

manajemen risiko

risk management

Tahun 2008 adalah tahun pengembangan usaha, baik perluasan jaringan kantor operasional, ekspansi penyaluran kredit dan penguatan penghimpunan dana pihak ketiga. Dalam perjalanannya, hambatan dari luar cukup memberikan tantangan bagi bank. Terutama dampak dari pengaruh kondisi perkeekonomian dan keuangan global berupa meningkatnya fluktuasi nilai tukar, risiko likuiditas dan risiko kualitas aset. Dengan demikian, aktifitas pendukung yang bersifat pengawasan dan kontrol juga ditingkatkan.

Pengawasan dan kontrol terhadap aktifitas bisnis dilaksanakan dalam lingkup manajemen risiko sebagai pelaksanaan dari pengendalian internal bank. Organisasi manajemen risiko Bank Mega dikendalikan oleh Direktorat Manajemen Risiko, Kepatuhan dan Sumber daya Manusia, yang dipimpin oleh seorang Direktur yang sekaligus menjadi anggota tetap *Risk Management Committee*. Direktorat Manajemen Risiko, Kepatuhan dan Sumber daya Manusia terdiri dari 6 (enam) Divisi yang mengkoordinir pelaksanaan manajemen risiko di masing-masing bidang, yaitu *Corporate Secretary Division, Risk Management Division, Compliance & Good Corporate Governance Division, Legal Division, Human Resource Administration Division* dan *Human Capital Management Division* serta *Special Unit KYC (Know Your Customer)*.

Selain itu, terdapat juga komite-komite yang membantu Komisaris dan Direksi dalam hal pengawasan aktif manajemen risiko. Komite untuk Dewan Komisaris, yaitu Komite Pemantau Risiko, Komite Audit dan Komite Remunerasi dan Nominasi. Sedangkan komite-komite eksekutif yang membantu Direksi adalah Komite Manajemen Risiko, Komite Produk, Komite Kebijakan Perkreditan, Komite Pengadaan, Komite Teknologi Informasi dan Komite Aset dan Liabilitas (ALCO).

Pencapaian Tahun 2008

Secara umum, tingkat risiko komposit Bank Mega periode Desember 2008 adalah Moderate Risk.

2008 was a year of growth, both in terms of operational network, expansion in loan disbursements, and the strengthening management of third party funds. This journey was not without its challenges as it the Bank had to maneuver obstacles posed by external threats especially as a result of the impact from the worsening global economic and financial conditions that brought about fluctuation in the currency exchange rates, liquidity risk, and asset quality risk. As a result, supporting activities in the form of supervision and control was also intensified.

Supervision and control of business activities is carried out within the risk management framework as part of the bank's internal control activity. Bank Mega's risk management organization is controlled by the Risk Management, Compliance, and Human Resources Directorate, headed by a Director who concurrently serves as a permanent member of the Risk Management Committee. The Risk Management, Compliance, and Human Resources comprise of 6 (six) Divisions that coordinate the implementation of risk management within their respective areas such as the Corporate Secretary Division, Risk Management Division, Compliance & Good Corporate Governance Division, Legal Division, Human Resource Administration Division dan Human Capital Management Division as well as the KYC (Know Your Customer) Special Unit.

In addition to this, there are also committees that assist the Commissioners and Directors in respect to actively monitoring risk management. Committees under the Board of Commissioners includes the Risk Monitoring Committee, the Audit Committee, and the Remuneration and Nomination Committee. Executive Committees that assist the Board of Directors are the Risk Management Committee, the Product Committee, the Credit Policy Committee, the Procurement Committee, the Information Technology Committee, and the Assets and Liabilities Committee (ALCO).

Accomplishments In 2008

Overall, Bank Mega's composite risk level for the period of December 2008 is deemed as Moderate Risk.

Hasil Penilaian Predikat Risiko Komposit		Risiko Inheren		
		Low	Moderate	High
Sistem Pengendalian Risiko	Weak	Low to Moderate	Moderate to High	High
	Acceptable	Low	Moderate	High
	Strong	Low	Moderate to Low	High to Moderate

Penilaian risiko dilakukan terhadap 8 (delapan) jenis risiko, yaitu Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Kepatuhan, Risiko Hukum, Risiko Reputasi dan Risiko Strategik.

