

KOMITE PEMANTAU RISIKO

Risk Monitoring Committee

Anggota Komite Pemantau Risiko diangkat oleh Direksi berdasarkan keputusan rapat Dewan Komisaris. Kriteria umum untuk diangkat menjadi Komite Pemantau Risiko adalah memiliki integritas, akhlak dan moral yang baik. Tidak ada Direksi Bank Jatim maupun Direksi Bank lain yang menjadi anggota Komite Pemantau Risiko.

TUGAS, WEWENANG DAN TANGGUNG JAWAB KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko bertugas membantu pelaksanaan fungsi pengawasan dan pembinaan oleh Dewan Komisaris terhadap eksekutif (Direksi beserta jajarannya) dalam area penerapan manajemen risiko agar dapat terlaksana secara efektif, baik mengenai isu-isu manajemen risiko dan sistem pengawasan internal serta langkah-langkah antisipatif yang diambil Direksi dalam pengelolaan risiko. Sebagai rekomendasi kepada Dewan Komisaris dalam mengkaji sistem manajemen risiko dan perbaikan kebijakan manajemen risiko, maka wewenang dan tanggung jawab Komite Pemantau Risiko secara rinci sebagai berikut :

1. Melakukan evaluasi dan memberikan masukan kepada Dewan Komisaris tentang kecukupan, kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan Bank;
2. Melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko, guna memberikan rekomendasi kepada Dewan Komisaris serta melakukan koordinasi dengan unit kerja terkait dalam pembuatan laporan yang menjadi wewenang dan tanggung jawab Dewan Komisaris;
3. Mengidentifikasi, mengukur, memantau dan mengendalikan risiko dari setiap aspek kegiatan usaha bank guna mencegah potensi terjadinya suatu peristiwa (*events*) yang dapat menimbulkan kerugian / risiko.
4. Menilai efektivitas dan kecukupan penerapan manajemen risiko sesuai dengan tujuan, ukuran dan kompleksitas usaha Bank serta risiko yang dihadapinya.
5. Memastikan bahwa Direksi (Manajemen) telah melakukan pengawasan secara aktif terhadap pelaksanaan kebijakan dan strategi manajemen risiko.
6. Melaksanakan kajian dan tindakan yang diperlukan dalam rangka manajemen risiko sesuai dengan prinsip kehati-hatian
7. Melakukan review pelaksanaan manajemen risiko terintegrasi yang terdiri dari;
 - Laporan profil risiko baik secara individu (Bank only) maupun konsolidasi dengan perusahaan anak (profil risiko terintegrasi);
 - Laporan tingkat kesehatan bank berbasis risiko baik secara individu (*Bank only*) maupun konsolidasi dengan perusahaan anak (profil risiko terintegrasi);
8. Laporan lainnya terkait dengan pengelolaan 10 (sepuluh) jenis risiko yaitu risiko kredit, risiko pasar, risiko operasional, risiko likuiditas, risiko hukum, risiko kepatuhan, risiko reputasi, risiko strategik, risiko transaksi intra group dan risiko asuransi;
9. Melakukan evaluasi kepatuhan Bank terhadap Anggaran Dasar, peraturan Otoritas Pengawas Bank dan Pasar Modal, serta peraturan perundangan lainnya yang terkait dengan manajemen risiko;
10. Melakukan penelaahan atas kebijakan baru seperti kebijakan penyediaan dana besar dan dipandang dari sudut manajemen risiko atas tugas yang diberikan dari Dewan Komisaris

The members of the Risk Monitoring Committee are appointed by the Board of Directors based on the decision taken in Board of Commissioners meeting. The general requirements to be appointed as a Risk Monitoring Committee is having good integrity, honor and morals. There is no Director of Bank Jatim or other Banks who chaired as Risk Monitoring Committee member.

