



ICBC

中国工商银行

(印尼)

Laporan Tata Kelola Perusahaan

Report Of Good Corporate Governance 2013



Daftar isi

List of Contents

| | |
|---|----|
| 1. Pengantar Introduction | 04 |
| 2. Struktur Tata Kelola Perusahaan Good Corporate Governance Structure | 04 |
| 3. Komite Audit Audit Committee | 14 |
| 4. Komite Pemantau Risiko Risk Monitoring Committee | 16 |
| 5. Komite Remunerasi dan Nominasi Remuneration and Nomination Committee | 19 |
| 6. Komite-komite Eksekutif Bank ICBC Indonesia Bank ICBC Indonesia Executive Committee | 22 |
| 7. Sekretaris Perusahaan Corporate Secretary | 25 |
| 8. Implementasi Tata Kelola Perusahaan Good Corporate Governance Implementation | 26 |
| 9. Laporan Kepatuhan Compliance Report | 32 |
| 10. Fungsi Kepatuhan, Internal Audit dan Eksternal Audit Compliance, Internal Audit, and External Audit Function | 33 |
| 11. Manajemen Risiko dan Pengendalian Intern Risk Management and Internal Control | 37 |
| 12. Sistem Pelaporan Pelanggaran Whistleblowing System | 40 |
| 13. Penyediaan Dana Kepada Pihak Afiliasi dan Debitur Inti Fund Provision to Affiliates and Main Debtors | 42 |
| 14. Pemberian Dana Kegiatan Sosial dan Politik Fund Provision for Social and Political Activities | 42 |
| 15. Rencana Strategis Bank ICBC Indonesia Tahun 2012 2012 Strategic Plans of Bank ICBC Indonesia | 43 |
| 16. Kesimpulan Umum Hasil Self Assessment Pelaksanaan Good Corporate Governance General Summary of the Implementation of Good Corporate Governance Self Assessment | 45 |
| Lampiran Appendix | 46 |

1. Pengantar

Pelaksanaan tata kelola yang baik atau *Good Corporate Governance* (GCG) merupakan salah satu hal penting bagi kelangsungan dan pertumbuhan bisnis perusahaan. Penerapan GCG berperan dalam memberikan nilai tambah dan meningkatkan bisnis perusahaan yang pada akhirnya dapat meningkatkan skala bisnis dan nilai perusahaan di mata para pemegang saham serta pemangku kepentingan lainnya.

Sehubungan dengan hal tersebut, Bank ICBC Indonesia selalu melakukan penyempurnaan praktik-praktik GCG di seluruh struktur organisasi Bank. Salah satu fasilitator GCG adalah kode etik tertulis Bank yang berlaku bagi seluruh pegawai, manajemen, dan para pemangku kepentingan lainnya.

2. Struktur Tata Kelola Perusahaan

• Rapat Umum Pemegang Saham (RUPS)

RUPS merupakan pemegang kekuasaan tertinggi di dalam perusahaan dan memegang segala wewenang yang tidak diserahkan kepada Direksi dan/atau Dewan Komisaris. Bank ICBC Indonesia selalu menjamin pemenuhan hak-hak pemegang saham dan memberi kesetaraan perlakuan kepada seluruh pemegang saham tanpa terkecuali. Anggaran Dasar Bank ICBC Indonesia menyatakan bahwa pelaksanaan RUPS sekurang-kurangnya sekali dalam setahun dan harus diselenggarakan paling lambat 6 (enam) bulan setelah berakhirnya tahun buku.

Selama tahun 2013 Bank ICBC Indonesia telah menyelenggarakan RUPS melalui *Shareholders Resolution* sebanyak 3 (tiga) kali yaitu:

1. Introduction

The practice of Good Corporate Governance (GCG) is one of the key requirements for a sustainable company's business growth. The GCG implementation gives added value and creates public trust and increase company's business, at the end may increase company's business scale and value in the eye of shareholders and stakeholders.

In connection with the above, Bank ICBC Indonesia always improves its GCG practices within the Bank's organizational structure. One of the GCG facilitators is the Bank's written code of conduct, to be applied to employees, management and stakeholders.

2. Good Corporate Governance Structures

• General Meeting Of Shareholders (GMS)

GMS has the highest authority in company and holds authorities superceding those of BOD and/or BOC. Bank ICBC Indonesia guarantees that shareholders get their rights and equal treatment without any exception. Bank ICBC Indonesia's article of association states that the GMS must be held at least once a year and must be held within the period of 6 (six) months after the end of each year book.

During 2013, Bank ICBC Indonesia held 3 (three) GMS through Shareholders Resolution as follows:

| No. | Tanggal Date | Agenda Agenda |
|-----|--|---|
| 1. | 16 April 2013/ April 16, 2013 | <p>Persetujuan atas:</p> <ul style="list-style-type: none"> • Pengunduran diri Sdri. Chen Jin, selaku Presiden Komisaris. • Penunjukkan anggota Dewan Komisaris sebagai berikut: <ol style="list-style-type: none"> 1. Sdri. Hou Qian, selaku Presiden Komisaris 2. Sdri. Bati Lestari selaku Komisaris Independen <p><i>Approval on:</i></p> <ul style="list-style-type: none"> • <i>Resignation of Mrs. Chen Jin, as President Commissioner.</i> • <i>Appointment of the new members of the BOC as follows:</i> <ol style="list-style-type: none"> 1. <i>Mrs. Hou Qian, as President Commissioner.</i> 2. <i>Mrs. Bati Lestari, as Independent Commissioner.</i> |
| 2. | 21 Juni 2013/ June 21, 2013 | <p>Persetujuan atas:</p> <ul style="list-style-type: none"> • Laporan Tahunan 2012 • Laporan Keuangan Desember 2012 • Pelepasan dan pembebasan tanggung jawab Dewan Komisaris dan Direksi yang timbul dari kepengurusan dan tanggung jawab yang telah dilakukan pada tahun buku 2012 sepanjang tindakan tersebut tercermin di dalam Laporan Tahunan dan Laporan Keuangan tahun buku 2012 • Laba perusahaan pada tahun buku 2012 untuk dipindahkan ke <i>surplus reserve</i> sebesar 10% dan laba ditahan sebesar 90% sesuai dengan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas dan mendukung pengembangan usaha perusahaan <p><i>Approval on:</i></p> <ul style="list-style-type: none"> • <i>Annual Report 2012</i> • <i>Financial Statement by December 2012</i> • <i>Release and discharge the members of BOC and BOD from all liabilities arising from their management and responsibilities performed during the financial year 2012 as long as such actions are reflected in the Annual Report and Financial Report 2012</i> • <i>Company's profits of the financial year 2012 to be booked into surplus reserve (10%) and retained earning (90%) to support the Bank's business development and in line with law No. 40 Year 2007</i> |
| 3. | 23 Desember 2013/ December 23, 2013 | <p>Menyetujui peningkatan modal disetor Perseroan dari semula sebesar Rp1.500.000.000.000 (satu triliun lima ratus miliar Rupiah) menjadi sebesar Rp2.692.250.000.000 (dua triliun enam ratus sembilan puluh dua miliar dua ratus lima puluh juta Rupiah).</p> <p><i>To approve the increase of the paid up capital of the Company from previously Rp1,500,000,000,000 (one trillion five hundred billion Rupiah) to Rp2,692,250,000,000 (two trillion six hundred ninety two billion two hundred fifty million Rupiah).</i></p> |

• Dewan Komisaris

a. Susunan Dewan Komisaris

Susunan Dewan Komisaris Bank ICBC Indonesia pada 31 Desember 2013 terdiri dari 1 (satu) orang Presiden Komisaris, 2 (dua) orang Komisaris Independen dan 1 (satu) orang Komisaris.

3 (tiga) orang Komisaris Independen dan 1 (satu) orang Komisaris berdomisili di Indonesia. Dengan demikian, komposisi Dewan Komisaris Bank ICBC Indonesia telah memenuhi Peraturan Bank Indonesia (PBI) No. 8/4/PBI/2006 yang diubah oleh PBI No. 8/14/PBI/2006 tentang Pelaksanaan Good Corporate Governance bagi Bank Umum.

Susunan Dewan Komisaris Bank ICBC Indonesia adalah sebagai berikut:

| Nama <i>Name</i> | Jabatan <i>Position</i> |
|------------------------|--|
| Hou Qian ¹⁾ | Presiden Komisaris <i>President Commissioner</i> |
| Chen Jin ²⁾ | Presiden Komisaris <i>President Commissioner</i> |
| Sukarwan ³⁾ | Komisaris Independen <i>Independent Commissioner</i> |
| Jeff S.V. Eman | Komisaris <i>Commissioner</i> |
| Hendra Widjojo | Komisaris Independen <i>Independent Commissioner</i> |
| Bati Lestari | Komisaris Independen <i>Independent Commissioner</i> |

1) Efektif sejak tanggal 16 April 2013, berdasarkan RUPS | *effective since April 16, 2013, based on GMS.*

2) Telah mengundurkan diri efektif sejak tanggal 16 April 2013 | *effectively resigned on April 16, 2013*

3) Telah mengundurkan diri efektif sejak tanggal 5 April 2013 | *effectively resigned on April 5, 2013*

b. Tugas dan Tanggung Jawab Dewan Komisaris

Dewan Komisaris Bank ICBC Indonesia telah memiliki Pedoman dan Tata Tertib Kerja Dewan Komisaris dalam melaksanakan tugas dan tanggung jawabnya:

- Tugas dan Tanggung Jawab, serta Wewenang Dewan Komisaris
- Etika atau Pedoman Berperilaku
- Waktu Kerja
- Tata Tertib Rapat
- Kehadiran Dewan Komisaris Memenuhi Undangan Rapat dan/atau Panggilan Bank Indonesia

Tugas dan Tanggung Jawab Dewan Komisaris antara lain mencakup:

- Melakukan supervisi terhadap Direksi Bank terkait dengan pelaksanaan kebijakan,

• Board Of Commissioners (BOC)

a. BOC Structure

The structure of BOC as of Desember 31, 2013 consists of 1 (one) President Commissioner, 2 (two) Independent Commissioners, and 1 (one) Commissioner.

3 (three) Independent Commissioners and 1 (one) Commissioner were domiciled in Indonesia. Hence, Bank ICBC Indonesia has fulfilled the requirement of Bank Indonesia Regulation No. 8/4/PBI/2006 as amended by Bank Indonesia Regulation No. 8/14/PBI/2006 regarding the implementation of Good Corporate Governance for Commercial Banks.

Bank ICBC Indonesia's Board of Commissioners Structure is as follows:

b. Duties and Responsibilities of the BOC

To fulfill its duties and responsibilities, the BOC at Bank ICBC Indonesia has formed BOC's Rules & Guidelines that regulated:

- Roles and Responsibility, and Authority of BOC
- Ethics/Code of Conduct
- Working Hours
- Meeting Procedures
- Attendance of BOC for Bank Indonesia Meeting's request

Roles and Responsibilities of BOC include:

- Supervise BOD of the Bank in implementing and executing their policies, duties, and

tugas dan tanggung jawab sesuai dengan Keputusan Rapat Umum Pemegang Saham dan perundang-undangan serta regulasi yang berlaku

- Memberikan nasihat kepada Direksi mengenai hal-hal strategis yang terkait dengan bisnis perbankan oleh Bank
- Memantau kemajuan dan realisasi pelaksanaan rencana bisnis oleh Direksi dan melaporkannya ke Bank Indonesia beserta tanggapan pada setiap semester
- Melakukan pemeriksaan atas rencana audit dan pelaksanaannya and juga memonitor tindak lanjut atas hasil audit untuk menilai kecukupan pengendalian internal, termasuk kecukupan proses pelaporan keuangan
- Menyerahkan laporan ke Rapat Umum Pemegang Saham tentang tugas pengawasan yang telah dilakukan sejak tahun buku yang lalu, tidak lebih lambat dari 6 (enam) bulan setelah berakhirnya tahun buku yang lalu
- Melakukan supervisi terhadap pelaksanaan fungsi kepatuhan Bank
- Memastikan pelaksanaan Tata Kelola di setiap kegiatan bisnis Bank di semua tingkatan dalam struktur organisasi
- Memastikan bahwa Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi telah menjalankan tugasnya dengan efektif

Pada tahun 2013, Dewan Komisaris telah menyusun program kerja yang merupakan sejumlah kegiatan konkret dari tugas dan tanggung jawab Dewan Komisaris dan merupakan kebijakan dari Bank. Tugas dan tanggung jawab yang dilakukan di sepanjang tahun 2013 yaitu, termasuk tapi tidak terbatas pada:

- Memberikan persetujuan atas revisi rencana bisnis Bank ICBC Indonesia
- Menyetujui Kesimpulan Umum Hasil Self Assessment Pelaksanaan Good Corporate Governance Bank ICBC Indonesia
- Mengevaluasi kinerja masing-masing anggota komite dibawah koordinasi Dewan Komisaris

Dalam melakukan tugasnya, Dewan Komisaris telah meminta penjelasan dari Direksi atau pejabat terkait dalam hal pengelolaan perusahaan yang dibantu dengan komite-komite pendukung tata kelola perusahaan, yaitu Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi.

responsibilities in accordance with Resolutions of General Meeting of Shareholders and prevailing laws and regulations

- Give advice to BOD on strategic matters related to Bank's business
- Monitor progress and realization of business plan implementation by BOD and report it to Bank Indonesia with the response every semester
- Review audit plan and its implementation and also monitor the follow-up of audit result in order to assess the sufficiency of internal control, and financial report process
- Submit a report to General Meeting of Shareholders regarding the supervisory duty that has been done since the last year book, not later than 6 (six) months after the end of last fiscal year
- Conduct supervision toward the implementation of compliance function of the Bank
- Ensuring the implementation of GCG in every Bank's business activities at all levels of organization structure
- Ensuring that the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee have already done their duties effectively

In 2013, BOC has developed a work plan that represents some concrete actions deriving from the BOC tasks and responsibilities, and also from the Bank's policy. Those activities carried out in 2013 included but not limited to the following activities:

- Approved the Revision of Bank ICBC Indonesia's Business Plan
- Approved the General Conclusion of Self Assessment Results of Bank ICBC Indonesia's Good Corporate Governance Implementation
- Evaluated the performance of committee member under the coordination of BOC

In performing their duties, BOC has requested explanation from BOD or related officer on corporate governance assisted by good corporate governance supporting committees, such as Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee.

Dewan Komisaris juga telah memberikan pendapat dan persetujuan terhadap Rencana Kerja dan Anggaran Perseroan (RKAP), strategi bank jangka panjang, serta rencana kerja lainnya yang disiapkan Direksi sesuai dengan ketentuan Anggaran Dasar.

Dewan Komisaris juga telah melakukan pengawasan terhadap kebijakan pengurusan perusahaan yang dilakukan Direksi sesuai anggaran dasar dan keputusan RUPS.

c. Pedoman Perilaku Dewan Komisaris

Dalam menjalankan tugas dan tanggung jawabnya, Dewan Komisaris berpedoman pada Pedoman Perilaku Dewan Komisaris. Mengacu pada Pedoman tersebut di atas, Dewan Komisaris telah bertindak profesional dan menghindari segala bentuk potensi benturan kepentingan secara langsung maupun tidak langsung, menjamin keamanan dan kerahasiaan informasi penting perusahaan.

Interaksi antara Dewan Komisaris dengan Pemegang Saham terjadi antara lain ketika:

- Memberikan pendapat dan saran saat RUPS mengenai Rencana Jangka Panjang Perusahaan, Anggaran dan Rencana Kerja Perusahaan yang diusulkan Direksi
- Mengawasi pengelolaan perusahaan, serta memberikan pendapat dan saran kepada RUPS mengenai setiap masalah yang dianggap penting yang dihadapi
- Melaporkan dengan segera kepada RUPS apabila terjadi gejala penurunan kinerja perusahaan

Sementara itu, interaksi Dewan Komisaris dan Direksi antara lain terjadi ketika:

- Meneliti dan menelaah laporan berkala dan laporan tahunan yang disiapkan Direksi, serta menyetujui laporan tahunan
- Mengawasi dan memberikan pendapat atas pengelolaan perusahaan
- Melakukan penilaian atas kinerja Direksi
- Membahas mengenai *Risk Based Bank Rating* (RBBR)

The BOC has also provided advice and approved the Bank's Work Plan and Budget, long-term strategy, and other work plans prepared by the BOD in accordance with the Articles of Association.