A risk assessment was carried out on 8 (eight) types of risks, which are Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Compliance Risk, Legal Risk, Reputational Risk, and Strategic Risk.

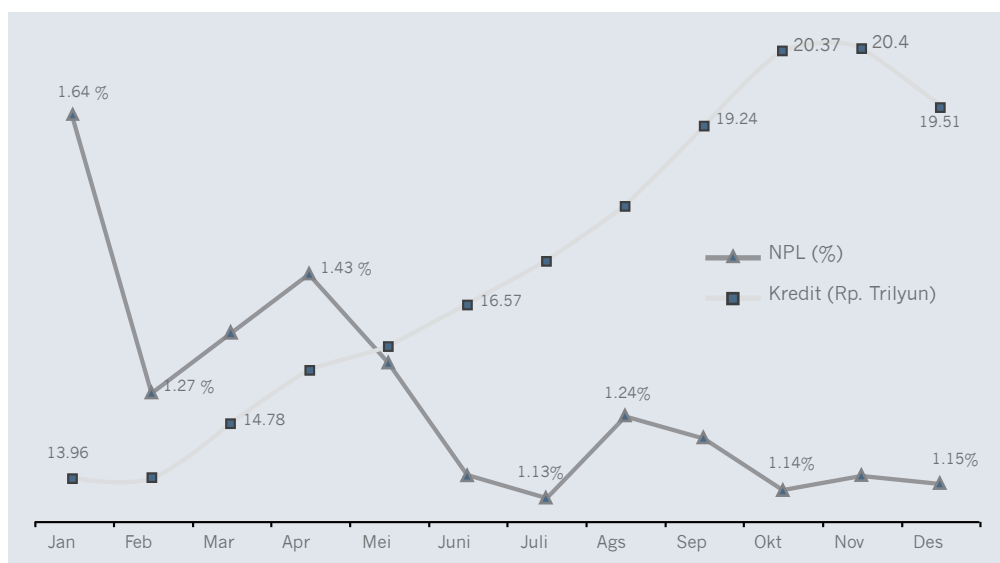
Upaya-upaya untuk meningkatkan kontrol terhadap risiko yang melekat dilaksanakan baik yang dikoordinir oleh Direktorat Manajemen Risiko, Kepatuhan dan Sumber daya Manusia maupun melalui aktifitas-aktifitas lain yang dikoordinir oleh direktorat lain.

Efforts to intensify control of the inherent risks was well carried out and coordinated by the Risk Management, Compliance, and Human Resources Directorate as well as through other activities that are coordinated by other Directorates.

Untuk mendukung pertumbuhan kredit, maka Bank Mega telah memperbaiki aspek *risk control system*, antara lain:

To support loan growth, Bank Mega has, therefore, improved aspects related to risk control system, which includes :

- Memfokuskan pada aktifitas *Account Maintenance* baik di kantor cabang maupun kantor pusat.
- Memperkuat fungsi *credit-internal control* dengan penambahan sumber daya manusia dan rencana penempatan di cabang-cabang yang mempunyai eksposur risiko kredit cukup besar
- Meningkatkan mitigasi risiko kredit untuk menghadapi krisis finansial global dengan pengelolaan portofolio kredit bank dengan lebih baik, cepat dan termonitor ketat.
- Meningkatkan analisa industri dan pelaksanaan *stress testing* sebagai sarana *early warning signal* terhadap perubahan kondisi perekonomian dan keuangan global yang mungkin berdampak kepada kondisi nasional.
- Focus on Account Maintenance activities both within the branch office as well as the Head Office.
- Strengthen the function of credit-internal control through additional human resources and plans to place them in branches that have a credit risk exposure
- Increase credit risk mitigation to overcome the impact from the global financial crisis by improve, acclerate, and stringently monitor the management of the bank's credit portfolio.
- Intensify industry analysis and implementing stress testing as an early warning mechanism to anticipate global economic and financial changes that impact the domestic economy.



