a conventional bank to a digital service provider. These refinements include:

- Reshaping the Bank Governance Framework which is the basis for the implementation of bank governance by taking into account aspects of governance structure, governance process and governance outcomes.

- Melakukan **pengkinian piagam BOC dan BOD (BOC dan BOD Charter)** yang mengatur antara lain tata laksana hubungan kerja, penyelenggaraan rapat, tugas dan tanggung jawab, kewenangan, pertanggungjawaban, pengangkatan, komposisi, masa jabatan, hak, rapat, waktu kerja, etika Dewan Komisaris dan Dewan Direksi.
- Melakukan pengkinian **Piagam Komite-komite Direksi (Committee Charter)**, yaitu **Komite Manajemen Risiko, Komite Kredit, Komite Kebijakan Perkreditan, Komite ALCO, Komite Pengarah Teknologi, Pengarah Teknologi, dan Komite Manajemen Anti Fraud**.
- Membentuk dan menyusun Piagam (*Charter*), **Komite Pengadaan Barang**.
- Melakukan penyempurnaan tata laksana penyelenggaraan rapat Komisaris, Direksi dan rapat Komite.
- Melakukan pengkinian kebijakan dan prosedur, antara lain: **Kebijakan Perkreditan, Kebijakan Batas Wewenang Pemutus Kredit, Kebijakan Manajemen Risiko, Kebijakan Tata Kelola Perusahaan, Kebijakan Anti Penyuapan dan Korupsi, Kebijakan Anti Money Laundering**.
- **Melakukan reorganisasi Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko** menjadi **satuan kerja yang independen satu dengan lainnya**, sebagai perbaikan dalam proses tata kelola manajemen risiko dan tata kelola fungsi kepatuhan yang lebih baik.
- **Melakukan penyesuaian organisasi dengan adanya Satuan Kerja Kepatuhan dan Unit Anti Money Laundering yang independen satu sama lain**.
- **Memisahkan Unit Anti-Fraud Management dari Satuan Kerja Kepatuhan** agar menjadi independen.
- Update the BOC and BOD Charters which regulate, among others, the management of labour relations, the holding of meetings, duties and responsibilities, authority, responsibility, appointment, composition, tenure, rights, meetings, working time, ethics of the Board of Commissioners and the Board of Directors.
- Update the Committee Charter, namely the Risk Management Committee, Credit Committee, Credit Policy Committee, ALCO Committee (Asset Liability Committee, IT Steering Committee, IT Steering Committee, and Purchasing Committee.
- Establish and draft a Charter, Purchasing Committee.
- Refinement of the governance of Commissioners, Board of Directors and Committee meetings.
- Updating policies and procedures, including: Credit Policy, Credit Approval Authority Limit Policy, Risk Management Policy, Corporate Governance Policy, Anti-Bribery and Corruption Policy, Anti-Money Laundering Policy.
- Reorganizing the Compliance Unit and Risk Management Unit into independent units from each other, as an improvement in the risk management governance process and better governance of the compliance function.
- Implement structural changes by establishing that the Compliance Unit and Anti-Money Laundering Unit operate independently of one another.
- Segregating the Anti-Fraud Management Unit from the Compliance Unit to be an independent unit.



Tata Kelola Perusahaan Corporate Governance

- Memberikan pelatihan mengenai **Budaya Kepatuhan (Compliance Culture) terhadap 232 karyawan (84,9% dari total karyawan) dan pelatihan Anti Pencucian Uang dan Pendanaan Terorisme terhadap 269 karyawan (98,5% dari total karyawan)**, untuk menumbuhkan *awareness* terhadap Budaya Kepatuhan.
- **Mengimplementasikan aplikasi *collection system* untuk SME loan**, dan **penggunaan *Broker*** untuk penjualan barang melalui lelang untuk meningkatkan efektivitas proses *collection*.
- Provided training on Compliance Culture for 232 employees (84.9% of total employees) and Anti-Money Laundering and Terrorism Financing training for 269 employees (98.5% of total employees), to foster awareness of Compliance Culture.
- Implement a collection system application for SME loans, and use Brokers for the sale of goods through auctions to improve the effectiveness of the collection process.

KERANGKA TATA KELOLA

Sejalan dengan komitmen kami dalam meningkatkan praktik tata kelola yang baik, pada semester II-2022, Superbank menyusun kembali kerangka tata kelola bank yang menerapkan tiga pilar tata kelola, yang meliputi *Governance Structure*, *Governance Process* dan *Governance Outcome*. Ketiga pilar tata kelola tersebut terdiri dari organ-organ yang meliputi Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi beserta *Senior Management* dan organ pendukung yang terdiri dari Komite-Komite Dewan Komisaris, Komite-Komite Direksi, Sekretaris Perusahaan serta unit kerja bisnis dan unit kerja pendukung (*support*) serta unit kerja lainnya yang independen.

GOVERNANCE FRAMEWORK

In line with our commitment to improving good governance practices, in the second semester of 2022, Superbank restructured its governance framework by implementing three pillars of governance, which include *Governance Structure*, *Governance Process* and *Governance Outcome*. The three pillars of governance consist of organs such as the General Meeting of Shareholders (GMS), Board of Commissioners, and Board of Directors, including *Senior Management* and supporting organs consisting of Committees of the Board of Commissioners, Committees of the Board of Directors, Corporate Secretary as well as business units, supporting units and independent units.

Governance Structure

BOC Meeting

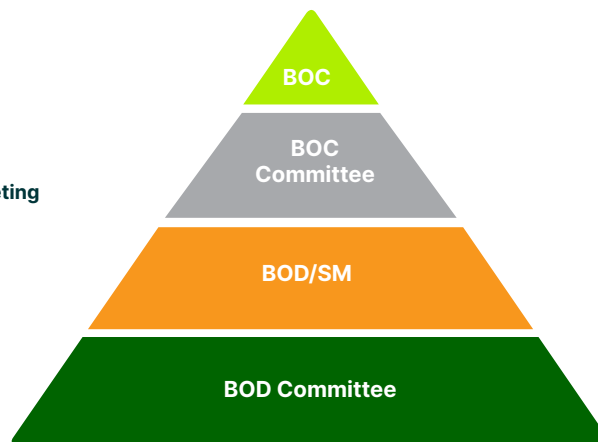
- Quarterly
- Adhoc

BOD/SM Meeting

- Monthly
- Adhoc

BOC & BOD/SM Meeting

- Quarterly
- Adhoc



BOC Committees

1. Audit Committee (AC)
2. Risk Oversight Committee (ROC)
3. Nominating & Remuneration Committee (NRC)

BOD Committees

1. BOD/SM Committee (BOD/SMC)
2. Credit Policy Committee (CPC)
3. Credit Committee (CC)
4. ALCO
5. Risk Management Committee (RMC)
6. Vendor Management Committee (VMC)
7. Anti Fraud Management Committee (AFMC)
8. IT Steering Committee (ITSC)

AC	ROC	NRC	BOD/SMC	CPC	CC	ALCO	RMC	VMC	AFMC	ITSC
Min. 3 members, with Independent Commissioner (Chair)	Min. 3 members, with Independent Commissioner (Chair)	Min. 3 members with Independent Commissioner (Chair)	CEO (Chair) Meeting Secretary: Corporate Secretary	CEO (Chair) Meeting Secretary: Lending Policy Head	CEO (Chair) Meeting Secretary: Business Head	CEO (Chair) Meeting Secretary: Treasury & AML Head	CEO (Chair) Meeting Secretary: ERM Head	CEO (Chair) Meeting Secretary: Procurement Head	CEO (Chair) Meeting Secretary: AFM Head	CEO (Chair) Meeting Secretary: IT Head
Supported by Chief Internal Audit	Supported by: Chief Risk Officer	Supported by: Chief HR Officer								
Meeting Secretary: Corporate Secretary	Meeting Secretary: Corporate Secretary	Meeting Secretary: Corporate Secretary								

STRUKTUR TATA KELOLA

Dalam menjalankan tugas dan tanggung jawabnya, Dewan Komisaris membentuk komite-komite yang membantu Dewan Komisaris dalam melakukan pengawasan terhadap pelaksanaan operasional bank. Direksi membentuk komite-komite yang akan membantu Direksi dalam penyusunan, penetapan strategi bank serta melakukan monitoring pencapaian pelaksanaan strategi Superbank.

GOVERNANCE STRUCTURE

The Board of Commissioners establishes committees to assist in supervising the Bank's operations as part of their duties and responsibilities. Meanwhile, the Board of Directors creates committees to help developing and evaluating Superbank strategy while monitoring its implementation.



Tata Kelola Perusahaan Corporate Governance

PROSES TATA KELOLA (GOVERNANCE PROCESS)

Pelaksanaan tugas Dewan Komisaris dalam melakukan pengawasan terhadap operasional bank dan pelaksanaan strategi Superbank yang dilakukan oleh Direksi, berlandaskan kepada ketentuan, peraturan perundang-undangan yang berlaku termasuk kebijakan, pedoman dan prosedur internal bank untuk memastikan Superbank dapat tumbuh dan berkembang secara terus menerus (*sustainable growth*).

Untuk memastikan tata kelola dijalankan dengan baik dan memberikan hasil (*outcome*) yang baik, pelaksanaan kerja, hubungan kerja, tata cara rapat, tugas dan tanggung jawab, persyaratan keanggotaan dan tata cara kerja lainnya dari Dewan Komisaris dan Direksi telah diatur dalam kebijakan internal Superbank, yang dinyatakan dalam Piagam BOC dan BOD (*BOC and BOD Charter*).

HASIL TATA KELOLA

Kinerja Superbank tahun 2022 menunjukkan hasil yang baik, yang ditunjukkan dengan rasio-rasio keuangan yang baik. Pencapaian kinerja didukung dengan pelaksanaan tiga pilar tata kelola, yaitu *governance structure*, *governance process* dan *governance outcome* dengan berlandaskan prinsip tata kelola bank yang baik (*good corporate governance*).

GOVERNANCE PROCESS

Implementation of duties of the Board of Commissioners in supervising the Bank's operations and Superbank strategies carried out by the Board of Directors, based on the prevailing laws and regulations including policies, guidelines and internal procedures of Superbank to ensure sustainable growth and development.

To ensure proper implementation of governance practices and yield favourable outcomes, Superbank has established internal policies regulating the Board of Commissioners' and Directors' work implementation, work relationships, meeting protocols, duties and responsibilities, membership criteria, and other operational procedures. These guidelines are stated in the BOC and BOD Charter.

GOVERNANCE OUTCOMES

Superbank's positive financial ratios in 2022 demonstrate the Superbank strong performance, which is backed by the implementation of the three pillars of governance; governance structure, governance process, and governance outcome, which is founded on the principles of good corporate governance.

PENILAIAN PENERAPAN TATA KELOLA

Sesuai dengan POJK No. 55/POJK.03/2016 dan SEOJK No. 13/POJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum, yang mewajibkan seluruh bank di Indonesia untuk melakukan penilaian sendiri (*self-assessment*) terhadap penerapan tata kelola, yang dilakukan setiap semester. Superbank sebagai bank yang berkomitmen terhadap penerapan tata kelola yang baik, secara rutin telah melakukan penilaian sendiri (*self-assessment*) dengan hasil *self-assessment* “Baik”, selama semester I dan II tahun 2022.

Penilaian penerapan tata kelola ini dilakukan dengan tujuan untuk mengukur seberapa jauh penerapan praktik tata kelola di Superbank dan sebagai bahan masukan untuk perbaikan praktik tata kelola di masa yang akan datang.

TINDAK LANJUT PERBAIKAN

Superbank berkomitmen untuk terus menerus melakukan perbaikan praktik tata kelola di setiap aspek penilaian dengan tujuan untuk terciptanya tata kelola Superbank yang baik yang dapat mendukung pertumbuhan Superbank di masa mendatang.

GOVERNANCE ASSESSMENT

As per the regulations set forth in POJK No. 55/POJK.03/2016 and SEOJK No.13/POJK.03/2017 on the Implementation of Governance for Commercial Banks, banks in Indonesia are mandated to perform a self-assessment of their governance practices twice a year. Superbank, which is committed to upholding good governance, has consistently conducted self-assessments and achieved “Good” ratings in both the first and second semesters of 2022.

The governance assessment is conducted to measure the extent of governance practices implemented in Superbank and serve as input for enhancing future governance practices.

FOLLOW-UP IMPROVEMENTS

Superbank is committed to continuously improving its governance practices in every aspect of assessment with the aim of creating good governance that can support Superbank growth in the future.



Rapat Umum Pemegang Saham

General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan Organ Perseroan yang mempunyai wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris dalam batas yang ditentukan dalam undang-undang dan/atau anggaran dasar. RUPS adalah organ dalam bank dan menjadi bagian dari tata kelola bank. RUPS merupakan wadah bagi pemegang saham untuk mengambil keputusan serta menggunakan haknya dalam mengemukakan pendapat dan memperoleh informasi terkait bank. Keputusan yang diambil dalam RUPS dilakukan untuk kepentingan bank yang dilakukan secara transparan.

The General Meeting of Shareholders (GMS) is an organ of the Company that has authority not granted to the Board of Directors or the Board of Commissioners within the limits specified in the law and/or articles of association. GMS is an internal organ and is part of Superbank governance. GMS is a forum for shareholders to make decisions and exercise their rights in expressing opinions and obtaining information related to bank. The decisions taken in the GMS are carried out in the interests of Superbank which is carried out transparently.

Dewan Komisaris

Board of Commissioners

Dewan Komisaris adalah organ perseroan yang bertugas melakukan pengawasan secara umum dan/atau khusus sesuai dengan anggaran dasar serta memberi nasihat kepada Direksi. Dewan Komisaris memastikan bahwa operasional bank dijalankan sesuai dengan maksud, tujuan dan strategi bank. Dewan Komisaris memberikan masukan untuk peningkatan tata kelola agar lebih baik dan efektif yang dapat mendukung tercapainya Visi dan Misi bank dan pertumbuhan bank yang sehat.

The Board of Commissioners is the Company's organ responsible for conducting general and/or specific supervision in line with the articles of association and providing advice to the Board of Directors. The Board of Commissioners ensures that the Bank's operations align with bank's intentions, objectives, and strategies. The Board also provides feedback to improve governance practices, making them more effective and supporting the attainment of the bank's Vision and Mission, as well as promoting sound bank growth.

PEDOMAN DAN TATA TERTIB KERJA DEWAN KOMISARIS

Dalam menjalankan tugas dan tanggung jawab dalam melakukan fungsi pengawasan, Dewan Komisaris berpedoman kepada Pedoman Kerja Dewan Komisaris dan Direksi, yang telah dilakukan pengkinian pada dengan diterbitkannya Piagam BOC dan BOD (*BOC dan BOD Charter*) pada akhir tahun 2022.

BOC dan BOD *Charter* disusun dengan merujuk pada Anggaran Dasar bank dan ketentuan serta peraturan perundang-undangan yang berlaku dan menjadi pedoman bagi setiap anggota Dewan Komisaris dalam melaksanakan fungsi pengawasan secara efektif dan efisien serta transparan, independen, dan akuntabel.

KOMPOSISI DEWAN KOMISARIS TAHUN 2022

Sejalan dengan agenda transformasi, selama tahun 2022 terjadi perubahan susunan anggota Dewan Komisaris sebagai berikut:

Komposisi Dewan Komisaris periode Januari sampai pertengahan Desember 2022 dengan masa jabatan dari 15 Juni 2020 s/d 15 Juni 2023 berdasarkan akta notaris No. 01 tanggal 5 Juni 2020, adalah sebagai berikut:

Nama Name	Jabatan Position
Junus Jen Suherman	Komisaris Utama President Commissioner
Soebrata Rahardja	Komisaris Independen Independent Commissioner
Rifdan Aminoe'ddin	Komisaris Independen Independent Commissioner

CHARTER OF THE BOARD OF COMMISSIONERS

In carrying out its duties and responsibilities for supervisory function, the Board of Commissioners is guided by the Board of Commissioners and Board of Directors' Charter, which was updated with the issuance of the BOC and BOD Charter at the end of 2022.

The BOC and BOD Charter are prepared by referring to the Bank's Articles of Association and the prevailing laws and regulations and serve as guidelines for each member of the Board of Commissioners in carrying out effective and efficient supervisory functions, as well as transparent, independent, and accountable.

COMPOSITION OF THE BOARD OF COMMISSIONERS IN 2022

In line with the transformation agenda, there have been changes in the composition of the Board of Commissioners during 2022, as follows:

The composition of the Board of Commissioners for the period January to mid-December 2022 with a term of office from June 15, 2020 to June 15, 2023 based on notarial deed No. 01 dated June 5, 2020, is as follows:



Tata Kelola Perusahaan Corporate Governance

Komposisi Dewan Komisaris sejak pertengahan Desember 2022 s/d akhir tahun 2022 dengan masa jabatan sampai dengan 15 November 2027 berdasarkan akta notaris No. 104 tanggal 15 Desember 2022, adalah sebagai berikut:

The composition of the Board of Commissioners from mid-December 2022 to the end of 2022 with a term of office until November 15, 2027 based on notarial deed No. 104 dated December 15, 2022, is as follows:

Nama Name	Jabatan Position
Junus Jen Suherman	Komisaris Utama President Commissioner
Yenny Zannuba Arifah	Komisaris Independen Independent Commissioner
Neneng Goenadi	Komisaris Commissioner

Komposisi Dewan Komisaris periode mulai tanggal 10 Januari 2023, berdasarkan akta notaris No. 104 tanggal 15 Desember 2022, menjadi sebagai berikut:

The composition of the Board of Commissioners for the period starting January 10, 2023, based on notarial deed No. 104 dated December 15, 2022, is as follows:

Nama Name	Jabatan Position
Anton Hermanto Goenawan	Komisaris Utama/Komisaris Independen President Commissioner/Komisaris Independen
Yenny Zannuba Arifah	Komisaris Independen Independent Commissioner
Neneng Goenadi	Komisaris Commissioner

HUBUNGAN KEUANGAN DAN KELUARGA PIHAK TERKAIT

Di antara sesama anggota Dewan Komisaris dan anggota Direksi tidak saling memiliki hubungan keuangan dengan anggota Dewan Komisaris lainnya, anggota Direksi lainnya dan/atau Pemegang Saham Pengendali Bank.

FINANCIAL AND FAMILY RELATIONSHIPS OF RELATED PARTIES

No financial relations among fellow members of the Board of Commissioners and members of the Board of Directors with other members of the Board of Commissioners, other members of the Board of Directors and/or the Controlling Shareholder of the Bank.