Duties, Authority and Responsibilities of Risk Monitoring Committee

The Risk Monitoring Committee is in charge to support the implementation of supervisory and steering function carried by the Board of Commissioners to the Executives (Directors and Management) in implementing risk management to be effectively carried, both related with risk management and internal control system issues as well as anticipatory action taken by the Board of Directors in mitigating risk. As a recommendation for the Board of Commissioners in assessing risk management system and improvement on risk management policy, the authority and responsibility of the Risk Monitoring Committee is described comprehensively as follows

1. *Giving evaluation and recommendation to the Board of Commissioners regarding adequacy and compliance between the risk management policy with the policy implementation;*
2. *Conducting monitoring and evaluation on Risk Management Committee and Risk Controlling Committee duty implementation to give recommendation to the Board of Commissioners and coordinate with related unit in making a report as part of authority and responsibility of the Board of Commissioners.*
3. *Identify, measure, monitor and control risk from every aspect of bank's business activity to prevent potential occurrence of events which may cause loss / risk.*
4. *Assess the effectiveness and adequacy of risk management implementation based on the objectives, size and complexity of the Bank's business and the risks it faces.*
5. *Ensure that the Board of Directors (Management) has been actively monitoring the implementation of risk management policies and strategies.*
6. *Carry out the necessary reviews and actions in the context of risk management based on the principles of prudence;*
7. *Review the implementation of integrated risk management consisting of;*
 - *Individual risk profile reports (Bank only) as well as consolidation with subsidiary companies (integrated risk profile);*
 - *Risk-based bank risk reports either individually (Bank only) or consolidated with subsidiary companies (integrated risk profile);*
8. *Other reports relating to the management of 10 types of risks: credit risk, market risk, operational risk, liquidity risk, legal risk, compliance risk, reputation risk, strategic risk, intra group transaction risk and insurance risk;*
9. *Evaluate the Bank's compliance with the Articles of Association, the regulations of the Supervisory Authority of Banks and Capital Market, and other legislation related to risk management;*
10. *Review new policies such as a large funding policy and viewed from the standpoint of risk management for the tasks assigned by the Board of Commissioners;*

11. Menyusun pedoman dan tata tertib kerja komite (*charter*) dan melakukan review sesuai kebutuhan paling kurang 2 (dua) tahun sekali;
12. Melaksanakan tugas dan tanggung jawab lain yang diberikan oleh Dewan Komisaris dari waktu ke waktu Membuat laporan berkala mengenai kegiatan komite pemantau risiko serta hal-hal yang dirasakan perlu untuk menjadi perhatian Dewan Komisaris;
13. Membuat Self Assessment mengenai efektifitas dari kegiatan komite pemantau risiko

11. *Prepare guidelines and rules of work of the committee (charter) and conduct reviews as needed at least twice in a year*
12. *Carry out other duties and responsibilities granted by the Board of Commissioners from time to time create periodic reports on the activities of the risk monitoring committee and matters that are necessary to be of concern to the Board of Commissioners;*
13. *stablish Self Assessment on the effectiveness of risk monitoring committee activities*

Komite Pemantau Risiko dalam melaksanakan tugasnya berpedoman pada Surat Keputusan Dewan Komisaris Bank Jatim Nomor 046/08/ SK/DK/BPD/2008 tanggal 23 Desember 2008 tentang Pedoman Kerja dan Self Assessment Komite Pemantau Risiko Bank Jatim. Dalam menjalankan tugasnya, Komite Pemantau Risiko berkoordinasi dengan unit kerja terkait

The Risk Monitoring Committee in performing its duties is guided by the Decision Letter of Bank Jatim Board of Commissioners Number 046/08/SK/DK/BPD/2008 December 23, 2008 on Working Guidelines and Self Assessment of Risk Monitoring Committee of Bank Jatim. In performing its duties, the Risk Monitoring Committee coordinates with the relevant work units

PROGRAM KERJA KOMITE PEMANTAU RISIKO

Work Program of Risk Monitoring Committee

Program kerja Komite Pemantau Risiko tahun 2017 antara lain:

Risk Monitoring Committee Working Report throughout 2017, as follows:

1. Pemantauan terhadap potensi risiko berdasarkan Laporan Tingkat Kesehatan Bank Berbasis Risiko, yang meliputi Profil Risiko, Good Corporate Governance, Rentabilitas dan Permodalan;
2. Pemantauan strategi bisnis bank yang berdampak pada potensi risiko pasar, risiko kredit risiko operasional, risiko kepatuhan dan risiko lainnya melalui laporan realisasi rencana bisnis bank dan laporan keuangan;
3. Evaluasi terhadap aktifitas large exposure serta Batas Maksimum Pemberian Kredit (BMPK) kepada pihak terkait;
4. Peningkatan kualitas manajemen risiko termasuk membahas peraturan baru dari OJK, serta temuan hasil pemeriksaan pihak internal dan external;
5. Melakukan kajian dan tugas lain yang diberikan oleh Dewan Komisaris

