



Tata Kelola Perusahaan

Corporate Governance

Komitmen Perseroan untuk menerapkan prinsip-prinsip GCG mengacu pada berbagai ketentuan yang berlaku baik ketentuan internal maupun ketentuan peraturan perundang-undangan dan *best practice* yang berlaku di industri pembiayaan.

The Company's commitment in applying the GCG principles refers to series of prevailing rules from internal provisions as well as regulations and best practice in financing industry.

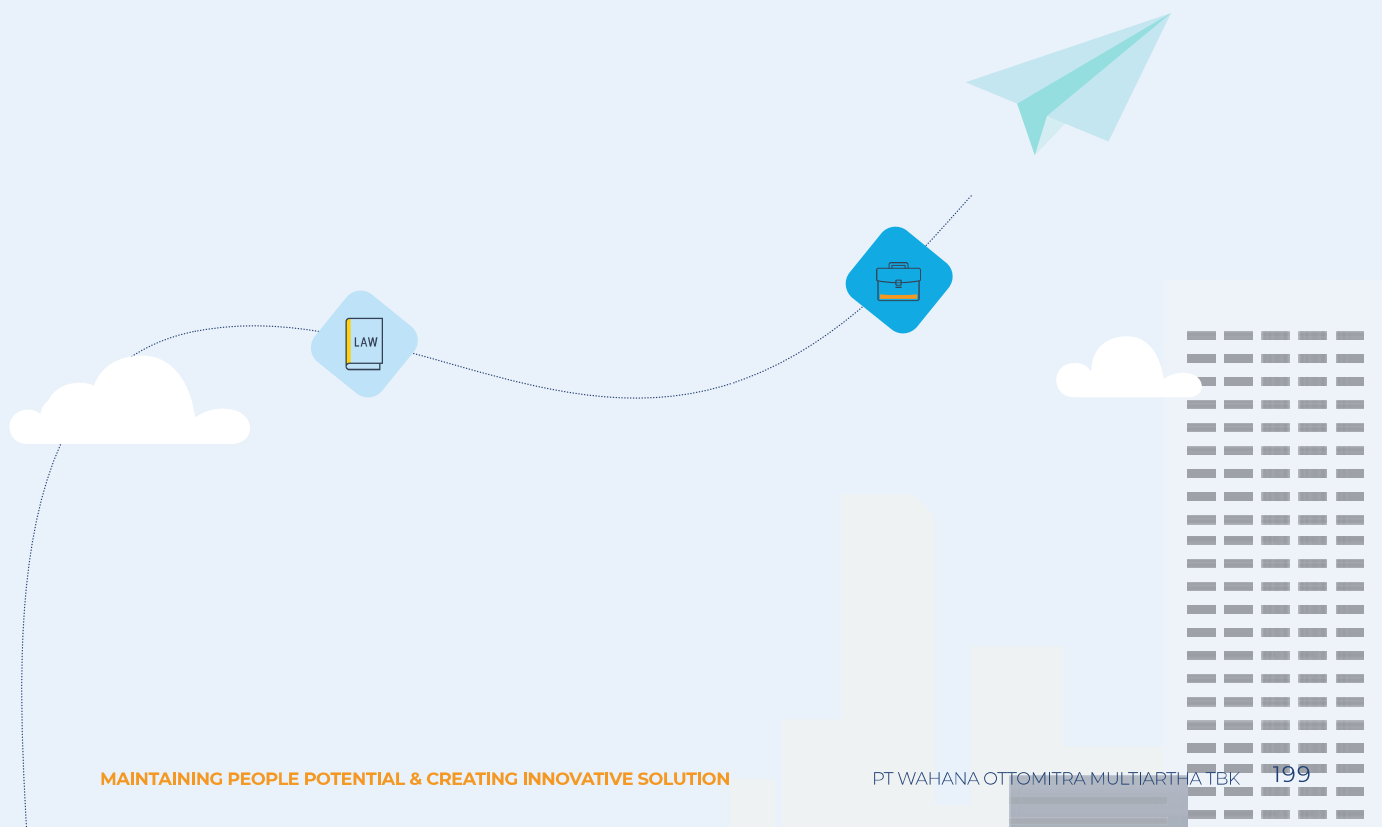
Tata Kelola Perusahaan Corporate Governance

Seiring berkembangnya lingkungan bisnis yang demikian cepat di era digital saat ini, Perseroan terus berupaya mengelola dan mengawasi seluruh kegiatan usaha sesuai dengan ketentuan berlaku dengan memperhatikan penerapan prinsip Tata Kelola Perusahaan yang Baik (*Good Corporate Governance/GCG*) agar Perseroan dapat menjalankan usahanya dengan sehat dan sesuai dengan peraturan perundang-undangan yang berlaku.

Perseroan menyadari sepenuhnya bahwa pelaksanaan kegiatan usaha Perseroan selalu didasari pertimbangan terhadap pemenuhan prinsip GCG sehingga penerapan prinsip GCG dalam era persaingan global saat ini, sudah menjadi kebutuhan yang tidak dapat tergantikan bagi Perseroan dalam menjalankan roda bisnisnya. Karena itu, Perseroan berkomitmen untuk menjadikan GCG sebagai sebuah kebutuhan yang harus selalu diterapkan.

Consistent with swift development of business environment in current digital era, the Company strives to manage and supervise all business activities in accordance with prevailing rules by taking into account the implementation account the implementation of Good Corporate Governance (GCG) principles hence enables the Company to perform its business in a sound and appropriate manner according to prevailing laws and regulations.

The Company fully aware that the implementation of the Company's business activities always built based on the consideration of fulfilling GCG principles, so that GCG principles implementation in current era of global competition has become an irreplaceable need for the Company in running the business. Therefore, the Company is committed to create GCG as to create GCG as a necessity that must be applied necessity that must be applied to every process carried out by the Company.





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Dasar & Pedoman Penerapan GCG

Komitmen Perseroan untuk menerapkan prinsip-prinsip GCG mengacu pada berbagai ketentuan yang berlaku baik ketentuan internal maupun ketentuan peraturan perundang-undangan dan *best practice* yang berlaku di industri pembiayaan.

Ketentuan internal maupun ketentuan peraturan perundang-undangan yang dimaksud meliputi antara lain:

1. Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas.
2. Undang-Undang Nomor 8 Tahun 1995 tentang Pasar Modal.
3. Peraturan Otoritas Jasa Keuangan ("POJK") dan Surat Edaran Otoritas Jasa Keuangan ("SEOJK"):
 - a. POJK Nomor 47/POJK.05/2020 tentang Perizinan Usaha dan Kelembagaan Perusahaan Pembiayaan dan Perusahaan Pembiayaan Syariah.
 - b. POJK Nomor 10/POJK.05/2019 tentang Penyelenggaraan Usaha Perusahaan Pembiayaan.
 - c. POJK Nomor 10/POJK.05/2029 tentang Penyelenggaraan Usaha Perusahaan Pembiayaan Syariah dan Unit Usaha Syariah Perusahaan Pembiayaan.
 - d. POJK Nomor 30/POJK.05/2014 tentang Tata Kelola Perusahaan yang Baik Bagi Perusahaan Pembiayaan dan perubahannya sebagaimana tercantum pada POJK Nomor 29/POJK.05/2020.
 - e. POJK Nomor 28/POJK.05/2020 tentang Penilaian Tingkat Kesehatan Lembaga Jasa Keuangan Nonbank.
 - f. POJK Nomor 44/POJK.05/2020 tentang Penerapan Manajemen Risiko Bagi Lembaga Jasa Keuangan Nonbank.
 - g. POJK Nomor 33/POJK.04/2014 tentang Direksi Dan Dewan Komisaris Emiten Atau Perusahaan Publik.
 - h. POJK Nomor 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka.

Basic & Guidelines for the Implementation of GCG

The Company's commitment in applying the GCG principles refers to series of prevailing rules from internal provisions as well as regulations and best practice in financing industry.

The internal provisions and regulations including among others:

1. Law Number 40 Year 2007 on Limited Liability Company.
2. Law Number 8 Year 1995 on Capital Market.
3. Financial Service Authority Regulations ("POJK") and Financial Service Authority Circular Letter ("SEOJK") as follows:
 - a. POJK Number 47/POJK.05/2020 on Business License and Institutional of Financing Company and Sharia Financing Company.
 - b. POJK Number 35/POJK.05/2018 on Business Implementation of Financing Company.
 - c. POJK Number 10/POJK.05/2019 on Business Implementation of Sharia Financing Company and Sharia Business Unit of Financing Company.
 - d. POJK Number 30/POJK.05/2014 on Good Corporate Governance for Financing Company and its amendment as stipulated under POJK Number 29/POJK.05/2020.
 - e. POJK Number 28/POJK.05/2020 on Assessment of Soundness Level of Nonbank Financial Services Institution.
 - f. POJK Number 44/POJK.05/2020 on the Implementation of Risk Management for Nonbank Financial Services Institution.
 - g. POJK Number 33/POJK.04/2014 on the Board of Directors and the Board of Commissioners of Issuer or Public Company.
 - h. POJK Number 21/POJK.04/2015 on the Implementation of Good Corporate Governance Guidelines for Public Company.

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- i. POJK Nomor 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan.
- j. POJK Nomor 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan.
- k. POJK Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.
- l. POJK Nomor 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal.
- m. POJK Nomor 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
- n. POJK Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten Atau Perusahaan Publik.
- o. POJK Nomor 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka.
- p. SEOJK Nomor 15/SEOJK.05/2016 tentang Laporan Penerapan Tata Kelola Perusahaan Yang Baik Bagi Perusahaan Pembiayaan.
- q. SEOJK Nomor 11/SEOJK.05/2020 tentang Penilaian Tingkat Kesehatan Perusahaan Pembiayaan dan Perusahaan Pembiayaan Syariah.
- r. SEOJK Nomor 36/SEOJK.03/2017 tentang Tata Cara Penggunaan Jasa Akuntan Publik Dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan.
- s. SEOJK Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.
- t. Anggaran Dasar Perseroan.
- u. Peraturan Internal Perseroan (mencakup didalamnya kebijakan-kebijakan Perseroan).
- i. POJK Number 27/POJK.03/2016 on Fit and Proper Test for Main Party of Financial Services Institution.
- j. POJK Number 13/POJK.03/2017 on the Use of Public Accountant Services and Public Accounting Firms in Financial Service Activities.
- k. POJK Number 35/POJK.04/2014 on Corporate Secretary of Issuer or Public Company.
- l. POJK Number 56/POJK.04/2015 on Establishment and Guidelines of Internal Audit Charter.
- m. POJK Number 55/POJK.04/2015 on Establishment and Working Implementation Guidelines for Audit Committee.
- n. POJK Number 34/POJK.04/2014 on Nomination and Remuneration Committee of Issuer or Public Company.
- o. POJK Number 11/POJK.04/2017 on Report of Ownership or Changes of Shares Ownership of Public Company.
- p. SEOJK Number 15/SEOJK.05/2016 on Good Corporate Governance Implementation Report for Financing Company.
- q. SEOJK Number 11/SEOJK.05/2020 on Assessment of Soundness Level of Financing Company and Sharia Financing Company.
- r. SEOJK Number 36/SEOJK.03/2017 on Procedures for the Use of Public Accountant Services and Public Accountant Firms in Financial Service Activities.
- s. SEOJK Number 32/SEOJK.04/2015 on Corporate Governance Guidelines for Public Company.
- t. Articles of Association of the Company.
- u. Internal Rules of the Company (including the Company's Policies).



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Sebagai pedoman internal dalam penerapan GCG, Perseroan telah memiliki Pedoman Tata Kelola Perusahaan Yang Baik yang dilengkapi dengan kebijakan internal Perseroan lainnya diantaranya Policy Manajemen Risiko, Kode Etik dan Pedoman Tingkah laku.

Perseroan secara berkala melakukan tinjauan dan evaluasi terhadap kelengkapan dan pengkinian ketentuan internal terkait GCG. Hal tersebut dilakukan untuk memastikan ketentuan internal telah relevan dan sesuai dengan kondisi organisasi, strategi Perseroan dan peraturan yang berlaku.

A. Penerapan Prinsip GCG

Perseroan meyakini bahwa komitmen yang tinggi dari Perseroan terhadap penerapan prinsip GCG yang ditunjang dengan struktur tata kelola yang kuat dan proses tata kelola yang efektif akan memberikan pengaruh positif terhadap keberlangsungan usaha Perseroan dalam jangka panjang yang sejalan dengan harapan para pemangku kepentingan.

Salah satu bentuk perwujudan komitmen Perseroan dalam menerapkan Tata Kelola Perusahaan yang Baik adalah pemenuhan terhadap prinsip-prinsip GCG di Perseroan sebagaimana diuraikan di bawah ini:

As an internal guideline within GCG implementation, the Company has in place the GCG Guidelines, completed by other internal policies of the Company, including the Risk Management Policy, Code of Ethics and Code of Conduct.

The Company periodically reviews and evaluates the completeness and update of internal rules on GCG. This is done to ensure that internal rules are already relevant and in accordance with the organization conditions, the Company's strategy and prevailing regulations.

A. Implementation of GCG Principles

The Company believes that high commitment towards the implementation of GCG principles, being supported by strong governance structure and effective governance process will bring positive impact to Company's long term sustainability in line with stakeholders' expectations.

One of the manifestations of the Company's commitment to GCG is the fulfillment of the GCG principles in the Company as described below:

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Prinsip-Prinsip Tata Kelola Perusahaan yang Baik

Good Corporate Governance
Principles

Pemenuhan Terhadap Prinsip Tata Kelola Perusahaan yang Baik

Fullfillent on Good Corporate Governance Principles

Keterbukaan (transparency)

1. Keterbukaan dalam proses pengambilan keputusan Perseroan telah menerapkan keterbukaan dalam proses pengambilan keputusan pada rapat Direksi, rapat Dewan Komisaris, dan rapat komite-komite di bawah Dewan Komisaris serta Direksi Perseroan. Hal dimaksud tercermin dalam risalah rapat Direksi, rapat Dewan Komisaris, dan rapat komite-komite di bawah Dewan Komisaris serta Direksi Perseroan.
Transparency in decision making process
The Company has applied tranparency within decision making process in the meetings of the Board of Directors, the Board of Commissioners and Committess under the Board of Directors as well as the Board of Commissioners. This is reflected in the minutes of the Board of Directors meetings, Board of Commissioners meetings and Meeting of Committees that under the Board of Commissioners and the Board of Directors.
2. Keterbukaan dalam pengungkapan dan penyediaan informasi yang relevan terhadap Perseroan
 - a. Perseroan telah mencantumkan informasi yang dibutuhkan oleh debitur/konsumen di dalam perjanjian pembiayaan/akad pembiayaan;
 - b. Perseroan menyampaikan laporan-laporan kepada Otoritas Jasa Keuangan sesuai dengan ketentuan;
 - c. Perseroan mengungkapkan informasi dengan jelas dan mudah diakses oleh para pemangku kepentingan dengan cara antara lain pemanfaatan *website* Perseroan untuk menyediakan pengungkapan informasi termasuk berupa laporan tahunan, laporan keuangan, dan laporan-laporan atau pengungkapan-pengungkapan lainnya yang dipersyaratkan sesuai ketentuan peraturan perundang-undangan yang berlaku.
Transparency in disclosure and availability of Company's relevant information :
 - a. The Company has stated the information as required by the debtor / consumer in the financing agreement /contract.
 - b. The Company submits reports to Financial Services Authority in accordance with provisions.
 - c. The Company disclose information in clear manner and easy to access by the stakeholders by means of Company's website in providing disclosures incliding the annual report, financial statement and other reports or disclosures as required by laws and regulations.

Akuntabilitas (accountability)

1. Penetapan Fungsi, Kegiatan, dan Tugas
 - a. Anggota Direksi dan Dewan Komisaris memiliki tugas dan tanggung jawab yang jelas.
 - b. Melalui Rapat Umum Pemegang Saham Tahunan, Direksi dan Dewan Komisaris mempertanggungjawabkan kinerjanya.
 - c. Perseroan telah memiliki uraian tugas, wewenang dan tanggung jawab atas seluruh fungsi dalam struktur organisasi Perseroan sesuai dengan visi, misi, dan nilai-nilai dasar Perseroan.

Determination of Function, Activities and Duties
 - a. Clear duties and responsibilities for the members of the Board of Directors and the Board of Commissioners.
 - b. Accountability of the Board of Directors and the Board of Commissioners through Annual General Meeting of Shareholders.
 - c. The Company has proper details of duties, responsibilities and authorities of all functions within the Company's organization structure align with its vision, mission and Corporate fundamental values.



Tata Kelola Perusahaan Corporate Governance

Prinsip-Prinsip Tata Kelola Perusahaan yang Baik Good Corporate Governance Principles

Pemenuhan Terhadap Prinsip Tata Kelola Perusahaan yang Baik Fullfillment on Good Corporate Governance Principles

2. Kode Etik
Perseroan memiliki Peraturan Perusahaan, Kode Etik dan Pedoman Tingkah Laku yang menjadi acuan dalam berperilaku bagi seluruh karyawan, anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah dan anggota Komite-Komite Perseroan yang dibentuk dan bertanggung jawab kepada Direksi atau Dewan Komisaris Perseroan.

Code of Ethics

The Company has Company Regulations, Code of Ethics and Code of Conduct that serve as a reference in behavior for all employees, members of the Board of Directors, the Board of Commissioners, Sharia Supervisory Board and the Company's Committees which are established and responsible to the Board of Directors or the Board of Commissioners of the Company.

3. Sistem Pendeteksian Dini
Perseroan telah memiliki kebijakan terkait *early warning system* (sistem pendeteksian dini) yang tertuang dalam *Policy* Manajemen Risiko Perseroan khususnya terkait ketentuan yang mengatur *Business Countinuity Management* (BCM).

Early Detection System

The Company has in place the policy related with early warning system as stipulated under the Company's Risk Management Policy in particular to provisions set for Business Continuity Management (BCM)

4. Kelengkapan Komite
Beberapa komite telah dibentuk untuk membantu Direksi dan Dewan Komisaris dalam menjalankan tugasnya:
- Komite di bawah Dewan Komisaris:
 - Komite Audit.
 - Komite Nominasi dan Remunerasi.
 - Komite Pemantau Risiko.
 - Komite di bawah Direksi:
 - Komite Manajemen Risiko.
 - Komite Produk dan Pengembangan Kegiatan Usaha Syariah.

Seluruh komite-komite tersebut di atas telah dilengkapi dengan piagam atau pedoman yang berlaku untuk komite tersebut yang mencakup antara lain tugas dan tanggung jawab serta struktur komite.

Completeness of Committee

The following Comittess have been established to assist the Board of Directors and the Board of Commissioners in performing their duties :

- Comittess under the Board of Commissioners
 - Audit Committee,
 - Nomination and Remuneration Committee,
 - Risk Oversight Committee.
- Comittess under the Board of Directors
 - Risk Management Committee.
 - Product and Sharia Business Development Committee.

All of the above committees have been equipped with the charter or guidelines applicable for each committee that covers among others the duties and responsibilities, as well as the committee structures.

5. Sistem Penghargaan dan Hukuman
Perseroan telah memiliki kebijakan terkait sistem penghargaan dan hukuman (*reward and punishment system*) antara lain Peraturan Perusahaan yang mengatur mengenai pengupahan, tunjangan, dan fasilitas; jaminan sosial dan kesejahteraan; ketentuan cuti; sanksi; tingkatan pelanggaran dan penenaan sanksi; dan pemutusan hubungan kerja.

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Prinsip-Prinsip Tata Kelola Perusahaan yang Baik Good Corporate Governance Principles	Pemenuhan Terhadap Prinsip Tata Kelola Perusahaan yang Baik Fullfillent on Good Corporate Governance Principles
Pertanggungjawaban (responsibility)	<p>Reward and Punishment System The Company has policy related to reward and punishment system, including the Company Regulations in which regulate wages, allowances, and facilities; social security and welfare; leave provisions; penalty; level of violation and imposition of sanctions; and termination of employment.</p> <p>1. Tanggung Jawab Direksi atas Penerapan Manajemen Risiko Perseroan telah memiliki Policy Manajemen Risiko serta telah membentuk Komite Pemantau Risiko dan Komite Manajemen Risiko.</p> <p>Board of Directors Responsibility towards Risk Management Implementation The Company has set a Risk Management Policy and established the Risk Oversight Committee as well as the Risk Management Committee.</p> <p>2. Tanggung Jawab kepada Konsumen/Debitur Perseroan menginformasikan hal-hal yang perlu diketahui oleh calon konsumen/debitur ketika akan menandatangani perjanjian. Selain itu, dalam penanganan pengaduan yang diterima, Perseroan telah memiliki kebijakan terkait penanganan pengaduan.</p> <p>Responsibility to Debtors/Consumer In the event on agreemnt signing, the Company informs on matters that to be known prospective customer/debtor. In addition thereto, the Company has in place the policies related to complaint handling in managing any received complaints.</p> <p>3. Tanggung Jawab Sosial Perseroan telah melaksanakan kegiatan tanggung jawab sosial secara berkelanjutan pada periode 2020. Kegiatan tanggung jawab sosial yang dilaksanakan oleh Perseroan antara lain berupa kegiatan donor darah dan <i>Medical Check Up</i>, renovasi taman baca, bantuan kepada beberapa korban banjir di Jakarta, dan memberikan bantuan sembako Peduli Covid-19.</p> <p>Social Responsibilities The Company has carried out sustainable social responsibility activities during period of 2020. The social responsibility activities were carried out by the Company among others blood donation and Medical Check Up, renovation on reading park, aid for flood victims in Jakarta, and providing basic food supplies for Covid -19 Care.</p>
Kemandirian (independency)	<p>Perseroan dikelola secara mandiri dan profesional serta bebas dari segala tekanan dan intervensi oleh pihak lain. Personil Perseroan senantiasa menghindari segala bentuk benturan kepentingan sebagaimana yang diatur dalam Kode Etik dan Pedoman Tingkah Laku Perseroan.</p> <p>The company is managed independently and professionally and free from any pressure and intervention by other parties. The Company's personnel always avoid all forms of conflict of interest as regulated in the Company's Code of Ethics and Code of Conduct.</p>
Kesetaraan dan kewajaran (fairness)	<p>Perseroan senantiasa memperhatikan kepentingan seluruh <i>stakeholders</i> berdasarkan azas kesetaraan dan kewajaran (<i>equal treatment</i>). Seluruh <i>stakeholders</i> mempunyai akses terhadap informasi sesuai dengan prinsip keterbukaan.</p> <p>The Company pays attention to stakeholders interests of based on the principle of equality and fairness (equal treatment). All stakeholders have access to information in accordance with the principle of tranparency.</p>



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Implementasi Pedoman Tata Kelola Perusahaan Terbuka

Berdasarkan POJK Nomor 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka dan SEOJK Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka, terdapat 5 (lima) aspek, 8 (delapan) prinsip, serta 25 (dua puluh lima) rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik. Implementasi Pedoman Tata Kelola tersebut di Perseroan dijelaskan sebagai berikut :

Implementation of Public Company Governance Guidelines

Based on POJK Number 21 /POJK.04/2015 on the Implementation of Corporate Governance Guidelines for Public Company and SEOJK Number 32 /SEOJK.04/2015 on the Governance Guidelines for Public Company, there are 5 (five) aspects, 8 (eight) principles, and 25 (twenty five) recommendations for the implementation of aspects and principles of GCG. The implementation of the Governance Guidelines in the Company is described as follows:

No.	Rekomendasi Recommendation	Pelaksanaan Implementation
A.	Aspek Hubungan Perusahaan Terbuka dengan Pemegang Saham Dalam Menjamin Hak-Hak Pemegang Saham Aspects of Relation between Public Company with Shareholders to Ensure the Rights of Shareholders.	
	Prinsip 1 Principle 1 Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS). Enhancing the Values of General Meeting of Shareholders Implementation (GMS)	
1.1	Perseroan terbuka memiliki cara atau prosedur teknis pengumpulan suara (<i>voting</i>) baik secara terbuka maupun tertutup yang mengedepankan independensi dan kepentingan pemegang saham. Public companies have voting methods or procedures for both open voting and close voting that prioritize the independence and interests of shareholders.	Implementasi: Sesuai Teknis pengumpulan suara dalam RUPS Perseroan diatur dalam Tata Tertib RUPS (disampaikan kepada pemegang saham yang hadir sebelum penyelenggaraan RUPS) dan dalam Anggaran Dasar Perseroan untuk mengedepankan independensi dan kepentingan pemegang saham. Dalam RUPS Tahunan dan RUPS Luar Biasa yang diselenggarakan pada tanggal 12 Maret 2020, teknis pengumpulan suara terkait setiap usul yang diajukan dalam setiap mata acara RUPS dilakukan secara lisan dengan meminta kepada pemegang saham, dan/atau kuasanya untuk mengangkat tangan bagi yang memberikan suara tidak setuju dan <i>abstain</i> , sedangkan yang memberikan suara setuju tidak diminta mengangkat tangan. Selanjutnya, suara pemegang saham dan/atau kuasanya yang tidak setuju dan <i>abstain</i> akan dihitung oleh notaris. Terhadap suara <i>abstain</i> dianggap mengeluarkan suara yang sama dengan suara mayoritas pada pemegang saham yang mengeluarkan suara. Implementation: Appropriate The technique of collecting the votes at the Company's GMS is stipulated under the GMS Rules (submitted to present shareholders prior to the GMS) and under the Company's Articles of Association to prioritize the independence and interests of shareholders. In the Annual GMS and Extraordinary GMS which were held on 12 March 2020, the technique of collecting votes for each proposal as submitted in each GMS agenda was conducted verbally by asking the shareholders and/or their proxies to raise hands for those who cast a vote of disagree and abstain, while those who vote approve, were not asked to raise their hands. Any disagree or abstain votes from shareholders and/or their proxies will be further calculated by the notary. Abstain votes are deemed to have issued the same vote as the majority vote of shareholders who cast a vote.

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No.	Rekomendasi Recommendation	Pelaksanaan Implementation
1.2	<p>Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan.</p> <p>All members of the Board of Directors and the Board of Commissioners of the Public Company are present at the Annual GMS.</p>	<p>Implementasi: Jelaskan Anggota Direksi dan anggota Dewan Komisaris Perseroan hadir pada saat RUPS Tahunan tanggal 12 Maret 2020, kecuali 2 (dua) orang anggota Dewan Komisaris yang berhalangan hadir.</p> <p>Anggota Direksi dan Dewan Komisaris yang hadir dapat mewakili Perseroan untuk memberikan penjelasan kepada pemegang saham atas setiap agenda RUPS Tahunan sehingga RUPS Tahunan dapat dilaksanakan dengan baik.</p> <p>Implementation: Explain Members of the Board of Directors and Board of Commissioners were present at the annual GMS on 12 March 2020, except for 2 (two) members of the Board of Commissioners who were unable to attend.</p> <p>Members of the Board of Directors and the Board of Commissioners who are present can represent the Company to provide explanation to the shareholders for each Annual GMS agenda hence the Annual GMS can be carried out properly.</p>
1.3	<p>Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun.</p> <p>A summary of GMS minutes of meeting is available on the Public Company Website for at least 1 (one) year.</p>	<p>Implementasi: Sesuai Perseroan telah mempublikasikan ringkasan risalah RUPS pada halaman <i>website</i> Perseroan dan tersedia selama lebih dari 1 (satu) tahun. Ringkasan risalah RUPS Tahunan dapat diunduh pada www.wom.co.id.</p> <p>Implementation: Appropriate The Company has published a summary of the GMS minutes of meeting on the Company's website and available for more than 1 (one) year. The summary of the minutes of the Annual GMS can be downloaded at www.wom.co.id.</p>
<p>Prinsip 2 Principle 2 Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. Enhancing the Communication Quality of Public Company with Shareholders or Investor</p>		
2.1	<p>Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor.</p> <p>The Company has communication policy with shareholders or investor.</p>	<p>Implementasi: Sesuai Perseroan telah menyusun dan menerbitkan kebijakan yang mengatur mengenai komunikasi dengan publik termasuk kepada pemegang saham maupun investor.</p> <p>Implementation: Appropriate The Company has established and issued policies regulated on communication with public including to shareholders and investor.</p>
2.2	<p>Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web.</p> <p>Public Company disclose communication policy of the Company with shareholders or investor in website.</p>	<p>Implementasi: Sesuai Perseroan telah mengungkapkan kebijakan yang mengatur mengenai komunikasi dengan publik termasuk kepada pemegang saham maupun investor pada <i>website</i> Perseroan (www.wom.co.id).</p> <p>Implementation: Appropriate The Company has disclosed policies on communication with the public including shareholders and investors on the Company's website (www.wom.co.id).</p>



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No.	Rekomendasi Recommendation	Pelaksanaan Implementation
B. Aspek Fungsi dan Peran Dewan Komisaris <i>Aspects of Board of Commissioners Functions and Roles</i>		
Prinsip 3 Principle 3 Memperkuat Keanggotaan dan Komposisi Dewan Komisaris <i>Strengthen the Membership and Composition of the Board of Commissioners</i>		
3.1	<p>Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka.</p> <p>Determination of the number of members of the Board of Commissioners considers Public Company's condition.</p>	<p>Implementasi: Sesuai</p> <p>Jumlah anggota Dewan Komisaris Perseroan telah sesuai dengan ketentuan dan telah mempertimbangkan kebutuhan, kondisi dan kemampuan Perseroan.</p> <p>Per Desember 2020, Dewan Komisaris Perseroan berjumlah 5 (lima) orang, dimana 40% merupakan Komisaris Independen. Jumlah anggota Dewan Komisaris tidak melebihi jumlah anggota Direksi.</p> <p>Implementation: Appropriate</p> <p>Total number of the Company's Board of Commissioners is in accordance with provisions and have considered on the need, condition and Company's abilities.</p> <p>As of December 2020, the Board of Commissioners of the Company consist of 5 (five) members, in which 40% of such members are Independent Commissioners. The total number of the Board of Commissioners is not exceeding the total Board of Directors members.</p>
3.2	<p>Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.</p> <p>Determination of members of the Board of Commissioners takes into account on diversity of expertise, knowledge and experience required.</p>	<p>Implementasi: Sesuai</p> <p>Penentuan komposisi anggota Dewan Komisaris dilakukan dengan memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan untuk mendukung pelaksanaan tugasnya selaku anggota Dewan Komisaris. Komposisi Dewan Komisaris Perseroan telah mencerminkan keberagaman anggotanya, baik dalam hal pendidikan (bidang studi), pengalaman kerja dan usia yang dapat dilihat dari profil masing-masing anggota Dewan Komisaris Perseroan.</p> <p>Implementation: Appropriate</p> <p>Determination on The Board of Commissioners member composition was conducted by taking into account on diversity of expertise, knowledge, and experience as required to support the implementation of its duties as a member of the Board of Commissioners. The composition of the Company's Board of Commissioners reflects the diversity of its members, both in terms of education (field of study), work experience and age, which all can be seen from the profile of each member of the Company's Board of Commissioners.</p>
Prinsip 4 Principle 4 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris <i>Enhancing the implementation quality of the Board of Commissioners Duties and Responsibilities</i>		
4.1	<p>Dewan Komisaris mempunyai kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Dewan Komisaris.</p>	<p>Implementasi: Sesuai</p> <p>Kebijakan penilaian Dewan Komisaris diatur dalam Piagam Dewan Komisaris yang dapat diakses melalui <i>website</i> Perseroan (www.wom.co.id).</p> <p>Dalam Piagam Dewan Komisaris tersebut mengatur bahwa penilaian kinerja Dewan Komisaris dilakukan secara berkala dalam rangka peningkatan kualitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris serta berdasarkan pada tolak ukur yang disusun oleh Komite Nominasi dan Remunerasi.</p>

Tata Kelola Perusahaan Corporate Governance

No.	Rekomendasi Recommendation	Pelaksanaan Implementation
	<p>The Board of Commissioners has in place the self-assessment to evaluate the Board of Commissioners performance</p>	<p>Implementation: Appropriate The Board of Commissioners assessment policy is stipulated in the Board of Commissioners Charter which can be accessed through the Company's website (www.wom.co.id).</p> <p>The Board of Commissioners Charter stipulates the performance evaluation of the Board of Commissioners in which is regularly carried out to improve the implementation quality of the duties and responsibilities of the Board of Commissioners and is based on benchmarks as prepared by the Nomination and Remuneration Committee.</p>
4.2	<p>Kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka.</p> <p>Board of Commissioners performance self assessment is disclosed through the Annual Report of Public Company.</p>	<p>Implementasi: Sesuai Kebijakan penilaian Dewan Komisaris telah diatur dalam Piagam Dewan Komisaris, dan mekanisme penilaian Dewan Komisaris diungkapkan dalam Laporan Tahunan Perseroan.</p> <p>Implementation: Appropriate The Board of Commissioners assessment policy has been set in the Board of Commissioners Charter, and the Board of Commissioners assessment mechanism are disclosed in the Company's Annual Report.</p>
4.3	<p>Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.</p> <p>The Board of Commissioners has a policy related with resignation upon involvement in financial crime.</p>	<p>Implementasi: Sesuai Dalam Piagam Dewan Komisaris Perseroan terdapat ketentuan bahwa jabatan anggota Dewan Komisaris dapat berakhir jika anggota Dewan Komisaris yang bersangkutan tidak lagi memenuhi persyaratan peraturan perundang-undangan yang berlaku.</p> <p>Persyaratan peraturan perundang-undangan yang berlaku yang dimaksud dalam Piagam Dewan Komisaris tersebut mencakup juga persyaratan yang diatur dalam POJK Nomor 33/POJK.04/2014 tentang Direksi Dan Dewan Komisaris Emiten Atau Perusahaan Publik yang menyebutkan bahwa anggota Dewan Komisaris selama menjabat harus memenuhi persyaratan tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan.</p> <p>Implementation: Appropriate The Company's Board of Commissioners Charter stipulates that the position of a member of the Board of Commissioners may end in the event where member(s) of the Board of Commissioners is no longer meet the requirements of the prevailing laws and regulations.</p> <p>The prevailing statutory requirement as said in the Board of Commissioners Charter include the requirements as stipulated in POJK Number 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuer or Public Company which states that the Board of Commissioners members, during their tenure must meet the requirements of never was convicted of committing a crime that caused losses to state finances and / or was related to the financial sector.</p>



Tata Kelola Perusahaan

Corporate Governance

No.	Rekomendasi Recommendation	Pelaksanaan Implementation
4.4	<p>Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi.</p> <p>The Board of Commissioners or Committees that carry out the Nomination and Remuneration functions formulates a succession policy in the Nomination process for members of the Board of Directors.</p>	<p>Implementasi: Sesuai Komite Nominasi dan Remunerasi memiliki tugas dan tanggung jawab terkait dengan fungsi nominasi diantaranya menyusun dan memberikan rekomendasi kepada Dewan Komisaris Perseroan mengenai kebijakan suksesi atas nominasi anggota Direksi.</p> <p>Implementation: Appropriate The Nomination and Remuneration Committee has duties and responsibilities related to the nomination function, including to prepare and provide recommendations to the Board of Commissioners of the Company regarding the succession policy for the nomination of members of the Board of Directors.</p>
<p>C. Aspek Fungsi dan Peran Direksi Aspects of Board of Directors Functions and Roles</p> <p>Prinsip 5 Principle 5 Memperkuat Keanggotaan dan Komposisi Direksi Strengthen the Membership and Composition of the Board of Directors</p>		
5.1	<p>Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektifitas dalam pengambilan keputusan.</p> <p>Determination of the number of Board of Directors members considers the conditions of the Public Company and its effectiveness in decision making.</p>	<p>Implementasi: Sesuai Jumlah anggota Direksi Perseroan telah sesuai dengan ketentuan dan telah mempertimbangkan kebutuhan, kondisi dan kemampuan Perseroan.</p> <p>Per Desember 2020, Direksi berjumlah 5 (lima) orang.</p> <p>Implementation: Appropriate The number of members of the Board of Directors of the Company is in accordance with the provisions and has considered on the needs, conditions and capabilities of the Company.</p> <p>As of December 2020, there are 5 (five) Directors.</p>
5.2	<p>Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.</p> <p>Determination of the number of Board of Directors members considers the diversity of expertise, knowledge and experience required</p>	<p>Implementasi: Sesuai Penentuan komposisi anggota Direksi dilakukan dengan memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan untuk mendukung pelaksanaan tugasnya selaku anggota Direksi. Komposisi anggota Direksi Perseroan telah mencerminkan keberagaman anggotanya, baik dalam hal pendidikan (bidang studi), pengalaman kerja dan usia yang dapat dilihat dari profil masing-masing anggota Direksi Perseroan.</p> <p>Implementation: Appropriate The composition of the Board of Directors members are determined by taking into account on diversity of expertise, knowledge and experience as required to support the implementation of their duties as the Board of Directors members. The composition of the Board of Directors of the Company reflects the diversity of its members, both in terms of education (field of study), work experience and age which can be seen from the profiles of each member of the Company's Board of Directors.</p>

Tata Kelola Perusahaan

Corporate Governance

No.	Rekomendasi Recommendation	Pelaksanaan Implementation
5.3	<p>Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.</p> <p>Members of the Board of Directors in charge of accounting or finance have expertise and / or knowledge in accounting.</p>	<p>Implementasi: Sesuai</p> <p>Anggota Direksi yang membawahi bidang akuntansi dan keuangan memiliki pengalaman di bidang keuangan dan akuntansi.</p> <p>Informasi lebih lanjut, mohon melihat profil Bapak Zacharia Susantadiredja (Direktur dan <i>Corporate Secretary</i> Perseroan).</p> <p>Implementation: Appropriate</p> <p>The Board of Directors member who oversees accounting and finance have experience in finance and accounting.</p> <p>For further information, please see the profile of Mr. Zacharia Susantadiredja (Director and Corporate Secretary of the Company).</p>
<p>Prinsip 6 Principle 6 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Enhancing the implementation quality of the Board of Directors Duties and Responsibilities</p>		
6.1	<p>Direksi mempunyai kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Direksi.</p> <p>The Board of Directors has in place the self-assessment to evaluate the Board of Directors performance.</p>	<p>Implementasi: Sesuai</p> <p>Kebijakan penilaian Direksi diatur dalam Piagam Direksi yang dapat diakses melalui <i>website</i> Perseroan (www.wom.co.id).</p> <p>Dalam Piagam Direksi tersebut mengatur bahwa penilaian kinerja Direksi ditetapkan dalam <i>Key Performance Indicator</i> (KPI), serta evaluasi kinerja Direksi dilakukan secara mandiri (<i>self assessment</i>) untuk disampaikan kepada Komite Nominasi dan Remunerasi untuk dievaluasi. Hasil evaluasi Komite Nominasi dan Remunerasi akan disampaikan kepada Dewan Komisaris.</p> <p>Implementation: Appropriate</p> <p>The Board of Directors appraisal policy is stipulated in the Board of Directors Charter which can be accessed through the Company's website (www.wom.co.id).</p> <p>The Board of Directors Charter regulates that the Board of Directors performance assessment is stipulated in the Key Performance Indicator (KPI), and the Board of Directors performance evaluation is carried out independently (self assessment) to be submitted to the Nomination and Remuneration Committee for evaluation purpose. The evaluation results from the Nomination and Remuneration Committee will be submitted to the Board of Commissioners.</p>
6.2	<p>Kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka.</p> <p>Board of Directors performance self assessment is disclosed through the Annual Report of Public Company.</p>	<p>Implementasi: Sesuai</p> <p>Kebijakan penilaian Direksi telah diatur dalam Piagam Direksi, dan penilaian kinerja Direksi diungkapkan dalam Laporan Tahunan Perseroan.</p> <p>Implementation: Appropriate</p> <p>The Board of Directors appraisal policy is stipulated in the Board of Directors Charter, and the Board of Directors performance assessment is disclosed in the Company's Annual Report.</p>



Tata Kelola Perusahaan

Corporate Governance

No.	Rekomendasi Recommendation	Pelaksanaan Implementation
6.3	<p>Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.</p> <p>The Board of Directors has a policy related with resignation upon involvement in financial crime.</p>	<p>Implementasi: Sesuai</p> <p>Dalam Piagam Direksi terdapat ketentuan bahwa jabatan anggota Direksi dapat berakhir jika anggota Direksi yang bersangkutan tidak lagi memenuhi persyaratan peraturan perundang-undangan yang berlaku.</p> <p>Persyaratan peraturan perundang-undangan yang berlaku yang dimaksud dalam Piagam Direksi tersebut mencakup juga persyaratan yang diatur dalam POJK Nomor 33/POJK.04/2014 tentang Direksi Dan Dewan Komisaris Emiten Atau Perusahaan Publik yang menyebutkan bahwa anggota Direksi selama menjabat harus memenuhi persyaratan tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/ atau yang berkaitan dengan sektor keuangan.</p> <p>Implementation: Appropriate</p> <p>The Company's Board of Directors Charter stipulates that the position of a member of the Board of Directors may end in the event where member(s) of the Board of Directors is no longer meet the requirements of the prevailing laws and regulations.</p> <p>The prevailing statutory requirement as said in the Board of Directors Charter include the requirements as stipulated in POJK Number 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuer or Public Company which states that the Board of Commissioners members, during their tenure must meet the requirements of never was convicted of committing a crime that caused losses to state finances and / or was related to the financial sector.</p>

D. PARTISIPASI PEMANGKU KEPENTINGAN STAKEHOLDERS PARTICIPATION

Prinsip 7 | Principle 7

Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan

Enhancing the Aspect of Corporate Governance through Stakeholders Participation

7.1	<p>Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i>.</p> <p>The Company has policy to prevent insider trading.</p>	<p>Implementasi: Sesuai</p> <p>Perseroan telah mengatur ketentuan tentang pencegahan terjadinya perdagangan orang dalam (<i>insider trading</i>) dalam Kode Etik dan Pedoman Tingkah Laku Perseroan yang telah diunggah ke <i>website</i> Perseroan (www.wom.co.id).</p> <p>Dalam Kode Etik dan Pedoman Tingkah Laku menetapkan bahwa personil Perseroan tidak diperkenankan melakukan transaksi dengan menggunakan informasi orang dalam (<i>insider information</i>) yaitu informasi material atau penting yang dimiliki oleh orang dalam yang belum tersedia untuk umum; serta apabila memiliki informasi orang dalam, maka Personil Perseroan tersebut wajib untuk tidak melakukan transaksi baik untuk diri sendiri maupun mempengaruhi pihak lain untuk melakukan transaksi, serta tidak meneruskan atau memberikan informasi tersebut kepada pihak lain.</p> <p>Implementation: Appropriate</p> <p>The Company has regulated provisions regarding insider trading prevention under the Company's Code of Ethics and Code of Conduct which have been uploaded to the Company's website (www.wom.co.id).</p> <p>The Code of Ethics and Code of Conduct stipulates that Company personnels are not permitted to conduct transactions using insider information, namely all material or important information owned by insiders that is not yet available to the public; as well as if they have inside information, the Company Personnel are obliged not to make transactions either for themselves or to influence other parties to make transactions and not to forward or provide such information to other parties.</p>
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Tata Kelola Perusahaan

Corporate Governance

No.	Rekomendasi Recommendation	Pelaksanaan Implementation
7.2	<p>Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti <i>fraud</i>.</p> <p>Public Company have anti-corruption and anti-fraud policies.</p>	<p>Implementasi: Sesuai Perseroan memiliki ketentuan terkait anti korupsi yang dimuat dalam Kode Etik dan Pedoman Tingkah Laku sedangkan kebijakan anti-<i>fraud</i> dituangkan dalam Pedoman Penerapan Strategi Anti <i>Fraud</i> dan <i>Policy</i> Manajemen Risiko Perseroan.</p> <p>Implementation: Appropriate The Company has provisions related to anti-corruption as stipulated in the Code of Ethics and Code of Conduct while the anti-fraud policy is outlined in the Anti-Fraud Strategy Implementation Guidelines and the Company's Risk Management Policy.</p>
7.3	<p>Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau <i>vendor</i>.</p> <p>The Public Company has a policy regarding the selection and capacity building of suppliers or vendors.</p>	<p>Implementasi: Sesuai Perseroan telah memiliki kebijakan terkait kerjasama <i>dealer</i> yang tertuang pada Kebijakan Nomor 005/SKB-WISe/MKT/10-18 versi 01. Selain itu Perseroan juga memiliki kebijakan terkait ketentuan dan mekanisme proses vendor management dan pengadaan barang jasa yang tertuang pada Kebijakan Nomor 231/SKB/OPRS/09-17 sebagaimana diubah dengan Addendum SK Nomor 048/SKB/FPIR/04-19 versi 01.</p> <p>Implementation: Appropriate The Company has in place the policy related to dealer cooperation as stated in the Policy Number 005/SKB-WISe/MKT/10-18 version 01. Moreover the Company also has in place the policy on rules and mechanism of vendor management and procurement of goods/services as stated in the Policy Number 231/SKB/OPRS/09-17 as amended with Addendum Decree Number 048/ SKB/FPIR/04-19 versi 01.</p>
7.4	<p>Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur.</p> <p>The Public Company has a policy regarding the fulfillment of creditors' rights.</p>	<p>Implementasi: Sesuai Kebijakan terkait dengan perlindungan terhadap hak-hak kreditur tertuang dalam Pedoman Tata Kelola Perusahaan yang Baik.</p> <p>Implementation: Appropriate Policies related to the protection of creditors' rights are contained in the GCG Guidelines.</p>
7.5	<p>Perusahaan Terbuka memiliki kebijakan sistem <i>whistleblowing</i>.</p> <p>The Public Company has a whistleblowing system policy.</p>	<p>Implementasi: Sesuai Perseroan telah memiliki kebijakan sistem pelaporan pelanggaran sebagaimana tertuang pada <i>Policy</i> Manajemen Risiko, Kode Etik dan Pedoman Tingkah Laku Perseroan.</p> <p>Implementation: Appropriate The Company has a violation reporting system policy as stipulated in the Risk Management Policy, Code of Ethics and Code of Conduct of the Company.</p>

Tata Kelola Perusahaan

Corporate Governance

No.	Rekomendasi Recommendation	Pelaksanaan Implementation
7.6	<p>Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan.</p> <p>Public Companies have a policy of providing long-term incentives to Directors and employees.</p>	<p>Implementasi: Sesuai Kebijakan terkait pertimbangan penetapan struktur dan besaran remunerasi termasuk didalamnya insentif kepada Direksi tercakup pada kebijakan Komite Nominasi dan Remunerasi Perseroan.</p> <p>Kebijakan pemberian insentif kepada karyawan diatur dalam kebijakan internal Perseroan.</p> <p>Implementation: Appropriate Policies related to the consideration of determining the remuneration structure and amount, including incentives for the Board of Directors, are included in the policies of the Company's Nomination and Remuneration Committee.</p> <p>The policy for providing incentives to employees is regulated in the Company's internal policy.</p>
E. KETERBUKAAN INFORMASI DISCLOSURE OF INFORMATION		
Prinsip 8 Principle 8 Meningkatkan Pelaksanaan Keterbukaan Informasi Improving Information Disclosure		
8.1	<p>Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi.</p> <p>Improving the Implementation of Information Disclosure.</p>	<p>Implementasi: Sesuai Perseroan telah memanfaatkan teknologi informasi, baik situs <i>website</i> Perseroan, media internal dan media komunikasi massa, untuk melaksanakan keterbukaan informasi kepada <i>stakeholders</i>.</p> <p>Implementation: Appropriate The Company has utilized information technology, both the Company's website, internal media, and mass communication media, to carry out information disclosure to stakeholders.</p>
8.2	<p>Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali.</p> <p>The Public Company Annual Report discloses the ultimate beneficial owner in the share ownership of the Public Company of at least 5% (five percent), in addition to the disclosure of the final beneficial owner in the ownership of shares of the Public Company through the major and controlling shareholders.</p>	<p>Implementasi: Sesuai Laporan Tahunan Perseroan telah mengungkapkan:</p> <ul style="list-style-type: none"> • daftar pemegang saham Perseroan yang memiliki saham Perseroan 5% atau lebih. • pemilik manfaat akhir dalam kepemilikan saham Perseroan. • Pemegang saham utama/pengendali Perseroan. <p>Implementation: Appropriate The Company's Annual Report has disclosed:</p> <ul style="list-style-type: none"> - a list of the Company's shareholders who own 5% or more of the Company's shares. - the ultimate beneficial owner in the ownership of the Company's shares. - The main / controlling shareholder of the Company.

Tata Kelola Perusahaan

Corporate Governance

Pelaksanaan GCG 2020

Sepanjang tahun 2020, Perseroan telah melakukan berbagai kegiatan dalam rangka meningkatkan kualitas penerapan GCG antara lain sebagai berikut:

1. Dalam rangka penerapan strategi *anti fraud*, Perseroan menerbitkan Pedoman Penerapan Strategi *Anti Fraud* untuk menambah pengaturan internal yang sudah ada terkait *anti fraud*.
2. Dalam rangka meningkatkan kualitas penerapan program anti pencucian uang dan pencegahan pendanaan terorisme pada Perseroan agar sesuai dengan ketentuan OJK, Perseroan melakukan pengkinian Kebijakan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme.
3. Pengkinian terhadap kebijakan terkait *anti fraud*, manajemen risiko, *business continuity management*, *whistle blowing system* Perseroan yang sebelumnya tertuang pada beberapa kebijakan pada tahun 2020, yang kemudian diintegrasikan menjadi satu kebijakan internal yaitu *Policy* Manajemen Risiko.
4. Melakukan *online Compliance Culture Assessment* yang diselenggarakan dalam rangka memahami kondisi budaya kepatuhan di Perseroan.
5. Menyelenggarakan training *anti fraud*, training penerapan program anti pencucian uang dan pencegahan pendanaan terorisme, serta *sharing session*, *digital campaign* dan training terkait salah satu atau keseluruhan nilai-nilai dasar (*core values*) Perseroan.

Selain itu pada tahun 2020, Perseroan berencana menyelaraskan visi dan/atau misi Perseroan dalam rangka penerapan keuangan berkelanjutan dalam kegiatan usaha Perseroan, namun dikarenakan pada tahun tersebut terjadi pandemi Covid-19 sehingga terdapat program sosialisasi ramah lingkungan yang perlu disesuaikan kembali penyelenggaraannya, maka Perseroan mengambil langkah untuk fokus terlebih dahulu pada sosialisasi awareness terkait ramah lingkungan kepada karyawan Perseroan.

Penilaian Penerapan Tata Kelola Perusahaan

Indikator pencapaian sasaran diukur dari penilaian tata kelola perusahaan yang baik pada Perseroan baik secara internal maupun eksternal.

GCG Implementation In 2020

During 2020, the Company has conducted activities to improve the GCG implementation quality among others :

1. For the purpose to implement anti-fraud strategy, the Company issued the Anti Fraud Implementation Strategy Guideline in addition to current anti-fraud internal rules.
2. For the purpose to enhance the quality of anti money laundering and counter terrorism funding in the Company to be inline with OJK provisions, the Company updated its Anti Money Laundering and Counter Terrorism Funding Policy.
3. Updates on Policies related to anti-fraud, risk management, business continuity management, and the Company's whistle blowing system, which were previously stipulated in several policies in 2020, to be further integrated into one internal policy, namely the Risk Management Policy.
4. Conduct online Compliance Culture Assessment to understand the nature of compliance condition in the Company.
5. Conduct trainings on among others anti fraud, anti money laundering and counter terrorism funding as well as sharing session, digital campaign as well as training on the whole or partial Company's core values.

Moreover in 2020, the Company plans to align its vision and/or mission in order to implement sustainable finance in the Company's business activities. However due to the impact of the Covid-19 pandemic in 2020, which led to the adjustment of the implementation of environmentally friendly socialization program, the Company then took the step to focus more on environmentally friendly awareness socialization to its employees.

CGC Implementation Assessment

Target achievement Indicators are measured from GCG assessments at the Company both internally and externally.



Tata Kelola Perusahaan

Corporate Governance

1. Penilaian Internal

Perseroan melakukan penilaian internal penerapan GCG untuk setiap tahun buku dengan menggunakan metode kertas kerja penilaian sendiri (*self assessment*) yang dilaksanakan berdasarkan:

- POJK Nomor 28/POJK.05/2020;
- POJK Nomor 30/POJK.05/2014 dan perubahannya sebagaimana tercantum pada POJK Nomor 29/POJK.05/2020;
- SEOJK Nomor 11/SEOJK.05/2020.

Penilaian GCG yang dilaksanakan merupakan mekanisme *check and balance* bagi manajemen untuk mengukur kekuatan dan kelemahan implementasi GCG yang sedang berjalan di Perseroan. Hal ini diperlukan dalam upaya memperbaiki dan meningkatkan kualitas implementasi GCG pada berbagai aspek yang diukur.

Prosedur

Berdasarkan ketentuan Otoritas Jasa Keuangan, Perseroan harus melakukan penilaian sendiri (*self assessment*) terhadap 3 (tiga) aspek tata kelola (*Governance*), yaitu:

- a. Struktur Tata Kelola (*Governance Structure*)
Penilaian struktur tata kelola bertujuan untuk menilai kecukupan struktur dan infrastruktur tata kelola perusahaan yang baik agar proses penerapan prinsip tata kelola perusahaan yang baik menghasilkan *outcome* yang sesuai dengan harapan para pemangku kepentingan perusahaan.
- b. Proses Tata Kelola (*Governance Process*)
Penilaian proses tata kelola bertujuan untuk menilai efektivitas proses penerapan prinsip tata kelola yang baik yang didukung oleh kecukupan struktur dan infrastruktur tata kelola perusahaan yang baik sehingga menghasilkan *outcome* yang sesuai dengan harapan para pemangku kepentingan.
- c. Hasil Tata Kelola (*Governance Outcome*)
Penilaian hasil tata kelola bertujuan untuk menilai kualitas *outcome* yang memenuhi harapan pemangku kepentingan Perseroan sebagai hasil proses penerapan prinsip tata kelola perusahaan yang baik dengan didukung oleh kecukupan struktur dan infrastruktur tata kelola perusahaan yang baik.

1. Internal Assessment

The Company conducted internal assessment on its GCG for each respective financial year by using self assessment method, which was implemented based on :

- POJK Number 28/POJK.05/2020;
- POJK Number 30/POJK.05/2014 and its amendment as regulated under POJK Number 29/POJK.05/2020
- SEOJK Number 11/SEOJK.05/2020.

The implemented GCG assessment is a check and balance mechanism for management to measure the strength and weakness of the ongoing GCG implementation within the Company. This assesment is required to improve and increase the quality of GCG implementation in various measured aspects.

Procedure

Based on the OJK provisions, the Company must carry out a self assessment on 3 (three) aspects of governance, namely:

- a. Governance Structure
The governance structure assessment aims to assess the adequacy of GCG structure and infrastructure hence the process to apply GCG principles resulting with outcomes that are in line with the expectations of Company stakeholders.
- b. Governance Process
The assessment of the governance process aims to assess the effectiveness of good governance principles process application supported by sufficient GCG structure and infrastructure, therefore enable to produce outcomes that are in line with stakeholder expectations.
- c. Governance Outcome
Assessment of governance results aims to assess the quality of outcomes that meet the Company's stakeholders expectation, as a result of GCG principle implementation as supported by sufficient structure and infrastructure.

Tata Kelola Perusahaan

Corporate Governance

Kriteria Penilaian

Kriteria yang digunakan dalam penilaian adalah sebagaimana diatur dalam SEOJK Nomor 11/SEOJK.05/2020 tentang Penilaian Tingkat Kesehatan Perusahaan Pembiayaan dan Perusahaan Pembiayaan Syariah. Dalam rangka penerapan 5 (lima) prinsip GCG, Perseroan harus melakukan penilaian sendiri (*self assessment*) yang paling sedikit meliputi 11 (sebelas) faktor penilaian penerapan GCG yaitu:

1. Pelaksanaan tugas dan tanggung jawab Direksi.
2. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
3. Pelaksanaan tugas dan tanggung jawab Dewan Pengawas Syariah.
4. Pelaksanaan tugas dan tanggung jawab pemegang saham atau yang setara.
5. Kelengkapan dan pelaksanaan tugas komite.
6. Penanganan benturan kepentingan.
7. Penerapan fungsi kepatuhan Perusahaan.
8. Penerapan fungsi audit internal.
9. Penerapan fungsi audit eksternal.
10. Penerapan manajemen risiko termasuk sistem pengendalian internal.
11. Transparansi kondisi keuangan dan nonkeuangan, laporan pelaksanaan tata kelola perusahaan yang baik dan pelaporan internal.
12. Rencana strategis Perusahaan.

Pihak yang Melakukan Penilaian

Perseroan melakukan penilaian sendiri (*self assessment*) atas penerapan GCG dengan melibatkan anggota Dewan Komisaris, Direksi, Komite Audit, Internal Audit Division, serta fungsi atau unit kerja lainnya yang terkait di Perseroan untuk menghasilkan penilaian yang komprehensif dan terstruktur atas efektivitas penerapan tata kelola Perseroan.

Assessment Criteria

The criteria used in the assessment is as stipulated in SEOJK Number 11/SEOJK.05/2020 on the Assessment of Soundness Level of Financing Companies and Sharia Financing Companies. In the implementation of 5 (five) GCG principles, the Company shall carry out self assessment that at least covering 11 (eleven) factors of GCG practices assessment, which are:

1. Implementation of duties and responsibilities of the Board of Directors.
2. Implementation of duties and responsibilities of the Board of Commissioners.
3. Implementation of duties and responsibilities of the Sharia Supervisory Board.
4. Implementation of duties and responsibilities of shareholders or equivalent.
5. Completeness and implementation of committee duties.
6. Conflicts of Interest management.
7. Implementation of the Company's compliance function.
8. Implementation of the internal audit function.
9. Implementation of the external audit function.
10. Implementation of risk management, including the internal control system.
11. Transparency of financial and non-financial conditions, reports on the implementation of good corporate governance and internal reporting.
12. The Company's strategic plan.

Assessors

The Company conducts self-assessment on GCG implementation by involving members of the Board of Commissioners, Board of Directors, Audit Committee, Internal Audit Division and other related functions or units in the Company to produce a comprehensive and structured assessment of the effectiveness of the implementation of corporate governance.

Tata Kelola Perusahaan

Corporate Governance

Hasil Penilaian

Perseroan menggunakan 3 aspek tata kelola (*Governance*) tersebut sebagai dasar penilaian penerapan GCG. Hasil penilaian sendiri penerapan GCG per posisi 31 Desember 2020 adalah pada peringkat 2 (dua), dengan rincian sebagai berikut:

	Peringkat Rating	Definisi Peringkat Rating Definition
Individual	2	Mencerminkan manajemen perusahaan telah melakukan penerapan tata kelola perusahaan yang baik yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip tata kelola perusahaan yang baik. Dalam hal terdapat kelemahan dalam penerapan prinsip tata kelola perusahaan yang baik maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen perusahaan. Reflects that the company's management has implemented GCG which is generally good. This is reflected through adequate fulfillment of the good corporate governance principles. Any weakness in the application of GCG principles shall in general less significant and can be resolved by normal actions by the company management.

Assessment Result

The Company uses these 3 aspects of governance as a basis for evaluating the GCG implementation. The result of GCG Implementation self assessment as of 31 December 2020 is at rank 2 (two):

2. Penilaian penerapan GCG oleh pihak eksternal

Pada tahun 2020, Perseroan mengikuti penilaian penerapan GCG yang dilakukan oleh pihak eksternal yaitu majalah Top Business bekerjasama dengan KNKG (Komite Nasional Kebijakan *Governance*), IRMAPA (*Indonesia Risk Management Professional Association*), dan ICoPI (*Institute Compliance Professional Indonesia*), Asia Business Research Center, dan Lembaga Kajian Nawacita (LKN) (selanjutnya disebut "Pihak Penyelenggara Top GRC Award").

Top Governance, Risk, Compliance Award

Penghargaan yang diberikan kepada Perseroan yang dinilai telah menerapkan *Governance, Risk, Compliance* dalam pengelolaan usaha bisnisnya.

a. Pihak yang Melakukan Penilaian

Pihak yang melakukan penilaian adalah Tim Penilai dan Dewan Juri yang ditunjuk oleh Pihak Penyelenggara Top GRC Award.

b. Kriteria Penilaian

Aspek penilaian meliputi antara lain sistem, infrastruktur, implementasi tata kelola perusahaan yang baik, manajemen risiko, dan manajemen kepatuhan di Perseroan.

2. GCG implementation assessment by external parties

In 2020, the Company participated in assessment of GCG implementation carried out by external parties, namely by Top Business magazine in collaboration with KNKG (National Committee for Governance Policy), IRMAPA (Indonesia Risk Management Professional Association), and ICoPI (Institute Compliance Professional Indonesia), Asia Business Research Center, and Nawacita Research Institute (LKN) (hereinafter referred to as "Top GRC Award Organizer Party").

Top Governance, Risk, Compliance Award

The award is given to companies that are considered have applied the *Governance, Risk, Compliance* in the management of their business activities.

a. Parties Conducting the Assessment

The party conducted the assessment is the Appraisal Team and the appointed Jury by the Top GRC Award Organizer Party.

b. Assessment criteria

Assessment aspects include among others on the system, infrastructure, GCG implementation, risk management and compliance management in the Company.

Tata Kelola Perusahaan

Corporate Governance

c. Hasil Penilaian

Perseroan berhasil meraih penghargaan TOP GRC 2020 #4 Stars dengan rincian sebagai berikut:

Kategori	: All Company
Sektor	: Multifinance
Nilai	: 8.24 (dari total nilai 10)
Tingkat	: Very Good
Penilaian	: Top GRC 2020 #Star 4

Sistem, infrastruktur, implementasi tata kelola perusahaan yang baik, manajemen risiko, dan manajemen kepatuhan di Perseroan, berada di tingkat yang SANGAT BAIK, sehingga dapat mendukung peningkatan kinerja bisnis perusahaan yang berkelanjutan.

Penilaian Kinerja Dewan Komisaris dan Direksi

Perseroan telah memiliki kebijakan penilaian Direksi dan Dewan Komisaris dalam rangka pemenuhan terhadap ketentuan POJK Nomor 21/POJK.04/2015 dan SEOJK Nomor 32/SEOJK.04/2015. Kebijakan penilaian terhadap kinerja Dewan Komisaris dan Direksi merupakan salah satu bentuk akuntabilitas Dewan Komisaris dan Direksi dalam pelaksanaan tugas dan tanggung jawabnya.

1) Penilaian Kinerja Dewan Komisaris

Prosedur dan Kriteria Penilaian Kinerja Dewan Komisaris

Penilaian kinerja Dewan Komisaris dilaksanakan setiap tahun minimum 1 (satu) kali dalam setahun. Penilaian ini dilakukan oleh Dewan Komisaris dengan metode penilaian sendiri (*self assessment*) menggunakan Formulir *Board of Commissioner Effectiveness Evaluation*.

Kriteria yang digunakan dalam penilaian kinerja Dewan Komisaris adalah sebagai berikut:

- a. Penilaian kinerja kolegial Dewan Komisaris
 1. Efektivitas Dewan Komisaris secara keseluruhan.

c. Assessment Result

The Company achieved the TOP GRC 2020 #4 Stars as per below details:

Category	: All Company
Sector	: Multifinance
Score	: 8.24 (dari total nilai 10)
Level	: Very Good
Assessment	: Top GRC 2020 #Star 4

The systems, infrastructure, good corporate governance implementation, risk management, and compliance management in the Company is at the level of VERY GOOD, which are able to foster sustainable business performance improvements.