TUGAS DAN TANGGUNG JAWAB DEWAN KOMISARIS

Dewan Komisaris mempunyai tugas dan tanggung jawab sebagai berikut:

1. Memenuhi peraturan perundang-undangan yang berlaku di Indonesia, termasuk namun tidak terbatas pada peraturan terkait pelaksanaan

DUTIES AND RESPONSIBILITIES OF THE BOARD OF COMMISSIONERS

The Board of Commissioners has the following duties and responsibilities:

1. Comply with applicable laws and regulations in Indonesia, including but not limited to regulations related to the implementation of

- Good Corporate Governance*, Undang-Undang Perseroan Terbatas, Undang-Undang Perbankan, Peraturan Bank Indonesia, dan Peraturan OJK. Selain itu Dewan Komisaris wajib memastikan dilaksanakannya ketentuan-ketentuan Anggaran Dasar Superbank.
2. Melakukan pengawasan, memberi nasihat serta mengarahkan memantau dan mengevaluasi jalannya kepengurusan Superbank oleh Direksi serta memberikan persetujuan atas Rencana Korporasi dan Rencana Bisnis, pelaksanaan ketentuan Anggaran Dasar Bank, keputusan RUPS dan peraturan perundang-undangan yang berlaku.
 3. Melakukan pembinaan dan pengembangan Superbank dalam mencapai Visi Superbank. Dewan Komisaris dilarang terlibat dalam proses pengambilan keputusan menyangkut kegiatan operasional bank, kecuali dalam hal:
 - a. Persetujuan terhadap penyediaan dana kepada pihak terkait.
 - b. Keputusan-keputusan lain yang ditetapkan dalam Anggaran dasar atau peraturan perundang-undangan yang berlaku.
 4. Dalam melakukan pengawasan, pembinaan dan pengembangan Superbank, persetujuan yang diberikan Dewan Komisaris merupakan bagian dari tugas pengawasan Dewan Komisaris, sehingga tidak menghilangkan tanggung jawab Direksi dalam pelaksanaan kepengurusan Superbank.
 5. Bertanggung jawab kepada RUPS.
 6. Mengevaluasi dan menelaah laporan tahunan yang dipersiapkan oleh Direksi serta menandatangani laporan tersebut, sebelum pelaksanaan RUPS.
 7. Dewan komisaris wajib memastikan bahwa Direksi telah menindaklanjuti temuan audit yang direkomendasikan oleh Satuan Kerja Audit Intern, auditor eksternal, pengawas OJK dan atau pengawas otoritas lainnya.
- Good Corporate Governance, Limited Liability Company Law, Banking Law, Bank Indonesia Regulations, and OJK Regulations. In addition, the Board of Commissioners must ensure the implementation of the provisions of Superbank Articles of Association.
2. Supervise, advise, and direct, monitor and evaluate the management of the Bank by the Board of Directors and approve the Corporate Plan and Business Plan, implement the provisions of the Superbank Articles of Association, GMS resolutions and applicable laws and regulations.
 3. Coaching and developing Superbank in achieving Superbank Vision. The Board of Commissioners is prohibited from being involved in the decision-making process regarding Superbank operational activities, except in the case of:
 - a. Approval of the provision of funds to related parties.
 - b. Other decisions stipulated in the Articles of Association or applicable laws and regulations.
 4. In supervising, coaching and developing Superbank, the approval given by the Board of Commissioners is part of the supervisory duties of the Board of Commissioners, so as not to eliminate the responsibility of the Board of Directors in the implementation of Superbank management.
 5. Responsible to GMS.
 6. Evaluate and review the annual report prepared by the Board of Directors and sign the report, before the GMS.
 7. The Board of Commissioners must ensure that the Board of Directors has followed up on audit findings recommended by the Internal Audit Unit, external auditors, OJK supervisors and/or other supervisory authorities.



Tata Kelola Perusahaan Corporate Governance

8. Memberitahukan kepada Otoritas Perbankan paling lambat 7 (tujuh) hari kerja sejak ditemukan pelanggaran terhadap peraturan perundang-undangan di bidang perbankan dan keuangan, termasuk juga kondisi lainnya atau perkiraan kondisi yang mungkin dapat membahayakan kelangsungan usaha Superbank.
 9. Wajib menerapkan dan memastikan serta memantau efektivitas praktik tata kelola bank yang baik (*good corporate governance*) dalam setiap kegiatan operasional Superbank dan bilamana perlu melakukan penyesuaian untuk pelaksanaannya pada seluruh jenjang.
 10. Mengkaji dan menyetujui kebijakan-kebijakan yang diusulkan Direksi.
 11. Mengkaji pertanggungjawaban Direksi atas pelaksanaan kebijakan-kebijakan yang telah disetujui.
 12. Mereviu dan menyetujui rekomendasi Komite Audit dalam kaitannya dengan:
 - a. Penetapan tugas dan tanggung jawab audit intern.
 - b. Penyesuaian dengan penerapan pemeriksaan oleh Kantor Akuntan Publik.
 - c. Penyesuaian dengan laporan kinerja keuangan sesuai dengan pedoman akuntansi yang berlaku.
 - d. Menindaklanjuti dengan Direksi atas temuan audit dari Satuan kerja Audit Intern, Akuntan Publik dan OJK.
 - e. Memberikan rekomendasi penunjukan kantor Akuntan Publik kepada RUPS.
 13. Mereviu dan menyetujui rekomendasi dari komite Pemantau Risiko dalam kaitannya dengan:
 - a. Penerapan kebijakan Manajemen Risiko.
 - b. Penerapan keputusan Komite Pemantau Risiko dan Satuan Kerja Manajemen Risiko.
8. Notify the Banking Authority no later than 7 (seven) working days after it is found to be a violation of laws and regulations in the banking and financial sector, including other conditions or estimated conditions that may endanger the continuity of Superbank business.
 9. Must implement and ensure and monitor the effectiveness of good corporate governance practices in every Superbank operational activity and if necessary, make adjustments for its implementation at all levels.
 10. Review and approve the policies proposed by the Board of Directors.
 11. Review the accountability of the Board of Directors for the implementation of approved policies.
 12. Review and approve the recommendations of the Audit Committee in relation to:
 - a. Assignment of duties and responsibilities of internal audit.
 - b. Adjustment to the application of examinations by Public Accounting Firms.
 - c. Adjustments to financial performance statements in accordance with applicable accounting guidelines.
 - d. Follow up with the Board of Directors on audit findings from the Internal Audit Unit, Public Accountant and OJK.
 - e. Provide recommendations for the appointment of a Public Accountant firm to the GMS.
 13. Review and approve the recommendations of the Risk Monitoring committee in relation to:
 - a. Implementation of Risk Management policy.
 - b. Implementation of the decisions of the Risk Monitoring Committee and Risk Management Unit.

- | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>14. Mereview dan menyetujui rekomendasi dari Komite Remunerasi dan Nominasi dalam kaitannya dengan Kebijakan Remunerasi, yang meliputi:</p> <ol style="list-style-type: none"> a. Melakukan evaluasi terhadap Kebijakan Remunerasi. b. Memberikan rekomendasi kepada Dewan Komisaris dan Direksi untuk disampaikan dalam RUPS. c. Kebijakan Remunerasi bagi Pejabat Eksekutif dan karyawan secara keseluruhan. <p>Dalam kaitannya dengan nominasi meliputi:</p> <ol style="list-style-type: none"> a. Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan dalam RUPS. b. Memberikan rekomendasi mengenai pihak independen yang akan menjadi anggota Komite Audit dan Komite Pemantau Risiko. <p>15. Mengkaji dan menyetujui Kebijakan Penyertaan Modal dan Penyertaan Modal Sementara.</p> <p>16. Melakukan pengarahan serta evaluasi terhadap kinerja Direksi terutama pelaksanaan kebijakan Strategis Superbank.</p> <p>17. Pengawasan aktif terhadap fungsi kepatuhan.</p> <p>18. Menyusun dan melakukan pengkinian terhadap Piagam Dewan Komisaris dan Direksi.</p> <p>19. Mengusulkan penunjukan Kantor Akuntan Publik atas rekomendasi Komite Audit untuk melakukan audit atas laporan keuangan bank untuk mendapatkan persetujuan RUPS.</p> <p>20. Menentukan dan melaksanakan sistem nominasi, evaluasi dan remunerasi yang transparan bagi Direksi serta memastikan bahwa sistem remunerasi, nominasi, evaluasi kinerja para Pejabat Bank telah dilaksanakan secara transparan dan konsisten.</p> | <p>14. Review and approve the recommendations of the Remuneration and Nomination Committee in relation to the Remuneration Policy, which includes:</p> <ol style="list-style-type: none"> a. Evaluate the Remuneration Policy. b. Provide recommendations to the Board of Commissioners and Board of Directors to be submitted at the GMS. c. Remuneration Policy for Executive Officers and employees as a whole. <p>In relation to the nominations include:</p> <ol style="list-style-type: none"> a. Prepare and provide recommendations regarding the system and procedures for selecting and/or replacing members of the Board of Commissioners and Board of Directors to the Board of Commissioners to be submitted at the GMS. b. Provide recommendations regarding independent parties who will become members of the Audit Committee and Risk Monitoring Committee. <p>15. Review and approve the Capital Participation Policy and Temporary Capital Participation.</p> <p>16. Conduct direction and evaluation of the performance of the Board of Directors, particularly the implementation of Superbank Strategic policies.</p> <p>17. Active supervision of compliance functions.</p> <p>18. Prepare and update the Charter of Board of Commissioners and Board of Directors.</p> <p>19. Propose the appointment of a Public Accounting Firm on the recommendation of the Audit Committee to audit the Bank's financial statements for GMS approval.</p> <p>20. Determine and implement a transparent nomination, evaluation and remuneration system for the Board of Directors and ensure that the system of remuneration, nomination, performance evaluation of Bank Officers has been implemented transparently and consistently.</p> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Tata Kelola Perusahaan Corporate Governance

- | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>21. Dewan Komisaris wajib mengikuti pendidikan yang terkait dan berkelanjutan serta dimutakhirkan terhadap perubahan peraturan dan ketentuan perundang-undangan serta standar yang relevan</p> <p>22. Mendokumentasikan seluruh Risalah Rapat Dewan Komisaris, rapat Dewan Komisaris yang mengundang Direksi dan rapat komite dibawah Komisaris, khususnya pembahasan masalah-masalah penting dan keputusan yang diambil, termasuk perbedaan pendapat (<i>dissenting opinion</i>).</p> <p>23. Tiga bulan sebelum masa jabatan Dewan Komisaris berakhir, Dewan Komisaris dilarang menyetujui kebijakan Direksi yang bersifat strategis.</p> | <p>21. The Board of Commissioners must follow related and continuing education and be updated to changes in laws and regulations and relevant standards.</p> <p>22. Document all Minutes of Board of Commissioners Meetings, Board of Commissioners meetings inviting the Board of Directors and committee meetings under the Commissioners, particularly discussion of important issues and decisions taken, including dissenting opinions.</p> <p>23. Three months before the end of the term of office of the Board of Commissioners, the Board of Commissioners is prohibited from approving strategic policies of the Board of Directors.</p> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

WEWENANG DEWAN KOMISARIS

Dewan Komisaris memiliki kewenangan antara lain sebagai berikut:

1. Memberikan persetujuan atas rencana Korporasi dan rencana Bisnis serta pelaksanaan ketentuan berdasarkan Anggaran Dasar Superbank, keputusan RUPS, Peraturan OJK dan peraturan perundang-undangan yang berlaku.
2. Memberikan pendapat dan saran kepada Direksi mengenai setiap persoalan lainnya yang dianggap penting bagi Superbank.
3. Memberikan tanggapan atas laporan mengenai perkembangan dari Direksi secara berkala serta pada setiap waktu yang diperlukan Superbank.
4. Mengajukan pertanyaan kepada Direksi terkait kegiatan operasional Superbank serta berhak meminta akses informasi.

AUTHORITY OF THE BOARD OF COMMISSIONERS

The Board of Commissioners has the following authorities:

1. Provide approval for the Corporate plan and Business plan, as well as the implementation of provisions of Superbank Articles of Association, GMS resolutions, OJK Regulations and applicable laws and regulations.
2. Provide opinions and advice to the Board of Directors regarding any other issues deemed important to Superbank.
3. Provide responses to reports on developments from the Board of Directors periodically and at any time required by Superbank.
4. Ask questions to the Board of Directors regarding Superbank operational activities and have the right to request access to information.

RAPAT DEWAN KOMISARIS

Selama tahun 2022, Dewan Komisaris melangsungkan rapat sebanyak 11 (sebelas) kali terdiri dari 8 (delapan) Rapat Dewan Komisaris dan 3 (tiga) Rapat Gabungan dengan mengundang Direksi. Tingkat kehadiran Dewan Komisaris dalam rapat selama 2022 adalah sebagai berikut:

BOARD OF COMMISSIONERS MEETING

During 2022, the Board of Commissioners held 11 (eleven) meetings consisting of 8 (eight) Board of Commissioners Meetings and 3 (three) Joint Meetings by inviting the Board of Directors. The attendance rate of the Board of Commissioners in meetings during 2022 is as follows:

Nama	Jumlah Kehadiran dalam Rapat Dewan Komisaris (total Rapat 8 kali) Total Attendance at BOC Meeting (Total Meeting 8 times)	Jumlah Kehadiran dalam Rapat Gabungan Dewan Komisaris – Direksi (total Rapat 3 kali) Total Attendance at the Joint Meeting of the BOC – BOD (Total Meeting 3 times)
Junus Jen Suherman	8/8	0/3
Soebrata Rahardja	8/8	3/3
Rifdan Aminoe'ddin	8/8	3/3
Yenny Zannuba Arifah*	-	-
Neneng Goenadi*	-	-

*) Efektif menjabat anggota Dewan Komisaris di 15 Desember 2022, dan tidak ada Rapat Dewan Komisaris sepanjang bulan Desember 2022. Effective as a member of the Board of Commissioners on December 15, 2022, and there were no Board of Commissioners Meeting throughout December 2022.

Komite Dewan Komisaris Board of Commissioners Committee

Superbank memiliki Komite di bawah Dewan Komisaris yang bertugas untuk membantu Dewan Komisaris dalam pelaksanaan pengawasan Superbank dan memberikan rekomendasi kepada Dewan Komisaris.

Superbank has Committees under the Board of Commissioners whose duty is to assist the Board of Commissioners in Superbank supervision and provide recommendations to the Board of Commissioners.

Komite Audit

Audit Committee

Struktur dan Keanggotaan Komite Audit

Komite Audit berjumlah 3 (tiga) orang, diketuai oleh Komisaris Independen dengan anggota dari Pihak Independen yang ahli di bidang keuangan, perbankan dan/atau hukum.

Anggota Komite Audit*

Members of Audit Committee

Nama Name	Jabatan Position
Rifdan Aminoe'ddin	Ketua Chairman
Muhammad Boyke Djunardi, SH	Anggota Member
M. Ali Abdullah	Anggota Member

*) Keanggotaan Komite Audit berakhir pada 31 Desember 2022 | Audit Committee membership ends on December 31, 2022

Audit Committee Structure and Membership

The Audit Committee consists of three (3) members, chaired by an Independent Commissioner with members from Independent Parties who are experts in finance, banking and/or law.

Untuk tahun 2022 Komite Audit telah menyusun program kerja yang bertujuan untuk melaksanakan *review* dan pemantauan:

1. Pelaksanaan tugas SKAI (Satuan Kerja Audit Intern),
2. Kesesuaian pelaksanaan audit laporan keuangan oleh Kantor Akuntan Publik (KAP) dengan standar yang berlaku,
3. Pelaksanaan tindak lanjut atas hasil temuan dari SKAI, KAP dan OJK.

The Audit Committee has prepared a work program for 2022 aimed at reviewing and monitoring:

1. Implementation of SKAI (Internal Audit Unit) duties,
2. Conformity of the implementation of financial statement audits by Public Accounting Firms (KAP) with applicable standards,
3. Implementation of follow-up on the findings of SKAI, KAP and OJK.

Tugas Komite Audit yang telah dilaksanakan selama tahun 2022 adalah sebagai berikut:

1. Melakukan pemantauan dan mengevaluasi perencanaan dan pelaksanaan program audit serta memantau tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian intern.
2. Melakukan *review* terhadap pelaksanaan tugas SKAI.
3. Melakukan *review* terhadap pelaksanaan tindak lanjut oleh Direksi atas hasil temuan SKAI, Akuntan Publik dan hasil pengawasan OJK.

The duties of the Audit Committee that have been carried out during 2022, were as follows:

1. Monitoring and evaluating the planning and implementation of audit programs and monitoring the follow-up of audit results in order to assess the adequacy of internal control.
2. Review the implementation of SKAI duties.
3. Review the implementation of follow-up actions by the Board of Directors on the findings of SKAI, Public Accountants and the results of OJK supervision.

Rapat Komite Audit

Selama tahun 2022, Komite Audit melangsungkan rapat sebanyak 5 (lima) kali, tingkat kehadiran anggota Komite Audit dalam rapat selama 2022 adalah sebagai berikut:

Audit Committee Meeting

During 2022, the Audit Committee held five (5) meetings. The attendance rate of Audit Committee members in meetings during 2022 are as follows:

Nama Name	Jumlah Kehadiran Total Attendance
Rifdan Aminoe'ddin	5/5
Mohammad Boyke Djunardi	5/5
M Ali Abdullah	5/5

Komite Pemantau Risiko Risk Oversight Committee

Struktur dan Keanggotaan Komite Pemantau Risiko

Komite Pemantau Risiko berjumlah 3 (tiga) orang, diketuai oleh Komisaris Independen dengan anggota dari seorang Pihak Independen ahli dibidang keuangan dan manajemen risiko.

Risk Oversight Committee Structure and Membership

The Risk Oversight Committee consists of three (3) members, chaired by an Independent Commissioner with members from an Independent Party expert in finance and risk management.

Anggota Komite Pemantau Risiko* Members of Risk Oversight Committee

Nama Name	Jabatan Position
Rifdan Aminoe'ddin	Ketua Chairman
Adrianus Kadharusman	Anggota Member
Hartono Suwarna, MM	Anggota Member

*) Keanggotaan Komite Pemantau Risiko berakhir pada 31 Desember 2022 | Risk Oversight Committee membership ends on December 31, 2022

Tata Kelola Perusahaan Corporate Governance

Tugas dan tanggung jawab komite Pemantau Risiko adalah sebagai berikut:

1. Melakukan penilaian terhadap kecukupan kebijakan dan prosedur manajemen risiko yang dimiliki Superbank.
2. Melakukan evaluasi atas kebijakan manajemen risiko yang harus disetujui oleh Dewan Komisaris dan memberikan saran-saran perbaikan yang diperlukan.
3. Melakukan evaluasi kesesuaian antara kebijakan dan pelaksanaan manajemen risiko.
4. Memantau efektivitas tugas Satuan Kerja Manajemen Risiko (SKMR) dalam melaksanakan tugasnya sesuai SOP.
5. Memantau dan mengevaluasi efektivitas pelaksanaan tugas Komite Manajemen Risiko.
6. Melakukan evaluasi terhadap kecukupan dan kualitas infrastruktur manajemen risiko yang dimiliki Superbank.
7. Membuat kajian atas setiap kebijakan manajemen risiko Superbank yang perlu direview oleh Dewan Komisaris.
8. Melakukan evaluasi terhadap metode penilaian dan pengukuran risiko yang diputuskan oleh bank.
9. Melakukan koordinasi dengan Komite Audit.

Selama tahun 2022 program kerja Komite Pemantau Risiko mencakup:

1. Evaluasi atas konsistensi antara kebijakan manajemen risiko dengan pelaksanaannya.
2. Pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.