The BOC has also supervised the policy on the corporate management done by the BOD pursuant to the Articles of Association and GMS resolutions.

c. BOC Code of Conduct

Conducting its roles and responsibilities, BOC refers to the BOC Code of Conduct. Taking into account the above Code of Conduct, BOC has acted professionally and avoid any potential conflict of interest directly or indirectly, ensured the security and confidentiality of important corporate information.

The interactions between the BOC and the shareholders take place at the times of, among others:

- Giving advice and suggestions to the GMS about Long-Term Corporate Plans, Budget and Business Plan proposed by the BOD
- Supervising the company's management activities, providing advice and recommendations to the GMS on every issue deemed important
- Reporting quickly to the GMS should the bank's performance tends to decline

Meanwhile, the interactions between the BOC and the BOD take place at the times of, among others:

- Examining and reviewing both periodic and annual reports prepared by the BOD, as well as approved the annual report
- Supervising and providing advice on corporate management
- Assessing BOD performance
- Discussing about Risk Based Bank Rating (RBBR)

- Menerima laporan dari Direktur Kepatuhan atas pelaksanaan fungsi kepatuhan serta memberikan saran-saran dalam rangka meningkatkan pelaksanaan fungsi kepatuhan
- Receiving report(s) from the Compliance Director on the implementation of compliance function and providing advice to enhance compliance function implementation

d. Rapat Dewan Komisaris

Sesuai ketentuan yang diatur dalam Anggaran Dasar Perusahaan, Rapat Dewan Komisaris dilaksanakan sekurang-kurangnya 4 (empat) kali dalam setahun.

Tingkat kehadiran anggota Dewan Komisaris pada Rapat Dewan Komisaris selama tahun 2013 adalah sebagai berikut:

| Nama <i>Name</i> | Jabatan <i>Position</i> | Jumlah Rapat <i>Number of Meeting</i> | Kehadiran <i>Attendance</i> | % |
|--------------------|--|---|-------------------------------|-----|
| Hou Qian | Presiden Komisaris/ <i>President Commissioner</i> | 4 | 4 | 100 |
| Jeff S.V. Eman | Komisaris/ <i>Commissioner</i> | 4 | 4 | 100 |
| Hendra Widjojo | Komisaris Independen/ <i>Independent Commissioner</i> | 4 | 3 | 75 |
| Bati Lestari | Komisaris Independen/ <i>Independent Commissioner</i> | 4 | 4 | 100 |

Dewan Komisaris telah memberikan beberapa rekomendasi melalui Rapat Dewan Komisaris, diantaranya:

- Mekanisme persetujuan Dewan Komisaris untuk fasilitas pinjaman bagi Pihak Terkait
- Penerapan dari Revisi Kebijakan AML/CFT
- Kebijakan Perkreditan Bank

• Direksi

a. Susunan Direksi

Jumlah anggota Direksi Bank per 31 Desember 2013 adalah 5 (lima) orang dan masing-masing memiliki pengalaman mendalam di bidang perbankan.

d. Board of Commissioners' Meeting

In accordance to the stipulations as described in the Company's Article of Association, BOC meeting is held at least 4 (four) times a year.

The attendance of the members of the BOC at the BOC's meetings in 2013 was as follows:

BOC has given recommendations through the BOC Meeting, including:

- Mechanism of BOC's Approval for Loan Facility to Related Party
- Implementation of the Revision of AML/CFT Policy
- Bank' Credit Policy

• Board Of Directors (BOD)

a. BOD Structure

The number of the Bank's BOD as of December 31, 2013 were 5 (five) persons, each of whom has a vast banking experience.

Seluruh anggota Direksi Bank ICBC Indonesia berdomisili di Indonesia dan memiliki integritas serta kompetensi yang memadai sesuai dengan persyaratan uji kemampuan dan kepatutan Bank Indonesia.

All members of BOD of Bank ICBCIndonesia are domiciled in Indonesia and have integrity as well as competency in accordance with the requirement of Bank Indonesia's fit and proper test.

Susunan Direksi Bank ICBC Indonesia adalah sebagai berikut:

Bank ICBC Indonesia's BOD Structure is as follows:

| Nama Name | Jabatan Position |
|----------------------|---|
| Yuan Bin | Presiden Direktur/President Director |
| Surjawaty Tatang | Wakil Presiden Direktur/Deputy President Director |
| Yang Jun* | Wakil Presiden Direktur/Deputy President Director |
| Sandy Tjipta Muliana | Direktur/Director |
| Rolyta Manullang | Direktur/Director |
| Leonard Auly | Direktur/Director |

*Telah mengundurkan diri efektif sejak tanggal 15 Mei 2013 | *effectively resigned on May 15, 2013*

b. Tugas dan Tanggung Jawab Direksi

b. BOD Task and Responsibility

Tugas dan tanggung jawab Direksi Bank mengacu pada perundang-undangan dan peraturan-peraturan dari Bank Indonesia (BI), terutama Undang-Undang No.40 Tahun 2007, Peraturan Bank Indonesia No.13/27/BIR/2011 tertanggal 28 Desember 2011 yang merupakan amandemen dari peraturan-peraturan BI sebelumnya. Dengan demikian, tugas dan tanggung jawab Direksi Bank antara lain:

The task and responsibility of BOD refer to the law and regulations of Bank Indonesia (BI), particularly the Law No.40 Year 2007, BI Regulation No.13/27/BIR/2011 dated December 28, 2011, which amended BI's previous regulations. Thus, the tasks and responsibilities of Bank's BOD are, among others:

- Bertanggung jawab sepenuhnya dalam melaksanakan tugas-tugas pengelolaan Bank demi untuk mencapai tujuan-tujuannya
- Melaksanakan Tata Kelola Perusahaan yang Baik dalam setiap kegiatan di semua tingkatan organisasi
- Menindaklanjuti temuan dan rekomendasi audit dari Unit Audit Internal, auditor eksternal dan hasil audit BI
- Menciptakan struktur pengendalian internal, dengan menegaskan pelaksanaan fungsi audit internal Bank di setiap tingkatan manajemen, dan menindaklanjuti internal audit Bank sesuai dengan arahan atau petunjuk Dewan Komisaris. Direksi wajib melaporkan kegiatan-kegiatan tersebut kepada RUPS
- Menetapkan Rencana Bisnis Bank dengan realistis sekali dalam setahun untuk disetujui oleh Dewan Komisaris
- Mempertanggungjawabkan pelaksanaan tugas-tugasnya kepada Pemegang Saham melalui RUPS
- Fully responsible for the task of managing the Bank so as to achieve its objectives
- Implement Good Corporate Governance in each and every activity done at all levels of the organization
- Follow up the audit finding and recommendation from Internal Audit Working Unit, external auditor and results of BI audit
- Create internal control structure, confirming the implementation of Bank's internal audit function in every management level, and follow up Bank's internal audit in line with provisions or direction of BOC. BOD is obliged to report the said activities to GMS
- Establish a realistic Bank's Business Plan once in a year for approval by BOC
- Be accountable for his/her duties implementation to shareholders through GMS

- Membuat dan menyerahkan laporan ke Dewan Komisaris mengenai sejumlah kebijakan strategis yang telah diambil oleh Direksi setidaknya sebulan sekali
- Melakukan pengawasan secara aktif pada pelaksanaan manajemen risiko dalam penggunaan Teknologi Informasi
- Memastikan pelaksanaan Anti Pencucian Uang dan Penentangan Pembiayaan Terorisme
- Menentukan prosedur secara tertulis tentang keterbukaan informasi terkait produk Bank

c. Pelaksanaan Tugas dan Tanggung Jawab Direksi

Direksi telah melaksanakan tugas dan tanggung jawabnya antara lain:

- Menyelenggarakan RUPS
- Memastikan pelaksanaan keputusan yang disepakati dalam RUPS
- Menyiapkan Rencana Kerja dan Anggaran Perusahaan (RKAP) dan rencana kerja lainnya untuk disampaikan dan disetujui oleh Dewan Komisaris
- Membuat rencana strategi, rencana kerja dan anggaran serta rencana kerja lainnya.
- Mengadakan, memelihara pembukuan dan administrasi sesuai dengan praktek yang umum berlaku bagi perusahaan
- Menyusun pedoman akuntansi dan mengembangkan sistem akuntansi sesuai dengan Standar Akuntansi Keuangan dan prinsip-prinsip pengendalian intern, terutama dalam hal pengurusan, pencatatan, penyimpanan dan pengawasan
- Menyiapkan Laporan Tahunan termasuk Laporan Keuangan
- Mengawasi proses manajemen yang baik untuk menilai kecukupan sistem manajemen risiko dan pengendalian intern untuk pelaporan keuangan dan kepatuhan
- Membuat struktur organisasi, tugas dan menetapkan tanggung jawab yang jelas, termasuk pengangkatan pegawai
- Mengembangkan rencana kerja untuk setiap bidang tanggung jawab dan unit kerja yang dipimpin oleh setiap Direktur
- Mengkoordinasi dan mengawasi setiap alokasi tanggung jawab dan unit kerja

- Make and submit report to BOC regarding strategic policies which has been taken by the BOD at least once in a month
- Conduct active supervision related to the implementation of risk management in the use of Information Technology
- Ensure the implementation of Anti Money Laundering and Combating the Financing of Terrorism
- Determine written procedure regarding information transparency of Bank's product

c. The Implementation of BOD Task and Responsibility

BOD has implemented their Task and Responsibility as follows:

- Holding GMS
- Ensuring the implementation of GMS decree
- Preparing the Corporate Business Plan and Budget Planning and other plans to be submitted and approved by the BOC
- Preparing the strategies planning, business plan and budget, and other working plan
- Providing, maintaining, administration and accounting in line with general practice in the Bank
- Preparing accounting guidance and system that meets Financial Accounting Standard and internal controll principles, especially in managing, recording, storage, and controlling
- Preparing Annual Report which includes financial report
- Monitoring good management practices to assess the adequacy of risk management systems and internal controls for financial reporting and compliance
- Establishing an organizational structure, tasks, and assigning clear responsibilities that include employee appointment
- Developing a work plan for each area of responsibility and work units led by each Director
- Coordinating and supervising each responsibility allocation and each working unit

Berkaitan dengan pelaksanaan hal-hal tersebut di atas, Bank ICBC Indonesia mengacu pada Pedoman dan Tata Tertib Direksi berdasarkan Undang-Undang No. 40 tahun 2007 tanggal 16 Agustus 2007 tentang Perseroan Terbatas; Peraturan Bank Indonesia No. 8/4/PBI/2006 yang telah diubah oleh Peraturan Bank Indonesia No. 8/14/PBI/2006 tentang Pelaksanaan Good Corporate Governance bagi Bank Umum; serta Anggaran Dasar Perseroan Bank ICBC Indonesia.

c. Pedoman Perilaku Direksi

Dalam menjalankan tugas dan tanggung jawabnya, Direksi memperhatikan Pedoman Perilaku Direksi yang telah ditetapkan Bank. Mengacu kepada Pedoman Perilaku Direksi tersebut, pelaksanaan tugas dan tanggung jawab selama 2013 adalah sebagai berikut:

- Tidak terdapat anggota Direksi yang memanfaatkan Bank ICBC Indonesia untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang merugikan atau mengurangi keuntungan Bank ICBC Indonesia
- Anggota Direksi menjunjung tinggi integritas dan kejujuran sebagai nilai tertinggi
- Tidak terdapat anggota Direksi yang melanggar ketentuan rangkap jabatan sebagaimana di atur dalam ketentuan *Good Corporate Governance*
- Anggota Direksi menjalankan kewajiban sesuai dengan ketentuan di dalam Anggaran Dasar dan kewajiban lainnya yang telah ditetapkan oleh RUPS berdasarkan peraturan dan perundang-undangan yang berlaku

Direksi senantiasa menjaga hubungan yang harmonis dengan Pemegang Saham dan Dewan Komisaris dengan menjalankan hal-hal sebagai berikut:

- Direksi memberikan informasi material yang lengkap dan akurat mengenai perusahaan kepada Pemegang Saham melalui Dewan Komisaris dan RUPS
- Direksi menyiapkan mekanisme RUPS yang memungkinkan Pemegang Saham dapat hadir dalam RUPS sesuai dengan peraturan dan perundangan yang berlaku
- Direksi menjamin agar Pemegang Saham mendapatkan hak-haknya sesuai ketentuan Anggaran Dasar, semua keputusan diambil secara

In relation to the implementation of the above practice, Bank ICBC Indonesia refers to the Guideline for BOD based on Law No. 40 Year 2007 dated August 16, 2007 concerning Limited Liability Company; Bank Indonesia Regulation No. 8/4/PBI/2006 as amended by Bank Indonesia Regulation No.8/14/PBI/2006 regarding Good Corporate Governance for Commercial Banks, as well as the Article of Association of Bank ICBC Indonesia.

c. BOD Code of Conduct

In performing its duties and responsibilities, BOD must refer to Code of Conduct guideline for Directors stipulated by the Bank. In reference to the Code of Conduct, their responsibilities in 2013 were detailed as follows:

- No Directors utilized their position at Bank ICBC Indonesia for the benefit of individual, family and/or others parties interest that could harm and reduce Bank ICBC Indonesia's profit
- All Directors upheld integrity and honesty as their highest values
- No Directors trespassed concurrent position rule as stated in Good Corporate Governance Guidelines
- All Directors carried out their duties as regulated by Articles of Association and other obligations approved by GMS, based on prevailing rules and regulations

BOD from time to time maintaining harmonious relationship with the Shareholders and BOC by performing the following obligations:

- BOD provides full and accurate material information pertaining the Company to Shareholders through BOC and GMS
- BOD prepares a GMS where Shareholders are able to participate in the meeting, in accordance with prevailing laws and regulations
- BOD ensures that Shareholders will get their rights in accordance with the Articles of Association, all decisions legally made by

sah dalam RUPS dan mengacu kepada peraturan dan perundang-undangan yang berlaku

GMS, and according to prevailing laws and regulations

d. Rapat Direksi

Direksi mengadakan pertemuan internal secara berkala untuk membahas hal-hal yang memerlukan pertimbangan Direksi dan juga membahas rencana strategis lainnya.

Tingkat kehadiran anggota Direksi pada Rapat Direksi selama tahun 2013 adalah sebagai berikut:

| Nama Name | Jumlah Rapat Number of Meeting | Kehadiran Attendance | % |
|----------------------|----------------------------------|------------------------|----|
| Yuan Bin | 46 | 42 | 91 |
| Surjawaty Tatang | 46 | 43 | 93 |
| Yang Jun* | 46 | 18 | 39 |
| Sandy Tjipta Muliana | 46 | 44 | 96 |
| Rolyta Manullang | 46 | 39 | 85 |
| Leonard Auly | 46 | 42 | 91 |

*Telah mengundurkan diri efektif sejak tanggal 15 Mei 2013 | *effectively resigned on May 15, 2013*

d. BOD Meeting

BOD conducts internal meeting periodically to discuss issues that require consideration of the Board and also discuss other strategic plans.

Level of attendance of participants at meetings of the BOD during 2013 was as follows:

e. Pelatihan Direksi

Pada tahun 2013, Direksi telah mengikuti berbagai pelatihan dan seminar yang diselenggarakan lembaga profesional terkemuka, tujuannya untuk meningkatkan kompetensi Direksi dan juga memperoleh pengetahuan baru tentang kondisi perbankan saat ini dan masa depan.

Pelatihan dan seminar yang diikuti selama tahun 2013 adalah sebagai berikut:

e. BOD Trainings

In 2013, the BOD participated in a number of trainings and seminars held by leading professional institutions, with the objective of enhancing the Board's competency, as well as gaining more knowledge about current and future banking conditions.