Board of Commissioners and Board of Directors Performance Assessment

The Company has in place the Board of Directors and the Board of Commissioners assessment policy to comply with POJK Number 21/POJK.04/2015 and SEOJK Number 32/SEOJK.04/2015. The Board of Directors and the Board of Commissioners assessment policy is a form of accountability for the Board of Commissioners and Directors in carrying out their duties and responsibilities

1) Board of Commissioners Performance Assessment

Procedures and criteria of the Board Commissioners performance assessment

The performance assessment of the Board of Commissioners is carried out at minimum once a year through self assessment method by using the Board of Commissioner Effectiveness Evaluation Form.

The criteria being used for the Board of Commissioners performance assessment are as follows:

- a. The Board of Commissioners collegial performance assessment includes the following assessment areas:
 1. Overall effectiveness of the Board of Commissioners.



Tata Kelola Perusahaan

Corporate Governance

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| <ol style="list-style-type: none"> 2. Prioritas utama dan area fokus Dewan Komisaris. 3. Tanggung jawab Dewan Komisaris. 4. Komposisi Dewan Komisaris. 5. Remunerasi Dewan Komisaris. 6. Komite Dewan Komisaris. 7. Tingkah Laku Dewan Komisaris. 8. Interaksi dan komunikasi Dewan Komisaris. 9. Keterlibatan Dewan Komisaris. 10. Presiden Komisaris. 11. Administrasi dan Proses Dewan Komisaris. 12. Program pembelajaran dan pengembangan Komisaris. <p>b. Penilaian kinerja individu masing-masing anggota Dewan Komisaris
Penilaian ini mencakup penilaian terhadap efektivitas kinerja, kepribadian dan aspek kualitas yang dimiliki oleh anggota Dewan Komisaris itu sendiri.</p> <p>c. Penilaian kinerja oleh rekan sejawat termasuk penilaian terhadap Komisaris Independen
Penilaian ini mencakup penilaian terhadap efektivitas kinerja, kepribadian dan aspek kualitas yang dimiliki oleh rekan sejawatnya. Khusus untuk penilaian terhadap Komisaris Independen selalu rekan sejawat terdapat penilaian juga terkait independensi dan peranan Komisaris independen pada Perseroan.</p> | <ol style="list-style-type: none"> 2. Main priorities as well as focus area of the Board of Commissioners. 3. Responsibilities of the Board of Commissioners. 4. Composition of the Board of Commissioners. 5. Remuneration of the Board of Commissioners. 6. Committees of the Board of Commissioners. 7. Board of Commissioners Conduct. 8. Interaction and communication of the Board of Commissioners. 9. Involvement of the Board of Commissioners. 10. President Commissioner. 11. Administration and Process of the Board of Commissioners. 12. Training and development for members of the Board of Commissioners. <p>b. Individual performance assessment of each member of the Board of Commissioners.
This evaluation includes assessment towards performance effectiveness, personality and quality aspects of respective member of the Board of Commissioners.</p> <p>c. Performance appraisal by peers including assessment on the Independent Commissioner
This assessment includes an assessment of the performance effectiveness, personality and quality aspects possessed by colleagues. For assessment of Independent Commissioners as colleagues, there are also assessments related to the independency and role of the Independent Commissioners in the Company.</p> |
|--|--|

Pihak yang Melakukan Penilaian Kinerja Dewan Komisaris

Pihak yang melakukan penilaian kinerja Dewan Komisaris adalah sebagai berikut:

- a. Penilaian Kinerja Dewan Komisaris secara Kolegial
Penilaian dilakukan oleh masing-masing anggota Dewan Komisaris atas kinerja Dewan Komisaris secara keseluruhan.

Parties Conducting the Board of Commissioners Performance Assessment

The parties who assess the performance of the Board of Commissioners are as follows:

- a. Collagial Performance Assessment of the Board of Commissioners
The Assessment is carried out by each member of the Board of Commissioners on the overall performance of the Board of Commissioners.

Tata Kelola Perusahaan

Corporate Governance

- b. Penilaian Kinerja Individu Masing-Masing Anggota Dewan Komisaris
Masing-masing anggota Dewan Komisaris memberikan penilaian atas kerjanya sendiri.
- c. Penilaian kinerja oleh rekan sejawat
Masing-masing anggota Dewan Komisaris memberikan penilaian atas kinerja dari setiap anggota Dewan Komisaris lainnya.

Evaluasi akhir atas penilaian kinerja Dewan Komisaris yang dilaksanakan disampaikan oleh Komite Nominasi dan Remunerasi kepada Dewan Komisaris.

2) Penilaian Kinerja Direksi

Prosedur dan Kriteria Penilaian Kinerja Direksi

Penilaian kinerja Direksi dilakukan setiap tahun berdasarkan *Key Performance Indicator* (KPI) yang berlaku di Perseroan.

Kriteria yang digunakan untuk menilai kinerja Direksi antara lain:

- a. *Maximized shareholder value.*
- b. *Optimized Network.*
- c. *Increased Business Growth.*
- d. *Optimized Portfolio Quality.*
- e. *Optimized OPEX.*
- f. *Improve Corporate Event/Program.*
- g. *Customer Satisfaction.*
- h. *Optimize technology as a business enabler.*
- i. *Improve Compliance Management.*
- j. *Increase employee satisfaction & engagement.*

Pihak yang melakukan Penilaian Kinerja Direksi

Direksi akan melakukan-evaluasi kinerja Direksi secara mandiri untuk kemudian disampaikan kepada Komite Nominasi dan Remunerasi untuk dievaluasi. Hasil evaluasi Komite Nominasi dan Remunerasi akan disampaikan kepada Dewan Komisaris

- b. Individual Performance Assessment of Respective Member of the Board of Commissioners
Each member of the Board of Commissioners provides an assessment of his own performance.
- c. Peer performance appraisals
Each member of the Board of Commissioners provides an assessment of the performance of each other member of the Board of Commissioners.

The final evaluation of the performance appraisal of the Board of Commissioners is submitted by the Nomination and Remuneration Committee to the Board of Commissioners.

2) Board of Directors Performance Assessment

Procedures and criteria of the Board Directors performance assessment

The performance assessment of the Board of Directors is conducted annually based on the Key Performance Indicator (KPI) applicable in the Company.

The criteria used to assess the performance of the Board of Directors include:

- a. Maximized shareholder value.
- b. Optimized Network.
- c. Increased Business Growth.
- d. Optimized Portfolio Quality.
- e. Optimized OPEX.
- f. Improve Corporate Event/Program.
- g. Customer Satisfaction.
- h. Optimize technology as a business enabler.
- i. Improve Compliance Management.
- j. Increase employee satisfaction & engagement

Parties Conducting the Board of Directors Performance Assessment

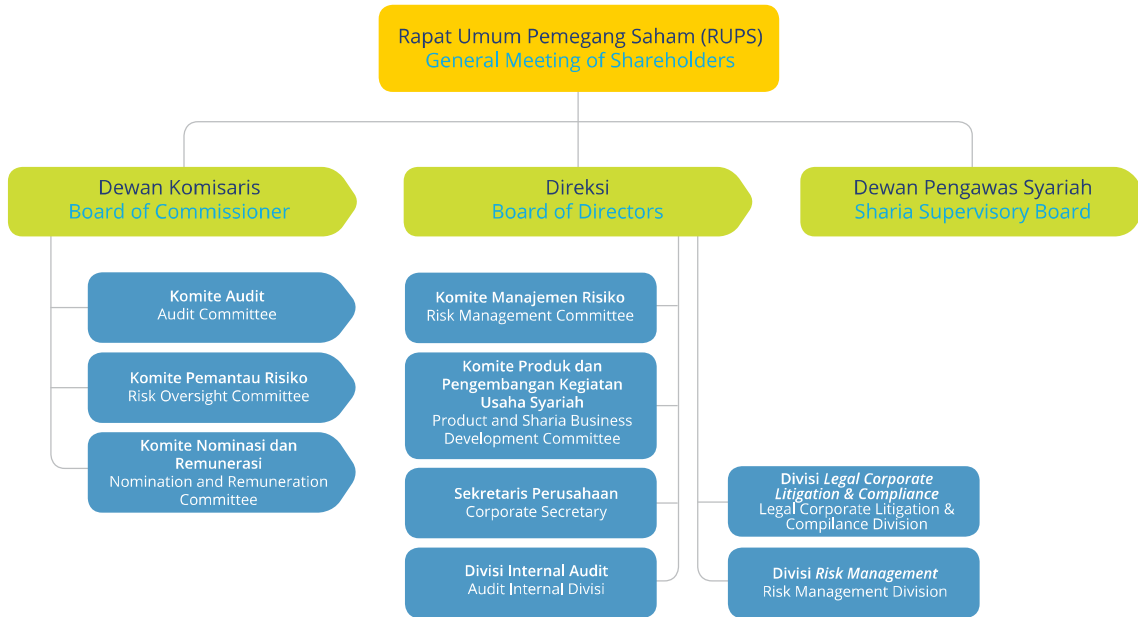
The Board of Directors will independently evaluate its performance independently to be further submitted to the Nomination and Remuneration Committee for evaluation purpose. The evaluation results by the Nomination and Remuneration Committee will be submitted to the Board of Commissioners

Tata Kelola Perusahaan

Corporate Governance

STRUKTUR TATA KELOLA

GOVERNANCE STRUCTURE



Struktur tata kelola di Perseroan terdiri dari:

1. Rapat Umum Pemegang Saham Perseroan (RUPS).
2. Dewan Komisaris.
3. Direksi.
4. Dewan Pengawas Syariah Perseroan.
5. Komite-komite di bawah Dewan Komisaris yaitu: Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi.
6. Komite di bawah Direksi yaitu: Komite Manajemen Risiko, Komite Produk dan Pengembangan Kegiatan Usaha Syariah.
7. Sekretaris Perusahaan (*Corporate Secretary*).
8. Internal Audit Division, Legal Corporate Litigation & Compliance Division, dan Risk Management Division.

The governance structure in the Company consists of:

1. General Meeting of Shareholders (GMS).
2. The Board of Commissioners (BOC).
3. The Board of Directors (BOD).
4. Sharia Supervisory Board.
5. Committees under the BOC, namely the Audit Committee, the Risk Oversight Committee, the Nomination and Remuneration Committee.
6. Committees under the BOD, namely the Risk Management Committee, Product and Sharia Business Development Committee.
7. Corporate Secretary.
8. Internal Audit Division, Legal Corporate Litigation & Compliance Division, and Risk Management Division.

Rapat Umum Pemegang Saham General Meeting of Shareholders

» Rapat Umum Pemegang Saham General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) adalah organ Perseroan yang mempunyai wewenang yang tidak diberikan kepada Dewan Komisaris dan Direksi dalam batas yang ditentukan dalam Undang-Undang tentang Perseroan Terbatas dan/atau Anggaran Dasar Perseroan.

RUPS dalam Perseroan terdiri dari:

- RUPS Tahunan ("RUPST") yang diselenggarakan tiap tahun dengan ketentuan paling lambat 6 (enam) bulan setelah tahun buku Perseroan ditutup.
- RUPS lainnya yang dalam Anggaran Dasar Perseroan disebut RUPS Luar Biasa ("RUPSLB") yang diadakan sewaktu-waktu berdasarkan kebutuhan Rapat.

RUPS Perseroan wajib diselenggarakan sesuai ketentuan peraturan perundang-undangan yang berlaku dan anggaran dasar Perseroan.

Dalam mengambil keputusan, RUPS Perseroan harus menjaga kepentingan semua pihak, khususnya kepentingan Debitur, Kreditor dan kepentingan pemegang saham minoritas.

Hak dan Wewenang Pemegang Saham Dalam RUPS

RUPS merupakan wadah bagi pemegang saham untuk mengambil keputusan dengan memperhatikan dan tunduk pada ketentuan Anggaran Dasar, Undang-Undang tentang Perseroan Terbatas maupun peraturan perundang-undangan terkait.

Wewenang yang dimiliki pemegang saham melalui RUPS diantaranya meliputi:

1. Menyetujui perubahan Anggaran Dasar Perseroan;

The General Meeting of Shareholders (GMS) is a Company's organ that has the authorities that can not be transferred to the Board of Commissioners or Board of Directors, within the threshold as set out in the Company Law and/or the Company's Articles of Association.

The Company's GMS consists of:

- The Annual GMS ("AGMS") that shall be held annually at the latest 6 (six) month following the closing of the Company's fiscal year.
- Other GMS, namely the Extraordinary GMS ("EGMS") as stated in the Company's Articles of Association that shall be held at anytime based on Meeting requirements.

The Company's GMS shall be convened according to prevailing laws and regulatories as well as the Company's Articles of Association.

In the decision making, the Company's GMS shall maintain all parties' interests, specifically the interest of Debtors, Creditors and minority shareholders' interest.

Shareholders Rights and Authorities in the GMS

The GMS is a forum for the shareholders' to take decision with due observance to and abiding to the rules of the articles of association, Company Law as well as relevant regulations.

The shareholders' authorities in the GMS are as among others as follows:

1. To approve the amendment of the Company's Articles of Association;

Rapat Umum Pemegang Saham

General Meeting of Shareholders

- | | |
|---|---|
| <ol style="list-style-type: none"> 2. Mengangkat dan memberhentikan anggota Direksi, anggota Dewan Komisaris dan anggota Dewan Pengawas Syariah; 3. Penunjukan kantor akuntan publik untuk keperluan pemeriksaan tahun buku berjalan; 4. Hal-hal lain yang diajukan secara sebagaimana mestinya dalam RUPS sesuai dengan ketentuan Anggaran Dasar. | <ol style="list-style-type: none"> 2. To appoint and dismiss the members of the Board of Directors, members of the Board of Commissioners and members of Sharia Supervisory Board ; 3. To appoint the public accountant firm for the audit of relevant fiscal year; 4. Other matters that are proposed accordingly in the GMS in accordance with the rules of the Articles of Association. |
|---|---|

Hak pemegang saham dalam RUPS antara lain:

1. Hak untuk menghadiri dan memberikan suara pada RUPS.
2. Pada saat pelaksanaan RUPS, pemegang saham berhak memperoleh informasi mata acara rapat dan bahan terkait mata acara rapat sepanjang tidak bertentangan dengan kepentingan Perseroan.
3. Menerima bagian dari keuntungan Perseroan yang diperuntukan bagi pemegang saham dalam bentuk deviden dan pembagian keuntungan lainnya sesuai ketentuan peraturan-perundangan yang berlaku.

The shareholders' rights in the GMS are:

1. The right to attend and vote in the GMS.
2. In the GMS, the shareholders have the right to attain meeting agenda and relevant material on the meeting agenda to the extend that it is not against the interests of Company.
3. To accept part of the Company's profit intended for the shareholders in a form of dividend and other profitability distribution according to the prevailing regulatories.

Mekanisme Penyelenggaraan RUPS

Padatahun2020, Perseroan telah menyelenggarakan 1 (satu) kali RUPST pada tanggal 12 Maret 2020 dan 1 (satu) kali RUPSLB yang diselenggarakan pada tanggal 12 Maret 2020.

Mekanisme penyelenggaraan RUPST dan RUPSLB tahun 2020 telah dilaksanakan sesuai dengan Anggaran Dasar Perseroan, POJK No. 32/POJK.04/2014 tanggal 8 Desember 2014 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka dan POJK No.10/POJK.04/2017 tanggal 14 Maret 2017 tentang Perubahan Atas POJK No. 32/POJK.04/2014 Tentang Rencana Dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka.

GMS Convention Mechanisms

In 2020, the Company has convened 1 (one) AGMS on 12 March 2020 and 1 (one) EGMS which convened respectively on 12 March 2020.

The 2019 AGMS and EGMS convention mechanisms have been implemented in accordance with the Company's Articles of Association, POJK Number 32/POJK.04/2014 dated 8 December 2014 on the Plan and Convention of the General Meeting of Shareholders for Public Company and POJK Number10/POJK.04/2017 dated 14 March 2017 on the Amendment of POJK Number 32/POJK.04/2014 on the Plan and Convention of the General Meeting of Shareholders for Public Company.

Rapat Umum Pemegang Saham

General Meeting of Shareholders

Tahapan Pelaksanaan RUPST dan RUPSLB Tanggal 12 Maret 2020

Stages of the AGMS and EGMS Convention Dated 12 March 2020

Tahapan Stages	Pelaksanaan Convention	Ketentuan Yang Harus Dipenuhi Terkait Penyelenggaraan RUPST & RUPSLB Perseroan Berdasarkan Anggaran Dasar dan Peraturan Perundang-undangan yang Berlaku Terkait RUPS Mandatory Rules for the AGMS & EGMS Based on the Articles of Association and Prevailing GMS Regulations
Pemberitahuan RUPST & RUPSLB kepada Regulator	Surat pemberitahuan rencana RUPST & RUPSLB kepada OJK dan Bursa Efek Indonesia melalui <i>e-Reporting</i> pada tanggal 27 Januari 2020.	Pemberitahuan mengenai mata acara RUPST & RUPSLB yang diungkapkan secara jelas dan rinci serta disampaikan paling lambat 5 (lima) hari kerja sebelum pengumuman RUPST & RUPSLB, dengan tidak memperhitungkan tanggal pengumuman RUPST & RUPSLB.
AGMS & EGMS Notification to the Regulators	Notification letter on the plan for AGMS & EGMS to OJK and Bursa Efek Indonesia by <i>e-Reporting</i> on 27 January 2020.	Notification on the detail of AGMS & EGMS agenda and submitted at the latest 5 (five) working-days prior to the AGMS & EGMS announcement, excluding the announcement date.
Pengumuman RUPST & RUPSLB AGMS & EGMS Announcement	<ul style="list-style-type: none"> • Diumumkan pada surat kabar Harian Investor Daily tanggal 04 Februari 2020. • Diunggah pada situs web Perseroan tanggal 04 Februari 2020. • Diunggah pada situs web bursa efek pada tanggal 04 Februari 2020. • Bukti pengumuman disampaikan kepada OJK dan Bursa Efek Indonesia melalui <i>e-Reporting</i>, keduanya pada tanggal 04 Februari 2020. • Announced in Investor daily newspaper on 04 February 2020. • Uploaded in the Company's website on 04 February 2020. • Uploaded in the stock exchange website on 04 February 2020. • Announcement evidence was submitted to OJK and Indonesia Stock Exchange <i>e-Reporting</i> both on 04 February 2020. 	<p>Disampaikan minimal melalui 1 (satu) Surat Kabar harian nasional berbahasa Indonesia, situs Bursa Efek dan situs resmi Perseroan dalam bahasa Indonesia dan bahasa Inggris paling lambat 14 (empat belas) hari sebelum tanggal panggilan RUPST & RUPSLB, dengan tidak memperhitungkan tanggal pemberitahuan dan tanggal panggilan.</p> <p>Submitted at least through 1 (one) national daily newspaper of Indonesian language, websites of Stock Exchange, and the Company's in Indonesian and English languages at the latest 14 (fourteen) days prior to the AGMS & EGMS invitation date, excluding the notification and invitation dates.</p> <p>The announcement evidence of AGMS & EGMS is submitted to OJK at the latest 2 (two) working days following the announcement.</p>
Panggilan RUPST & RUPSLB beserta penjelasan mata acara RUPST & RUPSLB	<ul style="list-style-type: none"> • Diumumkan pada surat kabar Harian Investor Daily tanggal 19 Februari 2020; • Diunggah pada situs web Perseroan tanggal 19 Februari 2020; • Diunggah pada situs web bursa efek pada tanggal 19 Februari 2020; • Bukti pemanggilan disampaikan kepada OJK pada tanggal 19 Februari 2020 dan Bursa Efek Indonesia melalui <i>e-Reporting</i> pada tanggal 19 Februari 2020. 	<p>Disampaikan minimal melalui 1 (satu) Surat Kabar harian nasional berbahasa Indonesia, situs Bursa Efek dan situs resmi Perseroan dalam bahasa Indonesia dan bahasa Inggris paling lambat 21 (dua puluh satu) hari sebelum tanggal penyelenggaraan RUPST & RUPSLB, dengan tidak memperhitungkan tanggal panggilan dan tanggal RUPST & RUPSLB.</p> <p>Bukti pemanggilan disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah pemanggilan RUPS.</p>



Rapat Umum Pemegang Saham General Meeting of Shareholders

Tahapan Stages	Pelaksanaan Convention	Ketentuan Yang Harus Dipenuhi Terkait Penyelenggaraan RUPST & RUPSLB Perseroan Berdasarkan Anggaran Dasar dan Peraturan Perundang-undangan yang Berlaku Terkait RUPS Mandatory Rules for the AGMS & EGMS Based on the Articles of Association and Prevailing GMS Regulations
AGMS & EGMS Invitation including the agenda elaboration	<ul style="list-style-type: none"> Announced in Investor daily newspaper on 19 February 2020. Uploaded in the Company's website on 19 February 2020. Announcement of Invitation evidence was submitted to OJK and Indonesia Stock Exchange e-Reporting both on 19 February 2020. 	<p>Submitted at minimum through 1 (one) national daily newspaper of Indonesian language, websites of Stock Exchange, and the Company's in Indonesian and English languages at the latest 21 (twenty one) days prior to the AGMS & EGMS convention date, excluding the invitation and the AGMS & EGMS dates.</p> <p>The AGMS & EGMS invitation proof is submitted to OJK at the latest 2 (two) working days following the invitation.</p>
Penyelenggaraan RUPST & RUPSLB	<p>Tanggal 12 Maret 2020</p> <p>12 March 2020</p>	
AGMS and EGMS Implementation		
Pengumuman Ringkasan risalah RUPST & RUPSLB Announcement of Summary of AGMS & EGMS Minutes of Meeting	<ul style="list-style-type: none"> Ringkasan risalah RUPST & RUPSLB diumumkan pada surat kabar Harian Investor Daily tanggal 16 Maret 2020; Ringkasan risalah RUPST & RUPSLB diunggah pada situs web Perseroan dan situs bursa efek pada tanggal 16 Maret 2020. The AGMS & EGMS minutes of meeting summary was announced in Investor daily newspaper on 16 March 2020. The AGMS & EGMS meeting minutes summary was uploaded in the Company's and stock exchange's websites on 16 March 2020. 	<p>Ringkasan risalah RUPST & RUPSLB disampaikan minimal melalui 1 (satu) Surat Kabar harian nasional berbahasa Indonesia, situs Bursa Efek dan situs resmi Perseroan dalam bahasa Indonesia dan bahasa Inggris paling lambat 2 (dua) hari kerja setelah penyelenggaraan RUPST & RUPSLB.</p> <p>The AGMS & EGMS meeting minutes summary is submitted at least through 1 (one) national daily newspaper of Indonesian language, websites of Stock Exchange, and the Company's in Indonesian and English languages at the latest 2 (two) working days following the AGMS & EGMS convention.</p>
Laporan ke Regulator Report to Regulator	<ul style="list-style-type: none"> Bukti pengumuman ringkasan risalah RUPST & RUPSLB disampaikan kepada OJK pada tanggal 16 Maret 2020. The announcement evidence of the AGMS & EGMS smuuary of meeting minutes was submitted to OJK on 16 March 2020. 	<p>Bukti pengumuman ringkasan risalah RUPST & RUPSLB disampaikan paling lambat 2 (dua) hari kerja setelah diumumkan.</p> <p>The announcement proof of the AGMS & EGMS meeting minutes summary is submitted at least 2 (two) working days after the announcement.</p>
Risalah RUPST & RUPSLB	Akta Risalah RUPST & RUPSLB dari Notaris disampaikan ke OJK pada tanggal 4 April 2020.	Akta Risalah RUPST & RUPSLB disampaikan ke OJK paling lambat 30 (tiga puluh) hari kerja setelah penyelenggaraan RUPST & RUPSLB.
AGMS and EGMS Minutes of Meeting	The Deed of AGMS & EGMS Minutes of Meeting was submitted to OJK on 4 April 2020.	The AGMS & EGMS Minutes of Meeting Deed is submitted to OJK at the latest 30 (thirty) working days following the AGMS & EGMS convention.

Rapat Umum Pemegang Saham

General Meeting of Shareholders

Pelaksanaan RUPST & RUPSLB AGMS & EGMS Convention

Tanggal dan Waktu Date and Time	12 Maret 2020/ 10.21 – 11.43 WIB 12 March 2020/ 10.21 – 11.43 Western Indonesian Time
Tempat Venue	Function Room, Sentral Senayan III Lantai 28, Jl. Asia Afrika No. 8 Kelurahan Gelora, Kecamatan Tanah Abang, Jakarta Pusat 10270 Function Room, Sentral Senayan III, 28 Floor, Jl. Asia Afrika No. 8 Gelora District, Tanah Abang Sub District, Central Jakarta 10270
Kuorum Quorum	RUPST dihadiri oleh 3.257.854.337 saham (93,58%) dari total 3.481.481.480 saham ditempatkan dan disetor Perseroan. RUPSLB dihadiri oleh 3.257.854.337 saham (93,58%) dari total 3.481.481.480 saham ditempatkan dan disetor Perseroan The AGMS was attended by 3.257.854.337 shares (93,58%) from total 3.481.481.480 of the Company's issued and paid up shares. The EGMS was attended by 3.257.854.337 shares (93,58%) from total 3.481.481.480 of the Company's issued and paid up shares.
Pimpinan RUPS GMS Chairman	Robbyanto Budiman Wakil Presiden Komisaris Vice President Commissioner
Kehadiran anggota Dewan Komisaris termasuk Presiden Komisaris Attendance of members of the Board of Commissioners including President Commissioner	a. Thilagavathy Nadason b. Myrnie Zachraini Tamin
Kehadiran anggota Direksi termasuk Presiden Direktur Attendance of members of the Board of Directors including President Director	a. Djaja Suryanto Sutandar b. Zacharia Susantadiredja c. Anthony Yuarez Panggabean d. Njauw Vido Onadi e. Wibowo
Notaris Notary	Aulia Taufani, S.H
Jumlah pemegang saham yang mengajukan pertanyaan dan/atau memberikan pendapat Total shareholders submitting questions and/or providing opinions	Nihil / Nil
Mekanisme pengambilan keputusan RUPST AGMS decision making mechanisms	Mekanisme pengambilan keputusan dilakukan secara lisan dengan meminta kepada pemegang saham, dan/atau kuasanya untuk mengangkat tangan bagi yang memberikan suara tidak setuju dan abstain, sedangkan yang memberikan suara setuju tidak diminta mengangkat tangan. Suara abstain dianggap mengeluarkan suara yang sama dengan suara mayoritas pada pemegang saham yang mengeluarkan suara. The decision-making mechanisms is verbally conducted by requesting the shareholders and/or its proxies to raise hand for dis-approved voting and abstain, whereas the approved votings are not requested to raise hand. Abstain voting is considered as the same voting with majority voting from the shareholders.



Rapat Umum Pemegang Saham General Meeting of Shareholders

Agenda, Hasil & Realisasi RUPSLT

AGMS Agenda, Resolutions & Realizations.

Agenda 1	
Laporan Kegiatan Perseroan Tahun Buku 2019	The Company's Activity Report Fiscal Year 2019.
Hasil Menyetujui dan menerima Laporan Kegiatan Perseroan Tahun Buku 2019.	Resolutions Approved and accepted the Company's Activity Report Fiscal Year 2019.
Realisasi Telah direalisasikan	Realizations Has been realized
Agenda 2	
Pengesahan Perhitungan Tahunan Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2019.	Ratification of the Company's Annual Calculation for the Fiscal Year ending on 31 December 2019.
Hasil 1. Menyetujui dan mengesahkan Laporan Keuangan Tahunan Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2019 yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja (firma anggota <i>Ernst & Young Global Limited</i>) sebagaimana ternyata dari laporan Auditor Independen tertanggal 17 Februari 2020 dengan pendapat bahwa "Laporan Keuangan menyajikan secara wajar, dalam semua hal yang material, posisi keuangan PT Wahana Ottomitra Multiartha Tbk tanggal 31 Desember 2019, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia". 2. Memberikan pembebasan dan pelunasan sepenuhnya (<i>acquitt et de charge</i>) kepada para anggota Direksi dan Dewan Komisaris Perseroan yang menjabat pada tahun 2019 atas tindakan kepengurusan dan pengawasan yang telah mereka lakukan selama Tahun Buku 2019. Sepanjang tindakan pengurusan dan pengawasannya dimaksud tercermin dalam buku dan catatan Perseroan sepanjang tahun buku 2019, selama tidak termasuk dalam kategori tindak pidana.	Resolutions 1. Approved and ratified the Company's Financial Statements for the financial year ended 31 December 2019, which were audited by the Public Accountant Firm Purwantono, Sungkoro & Surja, (a Member Firm of Ernst & Young Global Limited) as stated in the Independent Auditor Report dated 17 February 2019 with opinion of "The Financial Statement is presented fairly, in all material respects, the financial position of PT Wahana Ottomitra Multiartha Tbk as of 31 December 2019, as well as its financial performance and cash flows for the year ended on that date, in accordance with Indonesian Financial Accounting Standards." 2. Granted release and discharge (<i>acquitt et de charge</i>) to the members of the Board of Directors and members of the Board of Commissioners of the Company who were in office during the year 2019 for any management and supervisory actions undertaken during the Financial Year of 2019. Provided that the management and supervisory actions as referred to above have been reflected in the Company's books and accounts during the financial year 2019, and such actions did not count as criminal act.
Realisasi Telah direalisasikan	Realizations Has been realized
Agenda 3	
Penetapan Penggunaan Laba Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2019. a. Penetapan pembagian dividen final tunai. b. Penetapan dana untuk disisihkan sebagai dana cadangan Perseroan. c. Penetapan penggunaan laba bersih setelah pembagian dividen dan dana cadangan perseroan.	Determination on the Use of the Company's Profit for the Fiscal Year ending on 31 December 2019. a. Determination of the distribution of cash final dividend b. Determination of funds to be set aside as a reserve fund of the Company. c. Determination of the net profit use after the distribution of dividend and reserve fund of the company.

Rapat Umum Pemegang Saham

General Meeting of Shareholders

Hasil	Resolutions
<p>1. Menetapkan penggunaan laba untuk Tahun Buku 2019 dengan ketentuan sebagai berikut:</p> <ol style="list-style-type: none"> Sebesar Rp 1.000.000.000,- (satu miliar Rupiah) dari laba bersih Perseroan untuk digunakan sebagai dana cadangan umum guna memenuhi ketentuan dalam Pasal 70 ayat (1) Undang-undang No. 40 Tahun 2007 tentang Perseroan Terbatas dan pasal 24 Anggaran Dasar Perseroan; Sebesar Rp 77.901.392.995,2 (tujuh puluh tujuh miliar sembilan ratus satu juta tiga ratus sembilan puluh dua ribu sembilan ratus sembilan puluh lima koma dua Rupiah) atau 30% (tiga puluh persen) dari laba bersih Perseroan dibagikan sebagai dividen tunai untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2019 yang akan dibagikan kepada 3.481.481.480 (tiga miliar empat ratus delapan puluh satu juta empat ratus delapan puluh satu ribu empat ratus delapan puluh) lembar saham, sehingga setiap saham memperoleh dividen atau sekitar sebesar Rp 22,4 (dua puluh dua koma empat Rupiah) per saham; Sisa dari laba bersih sebesar Rp 180.769.916.989,- (seratus delapan puluh miliar tujuh ratus enam puluh sembilan juta sembilan ratus enam belas ribu sembilan ratus delapan puluh sembilan Rupiah) akan dicatat sebagai Laba ditahan. <p>2. Menyetujui pembagian dividen tunai tahun buku 2019 dilaksanakan dengan ketentuan sebagai berikut:</p> <ol style="list-style-type: none"> Pemegang Saham yang berhak menerima dividen tunai tahun buku 2019 adalah pemegang saham Perseroan yang namanya tercatat dalam buku Daftar Pemegang Saham Perseroan pada tanggal 24 Maret 2020. Dividen tunai akan dibayarkan pada tanggal 15 April 2020 dengan cara membayar dividen tunai (<i>cash deviden</i>) sekitar sebesar Rp 22,4 (dua puluh dua koma empat Rupiah) setiap saham. Untuk pembagian dividen dikenakan pajak sesuai dengan ketentuan yang berlaku yang wajib dipotong Perseroan. <p>Memberikan kuasa dengan hak substitusi kepada Direksi Perseroan untuk melaksanakan segala sesuatunya sehubungan dengan pembagian dividen tersebut serta mengumumkannya dengan memperhatikan peraturan yang berlaku.</p>	<p>1. Determine the use of profits for the 2019 Financial Year with the following conditions:</p> <ol style="list-style-type: none"> At amounting IDR 1,000,000,000 (one billion Rupiah) from the Company's net profit shall be used as a general reserve fund to comply with the provisions of Article 70 paragraph (1) of Law Number 40 year 2007 on Limited Liability Companies and Article 24 of the Company's Articles of Association; At Amounting Rp 77,901,392,995.2 (seventy seven billion nine hundred one million three hundred ninety-two thousand nine hundred ninety five point two Rupiah) or equivalent to 30% (thirty percent) of the Company's net profit is distributed as cash dividend for the Financial Year ended on 31 December 2019 which will be distributed to 3,481,481,480 (three billion four hundred eighty one million four hundred eighty thousand four hundred and eighty) shares, so that each share will receive dividend or approximately Rp. 22.4 (twenty-two-point four Rupiah) per share. The remaining net profit of Rp 180,769,916,989, - (one hundred eighty billion seven hundred sixty nine million nine hundred sixteen thousand nine hundred and eighty nine Rupiah) will be recorded as retained earnings. <p>2. Approved the distribution of cash dividends for the 2019 financial year with the following conditions:</p> <ol style="list-style-type: none"> Shareholders who are entitled to receive cash dividend for the 2019 financial year are the Company's shareholders whose names are recorded in the Company's Shareholders Register on 24 March 2020. The cash dividend will be paid on 15 April 2020 by paying cash dividends of approximately IDR 22.4 (twenty-two-point four Rupiah) per share. For the distribution of dividends subject to tax in accordance with the applicable provisions which must be deducted by the Company. <p>To grant power of attorney with substitution rights to the Board of Directors of the Company to carry out any actions related to the distribution of such dividends and to announce it with due observance to the applicable regulations.</p>
<p>Realisasi Telah direalisasikan</p>	<p>Realizations Has been realized</p>
<p>Agenda 4 Penggantian kembali anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah Perseroan sehubungan dengan berakhirnya masa jabatan.</p>	<p>Reappointment of members of the Board of Commissioners, Directors and Sharia Supervisory Board of the Company in connection with the end of their term of office.</p>



Rapat Umum Pemegang Saham

General Meeting of Shareholders

Hasil

1. Menetapkan berakhirnya masa jabatan seluruh anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan.
2. Mengangkat kembali: Bapak Djaja Suryanto Sutandar sebagai Presiden Direktur Perseroan, Bapak Zacharia Susantadiredja, Bapak Anthony Yuarez Panggabean dan Bapak Njauw Vido masing-masing sebagai Direktur Perseroan; Untuk masa jabatan terhitung sejak ditutupnya Rapat ini sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2023.
3. Mengangkat kembali: Bapak I Nyoman Tjager sebagai Presiden Komisaris sekaligus Komisaris Independen Perseroan, Bapak Robbyanto Budiman sebagai Wakil Presiden Komisaris Perseroan, Bapak Garibaldi Thohir dan Ibu Thilagavathy Nadason masing-masing sebagai Komisaris Perseroan serta Ibu Myrnie Zachraini Tamin sebagai Komisaris Independen Perseroan; Untuk masa jabatan terhitung sejak ditutupnya Rapat ini sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2023. Bahwa terkait dengan usulan pengangkatan kembali Bapak I Nyoman Tjager dan Ibu Myrnie Zachraini Tamin maka guna memenuhi Ketentuan Pasal 25 ayat (1) Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, pada kesempatan tersebut Bapak I Nyoman Tjager dan Ibu Myrnie Zachraini Tamin menyatakan tetap independen dalam melaksanakan jabatan selaku Komisaris Independen dan pernyataan independensi tersebut juga dituangkan dalam Surat Pernyataan Independensi.
4. Mengangkat kembali: Bapak Dr. H. Abdul Jabar Majid, MA sebagai Ketua Dewan Pengawas Syariah Perseroan, Bapak H.Muh. Taufik Darmansyah, SE, CPA dan Bapak Dr.Ir. H.M. Nadratuzzaman Hosen masing-masing sebagai anggota Dewan Pengawas Syariah Perseroan; Untuk masa jabatan terhitung sejak ditutupnya Rapat ini sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2023.
5. Mengangkat kembali Bapak Wibowo sebagai Direktur Perseroan berlaku efektif sejak dinyatakan lulus Uji Kelayakan dan Kepatutan oleh Otoritas Jasa Keuangan sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan pada tahun 2023.
6. Menetapkan bahwa sejak ditutupnya Rapat, susunan anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah Perseroan adalah sebagai berikut:

DEWAN KOMISARIS:

Presiden Komisaris/
Komisaris Independen: Bapak I Nyoman Tjager
Wakil Presiden Komisaris: Bapak Robbyanto Budiman
Komisaris: Bapak Garibaldi Thohir
Komisaris: Ibu Thilagavathy Nadason
Komisaris Independen: Ibu Myrnie Zachraini Tamin

Resolutions

1. To determine the end of the term of office of all members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company.
2. Reappointed: Mr. Djaja Suryanto Sutandar as President Director of the Company, Mr. Zacharia Susantadiredja, Mr. Anthony Yuarez Panggabean and Mr. Njauw Vido respectively as Director of the Company; For the term of office commencing from the closing of this Meeting until the closing of the Company's Annual General Meeting of Shareholders in 2023.
3. Reappointed: Mr. I Nyoman Tjager as President Commissioner as well as Independent Commissioner of the Company, Mr. Robbyanto Budiman as Vice President Commissioner of the Company, Mr. Garibaldi Thohir and Mrs. Thilagavathy Nadason respectively as Commissioner of the Company and Mrs. Myrnie Zachraini Tamin as Independent Commissioner of the Company; For the term of office starting from the closing of this Meeting until the closing of the Company's Annual General Meeting of Shareholders in 2023. Whereas in connection with the proposed reappointment of Mr. I Nyoman Tjager and Mrs. Myrnie Zachraini Tamin, it is necessary to comply with the provisions of Article 25 paragraph (1) of the Financial Services Authority Regulation Number 33 /POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuer or Public Company, on this occasion Mr. I Nyoman Tjager and Mrs. Myrnie Zachraini Tamin stated that they remained independent in carrying out their positions as Independent Commissioners and the statement of independence was also stated in the Statement of Independence.
4. Re-appointed: Mr. Dr. H. Abdul Jabar Majid, MA as Chairman of the Company's Sharia Supervisory Board, Mr. H. Muh. Taufik Darmansyah, SE, CPA and Mr. Dr.Ir. H.M. Nadratuzzaman Hosen respectively as a member of the Company's Sharia Supervisory Board; For the term of office commencing from the closing of this Meeting until the closing of the Company's Annual General Meeting of Shareholders in 2023.
5. Reappointed Mr. Wibowo as Director of the Company effective from the time he passed the Fit and Proper Test by the Financial Services Authority until the closing of the Company's Annual General Meeting of Shareholders in 2023.
6. Determined that since the closing of the Meeting, the composition of the members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board of the Company are as follows:

BOARD OF COMMISSIONERS:

President Commissioner/
Independent Commissioner: Mr. I Nyoman Tjager
Vice President Commissioner: Mr. Robbyanto Budiman
Commissioner: Mr. Garibaldi Thohir
Commissioner: Ms. Thilagavathy Nadason
Commissioner Independen: Mrs. Myrnie Zachraini Tamin

Rapat Umum Pemegang Saham General Meeting of Shareholders

DIREKSI:

Presiden Direktur: Bapak Djaja Suryanto Sutandar
Direktur: Bapak Zacharia Susantadiredja
Direktur: Bapak Anthony Yuarez Panggabean
Direktur: Bapak Njauw Vido Onadi
Direktur: Bapak Wibowo*)

DEWAN PENGAWAS SYARIAH:

Ketua: Bapak Dr.H. Abdul Jabar Majid, MA
Anggota: Bapak H. Muh.Taufik Darmansyah, SE, CPA
Anggota: Bapak Dr.Ir.H.M.Nadrattuzaman Hosien

BOARD OF DIRECTORS:

President Director: Mr. Djaja Suryanto Sutandar
Director: Mr. Zacharia Susantadiredja
Director: Mr. Anthony Yuarez Panggabean
Director: Mr. Njauw Vido Onadi
Director: Mr. Wibowo*)

DEWAN PENGAWAS SYARIAH :

Ketua: Bapak Dr.H. Abdul Jabar Majid, MA
Anggota: Bapak H. Muh.Taufik Darmansyah, SE, CPA
Anggota: Bapak Dr.Ir.H.M. Nadrattuzaman Hosien

- *) dengan ketentuan pengangkatan Bapak Wibowo akan berlaku efektif sejak dinyatakan lulus Uji Kelayakan dan Keputusan oleh Otoritas Jasa Keuangan.
- *) provided that the appointment of Mr. Wibowo will be effective upon declared passing the Fit and Proper Test by the Financial Services Authority.
7. Memberikan wewenang dan kuasa dengan hak substitusi kepada Direksi Perseroan untuk melakukan segala tindakan yang diperlukan sehubungan dengan pengangkatan anggota Direksi dan Dewan Komisaris serta Dewan Pengawas Syariah Perseroan tersebut, termasuk menyatakan kembali dan/atau menegaskan kembali dalam suatu akta Notaris sehubungan dengan pengangkatan anggota Direksi dan Dewan Komisaris serta Dewan Pengawas Syariah Perseroan, dan untuk memberitahukan dan mengumumkan ke publik (jika diperlukan) serta untuk mengajukan pendaftaran, memperoleh penerimaan pemberitahuan atau mengajukan persetujuan dari instansi yang berwenang.
7. Give the authority and power with substitution rights to the Company's Directors to take all necessary actions in connection with the appointment of the members of the Board of Directors and the Board of Commissioners and the Sharia Supervisory Board of the Company, including restating and/or reaffirming in a Notary deed in connection with the appointment of members of the Board of Directors and the Board of Commissioners and the Sharia Supervisory Board of the Company, and to notify and announce to the public (if needed) and to apply for registration, receive notification or apply for approval from the competent authority.

Realisasi Telah direalisasikan	Realizations Has been realized
Agenda 5	
Penetapan pembagian tugas dan wewenang para anggota Direksi Perseroan untuk Tahun Buku 2020.	Determination of the division of duties and authority of the members of the Company's Directors for Fiscal Year 2020.
Hasil Pembagian tugas dan wewenang para anggota Direksi Perseroan untuk Tahun Buku 2020 diusulkan untuk diserahkan kepada Direksi Perseroan dengan memperhatikan ketentuan dalam Pasal 92 ayat (6) Undang-undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas, dengan memperoleh persetujuan terlebih dahulu dari Dewan Komisaris Perseroan.	Resolutions The right to determine the duties and authorities of the members of the Company's Board of the Directors for the Financial Year 2020 was proposed to be entrusted to the Company's Board of Directors, with due consideration to the provisions of Article 92 paragraph 6 (six) of Law Number 40 of 2007 concerning Limited Liability Companies, by firstly obtaining the approval from the Company's Board of Commissioners.
Realisasi Telah direalisasikan	Realizations Has been realized
Agenda 6	
Penetapan besarnya uang jasa dan tunjangan lainnya untuk para anggota Dewan Komisaris Perseroan dan para anggota Dewan Pengawas Syariah Perseroan, serta pelimpahan wewenang kepada Dewan Komisaris untuk menetapkan besarnya gaji/honorarium dan/atau tunjangan lain bagi para anggota Direksi Perseroan untuk Tahun Buku 2020.	Determination of service fees amount and other benefits for members of the Company's Board of Commissioners and members of the Company's Sharia Supervisory Board, as well as the delegation of authority to the Board of Commissioners to determine the amount of salary/honorarium and/or other benefits for members of the Company's Board of Directors for Fiscal Year 2020.

Rapat Umum Pemegang Saham

General Meeting of Shareholders

Hasil:	Resolutions
<p>1. Penentuan uang jasa dan tunjangan lainnya untuk para anggota Dewan Komisaris Perseroan dan para anggota Dewan Pengawas Syariah Perseroan diusulkan untuk dilimpahkan wewenangnya kepada Presiden Komisaris Perseroan dengan memperhatikan usul dan rekomendasi dari Komite Nominasi dan Remunerasi Perseroan dan besarnya uang jasa dan atau tunjangan dalam bentuk apapun lainnya yang telah ditetapkan bagi anggota Dewan Komisaris dan anggota Dewan Pengawas Syariah dimaksud akan dicantumkan dalam Laporan Tahunan untuk tahun buku 2020.</p> <p>2. Melimpahkan wewenang dan kuasa kepada Dewan Komisaris Perseroan untuk menentukan besarnya gaji dan/atau tunjangan lain bagi para anggota Direksi Perseroan untuk Tahun Buku 2020 dengan memperhatikan usul dan rekomendasi dari Komite Nominasi dan Remunerasi Perseroan dan besarnya gaji dan/atau tunjangan dalam bentuk apapun lainnya yang telah ditetapkan bagi para anggota Direksi Perseroan dimaksud akan dicantumkan dalam Laporan Tahunan untuk tahun buku 2020.</p>	<p>1. Whereas the right to determine the remuneration and other benefits for the members of the Company's Board of Commissioners and Sharia Supervisory Board was proposed to be entrusted to the Company's President Commissioner, with due consideration to the proposal and recommendations from the Company's Remuneration and Nomination Committee and the amount of remuneration and/ or benefits in any other form that have been determined for the members of the Board of Commissioners and members Sharia Superviory referred to above shall be disclosed in the Annual Report for the financial year of 2020.</p> <p>2. Granted the power and authority to the Company's Board of Commissioners to determine the amount of salary and/or other benefits for the members of the Company's Board of Directors for the financial year 2020, with due consideration to the proposal and recommendations from the Company's Remuneration and Nomination Committee and the amount of remuneration and/or benefits in any other form that have been determined for the members of the Company's Board of Directors referred to above shall be disclosed in the Annual Report for the financial year of 2020.</p>

Realisasi	Realizations
Telah direalisasikan	Has been realized
Agenda 7	
Penunjukan Akuntan Publik yang akan melakukan audit terhadap Laporan Keuangan Perseroan yang berakhir pada tanggal 31 Desember 2020.	Appointment of Public Accountant to audit the Company's Financial Statements ended 31 December 2020.

Hasil	Resolutions
<p>1. Menyetujui penunjukan kembali Bapak Muhammad Kurniawan dan Kantor Akuntan Publik Purwantono, Sungkoro & Surja (firma anggota <i>Ernst & Young Global Limited</i>) masing-masing sebagai Akuntan Publik dan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020 dengan biaya jasa audit setinggi-tingginya Rp 620.000.000,- (enam ratus dua puluh juta Rupiah) dengan syarat-syarat yang dianggap baik.</p> <p>2. Memberikan wewenang dan kuasa kepada Dewan Komisaris untuk melaksanakan hal-hal dipandang perlu sehubungan dengan penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik pengganti dalam hal Akuntan Publik Muhammad Kurniawan dan/atau Kantor Akuntan Publik Purwantono, Sungkoro & Surja (firma anggota <i>Ernst & Young Global Limited</i>) karena sebab apapun tidak dapat menyelesaikan audit Laporan Keuangan Perseroan untuk tahun buku yang penetapan syarat-syarat lainnya tentang penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik pengganti dengan memperhatikan rekomendasi Komite Audit Perseroan dan peraturan perundang-undangan yang berlaku.</p>	<p>1. Approved the reappointment of Mr. Muhammad Kurniawan and Public Accountant Firm Purwantono, Sungkoro & Surja (member firm of Ernst & Young Global Limited) as Public Accountants and Public Accountant Firms respectively to audit the Company's Financial Statements for the financial year ended 31 December 2020 with an audit service fee of up to IDR 620,000,000 (six hundred and twenty million Rupiah) with conditions that are considered good.</p> <p>2. Giving authority and power to the Board of Commissioners to carry out matters as deemed necessary in connection with the appointment of a replacement Public Accountant and /or Public Accountant Firm in the case of Public Accountant Muhammad Kurniawan and/or Public Accountant Firm Purwantono, Sungkoro & Surja (member firm of Ernst & Young Global Limited) for whatever reason they cannot complete the audit of the Company's Financial Statements for the financial year ending on 31 December 2020, including the determination of other requirements regarding the appointment of a replacement Public Accountant and /or Public Accountant Firm by taking into account the recommendations of the Company's Audit Committee and prevailing regulations.</p>

Rapat Umum Pemegang Saham

General Meeting of Shareholders

- | | |
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| <p>3. Memberi wewenang dan kuasa dengan hak substitusi kepada Direksi Perseroan untuk melaksanakan hal-hal yang dipandang perlu sehubungan dengan penunjukan Bapak Muhammad Kurniawan dan Kantor Akuntan Publik Purwantono, Sungkoro & Surja (firma anggota <i>Ernst & Young Global Limited</i>) masing-masing sebagai Akuntan Publik dan Kantor Akuntan Publik yang melaksanakan audit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020, termasuk untuk memberitahukan dan mengumumkan ke publik (jika diperlukan).</p> | <p>3. Giving authority and power with substitution rights to the Company's Directors to carry out matters deemed necessary in connection with the appointment of Mr. Muhammad Kurniawan and Public Accountant Firm Purwantono, Sungkoro & Surja (member firm of Ernst & Young Global Limited) respectively as Public Accountants and a Public Accounting Firm that audits the Company's Financial Statements for the financial year ended 31 December 2020, including to notify and announce it to the public (if necessary).</p> |
|---|---|

Realisasi	Realizations
Telah direalisasikan	Has been realized
Agenda 8	
Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum Perseroan selama 2019:	Realization Report on the Use of Funds from the Company's Public Offering during 2019:
a. Obligasi Berkelanjutan III WOM Finance Tahap II Tahun 2019;	1. Sustainable Bonds III of WOM Finance Phase II Year 2019;
Hasil	Resolutions
Menerima pertanggungjawaban realisasi penggunaan dana dari seluruh dana Penawaran Umum Berkelanjutan Obligasi Berkelanjutan III Tahap II Tahun 2019 sebagaimana tercantum dalam Laporan Tahunan Perseroan Tahun Buku 2019 yang telah kami sampaikan kepada Otoritas Jasa Keuangan serta yang uraian singkatnya telah disampaikan dalam Rapat.	Accept the accountability for the realization of the use of funds from all the proceeds from the Public Offering of Sustainable Bonds III Phase II of 2019 as stated in the Company's Annual Report for the 2019 Financial Year which we have submitted to the Financial Services Authority and whose brief description has been submitted at the Meeting.
Realisasi	Realizations
Telah direalisasikan	Has been realized

Agenda, Hasil & Realisasi RUPSLB

EGMS Agenda, Resolutions & Realizations.

Agenda 1	
Persetujuan atas rencana Perseroan untuk mengalihkan hak atau menjaminkan sebagian besar atau seluruh piutang milik Perseroan dalam rangka perolehan pinjaman dan/atau pendanaan (termasuk syaria'ah) dari lembaga keuangan bank (termasuk PT Bank Maybank Indonesia Tbk) maupun bukan bank baik dalam negeri maupun luar negeri termasuk dalam rangka Penawaran Umum Obligasi Berkelanjutan pada Tahun Buku 2020.	Approval of the Company's plan to transfer rights or guarantee most or all of the Company's receivables to obtain loans and/or funding (including syaria'ah) from bank financial institutions (including PT Bank Maybank Indonesia Tbk) or non-banks, both from domestic and foreign including in the framework of the Public Offering of Sustainable Bonds in the 2020 Financial Year.
Hasil	Resolutions
1. Menyetujui tindakan Direksi untuk menjaminkan sebagian besar atau seluruh aset Perseroan berupa piutang Perseroan yang timbul dari pembiayaan yang disalurkan Perseroan sehubungan dengan perolehan pinjaman dan/atau pendanaan dari PT Bank DBS Indonesia dan PT Bank Shinhan serta atas rencana Perseroan untuk mengalihkan hak atau menjaminkan sebagian besar atau seluruh piutang milik Perseroan dalam rangka perolehan pinjaman dan/atau pendanaan (termasuk syaria'ah) dari lembaga keuangan bank (termasuk PT Bank Maybank Indonesia Tbk) maupun bukan bank baik dalam negeri maupun luar negeri pada Tahun Buku 2020 termasuk pemberian jaminan dalam rangka penerbitan lanjutan PUB III sampai jumlah tertinggi-tingginya sebesar Rp 2.754.500.000.000,- (dua triliun tujuh ratus lima puluh empat miliar lima ratus juta Rupiah) dalam beberapa tahap pada tahun buku 2020.	1. Approved the Board of Directors actions to pledge most or all of the Company's assets in the form of the Company's receivables arising from the financing channeled by the Company in connection with obtaining loans and / or funding from PT Bank DBS Indonesia and PT Bank Shinhan as well as for the Company's plan to transfer rights or partially guarantee. large or all receivables owned by the Company in the context of obtaining loans and / or funding (including syaria'ah) from bank financial institutions (including PT Bank Maybank Indonesia Tbk) and non-banks, both domestic and overseas in the 2020 Fiscal Year including the provision of guarantees in the context of further issuance of PUB III up to a maximum amount of IDR 2,754,500,000,000 (two trillion seven hundred fifty-four billion five hundred million Rupiah) in several stages in the 2020 financial year.



Rapat Umum Pemegang Saham General Meeting of Shareholders

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| <p>2. Memberi kuasa dan wewenang dengan hak substitusi kepada Direksi untuk melakukan segala tindakan yang diperlukan sehubungan pemberian jaminan hutang sebagian besar atau seluruh piutang milik Perseroan sebagaimana dimaksud dalam butir 1 (satu) di atas.</p> | <p>2. Giving power and authority with substitution rights to the Board of Directors to take all necessary actions in connection with the provision of guarantees for the debt of most or all of the Company's receivables as referred to in point 1 (one) above.</p> |
|--|--|

Realisasi
Telah direalisasikan

Realizations
Has been realized

Keputusan Dan Realisasi Hasil RUPST Dan RUPSLB Tahun Sebelumnya

Berdasarkan Surat Edaran OJK No. 30/SEOJK.04/2016 Tentang Bentuk dan Isi Laporan Tahunan Emiten Atau Perusahaan Publik, maka Laporan ini menyertakan pula Informasi Mengenai RUPS 1 (satu) tahun sebelumnya yaitu RUPST tanggal 12 Maret 2019 dan 2 (dua) kali RUPSLB yang diselenggarakan pada tanggal 12 Maret 2019 dan 10 Oktober 2019.

Hasil rapat telah sesuai dengan agenda yang sudah ditetapkan dan tercantum dalam Pemanggilan RUPS dan keseluruhan agenda telah direalisasikan pada tahun 2019 dan tidak ada agenda dari RUPST 2019 yang direalisasikan di tahun buku 2020.

Rincian mengenai hasil RUPS tahun 2019 dapat diakses melalui situs web Perseroan.

Resolution and Realization of Previous Year AGMS And EGMS

Based on OJK Circular Letter Number 30 / SEOJK.04 / 2016 Regarding the Form and Content of the Annual Report of Issuers or Public Companies, this report also includes information regarding the previous 1 (one) year GMS, namely the AGMS on 12 March 2019 and 2 (two) EGMS held respectively on 12 March 2019 and 10 October 2019.

The results of the meetings are in accordance with the agenda that has been set and stated in the Invitation to the GMS and the entire agenda has been realized in 2019 and no agenda from the 2019 AGMS will be realized in the 2020 financial year.

Details regarding the results of the 2019 GMS can be accessed through the Company's website.

Dewan Komisaris

Board of Commissioners

» Dewan Komisaris

Board of Commissioners

Sesuai dengan Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas, Dewan Komisaris merupakan organ Perseroan yang memiliki tugas dan tanggung jawab pengawasan atas kebijakan pengurusan, jalannya pengurusan pada umumnya baik mengenai Perseroan dan memberi nasihat kepada Direksi.

Dasar Hukum

Dasar hukum pembentukan dan penunjukan Dewan Komisaris Perseroan mengacu pada beberapa ketentuan antara lain:

1. Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas.
2. Anggaran Dasar Perseroan.
3. POJK Nomor 30/POJK.05/2014 tentang Tata Kelola Perusahaan yang Baik Bagi Perusahaan Pembiayaan dan perubahannya sebagaimana tercantum pada POJK Nomor 29/POJK.05/2020.
4. POJK Nomor 33/POJK.04/2014 tentang Direksi Dan Dewan Komisaris Emiten Atau Perusahaan Publik.
5. POJK Nomor 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan.
6. POJK Nomor 47/POJK.05/2020 tentang Perizinan Usaha dan Kelembagaan Perusahaan Pembiayaan dan Perusahaan Pembiayaan Syariah.
7. Akta Pernyataan Keputusan Rapat Perseroan Nomor 15 tanggal 12 Maret 2020 yang dibuat di hadapan Aulia Taufani, S.H., Notaris di Kota Administrasi Jakarta Selatan.
8. Akta Pernyataan Keputusan Rapat Perseroan Nomor 181 tanggal 30 Juli 2020 yang dibuat di hadapan Aulia Taufani, S.H., Notaris di Kota Administrasi Jakarta Selatan.

Susunan Dan Komposisi Dewan Komisaris

Susunan dan komposisi anggota Dewan Komisaris Perseroan telah memenuhi ketentuan yang berlaku yaitu:

In line with Law Number 40 Year 2007 on Limited Liability Company, the Board of Commissioners is an organ with supervisory duties and responsibilities on management policy, general course of management both on the Company and providing advise to the Board of Directors.

Legal Basis

The legal basis on the establishment and appointment of the Company's Board of Commissioners refer to several provisions among others :

1. Law Number 40 Year 2007 on Limited Liability Company.
2. Article of Association of the Company.
3. POJK Number 30/POJK.05/2014 on Good Corporate Governance for Financing Company and its amendmend as stipulated in POJK No.29/POJK.05/2020.
4. POJK Number 33/POJK.04/2014 on the Board of Directors and the Board of Commissioners of Issuers or Public Company.
5. POJK Number 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions.
6. POJK No. 47/POJK.05/2020 regarding the Permit of Business and Institutions of Financing Company and Sharia Financing Company.
7. Deed of Statement of Company's Meeting Resolutions Number 15 dated 12 March 2020 made before Aulia Taufani, S.H.,Notary in South Jakarta.
8. Deed of Statement of Company's Meeting Resolutions Number 181 dated 30 July 2020 made before Aulia Taufani, S.H., Notary in South Jakarta.

Board of Commissioners Composition and Structure

The composition as well as structure of the Company's Board of Commissioners has fullfild the prevaing provisions as follows :



Dewan Komisaris

Board of Commissioners

No	<p>POJK Nomor 30/POJK.05/2014 tentang Tata Kelola Perusahaan yang Baik Bagi Perusahaan Pembiayaan dan perubahannya sebagaimana tercantum pada POJK Nomor 29/POJK.05/2020</p> <p>POJK Number 30/POJK/05/2014 on Good Corporate Governance for Financing Company and its amendment as stipulated under POJK Number 29/POJK.05/2020</p>	<p>Implementasi di Perseroan</p> <p>Implementation in the Company</p>
1	<p>Perusahaan yang memiliki aset lebih dari Rp200.000.000.000,00 (dua ratus miliar rupiah) wajib memiliki paling sedikit 2 (dua) orang anggota Dewan Komisaris.</p> <p>Company with assets of more than Rp200,000,000,000.00 (two hundred billion rupiah) is required to have at least 2 (two) members of the Board of Commissioners.</p>	<p>Perseroan memiliki 5 (lima) anggota Dewan Komisaris.</p> <p>The Company has 5 (five) BOC members.</p>
2	<p>Perusahaan wajib mempunyai paling sedikit 1 (satu) orang anggota Dewan Komisaris yang berdomisili di wilayah negara Republik Indonesia.</p> <p>The company must have at least 1 (one) member of the Board of Commissioners who is domiciled in the territory of the Republic of Indonesia.</p>	<p>Seluruh anggota Dewan Komisaris berdomisili di wilayah negara Republik Indonesia.</p> <p>All Board of Commissioners members are domiciled in the Republic of Indonesia.</p>
No	<p>POJK Nomor 33/POJK.04/2014 tentang Direksi Dan Dewan Komisaris Emiten Atau Perusahaan Publik</p> <p>POJK Number 33/POJK.04/2014 on the Board of Directors and the Board of Commissioners of Issuers or Public Company.</p>	<p>Implementasi di Perseroan</p> <p>Implementation in the Company</p>
1	<p>Dalam hal Dewan Komisaris terdiri lebih dari 2 (dua) orang anggota Dewan Komisaris, jumlah Komisaris Independen wajib paling kurang 30% (tiga puluh persen) dari jumlah seluruh anggota Dewan Komisaris.</p> <p>In the event where there are more than 2 (two) members of the Board of Commissioners, the number of Independent Commissioners must be at least 30% (thirty percent) of the total members of the Board of Commissioners.</p>	<p>2 (dua) orang dari 5 (lima) orang atau 40% dari anggota Dewan Komisaris Perseroan merupakan Komisaris Independen.</p> <p>2 (two) of 5 (five) persons or equal to 40% of Company's Board of Commissioners members are Independent Commissioners.</p>
2	<p>1 (satu) di antara anggota Dewan Komisaris diangkat menjadi komisaris utama atau presiden komisaris.</p> <p>1 (one) member of the Board of Commissioners is appointed as the main commissioner or president commissioner.</p>	<p>Perseroan memiliki 1 (satu) Presiden Komisaris.</p> <p>The Company has 1 (one) President Commissioner.</p>
3	<p>Usulan pengangkatan, pemberhentian, dan/atau penggantian anggota Dewan Komisaris kepada RUPS harus memperhatikan rekomendasi dari Dewan Komisaris atau komite yang menjalankan fungsi nominasi.</p> <p>Proposed appointments, terminations, and/or replacements of member of the Board of Commissioners to the GMS must consider the recommendations of the Board of Commissioners or the committee that carries out the nomination function.</p>	<p>Pengangkatan anggota Dewan Komisaris Perseroan telah memperhatikan rekomendasi Komite Nominasi dan Remunerasi Perseroan serta memperoleh persetujuan dari RUPS.</p> <p>The appointment of Board of Commissioners members of the Company has considered the recommendations from thr Nomination and Remuneration Committee of the Company's and obtained approval from the GMS.</p>
<p>Merujuk pada ketentuan POJK Nomor 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan maka calon anggota Dewan Komisaris wajib memperoleh persetujuan dari OJK sebelum menjalankan tindakan, tugas, dan fungsinya. Per 31</p>	<p>Referring to the provisions of POJK Number 27/POJK.03/2016 on the Fit and Proper Test for Main Parties of Financial Services Institutions, the candidate of Board of Commissioners members must obtain approval from the OJK prior to conduct their actions, duties and functions. As of 31 December</p>	

Dewan Komisaris

Board of Commissioners

Desember 2020, seluruh anggota Dewan Komisaris Perseroan telah memperoleh persetujuan dari OJK (lulus uji kemampuan dan kepatutan dari OJK) sebelum menjalankan tugas dan fungsi jabatannya.

Per 31 Desember 2020, 1(satu) orang anggota Dewan Komisaris dari 5 (lima) orang anggota Dewan Komisaris merupakan tenaga kerja asing. Perseroan dengan menggunakan tenaga kerja asing sebagai anggota Dewan Komisaris berkewajiban memiliki anggota Dewan Komisaris berkewarganegaraan Indonesia paling sedikit 50% (lima puluh persen) dari jumlah seluruh anggota Dewan Komisaris sebagaimana dipersyaratkan ketentuan Pasal 23 ayat 3 POJK Nomor 47/POJK.05/2020 tentang Perizinan Usaha dan Kelembagaan Perusahaan Pembiayaan dan Perusahaan Pembiayaan Syariah. Perseroan telah memenuhi ketentuan POJK tersebut dengan memiliki anggota Dewan Komisaris yang berkewarganegaraan Indonesia sebanyak 80% (delapan puluh persen) dari jumlah seluruh anggota Dewan Komisaris Perseroan.