The duties and responsibilities of the Risk Oversight Committee are as follows:

1. Assess the adequacy of Superbank risk management policies and procedures.
2. Evaluate risk management policies that must be approved by the Board of Commissioners and provide suggestions for necessary improvements.
3. Evaluate the conformity between policies and the implementation of risk management.
4. Monitor the effectiveness of the Risk Management Unit (SKMR) in carrying out its duties in accordance with SOPs.
5. Monitor and evaluate the effectiveness of the implementation of the duties of the Risk Management Committee.
6. Evaluate the adequacy and quality of Superbank risk management infrastructure.
7. Make a review of each Superbank risk management policy that needs to be reviewed by the Board of Commissioners.
8. Evaluate the risk assessment and measurement methods decided by the bank.
9. Coordinate with the Audit Committee.

During 2022, the work program of the Risk Oversight Committee includes:

1. Evaluation of consistency between risk management policies and their implementation.
2. Monitoring and evaluation of the implementation of duties of the Risk Management Committee and Risk Management Unit.

Tugas dari Komite Pemantau Risiko yang telah dilaksanakan selama tahun 2022 adalah sebagai berikut:

1. Mengevaluasi kesesuaian antara kebijakan dan pelaksanaan manajemen risiko.
2. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.

Komite Pemantau Risiko memberikan masukan agar Superbank memperhatikan risiko kredit dan risiko likuiditas. Superbank diminta untuk selalu menjaga tingkat pinjaman bermasalah (NPL) dan meningkatkan usaha penagihan pinjaman tersebut serta memperhatikan kualitas dan sumber daya di *Marketing*. Untuk likuiditas Superbank diminta agar menjaga cadangan likuiditas yang memadai serta meningkatkan usaha menaikkan dana pihak ketiga secara terus menerus.

Rapat Komite Pemantau Risiko

Selama tahun 2022, Komite Pemantau Risiko melangsungkan rapat sebanyak 9 (sembilan) kali, tingkat kehadiran anggota Komite Pemantau Risiko dalam rapat selama 2022 adalah sebagai berikut:

Nama Name	Jumlah Kehadiran Total Attendance
Rifdan Aminoe'ddin	9/9
Adrianus Kadharusman	9/9
Hartono Suwarna, MM	9/9

The duties of the Risk Oversight Committee that have been implemented during 202 were as follows:

1. Evaluate the conformity between policy and risk management implementation.
2. Monitor and evaluate the implementation of the duties of the Risk Management Committee and Risk Management Unit.

The Risk Oversight Committee provides input for Superbank to pay attention to credit risk and liquidity risk. Superbank shall maintain the level of non-performing loans (NPL) and improve the loan collection business, as well as pay attention to quality and resources in *Marketing*. For liquidity, Superbank is required to maintain adequate liquidity reserves and increase efforts to raise third party funds continuously.

Risk Oversight Committee Meeting

During 2022, the Risk Oversight Committee held nine (9) meetings. The attendance rate of Risk Oversight Committee members in meetings during 2022 was as follows:



Komite Nominasi Dan Remunerasi

Nominating and Remuneration Committee

Komite ini berjumlah 3 (tiga) orang, diketuai oleh Komisaris Independen dan anggotanya adalah Komisaris Utama dan seorang perwakilan karyawan. Komite Remunerasi dan Nominasi memperhatikan manajemen Sumber Daya Manusia Superbank secara keseluruhan agar dapat mendukung Rencana Bisnis Bank serta merekomendasikan calon pejabat Superbank setingkat Direksi dan Dewan Komisaris.

This committee consists of three (3) members, chaired by an Independent Commissioner and comprises the President Commissioner and an employee representative. The Nominating and Remuneration Committee focuses on Superbank overall Human Resources management to reinforce the Bank's Business Plan and proposes candidates for Superbank executives at the level of the Board of Directors and Board of Commissioners.

Anggota Komite Remunerasi dan Nominasi*

Members of Nominating and Remuneration Committee

Nama Name	Jabatan Position
Soebrata Rahardja	Ketua Chairman
Junus Jen Suherman	Anggota Member
Henry Mulyono Sojomihardjo	Anggota Member

*) Keanggotaan Komite Nominasi & Remunerasi berakhir pada 21 Maret 2023 | Membership of the Nominating & Remuneration Committee ends on March 21, 2023

Tugas dan tanggung Jawab Komite Remunerasi dan Nominasi adalah sebagai berikut:

The duties and responsibilities of the Nominating and Remuneration Committee are as follows:

1. Terkait Kebijakan Remunerasi, Komite berkewajiban:
 - a. Melakukan evaluasi terhadap kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran dengan *peer group*, sasaran dan strategi jangka panjang bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan dan potensi pendapatan Superbank pada masa yang akan datang.
 - b. Menyampaikan hasil evaluasi dan rekomendasi kepada Dewan komisaris mengenai:
 - i. Kebijakan remunerasi bagi Direksi dan Dewan komisaris untuk disampaikan kepada RUPS.

1. Regarding the Remuneration Policy, the Committee is obliged to:
 - a. Evaluate the remuneration policy based on performance, risk, fairness with peer groups, the Bank's long-term goals and strategies, the fulfillment of reserves as stipulated in laws and regulations and Superbank potential future income.
 - b. Submit the results of the evaluation and recommendations to the Board of Commissioners regarding:
 - i. Remuneration policy for the Board of Directors and Board of Commissioners to be submitted to the GMS.

- | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> ii. Kebijakan remunerasi bagi pegawai secara keseluruhan untuk disampaikan kepada Direksi. c. Memastikan bahwa kebijakan remunerasi telah sesuai ketentuan. d. Melakukan evaluasi secara berkala terhadap pencapaian penerapan kebijakan remunerasi. <p>2. Terkait Kebijakan Nominasi, Komite berkewajiban:</p> <ul style="list-style-type: none"> a. Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Direksi dan anggota Dewan Komisaris kepada Dewan komisaris untuk disampaikan kepada RUPS. b. memberikan rekomendasi mengenai calon Direksi dan/atau calon anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS. c. memberikan rekomendasi mengenai Pihak Independen yang akan menjadi anggota Komite Audit serta anggota Komite Pemantau Risiko kepada Dewan Komisaris. | <ul style="list-style-type: none"> ii. Remuneration policy for entire employees to be submitted to the Board of Directors. c. Ensure that the remuneration policy is in compliance with the provisions. d. Conduct periodic evaluations of the achievement of the remuneration policy implementation. <p>2. Regarding the Nomination Policy, the Committee is obliged to:</p> <ul style="list-style-type: none"> a. Prepare and provide recommendations regarding the system and procedures for selecting and/or replacing members of the Board of Directors and members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS. b. Provide recommendations regarding candidates for the Board of Directors and/or prospective members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS. c. Provide recommendations regarding Independent Parties who will become members of the Audit Committee and members of the Risk Monitoring Committee to the Board of Commissioners. |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Rapat Komite Remunerasi dan Nominasi

Selama tahun 2022, Komite Remunerasi dan Nominasi melangsungkan rapat sebanyak 6 (enam) kali, tingkat kehadiran anggota Komite Remunerasi dan Nominasi dalam rapat selama 2022 adalah sebagai berikut:

Nama Name	Jumlah Kehadiran Total Attendance
Soebrata Rahardja	6/6
Junus Jen Suherman	6/6
Henry Mulyono Sojomihardjo	6/6

Nominating and Remuneration Committee Meeting

During 2022, Nominating and Remuneration Committee held six (6) meetings. The attendance rate of Nominating and Remuneration Committee members in meetings during 2022 was as follows:



Direksi

Board of Directors

PELAKSANAAN TUGAS DAN TANGGUNG JAWAB DIREKSI

Direksi merupakan salah satu organ tata kelola yang bertanggung jawab secara penuh dan kolegal atas pengurusan Bank untuk kepentingan dan tujuan Bank serta mewakili perusahaan baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar Superbank.

Anggota Direksi Superbank bertindak secara profesional, menjunjung tinggi integritas, bersikap objektif dan berpikiran ke depan serta strategis dalam bertindak, dengan selalu mengedepankan kepentingan Superbank, dalam rangka meningkatkan nilai tambah bagi semua pemangku kepentingan dan memastikan pertumbuhan bank yang berkelanjutan (*sustainable growth*). Setiap anggota Direksi menjalankan tugas dan tanggung jawabnya sesuai kewenangannya, dalam mengelola aktivitas operasional secara efektif.

PEDOMAN DAN TATA TERTIB KERJA DIREKSI

Dalam menjalankan tugas dan tanggung jawab dalam melakukan fungsi pengurusan Bank, Direksi berpedoman kepada Anggaran Dasar dan Piagam BOC dan BOD (*BOC dan BOD Charter*).

IMPLEMENTATION OF DUTIES AND RESPONSIBILITIES OF THE BOARD OF DIRECTORS

As a governance organ, the Board of Directors is collectively and fully responsible for managing the Bank in alignment with the Bank's objectives and interests, representing the company both inside and outside the court as per the provisions stated in the Superbank Articles of Association.

Superbank's Board of Directors shall act professionally, uphold integrity, characterized by objectivity, and strategic thinking, prioritizing Superbank interests to enhance added value for all stakeholders and promote sustainable bank growth. Each member of the Board of Directors carries out their responsibilities and duties within their scope of authority, effectively managing operational activities.

CHARTER OF THE BOARD OF DIRECTORS

In carrying out duties and responsibilities on the Bank's management functions, the Board of Directors is guided by the Articles of Association and BOC and BOD Charter.

SUSUNAN DAN KOMPOSISI DIREKSI TAHUN 2022

Salama kurun waktu 2022 terjadi beberapa kali perubahan susunan Direksi. Berdasarkan RUPS Luar Biasa tanggal 2 Februari 2022, susunan Direksi adalah sebagai berikut:

No	Nama Name	Jabatan Position
1	Tigor M Siahaan	Presiden Direktur President Director
2	Itjang Wibisono	Direktur Bisnis*) Business Director
3	Melisa Hendrawati	Direktur Keuangan Finance Director

*) merangkap sebagai Direktur Kepatuhan | concurrently as Compliance Director

Berdasarkan Akta Notaris No. 104 tanggal 15 Desember 2022, susunan Direksi menjadi sebagai berikut:

No	Nama Name	Jabatan Position
1	Tigor M Siahaan	Presiden Direktur President Director
2	Itjang Wibisono	Direktur Bisnis Business Director
3	Melisa Hendrawati	Direktur Keuangan Finance Director
4	Amalia Pratantara	Direktur Kepatuhan Compliance Director
5	Bhavana Balramdas Vatvani	Direktur Operasional Operations Director

STRUCTURE AND COMPOSITION OF THE BOARD OF DIRECTORS IN 2022

During 2022, there have been several changes in the composition of the Board of Directors. Based on the Extraordinary GMS on February 2, 2022, the composition of the Board of Directors is as follows:

Based on Deed No. 104 dated 15 December 2022, the composition of the Board of Directors is as follows:

MASA JABATAN ANGGOTA DIREKSI

1. Anggota Direksi diangkat oleh RUPS, untuk jangka waktu 5 (lima) tahun, dengan tidak mengurangi hak RUPS untuk memberhentikan sewaktu-waktu.
2. Jika oleh sebab apapun jabatan seorang atau lebih atau semua anggota Direksi lowong, maka dalam jangka waktu 30 (tiga puluh) hari sejak terjadi lowongan harus diselenggarakan RUPS untuk mengisi lowongan itu dengan memperhatikan ketentuan peraturan perundang-undangan dan Anggaran Dasar.

TENURE OF MEMBERS OF THE BOARD OF DIRECTORS

1. Members of the Board of Directors are appointed by the GMS, for a period of five (5) years, without prejudice to the right of the GMS to dismiss at any time.
2. If for any reason the position of one or more or all members of the Board of Directors is vacant, then within thirty (30) days from the occurrence of the vacancy a GMS must be held to fill the vacancy by taking into account the provisions of laws and regulations and the Articles of Association.



Tata Kelola Perusahaan Corporate Governance

- | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>3. Jika oleh sebab apapun semua jabatan anggota Direksi lowong, untuk sementara Perseroan diurus oleh anggota Dewan Komisaris yang ditunjuk oleh rapat Dewan komisaris.</p> <p>4. Anggota Direksi berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada perseroan paling lambat 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya.</p> <p>5. Jabatan anggota Direksi berakhir apabila:</p> <ol style="list-style-type: none"> a. Mengundurkan diri b. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku c. Meninggal dunia d. Diberhentikan berdasarkan keputusan RUPS | <p>3. If for any reason all positions of members of the Board of Directors are vacant, the Company is temporarily managed by members of the Board of Commissioners appointed by the Board of Commissioners meeting.</p> <p>4. Members of the Board of Directors have the right to resign from their positions by notifying the company in writing no later than thirty (30) days before the date of their resignation.</p> <p>5. The position of a member of the Board of Directors ends if:</p> <ol style="list-style-type: none"> a. Resigned b. No longer meets the requirements of applicable legislation c. Passed away d. Dismissed based on the decision of the GMS |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

TUGAS DAN WEWENANG DIREKSI

1. Direksi berhak mewakili perseroan di dalam dan diluar Pengadilan tentang segala hal dan dalam segala kejadian, mengikat Perseroan dengan pihak lain dan pihak lain dengan Perseroan, serta menjalankan tindakan, baik mengenai kepengurusan maupun kepemilikan dengan pembatasan bahwa
 - a. meminjam atau meminjamkan uang atas nama Perseroan (tidak termasuk mengambil uang perseroan di bank).
 - b. mendirikan suatu usaha atau turut serta dalam perusahaan lain baik dalam maupun diluar negeri.
2. Direktur Utama berhak dan berwenang bertindak untuk dan atas nama Direksi serta mewakili Perseroan.

DUTIES AND AUTHORITIES OF THE BOARD OF DIRECTORS

1. The Board of Directors has the right to represent the Company in and out of Court on all matters and in all events, bind the Company with other parties and other parties with the Company, and carry out actions, both regarding management and ownership with the limitation that
 - a. borrow or lend money on behalf of the Company (excluding taking the Company's money at the bank).
 - b. establish a business or participate in other companies both at home and abroad.
2. The President Director has the right and authority to act for and on behalf of the Board of Directors and represent the Company.

- | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>3. Dalam hal Direktur Utama tidak hadir atau berhalangan hadir karena sebab apapun juga, yang tidak perlu dibuktikan kepada pihak ketiga maka salah seorang anggota Direksi lainnya berhak dan berwenang untuk dan atas nama Direksi mewakili Perseroan.</p> <p>4. Dalam hal hanya ada seorang anggota Direksi, maka segala tugas dan wewenang yang diberikan kepada Direktur Utama atau anggota Direksi lain dalam Anggaran Dasar berlaku pula baginya.</p> | <p>3. In the event that the President Director is absent or unable to attend for any reason, which does not need to be proven to a third party, one of the other members of the Board of Directors is entitled and authorized to and on behalf of the Board of Directors represent the Company.</p> <p>4. In the event that there is only one member of the Board of Directors, all duties and authorities given to the President Director or other members of the Board of Directors in the Articles of Association shall also apply to him/her.</p> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

RAPAT DIREKSI

Selama tahun 2022, Direksi melangsungkan rapat sebanyak 23 (dua puluh tiga) dan 3 (tiga) kali menghadiri Rapat Gabungan dengan Dewan Komisaris, tingkat kehadiran Direksi dalam Rapat selama 2022 adalah sebagai berikut:

BOARD OF DIRECTORS MEETING

During 2022, the Board of Directors held twenty three (23) meetings and attended three (3) Joint Meetings with the Board of Commissioners. The attendance rate of the Board of Directors in Meetings during 2022 is as follows:

Nama Name	Jumlah Kehadiran dalam Rapat Dewan Komisaris (total Rapat 23 kali) Total Attendance at BOC Meeting (Total Meeting 23 times)	Jumlah Kehadiran dalam Rapat Gabungan Dewan Komisaris – Direksi (total Rapat 3 kali) Total Attendance at the Joint Meeting of the BOC – BOD (Total Meeting 3 times)
Tigor M Siahaan	23/23	3/3
Itjang Wibisono	23/23	3/3
Melisa Hendrawati	23/23	1/3*
Amalia Pratantara	9/23**	0/3**
Bhavana Balramdas Vatvani	5/23**	0/3**

*) Dalam 2 (dua) Rapat Gabungan dengan Dewan Komisaris, Melisa belum bergabung di Superbank | in 2 (two) Joint Meetings with the Board of Commissioners, Melisa has not yet joined Superbank

**) Amalia dan Bhavana efektif menjabat sebagai Direktur terhitung sejak Agustus 2022 dan hadir di Rapat Direksi terhitung bulan Agustus 2022 | Amalia and Bhavana effectively serve as Directors as of August 2022 and attend the Board of Directors Meeting as of August 2022



Komite Dibawah Direksi

Committees of the Board of Directors

Komite di bawah Direksi adalah Komite yang dibentuk oleh Direksi yang membantu Direksi dalam pengelolaan aktivitas bank agar sejalan dengan rencana strategis dan kompleksitas bank di masa mendatang. Terdapat 7 (tujuh) Komite yang dibentuk dan bertanggung jawab langsung kepada Direksi yaitu:

1. Komite Kebijakan Perkreditan
2. Komite Kredit
3. Komite Manajemen Risiko
4. Komite Asset dan Liability
5. Komite Pengarah Teknologi
6. Komite Vendor Management
7. Komite Manajemen Anti Fraud

The Committees of the Board of Directors are established by the Board of Directors to assist the Board of Directors in managing the Bank's activities in line with the strategic plan and complexity of the Bank going forward. The Bank established are seven (7) Committees and directly responsible to the Board of Directors, as follows:

1. Credit Policy Committee
2. Credit Committee
3. Risk Management Committee
4. Asset and Liability Committee
5. Technology Steering Committee
6. Vendor Management Committee
7. Anti-Fraud Management Committee

KOMITE KEBIJAKAN PERKREDITAN

Komite Kebijakan Perkreditan adalah komite yang berkedudukan di bawah Direksi dengan fungsi membantu Direksi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran langkah perbaikan.

Sesuai Piagam Komite yang berlaku, tugas dan tanggung jawab Komite Kebijakan Perkreditan adalah sebagai berikut:

Tugas Komite Kebijakan Perkreditan:

1. Memberikan masukan kepada Direksi dalam penyusunan Kebijakan, prosedur, dan limit perkreditan, terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan.
2. Mengawasi agar kebijakan, prosedur, dan limit dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten serta merumuskan pemecahan dalam hal terdapat hambatan atau kendala dalam penerapan kebijakan prosedur, dan limit.

CREDIT POLICY COMMITTEE

The Credit Policy Committee is a committee under the Board of Directors with the function of assisting the Board of Directors in formulating policies, supervising policy implementation, monitoring the development and condition of the credit portfolio and providing suggestions for corrective steps.

In accordance with the applicable Committee Charter, the duties and responsibilities of the Credit Policy Committee are as follows:

Duties of the Credit Policy Committee:

1. Provide input to the Board of Directors in the preparation of credit policies, procedures, and limits, particularly those related to the formulation of prudential principles in credit.
2. Supervise that policies, procedures, and limits can be applied and implemented consequently and consistently, and formulate solutions in the event that there are obstacles or challenges in the application of policies, procedures, and limits.

- | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> 3. Melakukan kajian berkala terhadap kebijakan, prosedur, dan limit. 4. Melakukan kajian berkala terhadap kebijakan, prosedur dan limit dan memberikan saran kepada Direksi dalam hal diperlukan pengkinian atau perubahan terhadap kebijakan, prosedur dan limit. 5. Memantau dan mengevaluasi: <ol style="list-style-type: none"> a. Perkembangan dan kualitas portofolio perkreditan. b. Pelaksanaan kewenangan memutus kredit. c. Proses pemberian, perkembangan, dan kualitas kredit yang diberikan kepada pihak terkait dengan Bank dan debitur besar tertentu. d. Pelaksanaan ketentuan Batas Maksimum Pemberian Kredit (BMPK). e. Kepatuhan terhadap ketentuan peraturan perundang-undangan dan peraturan lain dalam pelaksanaan pemberian kredit. f. Penyelesaian kredit bermasalah sesuai dengan yang ditetapkan dalam kebijakan, prosedur, dan limit. g. Upaya Superbank dalam memenuhi kecukupan jumlah penyisihan penghapusan kredit dalam hal ini Cadangan Kerugian Penurunan Nilai (CKPN). | <ol style="list-style-type: none"> 3. Conduct periodic reviews of policies, procedures, and limits. 4. Conduct periodic reviews of policies, procedures and limits and provide advice to the Board of Directors in the event that updates or changes to policies, procedures and limits are needed. 5. Monitor and evaluate: <ol style="list-style-type: none"> a. Development and quality of credit portfolio. b. Exercise of the authority to terminate credit. c. The process of granting, development, and quality of Credit provided to parties related to the Bank and certain large debtors. d. The implementation of the provisions of the Legal Lending Limit (LLL). e. Compliance with the provisions of laws and regulations and other regulations in the implementation of lending. f. Settlement of non-performing loans in accordance with those stipulated in policies, procedures, and limits. g. Superbank efforts to meet the adequacy of the amount of credit write-off allowance in this case are Allowance for Impairment Losses. |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Tanggung jawab Komite Kebijakan Perkreditan:

1. Menyampaikan laporan secara berkala kepada Direksi dengan tembusan laporan kepada Dewan Komisaris mengenai:
 - a. Hasil pengawasan atas penerapan dan pelaksanaan kebijakan, prosedur, dan limit.
 - b. Hasil pemantauan dan evaluasi mengenai hal-hal yang dimaksud dalam Tugas Komite Kebijakan Perkreditan pada butir 4.

Responsibilities of the Credit Policy Committee:

1. Submit periodic reports to the Board of Directors with copies of reports to the Board of Commissioners regarding:
 - a. The results of supervision over the implementation of policies, procedures, and limits.
 - b. The results of monitoring and evaluation regarding the matters referred to in the Duties of the Credit Policy Committee in point 4.



Tata Kelola Perusahaan Corporate Governance

- Memberikan saran langkah-langkah perbaikan kepada Direksi dengan tembusan laporan kepada Dewan Komisaris mengenai hal-hal yang terkait dengan butir 1 di atas.

- Provide suggestions for corrective steps to the Board of Directors with a copy of the report to the Board of Commissioners regarding matters related to point 1 above.

Komposisi Anggota Komite Kebijakan Perkreditan

- Direktur Utama (Ketua)
- Direktur Kepatuhan
- Direktur Bisnis
- Direktur Keuangan
- Pejabat yang melapor langsung kepada Direktur Utama
- Kepala Divisi Operasional
- Kepala Divisi Kredit (Sekretaris)
- Kepala SKAI (*Observer*)

Composition of Credit Policy Committee Members

- President Director (Chairman)
- Compliance Director
- Business Director
- Chief Financial Officer
- Officers reporting directly to the President Director
- Head of Operations Division
- Head of Credit Division (Secretary)
- Head of SKAI (Observer)

Selama tahun 2022, Komite Kebijakan Perkreditan telah 4 (empat) kali melaksanakan rapat Komite Kebijakan.

During 2022, the Credit Policy Committee has held four (4) meetings.

KOMITE KREDIT

Komite Kredit adalah komite yang berkedudukan di bawah Direksi dan merupakan Komite Operasional dengan fungsi membantu Direksi dalam mengevaluasi dan memutuskan permohonan pemberian kredit untuk jenis dan nominal kredit yang ditetapkan oleh Direksi.

CREDIT COMMITTEE

The Credit Committee is a committee under the Board of Directors and is an Operational Committee with the function of assisting the Board of Directors in evaluating and deciding on credit applications with the type and nominal of credit set by the Board of Directors.

Tanggung Jawab, Wewenang, dan Tugas Komite Kredit adalah sebagai berikut:

The Responsibilities, Authorities, and Duties of the Credit Committee are as follows:

- Bertanggung jawab untuk memastikan terlaksananya proses manajemen risiko yang memadai atas setiap permohonan pemberian kredit dengan senantiasa mengedepankan kepatuhan Superbank dan prinsip kehati-hatian.
- Berwenang untuk memberikan persetujuan atau penolakan permohonan pemberian kredit sesuai dengan batas wewenang nominal atau jenis kredit yang ditetapkan oleh Direksi.

- Responsible for ensuring the implementation of an adequate risk management process for every loan application by always prioritizing Superbank compliance and prudential principles.
- Authorized to approve or reject applications for granting credit in accordance with the nominal authority limit or type of credit determined by the Board of Directors.

3. Mempunyai tugas sebagai berikut:
 - a. Melakukan evaluasi dengan mempertimbangkan rekomendasi dari Divisi Kredit dan/atau *Senior Credit Executive* dan/atau *Senior Business Executive* dan/atau opini Kepatuhan dan Manajemen Risiko sesuai yang dipersyaratkan serta opini legal (bila diperlukan).
 - b. Proses evaluasi terhadap aspek kepatuhan dan aspek manajemen risiko sekurang-kurangnya mencakup evaluasi terhadap aspek penilaian kualitas aset, aspek hukum, aspek sumber pendanaan, serta aspek kesesuaian dengan rencana dan strategi bisnis Bank.
 - c. Khusus aspek sumber pendanaan, bertugas untuk memastikan terjaganya likuiditas Bank bilamana permohonan pemberian kredit tersebut diberikan persetujuan.
 - d. Dapat memberikan klausula, baik klausula kredit ataupun klausula bisnis sebagai syarat tambahan bagi debitur sebelum permohonan pemberian kredit disetujui.
 - e. Dapat memberikan alasan bilamana permohonan pemberian kredit ditolak.

Komposisi Anggota Komite Kredit

1. Direktur Utama (Ketua)
2. Direktur Bisnis
3. Direktur Keuangan
4. *Chief Risk Officer, Chief Business Officer, Lending Policy Head, Lending SME Head, dan Retail Lending Head*
5. *Business Head* (Sekretaris)

Selama tahun 2022, Komite Kredit telah 4 (empat) kali melaksanakan rapat Komite Kredit. Rapat Komite telah dilaksanakan sesuai tata cara yang berlaku.

3. Has the following duties:
 - a. Evaluate by considering recommendations from the Credit Division and/or Senior Credit Executive and/or Senior Business Executive and/or Compliance and Risk Management opinions as required, as well as legal opinions (if needed).
 - b. The evaluation process on compliance aspects and risk management aspects at least includes evaluation of asset quality assessment aspects, legal aspects, funding source aspects, and conformity aspects with the Bank's business plans and strategies.
 - c. Specifically for the funding source aspect, it is tasked with ensuring the Bank's liquidity is maintained if the loan application is approved.
 - d. Provide a covenant, either a credit covenant or a business covenant as an additional condition for the debtor before the application for credit is approved.
 - e. Provide reasons when a credit application is rejected.

Composition of Credit Committee Members

1. President Director (Chairman)
2. Business Director
3. Finance Director
4. *Chief Risk Officer, Chief Business Officer, Lending Policy Head, Lending SME Head, and Retail Lending Head*
5. *Business Head* (Secretary)

During 2022, the Credit Committee has held four (4) meetings. The Committee meetings have been held in accordance with applicable procedures.



Tata Kelola Perusahaan Corporate Governance

KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko adalah Komite yang dibentuk Direksi dengan tujuan untuk mengantisipasi perubahan dalam organisasi, kondisi usaha saat ini dan untuk mengantisipasi perkembangan usaha di masa yang akan datang.

Komite Manajemen Risiko (KMR) Superbank bertindak sebagai pembuat keputusan untuk pengukuran dan penanggung jawab risiko yang diambil oleh bank. KMR mengeksekusi otoritas yang didelegasikan dari Direksi Superbank.

Wewenang dan tanggung jawab anggota KMR adalah memberikan rekomendasi kepada *Board of Directors*, sebagai berikut:

1. Menyusun kebijakan manajemen risiko termasuk merancang dan menetapkan arah, strategi serta kerangka kerja manajemen risiko secara menyeluruh dan terpadu.
2. Merancang dan menetapkan tingkat risiko yang diambil (*risk appetite*), toleransi risiko (*risk tolerance*), metodologi, perangkat pengelolaan risiko, parameter risiko, dan profil risiko.
3. Menetapkan dan menyesuaikan batasan terhadap masing-masing jenis risiko dan mengalokasikannya kepada unit-unit operasional yang mengelola risiko.
4. Mengevaluasi dan menyempurnakan proses manajemen risiko secara berkala maupun sewaktu-waktu (jika diperlukan), sebagai akibat dari adanya perubahan internal dan eksternal yang mempengaruhi kecukupan permodalan dan profil risiko Bank.
5. Menetapkan kebijakan atau rekomendasi terkait dengan keputusan bisnis jika terdapat ketidaksesuaian dengan kebijakan dan prosedur, misalnya terjadi pelampauan ekspansi usaha yang signifikan dibandingkan dengan Rencana Bisnis Bank yang telah ditetapkan.

RISK MANAGEMENT COMMITTEE

Risk Management Committee is a committee formed by the Board of Directors with the aim of anticipating changes in the organization, current business conditions and to anticipate future business developments.

Superbank's Risk Management Committee RMC acts as the decision maker for the measurement and responsible for the Bank's risk appetite. RMC executes the delegated authority of Superbank Board of Directors.

The authority and responsibility of RMC members is to provide recommendations to the Board of Directors, as follows:

1. Develop risk management policies including designing and setting directions, strategies and risk management frameworks in a comprehensive and integrated manner.
2. Design and determine the level of risk appetite, risk tolerance, methodology, risk management tools, risk parameters, and risk profile.
3. Set and adjust limits to each type of risk and allocate it to operational units that manage risk.
4. Evaluate and improve the risk management process periodically and at any time (if necessary), as a result of internal and external changes affecting the Bank's capital adequacy and risk profile.
5. Establish policies or recommendations related to business decisions if there is a non-conformity with policies and procedures, for example there is a significant business expansion exceeded compared to the Bank's established Business Plan or risk positioning/exposure that exceeds

atau pengambilan posisi/eksposur risiko yang melampaui limit atau tingkat risiko yang diambil dan toleransi risiko yang telah ditetapkan.

6. Menyusun kebijakan rencana darurat (*contingency plan*), memutuskan suatu situasi dalam kondisi darurat/ kondisi di luar normal atau tidak, yang didasarkan pada hasil analisis terhadap kondisi tersebut serta merancang dan menetapkan langkah-langkah yang tepat untuk mengantisipasi dan mengatasi dampak yang dapat merugikan bagi Superbank.
7. Menetapkan hasil penilaian mandiri atas profil risiko bank, termasuk *review* atas usulan produk dan aktivitas baru yang akan diterbitkan Superbank yang akan disampaikan kepada regulator, Direksi, dan Komite Pemantau Risiko.
8. Melakukan penilaian terhadap tingkat risiko terhadap rencana penerbitan produk dan aktivitas baru.
9. Memantau secara berkala dampak implementasi kebijakan dan strategi bisnis Bank dan besaran risiko yang mungkin terjadi.
10. Turut membangun dan menciptakan budaya risiko di seluruh tingkatan organisasi.
11. Memberikan laporan kepada Direksi terkait pelaksanaan tugas, wewenang, dan tanggung jawab yang dimilikinya.

Komposisi Anggota Komite Manajemen Risiko

1. Direktur Utama (Ketua)
2. Direktur Kepatuhan
3. Direktur Bisnis
4. Direktur Keuangan
5. Pejabat yang melapor kepada Direktur Utama
6. Kepala Divisi Manajemen Risiko (Sekretaris)
7. Kepala SKAI (*Observer*)

Selama tahun 2022, Komite Manajemen Risiko telah 4 (empat) kali melaksanakan rapat Komite Kredit. Rapat Komite telah dilaksanakan sesuai tata cara yang berlaku.

the limit or level of risk appetite and the risk tolerance that has been determined.

6. Formulate a contingency plan policy, decide a situation in an emergency condition outside normal or not, based on the results of the analysis of the condition and design and determine appropriate measures to anticipate and overcome the impact that can be detrimental to Superbank.
7. Determine the self-assessment results of the Bank's risk profile, including a review of proposed new products and activities to be issued by Superbank to be submitted to regulators, the Board of Directors, and the Risk Monitoring committee.
8. Assess the level of risk of the planned issuance of new products and activities.
9. Regularly monitor the impact of the implementation of the Bank's policies and business strategies and the amount of risk that may occur.
10. Contribute to building and creating a culture of risk at all levels of the organization.
11. Provide reports to the Board of Directors regarding the implementation of their duties, authorities, and responsibilities.

Composition of Risk Management Committee Members

1. President Director (Chairman)
2. Compliance Director
3. Business Director
4. Finance Director
5. Officers reporting to the President Director
6. Head of Risk Management Division (Secretary)
7. Chief Internal Audit Officer (Observer)

During 2022, the Risk Management Committee has held four (4) meetings. The Committee meetings have been held in accordance with applicable procedures.



Tata Kelola Perusahaan Corporate Governance

KOMITE ASET DAN LIABILITAS (ALCO)

Komite Aset dan Liabilitas (ALCO) adalah komite yang bertanggung jawab untuk menentukan strategi pengelolaan aset dan kewajiban serta tingkat suku bunga agar bank dapat memperoleh tingkat pengembalian-risiko (*risk-return*) yang optimal sesuai dengan *risk appetite* bank.

Tugas anggota ALCO adalah sebagai berikut:

1. Menyusun dan melakukan evaluasi atas pengelolaan risiko likuiditas melalui pengelolaan sumber dan penggunaan dana.
2. Evaluasi posisi risiko suku bunga dan strategi ALM guna memastikan bahwa *taking position* Bank telah sesuai dengan tujuan pengelolaan dan risiko suku Bunga.
3. Optimalisasi neraca dan permodalan termasuk penetapan strategi atas neraca dan permodalan tersebut sesuai dengan tingkat *risk-return* yang dapat diterima.
4. Kaji ulang penetapan harga (*pricing*) aktiva dan pasiva untuk memastikan bahwa *pricing* tersebut dapat mengoptimalkan hasil penempatan dana, meminimumkan biaya dana, dan memelihara struktur neraca Bank sesuai dengan strategi ALM.
5. Kaji ulang deviasi antara Realisasi dengan Rencana Bisnis Bank atas setiap perkembangan dan kondisi pasar, serta ketentuan yang mempengaruhi dalam strategi dan kebijakan ALM.
6. Menilai apakah tingkat likuiditas perusahaan telah dapat dicapai secara optimal dengan tingkat biaya yang *acceptable*.
7. Melakukan evaluasi atas tinjauan ekonomi terakhir serta proyeksinya, berkaitan denganantisipasi atas dampaknya terhadap keadaan keuangan perusahaan.

ASSETS AND LIABILITIES COMMITTEE (ALCO)

The Assets and Liabilities Committee (ALCO) is the committee responsible for determining asset and liability management strategies and interest rates, which enables the Bank to obtain optimal risk-returns in accordance with the Bank's risk appetite.

The duties of ALCO members are as follows:

1. Compile and evaluate liquidity risk management through management of sources and use of funds.
2. Evaluate the interest risk position and ALM strategy to ensure that the Bank's taking position is in accordance with the management objectives and interest rate risk.
3. Optimization of balance sheet and capital, including the establishment of strategies for the balance sheet and capital in accordance with acceptable risk-return levels.
4. Review assets and liabilities pricing to ensure that the pricing can optimize fund placement results, minimize fund costs, and maintain the Bank's balance sheet structure in accordance with the ALM strategy.
5. Review the deviation between Realization and the Bank's Business Plan for any developments and market conditions, as well as the influencing provisions in ALM's strategy and policy.
6. Assess whether the company's liquidity level has been optimally achieved with an acceptable level of costs.
7. Evaluate the latest economic review and projections, related to anticipation of the impact on the company's financial condition.

- | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> 8. Menetapkan metodologi pengukuran eksposur risiko suku bunga serta formulasi dan eksekusi strateginya. 9. Mengkaji dan menetapkan dokumen terkait kebijakan ALM dan standar FTP secara berkala. 10. Mengkaji dan menetapkan limit terkait manajemen risiko likuiditas dan risiko pasar secara bertahap. 11. Memberi masukan untuk perencanaan keuangan tahunan termasuk namun tidak terbatas pada asumsi-asumsi dasar, angka-angka indikator makro ekonomi maupun rasio keuangan perbankan pada umumnya. 12. Mengkaji asumsi yang digunakan dan hasil <i>stress test</i> yang dilakukan termasuk namun tidak terbatas pada <i>Internal Capital Adequacy Assessment Process</i> (ICAAP). | <ol style="list-style-type: none"> 8. Establish methodologies for measuring interest rate risk exposure and strategy formulation and execution. 9. Review and establish documents related to ALM policies and FTP standards regularly. 10. Review and set limits related to liquidity risk management and market risk gradually. 11. Provide input for annual financial planning including but not limited to basic assumptions, macroeconomic indicator figures and general banking financial ratios. 12. Reviewing the assumptions used and the results of stress tests including but not limited to the Internal Capital Adequacy Assessment Process (ICAAP). |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Kewajiban ALCO:

1. Menyelenggarakan rapat ALCO minimal 10 (sepuluh) kali dalam setahun atau sesuai kebutuhan untuk mengkaji dan mengevaluasi:
 - a. Penempatan jangka pendek, penetapan harga, keputusan pendanaan lainnya, *trend* perkembangan kredit, realisasi, dan rencana anggaran serta strategi ALM yang diperlukan.
 - b. Analisis risiko suku bunga, penyesuaian strategi manajemen risiko suku bunga dan aturan mengenai penempatan dana.
2. Membuat laporan untuk disampaikan kepada Direksi meliputi:
 - a. Risalah rapat ALCO dan *follow up* atas keputusan ALCO sebelumnya.
 - b. Laporan *Margin Analysis*.
 - c. Daftar portofolio surat berharga dan transaksi yang dilakukan.
 - d. Laporan analisis likuiditas atas sumber dan penggunaan dana.
 - e. Laporan penetapan harga (*pricing*) yang merefleksikan harga dan biaya dari produk dana dan pinjaman.

ALCO Obligations:

1. Holding ALCO meetings at least 10 (ten) times a year or as needed to review and evaluate:
 - a. Short-term placement, pricing, other funding decisions, credit development trends, realization, and budget plans and ALM strategies as needed.
 - b. Interest rate risk analysis, adjustment of interest rate risk management strategy and rules regarding fund placement.
2. Prepare reports to be submitted to the Board of Directors including:
 - a. Minutes of ALCO meetings and follow-up on previous ALCO decisions.
 - b. Margin Analysis Report.
 - c. List of securities portfolios and transactions made.
 - d. Liquidity analysis report on the source and use of funds.
 - e. Pricing reports that reflect the prices and costs of fund and loan products.