1. *Monitoring risk potential based on Risk Based Bank Rating Report that includes Risk Profile, Good Corporate Governance, Earnings and Equity.*
2. *Monitoring on Bank's business with impact to market risk, operational credit risk, compliance risk and other risk potentials in bank's business plan report and financial statements.*
3. *Evaluation on Large Exposure activity, especially Legal Lending Limit to related party.*
4. *Improving quality of risk management including discussion of new regulations issued by OJK as well as internal and external audit report findings.*
5. *Performing review and other duty assigned by the Board of Commissioners.*

Aktivitas lain terkait dengan fokus kerja Komite Pemantau Risiko selama tahun 2017 diantaranya melakukan pembahasan dan menyampaikan saran- saran yang meliputi berbagai aktivitas penting yang dilakukan oleh Bank Jatim, sebagai berikut:

Other activities related to the work focus of the Risk Monitoring Committee during 2017 include discussing and submitting suggestions covering various important activities done by Bank Jatim, as follows:

1. Review Laporan Tingkat Kesehatan Bank Jatim Berbasis Risiko yang meliputi Profil Risiko, *Good Corporate Governance*, Rentabilitas dan Permodalan serta Laporan direktur Kepatuhan.
2. Penilaian *Self Assessment* atas pelaksanaan Tata Kelola dilingkungan Dewan Komisaris dan Komite.
3. Pembahasan atas pemberian fasilitas kredit large exposure berdasarkan tugas dari Dewan Komisaris terutama yang menyangkut Batas Maximum Pemberian Kredit (BMPK) pihak terkait.
4. Review terhadap laporan periodik unit kerja terkait termasuk laporan dari unit kerja audit internal mengenai tindak lanjut penyelesaian atas hasil temuan pemeriksaan umum maupun khusus.
5. Review hasil laporan kredit bermasalah dalam rangka perbaikan kualitas Non Performing Loan (NPL)
6. Pembahasan atas pelaksanaan laporan pengawasan Dewan Komisaris ke Otoritas Jasa Keuangan (OJK) setiap semester.
7. Pembahasan Kaji Ulang atas Kinerja Kantor Cabang yang dilaksanakan setiap empat bulan sekali.
8. Pembahasan Rencana Bisnis (Renbis) Bank Jatim untuk tahun buku 2018 dalam rangka pemberian persetujuan Dewan Komisaris.

1. *Review of Bank Risk Report of Jatim Risk Based Bank covering Risk Profile, Good Corporate Governance, Earnings and Equity as well as Compliance Director report.*
2. *Self Assessment of the implementation of the Board of Commissioners and the Committee.*
3. *Discussion on the large exposure credit facility based on the assignments from the Board of Commissioners, especially related the Limit of Lending of Credit (BMPK) of related parties.*
4. *Review on related unit periodic report including report from internal audit unit regarding general special audit report finding follow-up.*
5. *Review on Non-Performing Loan (NPL) report to improve Non-Performing Loan (NPL) quality.*
6. *Discussion on Board of Commissioners Supervisory Report to Financial Service Authority (OJK) in every semester.*
7. *Review discussion of Branch Office Performance in every quarter.*
8. *Discussion on Bank Jatim Business Plan 2018 to administer Board of Commissioners' Approval.*

Untuk menunjang kelancaran pelaksanaan tugas Komite Pemantau Risiko dalam membantu tugas Dewan Komisaris dalam melakukan pengawasan kepada Manajemen, Komite Pemantau Risiko meningkatkan kompetensinya melalui kegiatan seminar maupun workshop yang diadakan oleh pihak intern maupun pihak ekstern.

Berdasarkan tugas dan fokus kegiatan sebagaimana tersebut diatas, Komite Pemantau Risiko telah melakukan pembahasan dan menyampaikan saran/pendapat kepada Dewan Komisaris untuk dipergunakan sebagai masukan kepada Direksi.

To support continuity of Risk Monitoring Committee's duty implementation in helping the Board of Commissioners' duty to supervise the Management, the Risk Monitoring Committee develop its competency through seminar and workshop either internal or external events. According to duty and focus of activity mentioned above, the Risk

Monitoring Committee has conducted discussion and delivered opinion/recommendation to the Board of Commissioners to be addressed as suggestion for the Board of Directors.