Pada tahun 2020, terjadi pengangkatan kembali susunan anggota Dewan Komisaris Perseroan yang sebelumnya menjabat untuk periode RUPS Tahunan Tahun 2017 sampai dengan periode sampai dengan periode RUPS Tahunan Tahun 2020 diangkat kembali untuk masa jabatan periode berikutnya. Adapun susunan keanggotaan Dewan Komisaris Perseroan yang diangkat kembali pada RUPS Tahunan Tahun 2020 termuat dalam Akta Pernyataan Keputusan Rapat Perseroan Nomor 181 tanggal 30 Juli 2020 yang dibuat di hadapan Aulia Taufani, S.H., Notaris di Kota Administrasi Jakarta Selatan.

Susunan anggota Dewan Komisaris per 31 Desember 2020:

Jabatan Title	Nama Name	Periode Jabatan Terms of Office
Presiden Komisaris/Komisaris Independen President Commissioner/ Independent Commissioner	I Nyoman Tjager	RUPS Tahunan Tahun 2020 – RUPS Tahunan Tahun 2023 AGMS 2020 – AGMS 2023
Wakil Presiden Komisaris Vice President Commissioner	Robbyanto Budiman	RUPS Tahunan Tahun 2020 – RUPS Tahunan Tahun 2023 AGMS 2020 – AGMS 2023
Komisaris Commissioner	Garibaldi Thohir	RUPS Tahunan Tahun 2020 – RUPS Tahunan Tahun 2023 AGMS 2020 – AGMS 2023
Komisaris Commissioner	Thilagavathy Nadason	RUPS Tahunan Tahun 2020 – RUPS Tahunan Tahun 2023 AGMS 2020 – AGMS 2023
Komisaris Independen Independent Commissioner	Myrnie Zachraini Tamin	RUPS Tahunan Tahun 2020 – RUPS Tahunan Tahun 2023 AGMS 2020 – AGMS 2023

2020, all Board of Commissioners members have obtained approval from the OJK (passing the fit and proper test from the OJK) before carrying out their duties and functions.

As of 31 December 2020, 1 (one) member of the Board of Commissioners from 5 (five) members of the Board of Commissioners is an expatriate. The Company that assigns an expatriate as a member of the Board of Commissioners shall appoint at least 50% (fifty percent) of Indonesian citizenship as members of the Board of Commissioners from the total members of the Board of Commissioners, as required by the Article 23 paragraph 3 POJK No. 47/POJK.05/2020 regarding the Permit of Business and Institutions of Financing Company and Sharia Financing Company. The Company has complied with such POJK by having 80% (eighty percent) of members of the Board of Commissioners as Indonesian citizenship from the total members of the Company's Board of Commissioners.

In 2020, the Board of Commissioners members of the Company who previously served from the period of 2017 Annual GMS until the closing of Annual GMS 2020 have been reappointed for the next term of office. The composition of Board of Commissioners members being reappointed at the 2020 Annual General Meeting of Shareholders is stipulated in the Deed of Statement of Company's Meeting Resolutions Number 181 dated 30 July 2020, drawn up before Aulia Taufani, S.H., Notary in South Jakarta.

Composition of Board of Commissioners members as of 31 December 2020 :



Dewan Komisaris

Board of Commissioners

Masa Jabatan Dewan Komisaris

Sesuai Anggaran Dasar Perseroan, masa jabatan anggota Dewan Komisaris adalah terhitung sejak tanggal RUPS yang mengangkatnya sampai ditutupnya RUPS Tahunan yang ke-3 (tiga) setelah tanggal pengangkatannya tersebut. Masa jabatan anggota Dewan Komisaris yang menjabat saat ini akan berakhir pada saat ditutupnya RUPS Tahunan Perseroan tahun 2023. RUPS tetap memiliki kewenangan untuk memberhentikan seorang atau lebih anggota Dewan Komisaris sewaktu-waktu sebelum masa jabatannya berakhir.

Pedoman dan Tata Tertib Kerja Dewan Komisaris

Perseroan telah memiliki Piagam Dewan Komisaris yang disetujui oleh Dewan Komisaris pada tanggal 18 April 2018 untuk menjadi rujukan/pedoman bagi anggota Dewan Komisaris Perseroan dalam menjalankan tugasnya secara efektif dan efisien maupun untuk pihak-pihak lain yang terkait dengan pelaksanaan tugas Dewan Komisaris.

Untuk memastikan Piagam Dewan Komisaris tetap relevan bagi setiap anggota Dewan Komisaris Perseroan, Piagam Dewan Komisaris diperbaharui dari waktu ke waktu mengikuti perkembangan peraturan perundang-undangan dan praktik terbaik pada industri terkait.

Piagam Dewan Komisaris terakhir diperbaharui pada tanggal 18 April 2018 dan dapat diakses oleh publik melalui *website* Perseroan (www.wom.co.id). Secara umum, Piagam Dewan Komisaris mengatur tentang:

1. Landasan Hukum Piagam.
2. Struktur dan Komposisi Dewan Komisaris.
3. Batasan Rangkap Jabatan Anggota Dewan Komisaris.
4. Pengangkatan Anggota Dewan Komisaris.
5. Masa Jabatan Anggota Dewan Komisaris.
6. Pengunduran Diri Anggota Dewan Komisaris.
7. Jabatan Anggota Dewan Komisaris Berakhir.
8. Deskripsi Tugas dan Tanggung Jawab Dewan Komisaris.
9. Kewenangan Anggota Dewan Komisaris.
10. Waktu Kerja.
11. Keanggotaan dalam Komite Tata Kelola Terintegrasi.

Board of Commissioners Term of Office

In accordance with the Articles of Association of the Company, the tenure of Board of Commissioners members is from the date of which GMS appoints them until the closing of the 3rd (third) Annual GMS after the date of their appointment. The term of office of current Board of Commissioners members will end at the closing of the Company's Annual GMS in 2023. The GMS has the authority to dismiss one or more Board of Commissioners members at any time before their term of office ends.

Board of Commissioners Charter

The Company has in place the The Board of Commissioners Charter which was approved by the Board of Commissioners on 18 April 2018 as a reference/ guideline for the Company's Board of Commissioners members in carrying out their duties in effective and efficient maners as well as for other parties related to the Board of Commissioners implementation of the duties.

To ensure that the BOC Charter remains relevant to each Board member, the BOC Charter is updated from time to time in line with the development in laws and regulations as well as best practices in relevant industry.

The BOC Charter was last updated on 18 April 2018 and can be accessed by the public through the Company's website (www.wom.co.id). In general, the BOC Charter regulates:

1. Legal Basis of the Charter.
2. BOC Structure and Composition.
3. Limitation of Multiple Positions for BOC Members.
4. Appointment of BOC Members.
5. Term of Office of BOC Members.
6. Resignation of BOC Members.
7. End of BOC Member Position.
8. Description of BOC Duties and Responsibilities of the.
9. BOC Authority.
10. Working Time.
11. Membership in the Integrated Governance Committee.

Dewan Komisaris

Board of Commissioners

12. Nilai-nilai Dasar (*CORE VALUES*) dan Etika Kerja.
13. Transparansi Kepemilikan Saham dan Pengungkapan Hubungan Keuangan dan Hubungan Keluarga.
14. Rapat Dewan Komisaris.
15. Penilaian Kinerja Dewan Komisaris.
16. Remunerasi.
17. Sertifikasi dan Syarat Keberlanjutan.
18. Pelaporan dan Pertanggungjawaban.

Tugas dan Tanggung Jawab Dewan Komisaris

Dewan Komisaris Perseroan memiliki tugas dan tanggung jawab antara lain :

1. Bertanggung jawab melakukan pengawasan atas kebijakan Direksi dalam menjalankan Perseroan, jalannya pengurusan pada umumnya, baik mengenai Perseroan maupun usaha Perseroan, dan memberikan nasihat kepada Direksi guna kepentingan Perseroan dan sesuai dengan maksud dan tujuan Perseroan.
2. Mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Perseroan.
3. Melakukan pengawasan atas pelaksanaan tanggung jawab Direksi terhadap penerapan program anti pencucian uang dan pencegahan pendanaan terorisme.
4. Memastikan adanya pembahasan terkait anti pencucian uang dan pencegahan pendanaan terorisme dalam rapat Direksi dan rapat Dewan Komisaris.
5. Melakukan pengawasan terhadap terselenggaranya pelaksanaan GCG dalam setiap kegiatan usaha di semua tingkatan organisasi.
6. Memastikan Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Internal Audit Perseroan, auditor eksternal, hasil pengawasan OJK dan/atau hasil pengawasan otoritas lainnya.
7. Dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris wajib membentuk komite-komite. Setiap komite akan dipandu oleh Pedoman dan Tata Tertib Kerja yang ditetapkan dan/atau disetujui oleh Dewan Komisaris. Komite-Komite tersebut adalah:

12. Core Values and Work Ethics.
13. Transparency of Share Ownership and Disclosure of Financial and Family Relationships.
14. BOC Meetings.
15. BOC Performance Assessment.
16. Remuneration.
17. Certification and Sustainability Requirements.
18. Reporting and Accountability.

Duties and Responsibilities of the Board of Commissioners

The Company's Board of Commissioners has duties and responsibilities, among others :

1. Responsible to supervise the Board of Directors policy in performing the Company, the general course of management, both regarding the Company as well as its business, and providing advice to the Board of Directors for the benefit of the Company and in accordance with the aims and objectives of the Company.
2. Directing, monitoring and evaluating the implementation of the Company's strategic policies.
3. Supervise the implementation of the Board of Directors responsibilities in implementing anti-money laundering and terrorism financing prevention programs.
4. Ensure on availability of discussion regarding anti-money laundering and prevention of terrorism financing in the Board of Directors and Board of Commissioners meetings.
5. Supervise the GCG implementation in every business activity at all levels of the organization.
6. Ensure that the Board of Directors has followed up on audit findings and recommendations from the Company's Internal Audit, external auditors, the results of OJK supervision and or the results of supervision by other authorities.
7. In order to support the effectiveness of the implementation of its duties and responsibilities, the BOC must establish committees. Each committee will be guided by the Work Guidelines and Procedures established and / or approved by the BOC. These Committees are:



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- i. Komite Audit;
 - ii. Komite Nominasi dan Remunerasi;
 - iii. Komite Pemantau Risiko.
8. Mengevaluasi kinerja komite terkait pelaksanaan tugas dan tanggungjawabnya sebagaimana dimaksud angka (7) di atas.
9. Memberikan persetujuan dalam hal Dewan Pengawas Syariah Perseroan memerlukan bantuan anggota komite yang struktur organisasinya berada di bawah Dewan Komisaris.
10. Mengkaji visi dan misi Perseroan.
11. Mereview dan menyetujui laporan tahunan Perseroan.
12. Menyusun/memiliki Piagam Dewan Komisaris untuk digunakan sebagai pedoman bagi Dewan Komisaris dalam menjalankan fungsi, tugas dan tanggung jawabnya dalam mengawasi jalannya Perseroan.
13. Menyelenggarakan rapat Dewan Komisaris yang paling sedikit mencakup frekuensi, kehadiran dan tata cara pengambilan keputusan sebagaimana diatur dalam Piagam Dewan Komisaris yang berlaku di Perseroan.
14. Menerima pengaduan/pelaporan secara tertulis dari karyawan Perseroan, pemegang saham atau pihak ketiga terkait temuan dugaan pelanggaran sehubungan dengan pelaporan keuangan Perseroan.
15. Melakukan tindak lanjut penyelesaian pengaduan/pelaporan dugaan pelanggaran terkait laporan keuangan Perseroan dengan mempertimbangkan hasil penelaahan Komite Audit Perseroan terkait pengaduan/pelaporan tersebut.
16. Khusus Komisaris Independen, Komisaris Independen wajib melaporkan kepada OJK paling lambat 10 (sepuluh) hari kalender sejak ditemukan:
 - i. Pelanggaran peraturan perundang-undangan di bidang pembiayaan; dan/atau
 - ii. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Perseroan.
17. Melakukan tugas dan tanggung jawab Dewan Komisaris lainnya yang ditetapkan oleh Anggaran Dasar, peraturan internal Perseroan dan ketentuan peraturan perundang-undangan yang berlaku bagi Dewan Komisaris.
 - i. Audit Committee;
 - ii. Nomination and Remuneration Committee;
 - iii. Risk Monitoring Committee.
8. Evaluating the performance of the committee in relation to the implementation of its duties and responsibilities as referred to in number (7) above.
9. Provide approval, in the event where the Company's Sharia Supervisory Board requires assistance from a committee member whose organizational structure is under the Board of Commissioners.
10. Review the Company's vision and mission.
11. Review and approve the Company's annual report.
12. Prepare/develop a Board of Commissioners Charter to be used as a guideline in carrying out its functions, duties and responsibilities in overseeing the running of the Company.
13. To organize the Board of Commissioners meeting at least covering frequency, attendance and decision-making procedures as stipulated in the BOC Charter in the Company.
14. Receiving complaints/reports in writing from employees of the Company, shareholders or third parties regarding the findings of alleged violations in connection with the Company's financial reporting.
15. Follow up the settlement of complaints / reports of suspected violations related to the Company's financial statements by considering the results of the Company's Audit Committee regarding the complaints / reports.
16. Specifically for Independent Commissioners, the Independent Commissioners are required to report to OJK no later than 10 (ten) calendar days after finding:
 - i. Violation of laws and regulations in the field of financing; and / or
 - ii. Conditions or estimates of circumstances that could endanger the continuity of the Company's business.
17. Performing other duties and responsibilities of the Board of Commissioners as stipulated by the Articles of Association, the Company's internal regulations and the laws and regulations applicable to the Board of Commissioners.

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Kewenangan Dewan Komisaris

Dewan Komisaris Perseroan memiliki wewenang antara lain:

1. Anggota Dewan Komisaris baik bersama-sama maupun sendiri-sendiri setiap waktu dalam jam kerja kantor Perseroan berhak memasuki bangunan dan halaman atau tempat lain yang dipergunakan atau yang dikuasai oleh Perseroan.
2. Anggota Dewan Komisaris baik bersama-sama maupun sendiri-sendiri berhak memeriksa dan mencocokkan pembukuan Perseroan dan lain-lain serta berhak untuk mengetahui segala tindakan yang telah dijalankan oleh Direksi.
3. Direksi dan setiap anggota Direksi wajib memberikan penjelasan tentang segala hal yang ditanyakan oleh Anggota Dewan Komisaris.
4. Dewan Komisaris berwenang untuk memberikan persetujuan kepada Direksi dalam melakukan perbuatan hukum tertentu sebagaimana ditentukan dalam Anggaran Dasar.
5. Dewan Komisaris dengan keputusan rapat Dewan Komisaris dengan suara terbanyak setiap waktu berhak memberhentikan untuk sementara seorang atau lebih anggota Direksi dari jabatannya, apabila anggota Direksi tersebut bertindak bertentangan dengan Anggaran Dasar dan/atau peraturan perundang-undangan yang berlaku atau merugikan maksud dan tujuan Perseroan atau ia melalaikan kewajibannya.
6. Apabila seluruh anggota Direksi diberhentikan untuk sementara dan Perseroan tidak mempunyai seorangpun anggota Direksi, maka para anggota Dewan Komisaris diwajibkan untuk mengurus Perseroan untuk sementara waktu dan harus memanggil RUPS dalam waktu 90 (sembilan puluh) hari setelah terjadinya keadaan tersebut untuk mengangkat para anggota Direksi yang baru. Dalam keadaan tersebut, Dewan Komisaris berhak untuk memberi kuasa kepada seorang atau lebih anggota Dewan Komisaris atas tanggungan mereka bersama untuk melakukan pengurusan Perseroan sampai para anggota Direksi yang baru terpilih.
7. Jika dianggap perlu, Dewan Komisaris berhak meminta bantuan tenaga ahli dalam melaksanakan tugasnya untuk jangka waktu terbatas atas beban Perseroan.

Authority of the Board of Commissioners

The Company's Board of Commissioners has the following authority:

1. The Board of Commissioners member both individually and jointly have the right to enter the buildings and courtyards or other places used or controlled by the Company.
2. The Board of Commissioners member both individually and jointly have the right to examine and match the Company's books and others and have the right to know all actions that have been carried out by the Board of Directors.
3. The Board of Directors and each member of the Board of Directors are required to provide an explanation of all matters being asked by the Board of Commissioners members.
4. The Board of Commissioners shall have the authority to approve legal actions by the Board of Directors as stipulated in the Articles of Association.
5. The Board of Commissioners upon Board of Commissioners meeting decision with most votes at any time has the right to temporarily suspend one or more members of the Board of Directors from their position, in the event where respective Board of Directors acts against the Articles of Association and/or the prevailing laws and regulations or is detrimental to the purpose and objectives of the Company or is neglecting his obligations.
6. If all members of the Board of Directors are temporarily suspended and the Company does not have the Board of Directors, then the Board of Commissioners members are obliged to temporarily manage the Company and must summon the GMS within 90 (ninety) days after such event to appoint members of the Board of Directors. In such circumstances, the Board of Commissioners has the right to authorize one or more members for their joint responsibility to carry out the management of the Company until the new members of the Board of Directors are appointed.
7. If deemed necessary, the Board of Commissioners has the right to request assistance from experts in carrying out its duties for a limited period at the expense of the Company.

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Independensi Dewan Komisaris

Dewan Komisaris dalam melaksanakan tugas dan tanggung jawabnya bertindak independen antara lain dengan cara:

1. Memiliki komitmen untuk mengawasi tindakan Perseroan dengan mengedepankan profesionalismenya.
2. Pengambilan keputusan dalam Rapat Dewan Komisaris harus obyektif dan bebas dari tekanan pihak manapun juga, khususnya dari pemegang saham pengendali.
3. Menghindari terjadinya campur tangan/ dominasi yang tidak wajar dari pihak manapun juga serta tidak terpengaruh oleh kepentingan sepihak dan bebas dari benturan kepentingan.
4. Tidak pernah memanfaatkan Perseroan untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Perseroan
5. Tidak pernah mengambil dan/atau menerima keuntungan pribadi dari Perseroan selain remunerasi dan fasilitas lainnya yang ditetapkan berdasarkan RUPS.
6. Tidak melakukan hal-hal lain yang dapat mempengaruhi kemampuan untuk bertindak independen sebagaimana diatur dalam peraturan yang berlaku.

Keberagaman Anggota Dewan Komisaris

Penentuan komposisi anggota Dewan Komisaris dilakukan dengan memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan untuk mendukung pelaksanaan tugasnya selaku anggota Dewan Komisaris.

Komposisi Dewan Komisaris Perseroan telah mencerminkan keberagaman anggotanya, baik dalam hal pendidikan (bidang studi), pengalaman kerja dan usia yang dapat dilihat dari profil masing-masing anggota Dewan Komisaris Perseroan.

Kriteria anggota Dewan Komisaris

Yang dapat diangkat sebagai anggota Dewan Komisaris adalah orang perseorangan yang memenuhi kriteria dan persyaratan sesuai dengan:

1. POJK Nomor 33/POJK.04/2014 tentang Direksi Dan Dewan Komisaris Emiten Atau Perusahaan Publik, yang mensyaratkan anggota Dewan Komisaris harus:

Independency of the Board of Commissioners

The Board of Commissioners in performing its duties and responsibilities shall act independently among others by means of:

1. Commitment to supervise the Company's action by prioritizing their professionalism.
2. Decision making in the Board of Commissioners meeting which shall be objective and free from pressures from any party, specially from controlling shareholders.
3. Avoid any intervention/ unreasonable domination from any party and not affected by one side interest and free from conflicts of interest.
4. Never take advantage from the Company for personal, family, and/or other party interests that may harm or reduce the Company's profits.
5. Never take and/or receive personal benefits from the Company other than remuneration and other facilities as determined by the GMS.
6. Not doing other things that could affect the ability to act independently as regulated in the applicable regulations.

Diversity of the Members of the Board of Commissioners

The composition of the Board of Commissioners members is determined by taking into account on diversity of expertise, knowledge and experience required to support the implementation of their duties as Board of Commissioners members.

The composition of the Company's Board of Commissioners reflects the diversity of its members, both in terms of education (field of study), work experience and age which can be seen from the profiles of each Board of Commissioners member.

Criteria of the Board of Commissioners

Those who can be appointed as the Board of Commissioners members are individuals who meet the criteria and requirements in accordance with:

1. POJK Number 33/POJK.04/2014 on the Board of Directors and the Board of Commissioners of Issuers and or Public Company which required the Board of Commissioners to :

Dewan Komisaris Board of Commissioners

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| <p>a. Mempunyai akhlak, moral dan integritas yang baik.</p> <p>b. Cakap melakukan perbuatan hukum.</p> <p>c. Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat:</p> <ul style="list-style-type: none"> (i) Tidak pernah dinyatakan pailit; (ii) Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit; (iii) Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan; dan (iv) Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang selama menjabat: <ul style="list-style-type: none"> • Pernah tidak menyelenggarakan RUPS tahunan; • Pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS; dan • Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari OJK tidak memenuhi kewajiban menyampaikan Laporan Tahunan dan/atau Laporan Keuangan kepada OJK. <p>d. Memiliki komitmen untuk mematuhi peraturan perundang-undangan.</p> <p>e. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan Perseroan.</p> <p>2. POJK Nomor 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan yang mensyaratkan untuk anggota Dewan Komisaris memperoleh persetujuan dari OJK (lulus uji kemampuan dan kepatutan dari OJK) harus memenuhi persyaratan penilaian kemampuan dan kepatutan:</p> | <p>a. Have good moral, ethics and integrity.</p> <p>b. Capable to conduct legal actions.</p> <p>c. Within 5 (five) years prior to appointment and during the tenure:</p> <ul style="list-style-type: none"> (i) Never been declare bankrupt; (ii) Is not member of a Board of Directors and/or Board of Commissioners who was found guilty of causing a company to go bankrupt; (iii) Never been convicted of committing a crime that caused losses to state finances and/or related to the financial sector; and (iv) Has never been a member of the Board of Directors and / or a member of the Board of Commissioners who during his tenure: <ul style="list-style-type: none"> • Fail to held an annual GMS; • His accountability as a member of the Board of Directors and / or a member of the Board of Commissioners is not accepted by the GMS or fail to give his accountability as a member of the Board of Directors and / or a member of the Board of Commissioners to the GMS; and • Have caused a company that obtained a license, approval, or registration from OJK to fail to fulfill its obligation to submit an annual report and / or financial report to OJK. <p>d. Committed to comply with prevailing regulations.</p> <p>e. Has sufficient knowledge and/or skill in areas as required by the Company</p> <p>2. POJK Number 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions which requires the Board of Commissioners members to obtain approval from OJK (passing the fit and proper test from OJK) must meet the fit and proper test requirements:</p> |
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Dewan Komisaris

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- a. Persyaratan integritas meliputi:
 - 1) Cakap melakukan perbuatan hukum.
 - 2) Memiliki akhlak dan moral yang baik, paling sedikit ditunjukkan dengan sikap mematuhi ketentuan yang berlaku, termasuk tidak pernah dihukum karena terbukti melakukan tindak pidana dalam jangka waktu tertentu sebelum dicalonkan.
 - 3) Memiliki komitmen untuk mematuhi peraturan perundang-undangan dan mendukung kebijakan OJK.
 - 4) Memiliki komitmen terhadap pengembangan Lembaga Jasa Keuangan yang sehat.
 - 5) Tidak termasuk sebagai pihak yang dilarang untuk menjadi Pihak Utama.
 - b. Persyaratan reputasi keuangan, paling sedikit dibuktikan dengan:
 - 1) Tidak memiliki kredit dan/atau pembiayaan macet.
 - 2) Tidak pernah dinyatakan pailit dan/atau tidak pernah menjadi pemegang saham, Pengendali Perusahaan Perasuransian yang bukan merupakan pemegang saham, anggota Direksi, atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perseroan dinyatakan pailit dalam waktu 5 (lima) tahun terakhir sebelum dicalonkan.
 - c. Persyaratan kelayakan keuangan, paling sedikit dibuktikan dengan:
 - 1) Memiliki reputasi keuangan sebagaimana telah dijabarkan pada persyaratan reputasi keuangan di atas.
 - 2) Memiliki kemampuan keuangan untuk melakukan upaya-upaya yang diperlukan apabila Lembaga Jasa Keuangan menghadapi kesulitan keuangan.
 - d. Persyaratan kompetensi, paling sedikit meliputi pengetahuan dan/atau pengalaman yang mendukung pengelolaan Lembaga Jasa Keuangan dimana dicalonkan.
3. Memenuhi persyaratan sebagai anggota Dewan Komisaris berdasarkan Anggaran Dasar Perseroan.
- a. Integrity requirement consist of :
 - 1) Capable to conduct legal actions.
 - 2) Have good character and moral, at least as shown by compliance of prevailing provisions, including never having been convicted of having committed a criminal act within a certain period of time before being nominated.
 - 3) Have a commitment to comply with laws and regulations and support OJK policies.
 - 4) Have a commitment to the development of a sound financial service institution.
 - 5) Not included as a party prohibited from becoming the Main Party.
 - b. Financial reputation requirements at minimum proven with :
 - 1) Do not have bad credit and/or financing.
 - 2) Has never been declared bankrupt and/or has never been a shareholder, Controller of an Insurance Company who is not a shareholder, member of the Board of Directors or member of the Board of Commissioners who was found guilty of causing a company to go bankrupt within the last 5 (five) years prior to nomination.
 - c. Financial eligibility requirements, at least proven by :
 - 1) Having a financial reputation as described in the financial reputation requirements above.
 - 2) Have the financial capacity to take the necessary measures if the Financial Services Institution faces financial difficulties.
 - d. Competency requirements, at least include knowledge and/or experience that support the management of the Financial Services Institution where he/she is being nominated.
3. Fulfills the requirements as a member of the Board of Commissioners based on the Company's Articles of Association.

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Penilaian Kinerja Komite di Bawah Dewan Komisaris

Prosedur dan Kriteria Penilaian Kinerja Komite di Bawah Dewan Komisaris

Dewan Komisaris melakukan penilaian terhadap kinerja komite-komite di bawah Dewan Komisaris yang dilakukan setiap tahun dengan menggunakan metode *self assessment*.

Kriteria yang digunakan dalam penilaian kinerja komite di bawah Dewan Komisaris adalah sebagai berikut:

1. Penilaian kinerja komite oleh seluruh anggota Dewan Komisaris.
Kriteria penilaian kinerja komite oleh seluruh anggota Dewan Komisaris mencakup efektivitas pelaksanaan tugas dan tanggung jawab komite dalam membantu Dewan Komisaris.
2. Penilaian kinerja komite oleh anggota Dewan Komisaris yang menjadi anggota komite
Kriteria penilaian kinerja oleh anggota Dewan Komisaris yang menjadi anggota komite mencakup penilaian pada area-area di bawah ini:
 - a. Efektivitas komite dalam menggunakan wewenang, sumber daya dan akses yang dimilikinya atas informasi.
 - b. Efektivitas pertemuan komite dalam membahas isu-isu.
 - c. Efektivitas komite dalam menangani masalah serta melaksanakan tanggung jawab komite berdasarkan pedoman atau piagam komite.
 - d. Efektivitas komite dilihat dari komposisi komite dalam menjalankan tugasnya.
 - e. Efektivitas Komite dilihat dari kemampuan komite untuk memberikan pemahaman dan dokumen yang tepat waktu dan memadai kepada Dewan Komisaris.
 - f. Efektivitas kepemimpinan ketua komite di dalam komite.

Performance Assessment of Committees Under the Board of Commissioners

Procedures and Criteria for Performance Appraisal of Committees Under the Board of Commissioners

The Board of Commissioners conducts an annual assessment of the performance of the committees under the Board of Commissioners by using the self assessment method.

The criteria being used in the performance appraisal of the committees under the Board of Commissioners as follows:

1. Assessment of committee performance by all Board of Commissioners members.
The criteria for committee performance assessment by all Board of Commissioners including the effectiveness of the implementation of duties and responsibilities of the committees in assisting the Board of Commissioners.
2. Assessment of committee performance by Board of Commissioners members who are also members of the committee
The criteria for performance appraisal by Board of Commissioners members who are also members of the committee include assessments in the following areas:
 - a. The committee's effectiveness on its authorities, resources and access to information.
 - b. The effectiveness of committee meetings in discussing issues.
 - c. The effectiveness of the committee in handling issues and carrying out committee responsibilities based on the committee charter.
 - d. The effectiveness of the committee as seen from its composition in carrying out its duties.
 - e. The effectiveness of the Committee as seen from the committee's ability to provide timely and adequate understanding and documents to the Board of Commissioners.
 - f. Effectiveness of leadership of the committee chairman.



Komisaris Independen Independent Commissioners

» Komisaris Independen Independent Commissioners

Jumlah Komisaris Independen

Sesuai POJK Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, komposisi Komisaris Independen minimal 30% (tiga puluh persen) dari jumlah seluruh anggota Dewan Komisaris.

Per 31 Desember 2020, Perseroan memiliki 2 (dua) orang anggota Komisaris Independen dari total 5 (lima) orang anggota Dewan Komisaris Perseroan atau setara dengan 40% (empat puluh) persen dari jumlah seluruh anggota Dewan Komisaris Perseroan. Seluruh Komisaris Independen Perseroan telah memperoleh persetujuan dari OJK (lulus uji kemampuan dan kepatutan dari OJK) dan telah diangkat berdasarkan persetujuan RUPS.

Kriteria Komisaris Independen

Kriteria Komisaris Independen Perseroan antara lain:

- 1) Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan atau mengawasi kegiatan Perseroan dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Perseroan pada periode berikutnya dengan tetap memperhatikan bahwa pengangkatan kembali Komisaris Independen yang telah menjabat selama 2 periode wajib menyatakan kepada RUPS bahwa dirinya tetap independen dan pernyataan independensinya tersebut wajib diungkapkan dalam Laporan Tahunan.

Total Numbers of Independent Commissioners

In accordance with POJK Number 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuer or Public Company, the composition of Independent Commissioners is at least 30% (thirty percent) of the total members of the Board of Commissioners.

As of 31 December 2020, the Company has 2 (two) Independent Commissioners out of a total of 5 (five) BOC members or equivalent to 40% (forty) percent of the total members of the Company's Board of Commissioners. All Independent Commissioners of the Company have obtained approval from the OJK (passed the fit and proper test from the OJK) and have been appointed based on the approval of the GMS.

Criteria of Independent Commissioner

The criteria for the Company's Independent Commissioners include:

- 1) Not a person who works or has the authority and responsibility to plan, lead, control or supervise the Company's activities within the last 6 (six) months, except for reappointment as Independent Commissioner of the Company for the following period by taking into account that any reappointment for Independent Commissioner who has served for more than 2 periods shall declare his independency to the GMS and such declaration should be also disclosed in the Annual Report.

Komisaris Independen

Independen Commissioners

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| <ul style="list-style-type: none"> 2) Tidak mempunyai saham baik langsung maupun tidak langsung pada Perseroan. 3) Tidak mempunyai hubungan afiliasi dengan Perseroan, anggota Dewan Komisaris, anggota Direksi atau pemegang saham utama Perseroan. 4) Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan. 5) Memahami peraturan perundang-undangan di bidang pembiayaan dan peraturan perundang-undangan lain yang relevan. 6) Berdomisili di Indonesia. 7) Memiliki pengetahuan yang baik mengenai kondisi keuangan Perseroan. 8) Memenuhi persyaratan lain dari Komisaris Independen sesuai peraturan yang berlaku. | <ul style="list-style-type: none"> 2) Do not own shares, either directly or indirectly, in the Company. 3) Has no affiliation with the Company, fellow members of Board of Commissioners, Board of Directors or major shareholders of the Company. 4) Do not have a business relationship, either directly or indirectly, related to the Company's business activities. 5) Understand laws and regulations in the field of financing and other relevant laws and regulations. 6) Domiciled in Indonesia. 7) Have a good knowledge of the Company's financial condition. 8) Fulfill other requirements of the Independent Commissioner in accordance with applicable regulations. |
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Pernyataan Independensi Komisaris Independen

Komisaris Independen Perseroan yang telah menjabat selama 2 (dua) periode berturut-turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen dalam hal menyatakan dalam RUPS mengenai independensi yang bersangkutan.

Perseroan memiliki Komisaris Independen yang telah diangkat lebih dari 2 (dua) periode, yaitu I Nyoman Tjager dan Myrnie Zachraini Tamin, yang telah menyatakan independensinya pada Rapat Umum Pemegang Saham Tahunan 2020. Pernyataan independensi tersebut juga tertuang di masing-masing Pernyataan Independensi Komisaris Independen.

Surat pernyataan independensi Komisaris Independen dimaksud di atas memuat pernyataan sebagaimana diuraikan di bawah ini:

Independency Statement of Independent Commissioners

Independent Commissioners of the Company who have served for 2 (two) consecutive terms may be reappointed in the next period as Independent Commissioners if they state in the GMS regarding the independence of the person concerned.

The company has Independent Commissioners who have been appointed for more than 2 (two) periods, namely I Nyoman Tjager and Myrnie Zachraini Tamin who have stated their independency in 2020 Annual General Meeting of Shareholders. The independency statement has also written in each respective Statement of Independency of Independent Commissioner.

The Statement of Independency of Independent Commissioner consists as follows below:



Komisaris Independen Independent Commissioners

No.	Pernyataan Statement
1	<p>Tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris Perseroan lainnya, Direksi Perseroan, anggota Dewan Pengawas Syariah Perseroan dan/atau Pemegang Saham Pengendali Perseroan atau hubungan dengan Perseroan, yang dapat mempengaruhi kemampuannya untuk bertindak independen sebagaimana diatur dalam ketentuan pelaksanaan <i>Good Corporate Governance</i> bagi Perusahaan Pembiayaan dan dalam ketentuan pelaksanaan <i>Good Corporate Governance</i> bagi Emiten atau Perusahaan Publik.</p> <p>Do not have a relationship in financial and management, share ownership and /or family relationship with fellow members of the Board of Commissioners, the Board of Directors, Sharia Supervisory Board and / or the Company's Controlling Shareholders, or relationship with the Company, which may affect their ability to act independently as regulated in provisions on the GCG implementation for Financing Companies and in the provisions for Good Corporate Governance for Issuers or Public Companies.</p>
2	<p>Tidak mempunyai saham baik langsung maupun tidak langsung pada Perseroan.</p> <p>Do not have direct or indirect shares in the Company.</p>
3	<p>Tidak mempunyai hubungan afiliasi dengan Perseroan, anggota Dewan Komisaris Perseroan, anggota Direksi Perseroan, anggota DPS Perseroan, atau pemegang saham utama Perseroan.</p> <p>Has no affiliation with the Company, members of the Board of Commissioners, the Board of Directors, Sharia Supervisory Board, or major shareholders of the Company.</p>
4	<p>Tidak mempunyai usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan.</p> <p>Do not have a business, either directly or indirectly, related to the Company's business activities.</p>
<p>Apabila dikemudian hari, ditemukan memiliki hubungan sebagaimana dimaksud pada butir 1-4 di atas, maka Komisaris Independen yang bersangkutan bersedia melepaskan jabatan sebagai Komisaris Independen dan bersedia untuk diganti.</p> <p>If in the future, it is found to have a relationship as referred to in points 1-4 above, the respective Independent Commissioner is willing to resign as an Independent Commissioner and to be further replaced.</p>	

» Direksi

Board of Directors

Sesuai dengan Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas, Direksi merupakan organ Perseroan yang memiliki tugas dan tanggung jawab menjalankan pengurusan Perseroan untuk kepentingan Perseroan dan sesuai dengan maksud dan tujuan Perseroan, serta mewakili Perseroan, baik di dalam maupun di luar pengadilan sesuai dengan ketentuan anggaran dasar.

Masing-masing anggota Direksi melaksanakan tugas sesuai dengan pembagian tugas dan wewenangnya dengan tujuan mencapai efektivitas pelaksanaan pekerjaannya.

Dasar Hukum

Dasar hukum pembentukan dan penunjukan Direksi Perseroan mengacu pada beberapa ketentuan antara lain:

1. Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas.
2. Anggaran Dasar Perseroan.
3. POJK Nomor 30/POJK.05/2014 tentang Tata Kelola Perusahaan Yang Baik Bagi Perusahaan Pembiayaan dan perubahannya sebagaimana tercantum pada POJK Nomor 29/POJK.05/2020.
4. POJK Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
5. POJK Nomor 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan.
6. Akta Pernyataan Keputusan Rapat Tahunan Perseroan Nomor 15 tanggal 12 Maret 2020 yang dibuat di hadapan Aulia Taufani, S.H., Notaris di Kota Jakarta Selatan.
7. Akta Pernyataan Keputusan Rapat Perseroan Nomor 181 tanggal 30 Juli 2020 yang dibuat di hadapan Aulia Taufani, S.H., Notaris di Kota Administrasi Jakarta Selatan.

In accordance with Law Number 40 of 2007 concerning Limited Liability Companies, the Board of Directors are the Company's organs that have the duties and responsibilities of carrying out the management of the Company for the benefit of the Company and in in line with the purposes and objectives of the Company, as well as representing the Company both within and outside the court pursuant with provisions of articles of association.

Each Board of Directors member carries out his duties in accordance with the division of duties and authority with the aim of achieving the effectiveness of the performance of his work.

Legal Basis

The legal basis on the formation and appointment of the Company's Board of Directors shall refers to several provisions, including:

1. Law Number 40 of 2007 concerning Limited Liability Companies.
2. The Company's Articles of Association.
3. POJK Number 30/POJK.05/2014 on Good Corporate Governance for Financing Company and its amendment as stipulated under POJK Number 29/POJK.05/2020.
4. POJK Number 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuer or Public Company.
5. POJK Number 27/POJK.03/2016 on the Fit and Proper Test for Main Parties of the Financial Services Institutions.
6. Deed of Decree of the Annual Meeting of the Company Number 15 dated 12 March 2020 made before Aulia Taufani S.H., Notary in the City of South Jakarta.
7. Deed of Decree of Company Number 181 dated 30 July 2020 made before Aulia Taufani S.H., Notary in the City of South Jakarta.



Direksi

Board of Directors

Susunan dan Komposisi Direksi

Susunan dan komposisi anggota Direksi Perseroan telah memenuhi ketentuan yang berlaku sebagai berikut:

Board of Directors Composition

The Company's Board of Directors member composition have complied with the applicable provisions, as follows:

No.	Ketentuan di POJK No. 30/POJK.05/2014 tentang Tata Kelola Perusahaan Yang Baik Bagi Perusahaan Pembiayaan Provisions in POJK No. 30/POJK.05/2014 concerning Good Corporate Governance for Financing Companies	Implementasi di Perseroan Implementation in the Company
1	Perusahaan yang memiliki aset lebih dari Rp200.000.000.000 (dua ratus miliar rupiah) wajib memiliki paling sedikit 3 (tiga) orang anggota Direksi. A company with more than Rp200,000,000,000 (two hundred billion rupiah) of assets must have at least 3 (three) Board of Directors members.	Perseroan memiliki 5 (lima) anggota Direksi. The Company has 5 (five) Board of Director's members.
2	Anggota Direksi wajib berdomisili di wilayah negara Republik Indonesia. Members of the Board of Directors must domicile in the territory of the Republic of Indonesia.	Seluruh anggota Direksi berdomisili di wilayah negara Republik Indonesia. All BOD members domicile in the territory of the Republic of Indonesia.
3	Seluruh anggota Direksi Perusahaan harus memiliki pengetahuan yang relevan dengan jabatannya. All members of the Company's Board of Directors must have relevant knowledge to their positions.	Seluruh anggota Direksi Perseroan memiliki pengetahuan yang relevan dengan jabatannya, yang dapat dilihat pada profil masing-masing anggota Direksi. All BOD members of the Company's have knowledge relevant to their positions, which can be seen in the profiles of each member of the Board of Directors.

Direksi

Board of Directors

No.	POJK Nomor 33/POJK.04/2014 tentang Direksi Dan Dewan Komisaris Emiten Atau Perusahaan Publik POJK Number 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Company	Implementasi di Perseroan Implementation in the Company
1	Direksi paling kurang terdiri dari 2 (dua) orang anggota Direksi. The Board of Directors consists of at least 2 (two) members of the Board of Directors.	Perseroan memiliki 5 (lima) orang anggota Direksi. The Company has 5 (five) BOD members.
2	1 (satu) di antara anggota Direksi diangkat menjadi Direktur Utama atau Presiden Direktur. 1 (one) of the members of the Board of Directors is appointed as main Director or President Director.	Perseroan memiliki 1 (satu) Presiden Direktur. The Company has 1 (one) President Director.
3	Usulan pengangkatan, pemberhentian dan/atau penggantian anggota Direksi kepada RUPS harus memperhatikan rekomendasi dari Dewan Komisaris atau komite yang menjalankan fungsi nominasi. Proposed appointments, terminations and/or replacements of members of the Board of Directors to the GMS must consider the recommendations of the Board of Commissioners or the committee that carries out the nomination function.	Pengangkatan anggota Direksi Perseroan telah memperhatikan rekomendasi Komite Nominasi dan Remunerasi Perseroan serta memperoleh persetujuan dari RUPS. The appointment of members of the Board of Directors of the Company has taken into account the recommendations of the Company's Nomination and Remuneration Committee and has obtained approval from the GMS.

Merujuk pada ketentuan POJK Nomor 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan maka calon anggota Direksi wajib memperoleh persetujuan dari OJK sebelum menjalankan tindakan, tugas, dan fungsinya. Per 31 Desember 2020, seluruh anggota Direksi Perseroan telah memperoleh persetujuan dari OJK (lulus uji kemampuan dan kepatutan dari OJK) sebelum menjalankan tugas dan fungsi jabatannya.

Pada tahun 2020, terjadi pengangkatan kembali susunan anggota Direksi Perseroan yang sebelumnya menjabat untuk periode sampai dengan periode RUPS Tahunan Tahun 2020, diangkat kembali untuk masa jabatan periode berikutnya.

Adapun susunan keanggotaan Direksi Perseroan yang diangkat kembali pada RUPS Tahunan Tahun 2020 termuat dalam Akta Pernyataan Keputusan Rapat Perseroan Nomor 181 tanggal 30 Juli 2020 yang dibuat di hadapan Aulia Taufani, S.H., Notaris di Kota Administrasi Jakarta Selatan.

Pursuant to POJK provisions Number 27/POJK.03/2016 regarding the Fit and Proper Test for Main Entity of Financial Services Institutions, then the candidate members of the Board of Directors shall obtain the approval from OJK prior to carrying out actions, duties and functions. As of 31 December 2020, all members of the Company's Board of Directors have obtained the approval from OJK (has passed the fit and proper test from OJK) prior to implementing duties and functions.

In 2020, all Board of Directors members from previous appointment until period of AGMS ini 2020. were reappointed for the next term

This reappointment in AGMS 2020 has been stated in the Deed Number 181 date 30 July 2020 made before Aulia Taufani S.H., Notary in South Jakarta City.



Direksi

Board of Directors

Susunan anggota Direksi per 31 Desember 2020

Composition of the Board of Directors as of 31 December 2020

Jabatan Position	Nama Name	Periode Jabatan Terms of Office
Presiden Direktur President Director	Djaja Suryanto Sutandar	RUPS Tahunan Tahun 2020 – RUPS Tahunan Tahun 2023 Annual GMS 2020 – Annual GMS 2023
Direktur Director	Zacharia Susantadiredja	RUPS Tahunan Tahun 2020 – RUPS Tahunan Tahun 2023 Annual GMS 2020 – Annual GMS 2023
Direktur Director	Anthony Yuarez Panggabean	RUPS Tahunan Tahun 2020 – RUPS Tahunan Tahun 2023 Annual GMS 2020 – Annual GMS 2023
Direktur Director	Njauw Vido Onadi	RUPS Tahunan Tahun 2020 – RUPS Tahunan Tahun 2023 Annual GMS 2020 – Annual GMS 2023
Direktur Director	Wibowo *)	RUPS Tahunan Tahun 2020 – RUPS Tahunan Tahun 2023 Annual GMS 2020 – Annual GMS 2023

*) Wibowo sebagai Direktur Perseroan efektif menjabat per tanggal 30 Juli 2020 sebagaimana tercantum dalam Akta Pernyataan Keputusan Rapat Tahunan Perseroan Nomor 181 tanggal 30 Juli 2020 yang dibuat di hadapan Aulia Taufani, S.H., Notaris di Kota Administrasi Jakarta Selatan.

Wibowo as Director of the Company is effective as of July 30, 2020 as stated in the Deed of Statement of the Company's AGMS Resolutions No. 181 dated July 30, 2020, made before Aulia Taufani, S.H., Notary in the Administrative City of South Jakarta.

Masa Jabatan Direksi

Sesuai Anggaran Dasar Perseroan, masa jabatan anggota Direksi adalah dihitung sejak tanggal RUPS yang mengangkatnya sampai ditutupnya RUPS Tahunan yang ke-3 (tiga) setelah tanggal pengangkatannya tersebut.

Masa jabatan anggota Direksi yang menjabat saat ini akan berakhir pada saat ditutupnya RUPS Tahunan Perseroan tahun 2023. RUPS tetap memiliki kewenangan untuk memberhentikan seorang atau lebih anggota Direksi sewaktu-waktu sebelum masa jabatannya berakhir.

Pedoman dan Tata Tertib Kerja Direksi

Perseroan telah memiliki Piagam Direksi yang ditetapkan oleh Direksi pada tanggal 4 September 2018 yang disusun sebagai rujukan/pedoman bagi Direksi Perseroan dalam menjalankan tugasnya secara efektif dan efisien maupun pihak-pihak lain yang terkait dengan pelaksanaan tugas Direksi.

Board of Director's Term of Office

In Accordance with the Articles of Association, the terms of office of the Board of Directors members is from the date of appointment in the GMS until the closing of the 3rd Annual GMS after the date of such appointment.

The terms of office of current Board of Directors shall ended on the closing of 2023 AGMS. The General Meeting of Shareholders shall have the right dismiss the Board of Directors members at any time before their term ends.

The Board of Directors Working Guidelines and Rules of Conduct

The Company has a Board of Directors Charter, established by the Board of Directors on 4 September 2018 as a reference / guideline for the BOD of the Company in carrying out their duties effectively and efficiently as well as for other parties related to the implementation of the duties of the Board of Directors.

Direksi

Board of Directors

Untuk memastikan Piagam Direksi tetap relevan bagi setiap anggota Direksi Perseroan, Piagam Direksi diperbaharui dari waktu ke waktu mengikuti perkembangan peraturan perundang-undangan dan praktik terbaik.

Piagam Direksi terakhir diperbaharui pada tanggal 4 September 2018 dan dapat diakses oleh publik melalui *website* Perseroan (www.wom.co.id). Secara umum, Piagam Direksi mengatur tentang:

1. Landasan Hukum Piagam.
2. Struktur dan Komposisi Direksi.
3. Batasan Rangkap Jabatan Anggota Direksi.
4. Pengangkatan Anggota Direksi.
5. Masa Jabatan Anggota Direksi.
6. Pemberhentian Sementara Anggota Direksi.
7. Pengunduran Diri Anggota Direksi.
8. Jabatan Anggota Direksi Berakhir.
9. Deskripsi Tugas dan Tanggung Jawab Direksi.
10. Kewenangan Direksi.
11. Waktu Kerja.
12. Keanggotaan dalam Komite Manajemen Risiko Terintegrasi.
13. Nilai-Nilai Dasar (*CORE VALUES*) dan Etika Kerja.
14. Transparansi Kepemilikan Saham Dan Pengungkapan Hubungan Keuangan dan Hubungan Keluarga.
15. Rapat Direksi.
16. Penilaian Kinerja Direksi.
17. Remunerasi.
18. Sertifikasi dan Pelatihan.
19. Pelaporan Dan Pertanggungjawaban.

Ruang Lingkup Pekerjaan dan Tanggung jawab Masing-Masing Anggota Direksi

Ruang lingkup pekerjaan dan tanggung jawab masing-masing anggota Direksi sesuai dengan tugas dan tanggung jawab berdasarkan Keputusan Direksi mengenai Penetapan Pembagian Tugas dan Wewenang Para Anggota Direksi untuk Tahun Buku 2020 dijabarkan sebagaimana dibawah ini:

To ensure that the Board of Directors Charter remains relevant to each member of the Company's Board of Directors, the Board of Directors Charter is updated from time to time in accordance with developments in laws and regulations and best practices.

The Board of Directors Charter was last updated on 4 September 2018 and able to be accessed by public through the Company's website (www.wom.co.id). In general the Board of Directors Charter regulates on:

1. Legal Basis of the Charter.
2. Board of Directors Structure and Composition.
3. Limitation on Multiple Position of BOD Members.
4. Appointment of BOD Members.
5. Board of Directors Term of Office.
6. Temporary Dismissal of Board of Directors Members.
7. Resignation of Board of Directors Members.
8. End of tenure of Board of Directors Members.
9. Description of Board of Directors Duties and Responsibilities.
10. Board of Directors Authority.
11. Working Time.
12. Membership in the Integrated Risk Management Committee.
13. Basic Values (*CORE VALUES*) and Work Ethics.
14. Transparency of Share Ownership and Disclosure of Financial Relations and Family Relations.
15. Board of Directors Meetings.
16. Board of Directors Performance Assessment.
17. Remuneration.
18. Certification and Training.
19. Reporting and Accountability.

Scope of Work and Responsibilities of Each BOD Member

The scope of work and responsibilities of each Board of Directors is in accordance with the duties and responsibilities based on the Board of Directors Decree regarding the Determination of the Distribution of Duties and Authorities of the Board of Directors Members for the 2020 Financial Year are outlined below:



Direksi

Board of Directors

Djaja Suryanto Sutandar *)

Presiden Direktur | President Director

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| <ol style="list-style-type: none"> 1. Memimpin dan mengelola Perseroan termasuk memberikan arahan strategis dalam hal kebijakan dan strategi di lingkup pengembangan bisnis, manajemen risiko, operasional, keuangan dan sumber daya manusia, agar sesuai dengan tujuan Perseroan. 2. Memantau dan memastikan seluruh kegiatan pengembangan bisnis Perseroan berjalan sesuai target yang ditetapkan secara volume dan <i>market share</i> sehingga menunjang keuntungan Perseroan. 3. Memantau dan memastikan seluruh kegiatan manajemen risiko Perseroan berjalan dengan baik sehingga tercapai kualitas <i>portfolio</i> yang sehat. 4. Memantau dan memastikan kegiatan operasional berjalan secara efektif, efisien dengan mengedepankan kualitas, <i>service excellence</i> serta berpedoman pada prinsip <i>Good Corporate Governance</i>. 5. Memantau dan memastikan seluruh kegiatan pengelolaan sumber daya manusia berjalan efektif dan efisien dan fokus pada pemberdayaan, kualitas, produktivitas dan pengembangan karyawan yang dapat menunjang pencapaian tujuan Perseroan. 6. Memantau dan memastikan seluruh kegiatan pengelolaan fungsi bisnis di regional dan cabang sesuai dalam upaya menunjang pencapaian tujuan dan target Perseroan berupa ENR dan <i>profit</i>, pemantauan strategi perbaikan kinerja dari setiap kantor jaringan Perseroan dengan tetap berpedoman pada segala peraturan perundang-undangan, anggaran dasar Perseroan dan Peraturan Perusahaan Perseroan serta sesuai dengan prinsip <i>Good Corporate Governance</i>. 7. Menetapkan dan memantau penerapan pengendalian internal yang efektif dan efisien untuk memberikan keyakinan yang memadai bahwa kegiatan usaha dijalankan sesuai dengan sasaran dan strategi bisnis serta anggaran dasar dan aturan internal lain Perseroan dan peraturan perundang-undangan. | <ol style="list-style-type: none"> 1. To lead and manage the Company including providing strategic directives in terms of policies and strategies in business development, risk management, operations, finance and human resources, in order to be in line with the Company's objectives. 2. To monitor and ensure all of the Company's business development activities are performing as the set target in terms of volume and market share thereby supporting the Company's profitability. 3. To monitor and ensure all of the Company's risk management activities are performing well thereby accomplishing health portfolio quality. 4. To monitor and ensure effective and efficient operations activities, by emphasizing on quality, service excellence and guided by Good Corporate Governance principles. 5. To monitor and ensure effective and efficient performance of human resources management activities and focusing on employees' empowerment, quality, productivity and development that can support the achievement of the Company's objectives. 6. To monitor and ensure all business function management activities in regional and branches are appropriate in an effort to support the achievement of company goals and targets in the form of ENR and profit, monitoring the performance improvement strategies of each company network office while still guided by all laws and regulations, the company's articles of association and regulations Company and in accordance with the principles of Good Corporate Governance. 7. To stipulate and monitor effective and efficient internal control application to provide adequate confidence that the business activities are performed in accordance with the Company's targets and business strategies as well as the articles of association and regulatory. |
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Direksi

Board of Directors

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| <p>8. Memantau dan memastikan kegiatan <i>anti-fraud</i> untuk memastikan ketaatan terhadap aktivitas kritikal yang dijalankan oleh masing-masing unit kerja di dalam Perseroan sesuai peraturan perundang-undangan yang berlaku serta penyelesaian kasus litigasi yang dijalankan dengan mengedepankan prinsip kehati-hatian dan sesuai peraturan perundang-undangan yang berlaku dalam rangka meminimalisasi risiko kepatuhan, risiko reputasi maupun risiko hukum yang mungkin timbul.</p> <p>9. Memantau dan memastikan kegiatan fungsi Legal, Corporate Litigation dan Compliance yang dijalankan dengan mengedepankan prinsip kehati-hatian dan sesuai peraturan perundang-undangan yang berlaku dalam rangka meminimalisasi risiko kepatuhan, risiko reputasi maupun risiko hukum yang mungkin timbul.</p> <p>10. Mengawasi secara aktif penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Perseroan.</p> <p>11. Mengevaluasi terhadap kinerja seluruh fungsi yang ada di Perseroan.</p> <p>12. Mengawasi dan membawahi anggota Direksi Perseroan lainnya.</p> <p>13. Mengawasi dan membawahi <i>Non-Directorate</i> yang ada di Perseroan.</p> <p>14. Melakukan tugas dan wewenang Direksi lainnya yang ditetapkan oleh Anggaran Dasar dan peraturan internal Perseroan yang berlaku bagi Direksi Perseroan.</p> | <p>8. Monitor and ensure anti-fraud activities to ensure compliance with critical activities carried out by each work unit within the Company were in accordance with applicable laws and regulations as well as settlement of litigation cases carried out by prioritizing the principle of prudence and in accordance with applicable laws and regulations in order to minimize compliance risk, reputation risk or legal risk that may arise.</p> <p>9. Monitor and ensure that the activities of the Legal, Corporate Litigation and Compliance functions are carried out by prioritizing prudential principles and in accordance with applicable laws and regulations in order to minimize compliance risk, reputation risk or legal risk that may arise.</p> <p>10. Actively supervise the implementation of the Anti Money Laundering and Prevention of Terrorism Funding programs in the Company.</p> <p>11. Evaluating the performance of all functions in the Company.</p> <p>12. Oversee and supervise other members of the Company's Directors.</p> <p>13. Oversee and supervise the Non-Directorate in the Company.</p> <p>14. Performing other duties and authorities of the Directors determined by the Company's Articles of Association and internal regulations that apply to the Directors of the Company.</p> |
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*) Djaja Suryanto Sutandar selain melaksanakan tugas dan tanggung jawab sebagaimana dijabarkan di atas juga melaksanakan tugas dan tanggung jawab Direktur yang membawahi *Marketing Directorate* dari sejak ditutupnya RUPS Tahunan Tahun 2020 pada tanggal 12 Maret 2020 sampai dengan efektif menjabat Wibowo sebagai Direktur Perseroan yakni tanggal 30 Juli 2020.

Aside from carrying out the duties and responsibilities as described above apart from, Djaja Suryanto Sutandar, also carried out the duties and responsibilities of the Director in charge of the Marketing Directorate from the closing of the 2020 Annual General Meeting of Shareholders on March 12, 2020, until Wibowo effectively serving as Company Director on July 30, 2020.

Direksi

Board of Directors

Wibowo *)

Direktur | Director

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| <ol style="list-style-type: none"> 1. Mengawasi dan membawahi <i>Marketing Directorate</i> yang ada di Perseroan. 2. Merencanakan dan menyusun <i>Marketing Strategic Plan</i> termasuk di dalamnya merencanakan <i>budget</i> operasional <i>Directorate</i> di bawahnya, serta mengkomunikasikannya kepada seluruh jajaran <i>executive management</i>. 3. Bertanggung jawab atas pencapaian target <i>marketing</i> secara nasional. 4. Memantau dan memastikan seluruh kegiatan pengembangan bisnis Perseroan dan implementasi kebijakan marketing yang diterapkan di Perseroan berjalan sesuai yang ditetapkan Perseroan. 5. Membuka dan menjalin relasi kerjasama dengan <i>brand</i> utama di bisnis sepeda motor dalam rangka memperoleh <i>market share</i> dan portofolio yang baik. 6. Mengembangkan strategi bisnis <i>Non Dealer Sales</i> dan memastikan implementasi strategi tersebut berjalan sesuai target yang ditetapkan Perseroan. 7. Mengevaluasi implementasi kebijakan, strategi <i>marketing</i> berikut kinerja seluruh fungsi yang berada di <i>Marketing Directorate</i> secara berkelanjutan dalam rangka meningkatkan target penjualan dan kualitas pembiayaan yang baik serta memperkuat image Perseroan di mata <i>stakeholders, dealer</i> dan konsumen Perseroan. 8. Melakukan tugas dan wewenang Direksi lainnya yang ditetapkan oleh Anggaran Dasar dan peraturan internal Perseroan yang berlaku bagi Direksi Perseroan. 9. Dalam melaksanakan tugas-tugasnya bertanggung jawab kepada Presiden Direktur Perseroan. | <ol style="list-style-type: none"> 1. Oversight and supervise the Marketing Directorate in the Company. 2. Planning and compiling a Marketing Strategic Plan, including planning for operational budget for respective Directorate and communicating it to all levels of executive management. 3. Responsible for achieving national marketing targets. 4. Monitor and ensure that all of the Company's business development activities and the implementation of marketing policies implemented in the Company are running as determined by the Company. 5. Opening and establishing cooperative relationships with major brands in the motorcycle business to obtain a good market share and portfolio. 6. Developing a Non-Dealer Sales business strategy and ensuring that the strategy is implemented according to the targets set by the Company. 7. To evaluate the implementation of policies, marketing strategies and the performance of all functions within the Marketing Directorate on an ongoing basis in order to increase sales targets and good quality of financing as well as strengthen the Company's image in the eyes of the Company's stakeholders, dealers and consumers. 8. Perform other duties and powers of the Board of Directors as stipulated by the Articles of Association and the Company's internal regulations that apply to the Board of Directors of the Company. 9. In carrying out his duties, he is responsible to the President Director of the Company. |
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*) Per tanggal 30 Juli 2020, Wibowo efektif menjabat sebagai Direktur Perseroan dan menjalankan tugas serta tanggung jawab sebagaimana dijabarkan diatas.

As of July 30, 2020, Wibowo is effectively served as Director of the Company and has carried out the duties and responsibilities as outlined above.