Tata Kelola Perusahaan Corporate Governance

Komposisi ALCO

1. Direktur Utama (Ketua)
2. Direktur Keuangan (Wakil Ketua)
3. Direktur Bisnis Konvensional
4. Direktur Operasional
5. Chief Business Officer
6. Chief Risk Officer
7. Head of Treasury & Asset Liability Management (Sekretaris)

Selama tahun 2022, Komite ALCO telah 10 (sepuluh) kali melaksanakan rapat Komite ALCO. Rapat Komite telah dilaksanakan sesuai Piagam Komite ALCO yang berlaku.

ALCO Composition

1. President Director (Chairman)
2. Finance Director (Vice Chairman)
3. Business Director
4. Operations Director
5. Chief Business Officer
6. Chief Risk Officer
7. Head of Treasury & Asset Liability Management (Secretary)

During 2022, the ALCO Committee has held ten (10) meetings. The Committee meetings have been held in accordance with the applicable ALCO Committee Charter.

KOMITE PENGARAH TEKNOLOGI INFORMASI

Komite Pengarah IT sebagai bagian dari organ tata kelola untuk mengkaji, mengawasi dan memprioritaskan area utama TI dari perspektif lintas-fungsi dan membuat rekomendasi untuk pemangku kepentingan sehubungan dengan, antara lain, memastikan bahwa Rencana Strategis Teknologi Informasi sesuai dengan rencana bisnis strategis Superbank.

Komposisi Komite Pengarah Teknologi Informasi

1. Direktur Utama (Ketua)
2. Direktur Keuangan
3. Direktur Kepatuhan
4. Direktur Bisnis Konvensional
5. Direktur Operasional
6. Chief Business Officer
7. Chief Risk Officer
8. Chief Technology Officer
9. Chief Product Officer

Selama tahun 2022, Komite Pengarah Teknologi Informasi, telah melakukan 3 (tiga) Rapat Komite dengan tata cara rapat sesuai ketentuan.

INFORMATION TECHNOLOGY STEERING COMMITTEE

The IT Steering Committee as part of the governance organ to review, supervise and prioritize key areas of IT from a cross-functional perspective and make recommendations to stakeholders with respect to, among others, ensuring that the Information Technology Strategic Plan is in line with Superbank strategic business plan.

Composition of Information Technology Steering Committee

1. President Director (Chairman)
2. Finance Director
3. Compliance Director
4. Business Director
5. Operations Director
6. Chief Business Officer
7. Chief Risk Officer
8. Chief Technology Officer
9. Chief Product Officer

During 2022, the Information Technology Steering Committee has conducted three (3) Meetings with meeting procedures according to the provisions.

KOMITE MANAJEMEN VENDOR

Komite Manajemen vendor dibentuk dengan tujuan untuk memastikan pemilihan dan penunjukan vendor telah melalui proses uji tuntas yang memadai dan ditandatangani secara resmi sebelum proses kontrak dimulai sebagai bentuk pelaksanaan praktik tata kelola yang baik, terutama untuk kontrak dengan nilai > Rp3,5 miliar.

Tugas dan tanggung jawab Komite Manajemen Vendor

Tugas dan tanggung Komite Manajemen Vendor, meliputi dan dilaksanakan oleh masing-masing pihak sesuai tugas dan tanggung jawabnya masing-masing, sebagai berikut:

1. Pemohon, bertugas dan bertanggung jawab
 - a. Memberikan semua persyaratan /spesifikasi operasional dan teknis yang diperlukan dan menyetujui kriteria evaluasi dengan tim Pengadaan sebelum mengeluarkan *brief* atau tender apapun secara eksternal.
 - b. Bermitra dengan Tim Pengadaan mendorong diskusi dengan vendor mengatur panggilan dengan pemasok sesuai kebutuhan, memperjelas agenda untuk mendapatkan lebih banyak informasi yang akan membantu dalam mengevaluasi/ menilai kesesuaian vendor.
 - c. Untuk panggilan dengan vendor, pemohon meminta eksekutif asisten dari pemilik kontrak untuk membantu penjadwalan.
 - d. Bertanggung jawab untuk bekerja dengan Ahli Materi Pokok yang relevan untuk memulai dan menyelesaikan semua penilaian risiko pemasok yang relevan.
 - e. Bersama Tim Pengadaan secara proaktif memperbarui status dengan vendor di vendor *tracker* dan memberi tahu Tim *Project Management Office* (PMO) tentang pembaruan terbaru melalui saluran *tracker*.

VENDOR MANAGEMENT COMMITTEE

The vendor Management Committee was formed with the aim of ensuring that the selection and appointment of vendors has gone through an adequate due diligence process and is officially signed before the contract process begins as a form of implementing good governance practices, especially for contracts with a value of > Rp3.5 billion.

Duties and responsibilities of the Vendor Management Committee

The duties and responsibilities of the Vendor Management Committee, including and carried out by each party in accordance with their respective duties and responsibilities, are as follows:

1. Applicant, duties and responsibilities
 - a. Provide all necessary operational and technical requirements/specifications and approve the evaluation criteria with the Procurement team prior to issuing any brief or tender externally.
 - b. Partnering with the Procurement Team to carry out discussions with vendors, arranging calls with suppliers as needed, clarifying the agenda to get more information that will help in evaluating/ assessing vendor suitability.
 - c. For invitations to vendors, the applicant asks an executive assistant from the contract owner to help with scheduling.
 - d. Responsible for working with relevant Subject Matter Experts to initiate and complete all relevant supplier risk assessments.
 - e. Together the Procurement Team proactively updates status with vendors on tracker vendors and notifies the Project Management Office (PMO) Team of the latest updates through tracker channels.



Tata Kelola Perusahaan Corporate Governance

- | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>f. Bertanggung jawab untuk memastikan pelaksanaan tugas <i>Electronic Purchasing Request</i> dan <i>Purchase Order</i> yang akurat.</p> <p>g. Bertanggung jawab atas manajemen operasional sehari-hari atas kinerja/ pengiriman pemasok, dan akan segera melakukan eskalasi masalah atau konflik ke tim pengadaan dan/atau unit kerja terkait, jika dianggap perlu.</p> <p>2. Tim Pengadaan (<i>Procurement</i>)</p> <p>a. Bertanggung jawab terhadap tata kelola dan implementasi dari kebijakan proses dan prosedur tentang pengadaan.</p> <p>b. Bermitra erat dengan yang mengajukan permohonan (pemohon dan pihak lain dalam Bank) dalam mendorong penciptaan nilai dari basis pasokan eksternal.</p> <p>c. memastikan semua penilaian pemasok yang dijalankan oleh pemilik kontrak atau pemohon dan rekomendasi seleksi ditinjau dan didukung terlebih dahulu sebelum diserahkan ke Komite Manajemen Vendor.</p> <p>d. Setelah disetujui oleh Komite Manajemen Vendor, bekerja dengan pemohon untuk bernegosiasi lebih lanjut dengan vendor untuk mengoptimalkan harga terbaik/ mendayakan diskon jika memungkinkan.</p> <p>e. Memberikan saran perihal komponen komersial di kontrak, termasuk permintaan perubahan atau pembaruan.</p> <p>f. Mengelola Bisnis Pemasok melalui Manajemen Hubungan Pemasok, dengan dukungan dari pemasok bisnis dalam manajemen kinerja pemasok dan tata kelola Daftar Pemasok Pilihan dan Daftar Hitam.</p> <p>3. Legal</p> <p>a. Memberikan saran secara hukum atas penyusunan kontrak agar memastikan legalitas dan keberlakuan kontrak untuk melindungi hak dan kepentingan hukum Bank (terutama tentang Bahasa, Hukum</p> | <p>f. Responsible for ensuring accurate execution of <i>Electronic Purchasing Request</i> and <i>Purchase Order</i> tasks.</p> <p>g. Responsible for the day-to-day operational management of supplier performance/ delivery, and will promptly escalate issues or conflicts to the procurement team and/or related work units, if deemed necessary.</p> <p>2. Procurement Team</p> <p>a. Responsible for governance and implementation of policies, processes and procedures on procurement.</p> <p>b. Partner closely with the applicant (applicant and others within the Bank) in driving value creation from an external supply base.</p> <p>c. Ensure all supplier assessments performed by contract owners or applicants and selection recommendations are reviewed and supported prior to submission to the Vendor Management Committee.</p> <p>d. Once approved by the Vendor Management Committee, cooperate with the applicant to negotiate further with the vendor to optimize the best price/enable discounts if possible.</p> <p>e. Provide advice on commercial components of the contract, including requests for changes or updates.</p> <p>f. Managing Supplier Business through Supplier Relationship Management, with support from business suppliers in supplier performance management and Preferred Supplier List and Blacklist governance.</p> <p>3. Legal</p> <p>a. Provide legal advice on the preparation of contracts to ensure the legality and enforceability of contracts to protect the Bank's legal rights and interests (particularly regarding Language, applicable Law,</p> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

- yang berlaku, Hak Intelektual, penugasan dan Pajak).
- b. Memastikan bahwa klausul hukum yang diminta sesuai dengan permintaan oleh pemohon dan /atau fungsi lain yang relevan dicantumkan dalam kontrak.

4. *Project Management Office*
Mengelola seluruh proses untuk memastikan penyelesaian kontrak sesuai dengan batas waktu yang ditetapkan, membantu berkoordinasi dengan berbagai pihak, mendapatkan pembaruan status dan menyoroti masalah, pemblokir dan ketergantungan apapun.

Komposisi Anggota Komite Manajemen Vendor

1. Direktur Utama (Ketua)
2. Direktur Keuangan
3. Direktur Kepatuhan
4. Direktur Operasional
5. Chief Business Officer
6. Chief Product Officer
7. Chief Technology Officer
8. Chief Risk Officer
9. Chief Human Resources Officer
10. Chief Internal Audit Officer
11. Head of Procurement (Sekretaris)

Selama tahun 2022, Komite Manajemen Vendor, telah melakukan 19 (sembilan belas) Rapat Komite dengan tata cara rapat sesuai ketentuan.

KOMITE FRAUD MANAJEMEN

Komite *Fraud* Manajemen dibentuk untuk memastikan bahwa segala risiko *fraud* yang melekat pada produk dan proses bisnis Superbank dapat dikelola sesuai dengan empat anti *fraud* yaitu pencegahan, deteksi, investigasi, pelaporan dan sanksi, serta pemantauan, evaluasi dan tindak lanjutnya. Pelaksanaan tugas komite, termasuk

- Intellectual Rights, assignments and Taxes).
- b. Ensure that the legal clauses requested pursuant to the request by the applicant and/or other relevant functions are included in the contract.

4. Project Management Office
Manage the entire process to ensure contract completion within established deadlines, help coordinate with various parties, get status updates and highlight any issues, blockers and dependencies.

Composition of Vendor Management Committee Members

1. President Director (Chairman)
2. Finance Director
3. Compliance Director
4. Operations Director
5. Chief Business Officer
6. Chief Product Officer
7. Chief Technology Officer
8. Chief Risk Officer
9. Chief Human Resources Officer
10. Chief Internal Audit Officer
11. Head of Procurement (Secretary)

During 2022, the Vendor Management Committee, has conducted nineteen (19) Meetings with meeting procedures according to the provisions.

FRAUD MANAGEMENT COMMITTEE

The Fraud Management Committee was established to ensure that all fraud risks inherent in Superbank products and business processes can be managed in accordance with four anti-frauds, namely prevention, detection, investigation, reporting and sanctions, as well as monitoring, evaluation and follow-up. The implementation of the committee's duties, including



Tata Kelola Perusahaan Corporate Governance

tata cara rapat diatur dalam Piagam Komite Fraud Manajemen yang berlaku efektif 3 Oktober 2022.

Tugas dan tanggung jawab Komite Fraud Manajemen

1. Memberikan rekomendasi kebijakan Kerangka Kerja Manajemen Risiko *fraud* dalam lingkup Bank kepada Dewan Direksi.
2. Memastikan penetapan Kerangka Kerja Manajemen Risiko *fraud* berjalan di Superbank.
3. Menetapkan rencana langkah pencegahan, deteksi, investigasi, dan respon yang diperlukan terhadap risiko *fraud*.
4. Memastikan tindak lanjut kejadian *fraud* berlangsung sesuai Kerangka Kerja Manajemen *fraud*.
5. Berkoordinasi dan berkomunikasi dengan Dewan Komisaris untuk menyampaikan laporan penerapan Kerangka Kerja Manajemen *fraud*.

Komposisi Anggota Komite Fraud Manajemen

1. Direktur Utama (Ketua)
2. Chief Risk Officer
3. Direktur Kepatuhan
4. Direktur Operasional
5. Kepala SKAI
6. Head of Fraud Risk (Sekretaris)

Seusai piagam Komite Fraud Manajemen yang berlaku efektif 1 Oktober 2022 Komite Fraud Manajemen, telah melakukan Rapat Komite pada bulan Desember tahun 2022.

meeting procedures, is regulated in the Fraud Management Committee Charter effective October 3, 2022.

Duties and responsibilities of the Fraud Management Committee

1. Provide policy recommendations for the Fraud Risk Management Framework within the scope of Superbank to the Board of Directors.
2. Ensure the establishment of the Fraud Risk Management Framework performs at the Bank.
3. Establish a plan of prevention, detection, investigation, and response measures needed to the risk of fraud.
4. Ensure the follow-up of fraud incidents takes place in accordance with the Fraud Management Framework.
5. Coordinate and communicate with the Board of Commissioners to submit reports on the implementation of the Fraud Management Framework.

Composition of Fraud Management Committee Members

1. President Director (Chairman)
2. Chief Risk Officer
3. Compliance Director
4. Operations Director
5. Chief Internal Audit Officer
6. Head of Fraud Risk (Secretary)

After the charter of the Management Fraud Committee which was effective as of October 1, 2022, the Management Fraud Committee has held a Committee Meeting in December 2022.

Satuan Kerja Audit Internal

Internal Audit Unit

Fungsi Audit Intern di Superbank, dijalankan oleh Satuan Kerja Audit Intern (SKAI) yang berperan sebagai *third line of defense*. Tugas utama SKAI adalah memastikan proses pengelolaan dan operasional Bank telah berjalan sesuai dengan ketentuan dan peraturan yang berlaku serta mendukung kepentingan dan tujuan Bank. SKAI juga bertanggung jawab memastikan kecukupan dan proses pengendalian intern.

SKAI memiliki peran untuk memberikan *assurance* dan *consulting* yang independen dan obyektif yang dapat memberi nilai tambah dan memperbaiki operasional Bank. SKAI membantu Bank dalam mencapai tujuannya dengan cara mengevaluasi dan meningkatkan efektivitas manajemen risiko, pengendalian intern dan proses *governance*.

PIAGAM AUDIT INTERNAL

SKAI Superbank telah memiliki Piagam Audit Internal yang menjadi pedoman bagi SKAI yang memuat prinsip pokok praktik profesional SKAI, visi dan misi, tujuan, struktur dan kedudukan, tugas dan tanggung jawab, wewenang, akuntabilitas, kode etik audit intern, persyaratan auditor internal, syarat dan ketentuan independensi, standar profesional audit intern, koordinasi fungsi audit intern, dan rotasi anggota SKAI.

Piagam Audit Internal tersebut dilakukan telah mendapatkan persetujuan Direktur Utama dan Dewan Komisaris

The Internal Audit function at Superbank is carried out by the Internal Audit Unit (SKAI) which acts as the third line of defense. The main task of SKAI is to ensure that the Bank's management and operational processes have performed in accordance with applicable rules and regulations and support the interests and objectives of the Bank. SKAI is also responsible for ensuring the adequacy and internal control processes.

SKAI has a role to provide independent and objective assurance and consulting that can add value and improve the Bank's operations. SKAI assists the Bank in achieving its objectives by evaluating and improving the effectiveness of risk management, internal control and governance processes.

INTERNAL AUDIT CHARTER

SKAI Superbank has an Internal Audit Charter which serves as a guideline for SKAI which contains the main principles of SKAI professional practice, vision and mission, objectives, structure and position, duties and responsibilities, authority, accountability, internal audit code of ethics, internal auditor requirements, terms and conditions of independence, internal audit professional standards, coordination of internal audit functions, and rotation of SKAI members.

The Internal Audit Charter has been approved by the President Director and Board of Commissioners



Tata Kelola Perusahaan Corporate Governance

PENGANGKATAN KEPALA SKAI

Kepala SKAI diangkat dan diberhentikan oleh Presiden Direktur dengan persetujuan Dewan Komisaris serta berdasarkan rekomendasi Komite Audit. Pengangkatan Kepala Satuan Kerja Audit Internal (SKAI) juga telah dilaporkan kepada OJK.

KEDUDUKAN SKAI DALAM ORGANISASI

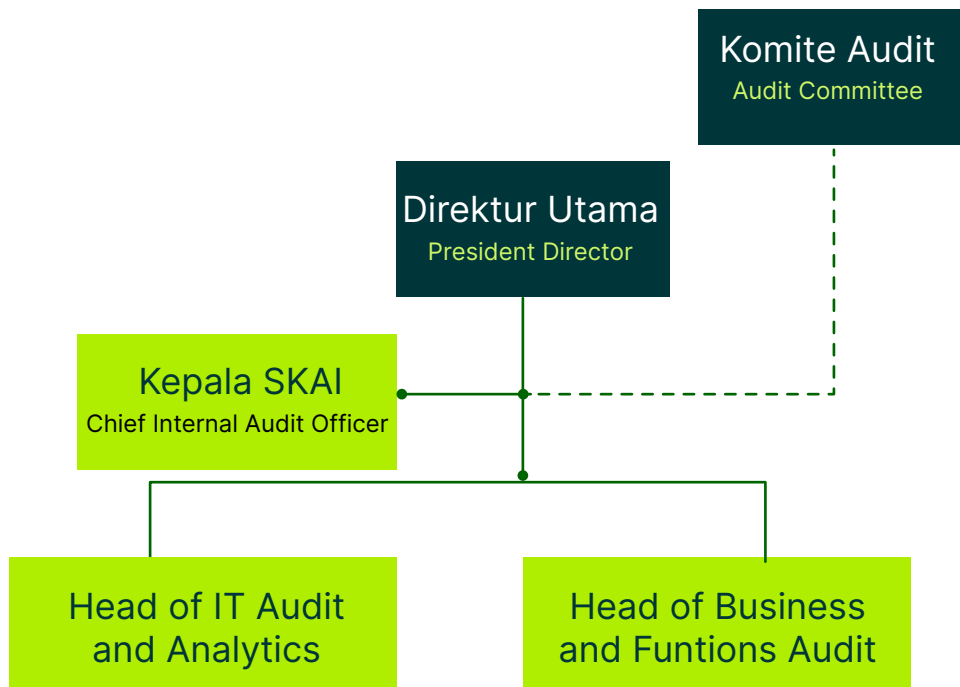
Sesuai dengan POJK 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum, SKAI bertanggung jawab langsung kepada Direktur Utama dan secara matriks kepada Dewan Komisaris melalui Komite Audit.