Trainings and seminars participated throughout the year 2013 are as follows:

| Jenis Pelatihan Training Subject | Penyelenggara Provider |
|---|-----------------------------|
| Workshop Bank Strategic Plan | The Boston Consulting Group |
| Banking Strategy and Economic Outlook | Uluway Indonesia |
| Peluang dan Tantangan Bank Khusus di Tengah Dominasi Asing | Infobank |
| Indonesia Investment Summit | Beacon Events Ltd |
| Oxford Strategic Leadership Programme | SBS Oxford University |
| BASEL III Implementation & Its Impact on Banking | Kiran Resources Indonesia |
| The 2013 ICBC Credit Management in Commercial Banks Program | ICBC Ltd. |
| Swift International Banker's Operation Seminar | SWIFT |

3. Komite Audit

Komite Audit Bank ICBC Indonesia merupakan komite yang membantu Dewan Komisaris dalam menjalankan fungsi pengawasan dan pengendalian. Komite ini terdiri dari seorang Ketua yang merupakan Komisaris Independen, 1 (satu) orang Komisaris, dan 2 (dua) orang anggota. Ketua dan anggota-anggota Komite Audit memiliki latar belakang, kompetensi, dan pengalaman yang memadai.

Seluruh anggota Komite Audit merupakan pihak independen, sehingga tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi, Pemegang Saham Pengendali, dan/atau hubungan lainnya dengan Bank yang dapat mempengaruhi independensinya.

Adapun susunan keanggotaan Komite Audit Bank ICBC Indonesia per tanggal 31 Desember 2013 adalah sebagai berikut:

| Nama <i>Name</i> | Jabatan <i>Position</i> | Jabatan di Perusahaan <i>Position in the Company</i> |
|--------------------|---------------------------|--|
| Bati Lestari | Ketua/ <i>Chairman</i> | Komisaris Independen/ <i>Independent Commissioner</i> |
| Jeff S.V. Eman | Anggota/ <i>Member</i> | Komisaris/ <i>Commissioner</i> |
| Satria A. Putera | Anggota/ <i>Member</i> | - |
| Diane Christina | Anggota/ <i>Member</i> | - |

Profil anggota Komite Audit dapat dilihat di bagian Lampiran.

• Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Komite Audit adalah memberikan rekomendasi kepada Dewan Komisaris atas kecukupan sistem pengendalian internal Bank, termasuk proses pelaporan keuangan, tugas ini dilakukan melalui pemeriksaan, evaluasi perencanaan dan pelaksanaan audit, serta penelaahan atas tindak lanjut yang dilakukan oleh manajemen atas hasil audit. Pengawasan dan proses evaluasi tersebut mencakup:

3. Audit Committee

Bank ICBC Indonesia's Audit Committee is a committee that assists BOC in executing monitoring and control functions. The committee consists of a chairman from Independent Commissioner, 1 (one) Commissioner, and 2 (two) members of committee. Both chairman and members possess a proper background, competence, and experience.

All members of the Audit Committee are independent, hence do not have any financial, management, share ownership and/or family relationship with the BOC, BOD, Controlling Shareholders, and/or other relationship with the Bank that might affect their ability to act independently.

Bank ICBC Indonesia's Audit Committee structure as of December 31, 2013 was as follows:

The profiles of the Audit Committee can be found in the Appendix section.

• Roles and Responsibilities

The main duties and responsibilities of the Audit Committee are to provide recommendations to the BOC on the adequacy of the Bank's internal control system and financial reporting process, by conducting review, evaluating audit plan and implementation, and reviewing follow up actions taken by management on audit result. The monitoring and evaluation process includes:

1. Revisi Piagam Internal Audit.
2. Penelaahan atas kinerja fungsi Satuan Kerja Audit Internal (SKAI).
3. Kesesuaian fungsi audit eksternal dengan standard audit.
4. Kesesuaian laporan keuangan dengan standard akuntansi yang berlaku.
5. Tindak lanjut oleh Direksi atas temuan audit internal, audit eksternal, serta Bank Indonesia.
6. Menjalankan tugas lain yang terkait dengan tanggung jawab dari Dewan Komisaris berdasarkan peraturan yang berlaku dari keputusan Dewan Komisaris.

• Pelaksanaan Tugas dan Tanggung Jawab

Komite Audit telah menyusun program kerja berdasarkan tugas dan tanggung jawabnya, dan telah menjalankan program kerja tersebut, antara lain sebagai berikut:

1. Penelaahan Laporan Keuangan Bank yang telah diaudit tahun 2012, kepatuhan atas prinsip-prinsip/standar akuntansi dan hal-hal penting yang dapat mempengaruhi keuangan Bank, termasuk evaluasi atas objektivitas dan independensi auditor eksternal, dengan mempertimbangkan jasa non audit lainnya kepada Bank.
2. Mengawasi dan mengevaluasi Kebijakan, Prosedur, Program, dan Penerapan Internal Audit.
3. Mengawasi dan mengevaluasi tindakan manajemen atas hasil temuan Internal Audit, Eksternal Audit, dan Bank Indonesia.
4. Menyampaikan laporan serta mengadakan rapat berkala untuk mengevaluasi pengendalian internal Bank.
5. Memberikan rekomendasi kepada Dewan Komisaris untuk didiskusikan di dalam RUPS mengenai penunjukkan Kantor Akuntan Publik.

Komite Audit memiliki akses dan mendapat dukungan penuh dari manajemen. Apabila terdapat hal-hal yang ingin diungkapkan oleh auditor internal dan auditor eksternal kepada Komite Audit, anggota Komite Audit dapat bertemu dengan mereka secara terpisah tanpa

1. Revision of Internal Audit Charter.
2. Reviewing the performance of Internal Audit function.
3. Conformity of external audit function with the audit standard.
4. Conformity of financial reporting with the prevailing accounting standard.
5. Follow-up by the BOD on audit findings from Internal Audit, External Audit, and Bank Indonesia.
6. Performing other tasks related to BOC responsibilities based on prevailing regulations and decision from the BOC.

• The Implementation of the Roles and Responsibilities

Audit Committee has made a work program based on its roles and responsibilities, and has accomplished the following programs, among others:

1. Reviewing the Bank's audited Financial Statement of 2012, the compliance with accounting principles/standard and significant items that might affect the Bank's financials, includes reviewing the external auditor's objectivity and independence, taking into consideration any non-audit services rendered by the external auditor to the Bank.
2. Monitoring and evaluating Internal Audit's Policies, Procedures, Program, and Implementation.
3. Monitoring and evaluating action taken by the management regarding follow up issues highlighted by Internal Audit, External Audit, and Bank Indonesia.
4. Submitting report and conducting periodic meeting on the evaluation of the Bank's internal control.
5. Providing recommendations to BOC to be discussed in the GMS on the appointment of Public Accountant Firm.

Audit Committee has access to and is fully supported by the management. If there are any issues that internal external auditor wish to raise specifically with the Audit Committee, members of the Audit Committee could meet them separately in the absence of the Bank's management. Meeting could

kehadiran manajemen Bank. Anggota Komite Audit juga dapat mengadakan pertemuan di antara anggotanya sendiri.

• Rapat Komite Audit

Pada tahun 2013, Komite Audit menyelenggarakan rapat sebanyak 13 (tiga belas) kali dan dihadiri oleh anggota Komite Audit. Tingkat kehadiran anggota pada tahun 2013 adalah sebagai berikut:

| Nama <i>Name</i> | Jumlah Rapat <i>Number of Meeting</i> | Kehadiran <i>Attendance</i> | % |
|---------------------------------|--|----------------------------------|----|
| Bati Lestari ¹⁾ | 13 | 11 | 85 |
| Jeff S.V. Eman ²⁾ | 13 | 11 | 85 |
| Hendra Widjojo ³⁾ | 13 | 2 | 15 |
| Diane Christina ⁴⁾ | 13 | 9 | 69 |
| Satria A. Putera ⁵⁾ | 13 | 9 | 69 |
| Soetjipto Budiman ⁶⁾ | 13 | 2 | 15 |
| Chaidir Nurdin ⁷⁾ | 13 | 1 | 8 |

1) Efektif sejak 11 Juli 2013 menjabat sebagai Ketua Komite Audit untuk masa jabatan 1 tahun melalui surat pengangkatan 158/DIR/ICBC.IND-BI/VII/2013 | effective on July 11, 2013 appointed as a Chairman of Audit Committee for 1 year term through a letter of appointment 158/DIR/ICBC.IND-BI

2) Efektif sejak 11 Juli 2013 menjabat sebagai anggota Komite Audit untuk masa jabatan 1 tahun melalui surat pengangkatan 158/DIR/ICBC.IND-BI/VII/2013 | effective on July 11, 2013 appointed as a member of Audit Committee for 1 year term through a letter of appointment 158/DIR/ICBC.IND-BI

3) Telah mengundurkan diri efektif sejak tanggal 11 Juli 2013 | effectively resigned on July 11, 2013

4) Efektif sejak 29 Mei 2013 menjabat sebagai anggota Komite Audit untuk masa jabatan 1 tahun melalui surat pengangkatan 014/KPTS.DIR/ICBC.IND/2013 | effective on May 29, 2013 appointed as a member of Audit Committee for 1 year term through a letter of appointment 014/KPTS.DIR/ICBC.IND/2013

5) Efektif sejak 1 Maret 2013 menjabat sebagai anggota Komite Audit untuk masa jabatan 1 tahun melalui surat pengangkatan 013/KPTS.DIR/ICBC.IND/2013 | effective on March 1, 2013 appointed as a member of Audit Committee for 1 year term through a letter of appointment 013/KPTS.DIR/ICBC.IND/2013

6) Telah mengundurkan diri efektif sejak tanggal 13 Maret 2013 | effectively resigned on Maret 13, 2013

7) Telah mengundurkan diri efektif sejak tanggal 13 Maret 2013 | effectively resigned on Maret 13, 2013

Frekuensi rapat Komite Audit tersebut telah sesuai dengan ketentuan internal Bank ICBC Indonesia yang mensyaratkan penyelenggaraan rapat paling kurang 4 (empat) kali dalam setahun. Dalam rapat Komite Audit, membahas antara lain mengenai usulan mengenai penunjukan Kantor Akuntan Publik Siddharta & Widjaja, yang berafiliasi dengan KAP Internasional KPMG, sebagai eksternal auditor tahun 2013.

4. Komite Pemantau Risiko

Komite Pemantau Risiko adalah komite yang membantu Dewan Komisaris dalam mengawasi

also be conducted among members of the Audit Committee.

• Audit Committee Meetings

In 2013, the Audit Committee has organized 13 (thirteen) times committee meeting and attended by committee members. The attendance level in 2013 is as follows:

The meeting frequency of Risk Monitoring Committee has met the internal procedure of Bank ICBC Indonesia, which requires a minimum of 4 (four) meetings held in one year are required. The Audit Committee Meetings discussed, among others, a proposal on the appointment of Siddharta & Widjaja Public Accountant Firm, an affiliation of KPMG, as an external auditor of 2013.

4. Risk Monitoring Committee

Risk Monitoring Committee is a committee set up to assist BOC in supervising the implementation of

pelaksanaan manajemen risiko di Bank ICBC Indonesia. Komite ini diketuai oleh Komisaris Independen dengan 2 (dua) orang anggota yang berasal dari pihak independen yang memiliki keahlian pada bidang keuangan dan manajemen risiko.

Seluruh anggota Komite Pemantau Risiko merupakan pihak independen, sehingga tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi, Pemegang Saham Pengendali, dan/atau hubungan lainnya dengan Bank yang dapat mempengaruhi independensinya.

Susunan keanggotaan Komite Pemantau Risiko Bank ICBC Indonesia per 31 Desember 2013 adalah sebagai berikut:

| Nama <i>Name</i> | Jabatan <i>Position</i> | Jabatan di Perusahaan <i>Position in the Company</i> |
|--------------------|---------------------------|--|
| Hendra Widjojo | Ketua/ <i>Chairman</i> | Komisaris Independen/ <i>Independent Commissioner</i> |
| Jeff S.V. Eman | Anggota/ <i>Member</i> | Komisaris/ <i>Commissioner</i> |
| Lando Simpatupang | Anggota/ <i>Member</i> | - |
| Bonar Panjaitan | Anggota/ <i>Member</i> | - |

Profil anggota Komite Pemantau Risiko dapat dilihat di bagian Lampiran.

• Tugas dan Tanggung Jawab

Tugas dan tanggung jawab Komite Pemantau Risiko dalam memberikan rekomendasi kepada Dewan Komisaris mengacu Ayat 44 Peraturan BI No.84/PBI/2006, yang antara lain mewajibkan Komite Pemantau Risiko melakukan:

- Mengevaluasi kesesuaian antara kebijakan manajemen risiko Bank dan pelaksanaannya
- Memantau dan mengevaluasi pelaksanaan tugas Komite Pemantau Risiko dan Unit Kerja Manajemen Risiko
- Menyerahkan laporan ke Dewan Komisaris mengenai hasil evaluasi atas pelaksanaan tugas bersama rekomendasi yang diberikannya

risk management within Bank ICBC Indonesia. The Committee is led by Independent Commissioner and consists of 2 (two) members from independent parties having the expertise in the area of finance and risk management.

All members of Risk Monitoring Committee are independent hence do not have any financial, management, share ownership, and/or family relationship with the BOC, BOD, Controlling Shareholders, and/or other relationship with the Bank that might affect their ability to act independently.

Composition of the Bank ICBC Indonesia Risk Monitoring Committee as of December 31, 2013 was as follows:

The profiles of the Risk Monitoring Committee can be found in the Appendix section.

• Roles and Responsibilities

The tasks and responsibilities of Risk Monitoring Committee in giving recommendation to BOC refer to Article 44 of BI Regulation No.84/PBI/2006, which obliges the Risk Monitoring Committee to do, among others:

- Evaluate the conformity between Bank's risk management policy and implementation
- Monitor and evaluate the implementation of the duties of Risk Monitoring Committee and Risk Management Working Unit
- Submit report to BOC containing evaluation results regarding the above mentioned duties along with its recommendation

• Pelaksanaan Tugas dan Tanggung Jawab

Komite Pemantau Risiko telah menyusun program kerja berdasarkan tugas dan tanggung jawabnya, dan telah menjalankan fungsinya secara efektif dengan memberikan masukan dan rekomendasi kepada Dewan Komisaris sesuai dengan Peraturan Bank Indonesia tentang Penerapan *Good Corporate Governance*, yaitu antara lain:

- Melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Pemantauan Risiko dan Satuan Kerja Manajemen Risiko (SKMR)
- Melakukan evaluasi terhadap rencana Departemen Manajemen Risiko
- Memberikan rekomendasi untuk menjaga segmen pinjaman sejalan dengan Peraturan Bank Indonesia baru mengenai Usaha Mikro, Kecil dan Menengah (UMKM)
- Melakukan evaluasi kualitas penerapan manajemen risiko (KPMR) pada *Risk Based Bank Rating* (RBBR)
- Meminta berbagai laporan dan risalah rapat yang berhubungan dengan manajemen risiko Bank ICBC Indonesia dari Komite Manajemen Risiko dan pihak/departemen terkait lainnya
- Meminta penjelasan dari departemen terkait sehubungan dengan laporan atau data-data yang diterima
- Mengevaluasi setiap masukan serta berkomunikasi dengan sesama anggota komite sebelum pelaksanaan Rapat Komite Pemantau Risiko
- Menyelesaikan laporan penilaian penerapan manajemen risiko Bank ICBC Indonesia serta memberikan rekomendasi untuk disampaikan kepada Dewan Komisaris

Komite Pemantau Risiko telah menyampaikan laporan kepada Dewan Komisaris yang mencakup hasil evaluasi mengenai tugas dan tanggung jawab tersebut di atas beserta dengan rekomendasinya.

