

LAMPIRAN

Net Performing Loan (NPL) 2017

	2017 Rp	2016 Rp	
Jumlah kredit bermasalah	697,613,342	526,084,265	<i>Total of non performing loans</i>
Jumlah kredit yang diberikan	42,449,351,121	36,162,120,748	<i>total of loans</i>
NPL - bruto (%)	1.64%	1.45%	<i>NPL - gross (%)</i>
NPL - net (%)	0.76%	0.82%	<i>NPL - net (%)</i>

c. Berdasarkan jangka waktu perjanjian kredit

c. *By term of the loan agreement*

	2017 Rp	2016 Rp	
≤ 1 tahun	1,627,103,059	1,669,048,897	≤ 1 year
> 1 tahun - 2 tahun	2,959,669,224	714,316,806	> 1 year - 2 years
> 2 tahun - 5 tahun	10,141,310,959	5,140,949,846	> 2 years - 5 years
> 5 tahun	27,721,267,879	28,637,805,199	> 5 years
Jumlah	42,449,351,121	36,162,120,748	
Dikurangi: Cadangan kerugian penurunan nilai	(376,464,676)	(284,618,834)	<i>Less: Allowance for impairment losses</i>
Jumlah - Bersih	42,072,886,445	35,877,501,914	Total

836 | Laporan Tahunan 2017 PT Bank Pembangunan Daerah Jawa Tengah

Net Performing Loan (NPL) 2018

sebagaimana tercantum dalam Surat Edaran BI No. 3/30/DPNP tanggal 14 Desember 2001 sebagaimana telah diubah dengan Surat Edaran BI No. 7/10/DPNP tanggal 31 Maret 2005 yang kemudian diubah melalui Surat Edaran BI No. 13/30/DPNP tanggal 16 Desember 2011.

stated in Circular Letter of BI No. 3/30/DPNP dated December 14, 2001 as amended with the Circular Letter of BI No. 7/10/DPNP dated March 31, 2005 then amended by Circular Letter of BI No. 13/30/DPNP dated 16 December, 2011.

	2018 Rp	2017 Rp	
Jumlah kredit bermasalah	842,932,090	697,613,342	<i>Total of non performing loans</i>
Jumlah kredit yang diberikan	45,899,025,944	42,449,351,121	<i>total of loans</i>
NPL - bruto	1.84%	1.64%	<i>NPL - gross</i>
NPL - net	0.80%	0.97%	<i>NPL - net</i>

c. Berdasarkan jangka waktu perjanjian kredit

c. *By term of the loan agreement*

	2018 Rp	2017 Rp	
≤ 1 tahun	3,800,690,432	1,627,103,059	≤ 1 year
> 1 tahun - 2 tahun	1,569,932,666	2,959,669,224	> 1 year - 2 years
> 2 tahun - 5 tahun	10,582,055,827	10,141,310,959	> 2 years - 5 years
> 5 tahun	29,946,347,019	27,721,267,879	> 5 years
Jumlah	45,899,025,944	42,449,351,121	<i>Total</i>
Dikurangi: Cadangan kerugian penurunan nilai	(566,867,175)	(376,464,676)	<i>Less: Allowance for impairment losses</i>
Jumlah - Bersih	45,332,158,769	42,072,886,445	Total - Net

Net Performing Loan (NPL) 2019

	2019	2018	2017	2016	2015	2014
Perangkoan	473.116.057	1.321.390	40.057	--	1.313.901	470.394.071
Perantara Keuangan	3.346.564.321	108.216.268	7.924.341	9.009.627	89.800.298	3.561.514.855
Real Estat	14.246.862	4.148.166	138.758	191.873	1.253.154	19.978.813
Jasa Pendidikan	406.593.501	200.442	521.125	--	2.811.538	410.126.606
Jasa Dunia Usaha	734.559.852	1.110.050	1.233.086	1.085.350	2.650.103	740.638.441
Jasa Sosial Masyarakat	271.753.746	11.678.711	--	--	721.381	284.153.838
Jasa Perorangan yang						
Melayani Rumah Tangga	208.517	393.055	--	--	120.748	722.320
Listrik, Gas, dan Air	195.225.136	103.264	--	--	546.253	195.874.653
Konstruksi	3.729.102.107	71.269.676	--	725.023	34.231.446	3.835.328.252
Lain-lain	28.613.641.062	154.904.438	22.302.144	25.276.811	126.373.228	28.942.497.683
Jumlah	44.206.135.249	849.958.605	63.379.145	87.473.578	692.079.367	45.899.025.944
Dikurangi: Cadangan						
kerugian penurunan nilai	(86.393.121)	(3.354.245)	(3.029.397)	(12.235.701)	(461.854.711)	(566.867.175)
Jumlah - Bersih	44.119.742.128	846.604.360	60.349.748	75.237.877	230.224.656	45.332.158.769

