



<p>LAMPIRAN IV SURAT EDARAN BANK INDONESIA NOMOR 15/15/DPNP TANGGAL 29 April 2013 PERIHAL PELAKSANAAN <i>GOOD CORPORATE GOVERNANCE</i> BAGI BANK UMUM</p>	<p>APPENDIX IV BANK INDONESIA CIRCULAR LETTER NOMOR 15/15/DPNP DATED 29 April 2013 CONCERNING THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE FOR COMMERCIAL BANK</p>
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**LAPORAN PENILAIAN SENDIRI (*SELF ASSESSMENT*) PELAKSANAAN *GOOD CORPORATE GOVERNANCE* (GCG) /
THE SELF ASSESSMENT REPORT OF THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE (GCG)**

Nama Bank/Bank's Name : PT. Bank CTBC Indonesia
Posisi/Position : 31 Desember 2015

<p align="center">Hasil Penilaian Sendiri (<i>Self Assessment</i>) Pelaksanaan GCG/ The Self Assessment Result of The Implementation of GCG</p>		
	<p align="center">Peringkat/ Rating</p>	<p align="center">Definisi Peringkat / Rating Definition</p>
<p>Individual</p>	<p align="center">2</p>	<p>Mencerminkan Manajemen Bank telah melakukan penerapan <i>Good Corporate Governance</i> yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip-prinsip <i>Good Corporate Governance</i>. Apabila terdapat kelemahan dalam penerapan prinsip <i>Good Corporate Governance</i>, maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.</p> <p>Reflect that Bank Management in general has conducted good implementation of Good Corporate Governance. This is reflected in the fulfill of which has been quite adequate on the principles of Good Corporate Governance. If there are weaknesses in the implementation of the principles of Good Corporate Governance, in general these weaknesses are insignificant and can be resolved normally by the Bank management.</p>
<p>Konsolidasi/ Consolidation</p>		



Analisis/Analysis

Identifikasi Permasalahan :

1. Aktivitas perkreditan pada bisnis Corporate Banking Group (CBG)

- a. Analisa restrukturisasi debitur bermasalah dinilai belum sesuai dengan Peraturan Bank Indonesia tentang Penilaian Kualitas Aset, yaitu proses restrukturisasi dapat dilakukan terhadap debitur yang masih memiliki prospek usaha yang baik dan dinilai mampu memenuhi kewajiban setelah kredit direstrukturisasi.

Selesai : Bank telah memasukkan analisa restrukturisasi di atas dalam proposal restrukturisasi debitur yang bersangkutan pada bulan Juli 2015.

2. Aktivitas Operasional dan Sumber Daya Manusia

- a. Penetapan struktur organisasi dinilai kurang memperhatikan rentang kendali oleh masing-masing direksi sehingga pendelegasian wewenang kurang merata. Hal ini tercermin dari wewenang Presiden Direktur terhadap 8 unit kerja dari 13 unit kerja yang ada, termasuk wewenang pemberian keputusan kredit SME, sedangkan Direktur Retail Banking yang membawahi unit kerja SME Business tidak memiliki wewenang tersebut.

Selesai :

Bank telah mengkaji kembali struktur organisasi dengan memperhatikan rentang kendali masing-masing Direktur pada bulan November 2015.

Identification of Problems :

1. Lending Activities on Corporate Banking Group (CBG)

- a. Analysis of the restructuring of troubled borrowers considered not in accordance with the Bank Indonesia Regulation concerning Asset Quality Rating, the restructuring process can be done to the debtor still has a good business prospect and considered able to meet obligations after loans restructured.

Completed: Bank has included the above restructuring analysis in the proposal of the debtor's restructuring on July 2015.

2. Operational Activities and Human Resources

- a. Determination of the organizational structure is considered less attention span of control by each of the directors so that the delegation of authority less prevalent. This is reflected in the authority of the President Director to 8 units of 13 working units, including the authority to grant the SME credit decisions, while Director Retail Banking who in charge of SME Business units has not such authority.

Completed: Bank has reviewed the organizational structure with attention in the span of control of each Director on November 2015.



b. Peran Petugas Kepatuhan Bisnis Unit/BUCO pada masing-masing unit bisnis dinilai kurang optimal. Masih ditemukan temuan berulang serta terdapat kebijakan dan prosedur internal Bank yang tidak dikinikan sehingga tidak sejalan dengan pelaksanaannya.

Selesai : Bank telah memastikan bahwa persyaratan kepatuhan dari semua Petugas Kepatuhan Bisnis Unit/BUCO telah tercermin dalam target KPI/MBO Setting pada bulan September 2015.

c. Ketidaksesuaian antara *Grade/Corporate Title* dengan posisi pegawai dalam Struktur Organisasi.

Selesai : Bank telah melakukan penyesuaian antara *Grade/Corporate Title* dengan posisi pegawai dalam struktur organisasi pada bulan Desember 2015.

d. Kekosongan posisi strategis pada struktur organisasi cabang.
Berdasarkan struktur organisasi per 31 Januari 2015, posisi Kepala Kantor Dago-Bandung masih kosong.

Status perbaikan terakhir :

Berdasarkan kondisi cabang saat ini, Bank memutuskan untuk mencari Kepala Kantor Cabang yang juga dapat berfungsi sebagai *Team Leader Corporate Banking* di Cabang Bandung, sehingga 2 posisi strategis yang kosong dapat digabungkan menjadi 1.