• Rapat Komite Pemantau Risiko

Pada tahun 2013, Komite Pemantau Risiko menyelenggarakan rapat sebanyak 12 (dua belas) kali dengan frekuensi kehadiran sebagai berikut:

• The Implementation of the Roles and Responsibilities

Risk Monitoring Committee has made a work program based on its roles and responsibilities, and performed its duties effectively by providing information and recommendations to BOC as stipulated in the Bank Indonesia regulation on *Good Corporate Governance*, among others:

- Monitor activities and evaluation of the execution of duties of Risk Monitoring Committee and Risk Management Unit (SKMR)
- Conduct evaluation on Risk Management Department plan
- Give recommendation to maintain loan segment in line with new Bank Indonesia Regulation regarding Micro, Small and Medium Enterprise (UMKM)
- Conduct evaluation on the Quality of Risk Management Implementation (QRMI) in Risk Based Bank Rating (RBBR)
- Acquire risk management reports and minutes of meetings from Bank ICBC Indonesia Risk Management Committee and related departments
- Acquire explanation from related departments in connection with reports and acquired data
- Evaluate any feedback and input, and communicate with other committee members prior to Risk Monitoring Committee meeting
- Finalize the Bank's risk management assessment and provide recommendation to be delivered to BOC

Risk Monitoring Committee has delivered the evaluation report of the duties and responsibilities described above, along with recommendations, to BOC.

• Risk Monitoring Committee Meeting

In 2013, Risk Monitoring Committee has conducted 12 (twelve) meetings with attendance frequency as follows:

| Nama Name | Jumlah Rapat Number of Meeting | Kehadiran Attendance | % |
|--------------------------------|-----------------------------------|------------------------|----|
| Hendra Widjojo ¹⁾ | 12 | 10 | 83 |
| Sukarwan ²⁾ | 12 | 1 | 8 |
| Jeff S.V. Eman ³⁾ | 12 | 10 | 83 |
| Lando Simatupang ⁴⁾ | 12 | 11 | 92 |
| Bonar Panjaitan ⁵⁾ | 12 | 7 | 58 |

1) Efektif sejak 17 April 2013 menjabat sebagai Ketua Komite Pemantau Risiko | effective on April 17, 2013 appointed as a Chairman of Risk Monitoring Committee

2) Telah mengundurkan diri efektif sejak tanggal 5 April 2013 | effectively resigned on April 5, 2013

3) Efektif sejak 17 April 2013 menjabat sebagai anggota Komite Pemantau Risiko | effective on April 17, 2013 appointed as a member of Risk Monitoring Committee

4) Efektif sejak 13 Desember 2010 menjabat sebagai anggota Komite Pemantau Risiko | effective on December 13, 2010 appointed as a member of Risk Monitoring Committee

5) Efektif sejak 24 September 2012 menjabat sebagai anggota Komite Pemantau Risiko | effective on September 24, 2012 appointed as a member of Risk Monitoring Committee

Frekuensi rapat Komite Pemantau Risiko tersebut telah sesuai dengan ketentuan internal Bank ICBC Indonesia yang mensyaratkan penyelenggaraan rapat paling kurang 4 (empat) kali dalam setahun. Dalam rapat tersebut, Komite Pemantau Risiko telah membahas, antara lain; evaluasi terhadap implementasi proses manajemen risiko, perbaikan pada kebijakan dan prosedur manajemen risiko, proses manajemen risiko dan sumber daya SKMR.

The meeting frequency of Risk Monitoring Committee is in accordance with the internal procedure of Bank ICBC Indonesia, in which a minimum of 4 (four) meetings in one year is required. In the meetings, Risk Monitoring Committee Meeting discussed, among others, risk management implementation process evaluation, improvement on risk management policy and procedure, risk management process, and SKMR resources.

5. Komite Remunerasi dan Nominasi

5. Remuneration and Nomination Committee

Pembentukan Komite Remunerasi dan Nominasi bertujuan untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris yang terkait dengan kebijakan remunerasi dan nominasi. Komite ini diketuai seorang Komisaris Independen dengan 4 (empat) orang anggota dengan keahlian yang memadai sesuai peraturan Bank Indonesia yang berlaku.

The establishment of Remuneration and Nomination Committee is to support the effectiveness of the performance of duties and responsibilities of the BOC, mainly those related to remuneration and nomination policies. Remuneration and Nomination committee is led by Independent Commissioners with 4 (four) members who have proper expertise according to the prevailing regulation of Bank Indonesia.

Seluruh anggota Komite Remunerasi dan Nominasi merupakan pihak independen, sehingga tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi, Pemegang Saham Pengendali, dan/atau hubungan lainnya dengan Bank yang dapat mempengaruhi independensinya.

All members of Remuneration and Nomination Committee are independent hence do not have any financial, management, share ownership and/or family relationship with the BOC, BOD, Controlling Shareholders, and/or other relationship with the Bank that might affect their ability to act independently.

Susunan keanggotaan Komite Remunerasi dan Nominasi Bank ICBC Indonesia per 31 Desember 2013 adalah sebagai berikut:

| Nama <i>Name</i> | Jabatan <i>Position</i> | Jabatan di Perusahaan <i>Position in the Company</i> |
|--------------------|---------------------------|---|
| Bati Lestari | Ketua/ <i>Chairman</i> | Komisaris Independen/ <i>Independent Commissioner</i> |
| Hendra Widjojo | Anggota/ <i>Member</i> | Komisaris Independen/ <i>Independent Commissioner</i> |
| Reny W. Indriadi | Anggota/ <i>Member</i> | Kepala Departemen Sumber Daya Manusia/ <i>Head of Human Resource Department</i> |
| Zhang Yong | Anggota/ <i>Member</i> | Kepala Departemen Financial Management/ <i>Head of Financial Management Department</i> |

Profil anggota Komite Remunerasi dan Nominasi dapat dilihat di bagian Lampiran.

The structure of Bank ICBC Indonesia's Remuneration and Nomination Committee as of December 31, 2013 was as follows:

The profiles of the Remuneration and Nomination Committee can be found in the Appendix section.

• Tugas dan Tanggung Jawab

Komite Remunerasi dan Nominasi bertanggung jawab memastikan pelaksanaan tugas-tugas terkait kebijakan remunerasi dan pemberian rekomendasi kepada Dewan Komisaris, yang antara lain adalah sebagai berikut:

1. Melakukan evaluasi atas kebijakan remunerasi dengan mempertimbangkan kinerja finansial, prestasi kerja perorangan, kewajaran dibandingkan dengan 'peer group', dan sasaran dan strategi jangka panjang Bank.
2. Memberi rekomendasi tentang kebijakan remunerasi Dewan Komisaris, Direksi, Pejabat Eksekutif dan pegawai kepada Dewan Komisaris untuk diserahkan ke RUPS.
3. Mempersiapkan dan memberi rekomendasi tentang sistem dan prosedur untuk melakukan pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi kepada RUPS.
4. Memberikan rekomendasi tentang calon anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk diserahkan kepada RUPS.
5. Memberikan rekomendasi tentang pihak independen yang akan menjadi anggota komite.

• Pelaksanaan Tugas dan Tanggung Jawab

Komite Remunerasi dan Nominasi telah menyusun program kerja berdasarkan tugas dan tanggung jawabnya, dan telah melaksanakan tugas dan tanggung jawabnya yang meliputi hal-hal sebagai berikut:

• Roles and Responsibilities

Remuneration and Nomination Committee has the responsibility to ensure the implementation of tasks regarding the remuneration policy and the submission of recommendation to BOC, the tasks of which include:

1. Perform an evaluation of the remuneration policy by considering the financial performance, individual work performance, fairness compared to peer group, and Bank's long term goals and strategies.
2. Provide recommendation to BOC regarding the remuneration policy of BOC, BOD, Executive Officers, and employees to be submitted to GMS.
3. Prepare and give recommendation on the system and procedure for selecting and/or replacing members of BOC and BOD to be submitted to GMS.
4. Submit recommendation on prospective members of BOC and BOD to BOC to be submitted to GMS.
5. Submit recommendation on independent parties who will become committee members.

• The Implementation of the Roles and Responsibilities

Remuneration and Nomination Committee has made a work program based on its roles and responsibilities, and has carried their roles and responsibilities as follows:

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. Melakukan evaluasi terhadap kebijakan remunerasi yang berlaku bagi Dewan Komisaris, Direksi, dan pegawai Bank ICBC Indonesia. 2. Memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk mendapatkan persetujuan RUPS. Sedangkan kebijakan remunerasi bagi Pejabat Eksekutif dan pegawai untuk disampaikan dan disetujui Direksi. 3. Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris yang berkaitan dengan kebijakan ketenagakerjaan lainnya dalam manajemen Sumber Daya Manusia (SDM) yang memiliki dampak finansial yang signifikan dan/atau risiko hukum bagi Bank ICBC Indonesia. 4. Memberikan rekomendasi atas penyelesaian temuan internal audit dan/atau eksternal audit serta hasil pengawasan Bank Indonesia tentang kebijakan di bidang manajemen SDM. | <ol style="list-style-type: none"> 1. Evaluate the remuneration policy for BOC, BOD, and employees of Bank ICBC Indonesia. 2. Provide recommendations to BOC on remuneration policy for BOC and BOD for approval in GMS; and remuneration policy for Executive Officers and employees of Bank ICBC Indonesia to be submitted to BOD. 3. Evaluate and give recommendations to BOC regarding Human Resources policy and others related to human resources management that have significant financial impacts and/or bearing legal risks to Bank ICBC Indonesia. 4. Give recommendation on the follow up of internal audit and/or external audit finding, and Bank Indonesia monitoring, especially on human resources management policy. |
|---|--|

• Rapat Komite Remunerasi dan Nominasi

Pada tahun 2013, Komite Remunerasi dan Nominasi menyelenggarakan rapat sebanyak 4 (empat) kali dengan frekuensi kehadiran sebagai berikut:

| Nama Name | Jumlah Rapat Number of Meeting | Kehadiran Attendance | % |
|--------------------------------|-----------------------------------|-------------------------|-----|
| Bati Lestari ¹⁾ | 4 | 4 | 100 |
| Hendra Widjojo ²⁾ | 4 | 4 | 100 |
| Sukarwan ³⁾ | 4 | 0 | 0 |
| Reny W. Indriadi ⁴⁾ | 4 | 4 | 100 |
| Zhang Yong ⁵⁾ | 4 | 4 | 100 |

- 1) Efektif sejak April menjabat sebagai Ketua Komite Remunerasi dan Nominasi, melalui Notulen Rapat Komite Audit, Komite Pemantau Risiko, Komite Remunerasi & Nominasi No. 003/MM-CMT/2013, tanggal 17 April 2013. | *effective in April appointed as a Chairman of Remuneration and Nomination Committee, through Minutes of Meeting Audit Committee, Risk Monitoring Committee, Remuneration & Nomination Committee No. 003/MM-CMT/2013, dated April 17, 2013*
- 2) Efektif sejak April menjabat sebagai anggota Komite Remunerasi dan Nominasi, melalui Notulen Rapat Komite Audit, Komite Pemantau Risiko, Komite Remunerasi & Nominasi No. 003/MM-CMT/2013, tanggal 17 April 2013. | *effective in April appointed as a member of Remuneration and Nomination Committee, through Minutes of Meeting Audit Committee, Risk Monitoring Committee, Remuneration & Nomination Committee No. 003/MM-CMT/2013, dated April 17, 2013*
- 3) Telah mengundurkan diri efektif sejak tanggal 5 April 2013 | *effectively resigned on April 5, 2013*
- 4) Efektif sejak 21 November 2011 menjabat sebagai anggota Komite Remunerasi dan Nominasi, melalui surat pengangkatan 033/KPTS.DIR/ICBC.IND/2011 | *effective on November 21, 2011 appointed as a member of Remuneration and Nomination Committee, term through a letter of appointment 033/KPTS.DIR/ICBC.IND/2011*
- 5) Efektif sejak April menjabat sebagai anggota Komite Remunerasi dan Nominasi, melalui Notulen Rapat Komite Audit, Komite Pemantau Risiko, Komite Remunerasi & Nominasi No. 003/MM-CMT/2013, tanggal 17 April 2013. | *effective in April appointed as a member of Remuneration and Nomination Committee, through Minutes of Meeting Audit Committee, Risk Monitoring Committee, Remuneration & Nomination Committee No. 003/MM-CMT/2013, dated April 17, 2013*

• Remuneration and Nomination Committee Meeting

In 2013, Remuneration and Nomination Committee conducted 4 (four) meetings with attendance frequency as follows:

Dalam rangka pelaksanaan tugas dan tanggungjawabnya, selama tahun 2013 Komite Remunerasi dan Nominasi telah melaksanakan rapat yang membahas antara lain hal-hal sebagai berikut:

- Mengevaluasi kebijakan remunerasi dengan mempertimbangkan kinerja keuangan, prestasi kerja individual, kewajaran dengan peer group, serta sasaran dan strategi jangka panjang
- Perbaikan kebijakan dan perkembangan terkait Sumber Daya Manusia (SDM)
- Perkembangan remunerasi bagi pegawai Bank ICBC Indonesia
- Aktifitas terkait pengembangan pegawai Bank ICBC Indonesia
- Review terhadap laporan Komite Remunerasi dan Nominasi
- Kebijakan Remunerasi dan Nominasi Dewan Komisaris, Direksi dan rekrutmen Anggota Komite
- Program Kerja Komite Remunerasi dan Nominasi

6. Komite-Komite Eksekutif Bank ICBC Indonesia

Bank ICBC Indonesia memiliki komite-komite eksekutif yang bertugas membantu Direksi dalam melakukan pengawasan dan pengelolaan operasional. Komite-komite eksekutif Bank ICBC Indonesia terdiri dari Komite Aset dan Liabilitas, Komite Manajemen Risiko, Komite Evaluasi Keuangan, Komite Evaluasi Kredit, Komite Produk dan Kebijakan, Komite Hubungan Indo-Sino, Komite Pengarah Teknologi Informasi, dan Komite Disiplin. Masing-masing komite beranggotakan manajemen dan para pejabat eksekutif Bank ICBC Indonesia. Seluruh komite bertanggung jawab dan melapor kepada Direksi.

• Komite Aset dan Liabilitas (ALCO)

Komite Aset dan Liabilitas bertugas untuk membantu Direksi dalam mengelola aset, liabilitas, dan ekuitas Bank ICBC Indonesia, termasuk

In implementing the duties and responsibilities in 2013, Remuneration and Nomination Committee has carried out the meeting to discuss the following:

- Evaluation on remuneration review based on finance performance, individual performance, fairness to the peer group, and long-term target and strategies
- Improvement actions of Human Resources policy and progress related to Human Resources
- Remuneration updates for Bank ICBC Indonesia employees
- Activity related to Bank ICBC Indonesia employee development
- Review on Remuneration and Nomination Committee report
- Policy of Remuneration and Nomination BOC, BOD, and recruitment of Committees member.
- Remuneration and Nomination Committee Work Program

6. Bank ICBC Indonesia Executive Committees

Bank ICBC Indonesia has executive committees to help the BOD control and manage the Bank's operation. Bank ICBC Indonesia executive committees consist of Assets and Liabilities Committee, Risk Management Committee, Financial Review Committee, Credit Review Committee, Product and Policy Committee, Indo-Sino Interaction Committee, IT Steering Committee, and Disciplinary Committee. Members of each committee are Bank ICBC Indonesia's management and executive officials. All committees are responsible for and report directly to the BOD.

• Assets and Liability Committee (ALCO)

Assets and Liabilities Committee helps the Board of Directors manage Bank ICBC Indonesia's assets, liabilities, and equity including stipulate

menetapkan suku bunga deposito, pinjaman, dan pinjaman antar bank, serta memeriksa kebijakan dan peraturan yang berkaitan dengan nilai dari aset dan liabilitas bank.

Di samping itu, Komite ini juga bertugas untuk memastikan tingkat likuiditas Bank dalam tingkat yang sehat dan memenuhi persyaratan yang diberikan oleh Bank Indonesia. Dalam hal pengelolaan aset, liabilitas dan ekuitas Bank ICBC Indonesia, ALCO memiliki wewenang untuk mengeluarkan dan mengevaluasi kebijakan yang terkait dengan aset, liabilitas, dan ekuitas Bank ICBC Indonesia.

• Komite Manajemen Risiko

Tugas utama Komite Manajemen Risiko adalah memantau risiko-risiko yang dihadapi Bank. Selain itu, Komite ini juga berwenang untuk membuat kebijakan, strategi, dan menerapkan panduan manajemen risiko bagi departemen-departemen terkait. Komite Manajemen Risiko juga berperan dalam proses keputusan bisnis dalam skala besar dengan memberikan informasi mengenai risiko bisnis, sekaligus analisis pasar yang terkait risiko.