Direksi

Board of Directors

Zacharia Susantadiredja

Direktur | Director

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| <ol style="list-style-type: none"> 1. Mengawasi dan membawahi <i>Finance Directorate</i> yang ada di Perseroan dan merangkap sebagai Sekretaris Perusahaan. 2. Merencanakan dan menyusun <i>Corporate Financial Strategic Plan</i> termasuk di dalamnya merencanakan biaya operasional Direktorat dibawahnya, serta mengkomunikasikan kepada seluruh jajaran <i>executive management</i>. 3. Bertanggung jawab terhadap seluruh pengelolaan keuangan Perseroan serta memantau dan memastikan pengelolaan keuangan Perseroan sesuai dengan peraturan internal Perseroan, dan peraturan perundang-undangan yang berlaku, kebijakan dan prosedur serta standar akuntansi keuangan di Indonesia. 4. Membuka dan menjalin hubungan kerjasama dengan pihak lain dalam rangka mendapatkan <i>investor</i> yang tepat bagi Perseroan. 5. Bertanggung jawab atas pengelolaan analisa laporan <i>portfolio Finance</i> dan <i>project pengembangan Finance</i> guna penyalarsan strategi kerja <i>Finance Directorate</i>. 6. Memantau aktivitas pelaporan dan pembayaran kewajiban pajak dan laporan penutupan asuransi agar sesuai dengan peraturan internal Perseroan dan peraturan perundang-undangan yang berlaku. 7. Memantau pelaksanaan fungsi <i>corporate service & communication</i> di Perseroan dalam rangka menjaga dan memperkuat <i>image</i> Perseroan di mata publik. 8. Mengevaluasi implementasi kebijakan, strategi pengelolaan keuangan berikut kinerja seluruh fungsi yang berada di <i>Finance Directorate</i> secara berkelanjutan dalam rangka meningkatkan kapabilitas keuangan Perseroan. 9. Melakukan tugas dan wewenang Direksi lainnya yang ditetapkan oleh Anggaran Dasar dan peraturan internal Perseroan yang berlaku bagi Direksi Perseroan. 10. Dalam melaksanakan tugas-tugasnya bertanggung jawab kepada Presiden Direktur Perseroan. | <ol style="list-style-type: none"> 1. To supervise and in charge of the Company's Finance Directorate and also serves as the Corporate Secretary 2. To plan and develop the Corporate Financial Strategic Plan including its operations budget planning for the Directorates under its delegation, as well as communicating it to all executive managements. 3. Responsible on all the Company's financial management as well as to monitor and ensure that the Company's financial management is in accordance with the Company's internal rules, and prevailing regulatories, policies and procedures as well as standard of financial accounting in Indonesia. 4. To open and maintain cooperation relations with other parties ito obtain appropriate investors for the Company. 5. Responsible for managing the analysis of the Finance portfolio report and Finance development projects to align with Finance Directorate strategy. 6. To monitor the reporting activities and taxes mandatory payments including insurance closing reports to be aligned with the Company's internal rules and prevailing regulatories. 7. To monitor the corporate service & communication function implementation in the Company to maintain and strengthen the Company's image to the public. 8. To evaluate the sustainable implementation of policies, financial management strategies including the performance of all functions under the Finance Directorate in order to improve the Company financial capabilities. 9. To perform other duties and authorities of the Board of Directors as set out in the Articles of Association and internal rules of the Company that is applicable for the Company's Board of Directors. 10. Responsible to the Company's President Director in implementing its duties. |
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Direksi

Board of Directors

Anthony Yuarez Panggabean

Direktur | Director

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| <ol style="list-style-type: none"> 1. Mengawasi dan membawahi Operation Directorate yang ada di Perseroan. 2. Merencanakan dan menyusun <i>Operations Strategic Plan</i> termasuk di dalamnya merencanakan <i>budget operasional Operations Directorate</i>, serta mengkomunikasikannya kepada seluruh jajaran <i>executive management</i>. 3. Bertanggung jawab terhadap seluruh pengelolaan kegiatan operasional yang meliputi pada penyusunan dan penetapan <i>policy</i> dan <i>procedure</i> yang berlaku pada internal Perseroan, penyelenggaraan fungsi <i>service</i>, <i>telecenter</i>, dan <i>information technology</i> ("IT") Perseroan. 4. Mengarahkan dan memantau pengelolaan layanan kepada konsumen serta <i>contact center</i> secara nasional dalam rangka menjaga <i>brand image</i> Perseroan yang bertujuan untuk meningkatkan penjualan dan loyalitas konsumen terhadap Perseroan. 5. Memastikan tersedianya dukungan sistem/prosedur kerja berbasis IT di setiap proses kerja yang ada di Perseroan termasuk mengarahkan dan memastikan keamanan perangkat IT untuk mencapai stabilitas dan keamanan sistem IT yang optimum. 6. Mengevaluasi implementasi kebijakan internal terkait operasional, strategi operasional dan IT berikut kinerja seluruh fungsi yang berada di <i>Operations Directorate</i> secara berkelanjutan dalam rangka meningkatkan proses operasional yang cepat, efektif dan efisien. 7. Melakukan tugas dan wewenang Direksi lainnya yang ditetapkan oleh Anggaran Dasar dan peraturan internal Perseroan yang berlaku bagi Direksi Perseroan. 8. Dalam melaksanakan tugas-tugasnya bertanggung jawab kepada Presiden Direktur Perseroan. | <ol style="list-style-type: none"> 1. To supervise and in charge of the Company's Operation Directorate. 2. To plan and develop the Operations Strategic Plan including its operations budget planning of the Operations Directorate, as well as communicating it to all executive managements. 3. Responsible on all the operations activities management including the development and stipulation of policies and procedures applicable in the Company's internal, implementation of service, telecenter, and Information Technology (IT) of the Company. 4. To direct and monitor service management to consumers as well as contact centers nationally in an effort to maintain the Company's brand image that aim to improve sales and customers' loyalty to the Company. 5. To ensure the availability of system support or work procedures of IT-based in every work process in the Company, including to direct and ensure the safety of IT tools for the achievement of optimum IT system stability and safety. 6. To evaluate the sustainable implementation of internal policies on operations, operations and IT strategy including the performance of all functions under the Operations Directorate for the improvement of fast, effective and efficient operations process. 7. To perform other duties and authorities of the Board of Directors as set out in the Articles of Association and internal rules of the Company that is applicable for the Company's Board of Directors. 8. Responsible to the Company's President Director in implementing its duties. |
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Direksi

Board of Directors

Njauw Vido Onadi

Direktur | Director

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| <ol style="list-style-type: none"> 1. Mengawasi dan membawahi <i>Risk Management Directorate</i> yang ada di Perseroan. 2. Merencanakan dan menyusun Risk Management <i>Strategic Plan</i> termasuk di dalamnya merencanakan <i>budget</i> operasional <i>Risk Management Directorate</i>, serta mengkomunikasikan kepada seluruh jajaran <i>executive management</i>. 3. Memantau dan memastikan fungsi manajemen risiko di Perseroan berjalan efektif. 4. Mengarahkan dan memantau aktivitas <i>initiation credit</i> agar berjalan efektif dalam rangka mendorong pertumbuhan bisnis Perseroan dengan kualitas portfolio yang baik. 5. Mengarahkan dan memantau aktivitas penagihan dan pengelolaan aset unit kendaraan tarikan termasuk pengembangan sistemnya agar berjalan efektif dan dapat meminimalkan tingkat <i>Non-Performing Loan</i>. 6. Mengarahkan dan memantau aktivitas <i>project management</i> Perseroan agar seluruh <i>project</i> yang ditetapkan berjalan efektif dan mencapai sasaran dan waktu yang ditetapkan. 7. Melakukan evaluasi implementasi kebijakan, strategi manajemen risiko berikut kinerja seluruh fungsi yang berada di Risk Management Directorate. 8. Melakukan tugas dan wewenang Direksi lainnya yang ditetapkan oleh Anggaran Dasar dan peraturan internal Perseroan yang berlaku bagi Direksi Perseroan. 9. Dalam melaksanakan tugas-tugasnya bertanggung jawab kepada Presiden Direktur Perseroan. | <ol style="list-style-type: none"> 1. To supervise and in charge of the Company's Risk Management Directorate. 2. Planning and developing the Risk Management Strategic Plan including the planning of operations budget of Risk Management Directorate, as well as to inform to all executive management. 3. To monitor and ensure effective implementation of risk management function in the Company. 4. To direct and monitor effective credit initiation activities for the improvement of the Company's business growth with good portfolio quality. 5. To direct and monitor effective billing activities and asset management of impounded vehicles unit including its system development in order to minimize the Non-Performing Loan levels. 6. To direct and monitor the Company project management activities for effective project performance and to achieve the targets as well as the set timing. 7. Evaluating the implementation of policies, risk management strategies, including the performance of all functions under the Risk Management Directorate. 8. To perform other duties and authorities of the Board of Directors as set out in the Articles of Association and internal rules of the Company that is applicable for the Company's Board of Directors. 9. Responsible to the Company's President Director in implementing its duties. |
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Independensi Direksi

Seluruh anggota Direksi Perseroan tidak memiliki hubungan keuangan, hubungan keluarga sampai dengan derajat kedua, baik hubungan horizontal maupun vertikal (termasuk mertua, menantu dan ipar) dengan sesama anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, dan/ atau pemegang saham utama Perseroan atau grup

Board of Directors Independency

All Board of Director members of the Company have no financial relationship, family relationship up to the second degree, both horizontal and vertical (including in-laws, son-in-law and in-laws) with fellow members of the Board of Directors, members of the Board of Commissioners, members of the Sharia Supervisory Board, and /or the main shareholders



Direksi

Board of Directors

usaha Perseroan. Dengan demikian seluruh anggota Direksi adalah independen.

Direksi juga senantiasa menjunjung tinggi prinsip independensi dan mengutamakan kepentingan Perseroan di atas kepentingan sendiri, serta bekerja dan berperilaku dengan integritas tinggi tercermin dari pernyataan masing-masing anggota Direksi mengenai hal-hal di bawah ini:

1. Tidak pernah memanfaatkan Perseroan untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Perseroan.
2. Tidak pernah mengambil dan/atau menerima keuntungan pribadi dari Perseroan selain remunerasi dan fasilitas lainnya yang ditetapkan berdasarkan RUPS.
3. Tidak pernah menggunakan penasehat perorangan dan/atau jasa profesional sebagai konsultan kecuali untuk proyek yang bersifat khusus, telah didasari oleh kontrak kerja yang jelas meliputi lingkup kerja, tanggung jawab, jangka waktu pekerjaan, dan biaya, serta konsultan merupakan pihak independen yang memiliki kualifikasi untuk mengerjakan proyek yang bersifat khusus.

Keberagaman Anggota Direksi

Penentuan komposisi anggota Direksi dilakukan dengan memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan untuk mendukung pelaksanaan tugasnya selaku anggota Direksi. Komposisi anggota Direksi Perseroan telah mencerminkan keberagaman anggotanya, baik dalam hal pendidikan (bidang studi), pengalaman kerja dan usia yang dapat dilihat dari profil masing-masing anggota Direksi Perseroan.

Kriteria Anggota Direksi

Yang dapat diangkat sebagai anggota Direksi adalah orang perseorangan yang memenuhi kriteria dan persyaratan sesuai dengan:

of the Company or the Company's business group. Therefore, all Board of Directors members are independent.

The BOD always upholds the principle of independence and prioritizes the interests of the Company above its own interests, and works and behaviour with high integrity as reflected in the statements of each member of the Board of Directors regarding the following matters:

1. Never use the Company for personal, family and/or other parties' interests that can harm or reduce the Company's profits.
2. Never take and/or receive personal benefits from the Company other than remuneration and other facilities determined based on the GMS.
3. Has never been engaging the individual advisor and/or professional services as consultant except for special projects, with clear work agreement covering scope of works, responsibilities, work schedules, and costs, as well as an independent party consultant with qualification in carrying out special projects.

Diversity of Members of the Board of Directors

Determination of the Board of Directors member composition is done by taking into account the diversity of expertise, knowledge, and experience needed to support the implementation of its duties as a member of the Board of Directors. The composition of members of the Board of Directors of the Company has reflected the diversity of its members, both in terms of education (field of study), work experience and age which can be seen from the profile of each member of the Company's Board of Directors.

Members of the Board of Directors Criteria

A person that can be appointed as member of the Board of Directors is an individual that fulfil the criteria and requirements in accordance with:

Direksi Board of Directors

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| <p>1. POJK Nomor 33/POJK.04/2014 tentang Direksi Dan Dewan Komisaris Emiten Atau Perusahaan Publik, yang mensyaratkan anggota Direksi harus:</p> <ul style="list-style-type: none"> a. Mempunyai akhlak, moral, dan integritas yang baik. b. Cakap melakukan perbuatan hukum. c. Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat: <ul style="list-style-type: none"> i Tidak pernah dinyatakan pailit; ii Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit; iii Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan Negara dan/atau yang berkaitan dengan sektor keuangan; dan iv Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang selama menjabat: <ul style="list-style-type: none"> • Pernah tidak menyelenggarakan RUPS Tahunan; • Pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS; dan • Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari OJK tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada OJK. d. Memiliki komitmen untuk mematuhi peraturan perundang-undangan. e. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan Perseroan. | <p>1. POJK Number 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Company, requires that member of Board of Directors must:</p> <ul style="list-style-type: none"> a. Having good character, morals, and integrity. b. Competent in legal actions. c. In the 5 (five) years prior to appointment and during his tenure: <ul style="list-style-type: none"> i Never declared bankrupt; ii Have never been a member of a Board of Directors and/or a Board of Commissioners who found guilty of causing a company to go bankrupt; iii Have never been convicted of a criminal offense that is detrimental to the country's finances and/or related to the financial sector; and iv Never been a member of the Board of Directors and/or member of the Board of Commissioners who during his tenure: <ul style="list-style-type: none"> • Fail to convene an Annual GMS; • Accountability as a member of the Board of Directors and/or member of the Board of Commissioners has never been accepted by the GMS or fail to provide accountability as a member of the Board of Directors and/or member of the Board of Commissioners to the GMS; and • Has caused companies that obtained permits, approvals, or registrations from OJK to not fulfill the obligation to submit annual reports and/or financial reports to OJK. d. Have a commitment to comply with the laws and regulations. e. Having knowledge and/or expertise in the fields required by the Company. |
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Direksi

Board of Directors

2. POJK Nomor 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan yang mensyaratkan untuk anggota Direksi memperoleh persetujuan dari OJK (lulus uji kemampuan dan kepatutan dari OJK) harus memenuhi persyaratan penilaian kemampuan dan kepatutan:
 - a. Persyaratan integritas meliputi:
 1. Cakap melakukan perbuatan hukum.
 2. Memiliki akhlak dan moral yang baik, paling sedikit ditunjukkan dengan sikap mematuhi ketentuan yang berlaku, termasuk tidak pernah dihukum karena terbukti melakukan tindak pidana dalam jangka waktu tertentu sebelum dicalonkan.
 3. Memiliki komitmen untuk mematuhi peraturan perundang-undangan dan mendukung kebijakan OJK.
 4. Memiliki komitmen terhadap pengembangan Lembaga Jasa Keuangan yang sehat.
 5. Tidak termasuk sebagai pihak yang dilarang untuk menjadi Pihak Utama.
 - b. Persyaratan reputasi keuangan, paling sedikit dibuktikan dengan:
 1. Tidak memiliki kredit dan/atau pembiayaan macet.
 2. Tidak pernah dinyatakan pailit dan/atau tidak pernah menjadi pemegang saham, Pengendali Perusahaan Perasuransian yang bukan merupakan pemegang saham, anggota Direksi, atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perseroan dinyatakan pailit dalam waktu 5 (lima) tahun terakhir sebelum dicalonkan.
 - c. Persyaratan kelayakan keuangan, paling sedikit dibuktikan dengan:
 1. Memiliki reputasi keuangan sebagaimana telah dijabarkan pada persyaratan reputasi keuangan di atas.
 2. Memiliki kemampuan keuangan untuk melakukan upaya-upaya yang diperlukan apabila Lembaga Jasa Keuangan menghadapi kesulitan keuangan.
2. POJK No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions which requires member of Board of Directors to obtain approval from the OJK (passing the fit and proper test from the OJK) must meet the fit and proper test requirements:
 - a. Integrity requirements include:
 1. Competent in legal actions.
 2. Having good character and morals, at least shown by the attitude of complying with applicable regulations, including never having been convicted of a crime in a certain period before being nominated.
 3. Have a commitment to comply with laws and regulations and support the Financial Services Authority policy.
 4. Have a commitment to the development of health Financial Services Institutions.
 5. Not included as a party that is prohibited from being a Main Party.
 - b. Financial reputation requirements, at least evidenced by:
 1. Does not have bad credit and/or financing
 2. Have never been declared bankrupt and/ or never been a shareholder, Controlling Insurance Company that is not a shareholder, member of the Board of Directors, or a member of the Board of Commissioners who was found guilty of causing a company to be declared bankrupt within the last 5 (five) years before being nominated.
 - c. Financial eligibility requirements, at least evidenced by:
 1. Having a financial reputation as described in the above financial reputation requirements
 2. Having the financial capacity to make the necessary efforts if the Financial Services Institution faces financial difficulties.

Direksi

Board of Directors

- d. Persyaratan kompetensi, meliputi pengetahuan dan/atau pengalaman yang mendukung pengelolaan Lembaga Jasa Keuangan dimana dicalonkan.
3. Memenuhi persyaratan sebagai anggota Direksi berdasarkan Anggaran Dasar Perseroan.

Program Orientasi bagi Anggota Direksi Baru

Program Orientasi diadakan oleh Perseroan yang di selenggarakan oleh Sekretaris Perusahaan kepada anggota Direksi yang baru guna memberikan pemahaman tentang antara lain:

1. Strategi Perseroan.
2. Tugas, tanggung jawab dan kewenangan Direksi berdasarkan Anggaran Dasar dan Peraturan Perundang-undangan yang berlaku di Indonesia.
3. Kebijakan terkait Tata Kelola Perusahaan.
4. Fasilitas dalam rangka mendukung pelaksanaan tugas Direksi.

Rencana Suksesi Anggota Direksi

Komite Nominasi dan Remunerasi Perseroan memiliki peranan penting dalam nominasi kandidat calon anggota Direksi. Namun seorang Direktur dapat menunjuk karyawan internal Perseroan sebagai suksesornya termasuk karyawan internal yang masuk dalam Talent Pool Perseroan.

Kebijakan Suksesi Direktur Perseroan mengatur bahwa kandidat akan memperoleh serangkaian pengembangan diri yang terkait pekerjaannya serta pengembangan personal melalui pelatihan maupun melalui sistem kerja tim untuk memecahkan isu/permasalahan tertentu.

- d. Competency requirements, including knowledge and / or experience that support the management of the Financial Services Institution where it is nominated.

3. Meet the requirements as a member of the Board of Directors based on the Company's Articles of Association.

Orientation Programs for New Directors

The orientation Program is held by the Company which was held by the Corporate Secretary to new members of the Board of Directors in order to provide an understanding of amongst others:

1. The Company's strategies.
2. Duties, responsibilities and authority within the Company pursuant to the Articles of Association and the prevailing regulatories in Indonesia.
3. Policies related with Good Corporate Governance.
4. Facilities to support the duties implementation of the Board of Directors.

Board of Directors Succession Plans

The Company Nomination and Remuneration committee have an important role in nominating candidate of the Board of Directors member. However, a Director may appoint an internal employee as his/her successor including employee within the Company's Talent Pool.

The Director Succession Policy of the Company regulates that a candidate will receive series of development related with his/her field of work as well as personal development through workshops or team task force for solving certain issues.

Dewan Pengawas Syariah Sharia Supervisory Board

» Dewan Pengawas Syariah Sharia Supervisory Board

Sehubungan dengan Unit Usaha Syariah Perseroan, maka Dewan Pengawas Syariah Perseroan dibentuk guna memenuhi POJK Nomor 30/POJK.05/2014 tentang Tata Kelola Perusahaan yang Baik Bagi Perusahaan Pembiayaan dan perubahannya sebagaimana tercantum pada POJK Nomor 29/POJK.05/2020.

Tugas dan Wewenang Dewan Pengawas Syariah

Dalam POJK No. 30/POJK/05/2014 Pasal 1 angka 14, dikatakan bahwa Dewan Pengawas Syariah (DPS), adalah bagian dari organ Perusahaan yang mempunyai tugas dan fungsi pengawasan terhadap penyelenggaraan kegiatan perusahaan agar sesuai dengan Prinsip Syariah. Dalam hal ini, DPS memiliki tugas dan wewenang sebagaimana diatur dalam Anggaran Dasar Perseroan serta dengan memperhatikan peraturan yang berlaku, yaitu:

- Sebagai perwakilan Perseroan pada Dewan Syariah Nasional Majelis Ulama Indonesia.
- Berfungsi sebagai pengawas aspek syariah kegiatan operasional Unit Usaha Syariah Perseroan agar sesuai dengan prinsip syariah.
- Berfungsi sebagai penasihat dan memberi saran kepada Direksi, Pimpinan Unit Usaha Syariah dan Kepala Cabang Unit Syariah Perseroan mengenai hal-hal yang terkait prinsip syariah.
- Berfungsi sebagai mediator Perseroan dengan Dewan Syariah Nasional dalam mengkomunikasikan usulan dan saran pengembangan produk, jasa yang memerlukan kajian dan fatwa dari Dewan Syariah Nasional.

Dalam menjalankan fungsinya, DPS wajib:

- Mengikuti fatwa Dewan Syariah Nasional Majelis Ulama Indonesia; dan
- Melaporkan kegiatan usaha serta pengembangan Unit Usaha Syariah Perseroan kepada Dewan Syariah Nasional Majelis Ulama Indonesia sesuai dengan ketentuan yang ditetapkan oleh Dewan Syariah Nasional Majelis Ulama Indonesia.

In regard to the Company's Sharia Business Unit, the Company's Sharia Supervisory Board was established to comply with the POJK Number 30/POJK/05/2014 on Good Corporate Governance for Financing Company and its amendment as stipulated under POJK Number 29/POJK.05/2020.

Duties and Authorities of Sharia Supervisory Board

Based on POJK Number 30/POJK/05/2014 Article 1 paragraph. 14, the Sharia Supervisory Board (DPS), is the Company's organs having supervisory duties and functions to direct the implementation of the Company's activities in accordance with the Sharia Principles. As such, the DPS has the duties and authorities as regulated in the Company's Articles of Association and with due observance to the applicable regulations, namely:

- Representing the Company at the National Sharia Board of the Indonesian Ulema Council.
- As a supervisor for the sharia aspects of the Company's Sharia Business Unit operational activities to conform to sharia principles.
- As an advisor and providing advice to the Board of Directors, the Head of Sharia Business Unit and the Head of Sharia Branch Unit regarding matters related to sharia principles.
- As a communications mediator between the Company and National Sharia Board concerning the proposals and suggestions of product and service development requiring reviews and fatwas from the National Sharia Board.

In carrying out its functions, the DPS shall:

- Follow the fatwa of the National Sharia Board of the Indonesian Ulema Council; and
- Report the Company's Sharia business activity and its development to the Sharia Board of the Indonesian Ulema Council in accordance with the provisions established by the National Sharia Board of the Indonesian Ulema Council.

Dewan Pengawas Syariah

Sharia Supervisory Board

Pengangkatan, Pengunduran Diri dan Masa Jabatan Dewan Pengawas Syariah

Berdasarkan Anggaran Dasar Perseroan, DPS Perseroan terdiri dari sedikitnya 1 (satu) orang ahli syariah atau lebih yang diangkat oleh RUPS atas rekomendasi Dewan Syariah Nasional Majelis Ulama Indonesia.

Masa Jabatan anggota DPS sebagaimana ditentukan dalam RUPS. Anggota Dewan Pengawas Syariah dapat mengundurkan diri kapan saja, dengan ketentuan anggota Dewan Pengawas Syariah yang akan mengundurkan dirinya menyampaikan surat pengunduran diri kepada Perseroan minimal 30 (tiga puluh) hari sebelum pengunduran dirinya efektif. Perseroan wajib menyelenggarakan RUPS dalam waktu 90 (sembilan puluh) hari sejak diterimanya surat pengunduran diri oleh Perseroan.

Jumlah dan Komposisi Dewan Pengawas Syariah

Jika anggota DPS terdapat lebih dari satu orang, maka komposisinya diatur dengan ketentuan sebagai berikut:

- a. Seorang Ketua DPS;
- b. Seorang atau lebih anggota DPS.

Sebagaimana Akta Pernyataan Keputusan Rapat Perseroan Nomor 30 tanggal 31 Mei 2017, dibuat dihadapan Ny. Rini Yulianti S.H, Notaris Kota Jakarta Timur, susunan keanggotaan Dewan Pengawas Syariah dalam Perseroan ialah sebagai berikut:

Nama Name	Jabatan Position
Dr. H. Abdul Jabar Majid, MA	Ketua Chairman
Ir. H. Muhammad Nadratuzzaman Hosen	Anggota Member
H. Muhammad Taufik Darmansyah, S.E	Anggota Member

Rapat Dewan Pengawas Syariah dan Risalah Rapat

DPS wajib menyelenggarakan rapat secara berkala paling sedikit 6 (enam) kali dalam 1 (satu) tahun. Dalam rapat, Dewan Pengawas Syariah memberikan nasihat dan saran terkait dengan pengembangan usaha pembiayaan syariah Perseroan. DPS juga secara berkala memberikan evaluasi terkait kesesuaian pengembangan bisnis yang dilakukan dengan prinsip-prinsip usaha syariah.

Appointment, Resignation and Term of Office of the Sharia Supervisory Board

Pursuant to the Company's Articles of Association, the DPS comprises at least 1 (one) or more sharia expert(s) appointed by the GMS on the recommendation of the National Sharia Board of the Indonesian Ulema Council.

The tenure of members of DPS is based on the GMS resolution. Any Sharia Supervisory Board member may resign at any time, provided that the resigning member shall submit a resignation letter to the Company at the latest of 30 (thirty) days prior to his resignation effective date. The Company shall conduct a GMS within 90 (ninety) days upon the receipt of the resignation letter by the Company.

Total Members and Composition of the Sharia Supervisory Board

If the DPS consists of more than one person, the composition will be arranged with the following provisions:

- a. A Chairman of the DPS;
- b. A member or more of the DPS.

As stated in the Deed of Meeting Resolution No. 30 dated May 31, 2017, made before Rini Yulianti, S.H, Notary in East Jakarta the composition of the Sharia Supervisory Board is as follows:

Sharia Supervisory Board Meeting and Minutes of Meeting

Based on the provision, the DPS is required to periodically hold at least 6 (six) meetings in 1 (one) year. In the Meetings, the DPS provides advice and suggestions on the Company's sharia financing business development. The DPS also regularly evaluates the compliance of the Company's business development with sharia principles.

Dewan Pengawas Syariah

Sharia Supervisory Board

Sepanjang 2020, Dewan Pengawas Syariah telah melakukan ** kali rapat dengan tingkat kehadiran sebagai berikut:

Throughout 2020, the Sharia Supervisory Board had convened ** meetings with the following attendance:

Nama Name	Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	Kehadiran Attendance
Dr. H. Abdul Jabar Majid, MA	6	5	83%
Ir. H. Muhammad Nadratuzzaman Hosen	6	6	100%
H. Muhammad Taufik Darmansyah, S.E	6	5	83%

No.	Tanggal Rapat Date	Peserta Rapat Participants
1.	4 Februari February 2020	
2.	21 September 2020	
3.	26 Oktober October 2020	Dewan Pengawas Syariah, Kepala Unit Usaha Syariah & Function terkait Sharia Supervisory Board, Head of Sharia Business Unit & relevant Functions
4.	9 November 2020	
5.	16 Desember December 2020	
6.	30 Desember December 2020	

Pelatihan Dewan Pengawas Syariah

Sepanjang 2020, Dewan Pengawas Syariah telah berpartisipasi dalam beberapa pelatihan, dengan rincian sebagai berikut:

Sharia Supervisory Board

Throughout 2020, the Sharia Supervisory Board has participated in several trainings, with the following details:

Nama Name	Sertifikat Certificates	Penyelenggara Organizers	Tanggal dan Tempat Date and Venue
Dr. H. Abdul Jabar Majid, MA	<ul style="list-style-type: none"> Webinar Penerapan Kupas Tuntas Syariah Musyarakah Mutanaqishah (MMq) secara Komprehensif 	Iqtishad Consulting	26 November 2020
	<ul style="list-style-type: none"> Webinar Ijtima' Sanawi (Annual Meeting) Dewan Pengawas Syariah Tahun 2020 dengan tema "Peran Serta Ekonomi Syariah dalam Pemulihan Ekonomi Nasional" 	Dewan Syariah Nasional Majelis Ulama Indonesia The National Sharia Board of Majelis Ulama Indonesia"	5-6 November 2020
	<ul style="list-style-type: none"> Webinar Workshop Pra-Ijtima' Sanawi (Annual Meeting) Dewan Pengawas Syariah Tahun 2020 Bidang Pembiayaan, Penjaminan, Modal Ventura, Pergadaian, dan Fintech Syariah 	Dewan Syariah Nasional Majelis Ulama Indonesia The National Sharia Board of Majelis Ulama Indonesia	12 & 17 Oktober 2020 12 & 17 October 2020
	<ul style="list-style-type: none"> Webinar on Comprehensive Implementation of Syariah Musyarakah Mutanaqishah (MMq) 		
	<ul style="list-style-type: none"> Webinar on Ijtima' Sanawi (Annual Meeting) of the Sharia Supervisory Board 2020 with the theme of "Participation of Sharia Economy in the National Economy Recovery" 		
	<ul style="list-style-type: none"> Webinar on Pra-Ijtima' Sanawi (Annual Meeting) Workshop of the Sharia Supervisory Board 2020 on Financing, Guarantee, Venture Capital, Procurement, and Sharia Fintech 		

Dewan Pengawas Syariah

Sharia Supervisory Board

Nama Name	Sertifikat Certificates	Penyelenggara Organizers	Tanggal dan Tempat Date and Venue
Dr. Ir. H.M. Nadrattuzaman Hosen	<ul style="list-style-type: none"> Sosialisasi Ta'limat DSN-MUI No. U-209/DSN-MUI/V/2020 terkait Akad Hibah Mu'allaqah bi al-Syarh dan Batasan Ujrah pada Produk Asuransi Non-PAYDI Socialization of Ta'limat DSN-MUI No. U-209/DSN-MUI/V/2020 on Hibah Mu'allaqah bi al-Syarh Contract and Ujrah Limitation on Non-PAYDI Insurance Product 	Dewan Syariah Nasional Majelis Ulama Indonesia The National Sharia Board of Majelis Ulama Indonesia	14 Mei May 2020
	<ul style="list-style-type: none"> Webinar Ijtima' Sanawi (Annual Meeting) Dewan Pengawas Syariah Tahun 2020 dengan tema "Peran Serta Ekonomi Syariah dalam Pemulihan Ekonomi Nasional" Webinar on Ijtima' Sanawi (Annual Meeting) of the Sharia Supervisory Board 2020 with the theme of "Participation of Sharia Economy in the National Economy Recovery 	Dewan Syariah Nasional Majelis Ulama Indonesia The National Sharia Board of Majelis Ulama Indonesia"	5-6 November 2020
	<ul style="list-style-type: none"> Webinar Workshop Pra-Ijtima' Sanawi (Annual Meeting) Dewan Pengawas Syariah Tahun 2020 Bidang Pembiayaan, Penjaminan, Modal Ventura, Pergadaian, dan Fintech Syariah Webinar on Pra-Ijtima' Sanawi (Annual Meeting) Workshop of the Sharia Supervisory Board 2020 on Financing, Guarantee, Venture Capital, Procurement, and Sharia Fintech 	Dewan Syariah Nasional Majelis Ulama Indonesia The National Sharia Board of Majelis Ulama Indonesia	12 & 17 Oktober October 2020
	<ul style="list-style-type: none"> International Webinar Series The 7th Indonesia Sharia Economic Festival (ISEF) 2020 "Exploring Innovation In Islamic Bank: Pros & Cons of Tawarruq and Other Possible Alternatives" International Webinar Series The 7th Indonesia Sharia Economic Festival (ISEF) 2020 "Exploring Innovation In Islamic Bank: Pros & Cons of Tawarruq and Other Possible Alternatives" 	The Indonesian Association of Islamic Economist & Islamic Economy Supporting Ecosystem, KNEKS	9 September 2020
	<ul style="list-style-type: none"> Pembahasan dan Pengesahan Fatwa tentang Kliring, Penyelesaian dan Penjaminan Penyelesaian Transaksi Bursa atas Efek Bersifat Ekuitas di Bursa Efek & Klausula dalam Fatwa Sukuk terkait Tadawul (Tradibility) Sukuk pada Pasar Sekunder Discussion and Ratification of Fatwa regarding Clearance, Settlement and Guarantee of Stock Exchange Transaction Settlement on Equity Securities in the Stock Exchange & Clause in Sukuk Fatwa related to Tadawul (Tradibility) Sukuk in the Secondary Market 	Dewan Syariah Nasional - Majelis Ulama Indonesia The National Sharia Board of Majelis Ulama Indonesia	30 September 2020



Dewan Pengawas Syariah Sharia Supervisory Board

Nama Name	Sertifikat Certificates	Penyelenggara Organizers	Tanggal dan Tempat Date and Venue
H. Muh. Taufik Darmansyah, SE, CPA	<ul style="list-style-type: none"> Workshop Pengembangan Wakaf Uang di Bank Syariah Development of Money Waqf Workshop in Sharia Banks 	<p>Direktorat Pengaturan dan Perizinan Perbankan Syariah Otoritas Jasa Keuangan The Directorate of Sharia Banking Regulation and Licensing of Financial Services Authority</p>	26 November 2020
	<ul style="list-style-type: none"> Webinar Ijtima' Sanawi (Annual Meeting) Dewan Pengawas Syariah Tahun 2020 dengan tema "Peran Serta Ekonomi Syariah dalam Pemulihan Ekonomi Nasional" Webinar on Ijtima' Sanawi (Annual Meeting) of the Sharia Supervisory Board 2020 with the theme of "Participation of Sharia Economy in the National Economy Recovery" 	<p>Dewan Syariah Nasional Majelis Ulama Indonesia The National Sharia Board of Majelis Ulama Indonesia"</p>	5-6 November 2020
	<ul style="list-style-type: none"> Webinar Workshop Pra-Ijtima' Sanawi (Annual Meeting) Dewan Pengawas Syariah Tahun 2020 Bidang Pembiayaan, Penjaminan, Modal Ventura, Pergadaian, dan Fintech Syariah Webinar on Pra-Ijtima' Sanawi (Annual Meeting) Workshop of the Sharia Supervisory Board 2020 on Financing, Guarantee, Venture Capital, Procurement, and Sharia Fintech 	<p>Dewan Syariah Nasional Majelis Ulama Indonesia The National Sharia Board of Majelis Ulama Indonesia</p>	12 & 17 Oktober October 2020
	<ul style="list-style-type: none"> International Conference on Contemporary Fiqh Issues On Islamic Economics and Finance International Conference on Contemporary Fiqh Issues On Islamic Economics and Finance 	<p>ISEF with DSN MUI and Masyarakat Ekonomi Syariah Egypt Chapter ISEF with DSN MUI and Masyarakat Ekonomi Syariah Egypt Chapter</p>	27 Oktober October 2020
	<ul style="list-style-type: none"> Resolusi Ekonomi Umat Saat Corona Bagi UMKM, Koperasi, dan Para Ustadz - Ustadzah Economic Resolution for the People During Corona for MSMEs, Cooperatives and Ustadz 	<p>Komisi Ekonomi MUI DKI Jakarta Ustadzah - Economic Commission MUI DKI Jakarta</p>	15 Oktober October 2020
	<ul style="list-style-type: none"> Tata Kelola Kehati-hatian Dalam Pelaksanaan Manajemen Pembiayaan Syariah di BMT dan Koperasi Syariah Prudential Governance in the Implementation of Sharia Financing Management in BMT and Sharia Cooperatives 	<p>DPP LDII DPP LDII</p>	26 September 2020

Kebijakan Remunerasi Dewan Komisaris dan Direksi

Remuneration Policy of The Board of Commissioners and Board of Directors

» Kebijakan Remunerasi Dewan Komisaris dan Direksi

Remuneration Policy of The Board of Commissioners and Board of Directors

Penentuan besarnya remunerasi Anggota Dewan Komisaris dan para anggota Dewan Pengawas Syariah dilimpahkan wewenangnya oleh RUPS kepada Presiden Komisaris dengan memperhatikan usul dan rekomendasi dari Komite Nominasi dan Remunerasi Perseroan.

The authority to determine the remuneration amount for Members of the Board of Commissioners and the Sharia Supervisory Board is delegated by the GMS to the President Commissioner by considering the proposal and recommendation of the Company's Nomination and Remuneration Committee.

Penentuan besarnya remunerasi Anggota Direksi dilimpahkan wewenangnya oleh RUPS kepada Dewan Komisaris dengan memperhatikan usul dan rekomendasi dari Komite Nominasi dan Remunerasi Perseroan.

The authority to determine the remuneration amount for Members of the Board of Directors is delegated by the GMS to the Board of Commissioners with due observance to the proposal and recommendation of the Company's Nomination and Remuneration Committee.

Struktur Remunerasi Dewan Komisaris dan Direksi

Di bawah ini merupakan rincian paket kebijakan remunerasi dan fasilitas lain bagi Dewan Komisaris dan Direksi:

Board of Commissioners and Board of Directors Remuneration Structures

The remuneration policy package and other facilities for the Board of Commissioners and Board of Directors is detailed below:

Dewan Komisaris Board of Commissioners	
Jumlah Remunerasi per Orang dalam 1 tahun *) Total Remuneration per Person in 1 year	Jumlah Dewan Komisaris Total of Board of Commissioners
Di atas Rp2,5 miliar Above Rp2.5 billion	-
Di atas Rp1 miliar s/d Rp2,5 miliar Above Rp1 billion to Rp2.5 billion	-
Di atas Rp500 juta s/d Rp1 miliar Above Rp500 million to Rp1 billion	5
Di atas Rp500 juta Above Rp500 million	-

Kebijakan Remunerasi Dewan Komisaris dan Direksi

Remuneration Policy of The Board of Commissioners and Board of Directors

Direksi Board of Directors	
Jumlah Remunerasi per Orang dalam 1 tahun *) Total Remuneration per Person in 1 year	Jumlah Direksi Total of Board of Directors
Di atas Rp2,5 miliar Above Rp2.5 billion	-
Di atas Rp1 miliar s/d Rp2,5 miliar Above Rp1 billion to Rp2.5 billion	3
Di atas Rp500 juta s/d Rp1 miliar Above Rp500 million to Rp1 billion	2
Di atas Rp500 juta Above Rp500 million	-

Dengan demikian, jumlah remunerasi Dewan Komisaris dan Direksi pada tahun 2020 adalah sebesar Rp14,4 miliar.

As such, total remuneration of the Board of Commissioners and Board of Directors in 2020 is Rp14,4 billion.

Penetapan Remunerasi Direksi

Dalam menyusun struktur, kebijakan dan besaran remunerasi Direksi, beberapa hal yang menjadi dasar pertimbangan adalah sebagai berikut:

1. Remunerasi yang berlaku di industri *Multifinance*
2. Kinerja keuangan Perseroan
3. Pencapaian kinerja masing-masing anggota Direksi dengan indikator utama seperti keuntungan Perseroan, pertumbuhan penjualan, portofolio risiko serta produktivitas
4. Kewajaran dengan memperhatikan peer group
5. Komposisi pendapatan tetap dan variable
6. Pertimbangan sasaran dan strategi jangka panjang dan pendek perseroan.

Board of Directors Remuneration Criteria

Several basis of considerations in developing the remuneration structure, policy and amount for the Board of Directors are as follows:

1. The remuneration applicable in the Multifinance industry
2. The Company's financial performance.
3. The performance achievements of each member of the Company's Board of Directors with key indicators such as profitability, sales growth, risk profiles, and productivity.
4. Fairness by considering peer group
5. Composition of fixed and variable revenues
6. Consideration of long term and short term targets and strategy.

Jumlah Remunerasi dan Fasilitas Lain Remuneration and Other Facilities	Jumlah yang diterima dalam 1 Tahun Total received in 1 year			
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors	
	Orang Person	Jutaan Rupiah Rupiah Million	Orang Person	Jutaan Rupiah Rupiah Million
Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya) Remuneration (salary, bonus, routine allowance, tantiem, and other facilities)	5	3.168.958.529,-	5	11.228.976.850,-

Rapat Dewan Komisaris dan Direksi

Meetings of The Board of Commissioners and Board of Directors

» Rapat Dewan Komisaris dan Direksi

Meetings of The Board of Commissioners and Board of Directors

Tata Cara Pelaksanaan Rapat Dewan Komisaris

Sebelum rapat dilaksanakan, Presiden Komisaris terlebih dahulu melakukan pemanggilan rapat terhadap anggota Dewan Komisaris. Jika Presiden Komisaris berhalangan, pemanggilan rapat dilakukan oleh 2 (dua) orang anggota Dewan Komisaris lainnya. Pemanggilan Rapat harus mencantumkan acara, tanggal, waktu dan tempat rapat.

Apabila semua anggota Dewan Komisaris hadir atau diwakili, pemanggilan terlebih dahulu tersebut tidak disyaratkan dan Rapat Dewan Komisaris dapat diadakan di tempat kedudukan atau di tempat kegiatan usaha utama Perseroan atau di tempat lainnya, sebagaimana yang ditentukan oleh Dewan Komisaris. Rapat Dewan Komisaris dengan kondisi tersebut berhak mengambil keputusan yang sah dan mengikat.

Dalam pelaksanaannya, rapat Dewan Komisaris dipimpin oleh Presiden Komisaris, dalam hal Presiden Komisaris tidak dapat hadir atau berhalangan, yang hal tersebut tidak perlu dibuktikan kepada pihak ketiga, maka Rapat dipimpin oleh seorang anggota Dewan Komisaris yang dipilih oleh dan dari anggota Dewan Komisaris yang hadir.

Sepanjang tahun 2020, Dewan Komisaris Perseroan telah melakukan 12 (dua belas) kali rapat, dengan tingkat kehadiran dan agenda sebagai berikut:

Board of Commissioners Meeting Convention Procedures

The President Commissioner shall announce the meeting to members of the Board of Commissioners prior to the meeting. In the event that the President Commissioner is unavailable, meeting announcement can be organized by the other 2 (two) Board of Commissioners members. Announce of meeting shall state the event, date, time and meeting location.

In the event that all Board of Commissioners members are present or represented, the announcement is not required and the BOC Meeting can be conducted in the domicile or in the Company's main business activity location or other venues, as suggested by the Board of Commissioners. Legally binding decision may be generated from the BOC Meeting in such a condition.

The BOC Meeting is chaired by the President Commissioner. In the event that the President Commissioner is absent or unavailable, which does not need to be proven to the third party, the Meeting will be chaired by a member of the Board of Commissioners appointed by and from the Board of Commissioners members attending the meeting.

Throughout 2019, the Company's Board of Commissioners has convened 12 (twelve) meetings, with the following attendance and Agenda:

Rapat Dewan Komisaris dan Direksi

Meetings of The Board of Commissioners and Board of Directors

Nama Name	Jumlah Rapat Total Meeting	Jumlah Kehadiran Total Attendance	Kehadiran Attendance (%)
I Nyoman Tjager	12	12	100
Robbyanto Budiman	12	12	100
Garibaldi Thohir	12	9	75
Thilagavathy Nadason	12	12	100
Myrnie Zachrani Tamin	12	12	100

No	Tanggal Rapat (tgl/bln/thn) Meeting Dates (dd/mnth/year)	Peserta Rapat Meeting Participant	Agenda Rapat Meeting Agenda
1	23 Januari 2020 January 2020	Dewan Komisaris Board of Commissioners	Kinerja Desember 2019 December Performance 2019
2	27 Februari 2020 February 2020	Dewan Komisaris Board of Commissioners	Kinerja Januari 2020 January Performance 2020
3	12 Maret 2020 March 2020	Dewan Komisaris Board of Commissioners	Kinerja Februari 2020 February Performance 2020
4	23 April 2020	Dewan Komisaris Board of Commissioners	Kinerja Maret 2020 March Performance 2020
5	19 Mei 2020 May 2020	Dewan Komisaris Board of Commissioners	Kinerja April 2020 April Performance 2020
6	10 Juni 2020 June 2020	Dewan Komisaris Board of Commissioners	Kinerja Mei 2020 May Performance 2020
7	16 Juli 2020 July 2020	Dewan Komisaris Board of Commissioners	Kinerja Juni 2020 June Performance 2020
8	11 Agustus 2020 August 2020	Dewan Komisaris Board of Commissioners	Kinerja Juli 2020 July Performance 2020
9	17 September 2020	Dewan Komisaris Board of Commissioners	Kinerja Agustus 2020 August Performance 2020
10	15 Oktober 2020 October 2020	Dewan Komisaris Board of Commissioners	Kinerja September 2020 September Performance 2020
11	17 November 2020	Dewan Komisaris Board of Commissioners	Kinerja Oktober 2020 October Performance 2020
12	11 Desember 2020 December 2020	Dewan Komisaris Board of Commissioners	Kinerja November 2020 November Performance 2020

Rapat Gabungan

Berdasarkan peraturan OJK No. 33/POJK.04/2014, Dewan Komisaris wajib mengadakan rapat gabungan bersama Direksi secara berkala paling kurang sekali dalam 4 (empat) bulan.

Selama tahun 2020 rapat gabungan Dewan Komisaris- Direksi dilaksanakan sebanyak 12 (dua belas) kali dengan tingkat kehadiran dan agenda sebagai berikut:

Joint Meetings

Pursuant to OJK regulation Number 33/POJK.04/2014, the Board of Commissioners shall conduct joint meeting with the Board of Directors periodically at least once in 4 (four) months.

In 2020, the Board of Commissioners and Board of Directors joint meetings were held 12 (twelve) times with the attendance and agenda as follows:

Rapat Dewan Komisaris dan Direksi

Meetings of The Board of Commissioners and Board of Directors

Nama Name	Jumlah Rapat Total Meeting	Jumlah Kehadiran Total Attendance n	Kehadiran Attendance (%)
I Nyoman Tjager	12	12	100
Robbyanto Budiman	12	12	100
Garibaldi Thohir	12	9	75
Thilagavathy Nadason	12	12	100
Myrnie Zachrani Tamin	12	12	100
Djaja Suryanto Sutandar	12	12	100
Anthony Yuarez Panggabean	12	12	100
Zacharia Susantadiredja	12	12	100
Njauw Vido Onadi	12	12	100
Wibowo	12	12	100

No	Tanggal Rapat (tgl/bln/thn) Meeting Dates (dd/mnth/year)	Peserta Rapat Meeting Participant	Agenda Rapat Meeting Agenda
1	23 Januari 2020 January 2020	Dewan Komisaris Board of Commissioners	Kinerja Desember 2019 December Performance 2019
2	27 Februari 2020 February 2020	Dewan Komisaris Board of Commissioners	Kinerja Januari 2020 January Performance 2020
3	12 Maret 2020 March 2020	Dewan Komisaris Board of Commissioners	Kinerja Februari 2020 February Performance 2020
4	23 April 2020	Dewan Komisaris Board of Commissioners	Kinerja Maret 2020 March Performance 2020
5	19 Mei 2020 May 2020	Dewan Komisaris Board of Commissioners	Kinerja April 2020 April Performance 2020
6	10 Juni 2020 June 2020	Dewan Komisaris Board of Commissioners	Kinerja Mei 2020 May Performance 2020
7	16 Juli 2020 July 2020	Dewan Komisaris Board of Commissioners	Kinerja Juni 2020 June Performance 2020
8	11 Agustus 2020 August 2020	Dewan Komisaris Board of Commissioners	Kinerja Juli 2020 July Performance 2020
9	17 September 2020	Dewan Komisaris Board of Commissioners	Kinerja Agustus 2020 August Performance 2020
10	15 Oktober 2020 October 2020	Dewan Komisaris Board of Commissioners	Kinerja September 2020 September Performance 2020
11	17 November 2020	Dewan Komisaris Board of Commissioners	Kinerja Oktober 2020 October Performance 2020
12	11 Desember 2020 December 2020	Dewan Komisaris Board of Commissioners	Kinerja November 2020 November Performance 2020



Rapat Dewan Komisaris dan Direksi

Meetings of The Board of Commissioners and Board of Directors

Tata Cara Pelaksanaan Rapat Direksi

Sesuai Anggaran Dasar, Rapat Direksi harus diadakan secara berkala paling sedikit 1 (satu) kali dalam setiap bulan dan/atau dapat diadakan setiap waktu bilamana dipandang perlu atas permintaan dari seorang atau lebih anggota Direksi atau atas permintaan tertulis dari seorang atau lebih anggota Dewan Komisaris, atau atas permintaan tertulis 1 (satu) pemegang saham atau lebih yang bersamasama mewakili 1/10 (satu persepuluh) bagian dari jumlah seluruh saham dengan hak suara yang sah.

Sepanjang tahun 2020, Direksi Perseroan telah melakukan 42 (empat puluh dua) kali rapat, dengan tingkat kehadiran sebagai berikut:

Board of Directors Meeting Convention Procedures

As stipulated in the Company's Articles of Association, the Board of Directors meeting shall be convened periodically at least once every month and/or may be organized at any time if necessary, on the request of one or more Board of Directors members or based on written request of one or more Board of Commissioners members, or the written request from 1 (one) or more shareholders which represent 1/10 (one-tenth) of the total shares with legitimate voting rights.

Throughout 2020, the Company's Board of Directors has conducted 42 (fourty two) meetings, with the following attendance:

Nama Name	Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	% Kehadiran % Attendance
Djaja Suryanto Sutandar	42	42	100
Anthony Yuarez Panggabean	42	42	100
Zacharia Susantadiredja	42	40	95
Njauw Vido Onadi	42	41	98
Wibowo	42	40	95

Hubungan Afiliasi antara Anggota Direksi, Dewan Komisaris, dan Pemegang Saham Utama

Affiliates Between Members Of The Board Of Directors, Board Of Commissioners, and Majoring Shareholders

» Hubungan Afiliasi Antara Anggota Direksi, Dewan Komisaris dan Pemegang Saham Utama

Affiliates between Members of the Board of Directors, Board of Commissioners, and Majoring Shareholders

Dewan Komisaris dan Direksi Perseroan senantiasa menjaga independensi dan menghindari benturan kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara profesional dan obyektif.

Mayoritas anggota Dewan Komisaris dan Direksi Perseroan tidak memiliki hubungan afiliasi baik hubungan keluarga maupun keuangan dengan sesama anggota Dewan Komisaris, Direksi dan Pemegang Saham utama Perseroan, namun terdapat anggota Dewan Komisaris sebanyak 60% (enam puluh persen) dari anggota Dewan Komisaris Perseroan yang memiliki hubungan afiliasi berupa hubungan keuangan dengan Pemegang Saham utama Perseroan.

The Board of Commissioners and the Board of Directors of the Company always maintain their independence and avoid conflicts of interest that could interfere with their ability to carry out their duties professionally and objectively.

The majority of the members of the Board of Commissioners and the Board of Directors of the Company have no affiliation, both family and financial relationships with fellow members of the Board of Commissioners, Board of Directors and the major Shareholders of the Company, however there are members of the Board of Commissioners as much as 60% (sixty percent) of the member of the company's Board of Commissioners who have a relationship affiliation in the form of a financial relationship with the major shareholders of the Company.

Tabel Hubungan Keuangan dan Hubungan Keluarga Dewan Komisaris
Table of Financial and Family Relations of the Board of Commissioners

Nama Name	Jabatan Position	Hubungan Keuangan Financial Relations						Hubungan Keluarga Family Relations					
		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Utama Majoring Shareholders		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Utama Majoring Shareholders	
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
I Nyoman Tjager	Presiden Komisaris/ Komisaris Independen President Commissioner/ Independent Commissioner		✓		✓		✓		✓		✓		✓
Robbyanto Budiman*)	Wakil Presiden Komisaris Vice President Commissioner		✓		✓	✓			✓		✓		✓



Hubungan Afiliasi antara Anggota Direksi, Dewan Komisaris, dan Pemegang Saham Utama

Affiliates Between Members Of The Board Of Directors, Board Of Commissioners, and Majoring Shareholders

Nama Name	Jabatan Position	Hubungan Keuangan Financial Relations						Hubungan Keluarga Family Relations					
		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Utama Majoring Shareholders		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Utama Majoring Shareholders	
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Garibaldi Thohir*)	Komisaris Commissioner		√		√		√		√		√		√
Myrnie Zachraini Tamin	Komisaris Independen Independent Commissioner		√		√				√		√		√
Thilagavathy Nadason**)	Komisaris Commissioner		√		√		√		√		√		√

*) Robbyanto Budiman & Garibaldi Thohir mempunyai hubungan keuangan dengan PT Wahana Makmur Sejati yang termasuk sebagai pemegang saham utama Perseroan.
Robbyanto Budiman & Garibaldi Thohir have a financial relationship with PT Wahana Makmur Sejati which is included as the major shareholder of the Company.

***) Thilagavathy Nadason mempunyai hubungan keuangan dengan PT Bank Maybank Indonesia Tbk yang merupakan pemegang saham pengendali Perseroan (yang juga merupakan pemegang saham utama Perseroan).
Thilagavathy Nadason has a financial relationship with PT Bank Maybank Indonesia Tbk, which is the controlling shareholder of the Company (which is also the major shareholder of the Company).

Tabel Hubungan Keuangan dan Hubungan Keluarga Direksi
Table of Financial and Family Relations of the Board of Directors

Nama Name	Jabatan Position	Hubungan Keuangan Financial Relations						Hubungan Keluarga Family Relations					
		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Utama Majoring Shareholders		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Utama Majoring Shareholders	
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Djaja Suryanto Sutandar	Presiden Direktur President Director		√		√		√		√		√		√
Zacharia Susantadiredja	Direktur Director		√		√		√		√		√		√
Anthony Yuarez Panggabean	Direktur Director		√		√		√		√		√		√
Njauw Vido Onadi	Direktur Director		√		√		√		√		√		√
Wibowo*)	Direktur Director		√		√		√		√		√		√

*) Wibowo sebagai Direktur Perseroan efektif menjabat per tanggal 30 Juli 2020 sebagaimana tercantum dalam Akta Pernyataan Keputusan Rapat Tahunan Perseroan Nomor 181 tanggal 30 Juli 2020 yang dibuat di hadapan Aulia Taufani, S.H., Notaris di Kota Administrasi Jakarta Selatan.
Wibowo as Director of the Company effective as of July 30, 2020 as stated in the Deed of Statement of the Company's Annual General Meeting Shareholders No. 181 dated July 30, 2020 made before Aulia Taufani, S.H., Notary in the Administrative City of South Jakarta.

Komite Audit

Audit Committee

» Komite Audit

Audit Committee

Dasar Hukum

- POJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit
- POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik
- POJK No. 30/POJK.05/2014 tentang Tata Kelola Perusahaan Yang Baik Bagi Perusahaan Pembiayaan tentang tugas dan wewenang Dewan Komisaris
- Surat Keputusan Dewan Komisaris No.001/BOCWOM/ 2017 tentang Pembentukan Komite Audit tanggal 2 Juni 2017.

Piagam Komite Audit

Komite Audit Bank telah memiliki Piagam Komite Audit yang mengatur antara lain mengenai tugas dan tanggung jawab, keanggotaan, prosedur kerja dan rapat dalam hal pelaksanaan kegiatan Komite Audit. Piagam Komite Audit terakhir dikinakan tanggal 11 Desember 2017.

Struktur dan Keanggotaan

Berdasarkan Surat Keputusan Dewan Komisaris No. 010/III/BOC-WOM/2020 tentang Pembentukan Komite Audit tanggal 13 Maret 2020 Susunan Anggota Komite Audit adalah sebagai berikut:

Nama Name	Posisi di Komite Position in the Committee	Jabatan di Perusahaan Position in the Company	Periode Jabatan Terms of Office
I Nyoman Tjager	Ketua Chairman	Komisaris Independen Independent Commissioner	13 Maret 2020 - penutupan RUPST 2023 13 March 2020 – closing of AGMS 2023
Patricia Marina Sugondo	Anggota Member	Pihak Independen Independent Party	13 Maret 2020 - penutupan RUPST 2023 13 March 2020 – closing of AGMS 2023
Emmanuel Bambang Suyitno	Anggota Member	Pihak Independen Independent Party	13 Maret 2020 - penutupan RUPST 2023 13 March 2020 – closing of AGMS 2023

Legal Basis

- POJK Number 55/POJK.04/2015 on the Establishment and Guideline for the Work Implementation of the Audit Committee
- POJK Number 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuer or Public Company.
- POJK Number 30/POJK.05/2014 on Good Corporate Governance for Financing Company.
- The Board of Commissioners Decree Number 001/BOCWOM/ 2017 on the Establishment of the Audit Committee dated 2 June 2017.

Audit Committee Charter

The Audit Committee of Bank has an Audit Committee Charter which regulates, among others on the duties and responsibilities, membership, work procedures and meetings with regards to the implementation of the Audit Committee's activities. The Audit Committee Charter was last updated on 11 December 2017.

Structure and Membership

Based on the Board of Commissioners Decree Number 010/III/BOC-WOM/2020 on the Establishment of the Audit Committee dated 13 March 2020 the Audit Committee Membership Structure is as follows:



Komite Audit

Audit Committee

I Nyoman Tjager

Ketua/Chairman

70 Tahun/Years old

Warga Negara Indonesia/Indonesian Citizen

Masa Jabatan | Terms of Office

13 Maret 2020 – penutupan RUPST 2023

13 March 2020 – closing of AGMS 2023

Dasar Pengangkatan | Appointment Basis

Surat Keputusan Dewan Komisaris No.010/III/BOC-WOM/2020 tentang Pembentukan Komite Audit tanggal 13 Maret 2020

Board of Commissioners Decree No. 010/III/BOC-WOM/2020 on the Establishment of the Audit Committee dated 13 March 2020

Riwayat Pendidikan | Educational Background

Tersedia dalam bagian Profil Dewan Komisaris pada Laporan Tahunan ini

Available at BOC Profile Section in this Annual Report

Pengalaman Kerja | Professional Experience

Tersedia dalam bagian Profil Dewan Komisaris pada Laporan Tahunan ini

Available at BOC Profile Section in this Annual Report.

Komite Audit Audit Committee

Patricia Marina Sugondo

Anggota/Pihak Independen
Member/Independent Party
53 Tahun/Years Old
Warga Negara Indonesia/Indonesian Citizen

Masa Jabatan | Terms of Office

13 Maret 2020 – penutupan RUPST 2023
13 March 2020 – closing of AGMS 2023

Dasar Pengangkatan | Appointment Basis

Surat Keputusan Dewan Komisaris No. 010/III/BOC-WOM/2020 tentang Pembentukan Komite Audit tanggal 13 Maret 2020.
Board of Commissioners Decree No. 010/III/BOC-WOM/2020 on the Establishment of the Audit Committee dated 13 March 2020.

Riwayat Pendidikan | Educational Background

Meraih Gelar Sarjana di bidang Akuntansi dari Universitas Katolik Atmajaya pada tahun 1990
Obtained a bachelor's degree in accounting from Atmajaya Catholic University in 1990

Pengalaman Kerja | Professional Experience

- Assurance and Business Advisory Services - Senior Manager (1990 - 2002)
- PT GNV Solution (previously PT GNV Consulting) (2008 - sekarang)
- Anggota Komite Audit PT Samudera Indonesia Tbk (2009 - sekarang)
- Anggota Komite Audit PT Elang Mahkota Teknologi Tbk (2010 - sekarang)
- Anggota Komite Audit PT Surya Citra Media Tbk (2017 - sekarang)
- Anggota Komite Audit PT Sarana Media Nusantara Tbk (2018 - sekarang)
- Assurance and Business Advisory Services - Senior Manager (1990 - 2002)
- PT GNV Solution (previously PT GNV Consulting) (2008 - present)
- Audit Committee Member PT Samudera Indonesia Tbk (2009 - present) • Audit Committee Member PT Elang Mahkota Teknologi Tbk (2010 - present)
- Audit Committee Member PT Surya Citra Media Tbk (2017 - present)
- Audit Committee Member PT Sarana Media Nusantara Tbk (2018 - present)



Komite Audit

Audit Committee

Emmanuel Bambang Suyitno, SE Ak. MBA, CA, CACP

Anggota/Pihak Independen

Member/Independent Party

50 Tahun/Years Old

Warga Negara Indonesia/Indonesian Citizen

Masa Jabatan | **Terms of Office**

13 Maret 2020 – penutupan RUPST 2023

13 March 2020 – closing of AGMS 2023

Dasar Pengangkatan | **Appointment Basis**

Surat Keputusan Dewan Komisaris No. 010/III/BOC-WOM/2020 tentang Pembentukan Komite Audit tanggal 13 Maret 2020

Board of Commissioners Decree No. 010/III/BOC-WOM/2020 on the Establishment of the Audit Committee dated 13 March 2020

Riwayat Pendidikan | **Educational Background**

MBA dari Institut Pengembangan Manajemen Indonesia (IPMI) International Business School pada tahun 2007

Sarjana Akuntansi (S1) dari Universitas Indonesia pada tahun 1995

MBA from Institut Pengembangan Manajemen Indonesia (IPMI) International Business School, 2007

Bachelor Degree in Accountant, University Indonesia, 1995

Pengalaman Kerja | **Professional Experience**

- Senior Auditor Ernst and Young (1994 – 1997)
- Assistant Manager – Structured Finance PT ABS Finance Indonesia – JV with IFC (1997-1998)
- Manager – Corporate Finance PT Puridana Sekurindo (1998 – 2001)
- Corporate Secretary PT Kopitime Dot Com Tbk (2001- 2003)
- Senior Manager – Risk Management and Internal Audit PT Surya Citra Media Tbk (2003 – 2008)
- Anggota Komite Audit PT Surya Citra Media Tbk (2008-2019)
- Assistant Vice President PT Indika Energy Tbk (2008 – 2012)
- Head of Investor Relations PT Petrosea Tbk (2009 – 2012)
- Head of Investor Relations PT Mitrahahtera Segara Sejati Tbk (2011 – 2012)
- Vice President – Head of Investor Relations and Corporate Finance ChemOne Holdings Pte Ltd (2012 -2016)
- Komite Audit PT Danareksa (Persero) (2014- 2016).
- Senior Vice President – Head of Investor Relations, Corporate Finance, MIS & Audit Lucky Group of Indonesia (2016-2017)
- Independent Consultant for Corporate Secretary, Investor Relations and Corporate Finance PT PP Presisi Tbk (2017 – sekarang/present)
- Anggota Komite Audit PT Elang Mahkota Teknologi Tbk (2019 – sekarang/present)

Independensi anggota komite audit

Masing-masing anggota Komite Audit wajib memiliki integritas yang tinggi, kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik sebagaimana dipersyaratkan dalam POJK 55/2015 sebagaimana diatur dalam Piagam Komite Audit.

Independency of Audit Committee Member

Each member of the Audit Committee must have high integrity, ability, knowledge, experience in accordance with their field of work, and be able to communicate which is required by POJK 55/2015 as stipulated in the Audit Committee Charter.

Komite Audit

Audit Committee

Dengan diangkatnya Komite Audit melalui Surat Keputusan Dewan Komisaris WOMF tentang Pembentukan Komite Audit WOMF Nomor: 010/III/BOC-WOM/2020 tertanggal 13 Maret 2020, maka anggota Komite Audit telah memenuhi persyaratan memiliki integritas, akhlak, dan moral yang baik.

Komite Audit Perseroan menandatangani Surat Pernyataan yang berisi:

1. Saya mempunyai akhlak, moral, integritas yang baik, dan cakap melakukan perbuatan hukum.
2. Saya tidak pernah dijatuhi hukuman karena melakukan tindak pidana yang mengakibatkan kerugian keuangan negara dan/atau yang berkaitan di sektor keuangan dalam jangka waktu 5 (lima) tahun sebelum pengangkatan saya selaku Anggota Komite Audit Perseroan.
3. Saya memiliki komitmen untuk tunduk dan mematuhi peraturan perundang-undangan yang berlaku dan ketentuan/prosedur yang berlaku di Perseroan.
4. Saya memiliki kemampuan, pengalaman, pengetahuan dan/atau keahlian di bidang yang dibutuhkan Perseroan, dan mampu berkomunikasi dengan baik.
5. Saya bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan.
6. Saya tidak pernah memanfaatkan Perseroan baik secara langsung maupun tidak langsung untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Perseroan.
7. Saya tidak pernah menerima dan/atau memberi dalam bentuk apapun baik secara langsung maupun tidak langsung yang dapat mempengaruhi kewajiban yang berkaitan dengan jabatan ataupun pekerjaan saya.
8. Saya senantiasa menjaga dan melindungi seluruh informasi rahasia yang berkaitan dengan Perseroan dan tidak memberikan keterangan kepada pihak lain kecuali dengan persetujuan Dewan Komisaris atau kepada pihak otoritas yang berwenang berdasarkan peraturan perundang-undangan yang berlaku.
9. Saya memahami Kode Etik dan Pedoman Tingkah Laku Perseroan, serta kewajiban-kewajiban saya untuk patuh terhadap prinsip-prinsip dasar, kebijakan-kebijakan dan ketentuan-ketentuan

Upon the appointment of the Audit Committee through the Decree of Board of Commissioners of WOMF Number 010/III/BOC-WOM/2020 dated 13 March 2020 on the Establishment of the WOMF Audit Committee, the Audit Committee members have met the requirements to have integrity, character and good morals.

The Company's Audit Committee signed a Statement Letters as follows:

1. I have good ethics, morals, integrity, and capable of doing legal actions.
2. I have never been sentenced for committing a crime that resulted losses to the financial state and/or related financial losses in the financial sector within 5 (five) years prior to my appointment as a member of the Company's Audit Committee.
3. I have a commitment to comply and obey with the prevailing laws and regulations and provisions / procedures applicable in the Company.
4. I have the ability, experience, knowledge and/or expertise in the fields as required by the Company, and are able to communicate well.
5. I am willing to continuously improve competence through education and training.
6. I have never used the Company either directly or indirectly for personal, family, and/or other interests that could harm or reduce the Company's profits.
7. I never received and / or gave in any form, either directly or indirectly, which could affect the obligations related to my position or job.
8. I always safeguard and protect all confidential information relating to the Company and do not provide information to other parties except with the approval of the Board of Commissioners or to the competent authorities based on the prevailing laws and regulations.
9. I understand the Company's Code of Ethics and Code of Conduct, as well as my obligations to comply with the basic principles, policies and legal provisions outlined in the Company's Code



Komite Audit

Audit Committee

hukum yang digariskan pada Kode Etik dan Pedoman Tingkah Laku Perseroan dan seluruh kebijakan internal Perseroan yang berlaku bagi saya.