Bank telah berupaya mengisi kekosongan posisi tersebut dari 2 sumber yaitu internal dan eksternal, namun belum dapat menemukan kandidat yg sesuai sampai saat ini.

b. The role of Business Unit Compliance Officer (BUCO) in each business unit is rated as less optimal. There are still found some repeated findings and there are bank's internal policies and procedures that are not updated so it is not in line with the implementation

Completed: Bank has ensured that compliance requirement of Business Unit Compliance (BUCO) is already reflected in the KPI/MBO Setting on September 2015.

c. Incompatibility between Grade/Corporate Title with the position of employees in the Organizational Structure.

Completed: Bank has made adjustment between Grade/Corporate Title with the staff position in the organizational structure on December 2015.

d. Vacant of strategic position in Branch organizational structure.
Based on organization structure as of January 31st, 2015, the position Head of Dago Bandung is still vacant.

The latest rectification status :

Based on the branch current condition, Bank decided to look for Head of Support-Branch that also functioning as Corporate Leader Corporate Banking in Bandung Branch, therefore the 2 strategic positions could be merged into 1 position. The bank has tried to fill in the vacant position from both internally or externally, however up to know the suitable candidate have not found yet.



Target Waktu Penyelesaian baru : 31 Maret 2016.

New Target Completed Date: 31 Maret 2016.

Kekuatan Pelaksanaan GCG :

The Strength of GCG Implementation:

1. Struktur dan infrastruktur tata kelola Bank

Bank telah memiliki Struktur dan infrastruktur tata kelola Bank yang baik yang diperlukan dalam proses pelaksanaan prinsip GCG untuk menghasilkan *outcome* yang sesuai dengan harapan *stakeholders* Bank.

1. The structure and infrastructure of the Bank's governance

Bank has a good Bank's Governance Structure and infrastructure that required to implement Good Corporate Governance Principles to produce outcome that in accordance with the expectations of the Bank's stakeholders.

2. Kualitas *outcome* yang memenuhi harapan *stakeholders* Bank

Bank telah memiliki kualitas *outcome* yang memadai yang memenuhi harapan *stakeholders* Bank yang merupakan hasil proses pelaksanaan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Bank.

2. Quality outcomes that meet the expectations of Bank's stakeholders

The Bank has an adequate quality outcomes that meet the expectations of bank's stakeholders, which is the result of the implementation of GCG principles that is supported by adequate bank's governance structures and infrastructures.

Kesimpulan

Conclusion

Berdasarkan analisis terhadap seluruh kriteria/indikator penilaian terlampir, disimpulkan bahwa:

Based on the analysis of all the criteria / indicators assessment attached, concluded that:

1) *Governance Structure*

- Faktor-faktor positif aspek *governance structure* Bank :

Aspek *governance structure* Bank telah mencukupi sesuai dengan struktur dan infrastruktur tata kelola Bank yang dipersyaratkan.

- Tidak ditemukan adanya faktor negatif dalam aspek *governance structure*.

1) *Governance Structure*

- Positive factors of Bank's governance structure aspect:

Bank's governance structure Aspects is adequate in accordance with the structure and infrastructure of the Bank's governance required.

- There were no negative factors in governance structure aspect.



2) **Governance Process**

- Faktor-faktor positif aspek *governance process* Bank :

Sebagian besar aspek *governance process* Bank telah efektif sesuai dengan efektivitas proses pelaksanaan prinsip *Good Corporate Governance* (GCG) yang dipersyaratkan, namun masih terdapat kelemahan yang tercermin dalam faktor-faktor negatif aspek *governance process* Bank.

- Faktor-faktor negatif aspek *governance process* Bank adalah terdapatnya kelemahan sebagai berikut:

Aktivitas Operasional dan Sumber Daya Manusia

Kekosongan posisi strategis pada struktur organisasi cabang.

Berdasarkan struktur organisasi per 31 Januari 2015, posisi kepala Kantor Dago-Bandung masih kosong.

3) **Governance Outcome**

- Faktor-faktor positif aspek *governance outcome* Bank :

Aspek *governance outcome* Bank telah memadai sesuai dengan kualitas *outcome* yang memenuhi harapan *stakeholders* Bank.

- Tidak ditemukan adanya faktor negatif dalam aspek *governance outcome*.

2) **Governance Process**

- Positive factors of Bank's *governance structure* aspect:

Most of the Bank's *governance process* aspects has effective in accordance with the effectiveness of the implementation of *Good Corporate Governance* (GCG) required, but there are still some weaknesses that reflected in the negative factors of bank's *governance process* aspect.

- Negative factors of bank's *governance process* aspect is the presence of the following weaknesses:

Operational Activities and Human Resources

Vacant of strategic position in Branch organizational structure.

Based on organization structure as of January 31st, 2015, the position Head of Dago Bandung is still vacant.

3) **Governance Outcome**

- Positive factors of Bank's *governance outcome* aspect:

Most of the positive factors aspects of Bank's *governance outcomes* have met the quality outcomes that meet the expectations of *stakeholders* Bank.

- There were no negative factors in *governance outcome* aspect.



Joseph Shih

Presiden Direktur / President Director



Tantina Repi

Direktur Kepatuhan / Compliance Director



Liliana Tanadi

Direktur Director



Peter Lien

Direktur / Director



Inayat Hisyam

Direktur / Director