• Komite Evaluasi Keuangan (FRC)

Tugas Komite ini adalah mengawasi, memeriksa, dan mengevaluasi kebutuhan pengeluaran dana dalam jumlah besar, yang penggunaannya harus sesuai dengan standar dan prosedur yang berlaku dan mendapat persetujuan FRC sebelum digunakan.

• Komite Evaluasi Kredit

Komite Evaluasi Kredit bertugas untuk memberikan rekomendasi pada usulan pinjaman yang memerlukan persetujuan Direksi. Dalam melaksanakan tugasnya, Komite Evaluasi Kredit berkoordinasi dengan ALCO terkait dengan pembiayaan kredit.

the interest rates of the Bank's deposits, loans, and interbank loans as well as review the policies and regulations related to the values of the Bank's assets and liabilities.

In addition, the Committee's responsibilities include ensuring the Bank's sound level of liquidity in accordance with Bank Indonesia requirements. In managing Bank ICBC Indonesia's assets, liabilities and equity, ALCO has the authority to issue and evaluate policies related to assets, liabilities, and equity of Bank ICBC Indonesia.

• Risk Management Committee

The main duty of Risk Management Committee is to monitor all risks faced by the Bank. In addition, the Committee has the authority to develop policies, strategies, as well as implement risk management guideline to related departments. Risk Management Committee also plays a big role in business decision making process by delivering information on business risks and other risks related to market analysis.

• Financial Review Committee

The Committee's duty includes monitoring, reviewing, and examining the needs of financial expense disbursement beyond certain limit, of which the use must comply with prevailing standards and procedures, and have to get approval from FRC before exercised.

• Credit Review Committee

Credit Review Committee's duty is to grant recommendation for credit through credit proposals which needs BOD approval. In executing its duty, Credit Review Committee is in coordination with ALCO in the credit financing aspects.

• Komite Produk dan Kebijakan

Komite Produk dan Kebijakan bertanggung jawab pada keberlangsungan dan pengembangan kinerja produk Bank ICBC Indonesia. Selain itu, komite ini juga bertanggung jawab pada kebijakan-kebijakan yang berkaitan dengan produk Bank. Komite Produk dan Kebijakan melibatkan seluruh departemen yang ada di dalam Bank. Masing-masing departemen memberikan kontribusi dalam komite ini dengan memberikan informasi sesuai dengan tugas dan tanggung jawabnya.

• Komite Hubungan Indo-Sino

Komite hubungan Indo-Sino bertugas sebagai pusat informasi tentang segala hal yang berkaitan dengan bisnis, keuangan, dan investasi, terutama bagi nasabah di Indonesia dan China, serta jaringan ICBC Ltd. di seluruh dunia. Sesuai dengan misi Bank ICBC Indonesia untuk menjadi jembatan ekonomi, keuangan, dan budaya, komite ini juga aktif mempromosikan potensi bisnis, investasi, dan budaya, khususnya antara Indonesia dan China. Selain itu, Komite Hubungan Indo-Sino mengemban misi untuk menciptakan iklim yang kondusif bagi bisnis dan investasi di Indonesia dan China.

• Komite Pengarah TI

Komite Pengarah Teknologi Informasi bertugas untuk merancang rencana strategis teknologi informasi yang efisien dan efektif serta terintegrasi dengan rencana bisnis Bank ICBC Indonesia. Untuk mencapai misinya, komite membuat perencanaan dan implementasi teknologi informasi berdasarkan prioritas, kebutuhan, dan tujuan. Komite Pengarah Teknologi Informasi juga bertugas untuk memastikan implementasi teknologi informasi berjalan lancar sesuai dengan rencana.

• Product and Policy Committee

Product and Policy Committee is responsible for the existence and development of Bank ICBC Indonesia's products. In addition, the committee is in charge of policies related to the Bank's products. Product and Policy Committee involves all departments within the Bank. Each department gives their contributions to the committee in accordance with their duties and responsibilities.

• Indo-Sino Interaction Committee

Indo-Sino Interaction Committee plays its role as the information center for all issues that relate to business, finance, and investment, especially to customers in Indonesia and China, as well as ICBC Ltd. networks throughout the world. According to Bank ICBC Indonesia's mission of becoming economic, financial, and cultural bridge, the committee actively promotes business, investment, and cultural potential, especially between Indonesia and China. Furthermore, Indo-Sino Interaction developed its mission to create a conducive climate for businesses and investments in Indonesia and China.

• IT Steering Committee

Information Technology Steering Committee's task is to deliver its main duty in drafting efficiency and effective strategic plans, which are integrated with Bank ICBC Indonesia's business plan. To achieve the Bank's mission, the committee designs the plan and information technology implementation based on priority, need, and goal. Information Technology Steering Committee is also in charge of ensuring that the implementation of information technology runs well as planned.

• Komite Disiplin

Untuk menjamin kepercayaan masyarakat atas integritas Bank, maka Bank membentuk Komite Disiplin. Komite ini memiliki satuan kerja khusus, Tim Kerja Disiplin, yang bertugas untuk melakukan investigasi dan mengajukan sanksi kepada pelanggar peraturan dan kode etik perusahaan.

• Disciplinary Committee

To ensure the public trust of the Bank's integrity, thus the Bank formed a Disciplinary Committee. The committee has Disciplinary Working Team to investigate and impose sanction to the offender of corporate rule and code of ethic.

7. Sekretaris Perusahaan

Fungsi sekretaris perusahaan di Bank dijalankan oleh Departemen Strategy Management & Transformation Office serta Unit Kerja Dewan Komisaris dan Direksi. Peran dan tanggung jawab kedua departemen ini terkait dengan fungsi sekretaris perusahaan adalah sebagai berikut:

1. Sebagai penghubung antara Direksi dengan Dewan Komisaris, Pemegang Saham, masyarakat, dan media massa termasuk mewakili Bank dalam berkomunikasi dengan masyarakat, regulator, lembaga atau asosiasi lain yang berkaitan dengan perusahaan.
2. Sebagai administrator yang mengelola dokumen Bank.
3. Menyiapkan RUPS.
4. Mengkoordinasikan dan menghadiri rapat Direksi dan rapat komunikasi antara Komisaris dengan Direksi.
5. Mempersiapkan undangan, jadwal, agenda, materi dan menyusun risalah rapat.
6. Mengelola dan menyiapkan dokumen yang terkait dengan kegiatan Bank meliputi dokumen RUPS, risalah rapat Direksi, risalah rapat gabungan antara Direksi dengan Komisaris, Daftar Pemegang Saham, Daftar Khusus perusahaan dan dokumen-dokumen penting Bank lainnya.
7. Mencatat daftar khusus berkaitan dengan Direksi dan keluarganya serta Komisaris dan keluarganya baik dalam perusahaan maupun afliasinya yang mencakup kepemilikan saham, hubungan bisnis, dan peranan lain yang menimbulkan benturan kepentingan dengan kepentingan Bank.
8. Menentukan kriteria mengenai jenis dan materi informasi yang dapat disampaikan kepada pemangku kepentingan, termasuk

7. Corporate Secretary

The corporate secretary function in the Bank is carried out by the Strategy Management & Transformation Office Department alongside BOC and BOD Office Unit. The roles and responsibilities of these departments related to the corporate secretary function are as follows:

1. As a liaison officer between BOD and BOC, Shareholders, and the media include representing the Bank in dealing with the public, regulator, other institutions or associations related to the company.
2. As administrator in managing documents of the Bank.
3. Preparing GMS.
4. Coordinating and attending BOD's Meetings and communication meetings between BOD and BOC.
5. Preparing invitation, schedule, agenda, material, and minutes of meetings.
6. Managing and filing the Bank's documents such as GMS documents, minutes of BOD meetings, minutes of joint BOD and BOC meetings, list of shareholders, and other important documents.
7. Keeping special lists of BOD and their family members as well as BOC and their family members, both in the holding company and its affiliation, particularly regarding share ownership, business deals, and other activities that may cause conflict of interests with the Bank.
8. Determining types of and information materials that can be given to stakeholders, including information that can be presented

informasi yang dapat disampaikan sebagai dokumen publik.

9. Memberikan informasi relevan yang dibutuhkan oleh pemangku kepentingan.
10. Merencanakan dan melaksanakan kegiatan Bank yang melibatkan pihak eksternal yang bertujuan untuk membentuk citra Bank.
11. Memelihara dan memperbarui informasi tentang Bank yang disampaikan kepada pemangku kepentingan baik melalui *website*, dan media informasi lainnya.

Pelaksanaan Tugas dan Tanggung Jawab Sekretaris Perusahaan di tahun 2013 adalah sebagai berikut:

1. Mengkoordinasikan kegiatan internal.
2. Melakukan pembinaan hubungan dengan media.
3. Mengkoordinasikan Rapat Dewan Komisaris dan Direksi bulanan.
4. Mengkoordinasikan RUPS Tahunan dan RUPS LB.
5. Mengkoordinasikan raker/rakor Bank.
6. Merencanakan kegiatan CSR Bank.
7. Mengkoordinasikan penanganan legal Bank baik internal maupun eksternal.
8. Menyiapkan Laporan Tahunan Bank 2013.

Profil Wakil Kepala & Person in Charge Departemen Strategy Management & Transformation Office tersedia di bagian Lampiran dalam Laporan Tahunan ini.

8. Implementasi Tata Kelola Perusahaan

• Transparansi Kondisi Keuangan dan Non Keuangan Bank yang Belum Diungkap dalam Laporan Lainnya

Bank ICBC Indonesia telah menyampaikan seluruh informasi keuangan dan non keuangan yang diwajibkan sesuai dengan ketentuan yang berlaku kepada pihak-pihak yang berkepentingan antara lain sebagai berikut:

as public document.

9. Providing relevant information required by stakeholders.
10. Initiating and leading the Bank's activities involving external parties with the aim of enhancing the Bank's image.
11. Maintaining and updating information given to stakeholders, both through its website and other information channels.

The Implementation of Tasks and Responsibilities of the Corporate Secretary in 2013 were as follow:

1. Coordinated internal activities.
2. Conducted media engagement.
3. Coordinated monthly BOC and BOD meeting.
4. Coordinated Annual GMS and EGMS.
5. Coordinated the Bank's coordination/work meetings.
6. Planned the Bank's CSR activities.
7. Coordinated the Bank's internal and external legal matters.
8. Prepared the Bank's 2013 Annual Report.

The profile of Deputy Head & Person in Charge of Strategy Management & Transformation Office Department is available at Appendix section of this Annual Report.

8. Good Corporate Governance Implementation

• Financial and Non-Financial Transparency Undisclosed in Other Reports

Bank ICBC Indonesia has announced all financial and non-financial information in accordance with to prevailing regulations that apply to all stakeholders as follows:

| No. | Jenis Laporan Type of Report | Keterangan Description |
|-----|---|--|
| 1 | Laporan Keuangan Publikasi Bulanan <i>Monthly Financial Statement Publication</i> | Bank ICBC Indonesia telah menyampaikan Laporan Keuangan Bulanan kepada Bank Indonesia yang selanjutnya dipublikasikan melalui homepage Bank Indonesia. <i>Bank ICBC Indonesia has submitted its Monthly Financial Statement to Bank Indonesia and published through Bank Indonesia homepage.</i> |
| 2 | Laporan Keuangan Publikasi Triwulanan <i>Quarterly Financial Report</i> | Laporan Keuangan Publikasi Triwulanan Bank ICBC Indonesia telah dipublikasikan pada surat kabar berskala nasional. <i>The Quarterly Financial Report of Bank ICBC Indonesia was published in national scale newspaper.</i> |
| 3 | Laporan Tahunan Bank <i>Bank Annual Report</i> | <p>Sesuai dengan Peraturan Bank Indonesia No. 3/22/PBI/2001 tentang Transparansi Kondisi Keuangan Bank, Bank ICBC Indonesia telah menyampaikan Laporan Tahunan kepada:</p> <ol style="list-style-type: none"> 1. Bank Indonesia. 2. Yayasan Lembaga Konsumen Indonesia. 3. Lembaga Pemeringkat di Indonesia. Catatan: Laporan Tahunan 2012 disampaikan pada PT. Fitch Rating Indonesia. 4. Asosiasi Bank-Bank di Indonesia. Catatan: Laporan Tahunan 2012 disampaikan kepada Perhimpunan Bank-Bank Umum Nasional Swasta (Perbanas). 5. Institut Bankir Indonesia (IBI). 6. 2 (dua) Lembaga Penelitian di bidang ekonomi dan keuangan. Catatan: Laporan Tahunan 2012 disampaikan kepada Lembaga Ilmu Pengetahuan Indonesia (LIPI) dan kepada Lembaga Informasi Bisnis & Manajemen Indonesia. 7. 2 (dua) Majalah Ekonomi dan Keuangan. Catatan: Laporan Tahunan 2012 disampaikan kepada Majalah Warta Ekonomi dan Majalah InfoBank. <p><i>Referring to Bank Indonesia Regulation No. 3/22/PBI/2001 regarding Bank Financial Condition Transparency, Bank ICBC Indonesia delivered its annual report to:</i></p> <ol style="list-style-type: none"> 1. Bank Indonesia. 2. Indonesian Consumers Foundation. 3. Rating Institution in Indonesia. <i>Note: 2012 Annual Report was delivered to PT Fitch Rating Indonesia</i> 4. Indonesian Bank Association. <i>Note: 2012 Annual Report was delivered to Association of Private Domestic Bank.</i> 5. Indonesian Banker Institution. 6. 2 (two) Economic and Finance research institutions. <i>Note: 2012 Annual Report was delivered to Indonesia Science Institution and Indonesian Business and Management Information Institution.</i> 7. 2 (two) Economy and Finance magazines. <i>Note: 2012 Annual Report was delivered to Warta Ekonomi and InfoBank magazines.</i> |

| No. | Jenis Laporan Type of Report | Keterangan Description |
|-----|---|---|
| 4 | Laporan Pelaksanaan Good Corporate Governance <i>Good Corporate Governance Assessment Report</i> | <p>Sesuai dengan Peraturan Bank Indonesia No. 8/4/PBI/2006 sebagaimana diubah oleh PBI No. 8/14/PBI/2006 tentang Pelaksanaan Good Corporate Governance bagi Bank Umum, Bank ICBC Indonesia telah menyampaikan Laporan Pelaksanaan GCG kepada:</p> <ol style="list-style-type: none"> 1. Bank Indonesia. 2. Yayasan Lembaga Konsumen Indonesia. 3. Lembaga Pemeringkat di Indonesia. Catatan: Laporan Pelaksanaan GCG Tahun 2012 disampaikan kepada PT. Fitch Rating Indonesia. 4. Asosiasi Bank-Bank di Indonesia. Catatan: Laporan Pelaksanaan GCG Tahun 2012 disampaikan kepada Perhimpunan Bank-Bank Umum Nasional Swasta (Perbanas). 5. Institut Bankir Indonesia (IBI). 6. 2 (dua) Lembaga Penelitian di bidang ekonomi dan keuangan. Catatan: Pelaksanaan GCG Tahun 2012 disampaikan kepada Lembaga Ilmu Pengetahuan Indonesia (LIPI) dan kepada Lembaga Informasi Bisnis & Manajemen Indonesia. 7. 2 (dua) Majalah Ekonomi dan Keuangan. Catatan: Pelaksanaan GCG Tahun 2012 disampaikan kepada Majalah Warta Ekonomi dan Majalah InfoBank. <p><i>Referring to Bank Indonesia Regulation No.8/4/PBI/2006 as lastly amended by Bank Indonesia Regulation No. 8/14/PBI/2006 regarding Good Corporate Governance for Commercial Bank, Bank ICBC Indonesia has delivered its report to:</i></p> <ol style="list-style-type: none"> 1. <i>Bank Indonesia.</i> 2. <i>Indonesian Consumers Foundation.</i> 3. <i>Rating Institution in Indonesia.</i> <i>Note: 2012 GCG Implementation Report was delivered to PT Fitch Rating Indonesia.</i> 4. <i>Indonesian Bank Association.</i> <i>Note: 2012 GCG Implementation Report was delivered to Association of Private Domestic Bank.</i> 5. <i>Indonesian Banker Institution (IBI).</i> 6. <i>Two (2) economic and finance research institutions.</i> <i>Note: 2012 GCG Implementation Report was delivered to Indonesian Business and Management Information Institution and Indonesia Science Institution.</i> 7. <i>Two (2) economy and finance magazines.</i> <i>Note: 2012 GCG Implementation Report was delivered to Warta Ekonomi and InfoBank magazines.</i> |