APPOINTMENT OF CHIEF INTERNAL AUDIT OFFICER

Chief Internal Audit Officer is appointed and dismissed by the President Director with the approval of the Board of Commissioners and based on the recommendation of the Audit Committee. The appointment of Chief Internal Audit Officer has also been reported to OJK.

SKAI'S POSITION IN THE ORGANIZATION

Pursuant to POJK 1/POJK.03/2019 on the Implementation of Internal Audit Function at Commercial Banks, SKAI reports directly to the President Director and matrixically to the Board of Commissioners through the Audit Committee.



TUGAS DAN TANGGUNG JAWAB SKAI

Tugas dan tanggung jawab SKAI sesuai Piagam Audit Intern adalah sebagai berikut:

1. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan tugas pengawasan
2. Membuat analisa dan penilaian di bidang keuangan, akuntansi, operasional dan kegiatan lainnya.
3. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang akan diperiksa.
4. Mengidentifikasi efisiensi penggunaan sumber daya dan dana

TUGAS DAN TANGGUNG JAWAB KEPALA SKAI

1. Memastikan pelaksanaan audit intern sesuai dengan standar pelaksanaan yang berlaku dan sesuai dengan kode etik audit intern.
2. Memilih sumber daya manusia yang kompeten yang memiliki pengetahuan, keahlian dan pengalaman serta sertifikasi profesional yang memadai untuk melaksanakan persyaratan audit termasuk memiliki pengetahuan tentang perundang-undangan yang terkait.
3. Menyusun dan mengkaji Piagam Audit Intern secara periodik.
4. Menyusun rencana audit tahunan dan alokasi anggaran untuk mendapatkan persetujuan Presiden Direktur dan Dewan Komisaris, dengan mempertimbangkan rekomendasi dari Komite Audit.
5. Rencana audit tahunan disusun berdasarkan penilaian risiko secara komprehensif.

DUTIES AND RESPONSIBILITIES OF SKAI

The duties and responsibilities of SKAI in accordance with the Internal Audit Charter are as follows:

1. Assist the duties of the President Director and the Board of Commissioners in carrying out supervisory duties.
2. Make analyses and assessments in finance, accounting, operations and other activities.
3. Provide suggestions for improvement and objective information about the activities to be examined.
4. Identify efficient use of resources and funds.

DUTIES AND RESPONSIBILITIES OF THE HEAD OF SKAI

1. Ensure the implementation of internal audit in accordance with applicable standards and in accordance with the internal audit code of ethics.
2. Select competent human resources who have sufficient knowledge, expertise and experience as well as professional certifications to carry out audit requirements including having knowledge of related laws and regulations.
3. Prepare and review the Internal Audit Charter periodically.
4. Prepare an annual audit plan and budget allocation to obtain approval from the President Director and the Board of Commissioners, taking into account the recommendations of the Audit Committee.
5. The annual audit plan is prepared based on a comprehensive risk assessment.



Tata Kelola Perusahaan Corporate Governance

- | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> 6. Memastikan pelaksanaan audit intern sesuai dengan rencana audit. 7. Melaporkan temuan yang signifikan kepada Direksi untuk dilakukan perbaikan segera. 8. Memantau tindakan perbaikan atas temuan audit dan melaporkan hasil tindak lanjut perbaikan kepada Direksi dan Dewan Komisaris. 9. Menyampaikan laporan pokok-pokok hasil audit setiap semester kepada OJK 10. Menyampaikan laporan khusus atas temuan signifikan yang diperkirakan dapat membahayakan kelangsungan usaha bank, kepada OJK 11. Menyampaikan laporan hasil kaji ulang pihak eksternal independen terhadap pelaksanaan audit intern oleh fungsi SKAI, kepada OJK | <ol style="list-style-type: none"> 6. Ensure the implementation of internal audits in accordance with the audit plan. 7. Report significant findings to the Board of Directors for immediate improvement. 8. Monitor corrective actions on audit findings and report the results of follow-up improvements to the Board of Directors and the Board of Commissioners. 9. Submit reports on the main audit results every semester to OJK. 10. Submit a special report on significant findings that are expected to endanger the Bank's business continuity, to OJK. 11. Submit a report on the results of an independent external review of the implementation of internal audit by the SKAI function, to OJK. |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

WEWENANG SKAI

SKAI Superbank diberikan wewenang dalam organisasi, sedemikian rupa, sehingga mampu untuk melaksanakan tugas dan tanggung jawabnya sesuai dengan ukuran-ukuran standar pekerjaan yang dituntut oleh profesinya. Wewenang SKAI adalah sebagai berikut:

1. Melakukan aktivitas audit atas semua unit kerja yang ada di bank
2. Mengakses informasi yang relevan, yang dianggap perlu terkait dengan tugas dan fungsi SKAI
3. Melakukan komunikasi langsung dengan Direksi, Dewan Komisaris, dan/atau Komite Audit
4. Mengadakan rapat secara berkala maupun insidental dengan Direksi, Dewan Komisaris, dan/atau Komite Audit
5. Melakukan aktivitas investigasi terhadap kasus/ masalah pada setiap aspek/unsur kegiatan yang terindikasi *fraud*

AUTHORITY OF SKAI

SKAI Superbank is given authority in the organization, in such a way, that it is able to carry out its duties and responsibilities in accordance with the standard measures of work demanded by its profession. The authorities of SKAI are as follows:

1. Conduct audit activities on all work units in the Bank.
2. Access relevant information, deemed necessary related to the duties and functions of SKAI.
3. Communicate directly with the Board of Directors, Board of Commissioners, and/or Audit Committee.
4. Hold periodic or incidental meetings with the Board of Directors, Board of Commissioners, and/or Audit Committee.
5. Conduct investigation activities on cases/ problems in every aspect/element of activities indicated by fraud.

6. Melakukan koordinasi kegiatannya dengan kegiatan auditor eksternal
7. Mengikuti rapat yang bersifat strategis tanpa memiliki hak suara
8. Melakukan aktivitas audit atas semua unit kerja yang ada di bank
9. Mengakses informasi yang relevan, yang dianggap perlu terkait dengan tugas dan fungsi SKAI
10. Melakukan komunikasi langsung dengan Direksi, Dewan Komisaris, dan/atau Komite Audit
11. Mengadakan rapat secara berkala maupun insidental dengan Direksi, Dewan Komisaris, dan/atau Komite Audit

SKAI tidak memiliki wewenang untuk

1. Melakukan perangkapan tugas dan jabatan serta melaksanakan kegiatan operasional Superbank.
2. Menyetujui transaksi akuntansi diluar divisi SKAI.

LAPORAN KEGIATAN SKAI TAHUN 2022

Selama tahun 2022, SKAI telah melaksanakan audit terhadap 100% dari rencana audit SKAI tahun 2022 dan telah menyampaikan 314 rekomendasi audit untuk ditindaklanjuti oleh Manajemen. Manajemen memberikan perhatian terhadap rekomendasi SKAI dan menindaklanjuti sesuai tenggat waktu yang telah disepakati.

Sampai dengan Desember 2022, sebanyak 99.3% rekomendasi SKAI telah ditindaklanjuti oleh manajemen dan 0.7% rekomendasi lainnya masih dalam proses perbaikan sesuai tenggat waktu yang ditetapkan. Tidak terdapat temuan signifikan yang dapat mengganggu kelancaran usaha Superbank, yang perlu dilaporkan ke OJK.

6. Coordinating its activities with the activities of external auditors.
7. Participate in strategic meetings without having voting rights.
8. Conduct audit activities on all work units in the Bank.
9. Access relevant information, deemed necessary related to the duties and functions of SKAI.
10. Communicate directly with the Board of Directors, Board of Commissioners, and/or Audit Committee.
11. Hold periodic or incidental meetings with the Board of Directors, Board of Commissioners, and/or Audit Committee.

SKAI does not have the authority to

1. Perform duties and positions and carry out operational activities of Superbank.
2. Approve accounting transactions outside the SKAI division.

SKAI ACTIVITY REPORT 2022

During 2022, SKAI has conducted audits of 100% of SKAI's 2022 audit plan and has submitted 314 audit recommendations for Management to follow up. Management pays attention to SKAI's recommendations and follows up according to the agreed deadline.

As of December 2022, 99.3% of SKAI's recommendations have been followed up by management and another 0.7% of recommendations are still in the process of improvement according to the deadline. There are no significant findings that can interfere with the efficient management of Superbank business, which need to be reported to OJK.

Tata Kelola Perusahaan Corporate Governance

Laporan pelaksanaan pokok-pokok hasil audit SKAI telah disampaikan kepada OJK sesuai ketentuan yang berlaku.

The report on the implementation of the main SKAI audit results has been submitted to OJK in accordance with applicable regulations.

FOKUS SKAI TAHUN 2023

Sejalan dengan strategi jangka pendek bank 2022-2023 dalam melakukan *continuous improvement* dalam proses bisnis, SKAI akan memberikan fokus perhatian kepada hal-hal sebagai berikut:

1. Melakukan review dan pengkinian kebijakan dan prosedur Internal Audit, termasuk Piagam Audit Intern (*Internal Audit Charter*) agar sesuai dengan praktik-praktik terbaik (*best practices*) Internal Audit dan Standar Audit yang berlaku.
2. Meningkatkan komunikasi yang efektif dengan para *stakeholder*, termasuk Dewan Komisaris, Komite Audit, Manajemen, pihak eksternal bank, termasuk eksternal auditor, pengawas bank dan regulator lainnya.
3. SKAI berkomitmen untuk memberikan hasil terbaik melalui penggunaan sumber daya SKAI yang kompeten dalam melaksanakan audit. Penggunaan sumber daya kompeten tersebut akan dilakukan melalui rekrutmen eksternal dan pengembangan/pelatihan sumber daya manusia internal Superbank yang ada.
4. Pembentukan Audit *Analytics* sebagai bagian dari SKAI yang mana tugas pokoknya adalah membantu Kepala SKAI untuk pengembangan audit berkelanjutan (*Continuous Auditing*) sejalan dengan strategi bank.
5. Menunjuk Pihak Eksternal untuk melakukan Kaji Ulang Internal Audit yang akan jatuh tempo di tahun 2023 ini. Hasil dari kaji ulang akan menjadi tolak ukur dalam pengkinian kebijakan dan prosedur Internal Audit.

SKAI'S FOCUS IN 2023

In line with the Bank's short-term strategy 2022-2023 in making continuous improvement in business processes, SKAI will focus attention on the following:

1. Review and update Internal Audit policies and procedures, including the Internal Audit Charter to conform to Internal Audit best practices and applicable Audit Standards.
2. Improve effective communication with stakeholders, including the Board of Commissioners, Audit Committee, Management, external bank parties, including external auditors, bank supervisors and other regulators.
3. SKAI is committed to providing the best results through competent use of SKAI resources in conducting audits. The use of these competent resources will be carried out through external recruitment and development/training of existing internal Superbank human resources.
4. The establishment of Audit Analytics as part of SKAI whose main task is to assist the Chief of Internal Audit Officer for the development of continuous auditing in line with the Bank's strategy.
5. Appoint an External Party to conduct an Internal Audit Review which will mature in 2023. The results of the review will be a benchmark in updating Internal Audit policies and procedures.

Satuan Kerja Kepatuhan

Compliance Unit

Satuan kerja Kepatuhan dibentuk sebagai bentuk pelaksanaan praktik tata kelola Superbank yang baik dan menjalankan fungsi kepatuhan Superbank untuk memastikan kepatuhan Superbank terhadap regulasi yang berlaku.

PRINSIP KEPATUHAN

Dalam menjalankan kegiatan operasional dan non operasional, Superbank senantiasa berpegang pada Prinsip Kepatuhan yakni, sebagai berikut:

1. Superbank wajib mematuhi ketentuan dan peraturan perundang-undangan yang berlaku dalam menjalankan setiap kegiatan usaha Bank.
2. Seluruh Pihak Superbank secara individu wajib memastikan kepatuhan dalam menjalankan aktivitasnya masing-masing.
3. Dewan Komisaris, Direksi, Pejabat Eksekutif Superbank menjadi contoh (*role model*) dalam melaksanakan prinsip kepatuhan yang berlandaskan pada prinsip kehati-hatian yang berintegritas agar pelaksanaan kepatuhan menjadi budaya Superbank.

PELATIHAN TERKAIT KEPATUHAN

Sebagai upaya untuk menanamkan dan menciptakan budaya kepatuhan serta mencegah tindakan pencucian uang di lingkungan Superbank, Satuan Kerja Kepatuhan bersama Unit *Anti Money Laundering* dan *Human Resources* menyelenggarakan pelatihan terkait kepatuhan dalam penerapan *code of conduct* pada seluruh karyawan Superbank serta pencegahan pencucian uang dan pendanaan terorisme.

Sepanjang periode Tahun 2022 Satuan Kerja Kepatuhan dan *Unit Anti Money Laundering* telah

The Compliance Unit was established as a form of implementing good governance practices and carrying out the Superbank compliance function to ensure Superbank adherence with applicable regulations.

COMPLIANCE PRINCIPLES

In carrying out operational and non-operational activities, Superbank always adheres to the Compliance Principles, as follows:

1. Superbank must comply with the prevailing laws and regulations in carrying out every business activity of the Bank.
2. All Superbank Parties are individually required to ensure compliance in carrying out their respective activities.
3. The Board of Commissioners, Board of Directors, and Executive Officers of Superbank serve as role models in implementing compliance principles based on the principle of prudence with integrity, ensuring the compliance implementation to become Superbank culture.

COMPLIANCE-RELATED TRAINING

In an effort to instill and create a culture of compliance and prevent money laundering within Superbank, the Compliance Unit together with the Anti-Money Laundering and Human Resources Unit held training related to compliance in the implementation of the code of conduct for all Superbank employees, as well as the prevention of money laundering and terrorism financing.

Throughout 2022, the Compliance Unit and Anti-Money Laundering Unit have conducted training on



Tata Kelola Perusahaan Corporate Governance

melakukan pelatihan mengenai budaya kepatuhan dan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (“APU-PPT”), sebagai berikut:

compliance culture and Anti-Money Laundering and Countering the Financing of Terrorism (“AML-CFT”), as follows:

Jenis Training Types of Training	Jumlah Pertemuan Total Meetings	Jumlah Karyawan Total Employees	Karyawan sudah Training Employees Provided with Training	% Pencapaian Achievement
Budaya Kepatuhan Compliance Culture	11	273	232	84,9%
APU-PPT AML-CFT	13	273	269	99%

Superbank berencana untuk terus melakukan pelatihan mengenai Budaya Kepatuhan kepada karyawan baru maupun karyawan lama untuk menumbuhkan budaya kepatuhan.

Superbank plans to continue training on Compliance Culture for new and existing employees to foster a culture of compliance.

KEY INITIATIVES SATUAN KERJA KEPATUHAN TAHUN 2022

Selama tahun 2022, Satuan Kerja Kepatuhan telah melakukan beberapa beberapa *Key Initiatives*, antara lain sebagai berikut:

- a. **Re-organisasi Satuan Kerja Kepatuhan**
Sebagai komitmen Superbank dalam meningkatkan praktik tata kelola yang baik, telah dilakukan re-organisasi Satuan Kerja Kepatuhan menjadi Satuan kerja yang independen dari Satuan Kerja Manajemen Risiko dan Unit *Anti Money Laundering*. Dengan independen nya Satuan Kerja Kepatuhan, fungsi kepatuhan Superbank dapat dilakukan lebih efektif.
- b. **Pengelolaan dan Sosialisasi Peraturan Eksternal**
Sebagai bagian dari identifikasi, pemantauan dan pengelolaan risiko kepatuhan, Satuan Kerja Kepatuhan melakukan monitoring kepatuhan terhadap ketentuan dan regulasi baru dengan melakukan desiminasi ketentuan dan regulasi kepada seluruh karyawan, melakukan sosialisasi terhadap setiap peraturan perundang undangan,

KEY INITIATIVES OF COMPLIANCE UNIT IN 2022

During 2022, the Compliance Unit has carried out several Key Initiatives, including the following:

- a. **Re-organization of the Compliance Unit**
As part of Superbank commitment in improving good governance practices, Superbank has reorganized the Compliance Unit into an independent unit from the Risk Management Unit and Anti Money Laundering Unit. With the independence of the Compliance Unit, Superbank compliance function can be carried out more effectively.
- b. **Management and Dissemination of External Regulations**
As part of identifying, monitoring and managing compliance risks, the Compliance Unit monitors compliance with new rules and regulations by disseminating rules and regulations to all employees, disseminating each applicable laws and regulations, rules and regulations for distribution to relevant units, and monitoring the

ketentuan dan regulasi yang berlaku untuk kemudian dilakukan distribusi kepada unit kerja yang relevan, serta memantau implementasi dan tindak lanjut dari pengaplikasian peraturan tersebut di unit kerja terkait.

c. Kajian Ulang Kebijakan Bank

Satuan Kerja Kepatuhan melakukan kaji ketentuan internal yang dimiliki oleh Bank agar sesuai dengan ketentuan Regulator dan ketentuan peraturan perundang-undangan yang berlaku.

d. Monitoring Pemenuhan Kewajiban Pelaporan dan dan Komitmen Kepada Regulator

Sebagai bagian dari pelaksanaan fungsi Kepatuhan, Satuan Kerja Kepatuhan melakukan monitoring pemenuhan kewajiban pelaporan kepada regulator dengan memberikan *reminder* kepada unit kerja atas kewajiban pelaporan tersebut. Satuan Kerja Kepatuhan juga melakukan monitoring pemenuhan komitmen Superbank atas tindak lanjut hasil pemeriksaan regulator dan memastikan bahwa Superbank memenuhi seluruh komitmen terhadap regulator.

Seluruh tindak lanjut hasil pemeriksaan OJK 2022 dengan komitmen pemenuhan di tahun yang sama telah dipenuhi.

implementation and follow-up of the application of regulations in the related work unit.

c. Review the Bank Policy

The Compliance Unit reviews the internal provisions of the Bank to be in accordance with the provisions of the Regulator and applicable laws and regulations.

d. Monitoring the Fulfillment of Reporting Obligations and Commitments to Regulators

As part of the implementation of the Compliance function, the Compliance Unit monitors the fulfillment of reporting obligations to regulators by providing reminders to the work unit of these reporting obligations. The Compliance Uni also monitors the fulfillment of Superbank commitment to follow up on the results of regulatory examinations and ensures that Superbank fulfills all commitments to regulators.

All follow-up results of the 2022 OJK examination with fulfillment commitments in the same year have been fulfilled.