Rasio kredit bermasalah (NPL) dihitung sesuai dengan pedoman perhitungan rasio keuangan sebagaimana tercantum dalam Surat Edaran BI No. 3/30/DPNP tanggal 14 Desember 2001 sebagaimana telah diubah dengan Surat Edaran BI No. 7/10/DPNP tanggal 31 Maret 2005 yang kemudian diubah melalui Surat Edaran BI No. 13/30/DPNP tanggal 16 Desember 2011.

	2019 Rp	2018 Rp
Jumlah kredit bermasalah	1.409.459.886	842.932.090
Jumlah kredit yang diberikan	48.955.033.537	45.899.025.944
NPL - bruto (%)	2,88%	1,84%
NPL - net (%)	0,93%	0,80%

Good Corporate Governance (GCG) 2017

Tabel Perbandingan Penilaian Self Assessment 2015-2017
Comparison Table for Self-Assessment 2015-2017

No.	Faktor Factor	2017		2016		2015	
		Bobot Weight	Nilai Value	Bobot Weight	Nilai Value	Bobot Weight	Nilai Value
1	Pelaksanaan tugas dan tanggung jawab Dewan Komisaris Implementation of Duties and Responsibilities of the Board of Commissioners	10 %	0,17	10%	0,17	10%	0,27
2	Pelaksanaan tugas dan tanggung jawab Direksi Implementation of Duties and Responsibilities of the Board of Directors	20%	0,40	20%	0,40	20%	0,60
3	Kelengkapan dan pelaksanaan tugas komite Completeness and Implementation of Committees' Duties	10%	0,21	10%	0,17	10%	0,27
4	Penanganan benturan kepentingan Conflict of Interest Handling	10%	0,20	10%	0,20	10%	0,20
5	Penerapan fungsi kepatuhan bank Implementation of Compliance Function	5%	0,12	5%	0,14	5%	0,14
6	Penerapan fungsi audit intern Implementation of Internal Audit Function	5%	0,10	5%	0,10	5%	0,09
7	Penerapan fungsi audit ekstern Implementation of External Audit Function	5%	0,11	5%	0,10	5%	0,09
8	Penerapan fungsi manajemen risiko dan pengendalian intern Implementation of Risk Management and Internal Control functions	7,5%	0,15	7,5%	0,17	7,5%	0,20
9	Penyediaan dana kepada pihak terkait dan debitur besar Provision of Fund to Related Parties and Large Exposures	7,5%	0,18	7,5%	0,20	7,5%	0,20
10	Transparansi kondisi keuangan dan non keuangan, laporan pelaksanaan GCG dan laporan Internal Transparency of Financial and Non-Financial Conditions, GCG Implementation Report, and Internal Report	15%	0,30	15%	0,35	15%	0,30
11	Rencana strategis bank Bank Strategic Plan	5%	0,12	5%	0,14	5%	0,15
Nilai komposit Composite Score		100 %	2,05	100%	2,13	100%	2,51
Peringkat Rating		2		2		3	
Predikat nilai komposit Composite Score Predicate		Baik Good		Baik Good		Cukup Baik Good Enough	

Good Corporate Governance (GCG) 2018 dan 2019

Tabel Skor Self Assessment GCG Bank Jateng 5 Tahun Terakhir Table of Bank Jateng GCG Self-Assessment Score of the Last 5 Years

Tahun	2015	2016	2017	2018	2019
Skor Index Self Assessment GCG / GCG Self Assessment Index Score	2,51	2,13	2,05	2,10	2,12