Hasilnya adalah kredit bertumbuh signifikan sebesar 39,06% dari tahun 2007 menjadi sebesar Rp. 19,51 Triliun. Namun demikian rasio *Non Performing Loan* justru turun dari 1,53% menjadi 1,15% pada periode yang sama.

The results showed that credit increased significantly by as much as 39.06% from 2007 to reach Rp. 19.51 Trillion in 2008. On the other hand, the Non Performing Loan (NPL) ratio declined from 1.53% to 1.15% within the same period.

Dalam menghadapi meningkatnya risiko pasar, Bank Mega meningkatkan aspek kontrol di aktifitas *Treasury* dengan memanfaatkan aplikasi *Spectrum*.

To anticipate the increase in market risk, Bank Mega has intensified the control aspects for Treasury activities through the use of Spectrum application.

Implementasi dan perbaikan infrastruktur sistem *monitoring* risiko pasar untuk *banking book* diantaranya yaitu *cashflow gap*, *maturity gap* dan *repricing gap*. Bank Mega juga sudah pada tahap pengembangan dan implementasi metode *behaviour* untuk *repricing gap*, *maturity gap* dan juga *cashflow gap*.

The implementation and improvement to the market risk monitoring system's infrastructure banking book involve, among others, include cashflow gap, maturity gap and repricing gap. Bank Mega is also within the stage of developing and implementing the behaviour method for repricing gap, maturity gap, and also cashflow gap.

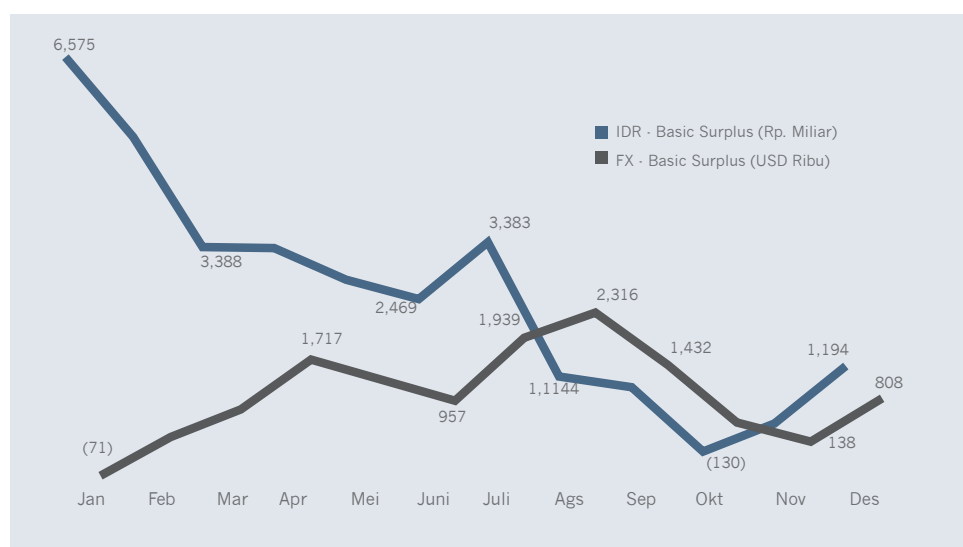
Selain itu, kualitas dan efektivitas Manajemen Aset dan Liabilitas terus ditingkatkan, dalam forum ALCO yang diselenggarakan sebulan sekali dan dengan topik yang relevan dengan strategi jangka pendek dan panjang Bank Mega. Khususnya hal ini dilakukan untuk lebih memperketat monitoring risiko likuiditas bank.

In addition to this, the Bank constantly strives to improve the quality and effectiveness of the Asset and Liabilities whereby the ALCO forum is held once a month to discuss topics relevant to the Bank's short term and long term strategy. This is specifically carried out to intensify the monitoring of the Bank's liquidity risk.

Pemantauan risiko likuiditas juga dilakukan dengan perbaikan berbagai teknik lain seperti *maturity gap*, *daily cashflow*, *LDR Basic Surplus* dan sebagainya.