• **Kepemilikan Saham Anggota Dewan Komisaris dan Direksi**

• **BOC and BOD Share Ownership**

| Nama Name | Kepemilikan saham yang mencapai 5% atau lebih 5% Share Ownership or more | | | | | | | |
|------------------------|---|----------------------------|---------------------------|----------------------------|---|----------------------------|--|----------------------------|
| | PT Bank ICBC Indonesia | | Bank Lain/Other Banks | | Lembaga Keuangan Non Bank /Non-Bank Financial Institution | | Perusahaan Lainnya/ Other Companies | |
| Dewan Komisaris/BOC | Dalam Negeri/ Local | Luar Negeri/ Foreign | Dalam Negeri/ Local | Luar Negeri/ Foreign | Dalam Negeri/ Local | Luar Negeri/ Foreign | Dalam Negeri/ Local | Luar Negeri/ Foreign |
| Hou Qian | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None |
| Jeff S.V. Eman | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None |
| Hendra Widjojo | Nihil/ None | Nihil/ None | 1) | Nihil/ None | Nihil/ None | Nihil/ None | 2) | Nihil/ None |
| Bati Lestari | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None |

1) PT Bank Perkreditan Rakyat Dampit : 20%

2) PT Agung Wijaya Sejahtera : 18%

PT Eskrindo Laminas : 8%

| Nama Name | Kepemilikan saham yang mencapai 5% atau lebih 5% Share Ownership or more | | | | | | | |
|------------------|---|----------------------------|---------------------------|----------------------------|--|----------------------------|--|----------------------------|
| | PT Bank ICBC Indonesia | | Bank Lain/Other Banks | | Lembaga Keuangan Non Bank/Non-Bank Financial Institution | | Perusahaan Lainnya/ Other Companies | |
| Direksi/BOD | Dalam Negeri/ Local | Luar Negeri/ Foreign | Dalam Negeri/ Local | Luar Negeri/ Foreign | Dalam Negeri/ Local | Luar Negeri/ Foreign | Dalam Negeri/ Local | Luar Negeri/ Foreign |
| Yuan Bin | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None |
| Surjawaty Tatang | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None |
| Sandy T. Muliana | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None |
| Rolyta Manullang | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None |
| Leonard Auly | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None | Nihil/ None |

• **Hubungan Keuangan dan Hubungan Keluarga Antar Sesama Anggota Dewan Komisaris dan Direksi, atau Pemegang Saham Pengendali Bank**

Seluruh anggota Dewan Komisaris, Direksi, dan Pemegang Saham Pengendali tidak saling memiliki hubungan keuangan dan hubungan keluarga dengan satu sama lain. Pernyataan tidak adanya hubungan keuangan dan hubungan keluarga di antara Dewan Komisaris dan Direksi telah dituangkan dalam Surat Pernyataan yang telah disahkan secara legal.

Presiden Komisaris memegang jabatan lain di ICBC Ltd. dan menjalankan tugas fungsional di Bank dalam rangka pengawasan.

• **Paket/Kebijakan Remunerasi dan Fasilitas Lain Bagi Dewan Komisaris dan Direksi**

Dewan Komisaris dan Direksi mendapatkan sejumlah remunerasi dan fasilitas sesuai persetujuan RUPS sebagai berikut:

• **Financial and Family Relationship Among Members of BOC and BOD, or The Bank's Controlling Shareholder**

All members of the BOC, BOD, and Controlling Shareholder do not have any financial and family relationship among them. The statement of the absence of financial and family relationship among members of the BOC and BOD is put on a legal Statement Letter.

President Commissioner holds another position in ICBC Ltd. and carries out a functional task in the Bank for a supervisory purpose.

• **Remuneration Package/Policy and other facilities to the BOC and BOD**

BOC and BOD received remuneration and facilities according to the GMS' approval, as follows:

| Jenis Remunerasi dan Fasilitas Lain Types of Remuneration and other Facilities | Jumlah Diterima dalam 1 Tahun The figure received within a year | | | |
|--|--|--|------------------|--|
| | Dewan Komisaris/BOC | | Direksi/BOD | |
| | Orang/ People | Jutaan Rupiah/ Million Rupiah | Orang/ People | Jutaan Rupiah/ Million Rupiah |
| 1. Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura)/ Remuneration (salary, bonus, allowance, tantiem, and other facilities in the form of non natura) | 4 | 2.574 | 6 | 16.116 |
| 2. Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan, dan sebagainya) yang: a. dapat dimiliki b. tidak dapat dimiliki /Other facilities in the form of natura (housing, transportation, health insurance and so on) which: a. can be possessed b. cannot be possessed | - | - | - | - |
| Total | 4 | 2.574 | 6 | 16.116 |

Jumlah Remunerasi per orang dalam 1 tahun:
Total of Remuneration per person within a year:

| Total Remunerasi per Orang dalam 1 Tahun Total of Remuneration per Person within a year | Jumlah Komisaris Number of Commissioners | Jumlah Direksi Number of Directors |
|--|---|---|
| di atas Rp2 miliar/ above Rp2 billion | - | 4 |
| di atas Rp1 miliar s.d. Rp2 miliar/ above Rp1 billion to Rp2 billion | 1 | 2 |
| di atas Rp500 juta s.d. Rp1 miliar/ above Rp500 million to Rp1 billion | 1 | - |
| Rp500 juta ke bawah/ Below Rp500 million | 2 | - |
| Jumlah/Total | 4 | 6 |

• **Opsi Saham**

Sampai saat ini, Bank belum memiliki kebijakan mengenai opsi saham, pembelian kembali saham dan obligasi Bank. Dengan demikian pada tahun 2013 tidak ada opsi saham, serta pembelian kembali saham dan obligasi Bank ICBC Indonesia.

• **Share Option**

Until now, the Bank has not yet issued any policy regarding share option, shares' buy back and bonds' buy back of the Bank. Therefore, in year 2013 there is no share option, buy back shares and buy back bonds of Bank ICBC Indonesia.

• **Rasio Gaji Tertinggi dan Terendah**

Gaji pegawai Bank ICBC Indonesia terdiri dari upah pokok, tunjangan premium, dan tunjangan peralihan. Sistem pengupahan tersebut disusun berdasarkan:

- Kontribusi jabatan dan peran jabatan
- Pengalaman kerja yang relevan dan telah terbukti
- Keahlian dan kompetensi yang dibutuhkan
- Kinerja atau prestasi

Rasio gaji tertinggi dan terendah adalah sebagai berikut :

• **The Highest and The Lowest Salary Ratio**

Salary of the employees of Bank ICBC Indonesia consists of basic salary, premium allowance and transitional allowance. The salary scheme is in accordance with:

- Contribution and role of the position
- Relevant and proven work experience
- Expertise and competency requirement
- Work performance or achievement

The ratio of the highest and lowest salary is as follows:

| Posisi Position | Rasio Ratio |
|---|---------------|
| Gaji pegawai yang tertinggi dan terendah/ The highest and the lowest employee salary | 44 : 1 |
| Gaji Direksi yang tertinggi dan terendah/ The highest and the lowest Director salary | 1,79 : 1 |
| Gaji Komisaris tertinggi dan terendah/ The highest and the lowest Commissioner salary | 2,20 : 1 |
| Gaji Direksi tertinggi dan Pegawai tertinggi/ The highest Directors salary and the highest employee salary | 1,94 : 1 |

9. Laporan Kepatuhan

9. Compliance Report

a. Jumlah Penyimpangan Internal yang Terjadi dan Upaya Penyelesaiannya

a. Numbers of Internal Fraud and Settlement

Laporan Penyimpangan Internal selama tahun 2013 adalah sebagai berikut:

Internal Fraud Report during 2013 was as follows:

| Penyimpangan Internal dalam 1 Tahun <i>Internal Fraud in a year</i> | Jumlah Kasus yang dilakukan oleh <i>Numbers of cases done by</i> | | | | | |
|---|---|-----------------------|---|-----------------------|---|-----------------------|
| | Pengurus/ <i>Management</i> | | Pegawai Tetap/ <i>Full Time Employee</i> | | Pegawai Tidak Tetap/ <i>Temporary Employee</i> | |
| | Tahun/Year | | | | | |
| | 2012 | 2013 | 2012 | 2013 | 2012 | 2013 |
| Jumlah Penyimpangan/ <i>Total Fraud</i> | | | | | | |
| Telah Diselesaikan/ <i>Settled</i> | | | | | | |
| Dalam proses penyelesaian di Internal/ <i>Internal Settlement in progress</i> | Nihil/ <i>None</i> | Nihil/ <i>None</i> | Nihil/ <i>None</i> | Nihil/ <i>None</i> | Nihil/ <i>None</i> | Nihil/ <i>None</i> |
| Belum diupayakan penyelesaiannya/ <i>Unattempted Solution</i> | | | | | | |
| Telah ditindaklanjuti melalui progress hukum/ <i>Have been followed up through the legal process</i> | | | | | | |

b. Permasalahan Hukum

b. Legal Issues

Selama tahun 2013 jumlah perkara pidana dan perdata yang ditangani Bank ICBC Indonesia adalah sebagai berikut:

During 2013, number of criminal and civil cases handled by Bank ICBC Indonesia were as follows:

| Permasalahan Hukum <i>Legal Issues</i> | Rasio <i>Ratio</i> | |
|--|----------------------------|-----------------------------|
| | Pidana/ <i>Criminal</i> | Perdata/ <i>Civil</i> |
| Telah selesai (telah mempunyai kekuatan hukum tetap)/ <i>Settled (have binding legal force)</i> | Nihil/ <i>None</i> | 1 (satu)/1 (<i>one</i>) |
| Dalam proses penyelesaian/ <i>Settlement in progress</i> | Nihil/ <i>None</i> | 2 (dua)/2 (<i>two</i>) |
| Jumlah/ <i>Total</i> | Nihil/ <i>None</i> | 3 (tiga)/3 (<i>three</i>) |

c. Benturan Kepentingan

Benturan kepentingan adalah keadaan konflik antara kepentingan ekonomis perusahaan dan kepentingan ekonomis pribadi pemegang saham, anggota Dewan Komisaris, anggota Direksi, serta pegawai Perusahaan. Seluruh elemen Bank tersebut telah menjaga integritas bisnis dan mendukung prinsip-prinsip persaingan usaha yang sehat sesuai dengan peraturan perundang-undangan yang berlaku. Benturan Kepentingan telah diatur dalam Kode Etik Perilaku (*Code of Conduct*) Bank.

Apabila terdapat potensi benturan kepentingan oleh pejabat pembuat keputusan, maka unit kerja pemrakarsa mengikutsertakan unit kerja yang independen untuk melakukan pembahasan bersama. Pihak yang memiliki benturan kepentingan tidak disertakan dalam pengambilan keputusan, sehingga transaksi yang berpotensi terhadap benturan kepentingan dapat dihindari.

Pada tahun 2013, tidak terdapat transaksi yang berpotensi maupun mengandung benturan kepentingan.

c. Conflict of Interest

Conflict of interest is a situation that occurs between company's economic interest and individual economic interest among shareholders, BOC members, BOD members, and employees. Every element of the Bank has kept the integrity and supports sound business competition in accordance with prevailing laws and regulations. Conflict of Interest is regulated in the Bank's Code of Conduct.

If there is potential conflict of interest by decision making officer, thus the working unit initiator should invite independent working unit for a discussion. The party having conflict of interest should not take part in the decision making, thus transactions with conflict of interest potential can be avoided.

In 2013, there was no transaction with potential or element of conflict of interest.

10. Fungsi Kepatuhan, Internal Audit, dan Eksternal Audit

• Fungsi Kepatuhan

Sejalan dengan ketentuan dalam Peraturan Bank Indonesia No. 13/2/PBI/2011 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, Bank ICBC Indonesia telah menetapkan serangkaian Pedoman Kepatuhan yang antara lain berupa:

1. Piagam Kepatuhan

Piagam Kepatuhan merupakan standar formal yang berisi prinsip-prinsip dasar, kewenangan, tugas dan tanggung jawab Fungsi Kepatuhan dalam organisasi, dan jalur pelaporan antara Direksi, Dewan Komisaris, dan Bank Indonesia selaku pengawas Bank.

10. Compliance, Internal Audit, and External Audit Function

• Compliance Function

In line with Bank Indonesia Regulation No. 13/2/PBI/2011 regarding Implementation of Compliance Function, Bank ICBC Indonesia has established a series of Compliance Guidance which among others consist of:

1. Compliance Charter

Compliance Charter is a formal standard which defines the Compliance Function's basic principles, authorization, role and responsibility within organization, as well as reporting line that connects BOD, BOC, and Bank Indonesia as the Bank's supervisor.

2. Pernyataan Kepatuhan

Pernyataan Kepatuhan berisi tentang kesanggupan setiap pegawai Bank untuk bertanggung jawab dan patuh pada Kode Etik Perilaku; Kebijakan, Prosedur, dan Pedoman Internal; Peraturan Bank Indonesia; serta Peraturan dan Perundang-undangan yang berlaku sesuai dengan lingkup pekerjaan pegawai yang bersangkutan.

3. Kebijakan Kepatuhan

Kebijakan Kepatuhan merupakan ketentuan yang mendefinisikan peran Kepatuhan di dalam Bank. Kebijakan ini diterbitkan dalam rangka memitigasi risiko pada aktifitas bisnis/tindakan preventif (ex-ante).

Pada tahun 2013, Bank ICBC Indonesia telah melaksanakan fungsi kepatuhan sebagai berikut:

1. Memantau dan memastikan pemenuhan komitmen Bank kepada Bank Indonesia dan institusi lainnya.
2. Melakukan kajian terhadap kebijakan dan prosedur yang dibuat oleh departemen terkait untuk memastikan bahwa kebijakan dan prosedur tersebut tidak menyimpang dari ketentuan eksternal dan internal
3. Melakukan evaluasi atas proposal pinjaman dalam jumlah tertentu untuk memastikan terpenuhinya seluruh ketentuan yang berlaku.
4. Bertindak sebagai *contact point* dalam menjawab pertanyaan-pertanyaan mengenai ketentuan Bank Indonesia dan atau isu kepatuhan lainnya.
5. Melakukan sosialisasi budaya kepatuhan (*compliance culture*), termasuk Peraturan Bank Indonesia yang baru diterbitkan, kepada seluruh lini organisasi untuk meningkatkan *compliance awareness*.
6. Melaksanakan program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT) di Bank, antara lain melalui pemantauan pengkinian data nasabah, melakukan analisa transaksi di luar profil, dan menyampaikan Laporan Transaksi Keuangan Mencurigakan (LKTM) dan Laporan Transaksi Keuangan Tunai (LTKT) kepada PPATK, dan melaksanakan pelatihan mengenai penerapan APU/PPT.
7. Melakukan monitoring terhadap tingkat kesehatan bank.

2. Compliance Statement

Compliance Statement states the willingness of each employee of the Bank to be responsible and complies with the Bank's Code of Conduct, Internal Policies, Procedures, and Guidance, as well as Bank Indonesia Regulations related to employee's scope of assignment.

3. Compliance Policy

Compliance Policy is a stipulation which defines the role of the Compliance within the Bank. This policy was issued in order to mitigate the risk of business activities/preventive actions (ex-ante).