Tugas dan Tanggungjawab Komite Audit

Tugas dan Tanggung jawab Komite Audit ialah sebagai berikut:

- Melakukan penelaahan atas informasi keuangan yang akan diterbitkan Perseroan kepada publik dan/atau pihak otoritas antara lain laporan keuangan, laporan tahunan dan laporan terkait lainnya dengan informasi keuangan Perseroan.
- Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan usaha Perseroan termasuk dan tidak terbatas pada peraturan perundang-undangan di bidang pasar modal, dan/atau peraturan terkait tata kelola perusahaan yang baik *Good Corporate Governance*.
- Mengawasi pelaksanaan audit dan memantau hasil temuan audit yang dilakukan oleh Akuntan Publik (AP) dan/atau Kantor Akuntan Publik (KAP); memastikan AP dan/atau KAP mengkomunikasikan segera hal-hal/ temuan-temuan yang signifikan kepada Komite Audit Perseroan untuk disampaikan kepada Dewan Komisaris Perseroan; memastikan manajemen Perseroan melakukan tindak lanjut atas hasil temuan AP dan/atau KAP.
- Memberikan pendapat independen dalam hal terjadinya perbedaan pendapat antara manajemen Perseroan dengan AP dan/atau KAP atas jasa yang diberikan.
- Memberikan rekomendasi kepada Dewan Komisaris Perseroan mengenai penunjukan AP dan/atau KAP yang akan memberikan jasa audit atas informasi keuangan historis tahunan berdasarkan independensi, ruang lingkup dan honorarium/imbai jasa.
- Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan/atau KAP dan menyusun serta menyampaikan laporan evaluasi tersebut kepada Dewan Komisaris Perseroan dengan tembusan kepada Direksi Perseroan.

of Ethics and Code of Conduct and all applicable internal Company policies. for me

Audit Committee Duties and Responsibilities

Audit Committee's duties and responsibilities is as follows:

- Conducting a review on financial information that will be issued by the Company to the public and/or regulators, such as financial statements, annual report and other reports related to the Company's financial information.
- Conducting a review on the Company's compliance with laws and regulations in relation with the Company's business activities, including and not limited to the laws and regulations in capital market, and/or regulations concerning good corporate governance.
- Supervising the implementation of audit and monitoring the audit findings by a Public Accountant (AP) and/or a Public Accounting Firm (KAP); ensuring the AP and/or KAP to immediately communicate the significant findings to the Company's Audit Committee to be submitted to the Company's Board of Commissioners; ensuring the management of the Company to conduct follow up on the findings of AP and/or KAP.
- Providing independent opinions in the event of dissenting opinions between the Management and the AP and/or KAP for the services provided.
- Providing the Board of Commissioners with recommendations on the appointment of a Public Accountant Firm that will provide audit service on annual financial information based on independence, scope and honorarium/rewards.
- Conducting evaluation on the implementation of audit service on annual financial information by the AP and/ or KAP and preparing and submitting a report on the evaluation to the Board of Commissioners with a copy to the Board of Directors of the Company.

Komite Audit

Audit Committee

- Melakukan penelaahan atas pelaksanaan pemeriksaan oleh Audit Internal Perseroan dan mengawasi pelaksanaan tindak lanjut oleh Direksi Perseroan atas temuan Audit Internal.
- Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan.
- Menelaah dan memberikan saran kepada Dewan Komisaris terkait adanya potensi benturan kepentingan.
- Memberikan rekomendasi kepada Dewan Komisaris atas pengangkatan, dan/atau penggantian, dan/atau pemberhentian Kepala Unit Audit Internal Perseroan.
- Mengevaluasi dan menyampaikan hasil evaluasi atas Piagam Audit Internal Perseroan kepada Dewan Komisaris Perseroan sebelum disetujui oleh Dewan Komisaris Perseroan.
- Melakukan evaluasi rencana kerja tahunan unit audit internal.
- Memastikan efektivitas sistem pengendalian internal.
- Memastikan manajemen Perseroan menciptakan budaya kerja yang mendorong setiap karyawan mematuhi kode etik Perseroan.
- Menjaga kerahasiaan dokumen, data dan informasi Perusahaan.
- Melakukan tugas khusus dari Dewan Komisaris Perseroan yang disampaikan dalam bentuk tertulis sepanjang tugas tersebut tidak bertentangan dengan peraturan perundang-undangan yang berlaku dan dalam rangka membantu tugas dan fungsi Dewan Komisaris Perseroan dalam melakukan pengawasan sesuai dengan ketentuan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku.
- Reviewing the audit performed by the Company's internal auditor as well as monitoring the follow-up conducted by the Board of Directors on the internal audit findings.
- Reviewing complaints related to the accounting process and financial reporting.
- Reviewing and providing advice on potential conflict of interests for the Board of Commissioners.
- Providing recommendations to the Board of Commissioners concerning appointment, and/or replacement, and/or dismissal of Chairman of Internal Audit of the Company.
- Evaluating and submitting the evaluation on the Internal Audit Charter to the Company's Board of Commissioners before being approved by the Board of Commissioners.
- Conducting evaluation on the annual work plan of the internal audit unit.
- Ensuring the effectiveness of internal control system.
- Ensuring the Company's management to build work culture, which encourages all employees to implement the Company's code of conduct.
- Ensuring the confidentiality of the Company's documents, data and information.
- Performing the specific duties of the Board of Commissioners of the Company submitted in writing as long as the duties are not contradictory to the prevailing laws and regulations and with the aim to assist the duties and functions of the Board of Commissioners of the Company in conducting supervision in accordance with provision of the Articles of Association of the Company and the prevailing laws and regulations.

Wewenang

Dalam menjalankan tugas dan tanggungjawabnya, Komite Audit Perseroan mempunyai wewenang sebagai berikut:

- Mengakses dokumen, data dan informasi Perseroan tentang karyawan, dana, aset dan sumber daya Perseroan yang diperlukan terkait dengan pelaksanaan tugasnya.

Authorities

In performing its duties and responsibilities, the Company's Audit Committee has the following authorities:

- Accessing documents, data and information of the Company concerning employees, funds, assets and the Company's resources, which are required in the duty's implementation.

Komite Audit

Audit Committee

- Berkomunikasi langsung dengan karyawan Perseroan, termasuk Direksi Perseroan dan unit Audit Internal Perseroan, fungsi yang menjalankan manajemen risiko dan AP dan/atau KAP yang memberikan jasa kepada Perseroan dalam rangka menjalankan tugas dan tanggung jawab Komite Audit Perseroan.
- Komite Audit Perseroan dapat melibatkan pihak independen di luar anggota Komite Audit Perseroan untuk membantu pelaksanaan tugasnya (jika diperlukan) dengan persetujuan Dewan Komisaris Perseroan.
- Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris Perseroan.
- Directly communicating with the Company's employees, including the Board of Directors and Internal Audit Unit, performing the management of risk and the AP and KAP Firm which provides services to the Company in performing the Audit Committee's duties and responsibilities.
- The Audit Committee is allowed to appoint an independent party outside members of the Audit Committee to assist the duties implementation (if necessary) under the approval from the Board of Commissioners.
- Performing other authorities granted by the Board of Commissioners.

Pelaksanaan Kegiatan Komite Audit selama Tahun 2020

Untuk tahun buku 2020, Komite Audit telah menjalankan fungsinya guna membantu Dewan Komisaris dengan berpedoman pada Piagam Komite Audit *Audit Committee Charter*, di antaranya:

- Mendorong dan terus memantau agar rencana kerja audit internal dapat dicapai dengan efisien dan efektif.
- Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Perusahaan kepada publik dan/atau pihak otoritas.
- Memberikan rekomendasi kepada Dewan Komisaris untuk diputuskan oleh RUPS Tahunan mengenai penunjukan Akuntan Publik (AP) yang didasarkan pada independensi, ruang lingkup penugasan dan imbalan jasa. Rekomendasi didasarkan pula pada hasil evaluasi terhadap Pelaksanaan Pemberian Jasa Audit atas Informasi Keuangan Historis Tahunan periode tahun sebelumnya.
- Melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit serta pemantauan atas tindak lanjut hasil audit, baik audit oleh Satuan Kerja Audit Intern (SKAI) maupun auditor ekstern dan regulator, dalam rangka menilai kecukupan pengendalian intern.
- Menunjuk KAP untuk melakukan Analisa dan bantuan teknis terkait PSAK 71.
- Encourage and continue to monitor so that the internal audit work plan can be achieved efficiently and effectively.
- Reviewing financial information that will be released by the Company to the public and/or authorities.
- Provide recommendations to the Board of Commissioners to be decided by the Annual GMS regarding the appointment of a Public Accountant (AP) based on independence, the scope of assignment and fees. Recommendations are also based on the results of an evaluation of the Implementation of the Audit Services for Annual Historical Financial Information for the previous year period.
- Monitor and evaluate the planning and implementation of audits as well as monitoring the follow up of audit results, both audits by the Internal Audit Unit (IAU) as well as external auditors and regulators, in order to assess the adequacy of internal control.
- Appoint Public Accounting Office to carry out analysis and technical assistance related to PSAK 71.

Audit Committee Activity Implementations in 2020

In the fiscal year 2020, the Audit Committee has carried out its functions to assist the Board of Commissioners by referring to the Audit Committee Charter, including:

- Encourage and continue to monitor so that the internal audit work plan can be achieved efficiently and effectively.
- Reviewing financial information that will be released by the Company to the public and/or authorities.
- Provide recommendations to the Board of Commissioners to be decided by the Annual GMS regarding the appointment of a Public Accountant (AP) based on independence, the scope of assignment and fees. Recommendations are also based on the results of an evaluation of the Implementation of the Audit Services for Annual Historical Financial Information for the previous year period.
- Monitor and evaluate the planning and implementation of audits as well as monitoring the follow up of audit results, both audits by the Internal Audit Unit (IAU) as well as external auditors and regulators, in order to assess the adequacy of internal control.
- Appoint Public Accounting Office to carry out analysis and technical assistance related to PSAK 71.

Meeting Frequency and Attendance

Komite Audit Audit Committee

Pendidikan/Pelatihan Komite Audit 2020 Trainings/Education for Audit Committee 2020

	Penyelenggara Organizer	Topik dan Uraian Singkat Topic and Summary
I Nyoman Tjager	Asosiasi Perusahaan Pembiayaan Indonesia (APPI)	Seminar Nasional "Arah dan Kebijakan 2020" (Bersertifikat) National Seminar of "2020 Directives and Policies" (Certified)
	IKAI	Tanggung jawab dan Relasi antara Komite Audit dengan Auditor Eksternal Responsibilities and Relations between the Audit Committee and External Auditor
	PPM Manajemen PEBOSS	Building Corporate Culture
Patricia Marina Sugondo	IKAI dan Institute of Internal Auditors Indonesia	Agile Auditing
	IIA, IKAI dan IRMAPA	Three Lines sebagai Katalis Pemulihan Bisnis Era Normal
	IKAI, IAPI	Optimalisasi Peran Komite Audit Dalam Pelaksanaan & Evaluasi Pemberian Jasa Audit Optimization of the Audit Committee Roles in the Audit Implementation & Evaluation
	World Class Professor Program dan IAI	Accounting, Organization and Sustainable Development Relationships
	TalkInc	Excelent Public Speaking
	TalkInc	Personal Branding
	IIA-IKAI	Agile Auditing : Kemitraan Komite Audit Dengan Auditor Internal Dalam Merespon Disrupsi Agile Auditing: Partnership of the Audit Committee with Internal Auditor in Responding Disruptions
IIA-IKAI-IRMAPA	Three Lines Sebagai Katalisator Pemulihan Bisnis Era Normal Baru Three Lines as the Catalyst of Business Recovery in the New Normal Era	
Emmanuel Bambang Suyitno	BI-ISEI	Membangun Ekonomi & Keuangan Digital Indonesia 2025 Developing Indonesian Digital Economics & Financial 2025
	Iluni	Restrukturisasi UMKM MSMEs Restructuring
	Iluni	Digital Signature pada Perjanjian Kredit/Pembiayaan Digital Signature on the Loan/Financing Agreement
	Pusat Pengembangan Akuntansi FEB UI	Scenario Analysis for Top Management
	Pusat Pengembangan Akuntansi FEB UI	Tax Incentives Di Masa Pandemi dan Tax Dispute Update Tax Incentives During the Pandemic and Tax Dispute Update
	Iluni FEB-UI	Millenials dan Digitalisasi UMKM Millenials and MSMEs Digitalization
	IKAI – IAPI	Optimalisasi Peran Komite Audit dalam Pengawasan dan Evaluasi atas Pelaksanaan Pemberian Jasa Audit oleh Akuntan Publik atau Kantor Akuntan Publik Optimization of the Audit Committee Roles in the Oversight and Evaluation of Audit Services by the Public Accountant or Public Accounting Firm
	OJK	The New Path on Digital Talent, Holistic Leadership & Social Fintech
	IAI, OJK, IAMI, FE UGM	Accounting, Organization & Sustainable Development Relationship
	EY	ISO 37001 : Beyond Certification-Implementing Effective Anti-Bribery Control in Organization

Komite Audit

Audit Committee

Frekuensi dan Kehadiran dalam Rapat

Komite Audit mengadakan rapat secara berkala sedikitnya paling kurang 1 (satu) kali dalam 3 (tiga) bulan. Rapat Komite Audit hanya dapat dilaksanakan apabila dihadiri oleh lebih dari 1/2 (satu per dua) jumlah anggota. Keputusan rapat Komite Audit diambil berdasarkan musyawarah untuk mufakat. Pelaksanaan rapat Komite Audit dituangkan dalam risalah rapat, termasuk apabila terdapat perbedaan pendapat dissenting opinions, yang ditandatangani oleh Komite Audit yang hadir dan disampaikan kepada Dewan Komisaris dan seluruh anggota Komite Audit Perseroan.

Sepanjang 2020, Komite Audit menyelenggarakan 12 (dua belas) kali rapat dengan tingkat kehadiran sebagai berikut:

The Audit Committee shall convene the meetings regularly, at the minimum 1 (one) time in 3 (three) months. The meeting can only be held if it is attended by more than 1/2 (one-two) of the members. The decision of the Audit Committee's meeting shall be made by consensus. The implementation of the Audit Committee's meeting is recorded in a minute, including in the event of dissenting opinions, signed by all members of the Audit Committee present in the meeting and submitted to the Board of Commissioners and all members of the Audit Committee.

Throughout 2020, the Audit Committee held 12 (twelve) meetings with the following attendance:

No	Tanggal Date	Agenda Meeting Meeting Agenda	Tempat Location	Kehadiran Attendance				
				I Nyoman Tjager	Patricia Marina Sugondo	Emmanuel Bambang Suyitno	Myrnie Zacraini Tamin	Setiawan Kriswanto
1	13-Jan-20	Finalisasi IFRS 9 Phase 1	Ruang Meeting Integrity 1 Lantai 32	Belum menjabat	Hadir	Belum menjabat	Hadir	Tidak Hadir
2		Progress Audit Tahun 2019		Belum menjabat	Hadir	Belum menjabat	Hadir	Tidak Hadir
3	5-Feb-20	Penunjukan KAP 2020	Ruang Meeting Integrity 1 Lantai 32	Belum menjabat	Hadir	Belum menjabat	Hadir	Hadir
4		Closing Meeting Audit Laporan Keuangan per 31 Des 2019		Belum menjabat	Hadir	Belum menjabat	Hadir	Hadir
5	22-Apr-20	Progress Audit Januari 2020 - Maret 2020	Virtual by Google Meets	Hadir	Hadir	Hadir	Hadir	Sudah tidak menjabat
6	23-Jun-20	Kick off meeting limited review Laporan Keuangan per 30 Juni 2020	Virtual by Google Meets	Hadir	Hadir	Hadir	Hadir	Sudah tidak menjabat
7	8-Jul-20	Progress Audit April 2020 - Juni 2020	Virtual by Google Meets	Hadir	Hadir	Hadir	Hadir	Sudah tidak menjabat
8	21-Jul-20	Closing Meeting Limited Review Audit Laporan Keuangan per 30 Juni 2020	Virtual by Google Meets	Hadir	Hadir	Hadir	Hadir	Sudah tidak menjabat
9	11-Aug-20	Penerapan PSAK-71 Dalam Masa Pandemic	Virtual by Google Meets	Hadir	Hadir	Hadir	Hadir	Sudah tidak menjabat
10	15-Sep-20	Penerapan Metode Offside Audit	Virtual by Google Meets	Hadir	Hadir	Hadir	Hadir	Sudah tidak menjabat
11	9-Oct-20	Progress Audit Juli 2020 - September 2020	Virtual by Google Meets	Hadir	Hadir	Hadir	Hadir	Sudah tidak menjabat
12	14-Oct-21	Kickoff Audit Laporan Keuangan per 31 Desember 2020	Virtual by Google Meets	Hadir	Hadir	Hadir	Hadir	Sudah tidak menjabat

Komite Nominasi & Remunerasi

Nomination & Remuneration Committee

» Komite Nominasi & Remunerasi

Nomination & Remuneration Committee

Komite Nominasi dan Remunerasi memiliki peran melakukan kajian serta rekomendasi mengenai kebijakan dan besaran remunerasi anggota Direksi dan anggota Dewan Komisaris, serta kesesuaiannya dengan penerapan praktik *Good Corporate Governance*. Komite ini bertanggungjawab secara langsung kepada Dewan Komisaris.

The Nomination and Remuneration Committee has a role to review and provide recommendation on the Remuneration policy and amount for BOD and BOC members as well as its appropriateness with the Good Corporate Governance practices. This Committee is directly responsible to the BOC.

Anggota Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi beranggotakan 3 (tiga) orang, 1 (satu) orang diantaranya adalah Komisaris Independen yang bertindak selaku Ketua.

Nomination and Remuneration Committee Members

The Nomination and Remuneration Committee membership consists of 3 (three) members, one member is an Independent Commissioner that serves as Chairman.

Nama Name	Jabatan dalam Komite Position in the Committee	Jabatan Struktural Structural Position
Myrnie Zachraini Tamin	Ketua Chairman	Komisaris independen Independent Commissioner
Robbyanto Budiman	Wakil Ketua Vice Chairman	Wakil Presiden Komisaris Vice President Commissioner
Ekanto Wijonosunu	Anggota & Sekretaris Member & Secretary	Chief Human Capital Officer

Nama Name	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Attendance	% Kehadiran % Attendance
Myrnie Zachraini Tamin	4	4	100
Robbyanto Budiman	4	4	100
Ekanto Wijonosunu	4	4	100

Risalah Rapat Komite Nominasi dan Remunerasi | Nomination and Remuneration Committee Meeting Minutes

Tanggal Date	Agenda Agenda	Kehadiran Attendance	% Kehadiran % Attendance
10 Maret 2020	Bonus 2019 & Remunerasi 2020	4	100
10 April 2020	Review Remunerasi selama Pandemi Covid-19	4	100
13 Agustus 2020	Review Pemotongan Salary selama Pandemi Covid-19	4	100
3 Desember 2020	- Usulan Penetapan UMR/P Tahun 2021 - SC Guideline	4	100

Komite Nominasi & Remunerasi

Nomination & Remuneration Committee

Tugas dan Tanggung Jawab Komite Nominasi dan Remunerasi

Tugas serta tanggung jawab Komite Nominasi dan Remunerasi antara lain sebagai berikut:

Terkait dengan fungsi nominasi:

- a. Menyusun dan memberikan rekomendasi kepada Dewan Komisaris Perseroan mengenai kebijakan, kriteria serta prosedur pemilihan dan atau penggantian anggota Dewan Komisaris Perseroan dan anggota Direksi Perseroan untuk disampaikan kepada Rapat Umum Pemegang Saham Perseroan.
- b. Menyusun dan memberikan rekomendasi kepada Dewan Komisaris Perseroan mengenai kebijakan suksesi atas nominasi anggota Direksi Perseroan yang bertujuan untuk menjaga kesinambungan proses regenerasi kepemimpinan di Perseroan dalam rangka mempertahankan keberlanjutan bisnis dan tujuan jangka panjang Perseroan.
- c. Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris Perseroan mengenai:
 - Komposisi jabatan anggota Direksi dan/ atau anggota Dewan Komisaris.
 - Kebijakan evaluasi kinerja bagi anggota Direksi Perseroan dan atau anggota Dewan Komisaris Perseroan.
- d. Memberikan rekomendasi kepada Dewan Komisaris Perseroan mengenai penilaian kinerja anggota Dewan Komisaris Perseroan dan atau Direksi Perseroan, serta membantu Dewan Komisaris dalam melakukan penilaian kinerja anggota Direksi Perseroan dan atau anggota Dewan Komisaris Perseroan berdasarkan tolak ukur yang disusun oleh Komite.
- e. Memberikan rekomendasi kepada Dewan Komisaris Perseroan mengenai program pengembangan kemampuan Direksi dan atau anggota Dewan Komisaris Perseroan.
- f. Memberikan rekomendasi mengenai calon anggota Dewan Komisaris Perseroan dan Direksi Perseroan yang memenuhi syarat kepada Dewan Komisaris Perseroan untuk disampaikan kepada Rapat Umum Pemegang Saham Perseroan.
- g. Hal-hal lain yang ditugaskan oleh Dewan Komisaris Perseroan terkait fungsi nominasi Perseroan.

Nomination and Remuneration Committee Duties and Responsibilities

The Nomination and Remuneration Committee duties and responsibilities are as follows:

Related to Nomination Function:

- a. Develop and provide recommendation to the Company's Board of Commissioners regarding policy, criteria and procedures of appointment and/or replacement of Board of Commissioners and Board of Directors members of the Company to be submitted to the General Meeting of Shareholders.
- b. Develop and provide recommendation to the Board of Commissioners of the Company regarding succession policy of the nomination of Board of Directors members, which is aimed to maintain the continuity of leadership regeneration process in the Company in order to maintain business sustainability and longterm objectives of the Company.
- c. Evaluate and provide recommendation to the Company's Board of Commissioners regarding:
 - Composition of the Board of Directors and/ or the Board of Commissioners.
 - Performance evaluation for the Company's Board of Directors and/or Board of Commissioners.
- d. Provide recommendation to the Company's Board of Commissioners on the performance assessment of the Company's Board of Directors, as well as assisting the Board of Commissioners in conducting performance assessment for Board of Directors and/or Board of Commissioners members based on the benchmark defined by the Committee.
- e. Provide recommendation to the Company's Board of Commissioners regarding the competence development of the Board of Directors and/or the Board of Commissioners.
- f. Provide recommendation regarding the candidate for Board of Commissioners and Board of Directors members that fulfill the requirements to the Company's Board of Commissioners to be submitted to the General Meeting of Shareholders of the Company.
- g. Other duties delegated by the Company's Board of Commissioners in relation to nomination function of the Company.

Komite Nominasi & Remunerasi

Nomination & Remuneration Committee

Terkait dengan fungsi remunerasi:

- a. Menyusun dan memberikan rekomendasi kepada Dewan Komisaris Perseroan mengenai struktur remunerasi bagi anggota Direksi dan atau anggota Dewan Komisaris Perseroan. Struktur remunerasi yang dimaksud ketentuan ini dapat berupa gaji, honorarium, insentif dan/ atau tunjangan bersifat tetap dan variabel.
- b. Menyusun dan memberikan rekomendasi kepada Dewan Komisaris Perseroan mengenai kebijakan atas remunerasi bagi anggota Direksi dan atau anggota Dewan Komisaris Perseroan.
- c. Menyusun dan memberikan rekomendasi kepada Dewan Komisaris Perseroan mengenai besaran atas remunerasi bagi anggota Direksi dan atau anggota Dewan Komisaris Perseroan.
- d. Melakukan evaluasi terhadap struktur, kebijakan dan besaran remunerasi Perseroan paling kurang 1 (satu) kali dalam setahun.
- e. Hal-hal lain yang ditugaskan oleh Dewan Komisaris Perseroan terkait fungsi nominasi Perseroan.

Perseroan telah memiliki pedoman Komite nominasi dan atau remunerasi yang dituangkan dalam Piagam Komite Nominasi dan Remunerasi yang ditetapkan pada 16 November 2017 oleh Dewan Komisaris Perseroan.

Pelaksanaan Kegiatan Komite Nominasi dan Remunerasi

Pelaksanaan kegiatan Komite Nominasi dan Remunerasi diantaranya adalah:

- Melakukan pembahasan usulan bonus untuk Dewan Komisaris dan Direksi.
- Pembahasan besaran kenaikan gaji tahunan Dewan Komisaris dan Direksi.
- Pembahasan usulan *self assessment* untuk Dewan Komisaris.

Frekuensi dan Kehadiran Rapat

Sepanjang tahun 2020, Komite Nominasi dan Remunerasi telah 4 (empat) kali dengan tingkat kehadiran sebagai berikut:

Kebijakan Mengenai Suksesi Direksi

Dalam rangka regenerasi jabatan-jabatan di internal perusahaan terutama jabatan-jabatan kritikal

Related to Remuneration Function:

- a. Prepare and provide recommendation to the Company's Board of Commissioners regarding the remuneration for the Company's Board of Directors and Board of Commissioners. The remuneration structure defined in this provision can be in the form of fixed and variable salary honorarium, incentive, and/ or allowances.
- b. Prepare and provide recommendation to the Company's Board of Commissioners regarding the remuneration policy for the Board of Directors and/or the Board of Commissioners.
- c. Prepare and provide recommendation to the Company's Board of Commissioners regarding the remuneration amount for the Board of Directors and/ or the Board of Commissioners.
- d. Perform evaluation for at least once in a year on the remuneration structure, policy and amount that have been set in the Company.
- e. Other duties delegated by the Company's Board of Commissioners in relation to remuneration function of the Company.

The Company has in place the Nomination and or Remuneration Committee guidelines that stated into the Nomination and Remuneration Committee Charter established on 16 November 2017 by the Company's Board of Commissioners.

Nomination and Remuneration Committee Activities

The Nomination and Remuneration Committee has implemented the following activities:

- Discussion on the Board of Directors and Board of Commissioners bonus proposal.
- Discussion on the increase amount of annual salary of the Board of Commissioners and Directors.
- Discussion on self-assessment proposal for the Board of Commissioners.

Meetings Frequency and Attendance

Throughout 2020, the Nomination and Remuneration Committee has convened 4 (four) meetings with the following attendance:

Board of Directors Succession Policy

For the regeneration of internal positions in particular the critical positions including the Board



Komite Nominasi & Remunerasi

Nomination & Remuneration Committee

termasuk Direksi, Perseroan telah melakukan pengelolaan suksesi disetiap *level* organisasi untuk mempersiapkan sumber daya internal yang siap mengisi kebutuhan organisasi dalam jangka panjang.

Pengaturan mengenai suksesi ini bertujuan untuk memastikan ketepatan penempatan kader yang minimal setara atau lebih baik dari karyawan yang digantikan, mencegah penurunan kapabilitas organisasi atau bahkan krisis sumber daya akibat kehilangan *key person* tanpa kesiapan pengganti, serta memastikan penguasaan pengetahuan eksklusif individu menjadi pengetahuan organisasi sehingga dapat meningkatkan kemampuan dan kapabilitas Perseroan.

Kriteria untuk menetapkan calon suksesi Direksi adalah hasil penilaian kinerja dan rekomendasi hasil *review/assessment* kompetensi yang didalamnya termasuk kepemimpinan.

of Directors, the Company has undertaken the succession management in every organization level to prepare internal resources that are ready to support the long-term organization requirements.

This succession aims to ensure appropriateness in the candidates' placements at least equal or far better than the replaced employees, prevent the declining capability of organization or even resources crises due to the lost of key persons without readiness for replacement, as well as ensuring that individual exclusive knowledge becomes the organization knowledge thereby can enhance the capabilities and ability of the Company.

The criteria to determine the Board of Directors succession candidates are the results of the performance assessment and recommendation from the competencies review/ assessment results, which include the leaderships.

Komite Pemantau Risiko

Risk Oversight Committee

» Komite Pemantau Risiko

Risk Oversight Committee

Pembentukan Komite Pemantau Risiko oleh Dewan Komisaris bertujuan untuk membantu meningkatkan efektivitas pelaksanaan tugas dan tanggung jawabnya. Pembentukan komite tersebut juga bermanfaat untuk meningkatkan kepercayaan publik terhadap pengelolaan Perseroan. Komite Pemantau Risiko memonitor proses perbaikan yang berkesinambungan atas kebijakan, prosedur dan praktik pada semua tingkatan dalam Perseroan, guna memastikan telah dilakukannya pengelolaan Perseroan dan pengendalian risiko yang baik.

Anggota Komite Pemantau Risiko

Berdasarkan Pedoman Komite Pemantau Risiko (Piagam Komite Pemantau Risiko) tanggal 21 Mei 2015, susunan anggota Komite Pemantau Risiko Perseroan adalah sebagai berikut:

Ketua: Presiden Komisaris

Wakil Ketua: Wakil Presiden Komisaris

Anggota: Komisaris, Komisaris Independen

Independensi Komite Pemantau Risiko

Berdasarkan pedoman penerapan pemantau risiko, Komite Pemantau Risiko dipimpin oleh seorang Komisaris dengan Keanggotaan Pemantau Risiko bersifat Tetap dan Tidak Tetap. Anggota Tetap ialah mayoritas Komisaris, yaitu lebih dari 50% dari keseluruhan jumlah anggota Komisaris, yang ditunjuk oleh Presiden Komisaris untuk melaksanakan wewenang dan tanggung jawab secara permanen dalam jangka waktu tertentu.

Keputusan Komite Pemantau Risiko

Keputusan yang tertulis dalam risalah rapat disirkulasikan kepada seluruh anggota untuk mendapatkan tambahan yang kemudian dikaji terlebih dahulu pada agenda rapat berikutnya, sebelum kemudian ditandatangani oleh Ketua/Wakil Ketua. Risalah rapat adalah hasil keputusan yang sah untuk kemudian disirkulasikan kepada Direksi dan unit kerja terkait.

The establishment of Risk Oversight Committee by the Board of Commissioners aims to support the effectiveness of its duties and responsibilities implementation. The establishment is also beneficial to improve public trust on the management of the Company. This Committee monitors the continuous improvement on policies, procedures and practices on all levels within the Company, in order to ensure the implementation of good Company management and appropriate risk control.

Risk Oversight Committee Members

Based on the Risk Oversight Committee Guidelines (Risk Oversight Committee Charter) dated May 21, 2015, the composition of Risk Oversight Committee members is as follows:

Chairman: President Commissioner

Vice Chairman: Vice President Commissioner

Member: Commissioner, Independent Commissioner

Risk Oversight Committee Independency

Based on the risk monitoring implementation guidelines, the Risk Oversight Committee is chaired by a Commissioner with Permanent and Temporary Membership. The Permanent Members are most members of the Board of Commissioners, comprising 50% of the total members, appointed by the President Commissioner to continuously perform the authority and responsibility for a certain period of time.

Risk Oversight Committee Decisions

The decisions written in the minutes of meeting are circulated to all members to obtain additional inputs that will then be reviewed in the next meeting agenda before being signed by the Chairman/Vice Chairman. The minutes of meeting are the records of the lawful decisions that will be circulated to the relevant Board of Directors and units.



Komite Pemantau Risiko

Risk Oversight Committee

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Tugas dan tanggung jawab Komite Pemantau Risiko meliputi:

- Mengevaluasi kebijakan dan strategi terhadap manajemen risiko dalam profil risiko.
- Memantau rencana bisnis perusahaan sebelum mendapatkan persetujuan Dewan Komisaris.
- Memonitor dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko.
- Memberikan masukan kepada Dewan Komisaris atas informasi yang didapat dari hasil monitoring tersebut.

Frekuensi dan Kehadiran Rapat

Komite Pemantau Risiko melakukan rapat rutin minimal 4 (empat) kali dalam setahun dan non-rutin/ luar biasa bila diperlukan. Rapat Komite Pemantau Risiko dipimpin oleh Ketua. Dalam hal Ketua berhalangan hadir, maka rapat dipimpin oleh Wakil Ketua.

Pada tahun 2020, Komite Pemantau Risiko telah menyelenggarakan rapat sebanyak 4 (empat) kali. Seluruh Rapat yang dilaksanakan telah dinyatakan sah dan seluruh hasil rapat juga telah dinyatakan dalam risalah rapat dan didokumentasikan dengan baik.

Risk Oversight Committee Duties and Responsibilities

Duties and responsibilities of the Risk Oversight Committee include:

- Evaluate the risk management policies and strategies in the risk profile.
- Monitoring the Company's business plan prior to the Board of Commissioners approval.
- Monitoring and evaluate the implementation of the Risk Management Committee.
- Provide the Board of Commissioners with inputs on the information acquired from the monitoring results.

Meeting Frequency and Attendance

The Risk Oversight Committee holds at least 4 (four) regular meetings in a year and non-regular/ extraordinary meetings if deemed necessary. A Chairman leads the meeting of Risk Oversight Committee. If the Chairman is absent, the Vice Chairman will lead the meeting.

In 2020, the Risk Oversight Committee has convened 4 (four) meetings. All the meetings were declared valid. And the meeting results have been recorded in the minutes and well documented.

Komite Direksi

Board of Director's Committee

» Komite Direksi

Board of Director's Committee

KOMITE MANAJEMEN RISIKO

Kegiatan bisnis Perseroan memiliki risiko tinggi yang jika tidak dikelola dengan efektif akan menimbulkan masalah di kemudian hari. Dalam rangka mengurangi potensi risiko yang mungkin timbul, Direksi telah membentuk Komite Manajemen Risiko (*Risk Management Committee/RMC*) yang berfungsi untuk memfasilitasi aktifitas pemantauan serta mengevaluasi sistem manajemen risiko Perseroan secara berkelanjutan. Dalam hal ini, RMC juga berperan dalam memastikan ketepatan tanggapan manajemen terhadap temuan dan rekomendasi dari auditor internal, auditor eksternal serta regulator beserta tingkat efektifitas dari tindak lanjut terhadap temuan.

Struktur dan Keanggotaan Komite Manajemen Risiko

Berdasarkan pedoman Komite Manajemen Risiko (RMC Charter) tanggal 21 Mei 2015, susunan anggota Komite Manajemen Risiko Perseroan adalah sebagai berikut:

RISK MANAGEMENT COMMITTEE

The Company's business activities have potential high risk that may arise. To prevent this, the Board of Directors has established the Risk Management Committee (RMC) that has the functions to facilitate monitoring activities and evaluate the Company's risk management system in a sustainable manner. As such, the RMC also plays a role in ensuring the accuracy of management's response towards the findings and recommendations of internal auditor, external auditor and regulators, as well as the level of effectiveness in following up the findings.

Risk Management Committee Structure and Membership

Based on the Risk Management Committee Guidelines (RMC Charter) dated 21 May 2015, the composition of RMC members is as follows:

Struktur | Structures

Ketua Chairman	Presiden Direktur President Director
Wakil Ketua Vice Chairman	Direktur Manajemen Risiko Risk Management Director
Anggota dengan Hak Suara Members with voting rights	Direksi Board of Directors
Anggota Tanpa Hak Suara Members without voting rights	Perwakilan dari Direktorat Risiko PT Bank Maybank Indonesia Tbk (MBI) Semua Pimpinan Satu Tingkat di bawah Dewan Direksi Representative from the Risk Directorate of PT Bank Maybank Indonesia Tbk (MBI) All Leaders are a Level below the Board of Directors
Sekretaris Secretary	Departemen Enterprise Risk Management Enterprise Risk Management Department

Komite Direksi

Board of Director's Committee

Score Nilai	Indikator Penilaian Assessment Indicators
1	Sangat Buruk Very Poor
2	Buruk Poor
3	Cukup Baik Sufficient
4	Baik Good
5	Sangat Baik Very Good

Keputusan Komite Manajemen Risiko

Keputusan RMC diambil melalui Rapat. Keputusan diambil melalui mekanisme musyawarah mufakat. Pokok-pokok keputusan yang diambil oleh RMC dituangkan dalam risalah rapat yang disirkulasikan kepada seluruh anggota untuk mendapatkan masukan tambahan. Pokok-pokok putusan yang sudah disesuaikan dengan masukan tambahan kemudian dikaji terlebih dahulu pada agenda rapat berikutnya. Risalah Rapat final kemudian sebelum ditanda-tangani oleh ketua/wakil ketua. Risalah rapat adalah hasil keputusan yang sah untuk kemudian disirkulasikan kepada Direksi dan unit kerja terkait. Keputusan bersifat sah dan mengikat semua anggota baik yang hadir maupun yang tidak hadir. Apabila diperlukan maka keputusan RMC dapat ditindaklanjuti dengan Surat Kebijakan dan/ atau memorandum oleh unit kerja yang bertanggung jawab.

Tugas dan Tanggung jawab Komite Manajemen Risiko

Adapun tugas dan tanggung jawab Komite Manajemen Risiko meliputi:

- Menyetujui kebijakan manajemen risiko dan perubahan-perubahannya, termasuk strategi kerangka kerja, metodologi dan tools pengelolaan risiko, termasuk rencana-rencana kerja, serta memastikan penerapannya;
- Menyetujui tindakan strategis yang timbul dari peraturan eksternal yang berdampak terhadap praktik manajemen risiko;
- Menyetujui langkah-langkah perbaikan untuk masalah risiko yang menjadi perhatian Otoritas Jasa Keuangan (OJK);
- Menyetujui produk pembiayaan baru dan layanannya;
- Melakukan kajian terhadap risiko Perseroan secara keseluruhan, termasuk eksposur atas kredit secara berkala, dan memastikan bahwa eksposur dikelola dengan baik;

Risk Management Committee Decisions

The RMC's decisions are made in the Meetings. The decisions shall be taken by deliberations for consensus. Points regarding the decisions made by RMC are written in the minutes that will be circulated to all members to obtain additional input. Points that have been adjusted to the additional input will be reviewed in the next meeting agenda. The Chairman/ Vice Chairman will then sign the Final Minutes. The meeting minutes are the records of the lawful decisions that will be circulated to the Board of Directors and relevant units. The decision is lawful and binding all members, regardless of whether they attend the meeting or not. Whenever it is necessary, the RMC's decisions can be followed up by a Policy Letter and/or Memorandum made by the responsible unit.

Risk Management Committee Duties and Responsibilities

The duties and responsibilities of the Risk Management Committee include as follows:

- Approve the risk management policies and the amendments thereof, including the risk framework strategy, methodology and management tools, including the work plans, and ensuring their implementation;
- Approve the strategic actions arising from external regulations which affect risk management practices;
- Approve the measures taken to solve riskrelated issues that become the concern of the Financial Services Authority (OJK);
- Approve new financing products along with their services;
- Regularly assessing the Company's risks in general, including exposure to credit periodically, and ensuring that such exposure is managed properly;

Komite Direksi Board of Director's Committee

- Menetapkan koreksi atau ratifikasi atas keputusan bisnis yang menyimpang dari prosedur normal;
- Membangun budaya manajemen risiko pada seluruh tingkat organisasi.
- Determine the correction or ratification on business decisions deviating from the normal procedures;
- Foster risk management culture on all levels of the organization.

Frekuensi dan Kehadiran Rapat

Sesuai ketentuannya, RMC melakukan rapat rutin minimal 4 (empat) kali dalam setahun dan non-rutin/ luar biasa bila diperlukan. Rapat ini dipimpin oleh Ketua. Dalam hal Ketua berhalangan hadir, maka rapat dipimpin oleh Wakil Ketua.

Pada tahun 2020, Komite Manajemen Risiko telah menyelenggarakan rapat sebanyak 3 (tiga) kali. Seluruh Rapat yang dilaksanakan telah dinyatakan sah dan seluruh hasil rapat RMC juga telah dinyatakan dalam risalah rapat dan didokumentasikan dengan baik.

Penilaian Kinerja Komite Manajemen Risiko 2020

1. Prosedur pelaksanaan penilaian kinerja
 - a. Masing-masing kriteria memiliki *score* dari 1 s/d 5
 - b. Pilih *score* untuk masing-masing kriteria sesuai dengan kondisi Perseroan
 - c. *Score* akhir merupakan rata-rata dari kriteria yang dilakukan penilaian.
 - d. Berikut ini indikator penilaian akhir.

Meeting Frequency and Attendance

In accordance with the provision, the RMC holds a regular meeting at least 4 (four) times in a year and non-regular/ extraordinary meetings whenever necessary. A Chairman leads the meeting. If the Chairman is absent, Vice Chairman will lead the meeting.

In 2020, the Risk Management Committee has convened 3 (three). The meetings were declared valid and all of RMC's meeting results have been recorded in the minutes and well documented.

Risk Management Committee Performance Assessment 2020

1. Performance assessment procedures
 - a. Each criterion has a score from 1 to 5
 - b. Choose a score for each criterion according to Company conditions
 - c. The final score is the average of the criteria to be assessed.
 - d. The following are the final assessment indicators.

Score Nilai	Indikator Penilaian Assessment Indicators
1	Sangat Buruk Very Poor
2	Buruk Poor
3	Cukup Baik Sufficient
4	Baik Good
5	Sangat Baik Very Good

2. Kriteria yang digunakan dalam penilaian kinerja
 - a. Pelaksanaan rapat Komite Manajemen Risiko
 - b. Tingkat kehadiran anggota komite manajemen risiko.
 - c. Pelaksanaan penyampaian laporan kerja komite manajemen risiko.
2. Criteria used in performance appraisal
 - a. The holding of Risk Management Committee meetings.
 - b. The Risk Management Committee attendance level.
 - c. The Risk Management Committee Work Report submission.



Komite Direksi

Board of Director's Committee

- d. Pelaksanaan *Matters Arising*.
- e. Dokumentasi laporan kerja komite manajemen risiko.

- d. Implementation of Arising Matters.
- e. The Risk Management Committee Work Report documentation.

Kriteria Criteria	Score					Penilaian Assessment
	1	2	3	4	5	
Pelaksanaan Rapat Komite Committee Meeting	1 kali dalam setahun 1 time a year	2 kali dalam setahun 2 times a year	4 kali dalam setahun 4 times a year	6 kali dalam setahun 6 times a year	8 kali dalam setahun 8 times a year	3
Tingkat Kehadiran Anggota Komite Committee Member Attendance	Rapat tidak dihadiri oleh Ketua dan wakil ketua komite Meeting unattended by Committee Chairman and Vice-Chairman	Ketua dan Wakil Ketua hadir 2 kali dalam setahun Chairman and Vice-Chairman attended 2 times in a year	Ketua dan Wakil Ketua hadir 4 kali dalam setahun Chairman and Vice-Chairman attended 4 times in a year	Ketua dan Wakil Ketua hadir 6 kali dalam setahun Chairman and Vice-Chairman attended 6 times in a year	Ketua dan Wakil Ketua hadir 8 kali dalam setahun Chairman and Vice-Chairman attended 8 times in a year	5
Pelaksanaan Penyampaian Laporan Kerja Work Report Submission	Laporan kerja disampaikan tidak tepat waktu Work report not submitted in time				Laporan kerja disampaikan tepat waktu Work report submitted in time	5
<i>Matters Arising</i>	<i>Matters Arising</i> tidak dijalankan Matters Arising not implemented		<i>Matters Arising</i> dijalankan sebagian Matters arising partially implemented		Seluruh <i>Matters Arising</i> dijalankan Matters Arising completely implemented	5
Dokumentasi Laporan Kerja Work Report Documentation	Laporan Kerja tidak terdokumentasikan Work report not documented				Laporan Kerja terdokumentasikan Work report documented	5
					Rata-rata sore Average Score	4,2

- 3. Pihak yang melakukan penilaian Direksi Perseroan.

- 3. Parties conducting the assessment of the Company's Board of Directors.

Unit Audit Internal

Internal Audit Unit

» Unit

Audit Internal

Internal Audit Unit

Pengendalian internal yang efektif dan efisien diperlukan untuk memberikan keyakinan bahwa kegiatan usaha dijalankan sesuai dengan sasaran dan strategi bisnis. Sehubungan dengan hal tersebut Audit Internal dibentuk sebagai salah satu organ pendukung Tata Kelola Perusahaan yang berperan aktif dalam membangun sistem pengendalian internal Perusahaan dan memastikan bahwa pengendalian internal tersebut berfungsi dengan baik dengan memperhatikan Piagam Audit Internal yang disusun oleh Perusahaan sesuai peraturan OJK.

Profil Kepala Audit Internal

Kepala Audit Internal dijabat oleh Ignatius Prasetya. Beliau menyelesaikan pendidikan Akuntansi dari STIE Perbanas, 2002. Sebelum bergabung dengan Perseroan, beliau menjabat sebagai Internal Audit Officer di PT BFI Finance Indonesia Tbk (2006 – 2009), Area Operation Manager di PT Bima Multi Finance (2009 – 2014), Internal Audit Div Head di PT Bima Multi Finance (2014 – 2017), dan Procedure & Sys Dev Sub Div Head di PT WOM Finance (2017 – 2019).

SDM Audit Internal

Per 31 Desember 2020, Jumlah pegawai Internal Auditor sebanyak 35 (tigapuluh lima) orang, yang meliputi 1 (satu) Kepala Divisi, 5 (lima) Kepala Departemen, 10 (sepuluh) Specialist, 7 (tujuh) Section Head, 11 (sebelas) Officer dan 1 (satu) Staff Audit Support.

Persyaratan dan Kriteria

Persyaratan menjadi seorang anggota Audit Internal adalah sebagai berikut :

- Memiliki integritas yang tinggi dan bertindak secara profesional, independen, jujur dan objektif dalam melaksanakan tugas-tugasnya.
- Memiliki pengetahuan, keahlian dan kemampuan lain yang relevan untuk melaksanakan tugas dan tanggung jawabnya masing-masing.

The effective and efficient internal control is required to ensure that the business activities are performed in accordance with the business objectives and strategy. As such, the Internal Audit was established by the Company as one of the supporting pillars of the Company's Corporate Governance. The Internal Audit takes an active role in building the Company's internal control system and ensuring that the system is functioning well by considering the Internal Audit Charter developed by the Company according to the OJK regulations.

Profile of the Head of Internal Audit

The Head of Internal Audit is held by Ignatius Prasetya. He completed Accounting education from STIE Perbanas, 2002. Prior to joining the Company, he served as Internal Audit Officer at PT BFI Finance Indonesia Tbk (2006 - 2009), Area Operation Manager at PT Bima Multi Finance (2009- 2014), Internal Audit Div Head at PT Bima Multi Finance (2014 - 2017), and Procedure & Sys Dev Sub Div Head at PT WOM Finance (2017 - 2019).

Internal Audit HR

As of 31 December 2020, the employees in the Internal Audit Division consist of 35 (thirty-five) staffs that include 1 (one) Division head, 5 (five) Department heads, 10 (ten) Specialist, 7 (seven) Section Head, 11 (eleven) Officer and 1 (one) Audit Support Staff.

Requirements and Criteria

The following are requirements to become a member of Internal Audit:

- Having high integrity and conduct professionally, independently, honest and objective in implementing his/her duties.
- Having the knowledge, skills and other capabilities that are relevant in implementing duties and responsibilities.

Unit Audit Internal

Internal Audit Unit

- c. Memiliki kecakapan untuk berinteraksi dan berkomunikasi baik secara lisan dan tulisan secara efektif.
- d. Wajib mematuhi standar profesional yang diterbitkan oleh Asosiasi Audit Internal.
- e. Wajib memenuhi kode etik Audit Internal.
- f. Wajib menjaga kerahasiaan informasi dan data-data terkait dengan kinerja perusahaan dalam melakukan tugas dan tanggung jawab kecuali diwajibkan oleh hukum atau diminta oleh keputusan pengadilan.
- g. Memiliki pemahaman mengenai prinsip-prinsip tata kelola perusahaan yang baik
- h. Bersedia secara terus-menerus meningkatkan kemahiran dan efektivitas dan kualitas dari pekerjaannya.
- i. Tidak boleh secara sadar terlibat dalam kegiatan-kegiatan yang menyimpang atau melanggar hukum

Sertifikasi sebagai profesi audit internal

Belum ada yang mempunyai sertifikat profesi profesional internal audit.

Certification as an internal audit profession

None have professional internal audit professional certificates.

Struktur Divisi Audit Internal

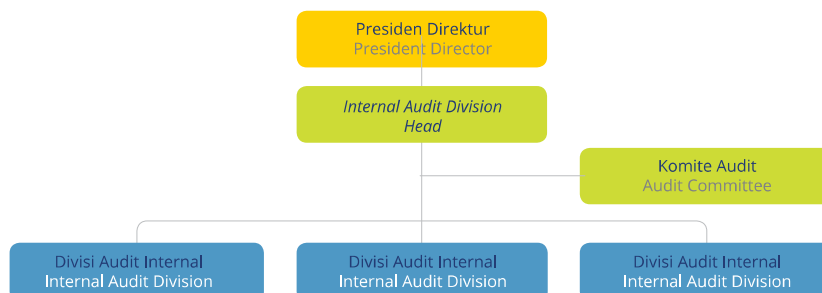
Divisi Audit Internal dipimpin oleh *Internal Audit Division Head* yang bertanggung jawab kepada Presiden Direktur dan secara fungsional berhubungan dengan Komite Audit. Direksi bertanggung jawab dalam merancang sistem Audit Internal untuk proses pelaporan internal, mencakup seluruh prosedur operasi standar Perseroan dan jalur pelaporan. Dalam pelaksanaannya, Direksi dibantu oleh Divisi Audit Internal, yang menjalankan fungsi independen serta memberikan laporan langsung kepada Presiden Direktur dan Dewan Komisaris melalui Komite Audit.

Internal Audit Division Structure

The Internal Audit Division is led by an Internal Audit Division Head responsible to the President Director and has functional relations with the Audit Committee. The Board of Directors is responsible for designing an Internal Audit system for internal reporting process that includes the Company's standard operational procedures and the reporting channels. During the implementation, the BOD assisted by the Internal Audit Division that performs independent function and reports directly to the President Director and the BOC through the Audit Committee.

Struktur Divisi Audit Internal

Internal Audit Division Structure



Unit Audit Internal

Internal Audit Unit

Pihak yang mengangkat dan memberhentikan Ketua Unit Audit Internal adalah Presiden Direktur dan disetujui oleh Dewan Komisaris dengan berdasarkan rekomendasi dari Komite Audit.

Piagam Audit Internal

Dalam menjalankan tugas, tanggung jawab dan kewenangannya, Audit Internal berpedoman pada Piagam Audit Internal yang disusun berdasarkan Peraturan OJK No. 56/POJK.04/2015 yang mencakup Struktur, Tugas dan Tanggung Jawab, Wewenang, Persyaratan dan Kriteria, Independensi.

Piagam Audit Internal disetujui Direksi pada tanggal 17 Maret 2016 dan ditetapkan Dewan Komisaris pada tanggal 17 Maret 2016.

Tugas dan Tanggung Jawab

Tugas Audit Internal secara umum adalah mendukung Direksi dalam melaksanakan kegiatan pengawasan internal terhadap seluruh kegiatan operasional Perseroan. Divisi Audit Internal berfungsi sebagai "*business partner*" dan konsultan bagi Direksi dalam melakukan tinjauan dan evaluasi terhadap proses pengendalian internal dan pengelolaan risiko atas kegiatan operasional Perseroan, guna tercapainya tujuan Perseroan dan GCG.

Tugas dan Tanggung jawab Divisi Audit Internal:

- Menyusun strategi dan rencana kerja Internal Audit dengan pendekatan risiko (*risk-based approach*) yang memadai. Rencana ini harus konsisten dengan Piagam Internal Audit dan tujuan bisnis Perseroan, serta disetujui oleh Presiden Direktur dan Komite Audit dan dilaporkan kepada Dewan Komisaris.
- Mengimplementasikan rencana kerja yang telah mendapat persetujuan, termasuk penugasan audit khusus atas permintaan Presiden Direktur maupun Dewan Komisaris melalui Komite Audit.
- Membuat analisis, melakukan pemeriksaan, serta penilaian atas efisiensi dan efektivitas dibidang keuangan, operasional, sumber daya manusia, pemasaran, teknologi informasi dan kegiatan lain. Hal tersebut dilakukan melalui pemeriksaan langsung *on site* audit, pengawasan secara tidak langsung, dan pemeriksaan berkelanjutan *continous* audit, guna mencapai misi, tujuan, dan strategi yang telah ditetapkan.

The party who appoints and dismisses the Head of the Internal Audit Unit is the President Director and is approved by the Board of Commissioners based on recommendations from the Audit Committee.

Internal Audit Charter

In carrying out its duties, responsibilities and authorities, Internal Audit is guided by the Internal Audit Charter which was formed based on OJK Regulation Number 56 /POJK.04/2015 covering Structure, Duties and Responsibilities, Authorities, Requirements and Criteria, Independence.

The Internal Audit Charter was approved by the Board of Directors at 17 March, 2016 and the Board of Commissioners assigned at March 17, 2016.

Duties and Responsibilities

In general, the Internal Audit's duty is to support the Board of Directors in performing internal monitoring activities within all of the Company's operational activities. This Division serves as a business partner and consultant for the Board of Directors in reviewing and evaluating internal control process as well the risk management of all the Company's operational activities, in order to achieving the Company's objectives and GCG.

Duties and Responsibilities of Internal Audit Division:

- Develop the Internal Audit strategies and work plans with adequate risk-based approach. The plan has to be consistent with the Internal Audit Charter and the Company's business objectives, approved by the President Director and the Audit Committee, and reported to the Board of Commissioners.
- Implement the work plan that has been approved, including the assignment of specific audit based on the request of both the President Director and the Board of Commissioners through the Audit Committee.
- Develop analysis and audit, as well as assessment on the efficiency and effectiveness of finance, operations, human resources, marketing, information technology and other activities. Those are performed through on-site audit, indirect monitoring (off-site audit) and continuous audit so as to achieve the missions, goals and strategies that have been set.



Unit Audit Internal

Internal Audit Unit

- Melakukan dan memberikan kontribusi untuk peningkatan pengendalian yang efektif dengan melakukan tinjauan dan evaluasi terhadap pengendalian internal pada semua unit kegiatan di lingkungan Perseroan.
- Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen dalam rangka penyempurnaan sistem, prosedur, anggaran dan kebijakan.
- Membuat laporan hasil audit serta menyampaikannya kepada Presiden Direktur dan Dewan Komisaris melalui Komite Audit.
- Memantau, menganalisis dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah direkomendasikan.
- Menyusun rencana sumber daya manusia Internal Audit *man power planning* dan memelihara profesionalisme Internal Audit dengan pengetahuan, keterampilan, pengalaman serta program sertifikasi yang memadai, melalui pendidikan yang berkesinambungan dan keterlibatan dalam kegiatan organisasi profesi.
- Membantu pemantauan penerapan Tata Kelola Perusahaan yang Baik *good corporate governance*, efektivitas manajemen risiko, dan implementasi kode etik.
- Menyusun dan memperbarui pedoman, sistem, dan prosedur kerja Internal Audit secara berkala.
- Melakukan evaluasi secara berkesinambungan atas mutu kegiatan audit *quality assurance* yang dilakukan melalui supervise terhadap pekerjaan Internal Auditor dan mewajibkan Internal Auditor untuk meninjau kualitas pekerjaan yang dihasilkan serta memperhatikan penilaian mutu kegiatan audit yang dilakukan oleh pihak eksternal.
- Perform and contribute to the improvement of an effective control by reviewing and evaluating the internal control in all activity units within the Company.
- Provide improvement-related suggestions and objective information on audited activities in all levels of management to refine the system, procedure, budget and policy.
- Develop report on audit results and submit to the President Director and the Board of Commissioners through the Audit Committee.
- Monitoring, analyze and report the follow up implementation of the recommended improvements.
- Develop the Internal Audit's manpower planning and maintain its professionalism by employing knowledge, skills, experiences and adequate certification program through continuous education and involvement in the activities of professional organizations.
- Assist the monitoring of the implementation of the Good Corporate Governance, risk management effectiveness and code of conduct.
- Regularly develop and update the Internal Audit's working guidelines, systems, and procedures as well.
- Continuous evaluation on the quality assurance performed by supervising the works of the Internal Auditor and requiring the Auditors to review the quality of their works and duly observe the assessment on the audit quality assurance performed by external parties.

Unit Audit Internal

Internal Audit Unit

PENDIDIKAN DAN PELATIHAN BAGI ANGGOTA AUDIT INTERNAL

Dalam membangun dan meningkatkan kemampuan serta kecakapan sumber daya Audit Internal, anggota Audit Internal diberikan kesempatan untuk mengikuti program pelatihan dan peningkatan kompetensi serta memperoleh sertifikasi profesional. Pada tahun 2020, pendidikan dan pelatihan yang diikuti oleh sumber daya Audit Internal Perseroan adalah sebagai berikut :

Pelatihan Internal Audit 2020 Training for Internal Audit 2020

No	Nama Kegiatan Activities	Jenis Types	Penyelenggara Organizer	Tanggal Date	Peserta Internal Audit Participants
1	Agile Audit : Kemitraan Komite Audit Dengan Auditor Internal Dalam Merespon Disrupsi Agile Audit: Partnership of Audit Committee with Internal Auditor in Responding Disruptions	Webinar	IIA Indonesia	22 Juni June 2020	1. Ignatius Prasetya 2. Budi Gunawan 3. M Edi Junaidi
2	Internal Audit Considerations In Response to Covid-19 :Navigating an Unexpected Challenge	Webinar	Delloite	30 April 2020	1. Ignatius Prasetya 2. Budi Gunawan 3. M Imanuddin 4. M Edi Junaidi
3	Menyikap Lirikn Mata Diruang Virtual Responding Eyes Movement In Virtual Room	Webinar	YPIA	26 September 2020	Budi Gunawan
4	Find Your Missing Borrower Through Intelligent Search Verification	Webinar	ASLI RI	26 September 2020	Ignatius Prasetya
5	Financial For Internal Auditor	Training	IIA Indonesia	23 - 24 November 2020	Kausarihksan Panggabean

Pelaksanaan Kegiatan Tahun 2020

Pada tahun 2020 Audit Internal telah melaksanakan kegiatan assurance terhadap unit bisnis Perseroan sebanyak 121 (seratus dua puluh satu) kali pemeriksaan terdiri dari:

EDUCATION AND TRAINING FOR INTERNAL AUDIT MEMBERS

In building and increasing the capacity and competence of Internal Audit resources, the Internal Audit resources are given the opportunity to participate in training and competency improvement programs and obtain professional certification. In 2020, education and training attended by the Company's Internal Audit resources are as follows:

Activity Implementation in 2020

In 2020 the Internal Audit has implemented 121 (one hundred and twenty-one) audits assurance activity on the Company's business units, which consisted of:

No	Kategori Category	Jumlah Number
1	Cabang / Branches	74 Pemeriksaan / Audit
2	Gudang / Warehouses	26 Pemeriksaan / Audit
4	Kantor Pusat / Head Office	11 Pemeriksaan / Audit
5	Teknologi Informasi / Information Technology	7 Pemeriksaan / Audit
6	Special Audit	3 Pemeriksaan / Audit



Sistem Pengendalian Internal

Internal Control System

» Sistem Pengendalian Internal

Internal Control System

Sistem Pengendalian Internal merupakan suatu mekanisme proses pengawasan yang ditetapkan oleh Manajemen Perseroan secara berkesinambungan yang kualitas desain dan pelaksanaannya dipengaruhi oleh Dewan Komisaris, Direksi, serta seluruh pejabat dan pegawai Perseroan.

Sistem Pengendalian Internal dirancang untuk mampu memberikan keyakinan yang memadai guna mencapai tujuan Perseroan dalam menjaga dan mengamankan harta kekayaan Perseroan, menjamin tersedianya laporan yang akurat dan andal, meningkatkan kepatuhan terhadap ketentuan yang berlaku, mengurangi dampak kerugian keuangan, penyimpangan termasuk kecurangan fraud dan pelanggaran aspek kehati-hatian, serta meningkatkan efektivitas organisasi dan meningkatkan efisiensi biaya.

Sistem Pengendalian Internal dengan COSO

COSO (*Committee of Sponsoring Organizations of the Treadway Commission*) adalah sebuah Komisi Internasional yang dibentuk untuk mengidentifikasi faktor-faktor yang menyebabkan penggelapan dan membuat rekomendasi untuk mengurangi kejadian tersebut. COSO menekankan Pengendalian Internal sebagai suatu proses yang merupakan bagian tidak terpisahkan dari aktivitas bisnis entitas yang berkelanjutan (*on going business activities*). Untuk tujuan pelaporan manajemen kepada publik, COSO framework telah menjadi acuan perusahaan publik sebagai model best practices pengendalian internal. COSO *framework* memungkinkan perusahaan untuk mengembangkan sistem pengendalian internal yang efektif dan efisien.

COSO dapat memberikan:

Cara untuk menerapkan pengendalian internal dalam setiap entitas, tanpa memperhatikan industri atau struktur legal pada setiap tingkatan dari entitas, unit operasi atau fungsi.

The Internal Control System is a mechanism of supervision process determined by the Company's Management on an on-going basis in which design and implementation quality are influenced by the Board of Directors, the Board of Commissioners, all officers and employees.

The Internal Control System is designed to provide adequate confidence to achieve the Company's objective to maintain and secure the Company's assets, ensure the accurate reports, improve compliance with the applicable provisions, reduce the impacts of financial loss, deviations including fraud, and violation of the aspect of prudence, and improve the organization effectiveness and cost efficiency.

Internal Control System Compatibility with COSO

The COSO (*Committee of Sponsoring Organizations of the Treadway Commission*) is an International Commission established to identify the factors that cause embezzlement and make recommendation to reduce such a case. The COSO emphasizes the Internal Control as a process inseparable from the on-going business activities. For public management report, COSO framework has become the reference for the public companies as the best practice for internal control. The COSO framework enables the Company to develop an effective and efficient internal control system.

COSO can contribute:

Method to implement the internal control in every entity, regardless the industry and legal structure, in every level of entity, operation unit, or function.

Sistem Pengendalian Internal

Internal Control System

- Pendekatan prinsip memberikan kemudahan dan memperkenankan untuk membuat, mengimplementasikan dan melaksanakan pengendalian internal – prinsip dapat diterapkan pada tingkatan entitas, operasi dan fungsi.
- Syarat untuk sistem pengendalian internal yang efektif dengan mempertimbangkan bagaimana komponen dan prinsip tersebut ada dan berfungsi dan bagaimana komponen beroperasi secara bersamaan.
- Cara untuk mengidentifikasi dan menganalisa risiko dan untuk mengembangkan serta mengelola reaksi risiko secara tepat sampai dengan tingkatan yang diterima dan dengan fokus terbaik dalam pengukuran anti-*fraud*.
- Kesempatan untuk mengembangkan penerapan pengendalian internal laporan keuangan dan laporan lainnya untuk mencapai tujuan laporan, operasional dan kepatuhan.
- Kesempatan untuk mengurangi ketidakefektifan, pengulangan atau ketidakefisienan pengendalian yang memberikan nilai minimal dalam mengurangi risiko untuk mencapai tujuan perusahaan.
- Principle approach, that provides facility and allows creating, implementing, and conducting the internal control – the principles are applicable at the entity, operational, and functional levels.
- Requirements for the effective internal control system by considering the natures of the component and principle and how the component and principle operate simultaneously.
- Method to identify and analyze the risk as well as develop and manage the risk reaction appropriately to an acceptable extent and with the best focus on the anti-fraud measurement.
- Opportunity to develop internal control on financial report and the other reports to reach the report, operation, and compliance objectives.
- Opportunity to reduce control ineffectiveness, repetition or inefficiency that contribute minimal value in minimizing the risks to achieve the Company's objectives.

Dalam mengevaluasi pengendalian internal yang dilaksanakan perusahaan, Divisi Audit Internal menggunakan COSO *framework*. *Framework* ini terdiri dari 3 (tiga) dimensi atau kategori tujuan yang memperkenankan perusahaan untuk fokus pada aspek pengendalian internal:

1. Operasi – efektif dan efisiensi operasional perusahaan, termasuk pencapaian kinerja operasional dan keuangan serta keamanan aset dibandingkan dengan kerugian.
2. Laporan Keuangan – Laporan Keuangan dan Non- Keuangan internal dan eksternal meliputi kehandalan, ketepatan waktu, transparansi, atau syarat lainnya yang ditetapkan oleh regulator, standar yang diakui, maupun kebijakan perusahaan.
3. Kepatuhan – ketaatan terhadap hukum dan peraturan perundang-undangan.