Liquidity risk monitoring is also implemented by improving various techniques used such as maturity gap, daily cashflow, LDR Basic Surplus and others.

Basic Surplus



Dengan perbaikan sistem pengendalian risiko dan monitoring yang semakin membaik, Bank Mega berhasil mengelola dan menekan risiko pasar dan likuiditas sepanjang tahun 2008, sehingga tidak terjadi dampak yang signifikan.

Dari aspek risiko operasional, maka peningkatan risk awareness terhadap seluruh pegawai terutama di kantor operasional (cabang dan capem) tetap terus dijalankan, melalui pelaksanaan *Risk Control Self Assessment* menggunakan program MeRCA. Tahun 2008 ini, *Risk Control Self Assessment* juga dilaksanakan di kantor pusat untuk aktifitas Sumber Daya Manusia, *Treasury* (aktifitas FX Trading) dan IT (aktifitas SDLC).

Sementara itu, untuk mengantisipasi terganggunya bisnis bank karena permasalahan di Data Center, sebagai dampak dari gangguan yang ekstrim baik yang bersumber dari eksternal maupun internal, seperti kebakaran, bencana banjir, gempa bumi, Bank Mega telah memiliki *Data Recovery Center* (DRC) dan telah melakukan uji coba terhadap *Business Continuity Plan* (BCP) secara bertahap. Pada tahun ini, uji coba BCP dilaksanakan untuk transaksi operasional yang dilaksanakan menggunakan jaringan lokal Bank Mega, dan aktifitas *Treasury*. DRC dan BCP merupakan salah satu jaminan bagi bank untuk memastikan terselenggaranya pelayanan kepada nasabah secara cepat selama dan sesudah terjadinya bencana.

Peningkatan pemantauan kepatuhan terhadap kewajiban pelaporan-pelaporan kepada pihak eksternal terutama regulator dan pelaksanaan GCG *Self Assessment* sangat mendukung terciptanya kondisi *Good Corporate Governance* di Bank Mega. Selain itu, pada awal tahun 2009 telah diluncurkan *e-learning* untuk menilai pemahaman karyawan terhadap peraturan perusahaan, ketentuan *grooming*, aspek GCG dan pengetahuan KYC/AML. Cara pembelajaran melalui media elektronik ini dirasa efektif untuk mempercepat peningkatan budaya risiko dan kepatuhan (*risk and compliance culture*) di Bank Mega.

Bank Mega sebagai salah satu bank besar di Indonesia sangat menjaga reputasi bank. Dalam hal ini bank terus menerus meningkatkan pelayanan dengan menghasilkan produk dan jasa yang sesuai dengan kebutuhan nasabah. Untuk memastikan bahwa produk dan jasa yang dihasilkan telah memperhatikan aspek

By improving the risk control and monitoring system, Bank Mega was able to manage and suppress market risk and liquidity throughout 2008. Therefore the impact from such risks was not significant.

From an operational risk aspect, intensifying risk awareness among all of the Bank's employees, particularly for those from the operational office (branches and sub branches) continued to be implemented through a Risk Control Self Assessment that utilizes the MeRCA program. In 2008, the Risk Control Self Assessment was also implemented within the Head Office for Human Resources, Treasury (FX Trading activities) and IT (SDLC activities).

In the meantime, to anticipate potential disruptions to the Bank's business due to problems with its Data Center as a result of internal as well as external factors (such as fire, floods, earthquake) Bank Mega has a Data Recovery Center (DRC) and has gradually tested it against its Continuity Plan (BCP). The BCP testing, for this year, was carried out for operational transactions (that was carried out using Bank Mega's local network) and Treasury activities. DRC and BCP serves just as one of the Bank's guarantees to ensure that services for its customers continue to function in the midst of a disaster.