Tabel Perbandingan Penilaian Self Assessment 2017 – 2019 Comparison Table of Self-Assessment 2017-2019

No	Aspek / Aspect	2019		2018		2017	
		Bobot / Value	Nilai / Score	Bobot / Value	Nilai / Score	Bobot / Value	Nilai / Score
1.	Pelaksanaan tugas dan tanggung jawab Dewan Komisaris / Implementation of duties and responsibilities of the Board of Commissioners	10%	0,20	10%	0,20	10%	0,17
2.	Pelaksanaan tugas dan tanggung jawab Direksi / Implementation of duties and responsibilities of the Board of Directors	20%	0,40	20%	0,40	20%	0,40
3.	Kelengkapan dan pelaksanaan tugas Komite / Completeness and duties implementation of Committees	10%	0,20	10%	0,21	10%	0,21
4.	Penanganan benturan kepentingan / Handling of conflict of interests	10%	0,20	10%	0,20	10%	0,20
5.	Penerapan fungsi kepatuhan Bank / Application of Bank compliance function	5%	0,12	5%	0,14	5%	0,12
6.	Penerapan fungsi audit intern / Application of internal audit function	5%	0,10	5%	0,11	5%	0,10
7.	Penerapan fungsi audit ekstern / Application of external audit function	5%	0,10	5%	0,09	5%	0,11
8.	Penerapan fungsi manajemen risiko dan pengendalian intern / Application of risk management and internal control function	7,5%	0,17	7,5%	0,18	7,5%	0,15

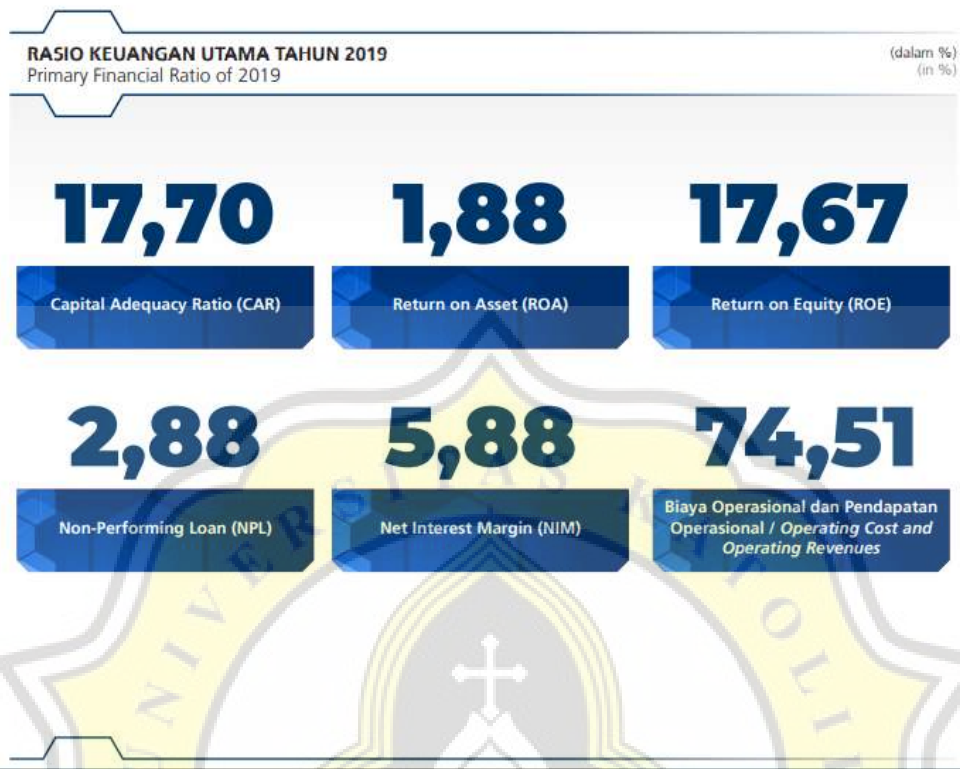
No	Aspek / Aspect	2019		2018		2017	
		Bobot / Value	Nilai / Score	Bobot / Value	Nilai / Score	Bobot / Value	Nilai / Score
9.	Penyediaan dana kepada pihak terkait dan debitur besar / Provision of fund to relevant party and large exposure	7,5%	0,18	7,5%	0,18	7,5%	0,18
10.	Transparansi kondisi keuangan dan non keuangan, laporan pelaksanaan GCG dan laporan internal / Transparency of financial and non-financial condition, GCG implementation report, and internal report	15%	0,35	15%	0,30	15%	0,30
11.	Rencana Strategis Bank / Bank Strategic Plan	5%	0,10	5%	0,10	5%	0,12
Nilai Komposit / Composite Score		100%	2,12	100%	2,10	100%	2,05
Peringkat / Rating		2		2		2	
Predikat Nilai Komposit / Composite Score Predicate		Baik / Good		Baik / Good		Baik / Good	