Ketiga dimensi atau kriteria tujuan tersebut memiliki 5 (lima) komponen untuk mengevaluasi pengendalian internal perusahaan, yaitu:

1. Pengendalian Lingkungan Hal-hal yang menjadi perhatian audit internal adalah:

In evaluating the internal control implemented by the Company, the Internal Audit Division has applied COSO Framework. This framework consists of 3 (three) objective dimensions or categories that allow a company to focus on the internal control aspect, namely:

1. Operation – the company's effectiveness and efficiency, including the achievement of operational and financial performances and asset security, as compared to loss.
2. Financial Report – Internal and External Financial and Non-Financial Reports which entail reliability, punctuality, transparency, or the other requirements determined by the regulators, acknowledged standards, and Company's policy.
3. Compliance – compliance with the laws and regulations applicable.

The above three objectives dimensions or criteria have 5 (five) components to evaluate a company's internal control, which are:

1. Control Environment The attributes of the internal audit's concern are:

Sistem Pengendalian Internal

Internal Control System

- a. Integritas dan nilai-nilai etika;
 - b. Kompetensi dari orang-orang yang ada di perusahaan;
 - c. Filosofi perusahaan;
 - d. Pelaksanaan tanggung jawab atas tugas yang dibebankan;
 - e. Perhatian dan bimbingan yang diberikan oleh komisi perusahaan;
2. Penaksiran Risiko beberapa atribut yang menjadi perhatian audit internal adalah:
 - a. Prediksi ataupun penaksiran risiko atas tujuan yang telah ditetapkan, hubungan-hubungan risiko tersebut kepada bagian-bagian yang ada dalam perusahaan;
 - b. Identifikasi dan analisis atas risiko yang relevan atas tujuan (*objectives*) yang telah ditetapkan;
 - c. Bentuk dasar atas penentuan bagaimana seharusnya penanganan risiko yang ada;
 - d. Mekanisme yang dibutuhkan untuk mengidentifikasi risiko khusus yang tidak terlepas dari perubahan yang ada;
 3. Aktivitas Pengendalian Atribut yang menjadi perhatian audit internal adalah kebijakan dan prosedur dalam setiap aktivitas perusahaan. Hal ini bertujuan untuk mengidentifikasi risiko-risiko yang akan dihadapi untuk mencapai tujuan yang telah ditetapkan.
 4. Informasi dan komunikasi beberapa atribut yang menjadi perhatian audit internal adalah:
 - a. Identifikasi informasi yang berhubungan, rekam dan komunikasikan dalam bentuk yang memungkinkan setiap orang dalam perusahaan untuk menjalankan tanggung jawabnya;
 - b. Masukkan informasi yang berasal dari dalam dan dari luar perusahaan mengenai suatu kejadian, kondisi yang mungkin dibutuhkan dalam pembuatan keputusan bisnis atau bahkan laporan kepada pihak luar;
 - c. Aliran informasi yang mendukung kesuksesan pengendalian dari instruksi pada tanggung jawab manajemen sampai kepada perangkuman temuan yang perlu ditindaklanjuti oleh manajemen perusahaan.
- a. Integrity and ethical values;
 - b. Competence of the people within a company;
 - c. Corporate philosophy;
 - d. Execution of the given tasks and responsibilities;
 - e. Attention and guidance for the company's commission;
2. Risk Assessment The attributes of the internal audit's concern are:
 - a. Risk prediction and assessment of the objectives set and the implications of the risks to the company's sections.
 - b. Identification and analysis of the risks relevant with the objectives set;
 - c. Basic form of the determination on how the risk should be managed;
 - d. Mechanism required to identify specific risks inherent in the existing changes;
 3. The Attributes Control Activities of the internal audit's concern are the policies and procedures in each company's activity. This is to identify the potential risks in the achievement of the objectives set.
 4. Information and communication several attributes of the internal audit's concern are:
 - a. Identification of the relevant information, record and communication in a form that allows the people in the company to take their respective responsibilities;
 - b. Input of the information from inside and outside of the company about a particular event, condition required for business decision making, or even the reports for external parties;
 - c. Flow of information that supports the success of the control; from the instructions on the responsibilities to the summarizing of the results that need further action from the management.

Sistem Pengendalian Internal

Internal Control System

5. Pengawasan beberapa atribut yang menjadi perhatian audit internal adalah:
 - a. Penaksiran kinerja sistem pengendalian yang ada defisiensi atas pengendalian internal harus dilaporkan kepada top manajemen;
 - b. Kombinasi antara evaluasi terus-menerus dan evaluasi terpisah akan menjamin efektivitas sistem pengendalian internal yang dirancang.
5. Monitoring several attributes of the internal audit's concern are:
 - a. Assessment of the existing control system performance; the deficiency in the internal control should be reported to the top management;
 - b. Combination of continuous evaluation and separated evaluation will guarantee the effectiveness of the designed internal control system.

Evaluasi Tingkat Efektivitas

Sistem Pengendalian Internal pada Perseroan dijalankan oleh Divisi Legal, *Compliance and Corporate Litigation*. Hal tersebut dijalankan guna memastikan tingkat efektifitas pengendalian internal Perseroan, melalui evaluasi mengenai kecukupan dan kepatuhan terhadap kebijakan, prosedur, dan sistem. Berbagai evaluasi tingkat efektivitas mencakup:

- Jendela: analisis kasus dan kerugian operasional oleh ORM yang disajikan dalam RMC (*Risk Manajemen Committee*) bersama BOD per bulan;
- Rapat Postmortem: tinjauan antara NMP (*Network Management and Performance*) dengan BOD berdasarkan pelaksanaan rapat antar function di cabang;
- RCSA: tinjauan dari *Division Head* yang disetujui oleh BOD per kuartal (3 bulan) terkait risiko yang ada pada fungsi masing-masing;
- BCSA: tinjauan dari *Function Head* yang disetujui oleh *Branch Head* dan *Area Manager* per semester (6 bulan) terkait risiko yang ada pada fungsi masing-masing;
- KRI: tinjauan oleh ORM dan *function* terkait atas *root cause* dan *action plan* cabang terhadap data anomali yang berpotensi menimbulkan kerugian perusahaan yang disajikan dalam RMC bersama BOD per bulan;
- *Caller*: tinjauan oleh ORM berdasarkan hasil verifikasi via telepon kepada konsumen WOM per bulan;
- *Key Control Standard (KCS)*: BORC di tingkat cabang, RORC di tingkat regional dan RMC di tingkat direksi per bulan;

Evaluation on Effectiveness Level

The Compliance Division manages the Internal Control System in the Company. The system is implemented to ensure the effectiveness level of the Company's internal control by utilizing independent evaluation of the policies, procedures, and system adequacy and compliance. The effectiveness level evaluations include:

- Jendela: case and operational loss analyses by ORM presented in the RMC with Board of Directors monthly;
- Postmortem Meeting: review between Network Management and Performance (NMP) and Board of Directors based on inter-functional meeting organized among functions at the branches;
- RCSA: review by the Division Heads approved by BOD quarterly (3 months) concerning the existing risks in each function;
- BCSA: review by Function Heads approved by Branch Head and Area Manager every semester (6 months) concerning the existing risks in each function;
- KRI: review by ORM and related functions on the root cause and the branch's plan of action against data anomaly which may cause damages to the company, presented by BOD in RMC each month;
- *Caller*: review by ORM based on phone-call verification to WOM customers each month;
- *Key Control Standard (KCS)*: BORC at the branch level, RORC at the regional level, and RMC at the board of directors level monthly;



Akuntan Publik Public Accountant

» Akuntan Publik Public Accountant

RUPS memiliki wewenang untuk menunjuk Akuntan Independen (eksternal). Pada tahun 2020, RUPS telah menunjuk Kantor Akuntan Publik Purwantono, Sungkoro & Surja (Firma anggota *Ernst & Young Global Limited*) dalam rangka pelaksanaan Audit Keuangan Perseroan untuk tahun buku yang berakhir 31 Desember 2020. Dengan biaya jasa pelaksanaan sebesar Rp620 juta.

Tabel di bawah ini menginformasikan Akuntan dan Kantor Akuntan Publik yang memberikan Audit Keuangan untuk Perseroan selama lima tahun terakhir serta biaya audit yang dikeluarkan:

The GMS has the authority to appoint the Independent Auditor (external). In 2020, the GMS has appointed Public Accountant Firm Purwantono, Sungkoro & Surja (Member Firm of Ernst & Young Global Limited) to carry out the Company's Financial Audit for fiscal year ended 31 December 2020. The service fee was at Rp620 million.

The following table contains the information of the Accountants and the Public Accountant Firm that provided the Financial Audit for the Company in the last five years including the respective fees:

Tahun Year	Kantor Akuntan Publik Public Accounting Firm	Nama Akuntan Publik Name of Public Accountant	Biaya Audit Audit Fee
2020	KAP Purwantono, Sungkoro & Surja (Ernst & Young	Muhammad Kurniawan	Rp620.000.000
2019	KAP Purwantono, Sungkoro & Surja (Ernst & Young	Muhammad Kurniawan	Rp579.400.000
2018	KAP Purwantono, Sungkoro & Surja (Ernst & Young	Yasir	Rp579.400.000
2018	KAP Purwantono, Sungkoro & Surja (Ernst & Young	Yasir	Rp350.000.000
2017	KAP Purwantono, Sungkoro & Surja (Ernst & Young	Yasir	Rp551.800.000
2016	KAP Purwantono, Sungkoro & Surja (Ernst & Young	Danil Setiadi Handaja	Rp551.800.000
2015	KAP Purwantono, Sungkoro & Surja (Ernst & Young	Danil Setiadi Handaja	Rp551.800.000
2014	KAP Purwantono, Sungkoro & Surja (Ernst & Young	Danil Setiadi Handaja	Rp537.500.000
Jasa Lain Selain Audit Keuangan Other Services			
2020	KAP Purwantono, Sungkoro & Surja (Ernst & Young	Muhammad Kurniawan	Rp304.000.000*
2019	KAP Purwantono, Sungkoro & Surja (Ernst & Young	Muhammad Kurniawan	Rp189.000.000
2018	KAP Purwantono, Sungkoro & Surja (Ernst & Young	Yasir	Rp650.000.000
2017	KAP Purwantono, Sungkoro & Surja (Ernst & Young	Yasir	Rp160.000.000
2016	KAP Purwantono, Sungkoro & Surja (Ernst & Young	Danil Setiadi Handaja	Rp180.000.000
2015	KAP Purwantono, Sungkoro & Surja (Ernst & Young	Agung Purwanto	Rp325.000.000
2014	KAP Purwantono, Sungkoro & Surja (Ernst & Young	Danil Setiadi Handaja	Rp170.000.000

* Biaya Jasa Lain selain Audit Keuangan termasuk audit atas implementasi PSAK 71 dan 73 sebesar masing-masing Rp185.000.000 dan Rp115.000.000 yang dibayarkan bersamaan dengan audit fee Laporan Keuangan per 31 Desember 2020.

* Other Services Fees other than Financial Audit including audit on the implementation of PSAK 71 and 72 at Rp185,000,000 and Rp115,000,000 respectively that were paid at the same time of audit fee for the Financial Statements as of 31 December 2020.

Manajemen Risiko Risk Management

» Manajemen Risiko Risk Management

PENERAPAN MANAJEMEN RISIKO

Dewan Komisaris dan Direksi Perseroan secara Bersama-sama membentuk struktur organisasi dengan tanggung jawab, batas kewenangan dan prinsip akuntabilitas terkait proses manajemen risiko Perseroan.

Perseroan memiliki Komite Pemantau Risiko (*Risk Oversight Committee/ROC*) yang membantu Dewan Komisaris dalam rangka pengawasan dan evaluasi pelaksanaan proses manajemen risiko Perseroan secara efektif dan menyeluruh. Selain itu, Perseroan juga telah membentuk Komite Manajemen Risiko (*Risk Manajemen Committee/ RMC*) untuk membantu Direksi dalam rangka penerapan manajemen risiko Perseroan sehari-hari.

Konsep *Three Lines of Defense*

Perseroan telah menerapkan prinsip three lines of defence dalam pengendalian risiko secara menyeluruh dan handal. Unit Kerja Bisnis sebagai lini pertama memiliki tanggung jawab terkait pengelolaan risiko secara langsung. Sebagai lini kedua, Unit Kerja Manajemen Risiko yang memastikan kecukupan adanya sistem dan prosedur serta metodologi risiko yang digunakan serta Unit Kerja Audit Internal sebagai lini ketiga berperan sebagai *independent assurance*.

RISK MANAGEMENT APPLICATION

The Company's Board of Commissioners and Board of Directors are jointly developed the organization structure with responsibility, authority limits and accountability principle related to the Company's risk management process.

The Company has in place the Risk Oversight Committee (ROC) that assist the Board of Commissioners in effective and comprehensive oversight and evaluation of the Company's risk management process. In addition, the Company has also established the Risk Management Committee (RMC) to assist the Board of Directors in implementing daily risk management in the Company.

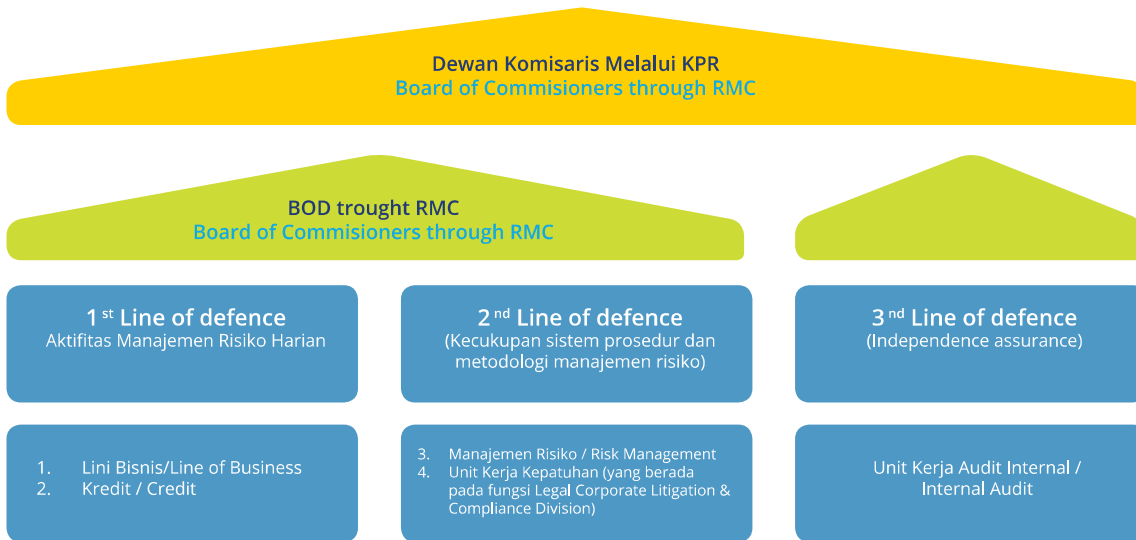
Three Lines of Defense Concept

The Company has implemented the three lines of defense principle in its risk control. As the first line, Business Unit has direct responsibility on risk management. The Risk Management Unit as the second line ensures the adequacy of risk system, procedures and methodology that are used. The Internal Audit Unit as the third line has a role as independent assurance.



Manajemen Risiko

Risk Management



Dalam rangka manajemen risiko secara menyeluruh, Perseroan telah didukung oleh sumber daya manusia berkualitas dan infrastruktur yang cukup memadai. Perseroan secara berkesinambungan mengembangkan metodologi pengelolaan risiko, kebijakan dan prosedur manajemen risiko guna mengantisipasi perkembangan bisnis pembiayaan dan perubahan lingkungan bisnis.

Perseroan memandang bahwa peningkatan kesadaran budaya risiko sangat penting bagi seluruh karyawan. Sejalan dengan itu, peningkatan pemahaman dan kemampuan karyawan senantiasa diperbarui dan ditingkatkan melalui pelatihan-pelatihan dan kampanye budaya risiko.

PENGELOLAAN RISIKO UTAMA PERUSAHAAN PEMBIAYAAN

Untuk mengakomodasi tren perusahaan pembiayaan dan pertumbuhan bisnis, pedoman manajemen risiko telah disusun dalam memastikan setiap aktivitas bisnis dikelola sesuai dengan prinsip kehati-hatian. Berikut adalah pilar kerangka kerja manajemen risiko Perseroan:

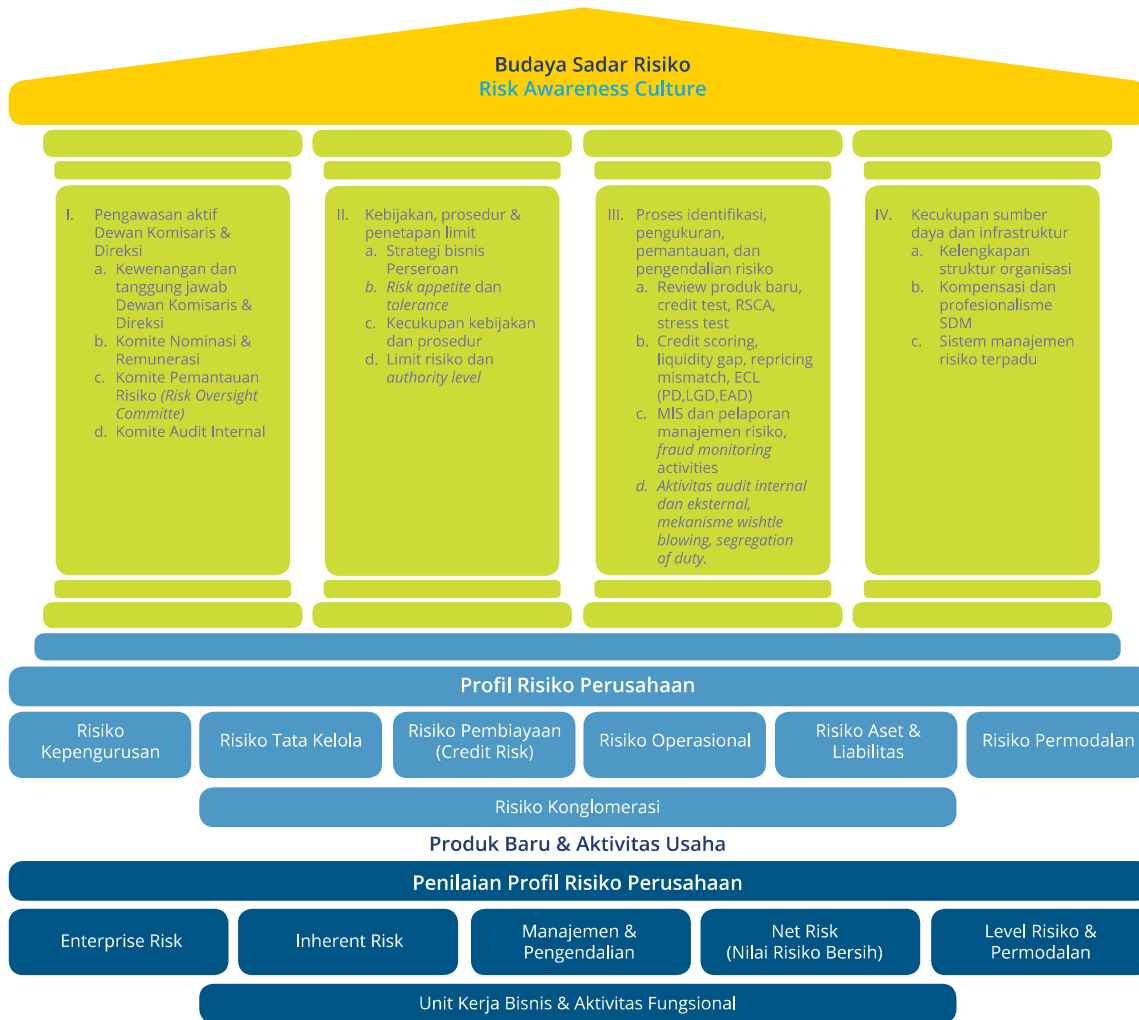
In a comprehensive risk management, the Company is supported by quality human resources and adequate infrastructure. To anticipate the financing business development and changes in business environment, the Company continuously develops risk management methodology, policy and procedures. The enhancement of risk culture awareness in all employees is very important.

As such, the Company always updates and improves the employees' understanding and capabilities improvement through trainings and risk culture campaign.

FINANCING COMPANY CORE RISK MANAGEMENT

To accommodate the financing company business trend and growth, the Company has developed risk management guidelines in ensuring the management of business activities with prudential principle. The following is the Company's risk management framework pillars

Manajemen Risiko Risk Management



Perseroan memiliki strategi meminimalisasi dampak beban risiko, melalui implementasi manajemen risiko yang hati-hati dan terukur, kerugian beban risiko diupayakan seminimal mungkin agar posisi keuangan Perseroan relatif stabil.

Perseroan mengambil langkah-langkah proaktif dalam pengelolaan profil risiko sebagai akibat tingkat kompetisi dan perubahan lingkungan bisnis. Perseroan telah merumuskan *risk appetite*, kebijakan & prosedur, dan penetapan batasan risiko maksimal yang dapat diambil. Perseroan memastikan semua risiko yang terjadi dapat teridentifikasi, terukur,

The Company's strategy in minimizing the impact of risk burden is implemented through prudent and measured risk management. The loss from risk burden is taken as minimum as possible to enable a relatively stable financial position.

To address competition and business environment evolution, the Company takes proactive measures in managing risk profiles. The Company has formulated the risk appetite, policy & procedures, and determined maximum risk thresholds that can be taken. The Company ensures that all risks can be identified, measured, monitored and controlled

Manajemen Risiko

Risk Management

terpantau dan dapat dikendalikan sedini mungkin secara tepat dan baik. Keberhasilan fungsi dan tugas satuan kerja manajemen risiko termasuk di dalamnya ketersediaan infrastruktur dan sumber daya manusia (SDM) di bidang manajemen risiko yang profesional. SDM yang unggul dan didukung infrastruktur yang baik menjadi tolok ukur keberhasilan proses penerapan manajemen risiko Perseroan.

1. Risiko Kepengurusan & Tata Kelola

Risiko Tata Kelola adalah potensi kegagalan dalam pelaksanaan tata kelola yang baik, ketidaktepatan gaya manajemen, lingkungan pengendalian, dan perilaku dari setiap pihak yang terlihat langsung atau tidak langsung dengan Perseroan. Sumber pada Risiko Tata Kelola meliputi pedoman tata kelola yang dimiliki Perseroan tidak memadai, Perseroan tidak menerapkan prinsip tata kelola yang baik, dan perseroan tidak menerapkan Manajemen Risiko secara memadai. Risiko Tata Kelola dapat meningkat antara lain Karena adanya investasi dari pihak lain yang mengakibatkan kegagalan dalam pelaksanaan tata kelola yang baik.

Risiko Kepengurusan adalah risiko kegagalan dalam mencapai tujuan Perseroan akibat kegagalan dalam memelihara komposisi terbaik pengurus yang memiliki kompetensi dan integritas yang tinggi. Sumber Risiko Kepengurusan antara lain adalah penunjukan dan pemberhentian Direksi dan Dewan Komisaris yang tidak memadai, komposisi dan proporsi Direksi dan Dewan Komisaris yang tidak mencukupi dan tidak sesuai dengan kebutuhan Perseroan, kompetensi dan integritas Direksi dan Dewan Komisaris tidak memadai dan tidak menunjang tugas dan wewenang Direksi dan Dewan Komisaris, serta kepemimpinan Direksi dan Dewan Komisaris tidak baik. Risiko Kepengurusan dapat meningkat antara lain karena tidak tersedianya sistem remunerasi yang memadai bagi Direksi dan Dewan Komisaris.

at the earliest in an accurate and proper manner. The success of risk management unit function and duties include the availability of infrastructure and human resources (HR) with professional risk management field. Excellent HR and good support of infrastructure become the benchmark of successful risk management application process in the Company.

1. Management & Governance Risk

The Governance Risk is a potential of failure in the implementation of good governance, inappropriateness of management style, control environment, and conduct of every parties that are directly or indirectly involved with the Company. The sources of Governance Risk include inadequacy of governance guidelines, improper implementation of good governance principles, and inadequacy of risk management application by the Company. The Governance Risk can be escalated among others due to the intervention of other parties that cause a failure in the implementation of good governance.

Management Risk is the risk of failure in achieving the Company's goals due to failure in maintaining the best composition of management who has high competence and integrity. Sources of Management Risk include but inadequate appointment and termination of Directors and Board of Commissioners, insufficient composition and proportion of Directors and Board of Commissioners that are not in accordance with the needs of the Company, competencies and integrity of Directors and Board of Commissioners are inadequate and do not support the duties and authority of Directors and the Board of Commissioners, and the leadership of the Directors and Board of Commissioners is not good. Management risk can increase among others due to the unavailability of an adequate remuneration system for Directors and Board of Commissioners.

Manajemen Risiko

Risk Management

Strategi Mitigasi Risiko

Peran serta aktif Dewan, Komisaris Dewan Pengawas Syariah dan Direksi dalam melakukan pengawasan dan bertanggung jawab penuh atas segala aktivitas usaha dan profil risiko Perseroan sesuai yang tertuang dalam *charter Risk Oversight Committee & Risk Management Committee*. Susunan Dewan Komisaris/ DPS (UUS) dan Dewan Direksi adalah profesional terbaik dalam bidangnya dan memiliki *track record* yang baik.

2. Risiko Strategis

Risiko Strategis adalah risiko yang antara lain disebabkan oleh adanya penetapan dan pelaksanaan strategi Perseroan yang tidak tepat, pengambilan keputusan bisnis yang tidak tepat, atau kurang responsifnya perusahaan terhadap perubahan eksternal yang mengakibatkan tidak tercapainya target yang sudah ditetapkan oleh Perseroan. Risiko yang termasuk dalam jenis ini ialah risiko yang berdampak terhadap modal, pendapatan dan reputasi Perseroan, yang secara spesifik timbul akibat pelaksanaan keputusan yang tidak tepat atau akibat kurang responsifnya Perseroan terhadap perubahan industri, ekonomi, teknologi dan regulasi.

Strategi Mitigasi Risiko

Perseroan merumuskan strategi mitigasi risiko untuk menyeimbangkan risiko dan pendapatan dengan mempertimbangkan perubahan kondisi pasar, regulasi, dan lingkungan bisnis. Strategi mitigasi risiko strategis yang diterapkan Perseroan menggunakan beberapa parameter. Parameter pertama ialah kesesuaian strategi bisnis Perseroan dengan kondisi lingkungan bisnis, parameter kedua ialah strategi bisnis Perseroan dalam konglomerasi keuangan, parameter ketiga ialah posisi bisnis Perseroan dalam konglomerasi keuangan, dan parameter keempat ialah pencapaian rencana bisnis Perseroan dalam konglomerasi keuangan.

3. Risiko Pembiayaan

Risiko pembiayaan merupakan jenis risiko yang timbul dengan dampak pada kerugian finansial

Risk Mitigation Strategy

The active participation of the Board of Commissioners, Sharia Supervisory Board Commissioners and the Board of Directors in supervising and taking full responsibility for all business activities and the Company's risk profile as stipulated in the Risk Oversight Committee & Risk Management Committee charter. The composition of the Board of Commissioners / DPS (UUS) and the Board of Directors are the best professionals in their fields and have a good track record.

2. Strategy Risk

Strategic Risk is risk that is caused by, among others, the incorrect setting and implementation of the Company's strategy, inappropriate business decision making, or the company's lack of responsiveness to external changes that result in not achieving the targets set by the Company. Risks included in this type are risks that affect the Company's capital, revenue and reputation, which specifically arise from the implementation of inappropriate decisions or due to the Company's lack of responsiveness to changes in industry, economy, technology and regulations.

Risk Mitigation Strategy

The Company formulates a risk mitigation strategy to balance risk and income by considering changes in market conditions, regulations and the business environment. The strategic risk mitigation strategy implemented by the Company uses several parameters. The first parameter is the suitability of the Company's business strategy with the conditions of the business environment, the second parameter is the Company's business strategy in the financial conglomerate, the third parameter is the Company's business position in the financial conglomerate, and the fourth parameter is the achievement of the Company's business plan in the financial conglomerate.

3. Financing Risk

The Financing Risk is a risk that may result with the financial losses impact because of a failure

Manajemen Risiko

Risk Management

perusahaan pembiayaan karena debitur gagal melakukan kewajibannya kepada perusahaan pembiayaan. Kegagalan dalam mengelola risiko ini dapat mengakibatkan kerugian, serta kemungkinan risiko tersebut akan menjadi semakin besar, yang kemudian berdampak negatif bagi posisi keuangan perusahaan pembiayaan.

Dalam rangka penilaian risiko pembiayaan, Perseroan senantiasa memperhatikan hal-hal sebagai berikut :

- a. Komposisi portofolio pembiayaan dan tingkat konsentrasi
Diversifikasi produk pembiayaan Perseroan memainkan peran penting dalam mengurangi potensi risiko kredit yang akan timbul, terutama pada tingkat komposisi dan konsentrasi portofolio pembiayaan yang diberikan. Produk pembiayaan Perseroan diantaranya pembiayaan motor baru, pembiayaan motor bekas dan pembiayaan multiguna dengan agunan mobil atau motor. Sebaran wilayah pembiayaan yang diberikan perusahaan telah mencapai hampir seluruh pulau Jawa, Nusa Tenggara & Bali, Sumatera, Kalimantan, dan Sulawesi. Target debitur Perseroan masih didominasi oleh segmen *middle-low* dengan minimal pendapatan sesuai UMR wilayah setempat.
- b. Strategi penyaluran pembiayaan
Upaya menjaga pertumbuhan aset pembiayaan senantiasa dilakukan oleh Perseroan selain melakukan optimalisasi portofolio produk pembiayaan pada beberapa produk unggulan yang mendatangkan tingkat keuntungan signifikan. Saat ini Perseroan dihadapkan pada tingkat persaingan yang sangat ketat di pasar sehingga perlu adanya terobosan proses penyaluran pembiayaan tanpa mengesampingkan prinsip kehati-hatian.
- c. Kualitas piutang pembiayaan dan tingkat kecukupan pencadangan
Rasio NPF *gross* per Desember 2019 sebesar 1.88% dengan tingkat kecukupan pencadangan >1x. Secara kualitas aset pembiayaan, Perseroan masih pada taraf cukup baik dan terkendali.

of debtor in carrying out its obligations to the Company. Failing in managing this risk can result in losses, as well as a possibility of greater risk, which eventually led to negative impact on the Company's financial position.

In the assessment of Financing risk, the Company strives to take the following matters into account:

- a. Financing portfolio and concentrations level composition.
The Company's financing products diversification plays an important role in reducing financing risk potential that may arise, in particular at the composition level and credit portfolio concentrations. The Company's financing products include new motor vehicles credit, used motor vehicles credit and multipurpose financing with car or motor vehicles as collateral. The financing coverage by the Company has reached almost all the regions of Java, Nusa Tenggara & Bali, Sumatra, Kalimantan, and Sulawesi islands. The debtors target is still dominated by middlelow segment with minimum income in accordance to local minimum wages.
- b. Financing disbursement strategy.
The Company strives to maintain financing assets growth in addition to optimize financing product portfolio in several quality products that render significant profitability levels. The Company currently experienced a very stringent competition in the market thereby a breakthrough in lending process is necessary without eliminating prudential principle.
- c. Financing receivables quality and appropriated adequacy level.
Gross NPF ratio as of December 2018 was 2.68% with >1x appropriated adequacy level. In terms of credit assets quality, the Company is still under acceptable and control level.

Manajemen Risiko

Risk Management

d. Faktor eksternal

Kondisi ekonomi terutama tingkat inflasi sangat mempengaruhi kualitas pembiayaan Perseroan menimbang bahwa mayoritas debitur merupakan segmen *middle-low* yang sangat sensitif terhadap perubahan atau kenaikan harga barang. Penurunan kualitas aset pembiayaan terjadi dikarenakan mayoritas segmen debitur mengalami penurunan kapasitas untuk melakukan pembayaran kewajiban kepada Perseroan.

Strategi Mitigasi Risiko

Risiko pembiayaan merupakan risiko utama Perseroan. Pengelolaan risiko pembiayaan dilakukan oleh Perseroan baik secara individual maupun pada tingkat portofolio pembiayaan. Praktik pengelolaan risiko pembiayaan sehari-hari dilakukan oleh unit kerja bisnis secara terpisah dari unit kerja manajemen risiko, baik secara fungsional maupun pengorganisasiannya untuk memastikan adanya kecukupan prinsip *dual control* dan *segregation of duties*.

Perseroan memiliki budaya risiko yang cukup baik dengan memastikan adanya kecukupan kebijakan penetapan limit risiko pembiayaan yang baik, proses evaluasi risiko pembiayaan secara menyeluruh, adanya dukungan sumber daya manusia yang profesional serta kehandalan sistem informasi manajemen risiko yang dimiliki oleh Perseroan.

Proses evaluasi dan peninjauan risiko pembiayaan dilakukan secara berkala oleh unit kerja bisnis bersama dengan unit kerja manajemen risiko serta dipantau secara aktif oleh Direksi dan Dewan Komisaris pada tataran komite manajemen risiko dan komite pemantau risiko Perseroan.

Dalam rangka mendukung pertumbuhan bisnis yang sehat dan menghasilkan keuntungan yang berkelanjutan dengan tetap memperhatikan prinsip kehati-hatian, unit kerja manajemen risiko bekerja sama dengan unit kerja bisnis, senantiasa menyempurnakan kebijakan penetapan *risk appetite* yang tertuang dalam

d. External factors

The economic conditions especially inflation level render significant impact on the Company's credit quality, considering that the majority of debtors are middle-low segment that are very sensitive towards the changes or increase price of goods. The decrease of credit assets quality is due to the decrease of capacity of middle-low segment debtors to settle their obligation to the Company.

Risk Mitigation Strategy

The Financing Risk is the Company's main risks. The Company manages the credit risk individually as well as at the credit portfolio level. To ensure the adequacy of dual control and segregation of duties, a daily credit risk management practice is carried out by business unit separated from the risk management unit, both functionally or its organization.

The Company has sufficient risk culture by ensuring the adequacy of proper credit risk threshold policy, comprehensive financing risk evaluation process, professional human resources support, and reliable risk management information system.

Business units are periodically carried out the credit risk evaluation and examination with risk management unit, as well as actively monitored by the Board of Directors and Board of Commissioners at the Company's risk management committee and risk oversight committee levels.

To boost sound business growth and sustainable profitability with due observance to prudent principle, the risk management unit and business units are continuously refined the risk appetite policy that stated in the credit policy thereby rendering better management of financing risk. The units also periodically carried out approval

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kebijakan pembiayaan sehingga pengelolaan risiko pembiayaan menjadi lebih baik serta melakukan evaluasi batasan wewenang persetujuan pembiayaan secara berkala, sehingga Perseroan memiliki tingkat pelayanan dan kompetitif yang lebih baik.

Proses persetujuan pembiayaan telah ditetapkan secara efektif sehingga memungkinkan proses pengambilan keputusan pembiayaan dilakukan secara optimal dengan mendelegasikan wewenang persetujuan pembiayaan dari *level* kantor pusat sampai dengan kantor cabang operasional.

Diagram berikut menggambarkan proses siklus pembiayaan:



Diagram berikut menggambarkan proses persetujuan pembiayaan (*loan origination*):

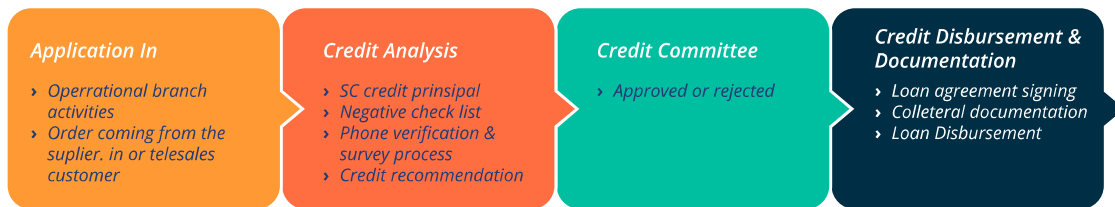
authority limit evaluation, hence the Company has better services and competitive levels.

The effective credit approval process has been set, hence enabling optimum credit decision making process by delegating the credit approval authority from head office to operating branches levels.

The following diagram illustrates the credit cycle process:

The following diagram describes the loan approval process:

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Note :

- Credit Committee location are both in operational branch & head office
- Approval process using both online & offline approval process

Proposal pembiayaan yang diajukan oleh kantor cabang dengan jumlah tertentu baik perorangan, maupun korporasi, dievaluasi secara independen oleh unit kerja kredit analis untuk memastikan semua risiko telah teridentifikasi dan termitigasi dengan jelas, sehingga risiko bersih dapat terukur dengan baik.

The credit analyst unit independently evaluates credit proposals from branch offices with certain amount both individually and corporate. This is to ensure that all risks have been clearly identified and mitigated, hence creating clean and proper measure of risks.

Pengajuan pembiayaan pada jumlah tertentu dapat menjadi kewenangan kantor cabang sesuai dengan pendelegasian kewenangan yang diterima dari kantor pusat. Wewenang persetujuan kredit yang dimiliki oleh kantor cabang ditinjau dan dievaluasi secara berkala.

The branch offices in accordance with the authority delegation may take the authority of credit proposals with certain amount from the head office. The credit approval authority of branch offices is periodically reviewed and evaluated.

Diagram berikut menggambarkan proses pemantauan & *collection* pembiayaan:

The following diagram illustrates the credit monitoring & collection process:



Dalam upaya mitigasi risiko pembiayaan dilakukan proses penagihan (*collection*), eksekusi agunan sampai write off berdasarkan pada lamanya hari tertunggak debitur melakukan pembayaran kewajiban angsuran. Prosedur peringatan tanggal jatuh tempo kewajiban sampai dengan eksekusi agunan dilakukan sesuai dengan kebijakan yang berlaku.

The credit risk mitigation includes collection process, collateral execution to write off based on the length of the debtors' overdue period in paying installment obligations. The obligation due date up to the collateral execution are carried out in accordance with the applicable policies.



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Unit kerja manajemen risiko melakukan aktivitas pemantauan kualitas pembiayaan secara berkala pada seluruh portofolio pembiayaan Perseroan selain melakukan deteksi dini kemungkinan terjadinya penurunan kualitas pembiayaan yang dapat disebabkan oleh perubahan kondisi pasar, makro ekonomi, dan regulasi. Telaah risiko pembiayaan akan diberikan selaras dengan rekomendasi dalam bentuk tindakan preventif maupun perbaikan kebijakan untuk memitigasi kualitas pembiayaan yang memburuk.

Di sisi kebijakan, Perseroan memiliki 3 (tiga) tingkatan hirarki yang terdiri dari kerangka kerja, kebijakan, dan prosedur. Hirarki tersebut dirancang untuk memberikan panduan yang lebih jelas, terstruktur dan menyeluruh untuk menciptakan konsistensi di seluruh organisasi.

Kebijakan dan prosedur secara berkala ditinjau dan diperbarui melalui komite yang relevan untuk mencerminkan perubahan dalam kondisi pasar, regulasi, dan lingkungan bisnis.

Keberhasilan dalam mengelola risiko pembiayaan ini bisa dicapai dengan menerapkan siklus pembiayaan yang *prudent*, mulai dari menawarkan produk yang sesuai, mengidentifikasi target pasar yang tepat, menetapkan kriteria penerimaan risiko yang cermat, menerapkan pengendalian yang kuat dalam inisiasi kredit dan proses persetujuan kredit, mempertahankan portofolio kredit yang sehat, serta menerapkan sistem penagihan dan praktik pemulihan yang memadai.

1. Risiko Aset & Liabilitas

Risiko yang terjadi karena adanya potensi kegagalan dalam pengelolaan aset dan liabilitas Perseroan, yang menimbulkan kekurangan dana dalam pemenuhan kewajiban Perseroan. Dalam melakukan penilaian risiko aset dan liabilitas, Perseroan senantiasa memperhatikan hal-hal sebagai berikut:

The risk management unit regularly monitors credit quality in the Company's entire credit portfolio in addition to conduct early detection of the possibility in the decrease of credit quality that may be caused by the changes of market conditions, macroeconomics and regulations. The credit risk analysis will be provided in line with the recommendations through preventive measures as well as improvement policies to mitigate nonperforming credit quality.

In terms of policy, the Company has in place 3 (three) hierarchy levels consisting of framework, policy and procedures. This hierarchy is designed to render clear, structured and comprehensive guidance for consistencies in the entire organizations.

The policies and procedures are regularly reviewed and updated the policy and procedures to reflect the changes in the market conditions, regulations, and business environment.

The credit risk management can be achieved by applying prudent credit cycle, from appropriate product offering, proper target market identification, prudent risk acceptance criteria determination, strong control implementation in credit initiation and approval process, maintaining sound credit portfolio, as well as applying adequate collection system and recovery practices.

1. Assets & Liabilities Risk

The risk resulted from a potential of failure in the Company's assets and liabilities management, which creates funding deficiency in achieving the Company's obligations. In the assessment of assets and liabilities risk, the Company strives to take into account the following subjects:

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1. Pengelolaan Aset
Penilaian aset Perseroan yang terekspos pergerakan tingkat suku bunga, nilai tukar dan potensial kerugiannya. Perseroan dituntut dapat melakukan pengelolaan yang baik dalam rangka memitigasi penurunan nilai aset akibat pergerakan suku bunga dan nilai tukar tersebut.
2. Pengelolaan liabilitas
Penilaian liabilitas Perseroan yang terekspos pergerakan tingkat suku bunga, nilai tukar dan potensial kerugiannya. Perseroan dituntut dapat melakukan pengelolaan yang baik dalam rangka memitigasi kenaikan nilai liabilitas akibat pergerakan suku bunga dan nilai tukar tersebut.
3. Ketidaksesuaian antara aset dan liabilitas
Posisi aset dan liabilitas yang terekspos tingkat suku bunga dan nilai tukar harus di maintain dengan baik oleh Perseroan baik secara jatuh tempo/durasi/*repricing* gap maupun *mismatch* antara posisi aset dan liabilitas (*gapping*) yang berdampak pada tingkat likuiditas Perseroan.

Strategi Mitigasi Risiko

Dalam mengelola risiko aset & likuiditas, Financial Planning and Investor Relation Division bertanggung jawab untuk mengimplementasi kebijakan, metodologi pengukuran, pemantauan, dan pelaporan eksposur risiko aset & likuiditas, serta memantau kepatuhan terhadap pedoman-pedoman tersebut.

Secara berkala, Perseroan melakukan evaluasi dan pembaharuan yang dianggap perlu atas setiap kebijakan dan prosedur manajemen risiko aset & likuiditas, yang senantiasa disesuaikan dengan kondisi terkini dan regulasi terkait.

Perseroan juga melakukan pemantauan berkala terkait kondisi mismatch utamanya terkait eksposur pergerakan suku bunga di pasar dan kondisi perbedaan *re-pricing* antara aset dan liabilitas. Selain itu, *Stress Testing* juga dilakukan untuk mengevaluasi kapabilitas Perseroan dalam memenuhi kewajiban likuiditas dalam kondisi krisis.

1. Assets management
The Company's assets assessment that exposed by the fluctuation of interest rate, exchange value and losses potentials. Proper management is required by the Company to mitigate a decrease of assets value due to such fluctuations in interest rate and exchange value.
2. Liabilities management
The Company's liabilities assessment that exposed by the fluctuation of interest rate, exchange value and losses potentials. Proper management is required by the Company to mitigate a decrease of liabilities value due to such fluctuations in interest rate and exchange value.
3. Incompatibility of assets and liabilities
The Company has to maintain the assets and liabilities position exposed by the interest rate and exchange value, both in maturity/ duration/ repricing gap as well as mismatch between the assets and liabilities position (*gapping*), which impact on the Company's liquidity level.

Risk Mitigation Strategy

In the management of assets & liabilities risk, the Financial Planning and Investor Relations Division is responsible to implement the policy, methodology, monitoring, and reporting of the assets & liabilities risk exposures, as well as monitoring its compliance with such guidelines.

The Company regularly evaluates and updates necessary policy and procedures of assets & liabilities risk management, which always adapted with the latest conditions and relevant regulations.

The Company also regularly monitors the mismatch conditions in particular the exposures of interest rate fluctuation in the market and repricing differences between assets and liabilities. Moreover, the stress testing is carried out to evaluate the Company's capabilities in meeting the liquidity during crises.

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2. Risiko Operasional

Risiko operasional merupakan risiko-risiko yang disebabkan oleh ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem atau problem eksternal yang bisa mempengaruhi operasional Perseroan. Risiko operasional umumnya dapat menimbulkan kerugian keuangan, baik secara langsung maupun tidak langsung, serta kerugian potensial atas hilangnya kesempatan untuk memperoleh keuntungan. Risiko operasional dapat melekat pada aktivitas fungsional Perseroan seperti perkreditan (penyediaan dana), teknologi sistem informasi dan sistem informasi manajemen, serta pengelolaan sumber daya manusia.

Perseroan telah menerapkan pengelolaan risiko operasional, yaitu proses yang mengidentifikasi secara sistematis penyebab kegagalan dalam kegiatan operasional sehari-hari secara fungsional organisasi, menilai risiko kerugian dan mengambil tindakan yang tepat untuk meminimalisir dampak kerugian tersebut.

Strategi Mitigasi Risiko

Upaya meningkatkan kebutuhan manajemen risiko operasional yang efektif didorong oleh beberapa faktor sebagai berikut:

1. Kerugian operasional signifikan yang dialami oleh industri Perusahaan Pembiayaan;
2. Regulasi yang baru dan praktik terbaik dalam Perusahaan Pembiayaan di Indonesia;
3. Perubahan yang relatif cepat dalam dunia bisnis;
4. Tumbuhnya kebutuhan akan pengukuran kinerja;
5. Perlindungan dan pengembangan terhadap nilai pemegang saham.

Dalam memberikan respon yang tepat terhadap faktor-faktor di atas, juga atas visi Perseroan untuk tetap menjaga risiko agar tetap seimbang dengan pertumbuhan bisnis, Perseroan menyadari kebutuhannya untuk meningkatkan kesadaran akan risiko operasional, serta keutuhan untuk membentuk kerangka kerja manajemen risiko operasional, kebijakan, dan prosedur yang memadai serta konsisten diterapkan di Perseroan.

2. Operational Risk

The Operational Risk is risks resulted from inadequacy and/or disfunction of internal process, human errors, system failures or external issues that may impact the Company's operations. In general the Operational risk can both directly and indirectly render the financial losses, as well as potential loss on failing in taking the opportunity of generating profitability. The Operational risk can be embedded at the Company's functional activities such as lending, information system technology and management information system, as well as human resources management.

The Company has implemented the operational risk management, which includes systematic identification on the failure of daily operations in organization functions, risk of loss assessment and taking proper measures to minimize the impact of such losses.

Risk Mitigation Strategy

The effort to enhance effective operational risk management is encouraged by the following factors:

1. Significant operational losses experienced by Financing Companies industry;
2. New regulations and best practices in Financing Companies in Indonesia;
3. Relatively fast evolution in business environment;
4. Increase needs of performance measurement;
5. Shareholders' value protection and development.

In accurately responding the above factors, as well as the Company's vision to maintain a balance risk with business growth, the Company realizes its needs to enhance the awareness of operational risk, as well as the need to establish the operational risk management adequate framework, policy and procedures, which shall be consistently applied in the Company.

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Strategi manajemen risiko operasional telah diformulasikan dengan baik dan dipahami secara merata, hal ini sangat penting dalam membangun kesadaran manajemen risiko operasional di Perseroan.

Model tata kelola risiko operasional untuk Perseroan dilakukan secara formal, transparan, dan konsistensi. Model tersebut juga secara jelas menegaskan tugas dan tanggung jawab serta alur pelaporan demi terciptanya pengelolaan risiko operasional Perseroan yang berjalan secara efektif. Model tata kelola disusun dan diterapkan untuk menempatkan akuntabilitas terhadap risiko operasional yang mungkin timbul, serta pada saat yang bersamaan, memfasilitasi pemisahan tugas secara independen antara unit pengendali risiko dan fungsi Audit Internal.

Sifat dan tingkat risiko operasional dapat berubah seiring perubahan pada perilaku manusia, struktur organisasi, proses, sistem, dan faktor-faktor eksternal lain. Oleh karena itu, kajian secara terus menerus, pemantauan risiko, serta efektivitas pengendalian secara dinamis merupakan hal-hal penting yang wajib dilaksanakan dan diwujudkan guna mencapai manajemen risiko operasional yang efektif.

Untuk memfasilitasi proses ini, Perseroan telah membentuk perangkat utama risiko operasional sebagai bagian dari pengembangan manajemen risiko operasional yang efektif. Sebagai bagian dari mitigasi risiko operasional, *Business Continuity Management* merupakan pendekatan yang mencakup kerangka kerja, kebijakan standar, dan prosedur dalam membangun ketahanan dan kemampuan, demi memastikan bahwa operasional Perseroan dapat dipulihkan dengan cepat apabila terjadi gangguan pada fungsi-fungsi kritis, sesuai dengan batas toleransi maksimum yang telah ditentukan.

Terkait hal tersebut, latihan simulasi krisis dan pemulihan dilakukan secara berkala untuk menguji rencana serta kesiapan terhadap krisis yang mungkin terjadi.

The operational risk management strategy has been well formulated and comprehended equally, a very important measure in building awareness of operational risk management in the Company.

The operational risk governance model for the Company is formally, transparently and consistently conducted. Such model is clearly affirmed the duties and responsibilities as well as reporting mechanisms for the creation of effective operational risk management in the Company. The governance model is developed and applied for the accountability on operational risk that may arise, and at the same time to facilitate segregation of duties independently between risk control unit and Internal Audit function.

The nature and level of operational risk can evolve in coherent with the changes of human behaviour, organization structure, process, system, and other external factors. To that end, continuous review, risk monitoring, and dynamic control effectiveness become key points that shall be implemented and realized in order to achieve effective operational risk management.

To facilitate this process, the Company has formed the operational risk main tools as part of effective operational risk management development. As part of operational risk mitigation, the Business Continuity Management serves as an approach that covers framework, standard policy, and procedures in building the defense and capabilities. This is to ensure that the Company's operations can be quickly restored in the event of disruptions at critical functions, in accordance with the set maximum tolerancy limits.

In this instance, the regular crises simulation and recovery training is conducted to examine the plan and preparedness toward the crises that may occur.

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Kebijakan Anti Fraud

Sebagai bagian dari sinergi dalam mitigasi risiko operasional, kebijakan Anti-Fraud dibuat dalam rangka membangun program-program serta pengendalian anti-fraud yang kuat dan komprehensif. Kebijakan ini mengatur prinsip, strategi, dan prosedur terkait fraud yang diimplementasikan pada setiap tingkatan yang ada di Perseroan, guna mendorong terciptanya standar integritas yang tinggi.

Strategi yang diterapkan untuk memerangi fraud didasarkan pada pencegahan, deteksi dini, investigasi, dan perbaikan yang diperlukan. Melalui kebijakan Anti-Fraud, Perseroan menerapkan *zero tolerance fraud* terhadap karyawan yang terbukti melakukan atau mendukung *fraud*. Pelaksanaan kebijakan Anti-Fraud merupakan tanggung jawab seluruh karyawan tanpa terkecuali. Kampanye Anti-Fraud secara terus menerus dipublikasikan kepada seluruh jenjang organisasi Perseroan.

Budaya manajemen risiko operasional yang kuat di Perseroan diwujudkan melalui program pembelajaran dan kesadaran risiko operasional yang terstruktur. Budaya manajemen risiko operasional tersebut merupakan bagian yang tidak terpisahkan dari tata kelola perusahaan yang baik.

Anti Fraud Policy

As part of synergy in the operational risk mitigation, the Anti Fraud policy is developed to create strong and comprehensive anti fraud programs and control. This policy regulates the principle, strategy, and procedures on fraud implemented in every level of the Company, in order to create high integrity standard.

The strategy implemented to prevent fraud is based on prevention, early detection, investigation, and necessary improvements. Through the Anti Fraud policy, the Company applies zero tolerance fraud towards employees that are proven to have performed or supported fraud. The Anti Fraud policy implementation is the responsibility of entire employees without exception. The Anti Fraud campaign is continuously published to all the Company's organization levels.

Strong operational risk management culture in the Company is realized through learning program and structured operational risk awareness. Such operational risk management culture is an inseparable part of the good corporate governance.

No	Faktor Penilaian Assessment Factors	Peringkat Ratings
1	Tata Kelola Perusahaan yang Baik Good Corporate Governance	2
2	Profil Risiko Risk Profile	2
3	Rentabilitas Earnings	3
4	Permodalan Capital	1
Peringkat Tingkat Kesehatan Perusahaan Company Soundness Level Rating		PK-2

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Kegiatan Penerapan Manajemen Risiko Perusahaan Tahun 2020

Sepanjang tahun 2020 sebagai bagian dari penerapan tata kelola yang baik perusahaan menjalankan tata kelola manajemen risiko sebagai berikut:

- a. Pengawasan aktif Dewan Komisaris, Direksi dan DPS
 - Dewan Komisaris memiliki pemahaman yang baik dan senantiasa menjalankan fungsi pengawasan terhadap kinerja dan pengelolaan risiko perusahaan, pengawasan atas audit internal dan eksternal termasuk hasil temuannya serta memastikan pengungkapan informasi yang tepat waktu sesuai dengan aturan yang berlaku.
 - Direksi bertanggung jawab atas pengelolaan risiko sehari-hari termasuk melakukan formulasi dan eksekusi rencana bisnis (anggaran), pencapaian anggaran, pengaturan kebijakan, pengelolaan dan pemantauan risiko serta sumber daya perusahaan. Sasaran dan strategi perusahaan tercantum dalam anggaran perusahaan dimana dalam penyusunannya telah mempertimbangkan faktor internal dan eksternal termasuk kemampuan perusahaan dalam mengelola risiko.
 - Dewan Pengawas Syariah (DPS) melakukan supervisi atas segala aktivitas usaha pembiayaan syariah perusahaan. Anggota DPS bertindak sebagai penasehat dan konsultan perusahaan bagi Direksi dan Unit Usaha Syariah perusahaan. DPS bersifat independen dan dibentuk oleh Dewan Syariah Nasional (DSN).

Dalam hal aktivitas pengawasan dan pengelolaan risiko perusahaan, Dewan Komisaris dan Direksi terlibat aktif dalam *Risk Oversight Committee* (ROC) dan *Risk Management Committee* (RMC) dengan frekuensi pertemuan masing-masing minimal empat kali setahun.

Implementation of Corporate Risk Management Activities in 2020

Throughout 2020 the company carries out risk management governance as part good governance implementation as follows:

- a. Active supervision by the Board of Commissioners, Directors and DPS
 - The Board of Commissioners has a good understanding and always carries out a supervisory function on the performance and risk management of the company, oversees internal and external audits including the findings and ensures timely disclosure of information in accordance with applicable regulations.
 - The Board of Directors is responsible for day-to-day risk management including formulating and executing business plans (budgets), achieving the budget, managing policies, managing and monitoring risks and company resources. The company's goals and strategies are listed in the company's budget which in its preparation has considered internal and external factors including the company's ability to manage risk.
 - Sharia Supervisory Board (DPS) supervises all business activities of sharia financing. DPS members act as corporate advisors and consultants to the Directors and Sharia Business Units of the company. DPS is independent and formed by the National Sharia Board (DSN).

In terms of company risk monitoring and management activities, the Board of Commissioners and Directors are actively involved in the Risk Oversight Committee (ROC) and Risk Management Committee (RMC) with a frequency of meeting at least four times a year.

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- b. Kecukupan kebijakan, prosedur, dan penetapan limit risiko
Perseroan telah memiliki kebijakan manajemen risiko yang tertuang dalam Pedoman Penerapan Manajemen Risiko (PPMR) termasuk penetapan batas wewenang memutus. Kebijakan tersebut dirasa telah cukup mengcover semua jenis risiko perusahaan dalam kerangka sebagai Perusahaan Pembiayaan. Penetapan limit risiko diantaranya tertuang dalam anggaran parameter operasional perusahaan per segmen produk pembiayaan. Kecukupan kebijakan, prosedur dan limit risiko tersebut secara berkala dan terus menerus dilakukan review dan penyempurnaan menyesuaikan arah bisnis serta kondisi perubahan faktor-faktor internal dan eksternal yang mempengaruhi tingkat risiko perusahaan.
- c. Proses identifikasi, pengukuran, pemantauan dan pengendalian risiko
Perusahaan telah mengimplementasikan *Credit Scoring, Risk Control & Self Assessment, Key Risk Indicator* dan *Loss Even Database* dalam hal upaya identifikasi dan pengukuran tingkat risiko kredit dan risiko operasional. Pemantauan risiko dilakukan secara bulanan melalui Portfolio Management Report dan Operasional *Risk Dashboard* termasuk didalamnya proses pemantauan *Risk appetite* perusahaan. Satuan kerja *Risk Management* secara berkelanjutan memastikan kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko perusahaan.
- d. Sistem informasi manajemen risiko
Ketersediaan sistem informasi yang memadai merupakan faktor penunjang utama dalam rangka proses manajemen risiko secara komprehensif. Pendeteksian tingkat risiko secara dini akan sangat berguna dalam hal menekan potensi kerugian perusahaan yang akan terjadi serta pengambilan keputusan dapat dilakukan secara cepat dan tepat dalam upaya proses mitigasi risiko. Perusahaan sangat *concern* akan pentingnya sistem informasi manajemen risiko yang baik sehingga upaya menyempurnakan dilakukan secara berkelanjutan.
- b. Adequacy of policies, procedures and determination of risk limits
The company has a risk management policy set out in the Guidelines for the Implementation of Risk Management (PPMR), including setting limits on decision authority. The policy is considered to have covered all types of company risk in the framework of a Financing Company. The determination of risk limits includes the budget for operational parameters of the company per segment of financing products. The adequacy of these policies, procedures and risk limits is periodically and continuously reviewed and refined to adjust the business direction and the changing conditions of internal and external factors that affect the level of risk of the company.
- c. The process of identifying, measuring, monitoring and controlling risk
The Company has implemented Credit Scoring, Risk Control & Self Assessment, Key Risk Indicators and Loss Even Database in terms of identifying and measuring the level of credit risk and operational risk. Risk monitoring is carried out monthly through the Portfolio Management Report and Operational Risk Dashboard including the company's Risk appetite monitoring process. The Risk Management work unit on an ongoing basis ensures the adequacy of the company's risk identification, measurement, monitoring and control processes.
- d. Risk management information system
The availability of an adequate information system is a major supporting factor in the framework of a comprehensive risk management process. Early detection of the level of risk will be very useful in terms of reducing the potential loss of the company that will occur and decision making can be done quickly and accurately in an effort to mitigate the risk process. The company is very concerned about the importance of a good risk management information system so that improvement efforts are carried out on an ongoing basis.

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- e. Sistem pengendalian internal yang menyeluruh
Sistem pengendalian internal dinilai cukup efektif dalam mendukung pelaksanaan manajemen risiko. Secara struktur organisasi, proses pengendalian internal dilakukan oleh Satuan Kerja Audit Internal yang memastikan bahwa semua transaksi dilakukan sesuai dengan kebijakan dan prosedur yang berlaku. Proses *review* oleh Satuan Kerja Audit Internal secara berkala dengan cakupan aspek pemeriksaan yang telah ditentukan sebelumnya. Hasil audit menjadi salah satu dasar penyempurnaan kebijakan perusahaan.

Di luar dari kerangka kerja Manajemen Risiko di atas, Perusahaan melakukan uji coba laporan dan ketersediaan data Tingkat Kesehatan Perusahaan Pembiayaan dengan mempertimbangkan dampak pandemi Covid-19 yang masih terus berlanjut. Perusahaan terus fokus pada kebijakan program relaksasi kredit untuk debitur yang terdampak langsung pandemi Covid-19.

Penerapan Manajemen Risiko Perusahaan Tahun 2021

Pada tahun 2021, perusahaan kembali akan membuat langkah perbaikan dengan berpedoman tahun sebelumnya yang dapat dijelaskan sebagai berikut:

- Menyesuaikan kebijakan dan prosedur penerapan manajemen risiko sesuai dengan peraturan yang berlaku.
- Memperbaiki kualitas penerapan manajemen risiko, terutama pada sisi kecukupan kebijakan dan prosedur, proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, serta sistem informasi manajemen risiko.
- Menyempurnakan Laporan Tingkat Kesehatan Perusahaan, terkait limit risiko, risiko yang melekat pada kegiatan usaha (*inherent risk*) Perusahaan dan kualitas penerapan manajemen risiko.

- e. A comprehensive internal control system
The internal control system is considered quite effective in supporting the implementation of risk management. Structurally, the internal control process is carried out by the Internal Audit Work Unit which ensures that all transactions are carried out in accordance with applicable policies and procedures. The review process by the Internal Audit Work Unit on a regular basis with the scope of the audit aspects that have been predetermined. Audit results become one of the bases for improving company policy.

On top from the above Risk Management framework, the Company is conducting test on report and the availability of data regarding the Soundness of Financing Companies by considering the impact of the ongoing Covid-19 pandemic. The Company continues to focus on the policy of a credit relaxation program for borrowers who have been directly affected by the Covid-19 pandemic.

Implementation of Corporate Risk Management in 2021

In 2021, the company will again make corrective steps based on the previous year which can be explained as follows:

- Adjust policies and procedures for implementing risk management in accordance with prevailing regulations.
- Improve the quality of risk management implementation, especially in terms of the adequacy of policies and procedures, the process of identifying, measuring, monitoring and controlling risks, and risk management information systems.
- Improved the Company's Soundness Report, related to risk limits, risks inherent in the Company's business activities (*inherent risk*) and the quality of risk management implementation.



Manajemen Risiko

Risk Management

- Mempertahankan nilai komposit profil risiko Perusahaan di tahun 2020 yang berada ditingkat "PK-1" versi penilaian Tingkat Kesehatan Bank yang disesuaikan terhadap anak Perusahaan (bank) dan tingkat "PK-2" untuk versi penilaian Tingkat Kesehatan Perusahaan LJKNB.
- Penguatan sistem informasi manajemen risiko terutama menyempurnakan data *warehouse* dan sistem pelaporan/monitoring yang handal guna menunjang peningkatan kinerja Perusahaan dalam melakukan aktivitas bisnis serta penguatan pada proses pemantauan risiko Perusahaan yang lebih komprehensif.
- Fokus pada pengembangan SDM yang berintegritas tinggi dan memiliki kualitas serta kompetensi. Perbaikan proses rekrutmen, program pelatihan yang baik dan ketersediaan infrastruktur pendukung yang memadai.
- Maintaining the composite value of the Company's risk profile in 2020 which is at the "PK-1" level of the Bank's Soundness Rating version adjusted for the subsidiary (bank) and the "PK-2" level for the LJKNB Corporate Health Level assessment version.
- Strengthening the risk management information system, especially perfecting data warehouse and a reliable reporting/monitoring system to support the Company's performance enhancement in conducting the business activities as well as strengthening the Company risk monitoring activities that are more comprehensive.
- Focus on developing high integrity human resources with quality and competency. Improvement of the recruitment process, good training programs and availability of adequate supporting infrastructure.

Sekretaris Perusahaan Corporate Secretary

» Sekretaris Perusahaan Corporate Secretary

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik, Sekretaris Perusahaan memastikan kelancaran komunikasi antara Perusahaan Publik dengan pemangku Kepentingan, serta memastikan bahwa Emiten atau Perusahaan Publik senantiasa patuh terhadap peraturan perundang-undangan yang berlaku.

Sekretaris Perusahaan dibentuk untuk meningkatkan pelaksanaan tata kelola perusahaan dan diwajibkan untuk memiliki kualifikasi yang sesuai dengan tugas dan tanggungjawabnya.

Profil Sekretaris Perusahaan

Profil Sekretaris Perusahaan tercantum dalam Profil Direksi atas nama Zacharia Susantadiredja.