INDIKATOR KEPATUHAN TAHUN 2022

a. Rasio Kewajiban Penyediaan Modal Minimum/ KPMM

Sesuai dengan Peraturan OJK No. 34/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum dan Surat Edaran OJK No. 26/SEOJK/03/2016 tentang Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintained Assets*. Terhadap perhitungan KPMM, Bank per Desember 2022 telah memenuhi ketentuan

COMPLIANCE INDICATORS 2022

a. Capital Adequacy Ratio/CAR

In accordance with OJK Regulation No. 34/POJK.03/2016 on the Capital Adequacy Ratio for Commercial Banks and OJK Circular No. 26/SEOJK/03/2016 on the Capital Adequacy Ratio in accordance with the Risk Profile and Fulfillment of Capital Equivalency Maintained Assets. Against the calculation of CAR, the Bank as of December 2022 has fulfilled CAR

Tata Kelola Perusahaan Corporate Governance

KPMM sesuai dengan profil risiko Bank dalam Peraturan Otoritas Jasa Keuangan Nomor 27 Tahun 2022.

provisions in accordance with the Bank's risk profile in the Financial Services Authority Regulation No. 27 of 2022.

b. Tidak Terdapat Pelampauan Ketentuan Batas Maksimum Pemberian Kredit (BMPK)

Selama tahun 2022 tidak terdapat pelampauan ataupun pelanggaran BMPK terhadap debitur-debitur baik pihak terkait maupun selain pihak terkait Superbank.

b. No Exceeded Provision for The Legal Credit Limit (LLL)

During 2022, there were no exceed or violations of LLL against debtors, both related and non-related parties of Superbank.

c. Net Non-Performing Loan (NPL)

Bank telah memastikan bahwa tingkat *non performing loan* kurang dari 5% sebagaimana ditetapkan oleh regulator.

c. Net Non-Performing Loans (NPL)

The Bank has ensured that the non-performing loan rate is less than 5% as set by the regulator.

d. Giro Wajib Minimum (GWM)

Superbank senantiasa melakukan pemantauan atas Giro Wajib Minimum Bank dan dapat dipenuhi sepanjang tahun 2022.

d. Minimum Statutory Reserve (GWM)

Superbank continues to monitor the Bank's Minimum Statutory Reserve and can be fulfilled throughout 2022.

RENCANA KERJA SATUAN KERJA KEPATUHAN TAHUN 2023

Sejalan dengan strategi jangka pendek Superbank tahun 2022 - 2023, Satuan Kerja Kepatuhan menetapkan beberapa *key initiatives* yang akan dijalankan pada tahun 2023 dengan tujuan meningkatkan fungsi kepatuhan dan budaya kepatuhan Superbank, sebagai berikut:

a. Pengembangan Sistem *Regulatory Inventory* dan *Compliance Monitoring Tool*

Melihat pentingnya identifikasi, pengukuran, pemantauan, dan pengendalian terhadap Risiko Kepatuhan, Superbank dalam tahap pengembangan sistem/aplikasi yang akan digunakan untuk menginventarisasi ketentuan regulator yang terkait dengan aktivitas Superbank serta pemenuhan komitmen, antara lain sebagai berikut:

COMPLIANCE WORK FORCE WORK PLAN 2023

In line with Superbank short-term strategy for 2022 - 2023, the Compliance Unit established several key initiatives to be carried out in 2023 with the aim of improving Superbank compliance function and compliance culture, as follows:

a. Development of *Regulatory Inventory System* and *Compliance Monitoring Tool*

Seeing the importance of identifying, measuring, monitoring, and controlling Compliance Risks, Superbank is in the system/application development stage that will be used to inventory regulatory provisions related to Superbank activities and fulfill commitments, including the following:

1. Menatausahakan seluruh ketentuan regulator yang berkaitan dengan operasional Superbank;
2. Melakukan identifikasi dampak ketentuan terhadap Bank serta tindak lanjut yang harus dilakukan Superbank;
3. Melakukan pemantauan pemenuhan ketentuan oleh Superbank;
4. Memberikan *reminder* secara berkala kepada unit kerja terkait untuk pemenuhan ketentuan tersebut; dan
5. Menatausahakan seluruh komitmen hasil pemeriksaan regulator dan hasil pemeriksaan dari Satuan Kerja Audit Intern.

b. Pelatihan *Compliance Awareness*

Bank berkomitmen untuk terus meningkatkan budaya kepatuhan Superbank bagi seluruh karyawan. Seluruh karyawan ikut serta dalam pelatihan dan pengembangan kompetensi sumber daya manusia termasuk melalui *training*, sertifikasi, sosialisasi, *webinar*, *Group Discussion* yang diadakan regulator, asosiasi dan lembaga lainnya.

Secara internal, karyawan diberikan pelatihan terkait *Compliance Awareness*, yang meliputi topik antara lain budaya kepatuhan, kode etik Superbank, Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT), *Anti Bribery dan Corruption*, *Outside Business Activity*, Benturan Kepentingan, *Escalation*, dan topik lainnya yang mendukung pengelolaan risiko kepatuhan.

1. Administering all regulatory regulations relating to Superbank operations;
2. Identify the impact of regulations on the Bank and follow up actions that must be taken by the Superbank;
3. Monitoring the fulfillment of regulations by Superbank;
4. Provide periodic reminders to related work units to fulfill these provisions; and
5. Administering all commitments to the results of regulatory examinations and audit results from the Internal Audit Unit.

a. Compliance Awareness Training

Superbank is committed to continuously improving the Bank's compliance culture for all employees. All employees participate in training and human resource competency development including through training, certification, socialization, webinars, Group Discussions held by regulators, associations and other institutions.

Internally, employees are given training related to Compliance Awareness, which includes topics including compliance culture, Superbank code of ethics, Anti-Money Laundering and Countering the Financing of Terrorism (AML-CFT), Anti-Bribery and Corruption, Outside Business Activity, Conflict of Interest, Escalation, and other topics that support compliance risk management.



Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pendanaan Proliferasi Senjata Pemusnah Massal

Anti Money Laundering, Counter Terrorism Financing Program and Proliferation of Weapons of Mass Destruction Funding

Lembaga keuangan, khususnya perbankan diindikasikan sangat rentan terhadap kemungkinan digunakan sebagai media pencucian uang dan/ atau pendanaan terorisme, karena pada bank tersedia banyak pilihan transaksi, produk dan jasa. Melalui berbagai pilihan transaksi, produk dan jasa tersebut, perbankan dijadikan pintu masuk bagi para pelaku tindak pidana dalam menyembunyikan asal usul harta kekayaan yang merupakan hasil tindak pidana atau menyimpan pendanaan kegiatan terorisme dan proliferasi senjata pemusnah massal ke dalam sistem keuangan yang selanjutnya dapat dimanfaatkan untuk kepentingan pelaku kejahatan.

Perkembangan kompleksitas produk dan layanan jasa keuangan termasuk layanan digital Bank serta semakin meningkatnya penggunaan teknologi informasi pada industri perbankan, maka semakin tinggi risiko Perbankan untuk digunakan sebagai sarana Pencucian Uang dan/atau Pendanaan Terorisme & PPSPM. Peningkatan risiko yang dihadapi Perbankan perlu diimbangi dengan adanya peningkatan kualitas penerapan program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT) yang didasarkan pada pendekatan berbasis risiko (*risk based approach*) sesuai dengan prinsip yang berlaku secara internasional. Selain itu, dengan melaksanakan program APU-PPT diharapkan perbankan dapat memitigasi berbagai risiko yang mungkin timbul, antara lain risiko hukum, risiko reputasi, risiko operasional dan risiko konsentrasi.

Superbank berkomitmen untuk mencegah agar produk dan layanan Bank tidak digunakan sebagai media Pencucian Uang/Pendanaan Terorisme/ Proliferasi. Kami menyadari kewajibannya untuk

Financial institutions, especially banks, are indicated to be very vulnerable to the possibility of being used as a medium for money laundering and/or terrorism financing, because banks have many choices of transactions, products and services. Through various transaction options, products and services, banking is used as an entry point for criminals in hiding the origin of assets that are the proceeds of crime or storing the financing of terrorist activities and the proliferation of weapons of mass destruction into the financial system which can then be used for the benefit of criminals.

The development of the complexity of financial products and services including the Bank's digital services and the increasing use of information technology in the banking industry, hence the higher the risk of Banking to be used as a means of Money Laundering and/or Terrorism Financing & PPSPM. The increasing risk faced by the banking industry needs to be balanced with an improvement in the quality of the implementation of Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT) programs based on a risk-based approach in accordance with internationally applicable principles. In addition, by implementing the AML-CFT program, banks are expected to mitigate various risks that may arise, including legal risk, reputation risk, operational risk and concentration risk.

Superbank is committed to preventing the Bank's products and services from being used as a medium for Money Laundering/Terrorism Financing/ Proliferation. We recognizes its obligation to

bekerjasama dengan pemerintah Indonesia, regulator dan otoritas terkait, organisasi internasional dan lembaga keuangan lainnya untuk mencegah, mendeteksi dan melaporkan kegiatan Pencucian Uang/Pendanaan Terorisme/Proliferasi.

Pelaksanaan Program APU PPT Tahun 2022
Sejalan dengan rencana pengembangan bisnis Bank dan dalam rangka menyempurnakan penerapan program APU PPT di Bank dilakukan beberapa penyesuaian, berdasarkan 5 (lima) pilar penerapan program APU PPT sebagaimana diatur dalam POJK APU PPT diantaranya melakukan perubahan mekanisme pelaporan APU PPT kepada Direksi dan pejabat setingkat Direksi (*Senior Management*) dan Dewan Komisaris, memperbarui dan melengkapi kebijakan internal Bank terkait APU-PPT & PPSPM, pengembangan sistem internal untuk mendukung proses KYC/AML dan *monitoring* transaksi.

Rencana Kerja APUPPT Tahun 2023

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tanggal 12 Juli 2017 Bank mempunyai kewajiban untuk menyampaikan rencana tindak penerapan Anti Pencucian Uang dan Pencegahan Pendanaan bagi kegiatan Terorisme, berikut rencana kerja unit kerja APU PPT tahun 2023, antara lain:

1. Melakukan pengkinian data nasabah dan *Beneficial Owner*.
2. Meningkatkan kapabilitas sumber daya manusia dengan memberikan *training*/sosialisasi terkait APU PPT di tingkat Kantor Pusat dan cabang serta penerapan *Know Your Employee* yang saat ini dalam proses penyempurnaan penyusunan.
3. Penilaian penerapan APU dan PPT di tingkat Cabang/KCP.
4. Pengembangan sistem terkait dengan *monitoring* APU PPT.

cooperate with the Indonesian government, relevant regulators and authorities, international organizations and other financial institutions to prevent, detect and report Money Laundering/ Terrorism Financing/Proliferation activities.

AML CFT Program Implementation in 2022
In line with the Bank's business development plan and in order to improve the implementation of the AML CFT program at Superbank, several adjustments were made, based on five (5) pillars of AML CFT program implementation as stipulated in the POJK AML CFT including making changes to the AML CFT reporting mechanism to the Board of Directors and Senior Management of executives level and the Board of Commissioners, updating and completing Superbank internal policies related to AML-CFT & PPSPM, developing internal systems to support KYC/AML processes and monitoring transactions.

APUPPT Work Plan 2023

In accordance with the Financial Services Authority Regulation No. 46/POJK.03/2017 dated July 12, 2017, the Bank has the obligation to submit an action plan for the implementation of Anti-Money Laundering and Countering of Financing for Terrorism activities, along with the work plan of the AML CFT work unit in 2023, including:

1. Update customer and Beneficial Owner data.
2. Improve human resource capabilities by providing training/socialization related to AML CFT at the Head Office and branch levels, as well as the application of Know Your Employee which is currently in the process of refining the preparation.
3. Assessment of AML and CFT implementation at the Branch/Sub-Branch level.
4. System development related to AML CFT monitoring.



Fungsi Audit Eksternal

External Audit Function

Kebijakan Penunjukan Akuntan Publik dan Kantor Akuntan Publik

Proses penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik telah dilakukan sesuai dengan ketentuan Bank Indonesia/Otoritas Jasa Keuangan serta prosedur internal Bank untuk menjamin independensi dan kualitas hasil pemeriksaan dari akuntan publik yang ditunjuk. Audit ini memastikan bahwa informasi keuangan Bank disusun dan disajikan secara berkualitas, membentuk dan menyatakan pendapat atas kewajaran Laporan Keuangan.

Superbank menunjuk Akuntan Publik Siddharta Widjaja & Rekan kemitraan Indonesia dan perusahaan anggota KPMG untuk melakukan audit terhadap laporan keuangan tahunan Superbank yang berakhir pada 31 Desember 2022.

Penunjukan Akuntan Publik KPMG merupakan penunjukan yang kedua kalinya setelah adanya pergantian dari Akuntan Publik sebelumnya Nexia KPS.

Efektivitas Pelaksanaan Audit oleh Akuntan Publik

Pelaksanaan audit yang dilakukan oleh Akuntan Publik dan/atau Kantor Akuntan Publik terhadap laporan keuangan Superbank telah dilakukan secara independen, profesional dan objektif. Pemeriksaan telah dilakukan terhadap semua akun yang material berdasarkan Standar Profesional Akuntan Publik yang berlaku dan kesesuaian terhadap Standar Akuntansi yang berlaku di Indonesia.

Policy for Appointment of Public Accountants and Public Accounting Firms

Appointment process of a Public Accountant and/or Public Accounting Firm has been carried out in accordance with the provisions of Bank Indonesia/ Financial Services Authority as well as the Bank's internal procedures to ensure the independence and quality of examination results from the appointed public accountant. This audit ensures that the Bank's financial information is prepared and presented in quality, forms and expresses opinions on the fairness of the Financial Statements.

Superbank appointed Public Accountant Siddharta Widjaja & Partners of Indonesian partnership and member companies of KPMG to audit Superbank's annual financial statements ended December 31, 2022.

The appointment of KPMG Public Accountant is the second time after the change of the previous Public Accountant Nexia KPS.

Effectiveness of Audit Implementation by Public Accountants

The audit conducted by the Public Accountant and/or Public Accounting Firm on Superbank financial statements has been carried out independently, professionally and objectively. Verifications have been carried out on all accounts that are material based on the applicable Public Accountant Professional Standards and conformity to the applicable Accounting Standards in Indonesia.

Selain itu, pelaksanaan audit oleh Akuntan Publik dilaksanakan dalam rangka memastikan kebenaran informasi keuangan dalam proses pelaporan Keuangan bank, yang telah disusun sesuai atas nilai kewajaran serta pengujian terhadap pengendalian internal terhadap prosedur yang telah dilakukan.

In addition, the audit by the Public Accountant is carried out in order to ensure the correctness of financial information in the Bank's financial reporting process, which has been prepared in accordance with the fairness value and testing of internal control over the procedures that have been carried out.

Penerapan Manajemen Risiko dan Sistem Pengendalian Intern

Implementation of Risk Management and Internal Control System

Dalam rangka pengelolaan manajemen risiko, Bank menerapkan 4 (empat) pilar yaitu :

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

Pelaksanaan penerapan manajemen risiko sudah berjalan dengan baik, hal ini tercermin sebagai berikut:

1. Pengawasan aktif dari Dewan Komisaris dan Direksi terhadap penerapan manajemen risiko, melalui Komite Manajemen Risiko dan Komite

To manage risk management, the Bank implements four (4) pillars, as follows:

1. Active supervision of Senior Management, Board of Directors and Board of Commissioners.
2. Adequacy of risk management policies and procedures and determination of risk limits.
3. Adequacy of risk identification, measurement, monitoring, and control processes as well as risk management information systems.
4. Comprehensive internal control system.

The implementation of risk management has been performing well, which is reflected as follows:

1. Active supervision from the Board of Commissioners and Board of Directors on the implementation of risk management, through



Tata Kelola Perusahaan Corporate Governance

Pemantau Risiko. Selain itu, pengawasan juga dilakukan melalui Komite lainnya seperti Komite Kebijakan Perkreditan, Komite Manajemen Anti Fraud dan ALCO.

2. Komite-komite ini dilaksanakan secara berkala dan melakukan pemantauan antara lain terhadap Tingkat Kesehatan Bank, Profil Risiko Bank, *review* isu-isu utama Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Hukum, Risiko Kepatuhan, Risiko Strategik dan Risiko Reputasi, serta *review* atas pengkinian Kebijakan Manajemen Risiko.
3. Superbank telah memiliki struktur organisasi yang mendukung penerapan manajemen risiko dan pengendalian intern sudah dibentuk untuk memastikan penerapan tata kelola yang baik. Selain itu Superbank menerapkan tiga lini pertahanan untuk memastikan independensi.
 - a. Lini pertahanan pertama merupakan Satuan Kerja Operasional Superbank.
 - b. Sebagai lini pertahanan kedua, telah ada unit Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan yang independen dan berfungsi untuk melakukan fungsi pemantauan dan pengawasan.
 - c. Selain itu, Satuan Kerja Audit Internal sebagai lini pertahanan ketiga juga sudah berfungsi sebagai *assurance* audit.
4. Telah dilakukan peningkatan dan penguatan fungsi Satuan Kerja Manajemen Risiko dengan melakukan perubahan struktur organisasi untuk mendukung penerapan manajemen risiko yang lebih baik.
5. Superbank telah memperbaharui kebijakan, prosedur dan penetapan limit risiko yang dituangkan dalam Kebijakan Manajemen Risiko. Kebijakan Manajemen Risiko mencakup delapan jenis risiko, dan selalu dilakukan pengkinian secara tahunan untuk diselaraskan dengan strategi dan peraturan perundangan yang berlaku.

the Risk Management Committee and Risk Oversight Committee. In addition, supervision is also carried out through other committees such as the Credit Policy Committee, Anti-Fraud Management Committee and ALCO.

2. These committees held regular supervision and monitor, among others, the Bank's Soundness Level, Bank Risk Profile, review of key issues Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Compliance Risk, Strategic Risk and Reputation Risk, and review of the updated Risk Management Policy.
3. Superbank already has an organizational structure that supports the implementation of risk management and internal control established to ensure the implementation of good governance. In addition, Superbank implements three lines of defense to ensure independence.
 - a. The first line of defense is Superbank Operational Unit.
 - b. As a second line of defense, the independent Risk Management and Compliance Unit are units that function to perform monitoring and supervisory functions.
 - c. In addition, the Internal Audit Unit as the third line of defense has also functioned as an assurance audit.
4. There has been an improvement and strengthening of the function of the Risk Management Unit by making changes to the organizational structure to support the implementation of better risk management.
5. Superbank has updated its policies, procedures and risk limits as outlined in the Risk Management Policy. The Risk Management Policy covers eight types of risks, and is always updated annually to be aligned with applicable strategies and laws and regulations.

6. Superbank telah melakukan kaji ulang atas limit-limit risiko antara lain risiko kredit, risiko pasar dan likuiditas untuk disesuaikan dengan strategi bisnis kami dan *risk appetite* yang telah ditentukan.
 7. Kami telah memiliki kebijakan internal tentang Sistem Pengendalian Intern dengan penerapan secara menyeluruh ke semua tingkatan organisasi yang melibatkan semua unit kerja di setiap lini pertahanan.
 8. Untuk menjaga likuiditas, kami menjalin hubungan antar bank dan ditetapkan limit *treasury* baik untuk penempatan maupun batas saldo giro BI maupun surat berharga (SBI) yang wajib disediakan dalam rangka memenuhi GWM.
 9. Penerapan manajemen risiko mewajibkan kami untuk mencadangkan risiko kredit dan risiko operasional dalam permodalan Bank. Dalam laporan tahunan 2022 terlihat bahwa permodalan kami setelah pencadangan risiko tersebut masih menunjukkan kondisi yang baik.
6. Superbank has reviewed the risk limits, including credit risk, market risk and liquidity to be adjusted to our business strategy and predetermined risk appetite.
 7. We have an internal policy on the Internal Control System with comprehensive application to all levels of the organization involving all work units in each line of defense.
 8. To maintain liquidity, we establishes interbank relations and sets treasury limits for both placement and limits on BI current account balances and securities (SBI) that must be provided in order to meet the reserve requirement.
 9. Risk management implementation requires us to allocate capital towards credit and operational risks. In the 2022 annual report, it is evident that our capital continues to exhibit favorable conditions even after accounting for risk reserves.



Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar

Funding to Related Parties and Large Exposure

Superbank telah memiliki kebijakan dan prosedur penyediaan dana kepada pihak terkait dan penyediaan dana besar. Kebijakan tersebut telah dilakukan pengkinian sesuai dengan Peraturan OJK mengenai Batas Maksimum Pemberian Kredit yang berlaku.

Dalam pelaksanaannya, kami telah menjalankan proses penyaluran dana kepada pihak terkait dan penyediaan dana besar dilakukan dengan tetap berpegang teguh kepada prinsip kehati-hatian (*prudential banking*) dan telah sesuai dengan ketentuan yang berlaku. Tidak terdapat pelanggaran dan pelampauan batas maksimum pemberian kredit kepada pihak terkait dan penyediaan dana besar.

Untuk mendukung penerapan prinsip kehati-hatian maka kewenangan persetujuan kredit diberikan kepada Komite Kredit dimana masing-masing anggota dipilih berdasarkan kualifikasi dan profesionalisme, pengalaman dan kebutuhan bisnis. Khusus untuk penyediaan dana kepada pihak terkait maka wajib disetujui sampai dengan Dewan Komisaris.

Total baki debit penyediaan dana kepada pihak terkait (*related party*) dan debitur inti per posisi Desember tahun 2022 adalah sebagai berikut :

Superbank has policies and procedures for providing funds to related parties and large exposures. The policy has been updated in accordance with OJK Regulations regarding the applicable Legal Lending Limit.

In its implementation, we have carried out the process of disbursing funds to related parties and the large exposures is carried out while adhering to the principle of prudential banking and in accordance with applicable regulations. There are no violations and exceeded the maximum limit for lending to related parties and large exposures.

To support the application of the prudential principle, credit approval authority is given to the Credit Committee where each member is selected based on qualifications and professionalism, experience and business needs. Particularly for funding to related parties, it must be approved up to the Board of Commissioners.

The total debit balance of funding to related parties and core debtors as of December 2022 is as follows:

No.	Penyediaan Dana Funding	Jumlah Total	
		Debitur Debtors	Nominal (Rp juta) (Rp million)
1	Kepada pihak terkait To related parties	-	-
2	Kepada debitur inti: To core debtors:		
	a. Individu Individual	23	555.279
	b. Group	2	19.125
3	Penyediaan Dana Besar Large Exposures	-	-

Penyimpangan Internal dan Upaya Penyelesaian

Internal Fraud and Resolution Efforts

Sepanjang tahun 2022, kejadian *internal fraud* yang dilakukan oleh pengurus Superbank, pegawai (tetap, honorer dan alih daya) terkait dengan proses kerja dan kegiatan operasional Superbank yang mempengaruhi kondisi keuangan kami secara signifikan adalah nihil.

Throughout 2022, incidents of internal fraud committed by Superbank management, employees (permanent, honorary and outsourced) related to Superbank work processes and operational activities significantly affected the our financial condition was nil.

Internal <i>Fraud</i> dalam 1 tahun Internal Fraud in 1 year	Jumlah Kasus yang dilakukan oleh Number of Cases committed by					
	Pengurus Management		Pegawai Tetap Permanent Employees		Pegawai Tidak Tetap dan Tenaga Alih Daya Non-Permanent Employees and Outsourced Personnel	
	2022	2021	2022	2021	2022	2021
Total <i>Fraud</i>						
Telah diselesaikan Resolved						
Dalam proses penyelesaian di internal Bank Under the Bank's internal settlement process						
Belum diupayakan penyelesaiannya No resolution has been made						
Telah ditindaklanjuti melalui proses hukum Has been followed up through the legal process						

NIHIL / NIL

Dalam rangka mengendalikan risiko terjadinya *fraud*, kami telah melakukan langkah-langkah pencegahan *fraud* melalui:

1. Superbank telah mempunyai Kebijakan Anti *Fraud* sebagai bagian dalam untuk penerapan strategi anti *fraud*.
2. Selain itu, Manajemen Superbank berperan aktif dalam melakukan pengawasan atas penerapan Kebijakan Anti *Fraud*.

To control the risk of fraud, we have taken fraud prevention measures:

1. Superbank has an Anti-Fraud Policy as part of the implementation of anti-fraud strategies.
2. Superbank Management also plays an active role in supervising the implementation of the Anti-Fraud Policy.



Tata Kelola Perusahaan Corporate Governance

- | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>3. Dalam melakukan pengawasan atas penerapan Kebijakan Anti <i>Fraud</i>, Manajemen dibantu oleh Komite Manajemen Anti <i>Fraud</i>.</p> <p>4. Untuk mendukung pelaporan potensi penyimpangan internal, maka kami mempunyai saluran <i>whistleblowing</i>. Laporan yang disampaikan oleh pelapor akan diperlakukan sebagai informasi yang bersifat rahasia, dan segera kami tindak lanjuti.</p> | <p>3. In supervising the implementation of the Anti-Fraud Policy, Management is assisted by the Anti-Fraud Management Committee.</p> <p>4. To support the reporting of potential internal irregularities, we have a whistleblowing channel. The report submitted by the whistleblower will be treated as confidential information, and immediately followed up.</p> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Permasalahan Hukum dan Upaya Penyelesaian

Litigation and Resolution Efforts

Permasalahan hukum dibawah ini mencakup permasalahan hukum perdata dan pidana yang dihadapi Superbank selama periode tahun laporan dan telah diajukan melalui proses hukum dengan nasabah/pihak lainnya selama tahun 2022 tercatat sebagai berikut:

The following are litigation, including civil and criminal legal issues faced by Superbank during the reporting year and have been submitted through legal processes with customers/other parties during 2022:

Permasalahan Hukum Litigation	Jumlah Total	
	Perdata Civil	Pidana Criminal
Telah selesai (telah mempunyai kekuatan hukum yang tetap) Resolved (has permanent legal force)	9	-
Dalam proses penyelesaian In the process of resolution	3	-
Total	12	-

10 (sepuluh) gugatan diterima di Pengadilan Negeri Bandung, 1 (satu) gugatan di Pengadilan Negeri Jakarta Barat dan 1 (satu) gugatan di Pengadilan Negeri di Jakarta Pusat. Gugatan-gugatan tersebut diajukan atas dasar perbuatan melawan hukum yang

Ten (10) lawsuits were received at the Bandung District Court, one (1) lawsuit at the West Jakarta District Court and one (1) lawsuit at the District Court in Central Jakarta. These claims were filed on the basis of unlawful acts postulated against

didalilkan terhadap proses lelang yang dilakukan oleh Superbank. Dari seluruh gugatan tersebut, putusan yang dijatuhkan telah memenangkan posisi Superbank (baik dalam posisi sebagai tergugat maupun turut tergugat).

PERMASALAHAN HUKUM YANG BERNILAI MATERIAL

Tidak terdapat permasalahan hukum yang bernilai material selama tahun 2022.

PERMASALAHAN HUKUM YANG SEDANG DIHADAPI OLEH ANGGOTA DEWAN KOMISARIS DAN DIREKSI BANK YANG SEDANG MENJABAT

Tidak ada masalah hukum yang sedang dihadapi oleh anggota Dewan Komisaris dan Direksi yang sedang menjabat.

DAMPAK PERMASALAHAN HUKUM BAGI BANK

Tidak terdapat dampak material terhadap proses hukum yang dihadapi oleh Superbank selama periode 2022.

the auction process conducted by Superbank. Of all these claims, the judgment handed down has won Superbank position (both in the position of defendant and co-defendant).

LITIGATION OF MATERIAL VALUE

There are no legal issues with material value during 2022.

LITIGATION ON CURRENT MEMBERS OF THE BANK'S BOARD OF COMMISSIONERS AND DIRECTORS

There was no litigation being faced by the sitting members of the Board of Commissioners and Board of Directors.

IMPACT OF LITIGATION FOR BANKS

There was no material impact on the legal proceedings faced by Superbank during 2022.



Sanksi Administratif dari Otoritas Terkait

Administrative Sanctions from Relevant Authorities

Selama tahun 2022, tidak terdapat sanksi administratif yang material dan berpengaruh terhadap kelangsungan usaha Superbank, demikian juga sanksi administratif yang diberikan regulator kepada anggota Dewan Komisaris dan Direksi Superbank.

During 2022, there were no administrative sanctions that were material and affected Superbank business continuity, as well as administrative sanctions given by regulators to members of Superbank Board of Commissioners and Board of Directors.

Transparansi Kondisi Keuangan dan Non-Keuangan

Transparency Of Financial and Non-Financial Conditions

Sejalan dengan perubahan pemegang saham dan pergantian manajemen, kami berkomitmen menjalankan praktik tata kelola yang baik, dengan memenuhi kewajiban transparansi dan publikasi kondisi keuangan dan non-keuangan sesuai ketentuan berlaku. Transparansi dan publikasi kondisi keuangan dan non-keuangan disampaikan melalui media cetak maupun website Superbank pada www.superbank.id.

As a response to changes in management and shareholders, we are committed to adhering to good governance practices by complying with transparency obligations and publishing financial and non-financial information in accordance with relevant regulations. Superbank discloses financial and non-financial information through both print media and our website www.superbank.id.

TRANSPARANSI KONDISI KEUANGAN PERUSAHAAN

1. Laporan Keuangan Publikasi Bulanan telah disampaikan kepada regulator sesuai dengan ketentuan yang berlaku serta telah dipublikasikan dan diunggah pada situs website Superbank.
2. Laporan Keuangan Publikasi Triwulanan telah disampaikan kepada regulator sesuai dengan ketentuan yang berlaku serta telah dipublikasikan dan diunggah pada situs website Superbank.

TRANSPARENCY OF THE COMPANY'S FINANCIAL CONDITION

1. The Monthly Published Financial Statements has been submitted to the regulator in accordance with applicable regulations and has been published and uploaded on the Superbank website.
2. The Quarterly Publication of Financial Statements has been submitted to the regulator in accordance with applicable regulations and has been published and uploaded on the Superbank website.

3. Laporan Tahunan Superbank telah disusun dan disajikan sesuai ketentuan dan disampaikan kepada regulator, lembaga pengembangan perbankan, lembaga/institusi riset dan majalah keuangan dan dipublikasikan melalui situs website Superbank.
4. Laporan *leverage ratio*, dan laporan keterbukaan informasi dan fakta material telah dipublikasikan dan diunggah pada situs website Superbank.

TRANSPARANSI KONDISI NON-KEUANGAN

Transparansi kondisi non keuangan yang dilakukan Superbank adalah sebagai berikut:

1. Informasi mengenai Sejarah Superbank, informasi pemegang saham, Visi, Misi, Nilai-Nilai Utama Perusahaan, komposisi dan profil Dewan Komisaris, Direksi dan Komite Dewan Komisaris, serta Senior Manajemen telah dipublikasikan melalui situs website Superbank.
2. Informasi Produk dan Layanan Superbank termasuk jaringan kantornya dipublikasikan melalui Laporan Tahunan dan disetiap kantor cabang atau dalam bentuk informasi secara elektronik yang disediakan pada situs website Superbank, ataupun *Contact Center* Superbank agar nasabah, investor, dan masyarakat luas dapat dengan mudah mengakses informasi atas produk dan layanan Superbank.
3. Informasi atau fakta material penting dan relevan mengenai peristiwa, kejadian atau fakta yang dapat mempengaruhi keputusan pihak-pihak yang berkepentingan atas informasi atau fakta tersebut, senantiasa diumumkan kepada masyarakat melalui situs website Superbank dan Informasi lainnya yang bertujuan untuk mendukung keterbukaan informasi, edukasi keuangan dan layanan kepada masyarakat disampaikan melalui berbagai media cetak dan elektronik termasuk melalui E-mail, situs *website*.

3. The Superbank's Annual Report has been prepared and presented in accordance with the provisions and submitted to regulators, banking development institutions, research institutions and financial magazines and published through the Superbank's website.
4. The leverage ratio report, and the disclosure report on material information and facts have been published and uploaded on the Superbank's website.

TRANSPARENCY OF NON-FINANCIAL CONDITIONS

Transparency of non-financial conditions carried out by Superbank is as follows:

1. Information on the History of Superbank, shareholder information, Vision, Mission, Main Values of the Company, composition and profile of the Board of Commissioners, Board of Directors and Committees of the Board of Commissioners, and Senior Management have been published through the Superbank website.
2. Information on the Bank's Products and Services including its network of offices is published through the Annual Report and in each branch office or in the form of electronic information provided on the Superbank website, or Superbank Contact Center, which enable customers, investors, and the wider public to easily access information on the Bank's products and services.
3. Important and relevant material information or facts regarding events, conditions or facts that may influence the decisions of interested parties on such information or facts, are continually announced to the public through the Superbank website and other information aimed at supporting information disclosure, financial education and services to the public is delivered through various print and electronic media including through E-mail, website.



Akses Informasi dan Data Perusahaan

Information Access and Corporate Data

Sejalan dengan perubahan pemegang saham dan pergantian manajemen, kami berkomitmen menjalankan praktik tata kelola yang baik, dengan memberikan akses terhadap informasi dan data perusahaan seluas-luasnya. Upaya yang dilakukan bank antara lain dengan melakukan perubahan website Superbank, dengan menambahkan informasi-informasi terkait Bank, termasuk produk dan layanan produk dan layanan dan informasi lainnya yang dibutuhkan. Perubahan website ini sejalan dengan perubahan nama Superbank yang telah mendapatkan persetujuan OJK.

Kami akan terus menerus meningkatkan kehandalan website bank dalam memberikan informasi dan data terkait Superbank yang dibutuhkan seluruh pemangku kepentingan.

Selain perubahan website, pada tahun 2022 kami juga membentuk call center "Super Care" yang dapat dihubungi melalui telepon di nomor **1500 333** dan melalui email dengan alamat email **care@superbank.id** untuk memudahkan masyarakat dalam menghubungi Superbank dan mendapatkan informasi dan data yang dibutuhkan.

As a response to changes in management and shareholders, we are is committed to adopting good governance practices by facilitating wider access to comprehensive company information and data. In this regard, Superbank has modified its website to include information on its products and services, among other relevant details. This website revamp aligns with Superbank name change, which has been approved by OJK.

We continuously strives to enhance its website's reliability in furnishing stakeholders with necessary information and data related to Superbank.

In addition to website changes, in 2022 we also established a "Super Care" call center that can be contacted by telephone at number **1500 333** and via email address: **care@superbank.id** to facilitate the public in contacting Superbank and obtaining the information and data needed.

Benturan Kepentingan

Conflict of Interest

Superbank telah memiliki kebijakan mengenai benturan kepentingan. Tidak terdapat benturan kepentingan yang mengurangi keuntungan Superbank dan kami berhasil menyelesaikan benturan kepentingan yang terjadi.

Superbank has an existing policy on conflicts of interest and effectively resolves any such conflicts that arise, ensuring that they do not impede our profitability.

Sebagai bentuk komitmen kami dalam meningkatkan praktik tata kelola yang baik, kami telah melakukan pengkinian Kebijakan Benturan Kepentingan yang akan menjadi rujukan terhadap penanganan benturan kepentingan.

To uphold its commitment to enhancing good governance practices, we have updated its Conflict-of-Interest Policy to serve as a guideline for managing conflicts of interest.

Pemberian Dana Untuk Kegiatan Sosial dan Politik

Funding For Social and Political Activities

Di Tahun 2022 ini, Superbank telah melakukan beberapa kegiatan sosial dengan rincian sebagai berikut:

In 2022, Superbank has carried out several social activities with the following details:

No.	Tanggal Date	Keterangan Kegiatan Activities	Nominal (Rp)	
			Kegiatan Sosial Social	Kegiatan Politik Politics
1.	Sepanjang tahun 2022 Throughout 2022	Setiap hari Jum'at Minggu ke-2 Kegiatan Jum'at Berkah Bersama dengan OJK Kantor Regional 2 Bandung Every 2nd Week of Friday the Friday Blessing Activities Together with OJK Regional Office 2 Bandung is conducted	Rp36 juta million	0



Rencana Strategis Bank 2022

Bank Strategic Plan 2022

Sejalan dengan kewajiban Peraturan Otoritas Jasa Keuangan (“OJK”) No. 5/POJK.03/2016 dan Surat Edaran OJK No. 25/SEOJK.03/2016 tentang Rencana Bisnis Bank, maka Bank telah menyusun Rencana Bisnis Bank (“RBB”) untuk periode tahun 2022 - 2024 yang telah disampaikan kepada OJK melalui Surat No. 237/DIR/BFI/IX/2022 Perihal Penyampaian RBB (Revisi September 2022) Tahun 2022 - 2024 tertanggal 20 September 2022.

Bank menyusun RBB tersebut berlandaskan pada peraturan perundang undangan yang berlaku, prinsip kehati-hatian, serta Visi dan Misi Superbank.

Secara umum strategi bisnis Superbank berfokus pada perluasan akses kredit untuk membantu nasabah UMKM dalam mengelola usaha, memberikan solusi inovatif untuk nasabah retail, serta mengembangkan kolaborasi melalui ekosistem. Kami juga akan memperkuat pemasaran melalui pengembangan jaringan teknologi informasi (antara lain peningkatan *core banking system*, pengembangan *Application Programming Interface*, dan eksplorasi teknologi seperti *big data* dan otomasi) yang mencakup penerapan strategi penunjang pada beberapa aspek utama seperti mengembangkan model distribusi digital, meningkatkan efisiensi operasional, dan mengembangkan talenta.

In compliance with the obligations of the Financial Services Authority (“OJK”) Regulation No. 5/POJK.03/2016 and OJK Circular Letter No. 25/SEOJK.03/2016 concerning the Bank’s Business Plan, the Bank has developed a Bank Business Plan (“RBB”) for the period 2022-2024, which has been submitted to OJK through Letter No. 237/DIR/BFI/IX/2022 dated September 20, 2022, concerning RBB Submission (September 2022 Revision) for the 2022-2024 period.

The Bank develops the RBB based on applicable laws and regulations, prudential principles, and Superbank Vision and Mission.

Broadly speaking, Superbank business strategy centers on broadening MSME customer access to credit, offering inventive solutions for retail customers, and fostering collaboration through an ecosystem. Additionally, we aims to bolster marketing efforts by expanding its information technology networks (which encompasses enhancing core banking systems, developing Application Programming Interfaces, and exploring technologies such as big data and automation). Supporting strategies in several crucial domains, such as devising digital distribution models, enhancing operational efficiency, and nurturing talent, will also be implemented.

Guna mendukung target-target tersebut, kami telah menetapkan arah kebijakan yang mengacu kepada rencana pengembangan Superbank yang dituangkan dalam Roadmap 5 Tahun Pengembangan Bank.

To support such targets, we have set a policy direction that refers to Superbank development plan as outlined in Superbank 5-Year Development Roadmap.

Strategi Jangka Pendek

Short Term Strategy

Strategi Jangka Menengah dan Panjang

Medium and Long Term Strategies