Laporan Hasil Self Assessment Pelaksanaan GCG Bank Jateng Periode Desember 2019

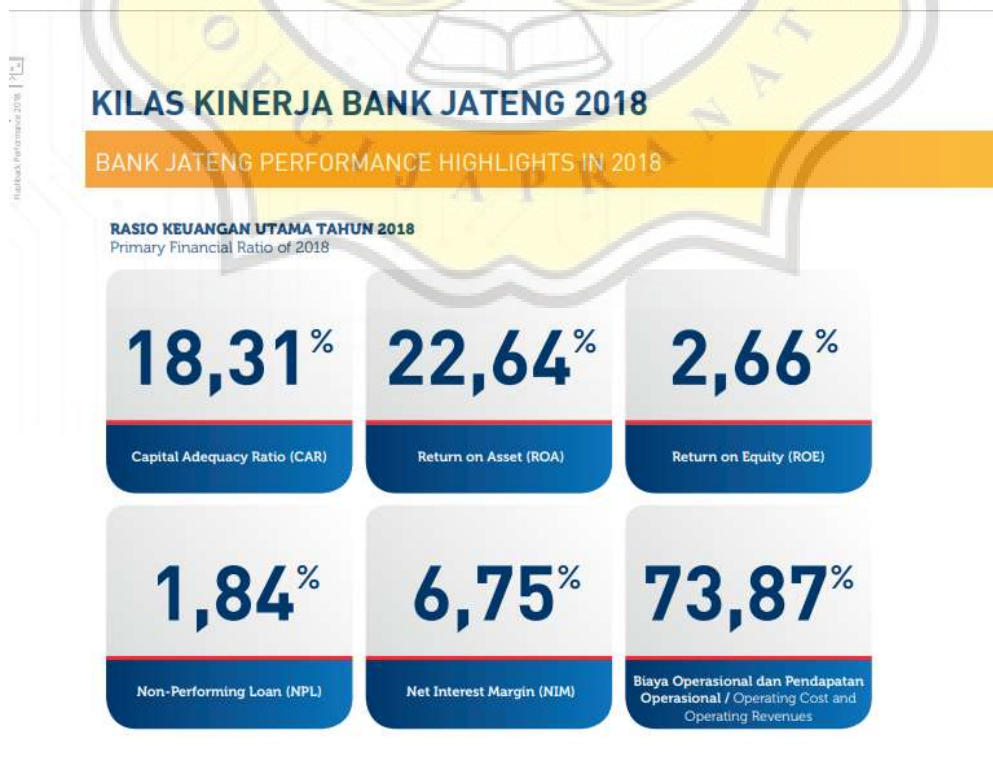
Report on Results of Bank Jateng GCG Implementation Self-Assessment for December 2019 Period

Keterangan / Description	Komposit / Composite	Peringkat / Rating	Definisi Peringkat / Rating Definition
Individu / Individual	2,12	2	Baik / Good
Analisis Kekuatan Penerapan Tata Kelola / Analysis of the Strength of Governance Implementation			
Sesuai Kertas Kerja Self Assessment Penerapan Tata Kelola, dapat disimpulkan bahwa Manajemen telah melakukan penerapan tata kelola yang secara umum BAIK . Hal ini tercermin dari pemenuhan yang memadai atas prinsip-prinsip tata kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.	According to the Self-Assessment Worksheet of Good Corporate Governance Implementation, it can be concluded that the Management has implemented GOOD governance in general. This is reflected on adequate fulfillment of the principles in implementing governance. In the event that there are weaknesses in the application of governance principles, generally these weaknesses are less significant and can be resolved by normal actions by Bank management.		
Berdasarkan analisis terhadap seluruh kriteria/indikator penilaian tersebut, disampaikan bahwa:	Based on analysis on all assessment criteria/indicators, it can be stated that:		