Beliau berperan sebagai penghubung antara Perseroan dengan Otoritas Jasa Keuangan, Bursa Efek Indonesia, masyarakat, dan institusi-institusi terkait lainnya. Beliau memonitor kepatuhan Perseroan terhadap peraturan dan ketentuan pasar modal dan memastikan pengurus Perseroan memahami perubahan dan implikasinya.

Dasar Hukum Penunjukan Sekretaris Perusahaan

Zacharia Susantadiredja, ditunjuk sebagai Sekretaris Perusahaan melalui Surat Keputusan Direksi No. 1546/ DIR/IV/2015 tanggal 29 April 2015. Penunjukan dan pengangkatan Sekretaris Perusahaan tersebut telah dilaporkan kepada OJK dan BEI melalui surat No. 1547/ DIR/IV/2015 tanggal 29 April 2015, serta dimuat dalam situs web Perseroan www.wom.co.id serta situs web Bursa Efek Indonesia pada tanggal 29 April 2015.

Pursuant to the Financial Services Authority Regulation Number 35/POJK.04/2014 on the Corporate Secretary of Issuer or Public Company, the Corporate Secretary function is to ensure effective communication between Public Company and Stakeholders, and to ensure that the Issuers or Public Company continuously comply with the prevailing laws and regulations.

The Corporate Secretary is established to enhance the implementation of corporate.

Corporate Secretary Profile

The Corporate Secretary Profile can be found in The Board of Directors Profile, Zacharia Susantadiredja.

He serves as a liaison between the Company and the Financial Services Authority, the Indonesia Stock Exchange, the public, and other related institutions. He monitors the Company's compliance with capital market rules and regulations and ensures that the Company's management understands the changes and their implications.

Legal Basis for Appointment of Corporate Secretary

Zacharia Susantadiredja, was appointed as Corporate Secretary through the Decree of the Board of Directors Number 1546/DIR/IV/2015 April 29, 2015. The appointment and appointment of the Corporate Secretary has been reported to the OJK and IDX via letter Number 1547/DIR/IV/2015 April 29, 2015 and was posted on the Company's website www.wom.co.id and the Indonesia Stock Exchange website on 29 April, 2015.



Sekretaris Perusahaan

Corporate Secretary

Periode Jabatan Sekretaris Perusahaan

Berdasarkan penunjukan di atas, Zacharia Susantadiredja menjabat sebagai Sekretaris Perusahaan efektif dengan berlandaskan surat keputusan Direksi tersebut.

Pendidikan Dan Pelatihan Sekretaris Perusahaan 2020

Keikutsertaan Sekretaris Perusahaan dalam pelatihan untuk mengembangkan kecapakannya dapat dilihat pada Profil Direksi atas nama Zacharia Susantadiredja pada Laporan Tahunan ini

Tugas Dan Tanggung jawab

Sekretaris Perusahaan bertanggung jawab untuk memberikan saran kepada Direksi tentang isu-isu yang berkaitan dengan kepatuhan Perseoran terhadap undang-undang, ketentuan dan prosedur serta peraturan yang berdampak pada Direksi dan praktik-praktik terbaik tata kelola perusahaan. Sekretaris Perusahaan bertanggung jawab untuk memberikan saran kepada Direksi mengenai tugas dan kewajiban mereka untuk mengungkapkan kepentingan mereka dalam efek, benturan kepentingan dalam transaksi yang melibatkan Perseroan, larangan dalam transaksi efek dan larangan pengungkapan informasi yang dapat mempengaruhi harga.

Adapun tugas lain Sekretaris Perusahaan antara lain:

1. Mengikuti perkembangan Pasar Modal khususnya peraturan perundang-undangan yang berlaku di Pasar Modal.
2. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan Tata Kelola Perusahaan yang meliputi:
 - Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada Situs Web.
 - Penyampaian laporan kepada Otoritas Jasa Keuangan
 - Penyelenggaraan dan dokumentasi RUPS
 - Penyelenggaraan dan dokumentasi rapat Direksi dan/atau Dewan Komisaris
 - Pelaksanaan program orientasi terhadap Perseroan bagi Direksi dan/atau Dewan Komisaris

Term of Office of the Corporate Secretary

Based on the appointment above, Zacharia Susantadiredja has served as an effective Corporate Secretary based on the Directors decision letter.

Education and Training of Corporate Secretary 2020

The participation of the Corporate Secretary in trainings to develop skills which can be seen in the Profile of the Board of Directors on behalf of Zacharia Susantadiredja in this Annual Report.

Duties and Responsibilities

The Corporate Secretary is responsible to provide advice to the Board of Directors regarding the issues related to the Company's compliance with regulatory, rules and procedures as well as regulations that may impact the Board of Directors, and corporate governance best practices. The Corporate Secretary is responsible to provide input to the Board of Directors on their duties and obligations for the disclosure of their interests in the securities, conflict of interests that involve the Company, prohibition in securities transactions and prohibition in disclosure that may affect pricing.

The Corporate Secretary duties are as follows:

1. Monitoring the Capital Market developments, particularly the applicable regulations.
2. Assisting the Board of Directors and Board of Commissioners in the implementation of the Company' Good Corporate Governance, including:
 - Disclosure of information to the public, including the information availability at the Website.
 - Submission of reports to OJK
 - Organization and documentation of the GMS
 - Organization and documentation of the Board of Directors and/or the Board of Commissioners meetings
 - Organization of the Company's orientation program for the Board of Directors and/or the Board of Commissioners

Sekretaris Perusahaan

Corporate Secretary

3. Sebagai penghubung antara Perseroan dengan Pemegang Saham, Otoritas Jasa Keuangan dan Pemangku Kepentingan lainnya.

Laporan Singkat Pelaksanaan Fungsi Sekretaris Perusahaan Tahun 2020

1. Mengikuti Perkembangan Peraturan Pasar Modal serta memberikan masukan kepada Direksi maupun Dewan Komisaris khususnya terkait dengan dikeluarkannya peraturan baru dari otoritas Pasar Modal maupun dari Otoritas Jasa Keuangan.
2. Menyelenggarakan RUPS Tahunan dan RUPS Luar Biasa yang keduanya diselenggarakan 12 Maret 2020 dan mendokumentasikan risalah rapat, Akta -akta RUPS beserta hal-hal lain yang terkait dengan pelaksanaan RUPS.
3. Menyelenggarakan dan menghadiri Rapat Dewan Komisaris dan/atau Rapat Direksi.
4. Risalah Rapat Direksi dan/atau Risalah Rapat Dewan Komisaris serta mendokumentasikan risalah-risalah Rapat tersebut.
5. Mengkaji website Perusahaan dan memberikan input informasi yang harus diungkapkan kepada publik.
6. Menyelenggarakan Paparan Publik pada 5 November 2020 guna memenuhi kewajiban penyampaian informasi kepada publik berdasarkan keputusan Bursa Efek Indonesia No. Kep-306/BEJ/07-2004 tentang Peraturan Nomor I-E.
7. Melakukan keterbukaan informasi kepada masyarakat dengan menyediakan informasi pada website, dan melaporkan kepada Bursa Efek Indonesia maupun Otoritas Jasa Keuangan setiap informasi yang material yang diperkirakan dapat mempengaruhi pemodal atau harga efek di Bursa.

HUBUNGAN DENGAN INVESTOR

Bagi Perseroan, terjalinnya hubungan baik antara Perseroan dengan investor, regulator dan para pemangku kepentingan lainnya merupakan kewajiban yang mutlak jika hendak tumbuh berkelanjutan dan mampu mengambil keputusan yang tepat. Dalam rangka memenuhi prinsip Perseroan yang mudah dan transparan, Perseroan

3. As a liaison between the Company and Shareholders, OJK, and other Stakeholders.

Brief Report on the Corporate Secretary Function Implementation in 2020

1. Keeping up with the Capital Market Regulations Development as well as provide input to the Board of Directors and Board of Commissioners specifically related to new regulations from the Capital Market regulators or the Financial Services Authority.
2. Organized the Annual GMS and the Extraordinary GMS both held on 12 March 2020, and properly documenting the meeting minutes, GMS deeds, and other matters related to the organization of GMS.
3. Organized and attended the Board of Directors and/or Board of Commissioners Meetings.
4. Prepared and documented the Meeting Minutes of the Board of Directors and/or Board of Commissioners Meetings.
5. Reviewed the Company's website and uploaded information disclosure to the public.
6. Organized Public Expose on 5 November 2020 in order to meet the requirements of information disclosure to the public pursuant to the decree of Bursa Efek Indonesia Number Kep-306/BEJ/07-2004 regarding the Regulation No. I-E.
7. Carried out information disclosure to the public by providing information at the website, and reported every material information to Bursa Efek Indonesia and the Financial Services Authority, which are predicted may influence the investors or securities pricing at the stock exchange.

INVESTOR RELATIONS

For the Company, maintaining good relationships between the Company and investors, the regulator and other stakeholders is an obligation in achieving sustainable growth and making appropriate decisions. To actualize the Company's principles, easy and transparent, the Company has established a division with special duties to manage all investor-



Sekretaris Perusahaan Corporate Secretary

telah membentuk divisi yang secara khusus mengelola hal-hal terkait hubungan investor, yaitu Divisi *Financial Planning and Investor Relation*. Perseroan secara berkala merilis laporan keuangan melalui situs resmi www.wom.co.id. Pada situs www.wom.co.id Perseroan juga menyediakan materi terkait kinerja bisnis perseroan yang dapat dilihat dan diunduh oleh calon investor.

Selain mempublikasikan berbagai informasi yang dibutuhkan melalui situs resmi, Perseroan juga memfasilitasi berbagai layanan informasi terkait investor, di antaranya melalui pertemuan secara langsung, konferensi telepon, korespondensi melalui surat elektronik, serta kunjungan langsung. Korespondensi melalui surat elektronik dapat dilakukan melalui alamat corporate_secretary@wom.co.id.

Sebagai bagian dari kewajiban Perseroan sebagai perusahaan Publik, Perseroan telah melaksanakan Paparan Publik (*Public Expose*) pada tanggal 5 November 2020 secara online. *Public Expose* ini dihadiri oleh pemegang saham, analis saham dan perwakilan Bank-Bank yang memiliki perjanjian kerjasama dengan Perseroan.

relation-related issues, namely the Financial Planning and Investor Relation Division. The Company periodically releases financial statements through its official website: www.wom.co.id. On www.wom.co.id, the Company also provides materials related to its business performance that can be viewed and downloaded by potential investors.

Aside from publishing information required through the Company's official site, the Company also facilitates a variety of investor-related information services, among others, direct meeting, teleconference, email correspondence and direct visit. Email correspondence can be submitted to corporate_secretary@wom.co.id.

As part of the Company's responsibilities as a public company, the Company had carried out an online Public Expose on 5 November 2020. The Public Expose was attended by shareholders, stock analysts and the representatives of banks having cooperation agreement with the Company.

Perkara Hukum

Litigation Case

» Perkara Hukum

Litigation Case

Sepanjang 2020, Perseroan terlibat dalam 20 (dua puluh) perkara dalam kedudukannya sebagai Penggugat, Tergugat, Pemohon, Termohon, Pelapor baik dalam Perkara Hubungan Industrial (perburuhan), Perkara Perdata, Perkara Pidana, serta Perpajakan, yang terdiri dari: 7 (tujuh) perkara Hubungan Industrial, 12 (dua belas) perkara Perdata, 1 (satu) perkara Pidana, dan 0 (nol) perkara Pajak.

Adapun perincian perkara hukum yang dihadapi Perseroan sepanjang tahun 2020 adalah sebagai berikut:

Throughout 2020, the Company was involved in 20 (twenty) cases in its position as the Plaintiff, Defendant, Appellant, Appellee, Whistleblowers in Industrial Relations Case (labor), Civil Cases, Criminal Cases, as well as Taxes, which consists of: 7 (seven) Industrial Relations cases, 12 (twelve) Civil cases, 1 (one) Criminal case, and 0 (zero) Tax case.

The following are the details of the Company's legal cases during 2020:

No.	Pokok Perkara/Gugatan Lawsuis	Status Perkara/Gugatan Lawsuit Status	Pengaruh terhadap Kondisi Perusahaan Impact on the Company
Perkara Hubungan Industrial Industrial Cases			
1	Perkara antara Hendri Syahputra ("Penggugat") melawan Perseroan ("Tergugat") dengan Nomor Perkara 366/Pdt.Sus- PHI/2017/PN.Mdn di Pengadilan Hubungan Industrial pada Pengadilan Negeri Medan Case between Hendri Syahputra ("Plaintiff") against the Company ("Defendant") with Case Number 366 / Pdt.Sus-PHI / 2017 / PN.Mdn in the Industrial Relations Court at the Medan District Court	Proses Kasasi Cassation Appeal Process	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company's financial condition
2.	Perkara antara Eka Saputra ("Penggugat") melawan Perseroan ("Tergugat") dengan Nomor Perkara 43/ Pdt.Sus-PHI/2018/ PN.Pbr di Pengadilan Hubungan Industrial pada Pengadilan Negeri Pekanbaru Case between Eka Saputra ("Plaintiff") against the Company ("Defendant") with Case Number 43 / Pdt. Sus-PHI / 2018 / PN.Pbr at the Industrial Relations Court at the Pekanbaru District Court	Proses Kasasi Cassation Appeal Process	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company's financial condition

Perkara Hukum

Litigation Case

No.	Pokok Perkara/Gugatan Lawsuits	Status Perkara/Gugatan Lawsuit Status	Pengaruh terhadap Kondisi Perusahaan Impact on the Company
3.	Perkara antara Jimmy Wahyudi ("Penggugat") melawan Perseroan ("Tergugat") dengan Nomor Perkara 109/Pdt.Sus- PHI/2018/PN.Sby di Pengadilan Hubungan Industrial pada Pengadilan Negeri Surabaya Case between Jimmy Wahyudi ("Plaintiff") against the Company ("Defendant") with Case Number 109 / Pdt. Sus-PHI / 2018 / PN.Sby at the Industrial Relations Court at the Surabaya District Court	Proses Kasasi Cassation Appeal Process	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company's financial condition
4.	Perkara antara R. Irwan Kurniawan ("Penggugat") melawan Perseroan ("Tergugat") dengan Nomor Perkara 195/pdt. sus-PHI/2019/pn bdg di Pengadilan Hubungan Industrial pada Pengadilan Negeri Bandung. Case between R. Irwan Kurniawan ("Plaintiff") against the Company ("Defendant") with Case Number 195 / pdt.sus-PHI / 2019 / pn bdg in the Industrial Relations Court at the Bandung District Court.	Proses Kasasi Cassation Appeal Process	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company's financial condition
5.	Perkara antara RADIUS Sitanggang, SE ("Penggugat") melawan Perseroan ("Tergugat") dengan Nomor Perkara 240/Pdt.Sus- PHI/2018/PN.Mdn di Pengadilan Hubungan Industrial pada Pengadilan Negeri Medan Case between RADIUS Sitanggang, SE ("Plaintiff") against the Company ("Defendant") with Case Number 240 / Pdt.Sus-PHI / 2018 / PN.Mdn in the Industrial Relations Court at the Medan District Court	Proses Kasasi Cassation Appeal Process	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company's financial condition
6.	Perkara antara Muhammad Kadri ("Penggugat") melawan Perseroan ("Tergugat") dengan Nomor Perkara 286/Pdt.Sus- PHI/2018/PN.Mdn di Pengadilan Hubungan Industrial pada Pengadilan Negeri Medan Case between Muhammad Kadri ("Plaintiff") against the Company ("Defendant") with Case Number 286 / Pdt.Sus-PHI / 2018 / PN.Mdn in the Industrial Relations Court at the Medan District Court	Proses Kasasi Cassation Appeal Process	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company's financial condition
7.	Perkara antara Anjas Sinurat, SE ("Penggugat") melawan Perseroan ("Tergugat") dengan Nomor Perkara 285/Pdt.Sus- PHI/2018/PN.Mdn di Pengadilan Hubungan Industrial pada Pengadilan Negeri Medan Case between Anjas Sinurat, SE ("Plaintiff") against the Company ("Defendant") with Case Number 285 / Pdt.Sus-PHI / 2018 / PN.Mdn in the Industrial Relations Court at the Medan District Court	Proses Kasasi Cassation Appeal Process	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company's financial condition

Perkara Hukum

Litigation Case

No.	Pokok Perkara/Gugatan Lawsuis	Status Perkara/Gugatan Lawsuit Status	Pengaruh terhadap Kondisi Perusahaan Impact on the Company
Perkara Perdata Civil Case			
1.	Perkara Perdata antara Dwimoko Bardiyanto (“Penggugat”) melawan Perseroan (“Tergugat”) dengan Nomor 225/Pdt.G/2018/PN.Skt di Pengadilan Negeri Surakarta. Civil Case between Dwimoko Bardiyanto (“Plaintiff”) and the Company (“Defendant”) with Number 225 / Pdt.G / 2018 / N.Skt at the Surakarta District Court.	Proses Kasasi Cassation Appeal Process	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company’s financial condition
2.	Perkara Perdata antara Dippu Sahala Simanjuntak (“Penggugat”) melawan perseroan (“Tergugat”) dengan Nomor 247/Pdt.G/2019/PN.Lbp di Pengadilan Negeri Lubuk Pakam. Civil Case between Dippu Sahala Simanjuntak (“Plaintiff”) against the company (“Defendant”) with Number 247 / Pdt.G / 2019 / N.Lbp at the Lubuk Pakam District Court.	Proses Banding Pengadilan Tinggi Medan Appeal Process in High Court Medan	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company’s financial condition
3.	Perkara Perdata antara Gilang Wahyudi (“Penggugat”) melawan Perseroan (“Tergugat”) dengan Nomor 12/Pdt.G/2020/PN.Byw di Pengadilan Negeri Banyuwangi. Civil Case No. 12/Pdt.G/2020/PN.Byw in the Banyuwangi District Court as filed by Gilang Wahyudi (“Plaintiff”) against the Company (“Defendant”).	Proses Kasasi Cassation Appeal Process	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company’s financial condition
4.	Perkara antara Hendri (Non Nasabah) (“Penggugat”) melawan Vidia Eka Putri (“Tergugat I”), Sri Utari (Nasabah) (Tergugat II”), dan Perseroan (“Turut Tergugat”) dengan Nomor 97/Pdt.G/2020/PN Btm di Pengadilan Negeri Batam Civil Case No. 97/Pdt.G/2020/PN Btm in Batam District Court filed by Hendri (Non Customer) (“Plaintiff”) against Vidia Eka Putri (“Defendant I”), Sri Utari (Customer) (Defendant II”), dan the Company (“Co Defendant”)	Proses Pengadilan Negeri Batam. District Court Process in Batam	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company’s financial condition
5.	Perkara antara Tardja Riandy (Penggugat) melawan Perseroan (“Tergugat”) dengan Nomor Perkara 35/Pdt.G.S/2020/PN Plg di Pengadilan Negeri Palembang. Civil Case No. 35/Pdt.G.S/2020/PN Plg in Palembang District Court filed by Tardja Riandy (“Plaintiff”) against the Company (“Defendant”)	Proses Pengadilan Negeri Palembang. District Court Process in Palembang	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company’s financial condition

Perkara Hukum

Litigation Case

No.	Pokok Perkara/Gugatan Lawsuits	Status Perkara/Gugatan Lawsuit Status	Pengaruh terhadap Kondisi Perusahaan Impact on the Company
6.	Perkara antara Sri Liani ("Penggugat") melawan Perseroan ("Tergugat") dengan Nomor Perkara 34/Pdt.G/2020/PN Tlg di Pengadilan Negeri Tulungagung. Civil Case No. 34/Pdt.G/2020/PN Tlg in Tulungagung District Court filed by Sri Liani ("Plaintiff") against the Company ("Defendant")	Proses Banding di Pengadilan Tinggi Surabaya Appeal Process in High Court Surabaya	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company's financial condition
7.	Perkara antara Eri Mulyadi ("Penggugat") melawan Perseroan ("Tergugat") dengan Nomor Perkara 161/Pdt.G/2020/PN.Pkb di Pengadilan Negeri Pekanbaru. Civil Case No. 161/Pdt.G/2020/PN.Pkb in Pekanbaru District Court filed by Eri Mulyadi ("Plaintiff") against the Company ("Defendant")	Proses Pengadilan Negeri Pekanbaru. District Court Process in Pekanbaru	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company's financial condition
8.	Perkara antara Musmiyati, Maria Ulfa Mohi, Moch. Rizky (Non Nasabah) ("Penggugat") melawan Wasri Seri (Nasabah) ("Tergugat"), dan Perseroan ("Turut Tergugat") dengan Nomor 180/Pdt.G/2020/PA.Sww di Pengadilan Agama Suwawa Civil Case No 180/Pdt.G/2020/PA.Sww in Religious Court in Suwawa between Moch. Rizky (Non Customer) ("Plaintiff") against Wasri Seri (Customer) ("Defendant"), dan Perseroan ("Co Defendant")	Proses di Pengadilan Agama Suwawa Process in Religious Court in Suwawa	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company's financial condition
9.	Perkara antara Raden Heru ("Penggugat") melawan Perseroan ("Tergugat") dengan Nomor Perkara 773/Pdt.G/2020/PN Tng di Pengadilan Negeri Tangerang Civil Case No. 773/Pdt.G/2020/PN Tng in Tangerang District Court filed by Raden Heru ("Plaintiff") against the Company ("Defendant")	Proses di Pengadilan Negeri Tangerang. District Court Process in Tangerang	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company's financial condition
10.	Perkara antara Perseroan ("Penggugat") melawan Bayu Kresna Satria Utama ("Tergugat") dengan Nomor Perkara 171/Pdt.G/2020/PN Blb di Pengadilan Negeri Bale Bandung. Civil Case No. 171/Pdt.G/2020/PN Blb in Bale Bandung District Court filed by Bayu Kresna Satria Utama ("Plaintiff") against the Company ("Defendant")	Proses di Pengadilan Negeri Bale Bandung. District Court Process in Bale Bandung	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company's financial condition

Perkara Hukum

Litigation Case

No.	Pokok Perkara/Gugatan Lawsuis	Status Perkara/Gugatan Lawsuit Status	Pengaruh terhadap Kondisi Perusahaan Impact on the Company
11.	Perkara antara Adelia Yasintia Putri (Non Nasabah) ("Penggugat-1"), Hadi Susanto (Nasabah) ("Penggugat-2) melawan Perseroan ("Tergugat") dengan Nomor Perkara 21/Pdt.G.S/2020/PN.Mjk di Pengadilan Negeri Mojokerto. Civil Case No. 21/Pdt.G.S/2020/PN.Mjk in Mojokerto District Court filed by Adelia Yasintia Putri (Non Customer) ("Plaintiff 1") and Hadi Susanto (Customer) ("Plaintiff 2") against the Company ("Defendant")	Proses di Pengadilan Negeri Mojokerto. District Court Process in Mojokerto	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company's financial condition
12.	Perkara antara Sail Wakhilun ("Penggugat") melawan Perseroan ("Tergugat") dengan Nomor Perkara 20/Pdt.G.S/2020/PN Pwt di Pengadilan Negeri Purwokerto. Civil Case No. 20/Pdt.G.S/2020/PN Pwt in Purwokerto District Court filed by Sail Wakhilun ("Plaintiff ") against the Company ("Defendant")	Proses di Pengadilan Negeri Purwokerto District Court Process in Purwokerto	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company's financial condition
Perkara Pidana Criminal Case			
1	Perkara Pidana dengan terdakwa sdr. Febi (Non Nasabah atau Karyawan) berdasarkan laporan nomor: STTLP/B 27/VIII/2020/SUMSEL/Res.Lahat/ Sekta Criminal Case with Defedant Febi (Non Customer/ Employee) based on report No. 27/VIII/2020/ SUMSEL/Res.Lahat/ Sekta	P-21	Tidak berdampak secara material terhadap kondisi keuangan Perusahaan. Has no material impact on the Company's financial condition

Selama tahun 2020, tidak terdapat perkara yang berkategori penting/material dan/atau yang dapat mempengaruhi kinerja yang dihadapi oleh Perseroan.

During 2020, there were no cases categorized as important/ material and/or that could affect the performance faced by the Company.



Sanksi Administratif

Administrative Sanctions

» Sanksi **Administratif** Administrative Sanctions

Selama Tahun 2020, tidak terdapat sanksi administratif yang mempengaruhi kelangsungan usaha Perseroan maupun sanksi administratif yang dikenakan kepada anggota Direksi dan/atau anggota Dewan Komisaris dari otoritas terkait.

During 2020 the Company did not receive administrative sanctions or warnings from the Financial Services Authority or administrative sanctions imposed on members of the Board of Directors and/or the Board of Commissioners of the Company due to the negligence of members of the Board of Directors and/or Board of Commissioners of the Company

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» Akses Informasi & Data Perusahaan Information Access & Company Data

Informasi mengenai produk dan layanan, kegiatan, aksi korporasi, dan lain-lain disajikan melalui *website* Perseroan, yaitu <http://www.wom.co.id>. Pelanggan juga bisa mendapatkan informasi yang terperinci dengan menghubungi call center Perseroan dengan nomor akses +628041123888 atau menghubungi kantor layanan terdekat.

Tidak hanya bagi pelanggan, kemudahan akses informasi juga diberikan kepada investor dan calon investor, yaitu dengan menghubungi Investor Relations Perseroan melalui alamat surat elektronik corporate_secretary@wom.co.id.

Selain itu, Perseroan juga melakukan keterbukaan informasi terkait fakta material atau hal-hal lain telah ditentukan oleh peraturan terkait melalui surat kepada OJK dan Bursa Efek Indonesia. Keterbukaan Informasi kemudian juga dapat diakses oleh public melalui www.idxnet.co.id.

Sebagai bagian dari penyediaan Informasi bagi stakeholder, pada tahun 2019, perseroan telah mengeluarkan siaran pers, antara lain:

Selama tahun 2020, Perseroan telah melaksanakan korespondensi dengan Otoritas Jasa Keuangan dan Bursa Efek Indonesia serta otoritas terkait lainnya, antara lain:

The information on products and services, events, corporate actions and others is also presented in the Company's website, <http://www.wom.co.id>. The customers can also obtain detailed information by contacting the Company's call center at +628041123888 or by contacting the Company's nearest service offices.

Furthermore, investors and potential investors can also contact the Company's Investor Relations via email corporate_secretary@wom.co.id to access information.

Moreover, the Company also discloses information related to the material facts or other matters specified by the relevant regulations through a correspondence with OJK and the Indonesia Stock Exchange. The disclosure of Information can also be accessed by the public through www.idxnet.co.id.

As part of its actions in providing information for the stakeholders, the Company had issued 968 press releases in 2019.

Throughout 2020, the Company has published the correspondence with the Financial Services Authority and Bursa Efek Indonesia as well as other relevant regulators, as follows:

SIARAN PERS | PRESS RELEASE

No.	Tanggal Date	Judul Release Release Title
1	9 Januari January 2020	WOM Finance Salurkan Bantuan Kepada Korban Banjir Jakarta WOM Finance Distribute Aid to Flood Victims in Jakarta
2	14 Januari January 2020	WOM Finance Salurkan Bantuan Kepada Korban Bencana Longsor di Bogor WOM Finance Distributes Aid to Landslide Victims in Bogor



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No.	Tanggal Date	Judul Release Release Title
3	7 Februari February 2020	WOM Finance Raih Indonesia Corporate Secretary & Communication Award V 2020 WOM Finance Achieved the Indonesia Corporate Secretary & Communication Award V 2020
4	20 Februari February 2020	Kinerja Keuangan Tumbuh Sehat, WOM Finance Optimis Sambut 2020 Financial Performance Grows Healthy, WOM Finance is Optimistic in Welcoming 2020
5	1 Maret March 2020	Rayakan HUT ke-38, WOM Finance Ajak Tamasya Anak-Anak Disabilitas di Depok Celebrating 38th Anniversary, WOM Finance Invites Outing for Children with Disabilities in Depok
6	2 Maret March 2020	Rayakan HUT ke-38, WOM Finance Ajak Tamasya Anak-Anak Disabilitas di Malang Celebrating 38th Anniversary, WOM Finance Invites Outing for Children with Disabilities in Malang
7	5 Maret March 2020	Rayakan HUT ke-38, WOM Finance Hibur Anak-Anak Disabilitas di Cileungsi Celebrating 38th Anniversary, WOM Finance Invites Outing for Children with Disabilities in Cileungsi.
8	5 Maret March 2020	Rayakan HUT ke-38, WOM Finance Ajak Tamasya Anak-Anak Disabilitas di Palembang Celebrating 38th Anniversary, WOM Finance Invites Outing for Children with Disabilities in Palembang.
9	5 Maret March 2020	Rayakan HUT ke-38, WOM Finance Ajak Tamasya Anak-Anak Disabilitas di Solo Celebrating 38th Anniversary, WOM Finance Invites Outing for Children with Disabilities in Solo.
10	5 Maret March 2020	Rayakan HUT ke-38, WOM Finance Ajak Tamasya Anak-Anak Disabilitas di Stabat Celebrating 38th Anniversary, WOM Finance Invites Outing for Children with Disabilities in Stabat
11	7 Maret March 2020	Rayakan HUT ke-38, WOM Finance Ajak Tamasya Anak-Anak Disabilitas di Balikpapan Celebrating 38th Anniversary, WOM Finance Invites Outing for Children with Disabilities in Balikpapan
12	7 Maret March 2020	Rayakan HUT ke-38, WOM Finance Ajak Tamasya Anak-Anak Disabilitas di Seaworld Celebrating 38th Anniversary, WOM Finance Invites Outing for Children with Disabilities in Seaworld
13	29 April 2020	Lawan Covid-19, WOM Finance Salurkan Bantuan Sembako ke 84 Cabang Against Covid-19. WOM Finance Distributes Food Supplies Aid to 84 Branches
14	2 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Pekalongan Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Pekalongan
15	5 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Rangkasbitung Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Rangkasbitung
16	6 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Karawang Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Karawang
17	8 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Kemayoran Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Kemayoran
18	8 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Kudus Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Kudus
19	9 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Jepara Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Jepara

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No.	Tanggal Date	Judul Release Release Title
20	9 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Parepare Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Parepare
21	9 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Samarinda Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Samarinda
22	9 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Tenggarong Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Tenggarong
23	11 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Garut Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Garut
24	11 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Kuningan Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Kuningan
25	11 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Majalengka Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Majalengka
26	12 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Bagan Batu Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Bagan Batu
27	12 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Gresik Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Gresik
28	13 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Bengkulu Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Bengkulu
29	14 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Bojonegoro Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Bojonegoro
30	14 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Dumai Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Dumai
31	15 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Head Office Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Head Office
32	15 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Pangkalpinang Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Pangkal Pinang
33	16 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Pasuruan Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Pasuruan
34	16 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Tebingtinggi Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Tebingtinggi
35	18 Mei May 2020	Ramadhan 1441 H, WOM Finance Bagikan Al-Quran di Tugu Mulyo Ramadhan 1441 H, WOM Finance Distributes Al-Quran in Tugu Mulyo
36	24 Mei May 2020	Klarifikasi WOM Finance atas Penarikan Motor Konsumen di Bekasi Clarification from WOM Finance on the Withdrawal of Consumer Motorcycles in Bekasi
37	29 Mei May 2020	Klarifikasi Pemberitaan WOM Finance di Emitennews.com Clarification from WOM Finance on Company's News in Emitennews.com
38	9 Juni June 2020	Kinerja Keuangan WOM Finance Kuartal 1 Tahun 2020 WOM Finance Q-1 Year 2020 Financial Statement
39	15 Juni June 2020	WOM Finance Donasikan APD Ke Rumah Sakit di Jawa Timur WOM Finance Donated PPE to Hospital in East Java
40	20 Juni June 2020	WOM Finance Regional Sumbangsel Menyambut "New Normal" Regional WOM Finance Sumbangsel Welcomes the "New Normal"



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No.	Tanggal Date	Judul Release Release Title
41	11 Agustus August 2020	WOM Finance Luncurkan Program Promo Merdeka Bunga Rendah Hingga 0% di Regional Sumbagut WOM Finance Launches Program Promo Merdeka Low with Interest Up to 0% Sumbangut Region.
42	11 Agustus August 2020	WOM Finance Luncurkan Program Promo Merdeka Bunga Rendah Hingga 0% di Regional Sumbagsel WOM Finance Launches Program Promo Merdeka with Low Interest Up to 0% Sumbagsel Region.
43	11 Agustus August 2020	WOM Finance Luncurkan Program Promo Merdeka Bunga Rendah Hingga 0% di Regional Jawa Barat WOM Finance Launches Program Promo Merdeka with Low Interest Up to 0% West Java Region.
44	11 Agustus August 2020	WOM Finance Luncurkan Program Promo Merdeka Bunga Rendah Hingga 0% di Regional Jatase WOM Finance Launches Program Promo Merdeka with Low Interest Up to 0% Jatase Region.
45	11 Agustus August 2020	WOM Finance Luncurkan Program Promo Merdeka Bunga Rendah Hingga 0% di Regional Jawa Tengah WOM Finance Launches Program Promo Merdeka with Low Interest Up to 0% Central Java Region.
46	11 Agustus August 2020	WOM Finance Luncurkan Program Promo Merdeka Bunga Rendah Hingga 0% di Regional Jawa Timur, Bali dan NTB WOM Finance Launches Program Promo Merdeka with Low Interest Up to 0% East Java, Bali and NTB Region.
47	11 Agustus August 2020	WOM Finance Luncurkan Program Promo Merdeka Bunga Rendah Hingga 0% di Regional Kalimantan Sulawesi WOM Finance Launches Program Promo Merdeka with Low Interest Up to 0% Kalimantan Sulawesi Region.
48	10 September 2020	Pacu Pembiayaan Semester II 2020, WOM Finance Rilis Obligasi Rp500 Miliar To Spur Financing in Semester II 2020, WOM Finance Releases IDR 500 Billion Bonds
49	25 September 2020	WOM Finance Berbagi Strategi Keuangan Bagi UMKM Saat Pandemi WOM Finance Shares Financial Strategies for MSMEs During the Pandemic
50	28 September 2020	WOM Finance Salurkan Bantuan Warga Terdampak Banjir Bandang Sukabumi WOM Finance Distributes Aid to Residents Affected by the Sukabumi Flash Flood
51	29 September 2020	Perangi Covid-19, WOM Finance Sumbang APD dan Sembako di Tasikmalaya Fighting Covid-19, WOM Finance Donates PPE and Groceries in Tasikmalaya
52	3 Oktober October 2020	WOM Finance Buka Kembali 15 Kapos Yang Tutup Karena Pandemi WOM Finance Reopens 15 Kapos Closed Due to Pandemic
53	14 Oktober October 2020	WOM Finance Berdayakan Masyarakat Penyandang Tuna Netra WOM Finance Empowers Communities with Blind People
54	26 Oktober October 2020	Hari Dokter Indonesia, WOM Finance Berikan Donasi di 3 RSUD Indonesian Doctors Day, WOM Finance Gives Donations to 3 Hospitals
55	5 November 2020	WOM Finance Lakukan Transformasi Pelayanan Digital Memasuki Semester II 2020 WOM Finance Performs Digital Service Transformation Entering Semester II 2020
56	11 November 2020	WOM Finance Lakukan Pengundian Program WOMbastis WOM Finance Holds a WOMbastis Program Draw
57	5 Desember December 2020	Menebar Kasih, WOM Finance Natalan Bersama Penghuni Panti Wreda di Binjai Spread Love, WOM Finance Celebrate Christmas with residents of a nursing home in Binjai

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No.	Tanggal Date	Judul Release Release Title
58	5 Desember December 2020	Menebar Kasih, WOM Finance Natalan Bersama Penghuni Panti Wreda di Medan Spread Love, WOM Finance Celebrate Christmas with residents of a nursing home in Medan
59	10 Desember December 2020	Menebar Kasih, WOM Finance Natalan Bersama Penghuni Panti Wreda di Bekasi Spread Love, WOM Finance Celebrate Christmas with residents of a nursing home in Bekasi
60	11 Desember December 2020	Menebar Kasih, WOM Finance Natalan Bersama Penghuni Panti Wreda di Balaraja Spread Love, WOM Finance Celebrate Christmas with residents of a nursing home in Balaraja
61	12 Desember December 2020	Menebar Kasih, WOM Finance Natalan Bersama Penghuni Panti Wreda di Bandung Spread Love, WOM Finance Celebrate Christmas with residents of a nursing home in Bandung
62	13 Desember December 2020	Menebar Kasih, WOM Finance Natalan Bersama Penghuni Panti Wreda di Cimahi Spread Love, WOM Finance Celebrate Christmas with residents of a nursing home in Cimahi
63	14 Desember December 2020	Menebar Kasih, WOM Finance Natalan Bersama Penghuni Panti Wreda di Salatiga Spread Love, WOM Finance Celebrate Christmas with residents of a nursing home in Salatiga
64	15 Desember December 2020	Menebar Kasih, WOM Finance Natalan Bersama Penghuni Panti Wreda di Klaten Spread Love, WOM Finance Celebrate Christmas with residents of a nursing home in Klaten
65	16 Desember December 2020	Menebar Kasih, WOM Finance Natalan Bersama Penghuni Panti Wreda di Tulungagung Spread Love, WOM Finance Celebrate Christmas with residents of a nursing home in Tulungagung
66	17 Desember December 2020	Menebar Kasih, WOM Finance Natalan Bersama Penghuni Panti Wreda di Nganjuk Spread Love, WOM Finance Celebrate Christmas with residents of a nursing home in Nganjuk
67	18 Desember December 2020	Menebar Kasih, WOM Finance Natalan Bersama Penghuni Panti Wreda di Palembang Spread Love, WOM Finance Celebrate Christmas with residents of a nursing home in Palembang
68	19 Desember December 2020	Menebar Kasih, WOM Finance Natalan Bersama Penghuni Panti Wreda di Jambi Spread Love, WOM Finance Celebrate Christmas with residents of a nursing home in Jambi
69	20 Desember December 2020	Menebar Kasih, WOM Finance Natalan Bersama Penghuni Panti Wreda di Samarinda Spread Love, WOM Finance Celebrate Christmas with residents of a nursing home in Samarinda
70	21 Desember December 2020	Menebar Kasih, WOM Finance Natalan Bersama Penghuni Panti Wreda di Pare-pare Spread Love, WOM Finance Celebrate Christmas with residents of a nursing home in Pare-Pare
71	21 Desember December 2020	WOM Finance Salurkan Bantuan Korban Banjir Bandang Kabupaten Lebak Spread Love, WOM Finance Celebrate Christmas with residents of a nursing home in Lebak
72	21 Desember December 2020	Banjir Bandang Landa Medan, WOM Finance Salurkan Bantuan Bagi Warga Banjir Bandang Landa Medan, WOM Finance Distributes Aid for Residents

OJK | FINANCIAL SERVICE AUTHORITY

No	No. Surat Letter No	Tanggal Dated	Kepada To	Perihal Subject
1	001/II/CS/2020	6-Jan-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Piutang Pembayaan (<i>Outstanding Principal</i>) neto terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk Desember 2019 Submission of Realization of the Achievement of Target Net Outstanding Principal Funding to Total Funding of PT Wahana Ottomitra Multiartha Tbk December 2019



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No	No. Surat Letter No	Tanggal Dated	Kepada To	Perihal Subject
2	0014/I/DIR- WOM/2020	6-Jan-20	OJK	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Publik (SLIK) Konvensional Report on the List of Conventional Public Information Service System (SLIK) Implementers and / or Officers
3	0015/I/DIR- WOM/2020	6-Jan-20	OJK	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) untuk Unit Usaha Syariah Reporting on the List of Implementing Employees and / or Financial Information Service System (SLIK) Officers for Sharia Business Units
4	021/II/CS/2020	6-Jan-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Aset Produktif (<i>Outstanding Principal</i>) neto terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk (Unit Usaha Syariah) Januari 2020 Submission of Realization of Target Achievement of Earning Asset Balance Ratio (<i>Outstanding Principal</i>) net to Total Funding of PT Wahana Ottomitra Multiartha Tbk (Sharia Business Unit) January 2020
5	0065/I/DIR- WOM/2020	14-Jan-20	OJK	Penyampaian Bukti Sertifikat Pihak Utama Sebagai Syarat Berkelanjutan Tahun 2019 PT Wahana Ottomitra Multiartha Tbk. Submission of Evidence of Main Party Certificate as a Condition for Sustainability in 2019 PT Wahana Ottomitra Multiartha, Tbk.
6	0066/I/DIR- WOM/2020	14-Jan-20	OJK	Permohonan Tatap Muka Terkait Rencana Bisnis Tahunan PT Wahana Ottomitra Multiartha Tbk. ("Perseroan") Tahun 2020 kepada Otoritas Jasa Keuangan Meeting Request to the Financial Services Authority on the Annual Business Plan of PT Wahana Ottomitra Multiartha Tbk. ("Company") Year 2020.
7	0118/I/DIR- WOM/2020	27-Jan-20	OJK	Penyampaian Pelaksanaan Program Pengembangan Kemampuan dan Pengetahuan Tenaga Kerja PT Wahana Ottomitra Multiartha Tbk. ("Perusahaan") Tahun 2019 Delivery of the Implementation of the Workforce Knowledge and Capability Development Program of PT Wahana Ottomitra Multiartha Tbk. ("Company") Year 2019
8	007/I/CS/2020	27-Jan-20	OJK	Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang Saham PT Wahana Ottomitra Multiartha Tbk Announcement on the Plan for General Meeting of Shareholders of PT Wahana Ottomitra Multiartha Tbk
9	009/I/CS/2020	30-Jan-20	OJK	Penyampaian Laporan Rencana Tahunan Pendidikan Dan Pelatihan PT Wahana Ottomitra Multiartha Tbk Tahun 2020 Submission of PT Wahana Ottomitra Multiartha Tbk's Annual Education and Training Plan Report 2020
10	014/II/CS/2020	4-Feb-20	OJK	Pemberitahuan Rapat Umum Pemegang Saham Tahunan dan Luar Biasa PT Wahana Ottomitra Multiartha Tbk Announcement on the Plan for Annual and Extraordinary General Meeting of Shareholders of PT Wahana Ottomitra Multiartha Tbk

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No	No. Surat Letter No	Tanggal Dated	Kepada To	Perihal Subject
11	015/II/CS/2020	4-Feb-20	OJK	Penyampaian Bukti Iklan Pemberitahuan Rapat Umum Pemegang Saham Tahunan dan Luar Biasa PT Wahana Ottomitra Multiartha Tbk Submission of Advertisement Evidence of Announcement of Annual and Extraordinary General Meeting of Shareholders of PT Wahana Ottomitra Multiartha Tbk
12	016/II/CS/2020	4-Feb-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Piutang Pembiayaan (<i>Outstanding Principal</i>) neto terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk Januari 2020 Submission of Realization of Achievement of Target Net Outstanding Principal Funding Ratio to Total Funding of PT Wahana Ottomitra Multiartha Tbk January 2020
13	0220/II/DIR-WOM/2020	13-Feb-20	OJK	Penggunaan Akad Murabahah Untuk Kegiatan Pembiayaan Syariah (Pembiayaan Jual Beli) PT Wahana Ottomitra Multiartha Tbk. ("Perusahaan") Use of Murabahah Agreement for Sharia Financing Activities (Buying and Selling Financing) PT Wahana Ottomitra Multiartha Tbk. ("Company")
14	0281/II/DIR-WOM/2020	26-Feb-20	OJK	Laporan Pindah Alamat Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Kerinci Report on Change of Address of PT Wahana Ottomitra Multiartha Tbk Branch Offices in Kerinci
15	0282/II/DIR-WOM/2020	26-Feb-20	OJK	Laporan Pindah Alamat Kantor Cabang Unit Syariah PT Wahana Ottomitra Multiartha Tbk di Kerinci Report on Change of Address of Branch Office of Sharia Unit of PT Wahana Ottomitra Multiartha Tbk. in Kerinci
16	0300/II/DIR-WOM/2020	28-Feb-20	OJK	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) Reporting on the List of Implementing Employees and / or Financial Information Service System Officers (SLIK)
17	0301/II/DIR-WOM/2020	28-Feb-20	OJK	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) untuk Unit Usaha Syariah Reporting on the List of Implementing Employees and / or Financial Information Service System (SLIK) Officers for Sharia Business Units
18	0346/III/DIR-WOM/2020	09-Mar-20	OJK	Laporan Pindah Alamat Kantor Selain Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Ngawi Report on Change of Office Address Other than Branch Office of PT Wahana Ottomitra Multiartha Tbk. in Ngawi
19	025/II/CS/2020	19-Feb-20	OJK	Panggilan Rapat Umum Pemegang Saham Tahunan dan Luar Biasa PT Wahana Ottomitra Multiartha Tbk Annual and Extraordinary General Meeting of Shareholders Invitation of PT Wahana Ottomitra Multiartha Tbk



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No	No. Surat Letter No	Tanggal Dated	Kepada To	Perihal Subject
20	026/II/CS/2020	19-Feb-20	OJK	Penyampaian Bukti Iklan Panggilan Rapat Umum Pemegang Saham Tahunan dan Luar Biasa PT Wahana Ottomitra Multiartha Tbk Submission of Advertisement Evidence of Annual and Extraordinary General Meeting of Shareholders Invitation of PT Wahana Ottomitra Multiartha Tbk
21	027/II/CS/2020	19-Feb-20	OJK	Penyampaian Laporan Tahunan PT Wahana Ottomitra Multiartha Tbk Tahun Buku 2019 Submission of Annual Report of PT Wahana Ottomitra Multiartha Tbk for Performance Year 2019
22	028/II/CS/2020	19-Feb-20	OJK	Penyampaian Laporan Keuangan Tahunan Periode 31 Desember 2019 PT Wahana Ottomitra Multiartha Tbk (<i>Audited</i>) Submission of Annual Financial Statement for Period 31 December 2019 of PT Wahana Ottomitra Multiartha Tbk (Audited)
23	029/II/CS/2020	19-Feb-20	OJK	Penyampaian Bukti Iklan di Media untuk Laporan Keuangan Tahunan Periode 31 Desember 2019 PT Wahana Ottomitra Multiartha Tbk (<i>Audited</i>) Submission of Advertising Evidence in Media for Annual Financial Statements for the Period of 31 December 2019 PT Wahana Ottomitra Multiartha Tbk (Audited)
24	031/II/CS/2020	19-Feb-20	OJK	Laporan Keterbukaan Informasi atau Fakta Material Report on Disclosure of Information or Material Facts
25	078/III/CS/2020	5-Mar-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Piutang Pembiayaan (<i>Outstanding Principal</i>) neto terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk Februari 2020. Submission of Realization of the Achievement of Target Net Outstanding Principal Funding to Total Funding of PT Wahana Ottomitra Multiartha Tbk February 2020
26	079/III/CS/2020	5-Mar-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Aset Produktif (<i>Outstanding Principal</i>) neto terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk (Unit Usaha Syariah) Submission of Realization of Achievement of Target Net Earning Asset Balance Ratio (Outstanding Principal) to Total Funding of PT Wahana Ottomitra Multiartha Tbk (Sharia Business Unit)
27	081/III/CS/2020	5-Mar-20	OJK	Perbaikan atas Surat No. 027/II/CS/2020 tentang Penyampaian Laporan Tahunan PT Wahana Ottomitra Multiartha Tbk Tahun Buku 2019 Revision to Letter No. 027 / II / CS / 2020 regarding the Submission of the Annual Report of PT Wahana Ottomitra Multiartha Tbk for the 2019 Financial Year
28	004/I/CS/2020	14-Mar-20	OJK	Laporan Realisasi Penawaran Umum Terbatas ("PUT I") kepada Para Pemegang Saham Perseroan dalam rangka Penerbitan Hak Memesan Efek Terlebih Dahulu ("HMETD") Report on Realization of Limited Public Offering ("PUT I") to the Company's Shareholders in the context of Issuance of Pre-emptive Rights ("Rights")

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No	No. Surat Letter No	Tanggal Dated	Kepada To	Perihal Subject
29	005/I/CS/2020	14-Mar-20	OJK	Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum Berkelanjutan II Tahap IV dan Tahap V Obligasi WOM Finance Tahun 2018 Realization Report on the Use of Funds from Sustainable Public Offering II Phase IV and V of WOM Finance Bonds Year 2018
30	006/I/CS/2020	14-Mar-20	OJK	Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum Berkelanjutan III Tahap I dan Tahap II Obligasi WOM Finance Tahun 2018 & 2019 Realization Report on the Use of Funds from Sustainable Public Offering III Phase I and II of WOM Finance Bonds Year 2018 and 2019.
31	088/III/CS/2020	16-Mar-20	OJK	Penyampaian Informasi Pembentukan Komite Nominasi dan Remunerasi PT Wahana Ottomitra Multiartha Tbk ("Perseroan") Submission of Information on the Establishment of the Nomination and Remuneration Committee of PT Wahana Ottomitra Multiartha Tbk (the "Company")
32	089/III/CS/2020	16-Mar-20	OJK	Penyampaian Informasi Pengangkatan Komite Audit PT Wahana Ottomitra Multiartha Tbk ("Perseroan") Submission of Information on the Appointment of the Audit Committee of PT Wahana Ottomitra Multiartha Tbk (the "Company")
33	090/III/CS/2020	16-Mar-20	OJK	Laporan Pelaksanaan dan Hasil Keputusan Rapat Umum Pemegang Saham Tahunan & Luar Biasa PT Wahana Ottomitra Multiartha Tbk Report on the Implementation and Results of the Annual & Extraordinary General Meeting of Shareholders of PT Wahana Ottomitra Multiartha Tbk
34	091/III/CS/2020	16-Mar-20	OJK	Penyampaian Bukti Iklan " Hasil Rapat Umum Pemegang Saham Tahunan dan Luar Biasa" PT Wahana Ottomitra Multiartha Tbk Submission of Advertising Evidence "Results of the Annual and Extraordinary General Meeting of Shareholders" PT Wahana Ottomitra Multiartha Tbk
35	092/III/CS/2020	16-Mar-20	OJK	Laporan Keterbukaan Informasi atau Fakta Material Report on Disclosure of Information or Material Facts
36	094/III/CS/2020	16-Mar-20	OJK	Penyampaian Bukti Iklan Jadwal dan Tata Cara Pembagian Dividen Tunai Submission of evidence of advertisements on schedules and procedures for distribution of cash dividends
37	0391/III/DIR-WOM/2020	20-Mar-20	OJK	Laporan Pengangkatan Kembali Dewan Pengawas Syariah Report on the Reappointment of the Sharia Supervisory Board
38	0399/III/DIR-WOM/2020	23-Mar-20	OJK	Laporan Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik dalam Rangka Audit atas Informasi Keuangan Historis Tahunan pada PT Wahana Ottomitra Multiartha Tbk ("Perseroan") Report on the Appointment of a Public Accountant and / or Public Accounting Firm in the Framework of an Audit of Annual Historical Financial Information at PT Wahana Ottomitra Multiartha Tbk (the "Company")



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No	No. Surat Letter No	Tanggal Dated	Kepada To	Perihal Subject
39	0397/III/DIR- WOM/2020	23-Mar-20	OJK	Laporan Pindah Alamat Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Kediri Report on Change of Address of PT Wahana Ottomitra Multiartha Tbk Branch Offices. in Kediri
40	0398/III/DIR- WOM/2020	23-Mar-20	OJK	Laporan Pindah Alamat Kantor Cabang Unit Syariah PT Wahana Ottomitra Multiartha Tbk di Kediri Report on Change of Address of Branch Office of Sharia Unit of PT Wahana Ottomitra Multiartha Tbk. in Kediri
41	0400/III/DIR- WOM/2020	23-Mar-20	OJK	Laporan Hasil Evaluasi Komite Audit PT Wahana Ottomitra Multiartha Tbk. terhadap Pelaksanaan Pemberian Jasa Audit atas Informasi Keuangan Historis Tahunan Report on the Evaluation Results of the Audit Committee of PT Wahana Ottomitra Multiartha Tbk. on the Implementation of Providing Audit Services for Annual Historical Financial Information
42	0401/III/DIR- WOM/2020	23-Mar-20	OJK	Penyampaian Informasi Pengangkatan Dewan Pengawas Syariah PT Wahana Ottomitra Multiartha Tbk ("Perusahaan") Submission of Information on the Appointment of the Sharia Supervisory Board of PT Wahana Ottomitra Multiartha Tbk. ("Company")
43	099/III/CS/2020	24-Mar-20	OJK	Keterbukaan Informasi Kepada Investor, Pemegang Saham & Pemangku Kepentingan PT Wahana Ottomitra Multiartha Tbk ("Perseroan") terkait Kebijakan Perseroan dalam menghadapi Penyebaran Virus Corona/Covid-19 Disclosure to Investors, Shareholders & Stakeholders of PT Wahana Ottomitra Multiartha Tbk ("Company") regarding the Company's Policy in dealing with the Spread of the Corona / Covid-19 Virus
44	0427/III/DIR- WOM/2020	30-Mar-20	OJK	Laporan Pindah Alamat Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Stabat Komerling Ilir Report on Change of Address of PT Wahana Ottomitra Multiartha Tbk Branch Offices in Stabat Komerling Ilir
45	0428/III/DIR- WOM/2020	30-Mar-20	OJK	Laporan Pindah Alamat Kantor Cabang Unit Syariah PT Wahana Ottomitra Multiartha Tbk di Langkat Report on Change of Address of Branch Office of Sharia Unit of PT Wahana Ottomitra Multiartha Tbk in Langkat
46	0429/III/DIR- WOM/2020	30-Mar-20	OJK	Laporan Penutupan Kantor Selain Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Blora Report on the Closure of Non-Branch Offices of PT Wahana Ottomitra Multiartha Tbk in Blora
47	110/III/CS/2020	6-Apr-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Piutang Pembiayaan (<i>Outstanding Principal</i>) neto terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk Maret 2020 Submission of Realization of the Achievement of Target Net Outstanding Principal Funding to Total Funding of PT Wahana Ottomitra Multiartha Tbk March 2020.

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No	No. Surat Letter No	Tanggal Dated	Kepada To	Perihal Subject
48	111/III/CS/2020	6-Apr-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Aset Produktif (<i>Outstanding Principal</i>) neto terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk (Unit Usaha Syariah) Maret 2020 Submission of Realization of Achievement of Target Net Earning Asset Balance Ratio (<i>Outstanding Principal</i>) to Total Funding of PT Wahana Ottomitra Multiartha Tbk (Sharia Business Unit) March 2020
49	113/III/CS/2020	6-Apr-20	OJK	Laporan Keterbukaan Informasi atau Fakta Material Report on Disclosure of Information or Material Facts
50	0445/IV/DIR-WOM/2020	6-Apr-20	OJK Melalui/ By Email	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) Reporting on the List of Implementing Employees and / or Financial Information Service System Officers (SLIK)
51	0448/IV/DIR-WOM/2020	6-Apr-20	OJK Melalui/ By Email	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) untuk Unit Usaha Syariah Reporting on the List of Implementing Employees and / or Financial Information Service System (SLIK) Officers for Sharia Business Units
52	118/IV/CS/2020	8-Apr-20	OJK	Penyampaian Laporan Bulanan Registrasi Pemegang Efek per Maret 2020 PT Wahana Ottomitra Multiartha Tbk Submission of Monthly Shares Ownership Registration Reports per March 2020 of PT Wahana Ottomitra Multiartha Tbk
53	0475/IV/DIR-WOM/2020	9-Apr-20	OJK Melalui/ By Email	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) Reporting on the List of Implementing Employees and / or Financial Information Service System Officers (SLIK)
54	0476/IV/DIR-WOM/2020	9-Apr-20	OJK Melalui/ By Email	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) untuk Unit Usaha Syariah Reporting on the List of Implementing Employees and / or Financial Information Service System (SLIK) Officers for Sharia Business Units
55	119/IV/CS/2020	13-Apr-20	OJK	Penyampaian Risalah Rapat Umum Pemegang Saham Tahunan & Luar Biasa dan Ringkasan Risalah Rapat Umum Pemegang Saham Tahunan & Luar Biasa PT Wahana Ottomitra Multiartha Tbk Submission of Minutes of Annual & Extraordinary General Meeting of Shareholders and Summary of Minutes of Annual & Extraordinary General Meeting of Shareholders of PT Wahana Ottomitra Multiartha Tbk
56	0501/IV/DIR-WOM/2020	14-Apr-20	OJK Melalui/ By Email	Pengangkatan Kembali Anggota Direksi dan Dewan Komisaris Reappointment of Members of the Board of Directors and the Board of Commissioners
57	0502/IV/DIR-WOM/2020	14-Apr-20	OJK Melalui/ By Email	Tambahan Kelengkapan Data Laporan Perubahan Susunan dan Kedudukan Anggota Dewan Pengawas Syariah PT Wahana Ottomitra Multiartha Tbk ("Perseroan") Additional Completion of Data on Report on Changes in Composition and Position of Members of the Sharia Supervisory Board of PT Wahana Ottomitra Multiartha, Tbk. ("Company")

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58	0503/IV/DIR- WOM/2020	14-Apr-20	OJK Melalui/ By Email	Tambahan Kelengkapan Data Laporan Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik dalam Rangka Audit atas Informasi Keuangan Historis Tahunan pada PT Wahana Ottomitra Multiartha Tbk ("Perseroan") Additional Completion of Report Data on the Appointment of a Public Accountant and / or Public Accountant Firm in the Framework of an Audit of Annual Historical Financial Information at PT Wahana Ottomitra Multiartha Tbk (the "Company")
59	0504/IV/DIR- WOM/2020	14-Apr-20	OJK Melalui/ By Email	Laporan Pengkinian Data dan Informasi Domisili dari Pihak Utama PT Wahana Ottomitra Multiartha, Tbk. dan/atau Pihak yang Dapat Dihubungi Report on Updates of Domicile Data and Information from the Main Party of PT Wahana Ottomitra Multiartha, Tbk. and / or Contact Person
60	121/IV/CS/2020	15-Apr-20	OJK	Laporan Keterbukaan Informasi atau Fakta Material Report on Disclosure of Information or Material Facts
61	0572/IV/DIR- WOM/2020	28-Apr-20	OJK Melalui/ By Email	Laporan Penerapan Tata Kelola Perusahaan yang Baik Bagi Perusahaan Pembiayaan PT Wahana Ottomitra Multiartha Tbk Periode Tahun 2019 Report on the Implementation of Good Corporate Governance for PT Wahana Ottomitra Multiartha, Tbk. Period of 2019
62	126/V/CS/2020	4-May-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Piutang Pembiayaan (<i>Outstanding Principal</i>) neto terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk April 2020 Submission of Realization of the Achievement of Target Net Outstanding Principal Funding to Total Funding of PT Wahana Ottomitra Multiartha Tbk- April 2020
63	127/V/CS/2020	4-May-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Aset Produktif (<i>Outstanding Principal</i>) neto terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk (Unit Usaha Syariah) April 2020 Submission of Realization of Achievement of Target Net Earning Asset Balance Ratio (Outstanding Principal) to Total Funding of PT Wahana Ottomitra Multiartha Tbk (Sharia Business Unit) April 2020
64	131/V/CS/2020	11-May-20	OJK	Informasi Tambahan Penawaran Umum Berkelanjutan Obligasi Berkelanjutan III WOM Finance Tahap III Tahun 2020 Additional Information on the Public Offering of Sustainable Bonds III WOM Finance Phase III 2020
65	0752/IV/DIR- WOM/2020	12-May-20	OJK Melalui/ By Email	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) Reporting on the List of Implementing Employees and/or Financial Information Service System Officers (SLIK)
66	0753/V/DIR- WOM/2020	12-May-20	OJK Melalui/ By Email	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) untuk Unit Usaha Syariah Reporting on the List of Implementing Employees and/or Financial Information Service System (SLIK) Officers for Sharia Business Units

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67	138/V/CS/2020	20-May-20	OJK	Penyampaian Laporan Keuangan Triwulan I periode 31 Maret 2020 PT Wahana Ottomitra Multiartha Tbk (<i>Unaudited</i>) – OJK Submission of Quarterly Financial Statements for the period of March 31, 2020 PT Wahana Ottomitra Multiartha Tbk (Unaudited) - OJK
68	0816/V/DIR-WOM/2020	26-May-20	OJK Melalui/ By Email	Laporan Pindah Alamat Kantor Selain Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Gombong Report on Change of Office Address Other than Branch Office of PT Wahana Ottomitra Multiartha Tbk. in Gombong
69	140/V/CS/2020	27-May-20	OJK	Pemberitahuan dan/atau Perbaikan Atas Laporan Keterbukaan Informasi atau Fakta Material Notification and /or Revision to Disclosure of Information or Material Facts Report.
70	141/V/CS/2020	28-May-20	OJK	Permintaan Penjelasan Terkait Dampak Pandemi COVID-19 Request for clarification regarding the impact of the COVID-19 pandemic
71	142/V/CS/2020	28-May-20	OJK	Tanggapan Surat Otoritas Jasa Keuangan No.S-61/PM.22/2020 tentang Permintaan Informasi Terkait Utang Emiten dan Perusahaan Publik Respond to the Financial Services Authority's Letter No.S-61 / PM.22 / 2020 regarding Requests for Information Regarding Debt of Issuers and Public Companies
72	0860/VI/DIR-WOM/2020	5-Jun-20	OJK	Permohonan Informasi Tindak Lanjut Pengajuan Permohonan Untuk Memperoleh Persetujuan Menjadi Pihak Utama Direktur PT Wahana Ottomitra Multiartha Tbk Request for Information Follow-Up Submission of Applications to Obtain Approval to Become the Main Director of PT Wahana Ottomitra Multiartha Tbk.
73	148/V/CS/2020	5-Jun-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Aset Produktif (<i>Outstanding Principal</i>) Neto Terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk (Unit Usaha Syariah) Submission of Realization of Achievement of Target Net Earning Asset Balance Ratio (<i>Outstanding Principal</i>) Against Total Funding of PT Wahana Ottomitra Multiartha Tbk (Sharia Business Unit)
74	149/V/CS/2020	5-Jun-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Piutang Pembiayaan (<i>Outstanding Principal</i>) neto terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk Submission of Realization of Target Achievement of Financing Receivables Balance Ratio (<i>Outstanding Principal</i>) net to Total Funding of PT Wahana Ottomitra Multiartha Tbk
75	0866/VI/DIR-WOM/2020	8-Jun-20	OJK	Laporan Penutupan Kantor Selain Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Pondok Aren Report on the Closure of Non-Branch Office of PT Wahana Ottomitra Multiartha Tbk at Pondok Aren



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76	0867/VI/DIR- WOM/2020	8-Jun-20	OJK	Laporan Penutupan Kantor Selain Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Koja Report on the Closure of Non-Branch Office of PT Wahana Ottomitra Multiartha, Tbk. in Koja
77	0868/VI/DIR- WOM/2020	8-Jun-20	OJK	Laporan Penutupan Kantor Selain Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Taman Mini Report on the Closure of Non-Branch Offices of PT Wahana Ottomitra Multiartha, Tbk. in Taman Mini
78	0869/VI/DIR- WOM/2020	8-Jun-20	OJK	Laporan Penutupan Kantor Selain Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Kandis Report on the Closure of Non-Branch Offices of PT Wahana Ottomitra Multiartha, Tbk. in Kandis
79	0870/VI/DIR- WOM/2020	8-Jun-20	OJK	Laporan Pindah Alamat Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Banyuwangi (Genteng) Report on Change of Address of PT Wahana Ottomitra Multiartha Tbk Branch Offices. in Banyuwangi (Genteng)
80	0871/VI/DIR- WOM/2020	8-Jun-20	OJK	Laporan Pindah Alamat Kantor Cabang Unit Syariah PT Wahana Ottomitra Multiartha Tbk di Banyuwangi II (Genteng) Report on Change of Address of Branch Office of Sharia Unit of PT Wahana Ottomitra Multiartha Tbk in Banyuwangi II (Genteng)
82	152/MI/CS/2020	9-Jun-20	OJK	Laporan Keterbukaan Informasi atau Fakta Material Pelunasan Obligasi Berkelanjutan III WOM Finance Tahap II Seri A Tahun 2019 Report on Disclosure of Information or Material Fact on Repayment of WOM Finance III Phase II Series A Sustainable Bonds in 2019
83	154/MI/CS/2020	15-Jun-20	OJK	Laporan Informasi atau Fakta Material Dampak Pandemi Covid-19 Material Information or Facts Report on the Impact of the Covid-19 Pandemic
84	0890/VI/DIR- WOM/2020	15-Jun-20	OJK	Laporan Pindah Alamat Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Ogan Komering Ilir Report on Change of Address of PT Wahana Ottomitra Multiartha Tbk Branch Offices. in Ogan Komering Ilir
85	0891/VI/DIR- WOM/2020	15-Jun-20	OJK	Laporan Pindah Alamat Kantor Cabang Unit Syariah PT Wahana Ottomitra Multiartha Tbk di Ogan Komering Ilir Report on Change of Address of Branch Office of Sharia Unit of PT Wahana Ottomitra Multiartha Tbk. in Ogan Komering Ilir
86	156/MI/CS/2020	18-Jun-20	OJK	Penyampaian Laporan Penyesuaian Rencana Bisnis 2020 Bagi Lembaga Pembiayaan Terdampak Covid 19 Material Information or Facts Report on the Impact of the Covid-19 Pandemic
87	158/MI/CS/2020	30-Jun-20	OJK	Penyampaian Laporan atas Surat OJK No. S-67/NB.121/2020 tentang Penyampaian Laporan Keuangan Tahunan <i>Audited</i> Tahun 2019 Submission of Report on OJK Letter No. S-67/NB.121/2020 concerning Submission of the 2019 Audited Annual Financial Report

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88	0966/VI/DIR- WOM/2020	30-Jun-20	OJK	Laporan Penutupan Kantor Selain Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Wiyung Report on the Closure of Non-Branch Offices of PT Wahana Ottomitra Multiartha Tbk in Wiyung
89	167/VII/CS/2020	6-Jul-20	OJK	Penyampaian Laporan Bulanan Registrasi Pemegang Efek per Juni 2020 PT Wahana Ottomitra Multiartha Tbk Submission of Monthly Shares Ownership Registration Report as of June 2020 of PT Wahana Ottomitra Multiartha Tbk
90	1003/VII/DIR- WOM/2020	8-Jul-20	OJK	Laporan Penutupan Kantor Selain Kantor Cabang PT Wahana Ottomitra Mutliartha Tbk di Indralaya Report on the Closure of Non-PT Wahana Ottomitra Mutliartha Tbk Branch Offices in Indralaya
91	1004/VII/DIR- WOM/2020	8-Jul-20	OJK	Report on the Closure of Non-PT Wahana Ottomitra Mutliartha Tbk Branch Offices in Benowo Report on the Closure of Non-PT Wahana Ottomitra Mutliartha Tbk Branch Offices in Benowo
92	168/VII/CS/2020	10-Jul-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Aset Produktif (<i>Outstanding Principal</i>) Neto Terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk (Unit Usaha Syariah) Submission of Realization of Achievement of Target Net Earning Asset Balance Ratio (<i>Outstanding Principal</i>) Against Total Funding of PT Wahana Ottomitra Multiartha Tbk (Sharia Business Unit)
93	169/VII/CS/2020	13-Jul-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Piutang Pembiayaan (<i>Outstanding Principal</i>) Neto Terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk Submission of Realization of Achievement of Target Net Outstanding Principal Funding to Total Funding of PT Wahana Ottomitra Multiartha Tbk
94	1041/VII/DIR- WOM/2020	14-Jul-20	OJK Melalui/ By Email	Permohonan untuk Memperoleh Persetujuan Menjadi Pihak Utama Pemegang Saham Pengendali (PSP) PT Wahana Ottomitra Multiartha Tbk Application for approval to become the main party controlling shareholder (PSP) of PT. Wahana Ottomitra Multiartha Tbk
95	170/VII/CS/2020	14-Jul-20	OJK	Laporan Informasi atau Fakta Material Dampak Pandemi Covid-19 Material Information or Facts Report on the Impact of the Covid-19 Pandemic
96	171/VII/CS/2020	14-Jul-20	OJK	Laporan Realisasi Penawaran Umum Terbatas ("PUT I") kepada Para Pemegang Saham Perseroan dalam rangka Penerbitan Hak Memesan Efek Terlebih Dahulu ("HMETD") Report on the Realization of a Limited Public Offering ("PUT I") to the Shareholders of the Company for the Issuance of Pre-emptive Rights ("HMETD")
97	172/VII/CS/2020	14-Jul-20	OJK	Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum Berkelanjutan II Tahap II, III, IV dan V Obligasi WOM Finance Tahun 2017 & 2018 Realization Report on the Use of Proceeds from the Public Offering II Phase II, III, IV and V WOM Finance Bonds 2017 & 2018



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98	173/VII/CS/2020	14-Jul-20	OJK	Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum Berkelanjutan III Tahap I, II dan III Obligasi WOM Finance Tahun 2018, 2019 & 2020 Realization Report on the Use of Proceeds from the Public Offering III Phase I, II and III of WOM Finance Bonds 2018, 2019 & 2020
99	1055/VII/DIR-WOM/2020	21-Jul-20	OJK	Permintaan Dokumen Perjanjian Baku Request for Standard Agreement Documents
100	1082/VII/DIR-WOM/2020	27-Jul-20	OJK	Laporan Pindah Alamat Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Betung Report on Change of Address of PT Wahana Ottomitra Multiartha Tbk Branch Office in Betung
101	1083/VII/DIR-WOM/2020	27-Jul-20	OJK	Laporan Pindah Alamat Kantor Cabang Unit Syariah PT Wahana Ottomitra Multiartha Tbk di Betung Report on Change of Address of PT Wahana Ottomitra Multiartha Tbk Sharia Unit Branch Office in Betung
102	1089/VII/DIR-WOM/2020	28-Jul-20	OJK	Penyampaian Laporan Penyaluran Pembiayaan Kepada Debitur yang Terkena Dampak Penyebaran COVID-19 dan Dinilai Berdasarkan Ketepatan Pembayaran Serta Penyampaian Laporan Restrukturisasi Pembiayaan kepada Debitur yang Terkena Dampak Penyebaran COVID-19 Submission of Funding Distribution Disbursement Reports to Debtors Affected by the Spread of COVID-19 and Assessed Based on the Accuracy of Payment and Submission of Financing Restructuring Reports to Debtors Affected by the Spread of COVID-19
103	1098/VII/DIR-WOM/2020	30-Jul-20	OJK	Laporan Penutupan Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Singaraja (Buleleng) Report on the Closure of PT Wahana Ottomitra Multiartha Tbk Branch Office in Singaraja (Buleleng)
104	184/VII/CS/2020	30-Jul-20	OJK	Penyampaian Laporan Realisasi Rencana Bisnis Tahunan PT Wahana Ottomitra Multiartha Tbk PT Wahana Ottomitra Multiartha Tbk's Annual Business Plan Realization Report Submission
105	185/VII/CS/2020	30-Jul-20	OJK	Penyampaian Laporan Realisasi Rencana Bisnis Tahunan PT Wahana Ottomitra Multiartha Tbk (UUS) PT Wahana Ottomitra Multiartha Tbk Annual Business Plan Realization Report Submission (UUS)
106	186/VII/CS/2020	30-Jul-20	OJK	Penyampaian Laporan Pengawasan Rencana Bisnis Tahunan PT Wahana Ottomitra Multiartha Tbk Submission of PT Wahana Ottomitra Multiartha Tbk's Annual Business Plan Supervision Report
107	187/VII/CS/2020	30-Jul-20	OJK	Penyampaian Laporan Pengawasan Rencana Bisnis Tahunan PT Wahana Ottomitra Multiartha Tbk (UUS) Submission of PT Wahana Ottomitra Multiartha Tbk Annual Business Plan Supervision Report (UUS).