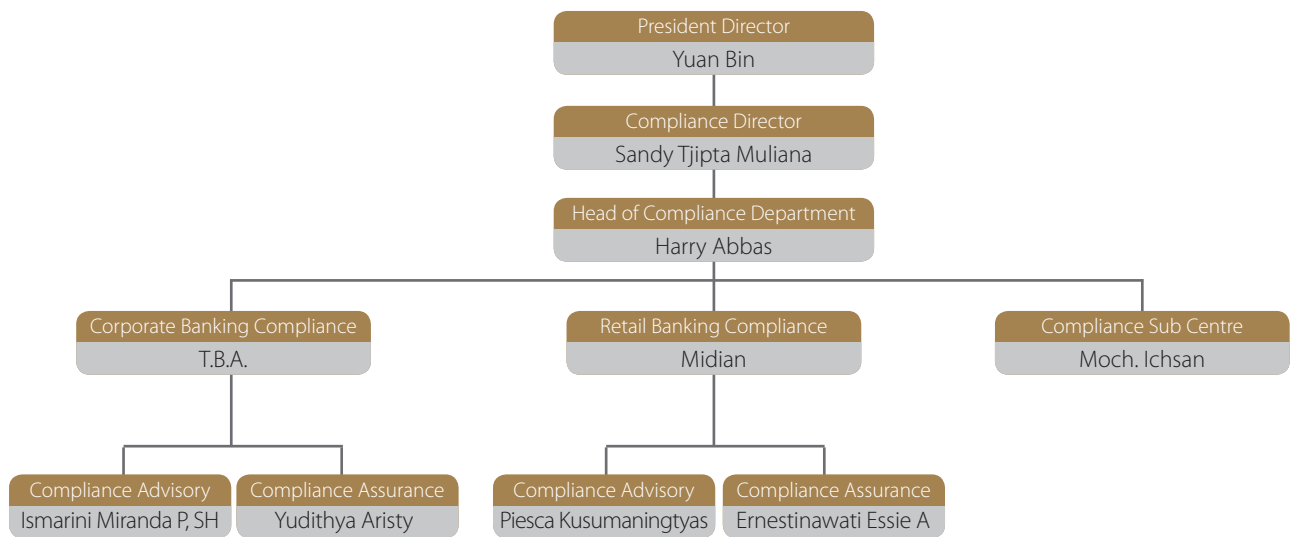
In 2013, Bank ICBC Indonesia implemented compliance function in the following activities:

1. Monitor and ensure the fulfillment of Bank's commitment to Bank Indonesia and other related institutions.
2. Review the policies and procedures made by the relevant departments to ensure that policies and procedures do not deviate from external and internal provisions.
3. Review loan proposals of certain amount to ensure the fulfillment of all prevailing regulations.
4. Act as contact point in answering questions regarding Bank Indonesia regulation or other compliance issues.
5. Perform socialization of Compliance Culture, including newly issued regulation(s) of Bank Indonesia, to all organization line to improve compliance awareness.
6. Perform Anti-Money Laundering (AML) Program and Countering Financing of Terrorism (CFT) in Bank, among others through monitoring towards the updating of customers data, perform out-of-profile transaction analysis, and report any Suspicious Transaction Report (STR) and Cash Transaction Report (CTR) to PPATK, and perform training of AML and CFT implementation.
7. Monitor Bank's soundness rating.

Dalam melaksanakan fungsinya, Departemen kepatuhan dipimpin oleh seorang ketua. Di bawah ini adalah struktur organisasi Departemen Kepatuhan:

In carrying out its function, Compliance Department led by a chairperson. Below are the structure of the Compliance Department:

Struktur Organisasi Departemen Kepatuhan
Compliance Department Organization Structure



Catatan/Note: Profil Kepala Departemen Kepatuhan dapat dibaca di bagian Lampiran khususnya di halaman Manajemen Eksekutif/
The profiles of the Head of Compliance Department can be found in the Appendix section, particularly in the Executive Management page.

• **Fungsi Audit Internal**

Fungsi Satuan Kerja Audit Internal ("SKAI") Bank ICBC Indonesia bersifat independen dan bertanggung jawab langsung kepada Presiden Direktur, serta memiliki jalur komunikasi langsung kepada Dewan Komisaris dan Komite Audit.

SKAI memeriksa efektivitas sistem pengendalian internal, termasuk kepatuhan terhadap hukum dan peraturan yang berlaku, kecukupan proses manajemen risiko dan tata kelola perusahaan, serta memberikan rekomendasi untuk perbaikan.

Dalam pelaksanaan tugas, SKAI berpedoman pada Piagam Internal Audit dan mengacu kepada Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB) sesuai dengan peraturan Bank Indonesia.

• **Internal Audit Function**

Internal Audit of Bank ICBC Indonesia is an independent function that directly reports to the President Director and has a direct communication line to the BOC and Audit Committee.

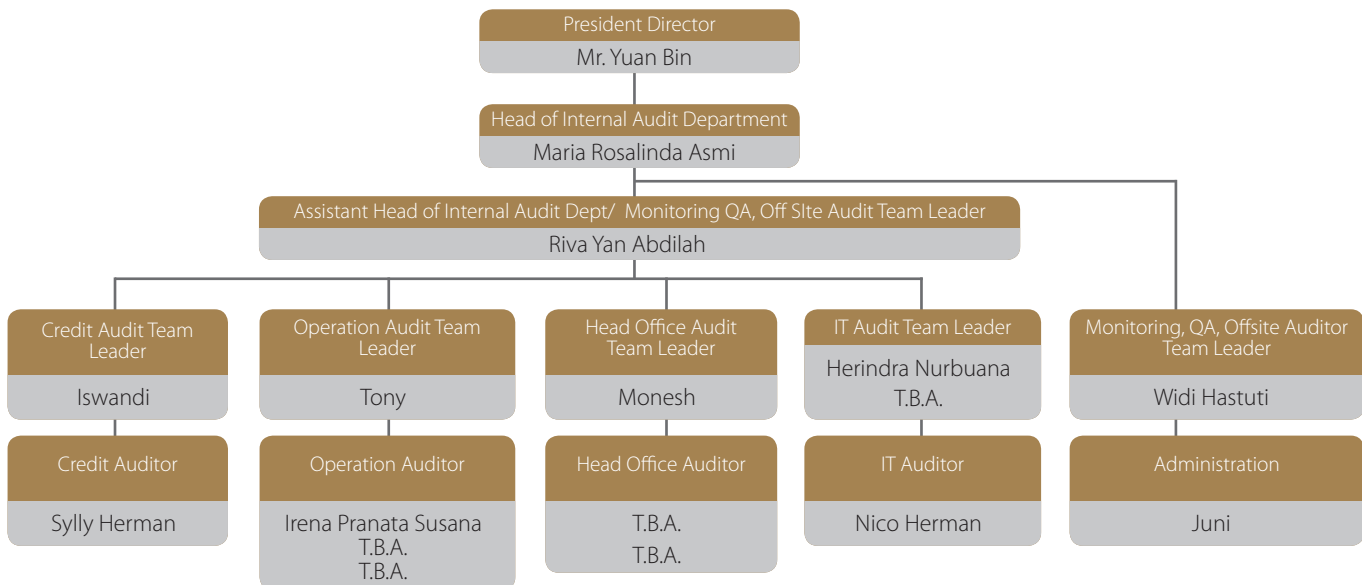
Internal Audit reviews the effectiveness of the internal control system, including compliance with applicable laws and regulations, adequacy of risk management process and good corporate governance, and provides recommendation for improvement.

In conducting its roles, Internal Audit refers to the Internal Audit Charter and follows the Standards of Practice of the Bank Internal Audit Function (SPFAIB) as governed by Bank Indonesia.

Dalam melaksanakan fungsinya, SKAI memiliki 14 anggota yang dipimpin oleh seorang ketua. Di bawah ini adalah struktur SKAI:

In carrying out its function, the Internal Audit has 14 members led by a chairperson. Below are the structure of the Internal Audit:

Struktur Organisasi Departemen Internal Audit November 2013
Internal Audit Department Organization Structure as of November 2013



Catatan/Note: Profil Kepala Departemen Audit Internal dapat dibaca di bagian Lampiran khususnya di halaman Manajemen Eksekutif/
The profiles of the Head of Internal Audit Department can be found in the Appendix section, particularly in the Executive Management page.

Rencana kerja SKAI 2013 telah disetujui oleh Presiden Direktur dan Komite Audit. Rencana tersebut dikaji ulang setiap tahun untuk memastikan relevansinya atas kondisi dan risiko bisnis Bank.

Internal Audit plan year 2013 has been approved by President Director and Audit Committee, and is reviewed annually to ensure that it is relevant to the business and risk environment.

Ruang lingkup SKAI mencakup seluruh area di Kantor Pusat, Kantor Cabang, dan Teknologi Informasi. Prioritas penugasan audit internal dilaksanakan dengan pendekatan audit berbasis risiko. Selain itu, pelaksanaan audit insidental diterapkan secara konsisten yang berfokus pada pemeriksaan Kantor Cabang.

The Internal Audit work scope covers all areas in Head Office, branches, and Information Technology. The priority for internal audit assignment is based on risk-approach auditing. In addition, surprised or incidental audit is consistently conducted especially for Branch monitoring and supervision.

SKAI memantau tindak lanjut yang diambil oleh manajemen dan auditee atas temuan hasil audit. Rangkuman kegiatan SKAI dan ringkasan hasil pemeriksaan telah disampaikan ke Bank Indonesia setiap semester.

Internal Audit monitors follow up actions taken by management and auditee on the audit result. Summary of Internal Audit activities and audit results have been submitted to Bank Indonesia every semester.

• Fungsi Audit Eksternal

Laporan Keuangan Bank ICBC Indonesia tahun 2013 telah diaudit oleh Kantor Akuntan Publik (KAP) Siddahrta & Widjaja, perusahaan afiliasi dari KPMG sebagai Audit Eksternal yang independen. Penunjukan KAP dilakukan berdasarkan keputusan RUPS berdasarkan rekomendasi dari Komite Audit.

Proses penunjukan KAP tersebut telah mengacu kepada peraturan yang berlaku, antara lain KAP tersebut terdaftar di Bank Indonesia dan telah memenuhi persyaratan profesionalisme lainnya.

Berdasarkan keputusan RUPS di atas, lingkup tugas yang dilakukan oleh KAP Siddahrta & Widjaja adalah audit atas Laporan Keuangan Bank ICBC Indonesia untuk tahun buku yang berakhir 31 Desember 2013. Opini akuntan publik atas Laporan Keuangan Bank ICBC Indonesia pada tahun 2013 adalah wajar tanpa pengecualian.

11 Manajemen Risiko Dan Pengendalian Intern

• Manajemen Risiko

Kegiatan usaha Bank ICBC Indonesia senantiasa menghadapi risiko-risiko yang terkait dengan fungsinya sebagai lembaga intermediasi keuangan, sehingga pengelolaan operasional bisnis tidak boleh menimbulkan kerugian yang melebihi kemampuan Bank. Berdasarkan Peraturan Bank Indonesia No. 5/8/PBI/2003 tanggal 19 Mei 2003 tentang Penerapan Manajemen Risiko bagi Bank Umum, yang telah diubah melalui Peraturan Bank Indonesia No. 11/25/2009 tanggal 1 Juli 2009, Bank ICBC Indonesia telah melakukan penilaian terhadap 8 (delapan) jenis risiko, yaitu: risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko kepatuhan, risiko strategis, dan risiko reputasi.

Bank ICBC Indonesia terus berusaha menerapkan risiko di seluruh jenjang organisasi untuk

• External Audit Function

Bank ICBC Indonesia Financial Statement year 2013 has been audited by Siddahrta & Widjaja Public Accountant Firm, an affiliation of KPMG, as an independent external auditor. The appointment of external auditor was completed with the approval from the GMS, based on the recommendation from Audit Committee.

The process of appointing Public Accountant Firm has complied the prevailing regulations, among others, that the public accountant is registered in Bank Indonesia and has met other professional qualifications.

Based on the result of GMS, Siddahrta & Widjaja Public Accounting Firm audited Financial Statement of Bank ICBC Indonesia for the fiscal year ended December 31, 2013. The opinion of the public accounting firm on Financial Statement of Bank ICBC Indonesia is given on the record as unqualified opinion.

11. Risk Management And Internal Control

• Risk Management

The business operations of Bank ICBC Indonesia continues to face risks associated with the Bank's function as a financial intermediary, so that the Bank's business operations must be managed without incurring losses exceeding the ability of the Bank. Based on Bank Indonesia Regulation No. 5/8/PBI/2003 dated May 19, 2003 regarding Risk Management Implementation for Commercial Bank, as amended by Bank Indonesia Regulation No. 11/25/2009 dated July 1, 2009, Bank ICBC Indonesia has conducted an assessment of the eight (8) types of risks, namely: credit risk, market risk, liquidity risk, operational risk, legal risk, compliance risk, strategic risk, and reputational risk.

Bank ICBC Indonesia continues to implement risk management at all levels of the organization in the

mendukung pertumbuhan bisnis yang mengedepankan prinsip kehati-hatian. Pelaksanaan manajemen risiko melibatkan pengawasan aktif Dewan Komisaris dan Direksi, penetapan kebijakan dan prosedur serta identifikasi, pengukuran, pemantauan, sistem informasi manajemen, dan pengendalian internal terhadap risiko.

Bank ICBC Indonesia menyadari bahwa lingkungan perbankan telah berkembang pesat yang diikuti dengan kompleksitas risiko kegiatan usaha perbankan. Untuk mengantisipasi kondisi tersebut, Bank telah menerapkan kebijakan manajemen risiko untuk memastikan risiko-risiko yang timbul dapat diidentifikasi, diukur, dikelola dan dilaporkan; sehingga dapat memberikan manfaat berupa peningkatan kepercayaan pemegang saham dan masyarakat.

Sejumlah program kerja penting dalam pengembangan manajemen risiko, antara lain :

1. Bank ICBC Indonesia telah memiliki komite-komite yang secara aktif melakukan pemantauan atas pengelolaan risiko Bank, seperti Komite Manajemen Risiko dan Komite Pemantau Risiko. Komite-komite tersebut telah melakukan evaluasi atas pelaksanaan manajemen risiko secara berkesinambungan.
2. Kebijakan Manajemen Risiko Bank ICBC Indonesia telah disusun berdasarkan Peraturan Bank Indonesia tentang Penerapan Manajemen Risiko.
3. Bank ICBC Indonesia telah melakukan implementasi proses manajemen risiko dengan melakukan identifikasi, pengukuran, dan pemantauan risiko-risiko yang melekat. Pengukuran dan pemantauan risiko berkala dituangkan dalam laporan profil risiko yang dilaporkan kepada Direksi, Dewan Komisaris, dan Bank Indonesia.
4. Penilaian risiko telah dilakukan berdasarkan 8 (delapan) jenis risiko dan berdasarkan 5 (lima) peringkat risiko. Parameter penilaian risiko disesuaikan dengan ketentuan Bank Indonesia serta rekomendasi pengawas bank.

pursuit of business growth by bringing forward the prudential principles. The implementation of risk management comprises active supervision of the BOC and BOD, the establishment of policies and procedures identification, measurement, monitoring, management information systems, and internal controls against any risk.

Bank ICBC Indonesia is aware that the banking environment has undergone rapid development followed by the increasing complexity of business risk. To anticipate these conditions, the Bank has applied a risk management policy which aims to ensure that the risks arise in their business activities can be identified, measured, managed, and reported with the result that such measures will ultimately improve the trust of shareholders and the public.

Below are some important work programs in risk management development:

1. Bank ICBC Indonesia has set up committees that actively monitor the Bank's risk management, such as Risk Management Committee and Risk Monitoring Committee. The committees evaluate the implementation of risk management on an ongoing basis.
2. Risk Management Policy of Bank ICBC Indonesia follows Bank Indonesia Regulation regarding the Application of Risk Management.
3. Bank ICBC Indonesia implements risk management processes by identifying, measuring, and monitoring the inherent risks. Periodic risk measurement and monitoring are recorded in risk profile report which is then reported to BOD, BOC, and Bank Indonesia.
4. Risk assessment has been conducted on the basis of eight (8) types of risks and based on the five (5) risk ratings. The parameters of risk assessment are in accordance with provision of Bank Indonesia as well as bank supervisors' recommendation.