Tahun 2019



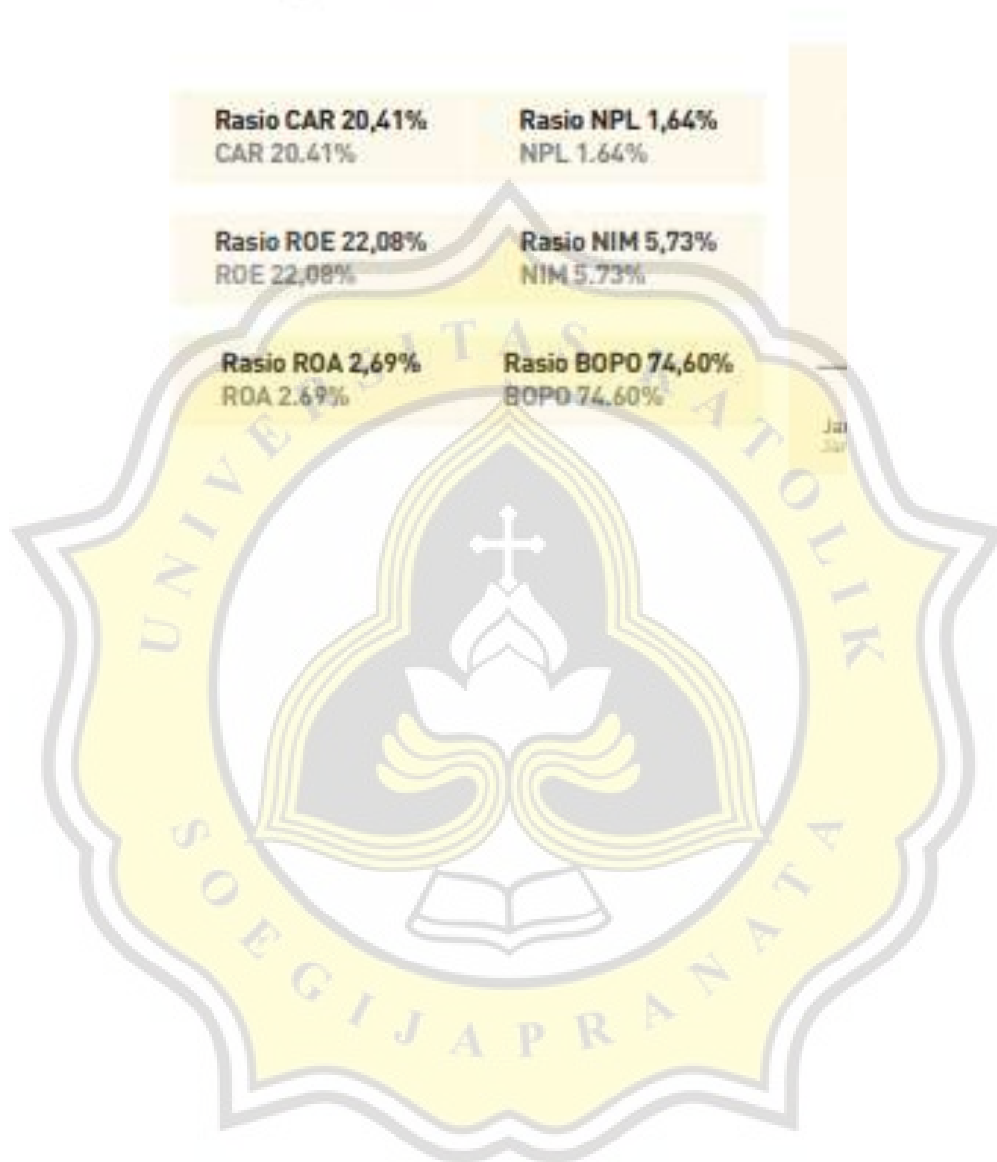
Tahun 2018



Tahun 2017

Rasio Keuangan Utama

Primary Financial Ratios



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