

# **PEDOMAN KERJA KOMITE KREDIT**

Credit Committee Terms of Reference

**TITLE**
**PT BANK PERMATA TBK (PERMATABANK)  
CREDIT COMMITTEE TERMS OF REFERENCE**
**APPOINTED BY AND  
RECEIVED  
AUTHORITY FROM:**
**Board of Directors of PermataBank**
**COMMITTEE MEMBERS**

Voting Members:

1. President Director
2. Wholesale Banking Director
3. Retail Banking Director
4. Sharia Business Unit Director
5. Non-related WB Division Head\*

Non-Voting Members:

1. Chief Credit Officer
2. Senior Credit Officer
3. Head, Risk Retail (for proposal related to Retail Lending Program)

Note:

- Finance Director may be invited as appropriate
- \*WB Division Heads are designated to Head CB 1, Head CB 2, Head CB 3 and Head CB 4

**CHAIRMAN**

 Chief Credit Officer  
 Alternate Chairman : President Director

Note:

In the circumstances where CCO is unable to present in the Credit Committee, at the very least 1 SCO must attend on CCO's behalf

**MEETINGS**
**Frequency of Meeting**

Meetings are to be held as and when Credit Committee Review is required. No minimum number of meetings per annum is set. Credit Committee meeting shall be conducted by teleconference if necessary.

**Decisions**

1. All CC voting members have voting rights.
2. The adopted decision of the Meeting must be based on the deliberation to reach a consensus. In the event no decision can be reached by means of consensus, then the decision shall be adopted by means of voting based on the approving votes of more than ½ (half) of the total attending members validly cast in the said meeting.
3. All decisions will be made by the CC on the basis of the CFR and/or the presentation made by the Business. The Members of the Credit Committee can only review an item if it carries a recommendation from Chief Credit Officer.
4. Respective Business Heads (Head of

- Corporate/Commercial Banking and or Head of SME Banking) will present the credit proposal to CC.
5. After supported by Credit Committee, the CFRs that required BOC consultation as stipulated in prevailing policy/procedure will be proposed to BOC for consultation. Credit Committee will formalize the decision upon receiving BOC feedback.
  6. In the event where BOC are unable to reach positive confirmation, decision shall be revert back to Credit Committee.
  7. Approval by circulation may be proposed with discretion from Chief Credit Officer.

**QUORUM**

The quorum of a meeting will comprise of:

1. Chairman / Alternate Chairman.
2. Minimum 3 Voting Members are present
3. Minimum 1 Non-voting member

**MATERIALS AND MINUTES OF MEETING**

1. Material of Meeting is to be submitted by Business Unit at the latest 2 working days before CC meeting at 1 PM to the CC Secretary. CC Secretary will distribute the material at the same day.
2. Minutes of Meeting is to be completed at the latest 2 working days after CC Meeting. Minutes will be circulated for approval within 2 working days.

**OBJECTIVE**

The Credit Committee is a sub-committee of the Board of Directors assigned to assess and approve credit applications at the highest level.

**RISK GOVERNANCE**

**Authority:**

1. Set up to assist Board of Directors in the assessment of credit applications with a view to improve responsiveness
2. Approves the largest by amount and riskier credit exposures;
3. Holds the highest credit authority in the Bank.

**Responsibility:**

1. To review and approve all credit applications from Business Unit that exceeds the level of credit authorities delegated to individuals.
2. All person party to the credit decision, including supporters, will be held accountable for the outcome of the credit decision. Dissenters will not be accountable.
3. To provide feedback and guidance to persons submitting applications on the quality and content of credit applications submitted, including an explanation of the rationale for any credit decisions made
4. To review all credit proposal or limit allocation that required approval from the Board of Commissioners.

**APPROVER**

Board of Directors (BOD)

**Approval Date**

January 2021