Intensifying monitoring of compliance in submitting reports to external parties, such as regulators, and implementing the GCG Self Assessment has fostered Good Corporate Governance conditions within Bank Mega. In addition to this, in early 2009, the Bank launched e-learning to evaluate the employee's understanding of corporate rules, grooming requirements, aspects of good corporate governance and knowledge of KYC/AML. Method of learning through the use of an electronic medium is deemed effective as it accelerates awareness for the need for a risk and compliance culture within Bank Mega.

As one of the largest banks in Indonesia, Bank Mega continues to maintain its reputation. In this regard, the Bank continuously strives to improve services by producing products and services that are in accordance with the needs of the customer. To ensure that the products and services offered has

kehati-hatian dan perlindungan kepada nasabah serta tetap mempertimbangkan keuntungan bank, maka Direktorat Manajemen Risiko, Kepatuhan dan Sumber daya Manusia terlibat aktif di dalam Komite Produk, dalam hal ini *Risk Management Division* bertindak sebagai sekretaris komite dan katalisator antara bisnis, teknologi dan kontrol. Selain itu, bank juga mengelola keluhan-keluhan yang disampaikan nasabah dan menanganinya sebagai masukan dan bentuk perhatian nasabah kepada bank. Untuk itu peran *Customer Care Center* dan *Call Center* di Direktorat Retail Banking sungguh menentukan dalam menjaga reputasi bank.

Persiapan Penerapan Kerangka Pengukuran Modal Berdasarkan Basel II

Pada prinsipnya Bank Mega mendukung penerapan pengukuran kebutuhan modal berdasarkan kerangka Basel II menggunakan metode internal. Untuk mencapai tujuan tersebut telah dilakukan berbagai persiapan, misalnya pengumpulan data rating debitur, data kerugian internal, simulasi internal model untuk *market risk*, termasuk juga berperan aktif dalam *working group* yang dibentuk Bank Indonesia dalam mempersiapkan konsep penerapan bagi perbankan di Indonesia.

Sejak tahun 2005 Bank Mega telah memiliki dan menggunakan *internal rating system* (Mega Credit Risk Rating) dalam proses kredit. *Rating system* tersebut telah disesuaikan dengan standar minimum Basel II. Saat ini terus dilakukan pengembangan database untuk keperluan perhitungan *Probability of Default* dan *Loss Given Default* serta *Exposure of Default*.

Untuk keperluan pengumpulan data kerugian internal, sejak akhir tahun 2007 telah diimplementasikan *Loss Event Recording System* (LERS), terus di monitor pelaksanaannya. Sistem ini untuk kebutuhan membangun *Loss Database* guna dan persiapan perhitungan *Operational Risk Capital Charge* berdasarkan metode *Advanced Measurement Approach*.

taken into consideration aspects of prudent banking and customer protection as well upon consideration of the impact to the Bank's profitability, the Risk Management, Compliance, and Human Resources Directorate is actively involved in the Product Committee, whereby in this respect, the Risk Management Division serves as the committee secretary and integrator between business, technology, and control. In addition to this, the Bank also manages customer complaints and directly seeks to handle them as part of its commitment and dedication to its customers. For this purpose, the role of the Customer Care Center and Call Center within the Retail Banking Directorate is important in maintaining the Bank's reputation.

Preparation The Capital Adequacy Measurement Implementation Based on Basel II

Bank Mega, in principle, supports the implementation of the capital adequacy measurement approach based on the framework set by Basel II, which uses an internal method. To achieve this, a number of preparations for its application has been carried out such as managing data related to the debtors rating, internal loss data, internal model simulation for market risk, as well as active participation within the working group formed by Bank Indonesia to prepare the concept's implementation for Banks in Indonesia.

Bank Mega has, since 2005, has and uses an internal rating system (Mega Credit Risk Rating) within its loan process. This Rating system has been adjusted to meet the minimum standards of Basel II. The Bank is currently developing a database that is needed to calculate the Probability of Default and Loss Given Default as well as Exposure of Default.

For the purposes of collecting internal loss data, the Loss Event Recording System (LERS) has been implemented since the end of 2007 and the Bank continues to monitor its implementation. This system is required to develop Loss Database and in preparation for calculating Operational Risk Capital Charge based on the Advanced Measurement Approach method.