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108	190/VII/CS/2020	30-Jul-20	OJK	Penyampaian Laporan Keuangan Tengah Tahunan Periode 30 Juni 2020 PT Wahana Ottomitra Multiartha Tbk (<i>Unaudited</i>) OJK Submission of Mid-Year Financial Statements for the Period of 30 June 2020 of PT Wahana Ottomitra Multiartha Tbk (Unaudited) OJK
109	192/VII/CS/2020	30-Jul-20	OJK	Penyampaian Bukti Iklan di Media untuk Laporan Keuangan Tengah Tahunan Periode 30 Juni 2020 PT Wahana Ottomitra Multiartha Tbk (<i>Unaudited</i>) OJK Submission of Advertising Evidence in Media for Mid-Year Financial Statements for the Period of 30 June 2020 of PT Wahana Ottomitra Multiartha Tbk (Unaudited) OJK
110	194/VIII/ CS/2020	3-Aug-20	OJK	Penyampaian Bukti Iklan di Media untuk Laporan Keuangan Tengah Tahunan Periode 30 Juni 2020 PT Wahana Ottomitra Multiartha Tbk (<i>Unaudited</i>) BEI Submission of Advertising Evidence in Media for Mid-Year Financial Statements for the Period of 30 June 2020 PT Wahana Ottomitra Multiartha Tbk (Unaudited) IDX
111	195/VIII/ CS/2020	3-Aug-20	OJK	Penyampaian Bukti Iklan di Media untuk Laporan Keuangan Tengah Tahunan Periode 30 Juni 2020 PT Wahana Ottomitra Multiartha Tbk (<i>Unaudited</i>) OJK Submission of Advertising Evidence in Media for Mid-Year Financial Statements for the Period of 30 June 2020 PT Wahana Ottomitra Multiartha Tbk (Unaudited) OJK
112	196/VIII/ CS/2020	3-Aug-20	OJK	Permintaan Penjelasan Atas Volatilitas Transaksi Efek Request for Explanation of Securities Transaction Volatility
113	197/VIII/ CS/2020	04-Aug-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Piutang Pembiayaan (<i>Outstanding Principal</i>) Neto Terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk Submission of Realization of Achievement of Target Net Outstanding Principal Funding to Total Funding of PT Wahana Ottomitra Multiartha Tbk
114	198/VIII/ CS/2020	04-Aug-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Aset Produktif (<i>Outstanding Principal</i>) Neto Terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk (Unit Usaha Syariah) Submission of Realization of Achievement of Target Net Earning Asset Balance Ratio (Outstanding Principal) Against Total Funding of PT Wahana Ottomitra Multiartha Tbk (Sharia Business Unit)
115	201/VIII/ CS/2020	7-Aug-20	OJK	Penyampaian Laporan Bulanan Bulanan Regristrasi Pemegang Efek per Juli 2020 PT Wahana Ottomitra Multiartha Tbk Submission of Monthly Shares Ownership Registration Report as of July 2020 of PT Wahana Ottomitra Multiartha Tbk
116	202/VIII/ CS/2020	7-Aug-20	OJK	Tanggapan WOM Finance terkait Surat Pembaca di Kompas.tv WOM Finance's response regarding the Reader's Letter on Kompas.tv
117	203/VIII/ CS/2020	7-Aug-20	OJK	Tanggapan WOM Finance terkait Surat Pembaca di Rmolsumsel.id WOM Finance's response to the Reader's Letter at Rmolsumsel.id

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No	No. Surat Letter No	Tanggal Dated	Kepada To	Perihal Subject
118	1135/VIII/DIR- WOM/2020	10-Aug-20	OJK	Laporan Pindah Alamat Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Pekanbaru Report on Change of Address of PT Wahana Ottomitra Multiartha Tbk Branch Office in Pekanbaru
119	1136/VIII/DIR- WOM/2020	10-Aug-20	OJK	Laporan Pindah Alamat Kantor Cabang Unit Syariah PT Wahana Ottomitra Multiartha Tbk di Pekanbaru Report on Change of Address of PT Wahana Ottomitra Multiartha Tbk Sharia Unit Branch Office in Pekanbaru
120	1137/VIII/DIR- WOM/2020	10-Aug-20	OJK Melalui/ By Email	Laporan Penutupan Kantor Selain Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Alang-Alang Lebar Report on the Closure of Non-PT Wahana Ottomitra Multiartha Tbk Branch Offices in Alang-Alang Lebar
121	1147/VIII/DIR- WOM/2020	12-Aug-20	OJK	Laporan Perubahan Data Perseroan: Susunan Anggota Dewan Komisaris & Direksi PT Wahana Ottomitra Multiartha Tbk Report on Changes to Company Data: Members of the Board of Commissioners & Directors of PT Wahana Ottomitra Multiartha Tbk
122	1148/VIII/DIR- WOM/2020	12-Aug-20	OJK	Laporan Pengkinian Data dan Informasi Domisili Dari Pihak Utama PT Wahana Ottomitra Multiartha Tbk dan atau Pihak Yang Dapat Dihubungi Report on updating data and domicile information from the main party of PT Wahana Ottomitra Multiartha Tbk and or other contactable parties
123	208/VIII/ CS/2020	21-Aug-20	OJK	Laporan Keterbukaan Informasi atau Fakta Material Pelunasan Obligasi Berkelanjutan II WOM Finance Tahap II Seri B Tahun 2017 Report on Disclosure of Information or Material Facts to Repayment of WOM Finance II Phase II Series B Sustainable Bonds in 2017
124	209/VIII/ CS/2020	24-Aug-20	OJK	Laporan Keterbukaan Informasi atau Fakta Material Disclosure or Material Fact Report
125	1195/VIII/DIR- WOM/2020	31-Aug-20	OJK	Laporan Penilaian Sendiri Tingkat Kesehatan Perusahaan Pembiayaan Semester I Tahun 2020 khusus isian penerapan Tata Kelola Perusahaan mengacu kepada POJK 28/2020 dan SEOJK 11/2020 Self-Assessment Report on the Soundness of the Financing Company for Semester I of 2020 specifically for the application of Corporate Governance, referring to POJK 28/2020 and SEOJK 11/2020
126	1202/VIII/DIR- WOM/2020	31-Aug-20	OJK	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) Reporting on the List of Implementing Employees and/or Financial Information Service System Officers (SLIK)
127	1203/VIII/DIR- WOM/2020	31-Aug-20	OJK	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) untuk Unit Usaha Syariah Reporting on the List of Implementing Employees and/or Financial Information Service System (SLIK) Officers for Sharia Business Units

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No	No. Surat Letter No	Tanggal Dated	Kepada To	Perihal Subject
128	214/IX/CS/2020	3-Sep-2020	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Piutang Pembiayaan (<i>Outstanding Principal</i>) Neto Terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk Submission of Realization of Achievement of Target Net Outstanding Principal Funding to Total Funding of PT Wahana Ottomitra Multiartha Tbk
129	215/IX/CS/2020	3-Sep-2020	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Aset Produktif (<i>Outstanding Principal</i>) Neto Terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk (Unit Usaha Syariah) Submission of Realization of Achievement of Target Net Earning Asset Balance Ratio (Outstanding Principal) to Total Funding of PT Wahana Ottomitra Multiartha Tbk (Sharia Business Unit)
130	216/IX/CS/2020	3-Sep-2020	OJK	Pemberitahuan dan/atau Perbaikan Atas Laporan Keterbukaan Informasi atau Fakta Material Notice and/or Revision on Information Disclosure or Material Fact.
131	219/IX/CS/2020	7-Sep-20	OJK	Peyampaian Laporan Bulanan Registrasi Pemegang Efek per Agustus 2020 PT Wahana Ottomitra Multiartha Tbk Submission of Monthly Shares Ownership Registration Report as of August 2020 of PT Wahana Ottomitra Multiartha Tbk
132	1237/IX/DIR-WOM/2020	7-Sep-20	OJK	Laporan Pindah Alamat Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Surabaya Report on Change of Address of PT Wahana Ottomitra Multiartha Tbk Branch Office in Surabaya
133	1238/IX/DIR-WOM/2020	7-Sep-20	OJK	Laporan Pindah Alamat Kantor Cabang Unit Syariah PT Wahana Ottomitra Multiartha Tbk di Surabaya Report on Change of Address of PT Wahana Ottomitra Multiartha Tbk Sharia Unit Branch Office in Surabaya
134	226/IX/CS/2020	18-Sep-20	OJK	Tanggapan atas Permintaan Pengisian Kuesioner terkait Kajian Sistem Infomasi Akuntansi di Bidang Pasar Modal Respond to request on Participation for Questionnaires related to the Study of Accounting Information Systems in the Capital Market sector.
135	1318/IX/DIR-WOM/2020	24-Sep-20	OJK Melalui/ By Email	Laporan Penutupan Kantor Selain Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Patrol Report on the Closure of Non-PT Wahana Ottomitra Multiartha Tbk Branch Offices in Patrol
136	1333/IX/DIR-WOM/2020	29-Sep-20	OJK Melalui/ By Email	Penggantian Pimpinan Unit Usaha Syariah PT Wahana Ottomitra Multiartha Tbk Replacement of the Head of the Sharia Business Unit of PT Wahana Ottomitra Multiartha Tbk
137	229/X/CS/2020	5-Okt-20	OJK	Laporan Keterbukaan Informasi atau Fakta Material Report on Disclosure of Information or Material Fact
138	230/X/CS/2020	6-Oct-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Aset Produktif (<i>Outstanding Principal</i>) Neto Terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk (Unit Usaha Syariah) Submission of Realization of Achievement of Target Net Earning Asset Balance Ratio (Outstanding Principal) to the Total Funding of PT Wahana Ottomitra Multiartha Tbk (Sharia Business Unit)



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No	No. Surat Letter No	Tanggal Dated	Kepada To	Perihal Subject
139	231/X/CS/2020	6-Oct-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Piutang Pembiayaan (<i>Outstanding Principal</i>) Neto Terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk Submission of Realization of Achievement of Target Net Outstanding Principal Funding to Total Funding of PT Wahana Ottomitra Multiartha Tbk
140	233/X/CS/2020	7-Oct-20	OJK	Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum Bekelanjutan III Tahap III Obligasi WOM Finance Tahun 2020 Report on Realization of Use of Proceeds from Public Offering Continuation III Phase III of 2020 WOM Finance Bonds
141	236/X/CS/2020	9-Oct-20	OJK	Peyampaian Laporan Bulanan Registrasi Pemegang Efek per September 2020 PT Wahana Ottomitra Multiartha Tbk Submission of Monthly Shares Ownership Registration Report as of September 2020 of PT Wahana Ottomitra Multiartha Tbk
142	1384/X/DIR- WOM/2020	12-Okt-20	OJK	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) Reporting on the List of Implementing Employees and/or Financial Information Service System Officers (SLIK)
143	1385/X/DIR- WOM/2020	12-Okt-20	OJK	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) untuk Unit Usaha Syariah Reporting on the List of Implementing Employees and/or Financial Information Service System (SLIK) Officers for Sharia Business Units
144	245/X/CS/2020	26-Okt-20	OJK	Penyampaian Laporan Keuangan Triwulan III periode 30 September 2020 PT Wahana Ottomitra Multiartha Tbk (<i>Unaudited</i>) Submission of Q3-2020 Financial Statement as of 30 Sept 2020 of PT Wahana Ottomitra Multiartha Tbk (Unaudited)
145	1446/X/DIR- WOM/2020	26-Okt-20	OJK	Penyampaian Laporan Penyaluran Pembiayaan Kepada Debitur yang Terkena Dampak Penyebaran COVID-19 dan Dinilai Berdasarkan Ketepatan Pembayaran Serta Penyampaian Laporan Restrukturisasi Pembiayaan kepada Debitur yang Terkena Dampak Penyebaran COVID-19 Submission of Funding Distribution Reports to Debtors Affected by the Spread of COVID-19 and Assessed Based on the Accuracy of Payment and Submission of Financing Restructuring Reports to Debtors Affected by the Spread of COVID-19
146	1448/X/DIR- WOM/2020	26-Okt-20	OJK	Penyampaian Perubahan Kantor Cabang yang Menaungi Kantor Selain Kantor Cabang PT Wahana Ottomitra Multiartha Tbk di Pangkalan Brandan Submission of Changes to Branch Offices that Oversees Offices other than PT Wahana Ottomitra Multiartha Tbk Branch Offices at Pangkalan Brandan

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No	No. Surat Letter No	Tanggal Dated	Kepada To	Perihal Subject
147	1478/XI/DIR- WOM/2020	4-Nov-20	OJK Melalui/ By Email	Permohonan Rekomendasi untuk Perpanjangan Kerjasama Pemanfaatan Nomor Induk Kependudukan, Data Kependudukan dan Kartu Tanda Penduduk Elektronik antara Direktorat Jenderal Kependudukan dan Pencatatan Sipil Kementerian Dalam Negeri Republik Indonesia dengan PT Wahana Ottomitra Multiartha Tbk Request for Recommendations for the Extension of Cooperation for the Use of Population Identification Numbers, Population Data and Electronic Identity Cards between the Directorate General of Population and Civil Registration of the Ministry of Home Affairs of the Republic of Indonesia and PT Wahana Ottomitra Multiartha Tbk
148	1479/XI/DIR- WOM/2020	4-Nov-20	OJK Melalui/ By Email	Tanggapan atas <i>Term of References Focus Group Discussion</i> Evaluasi Peraturan Otoritas Jasa Keuangan Nomor 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan Responses to Term of References Focus Group Discussion Evaluation of Financial Services Authority Regulation Number 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Sector
149	250/XI/CS/2020	5-Nov-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Piutang Pembiayaan (<i>Outstanding Principal</i>) Neto Terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk Submission of Realization of Achievement of Target Net Outstanding Principal Funding to Total Funding of PT Wahana Ottomitra Multiartha Tbk
150	251/XI/CS/2020	5-Nov-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Aset Produktif (<i>Outstanding Principal</i>) Neto Terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk (Unit Usaha Syariah) Submission of Realization of Achievement of Target Net Earning Asset Balance Ratio (Outstanding Principal) to Total Funding of PT Wahana Ottomitra Multiartha Tbk (Sharia Business Unit)
151	252/XI/CS/2020	5-Nov-20	OJK	Permohonan Perubahan Email dan Alamat Pada Akun SILARAS PT Wahana Ottomitra Multiartha Tbk Request for Change of Email and Address on SILARAS Account of PT Wahana Ottomitra Multiartha Tbk
152	253/XI/CS/2020	6-Nov-20	OJK	Peyampaian Laporan Bulanan Registrasi Pemegang Efek per oktober 2020 PT Wahana Ottomitra Multiartha Tbk Submission of Monthly Shares Ownership Registration Report as of October 2020 of PT Wahana Ottomitra Multiartha Tbk
153	1502/XI/DIR- WOM/2020	6-Nov-20	OJK	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) Reporting on the List of Implementing Employees and/or Financial Information Service System Officers (SLIK)
154	1503/XI/DIR- WOM/2020	6-Nov-20	OJK	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) untuk Unit Usaha Syariah. Reporting on the List of Implementing Employees and/or Financial Information Service System (SLIK) Officers for Sharia Business Units



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No	No. Surat Letter No	Tanggal Dated	Kepada To	Perihal Subject
155	1551/XI/DIR- WOM/2020	24-Nov-20	OJK	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) Reporting on the List of Implementing Employees and/or Financial Information Service System Officers (SLIK)
156	1552/XI/DIR- WOM/2020	24-Nov-20	OJK	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) untuk Unit Usaha Syariah Reporting on the List of Implementing Employees and/or Financial Information Service System (SLIK) Officers for Sharia Business Units
157	1570/XI/DIR- WOM/2020	27-Nov-20	OJK	Penyampaian Informasi Mitigasi Risiko Pembiayaan PT Wahana Ottomitra Multiartha Tbk dengan Perusahaan Asuransi Submission of Information on PT Wahana Ottomitra Multiartha Tbk Financing Risk Mitigation with Insurance Companies
158	264/XI/CS/2020	30-Nov-20	OJK	Penyampaian Laporan Rencana Bisnis Tahunan 2021 PT Wahana Ottomitra Multiartha Tbk Submission of 2001 Annual Business Plan Report of PT Wahana Ottomitra Multiartha Tbk
159	268/XII/CS/2020	1-Dec-20	OJK	Penyampaian Laporan Rencana Aksi Keuangan Berkelanjutan PT Wahana Ottomitra Multiartha Tbk Submission of Sustainable Finance Action Plan of PT Wahana Ottomitra Multiartha Tbk's
160	275/XII/CS/2020	4-Des-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Piutang Pembiayaan (<i>Outstanding Principal</i>) Neto Terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk Submission of Realization of Achievement of Target Net Outstanding Principal Funding to Total Funding of PT Wahana Ottomitra Multiartha Tbk
161	276/XII/CS/2020	4-Des-20	OJK	Penyampaian Realisasi Pencapaian Target Rasio Saldo Piutang Pembiayaan (<i>Outstanding Principal</i>) Neto Terhadap Total Pendanaan PT Wahana Ottomitra Multiartha Tbk UUS Submission of Realization of Achievement of Target Net Outstanding Principal Funding to Total Funding of PT Wahana Ottomitra Multiartha Tbk UUS
162	279/XII/CS/2020	7-Des-20	OJK	Penyampaian Hasil Pemeringkatan Tahunan 2019 oleh PT Fitch Rating Indonesia Terhadap PT Wahana Ottomitra Multiartha Submission of the 2019 Annual Rating Results by PT Fitch Rating Indonesia to PT Wahana Ottomitra Multiartha
163	280/XII/CS/2020	7-Des-20	OJK	Penyampaian Hasil Pemeringkatan Tahunan 2019 oleh PT Fitch Rating Indonesia Terhadap PT Wahana Ottomitra Multiartha Submission of the 2019 Annual Rating Results by PT Fitch Rating Indonesia to PT Wahana Ottomitra Multiartha

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No	No. Surat Letter No	Tanggal Dated	Kepada To	Perihal Subject
164	1603/XII/DIR- WOM/2020	8-Des-20	OJK Melalui/ By Email	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) Reporting on the List of Implementing Employees and/or Financial Information Service System (SLIK)
165	1604/XII/DIR- WOM/2020	8-Des-20	OJK Melalui/ By Email	Pelaporan Daftar Pegawai Pelaksana dan/atau Pejabat Sistem Layanan Informasi Keuangan (SLIK) untuk Unit Usaha Syariah Reporting on the List of Implementing Employees and/or Financial Information Service System Officers (SLIK) for Sharia Business Units
166	288/XII/CS/2020	21-Des-20	OJK	Laporan Keterbukaan Informasi atau Fakta Material Pelunasan Obligasi Berkelanjutan III WOM Finance Tahap I Seri B Tahun 2018 Report on Disclosure of Information or Material Facts to Repayment of Continuous Bonds III WOM Finance Phase I Series B Year 2018
167	1661/XII/DIR- WOM/2020	22-Dec-20	OJK	Penyampaian Laporan Keuangan Bulanan Unit Usaha Syariah PT Wahana Ottomitra Multiartha Tbk Dalam Rangka Pemenuhan Terhadap Surat Otoritas Jasa Keuangan Nomor S-428/NB.213/2020 tanggal 6 Desember 2020 Submission of Monthly Financial Reports of PT Wahana Ottomitra Multiartha Tbk Sharia Business Unit in the Context of Compliance with the Financial Services Authority Letter Number S-428 / NB.213 / 2020 dated December 6, 2020

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No	No. Surat Letter No	Tanggal Dated	Kepada To	Perihal Subject
1	002/I/CS/2020	8-Jan-20	BEI	Penyampaian Laporan Bulanan Registrasi Pemegang Efek per Desember 2019 PT Wahana Ottomitra Multiartha Tbk Submission of Monthly Shares Ownership Registration Reports per December 2019 of PT Wahana Ottomitra Multiartha Tbk
2	019/III/CS/2020	5-Jan-20	BEI	Penyampaian Laporan Bulanan Registrasi Pemegang Efek per Januari 2020 PT Wahana Ottomitra Multiartha Tbk Submission of Monthly Shares Ownership Registration Reports per January 2020 of PT Wahana Ottomitra Multiartha Tbk
3	030/III/CS/2020	19-Feb-20	BEI	Penyampaian Laporan Keuangan Tahunan Periode 31 Desember 2019 PT Wahana Ottomitra Multiartha Tbk (<i>Audited</i>) Submission of Annual Financial Reports for the Period of 31 December 2019 PT Wahana Ottomitra Multiartha Tbk (<i>Audited</i>)
4	076/III/CS/2020	4-Mar-20	BEI	Penyampaian Laporan Bulanan Registrasi Pemegang Efek per Februari 2020 PT Wahana Ottomitra Multiartha Tbk Submission of Monthly Shares Ownership Registration Reports per February 2020 of PT Wahana Ottomitra Multiartha Tbk



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No	No. Surat Letter No	Tanggal Dated	Kepada To	Perihal Subject
5	082/III/CS/2020	6-Mar-20	BEI	Tanggapan Permintaan Penjelasan atas Implikasi Berlaku Efektifnya PSAK 71, 72, dan 73 Tahun 2020 terhadap Laporan Keuangan Perseroan Respon to Requests for Explanation on the Implications of the Effectiveness of PSAK 71, 72, and 73 of 2020 on the Company's Financial Statements
6	086/III/CS/2020	11-Mar-20	BEI	Pengkinian Data atas Penyampaian Laporan Bulanan Registrasi Pemegang Efek per Februari 2020 PT Wahana Ottomitra Multiartha Tbk Updated Informatoon on the Shares Ownership Registration Report per February 2020 of PT Wahana Ottomitra Multiartha Tbk
7	095/III/CS/2020	17-Mar-20	BEI	Jadwal Aksi Koorporasi Pembagian Dividen Tunai Schedule of Corporate Action for Cash Dividend Distribution
8	122/IV/CS/2020	20-Apr-20	BEI	Permintaan Penjelasan Bursa atas Surat PT Wahana Ottomitra Multiartha Tbk ("Perseroan") Nomor 121/IV/CS/2020 perihal Laporan Keterbukaan Informasi dan Fakta Material Request for Explanation of the Exchange for the Letter of PT Wahana Ottomitra Multiartha Tbk ("the Company") Number 121 / IV / CS / 2020 regarding the Disclosure of Information and Material Facts Report
9	129/V/CS/2020	6-May-20	BEI	Penyampaian Laporan Bulanan Registrasi Pemegang Efek Per April 2020 PT Wahana Ottomitra Multiartha Submission of Monthly Shares Ownership Registration Reports per April 2020 of PT Wahana Ottomitra Multiartha Tbk
10	137/V/CS/2020	20-May-20	BEI	Penyampaian Laporan Keuangan Triwulan I periode 31 Maret 2020 PT Wahana Ottomitra Multiartha Tbk (<i>Unaudited</i>) Submission of Quarterly Financial Statements for March 31, 2020 PT Wahana Ottomitra Multiartha Tbk (Unaudited)
11	151/V/CS/2020	8-Jun-20	BEI	Penyampaian Laporan Bulanan Registrasi Pemegang Efek per Mei 2020 PT Wahana Ottomitra Multiartha Tbk Submission of Monthly Shares Ownership Registration Report per May 2020 of PT Wahana Ottomitra Multiartha Tbk
12	189/VII/CS/2020	30-Jul-20	BEI	Penyampaian Laporan Keuangan Tengah Tahunan Periode 30 Juni 2020 PT Wahana Ottomitra Multiartha Tbk (<i>Unaudited</i>) BEI Submission of Mid-Annual Financial Reports for the Period of 30 June 2020 PT Wahana Ottomitra Multiartha Tbk (Unaudited) IDX
13	191/VII/CS/2020	30-Jul-20	BEI	Penyampaian Bukti Iklan di Media untuk Laporan Keuangan Tengah Tahunan Periode 30 Juni 2020 PT Wahana Ottomitra Multiartha Tbk (<i>Unaudited</i>) BEI Submission of Advertising Evidence in Media for Mid-Annual Financial Statements for the Period of 30 June 2020 PT Wahana Ottomitra Multiartha Tbk (Unaudited) IDX
14	205/VIII/CS/2020	18-Aug-20	BEI	Laporan Informasi atau Fakta Material Dampak Pandemi Covid-19 Material Information or Facts Report on the Impact of the Covid-19 Pandemic

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No	No. Surat Letter No	Tanggal Dated	Kepada To	Perihal Subject
15	240/X/CS/2020	20-Okt-20	BEI	Rencana Penyelenggaraan <i>Public Expose</i> tahunan PT Wahana Ottomitra Multiartha Tbk Annual Public Expose Plans for PT Wahana Ottomitra Multiartha Tbk
16	246/X/CS/2020	26-Okt-20	BEI	Penyampaian Laporan Keuangan Triwulan III periode 30 September 2020 PT Wahana Ottomitra Multiartha Tbk (<i>Unaudited</i>) Submission of Quarterly Financial Statements for the period of 30 September 2020 PT Wahana Ottomitra Multiartha Tbk (Unaudited)
17	249/XI/CS/2020	2-Nov-20	BEI	Penyampaian Materi <i>Public Expose</i> tahunan PT Wahana Ottomitra Multiartha Tbk Submission of Material on Annual Public Expose of PT Wahana Ottomitra Multiartha Tbk
18	254/XI/CS/2020	10-Nov-20	BEI	Laporan Pelaksanaan <i>Public Expose</i> Tahunan PT Wahana Ottomitra Multiartha Tbk Report on Public Expose Implementation of PT Wahana Ottomitra Multiartha Tbk
19	261/XI/CS/2020	23-Nov-20	BEI	Penyampaian Rencana Pemenuhan <i>Free Float</i> PT Wahana Ottomitra Multiartha Tbk Submission of PT Wahana Ottomitra Multiartha Tbk's Free Float Fulfillment Plan
20	254/XI/CS/2020	10-Nov-20	BEI	Laporan Pelaksanaan <i>Public Expose</i> Tahunan PT Wahana Ottomitra Multiartha Tbk Report on Public Expose Implementation of PT Wahana Ottomitra Multiartha Tbk
22	270/XII/CS/2020	2-Dec-20	BEI	Pembaruan Nomor Pokok Wajib Pajak (NPWP) dan Alamat Perusahaan Terdaftar dalam Rangka Penagihan Biaya Pencatatan Tahunan 2021 Renewal of Taxpayer Identification Number (NPWP) and Listed Company Address in the Context of Billing the 2021 Annual Recording Fee
23	274/XII/CS/2020	4-Des-20	BEI	Penyampaian Laporan Bulanan Registrasi Pemegang Efek per November 2020 PT Wahana Ottomitra Multiartha Tbk Submission of Monthly Shares Ownership Registration Reports per November 2020 of PT Wahana Ottomitra Multiartha Tbk
24	287/XII/CS/2020	21-Des-20	BEI	"Pemberian Informasi atas surat Bursa Efek Indonesia ("BEI") Nomor S-07554/BEI.PP1/12-2020 perihal Tanggapan atas Rencana Pemenuhan Peraturan Bursa No. I-A Ketentuan V.1" "Provision of Information on Indonesian Stock Exchange ("IDX") Letter Number S-07554 / BEI.PP1 / 12-2020 regarding Responses to Plans for Compliance with Exchange Regulation No. I-A Provision V.1"



Kode Etik

Code Of Conduct

» Kode Etik

Code Of Conduct

Dalam mewujudkan visi dan misinya, Perseroan berkomitmen untuk menjalankan kegiatan usahanya sesuai dengan standar etika tertinggi dalam hal kejujuran, integritas dan profesional dalam berbisnis.

Oleh karena itu, Kode Etik dan Pedoman Perilaku yang disusun Perseroan memberikan pedoman standar perilaku minimum yang diharapkan untuk dipatuhi oleh segenap karyawan termasuk jajaran Direksi, Dewan Komisaris, Dewan Pengawas Syariah dan Komite-Komite Perseroan yang dibentuk.

Pokok-Pokok Kode Etik dan Pedoman Tingkah Laku

Kode Etik dan Pedoman Tingkah Laku yang berlaku di Perseroan meliputi beberapa bagian, yaitu:

1. Nilai-nilai Dasar (*Core Values*) yang berisi nilai-nilai budaya di Perseroan yang diharapkan dapat diterapkan menjadi etos kerja seluruh pihak yang bekerja di Perseroan.
2. Komitmen atas Kode etik dan Pedoman Tingkah Laku yang berisi pernyataan persetujuan dari seluruh pihak yang bekerja di Perseroan untuk berkomitmen atas Kode Etik dan Pedoman Tingkah Laku Perseroan.
3. Standar-standar (norma-norma) tingkah laku dalam Kode Etik dan Pedoman Tingkah Laku yang terdiri atas:
 - a. Tanggungjawab kepada Perseroan yang memuat:
 - Standar Etika;
 - Kebijakan dan strategi perusahaan;
 - Bertindak dengan itikad baik, jujur dan profesional;
 - Bekerja dengan memberikan karya terbaik;
 - Menggunakan dan menjaga aset Perseroan;

In realizing its vision and mission, the Company committed to implement its business in accordance with the highest ethical standard in terms of honesty, integrity and professionalism in business.

Therefore, the Company's Code of Conduct provides the minimum conduct guidelines that expected to be obeyed by all employees including the Company's Board of Directors, Board of Commissioners, Sharia Supervisory Board and the Committees.

Code of Conducts Key Points

The applicable Code of Conduct in the Company covers several parts, as follows:

1. Core Values containing the Company's corporate culture that expected to be implemented as work ethics of all the Company's employees.
2. Code of Conduct commitment, containing approval statements from all the Company's employees to render its commitment toward the Company's Code of Conduct.
3. Standards of behavior (norms) within the Code of Conduct, which consist of:
 - a. Responsibility to the Company, which covers:
 - Ethical Standard;
 - Company's policies and strategy;
 - Act in good faith, honest and professional;
 - Work with best performance;
 - Use and maintain the Company's assets;

Kode Etik

Code Of Conduct

- Menolak pencucian uang dan pembiayaan terorisme;
 - Penggunaan media sosial;
 - Kebijakan untuk pelaporan pelanggaran (*whistleblowing*).
- b. Tanggungjawab di tempat kerja, yang memuat:
- Praktik penggunaan tenaga kerja secara adil dan jujur;
 - Menjaga hubungan baik antar karyawan Perseroan;
 - Menjaga kesehatan dan keselamatan kerja;
 - Sopan santun berpakaian di lingkungan kerja Perseroan;
 - Pekerjaan di luar Perseroan atau kepentingan bisnis eksternal;
 - Budaya tanggung jawab sosial perusahaan (*corporate social responsibility*).
- c. Etika Mewakili Perseroan dan Berinteraksi Dengan Pihak Luar, yang memuat:
- Perlakuan yang adil;
 - Dasar kerjasama dengan pemasok (vendor);
 - Pernyataan kepada publik atau massa;
 - Hadiah dan hiburan;
 - Menjaga pemisahan tugas dan tanggung jawab (*segregation of duties*).
- d. Kerahasiaan
- e. Investasi dan Kegiatan Luar, yang memuat:
- Perdagangan orang dalam (*insider trading*);
 - Mengelola benturan kepentingan.
- f. Kepatuhan
- g. Sanksi
4. Pernyataan Komitmen Pribadi
- Refuse money laundering and terrorism funding;
 - Usage of social media;
 - Whistleblowing system policy
- b. Responsibility at Work Place which covers:
- Fair and honest practices of manpower usage;
 - Maintain good relations between the Company's employees;
 - Maintain occupational health and safety;
 - Decent way of clothing in the Company's work place;
 - External works or external business interests;
 - Corporate social responsibility culture.
- c. Ethics in Representing the Company and Interacting with External Parties, which covers:
- Fair treatment;
 - Cooperation base with vendors;
 - Public or mass statements;
 - Presents and entertainment;
 - Maintain the segregation of duties.
- d. Confidentiality
- e. Investment and External Activities, which covers:
- Insider trading;
 - Conflict of interests handling.
- f. Compliance
- g. Sanctions
4. Personal Commitment Statement.

Pemberlakuan Kode Etik dan Pedoman Tingkah Laku

Kode Etik dan Pedoman Tingkah Laku Perseroan berlaku untuk seluruh insan di Perseroan, yang mencakup atas:

- Segenap karyawan Perseroan;
- Anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan; dan

Code of Conduct Enforcements

The Company's Code of Conduct is applicable for all of the Company's employees, which covers:

- The Company's entire employees;
- Members of the Company's Board of Directors, Board of Commissioners and Sharia Supervisory Board; and



Kode Etik

Code Of Conduct

- Anggota Komite-Komite Perseroan yang dibentuk dan bertanggungjawab kepada Direksi atau Dewan Komisaris Perseroan.
- The Company's established Committees and accountable to the Company's Board of Directors or Board of Commissioners.

Penyebarluasan Kode Etik dan Pedoman Tingkah Laku

Untuk memudahkan akses karyawan Perseroan, buku Kode etik dan Pedoman Tingkah Laku juga dibuat dalam bentuk digital dan telah diunggah dan dapat diakses di sistem informasi berupa portal internal Perseroan.

Sanksi dalam Kode Etik dan Pedoman Tingkah Laku

Karyawan Perseroan dalam tingkatan apapun, apabila jelas terbukti telah melakukan pelanggaran terhadap Kode Etik dan Pedoman Tingkah Laku yang dapat mengakibatkan tindakan indisipliner, Perseroan akan mengeluarkan sanksi sesuai dengan tingkatan sanksi dalam ketentuan internal Perseroan dan/atau peraturan perundang-undangan yang berlaku.

Pelanggaran-pelanggaran terhadap Kode Etik dan Pedoman Tingkah Laku Perseroan dapat juga merupakan suatu pelanggaran terhadap ketentuan hukum yang dapat berisiko dikenakannya sanksi pidana dan sanksi perdata atas karyawan Perseroan dan/atau Perseroan.

Jumlah Pelanggaran Kode Etik dan Pedoman Tingkah Laku Beserta Sanksi yang Diberikan Pada Tahun 2020

Selama tahun 2020, Perseroan telah menyelesaikan kasus pelanggaran terhadap Kode Etik dan Pedoman Tingkah Laku.

Distribution of Code of Conduct

For the accessibility to the Company's employees, the Code of Conduct book is produced digitally and has been uploaded for access in information system in a form of the Company's internal portal.

Code of Conduct Sanctions

In the event that any employees of the Company are proven violated the Code of Conduct that may cause disciplinary actions, the Company shall impose the sanctions in accordance with the sanction levels stated in the Company's internal rules and/or prevailing regulatories.

The violations on the Company's Code of Conduct may also in a form of breaching of the legal rules that may risk of being subjected to criminal and civil sanctions on the Company's employees and/or the Company.

Total Violations of Code of Conduct and Sanctions during 2020

During 2020, the Company has settled the violations cases on Code of Conduct.

Budaya Kerja Perusahaan

Corporate Culture

» Budaya Kerja Perusahaan

Corporate Culture

Budaya kerja yang diterapkan pada perusahaan ialah nilai-nilai yang terdiri atas *Teamwork, Integrity, Growth, Excellence, & Efficiency* serta *Relationship Building* (TIGER). Nilai-nilai ini merupakan nilai-nilai yang diterapkan oleh seluruh perusahaan di bawah Maybank Group. Nilai-nilai TIGER dijabarkan sebagai berikut:

T: *Teamwork* (Bekerjasama sebagai sebuah tim yang dilandasi rasa saling menghargai, percaya dan menghormati)

- Saling percaya dan saling menghargai
- Berkomunikasi secara terbuka
- Menjaga sinergi

I: *Integrity* (Berperilaku jujur, menjaga etika dan profesionalisme)

- Berperilaku konsisten sesuai etika dan norma
- Melakukan tindakan yang dapat dipertanggungjawabkan

G: *Growth* (Berhasrat untuk terus menerus melakukan perbaikan dan inovasi serta pengembangan diri)

- Perbaikan dan pembelajaran terus menerus
- Inovasi (kreatif, berpikir jauh ke depan/visioner yang dapat memberikan nilai tambah)
- Proaktif
- Menunjukkan dorongan untuk berprestasi

E: *Excellent & Efficiency* (Berkomitmen untuk menghasilkan kinerja terbaik, bekerja dengan cepat dan tepat dalam rangka memberikan layanan yang memuaskan)

- Berorientasi pada pelayanan
- Bekerja dengan cepat dan tepat
- Mengutamakan efisiensi

R: *Relationship Building* (Berusaha untuk membangun dan memelihara hubungan baik yang saling menguntungkan)

- Membangun jaringan yang luas
- Memelihara relasi
- Membangun hubungan baik dengan rekan kerja dan para pemangku kepentingan

The corporate culture applied in the Company comprises values of *Teamwork, Integrity, Growth, Excellence, Efficiency and Relationship Building* (TIGER). These values are applied in all companies under the Maybank Group. TIGER is explained as follow:

T: *Teamwork* (Working as a team based on tolerance, mutual trust and respect)

- Trust and respect each other
- Communicate openly
- Maintain the synergy

I: *Integrity* (Being honest, keeping good ethics and professionalism)

- Behave in accordance with ethics and norms
- Conduct accountable actions

G: *Growth* (Having desire to generate continuous improvement, innovation and self-development)

- Improve and learn continuously
- Innovate (being creative, forward-looking/visionary to create additional value)
- Proactive
- Demonstrate motivation to excel

E: *Excellent & Efficiency* (Committed to generating the best performance, working fast and properly to give satisfying services)

- Service-oriented
- Work fast and properly
- Prioritize efficiency

R: *Relationship Building* (Striving to build and maintain good and beneficial relationships)

- Build vast network
- Maintain relationship
- Build a good relationship with colleagues and the stakeholders



Kebijakan Mengenai Keberagaman Komposisi Dewan Komisaris & Direksi

Policy Of Diversity Of The Board Of Commissioners & Board Of Directors Composition

» Kebijakan Mengenai Keberagaman Komposisi Dewan Komisaris & Direksi

Policy Of Diversity Of The Board Of Commissioners & Board Of Directors Composition

Kebijakan keberagaman Dewan Komisaris dan Direksi Perseroan didasarkan pada berbagai latar belakang yang berbeda, baik berdasarkan usia, latar belakang pendidikan serta pengalaman yang dibutuhkan dalam melaksanakan tugas dan tanggung jawabnya.

The diversity policy on the Company's BOC and BOD is based on difference of age, educational background and experience required in performing their duties and responsibilities.

Keberagaman anggota Dewan Komisaris dan Direksi tercermin pada tabel dibawah ini.

The diversity of the BOC and BOD composition is shown in the table below:

Nama Name	Jenis Kelamin Sex	Jenjang Pendidikan Education	Usia Age	Pengalaman Experience
I Nyoman Tjager	Laki-laki Male	Doktoral Doctor		
Robbyanto Budiman	Laki-laki Male	Master		
Garibaldi Thohir	Laki-laki Male	Master		Terlampir dalam profil Shown in Profile
Myrnie Zachraini Tamin	Perempuan Female	Master		
Thilagavathy Nadason	Perempuan Female	Sarjana Bachelor		

Nama Name	Jenis Kelamin Sex	Jenjang Pendidikan Education	Usia Age	Pengalaman Experience
Djaja Suryanto Sutandar	Laki-laki Male	Sarjana Bachelor		
Zacharia Susantadiredja	Laki-laki Male	Sarjana Bachelor		
Anthony Yuarez Panggabean	Laki-laki Male	Sarjana Bachelor		Terlampir dalam profil Shown in Profile
Njauw Vido Onadi	Laki-laki Male	Master		
Wibowo	Laki-laki Male	Sarjana Bachelor		

Sistem Pelaporan Pelanggaran Whistleblowing System

» Sistem Pelaporan Pelanggaran Whistleblowing System

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 35/POJK.05/2018 tentang Penyelenggaraan Usaha Perusahaan Pembiayaan, PT. Bank Maybank Indonesia, Tbk dan anak Perusahaan Perseroan telah melakukan berbagai upaya untuk memantau dan memitigasi risiko *fraud* melalui penerapan 4 pilar yaitu:

1. Pencegahan
2. Deteksi
3. Investigasi, Pelaporan dan Sanksi
4. Pemantauan, Evaluasi dan Tindak Lanjut

Sebagai upaya untuk memantau dan mengendalikan *fraud* pada pilar deteksi, Perseroan menyediakan kebijakan *whistleblowing system* sebagai sarana laporan pengaduan *fraud* dari seluruh karyawan Perseroan baik di cabang, business unit maupun kantor pusat, hasil temuan Internal Audit dan Anti *Fraud* serta dari pihak eksternal kepada Presiden Direktur dengan menitikberatkan pada pengungkapan dari pengaduan untuk meningkatkan efektivitas penerapan sistem pengendalian *fraud*.

Whistleblowing System sebagai salah satu program Strategi Anti *Fraud* yang bertujuan untuk:

1. Mendeteksi kejahatan *fraud* atau indikasi *fraud* melalui laporan pengaduan yang dapat disampaikan dengan mencantumkan secara jelas identitasnya, untuk selanjutnya dapat dilakukan proses investigasi ataupun tindakan tindak lanjut.

Based on Financial Services Authority Regulation Number 35/POJK.05/2018 on Financing Business Financing Company, PT Bank Maybank Indonesia Tbk and the Company's subsidiaries have conducted monitoring and mitigation of fraud risk through the following 4 (four) pillars:

1. Prevention
2. Detection
3. Investigation, Reporting and Sanction
4. Monitoring, Evaluation and Follow Up

In the effort to monitoring and control the fraud at detection pillar, the Company provides the whistleblowing system policy as a fraud reporting facility from the entire employess of Company at branches, business units and head office. Including finding results of Internal Audit and Anti Fraud as well as from external parties to the President Director, by emphasizing on whistleblowing disclosures to enhance the effectiveness of fraud control system implementation.

The Whistleblowing System as one of Anti Fraud Strategy programs, aims to:

1. Detect fraud crimes or fraud indications through whistleblowing report that can be submitted with clear identity, for further investigation process or follow up.



Sistem Pelaporan Pelanggaran Whistleblowing System

2. Mendorong awareness atau kepedulian seluruh karyawan untuk turut serta menjaga unit kerjanya dari kerugian akibat *fraud* sehingga kualitas pengawasan lebih baik dan rasa ikut memiliki (*sense of belonging*) karyawan menjadi lebih tinggi.
3. Meningkatkan reputasi perusahaan khususnya dalam konteks *Good Corporate Governance* (GCG) yang akan meningkatkan citra perusahaan karena memiliki kelengkapan perangkat anti fraud yang memadai.
2. Bolster the awareness or engagement of all employees to participate and maintain their work units from any loss due to fraud thereby creating better oversight quality and higher sense of belonging within the employees.
3. Enhance the corporate reputation specifically in the context of Good Corporate Governance, which will improve the corporate image, resulted from the adequate anti fraud tools completeness.

Penyampaian Laporan Pelanggaran

Perseroan menyediakan fasilitas penyampaian laporan pelanggaran baik yang masih berupa dugaan maupun telah terbukti terjadi melalui email Jendela (jendela@wom.co.id). Laporan yang diterima akan diproses sesuai dengan kebijakan SOP dan peraturan lainnya yang berlaku di Perseroan.

Indikasi *fraud* atau *fraud* dapat disampaikan oleh pelapor (*risk owner*) melalui mekanisme sebagai berikut:

1. *Risk owner* mengirimkan laporan ke email Jendela (jendela@wom.co.id).
2. *Operational Risk & Enterprise Risk Management* (OR & ERM) akan menerima email Jendela kemudian melakukan analisis kelayakan *follow up risk event* dan mendiskusikan pembagian tanggung jawab *follow up risk event* ke Tim Jendela.
3. Jika hasil analisis kelayakan *follow up risk event*, laporan tidak memenuhi standar kelayakan, maka *risk owner* akan mendapatkan *feedback follow up risk event*.
4. Jika hasil analisis kelayakan *follow up risk event*, laporan memenuhi standar kelayakan maka Tim Jendela akan menentukan Penanggung Jawab Investigasi berdasarkan analisis risk event, kategori kasus dan nilai kerugian yang ditimbulkan.

Whistleblowing Mechanism

The Company provides the whistleblowing reporting mechanism for both under presumption or has been proven to occur through email facility Jendela (jendela@wom.co.id). The incoming reportings will be processed according to the SOP policy and other prevailing regulations at the Company.

Fraud Indications or fraud can be submitted by the risk owner through the following mechanisms:

1. Risk owners submit the report to email Jendela (jendela@wom.co.id).
2. The Operational Risk & Enterprise Risk Management (OR & ERM) will receive the email Jendela, then will analyse the qualification on the follow up risk event and to discuss the segregation of responsibilities for the follow up risk event to the Jendela Team.
3. If the qualification analysis result of the follow up risk event, in which the report does not meet the qualification standard, then the risk owner will receive the feedback of follow up risk event.
4. If the qualification analysis result of the follow up risk event, in which the report has met the qualification standard, then the Jendela Team will determine the Investigation PIC based on the risk event analysis, cases category and loss value that occurred.

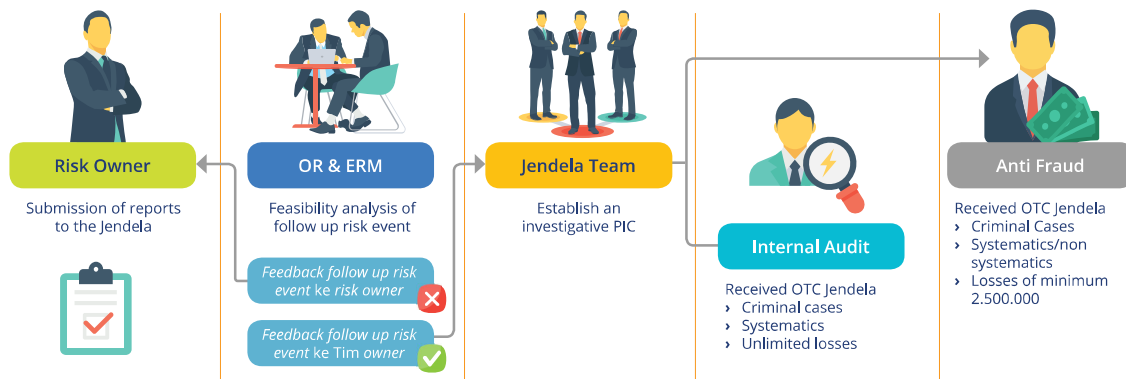
Sistem Pelaporan Pelanggaran Whistleblowing System

No.	PIC Investigasi PIC of the Investigation	Analisis Risk Event Risk Event Analysis	Kategori Kasus Case Category	Nilai Kerugian Loss Value
1	Internal Audit	Sistematik Systematic	Non pidana Non Criminal Undefined	Tidak dibatasi Unlimited
2	Anti Fraud	Sistematik Non Sistematik	Pidana Criminal	Sekurang-kurangnya Rp. 2.500.000 At least Rp2.500.000

Keterangan | Remarks

a.	Sistematik Systematic	Insiden yang dilakukan oleh lebih dari dua orang dan atau ada keterlibatan lintas fungsi, minimal melibatkan satu karyawan <i>level Head</i> dan berulang tanpa bisa teridentifikasi oleh <i>risk owner</i> . Incidents carried out by more than two people and/or cross-functional involvement, involve at least one Head level employee and repeat without being able to be identified by the risk owner.
b.	Non Sistematik Non Systematic	Insiden yang dilakukan oleh paling banyak dua orang dalam satu unit kerja dimana pelaku berada pada <i>level staf</i> dan atau supervisor. Incidents carried out by a maximum of two people in one work unit where the perpetrator is at the staff and / or supervisor level
c.	Non Pidana Non-Criminal	Kasus yang tidak berkaitan dengan hukum yang telah ditetapkan oleh Negara namun melanggar peraturan perusahaan, kode etik karyawan atau norma. Cases that are not related to laws established by the State but violate company regulations, employee code of ethics or norms.
d.	Pidana Criminal	Kasus yang berkaitan dengan hukum yang ditetapkan Negara yang ditunjukkan dengan adanya bukti awal yang memadai. Cases related with laws established by the State which are shown by the existence of sufficient initial evidence.

Bagan Penyampaian Laporan Pelanggaran Whistleblowing Report Submission Diagram



Sistem Pelaporan Pelanggaran

Whistleblowing System

Perlindungan Bagi Whistleblower

Setiap pelapor akan diberikan jaminan perlindungan dari Perseroan sebagai berikut:

1. Email Jendela hanya bisa diakses oleh Direksi, Chief Human Capital, Anti Fraud Division Head, Internal Audit Division Head dan Risk Management Division Head. Keterbatasan akses terhadap email ini berfungsi untuk menjaga kerahasiaan informasi/laporan berikut pelapornya.
2. Perusahaan menjamin kerahasiaan identitas pelapor (nama, alamat, nomor telepon, email dan unit kerja), serta memberikan perlindungan kepada pelapor dari segala bentuk ancaman, intimidasi ataupun tindakan tidak menyenangkan dari pihak manapun, selama atau sepanjang pelapor dapat menjaga kerahasiaan kasus yang diadukan atau dilaporkan.
3. Perlindungan ini juga berlaku bagi petugas yang ditunjuk perusahaan dalam melaksanakan investigasi, verifikasi maupun pihak-pihak yang memberikan informasi terkait dengan pengaduan dan fakta penyimpangan.
4. Para pihak yang diberikan kewenangan oleh perusahaan dalam proses terkait dengan pelaporan dan pengaduan, yang melanggar prinsip kerahasiaan akan diberikan sanksi sesuai dengan ketentuan dan peraturan yang berlaku di perusahaan.

Penanganan Pengaduan

1. Pengaduan yang berasal dari *whistleblower* yang masuk ke email Jendela (jendela@wom.co.id) akan dilakukan analisa oleh OR & ERM Department untuk menentukan pihak yang akan menangani pengaduan tersebut.
2. Laporan pengaduan yang perlu ditindaklanjuti akan ditransfer kasusnya secara resmi atau *Officially Transferred Case* (OTC) melalui email ke Internal Audit atau Anti *Fraud* sesuai dengan kategori kasusnya.

Protection for Whistleblowers

Every whistleblowers (risk owners) will be given protection from Company, as follows:

1. Email Jendela can only be accessed by the Board of Directors, Chief Human Capital, Anti Fraud Division Head, Internal Audit Division Head and Risk Management Division Head. The access limitation of this email functioning to maintain confidentiality of information/ reports including the risk owners.
2. The Company guarantees the confidentiality of risk owners' identity (name, address, telephon number, email and work unit), as well as provides protection for the risk owners from any form of threats, intimidations, or unpleasant acts from any parties, to the extent or so long as the risk owners can maintain the confidentiality of the claimed or reported cases.
3. This protection shall also apply to the officers appointed by the Company in doing the investigations, verifications or parties that provides relevant information on the whistleblowing and violations facts.
4. The parties obtained authorities by the Company in the process related to reporting and whistleblowing, which violates the principle of confidentiality, will be given sanctions in accordance with the prevailing rules and regulations in the Company.

Complaint Handling

1. The complaints from the whistleblowers received by email Jendela (jendela@wom.co.id) will be analyzed by the OR & ERM Department to determine the party that will handle such complaints.
2. The complaint reports that require a follow up will be officially transferred the case (OTC) through email to the Internal Audit or Anti Fraud in accordance with its cases category.

Sistem Pelaporan Pelanggaran Whistleblowing System

- Pengaduan akan ditindaklanjuti oleh tim Internal Audit atau Anti *Fraud*, meliputi proses investigasi *root cause*, penyusunan kronologis insiden, action plan, hingga pemberian sanksi terhadap pelaku (baik sanksi perusahaan maupun sanksi hukum).

Pihak yang Mengelola Pengaduan

- Divisi Risk Management merupakan unit kerja yang mengelola seluruh laporan pengaduan dari pelapor (*risk owner*).
- Divisi Internal Audit merupakan unit kerja yang mengelola laporan pengaduan yang diterima dari Risk Management (sudah di-OTC dan merupakan kasus non-pidana atau *undefined*). Jika diperlukan, Internal Audit akan melakukan investigasi lebih lanjut pada laporan yang diterima.
- Divisi Anti *Fraud* merupakan unit kerja yang mengelola laporan pengaduan yang diterima dari *Risk Management* (sudah di-OTC dan merupakan kasus pidana). Jika diperlukan, Anti Fraud akan melakukan investigasi lebih lanjut pada laporan yang diterima.

- The complaints will be followed up by Internal Audit or Anti Fraud team, covering the process of root cause investigation, incident chronology development, action plan up to sanctions to the suspect (both company's sanctions or legal sanctions).

Complaint Management

- The Risk Management Unit is a work unit managing all whistleblowing reports from the risk owners.
- The Internal Audit Unit is a work unit managing the incoming whistleblowing reports from the Risk Management (already OTC and a non-criminal case or undefined). If required, the Internal Audit will investigate the incoming reports further.
- The Anti Fraud Division is a work unit managing the incoming whistleblowing reports from the Risk Management (already OTC and a criminal cases). If required, the Anti Fraud will investigate the incoming reports further.

Jumlah pengaduan yang masuk dan diproses pada tahun buku terakhir

Number of complaints received and processed in the last fiscal year

Region	Jumlah Kasus Number of Cases	Actual Loss	Potensial Loss
Kantor Pusat Head Office	1	7,005,707	-
Regional Jakarta-Tangerang-Serang (REG01)	2	12,461,000	-
Regional Jawa Barat (REG 03)	2	145,618,200	106,975,000
Regional Jawa Tengah (REG05)	9	2,171,000	14,238,109
Regional Jawa Timur, Bali, Nusa Tenggara (REG06)	6	-	21,307,183
Regional Sumatera Bagian Utara (REG07)	9	11,575,303	2,757,667
Regional Sumatera Bagian Selatan (REG08)	26	72,470,108	49,352,939
Regional Kalimantan Sulawesi (09)	3	206,548,570	-
Grand Total	58	457,849,888	194,630,898



Sistem Pelaporan Pelanggaran Whistleblowing System

Berdasarkan tipe Kasus Based on Case Types

Tipe Kasus	Status Kasus Case Status	Total
Litigation	Belum Lapor Not Reported	19
	Proses Lapor Polisi Police Reporting Process	7
	Proses Pemeriksaan Saksi Internal Internal Witness Examination Process	4
	Proses Pemeriksaan Saksi Eksternal External Witness Examination Process	2
	Proses Pemeriksaan Saksi Terlapor Defendant Witness Examination Process	5
	Penahanan Tersangka Suspect Detention	1
	Vonis Verdict	2
	Case Closed (Litigation)	5
Litigation Total		45
Non-Litigation	Case Closed (Non Litigation)	13
Non-Litigation Total		13
Grand Total		58

Sistem Pelaporan Pelanggaran

Whistleblowing System

Sanksi/tindak lanjut atas pengaduan yang telah selesai diproses pada tahun buku terakhir

Kasus yang masuk ranah pengadilan dan telah diselesaikan diproses

Sanctions follow-up on complaints that have been processed in the last financial year

Cases that reached the court stages and have been processed

Kejadian Incident Name	Fungsi Function	Case Status Status Kasus	Total
Administration Case	Financial Planning	Case Closed (Non - Litigation)	1
Attacking	External	Penahanan Tersangka Determination of The Suspect	1
		Vonis	1
		Case Closed (Litigation)	1
Careless In Process	Collection	Case Closed (Non - Litigation)	1
	Marketing Mobilku	Case Closed (Litigation)	1
Fraud APPS	External	Vonis	1
		Case Closed (Litigation)	1
Lapping Cash	Collection	Case Closed (Non - Litigation)	1
	Marketing	Case Closed (Non - Litigation)	1
Lapping Installment	External	Case Closed (Litigation)	2
		Case Closed (Non - Litigation)	7
Thievery	External	Case Closed (Non - Litigation)	2
Grand Total			21