5. Bank ICBC Indonesia telah melakukan pemantauan atas pelaksanaan penilaian risk *self assessment* pada semua satuan kerja yang digunakan dalam pengukuran Risiko Operasional.

6. Bank ICBC Indonesia telah mengevaluasi proses manajemen risiko dalam setiap usulan produk baru dan/atau aktivitas baru.

7. Bank ICBC Indonesia telah melakukan pemantauan atas pelaksanaan kewajiban sertifikasi manajemen risiko pada seluruh unit kerja Bank, sebagai alat untuk meningkatkan kompetensi dan keahlian pengelolaan risiko.

Sesuai dengan ketentuan Bank Indonesia, Departemen Manajemen Risiko melakukan penilaian terhadap profil risiko setiap tiga bulan. Penilaian tersebut ditempuh dengan menggabungkan risiko yang melekat (*inherent risk*) dengan kualitas penerapan manajemen risiko. Dari hasil penilaian profil risiko per 31 Desember 2013, *inherent risk* memiliki predikat *low to moderate* dan sistem pengendalian risiko memperoleh predikat *satisfactory*, sehingga risiko komposit Bank ICBC Indonesia adalah *low to moderate*.

• Kaji Ulang Terhadap Penerapan Manajemen Risiko

Bank ICBC Indonesia melakukan kaji ulang penerapan manajemen risiko melalui evaluasi secara internal dan eksternal, yang antara lain bertujuan untuk menilai keandalan kerangka manajemen risiko, yang mencakup kebijakan dan prosedur, struktur organisasi, alokasi sumber daya, desain proses manajemen risiko, sistem informasi, dan pelaporan risiko.

Secara internal, Komite Pemantau Risiko dan Komite Audit melakukan kajian dan evaluasi atas kebijakan dan pelaksanaan manajemen risiko Bank ICBC Indonesia, serta memberikan masukan dan rekomendasi kepada Dewan Komisaris dalam rangka melaksanakan fungsi pengawasan. Satuan kerja audit intern secara rutin melakukan kaji

5. Bank ICBC Indonesia monitors the implementation of risk self assessment on all units which is subsequently used to measure operational risk.

6. Bank ICBC Indonesia conducts the evaluation of the risk management process on any proposed new products and/or new activities.

7. Bank ICBC Indonesia monitors the implementation of risk management certification for all working units of the Bank, as a mean to improve competence and expertise in risk management.

In accordance with Bank Indonesia regulation, every three months the Risk Management Department conducts risk profile assessment. The assessment is done by combining the inherent risk with the quality of risk management implementation. From the results of risk profile assessment as of December 31, 2013, the rating for inherent risk is recorded as low to moderate, and risk control systems obtains satisfactory rating. This means that the composite risk of Bank ICBC Indonesia is recorded as low to moderate.

• Evaluation Of Risk Management Implementation

Bank ICBC Indonesia conducted an evaluation of risk management through internal and external evaluation, which among other aims to assess the reliability of the risk management framework, which includes policies and procedures, organizational structure, resource allocation, risk management process design, information system, and risk reporting.

Internally, Risk Oversight Committee and Audit Committee review and evaluate Bank ICBC Indonesia's policies and implementation of risk management, as well as providing input and recommendations to the Board of Commissioners in order to perform supervisory functions. Internal audit periodically review and audit of

ulang dan audit terhadap penerapan manajemen risiko Bank ICBC Indonesia berdasarkan prinsip risk-based audit dengan tujuan bukan saja sebagai pengendalian intern namun juga untuk perbaikan penerapan manajemen risiko secara terus menerus. Secara eksternal, kaji ulang penerapan manajemen risiko dilakukan oleh auditor eksternal maupun auditor Bank Indonesia.

the implementation of Bank ICBC Indonesia's risk management based on the principle of risk-based audit with the aim not only as an internal control, but also for the improvement of risk management continuously. Externally, the review of risk management performed by the external auditor and the auditor of Bank Indonesia.

12. Sistem Pelaporan Pelanggaran

Bank memiliki Prosedur Mekanisme Eskalasi untuk mempertahankan dan melindungi Reputasi Bank, pegawai dan nasabah dari penyimpangan kepatuhan yang dilakukan oleh pegawai Bank secara individu atau kelompok terhadap seluruh peraturan dan perundang-undangan yang berlaku.

Sebagai saluran bagi pegawai untuk menyatakan keprihatinan mereka atas pelanggaran terhadap Kode Etik Bank, undang-undang dan peraturan yang berlaku, serta praktik kebijakan lainnya dalam kegiatan perbankan, Bank memiliki Kebijakan "Speak Up", yang bertujuan sebagai berikut:

- Menyediakan saluran untuk pemberian masukan yang kredibel dari seluruh pihak
- Mendapatkan informasi dari pegawai mengenai potensi/rencana pelanggaran, maupun pelanggaran yang telah terjadi, terhadap kebijakan internal maupun eksternal guna menentukan tindakan pencegahan

Kebijakan *Speak Up* memiliki mekanisme sebagai berikut:

1. Administrator Speak Up

Administrator Speak Up memiliki tugas dan tanggung jawab sebagai berikut:

- Mencatat tanggal penerimaan dari setiap formulir speak up yang diserahkan oleh pegawai, dan kemudian meneruskannya ke Komite Speak Up
- Paling lambat 3 (tiga) hari setelah laporan diterima, administrator mengirimkan notifikasi kepada pihak yang melapor bahwa laporan mereka telah diterima

12. Whistleblowing System

The Bank has the Escalation Mechanism Procedure to maintain and protect Bank's reputation, its employees as well as Bank's customers from any action of non compliance conducted by Bank's employee, individually or group towards all applicable laws, regulations and rules.

As the medium for employee to raise the concerns about violation toward the Bank's Code of Conduct, prevailing law and regulations and other common practices in banking activities, the Bank has The Speak Up Policy, which aims at:

- Provide channels for credible feedback from all parties
- Obtain information from employees about potential/planned/actual breaches to the Bank's internal and external policies for preventive actions

The Speak Up Policy has the following mechanism:

1. Speak Up Administrator

The Speak Up Administrator has the following roles and responsibilities:

- Register the date of the receipt of each speak up form submitted by employees, and forward the forms to the Speak Up Committee
- At the latest of 3 (three) days after the report has been received, administrator send a notification to the reporting parties that their reports have been received

- Menginvestigasi kasus yang dilaporkan dan menyelesaikan investigasi paling lambat dalam 5 (lima) hari kerja
- Meneruskan keputusan Komite atas laporan pegawai kepada pihak yang bersangkutan (pihak yang melapor)

2. Sekretaris Komite Speak Up

Sekretaris Komite Speak Up memiliki tugas dan tanggung jawab sebagai berikut:

- Mengundang Komite Speak Up ke dalam rapat untuk mendiskusikan tindakan yang diperlukan untuk memecahkan masalah yang disebutkan dalam laporan pegawai (pihak yang melapor)
- Menginformasikan Administrator Komite Speak Up setelah Komite Speak Up mengambil tindakan yang diperlukan sehingga Administrator Speak Up dapat menginformasikan kepada pegawai yang bersangkutan (pihak yang melapor) mengenai kemajuan dalam penanganan laporan

3. Komite Speak Up

Anggota Komite Speak Up adalah anggota Direksi, yang wajib mengadakan rapat untuk memecahkan kasus yang dilaporkan oleh pegawai (pihak yang melapor). Setelah mencapai sebuah keputusan, Komite Speak Up akan menginformasikannya kepada Sekretaris Komite Speak Up untuk kemudian diteruskan ke Administrator Speak Up yang akan menginformasikannya kembali kepada pegawai (pihak yang melapor).

Perlindungan terhadap pegawai yang melapor dijamin dalam kerahasiaan laporan yang diterima. Hanya pihak yang melapor, Administrator Speak Up, dan Komite Speak Up yang memiliki kewenangan untuk mengakses laporan. Pegawai yang melapor berhak mendapatkan perlindungan dari Bank dalam hal keselamatannya terancam. Selain itu, pegawai yang melapor juga bebas dari segala bentuk sanksi, bahkan jika laporan mereka tidak terbukti benar. Bank juga memberikan jaminan kepada seluruh pihak yang melapor bahwa laporan mereka tidak akan berdampak pada evaluasi kinerja dan/atau karir mereka di Bank.

- Investigate the reported case and finish the investigation in 5 (five) business days at the latest
- Forward the decision of the Committee on the report of the employees (reporting parties)

2. Secretary of Speak Up Committee

The Secretary of the Speak Up Committee has the following roles and responsibilities:

- Invite the Speak Up Committee to a meeting to discuss necessary actions to solve the problems mentioned in the report that was submitted by employees (reporting parties)
- Inform the Speak Up Committee Administrator after the Speak Up Committee has taken some necessary actions so that the Speak Up Administrator can inform the employees (reporting parties) about the progress in the handling of the report

3. Speak Up Committee

Members of the Speak Up Committee are BOD members, who must hold a meeting to solve the issues raised by the employees (reporting parties). After arriving at a decision, the Speak Up Committee shall inform the decision to the Secretary of Speak Up Committee. Afterward, the decision will be forwarded to the Speak Up Administrator who will inform the employees (reporting parties).

Protection of the reporting employees is ensured in the confidentiality of the received reports. Only the reporting party, the Speak Up Administrator, and the Speak Up Committee have the authority to access the reports. The reporting employees are entitled to have the Bank's protection in case that his or her safety is under threat. In addition, the reporting employees are free from any kind of sanctions even if their reports cannot be proven legitimate. The Bank also assures all reporting parties that their reports will not affect their performance appraisal and/or career in the Bank.

13. Penyediaan Dana Kepada Pihak Afiliasi Dan Debitur Inti

Fungsi utama Bank ICBC Indonesia adalah menyalurkan dana kepada masyarakat dalam bentuk pinjaman. Bank selalu memperhatikan prinsip-prinsip kehati-hatian dalam menyalurkan dana pinjaman tersebut. Untuk menjamin jalannya fungsi utama tersebut dan menjamin kepercayaan masyarakat, Bank ICBC Indonesia telah membuat kebijakan dan ketentuan tentang penyediaan dana bagi pihak-pihak afiliasi Bank.

Penyediaan dana kepada pihak afiliasi dan debitur inti per 31 Desember 2013 adalah sebagai berikut:

13. Funds Provision To Affiliates And Main Debtors

The main function of Bank ICBC Indonesia is to distribute funds to society in form of loans. In channeling the loans, the Bank always complies with prudent banking principles. To ensure the execution of the Bank's main function and to secure public trust, Bank ICBC Indonesia has created policy and stipulation pertaining to the provision of funds for the Bank's affiliates.

Provision of funds to affiliate parties and main debtors as of December 31, 2013 was as follows:

| No. | Penyediaan Dana <i>Loan</i> | Jumlah <i>Total</i> | |
|-----|--|---|---|
| | | Debitur/ <i>Debtor</i> (orang/ <i>person</i>) | Nominal (Rp Miliar/ <i>Billion</i>) |
| 1 | Kepada pihak afiliasi/ <i>To affiliates</i> | 110 | 66,326.88 |
| 2 | Kepada debitur inti/ <i>To main debtors:</i> | | |
| | a. Individu/ <i>Individual(s)</i> | 6 | 2,776,618.86 |
| | b. Grup/ <i>Group(s)</i> | 19 | 9,301,534.33 |

14. Pemberian Dana Kegiatan Sosial Dan Politik

Bank ICBC Indonesia tidak terlibat dalam kegiatan pemberian dana untuk kegiatan politik.

Pemberian Dana dalam kegiatan sosial dijelaskan pada Bagian Tanggung Jawab Sosial Perusahaan pada Laporan Tahunan periode 2013.

14. Funds Provision For Social And Political Activities

Bank ICBC Indonesia is not involved in the funds provision for political activities.

Funds provision for social activities can be found in Corporate Social Responsibility Report in 2013 Annual Report.

15. Rencana Strategis Bank ICBC Indonesia Tahun 2013

a. Rencana Jangka Panjang (Corporate Plan)

Sejalan dengan visi dan misi perusahaan, maka Bank telah menetapkan langkah strategis, sebagai berikut:

- Membangun brand yang baik serta mendapatkan pengakuan di Pasar Perbankan Indonesia
- Mengembangkan jaringan ICBC Indonesia pada kota kota dan daerah ekonomi utama di Indonesia
- Membangun dan mengembangkan pelayanan perbankan pribadi dan perbankan elektronik lanjutan untuk meningkatkan jumlah transaksi dan pendanaan
- Mengembangkan produk dan keahlian baru pada sektor tertentu untuk meningkatkan pangsa pasar di sektor korporasi dan komersial
- Memanfaatkan jaringan untuk perbankan UMKM untuk mengembangkan portofolio UMKM

b. Rencana Jangka Pendek dan Menengah (Business Plan)

- Meningkatkan efisiensi operasional dengan mengelola nilai Aktiva Tertimbang Menurut Risiko (ATMR) dengan wajar dan menjaga rasio BOPO
- Meningkatkan pertumbuhan kredit dengan prioritas sektor korporasi dan komersial, dengan tetap memperhatikan pertumbuhan pada sektor UMKM
- Meningkatkan komposisi pendanaan dengan memperkuat Dana Pihak Ketiga dan menerbitkan surat utang jangka menengah (*medium term notes*)
- Menambah jaringan pelayanan dengan membuka jaringan kantor baru di 2014

Untuk mencapai tujuan usaha tersebut, Bank ICBC Indonesia telah menetapkan sejumlah langkah strategis, antara lain:

15. 2013 Strategic Plans Of Bank ICBC Indonesia

a. Long Term Plan (Corporate Plan)

In line with Corporate vision and mission, the Bank has set its strategic steps, namely:

- Building a good brand as well as brand recognition in Indonesia Banking Market
- Expanding ICBC Indonesia network in major economic cities and regions in Indonesia
- Developing and improving self banking service and advance electronic banking to capture more transactions and funding
- Developing new products and expertise in certain sectors to increase market share in corporate and commercial banking
- Leveraging channelling for SME banking to boost SME portfolio

b. Short and Medium Term Plan (Business Plan)

- Improving operational efficiency by managing Risk Weighted Asset (RWA) and improving BOPO ratio
- Improving credit growth with priority on corporate and commercial sector, which still taking into account growth in UMKM sector
- Increasing funding by strengthening third party funds and issue medium term notes
- Adding service network by opening new office networks in 2014

To achieve business objectives in accordance with the above plans, Bank ICBC Indonesia has established a number of strategic steps, among others:

- Menyediakan jasa keuangan berkualitas yang menjembatani aktivitas perekonomian antara Indonesia dengan China, perusahaan investasi asal China, kelompok Masyarakat Tionghoa di Indonesia, lembaga keuangan, dan nasabah korporasi maupun individual yang potensial.
- Memperluas jaringan kantor ke daerah-daerah pusat perekonomian di seluruh wilayah Indonesia secara bertahap, sekaligus membangun jaringan layanan keuangan terintegrasi dan menyempurnakan inovasi jaringan perbankan online.
- Membangun sinergi dan kerjasama erat dengan berbagai lembaga berskala nasional maupun internasional untuk melayani para nasabah dan berbagai proyek-proyek dalam lingkup nasional maupun global.
- Meningkatkan kualitas dan kapasitas sistem *core banking* sesuai dengan kebutuhan operasional dari berbagai lini bisnis secara berkesinambungan untuk meningkatkan kecepatan proses pelayanan dan kekuatan daya saing.
- Mengembangkan dan meluncurkan produk perbankan yang inovatif sesuai dengan karakteristik pasar Indonesia, serta menyempurnakan mekanisme pemantauan kinerja produk dan layanan untuk menjaga tingkat kepuasan nasabah.
- Menciptakan sumber daya manusia yang berkualitas tinggi melalui berbagai pelatihan berkesinambungan, mengembangkan sistem remunerasi yang mendukung produktifitas kerja, serta menata jalur pengembangan karir bagi seluruh pegawai.
- Fokus pada pengembangan budaya perusahaan dengan karakteristik lokal melalui integrasi kebudayaan, serta meningkatkan pengalihan pengetahuan dari tenaga kerja asing yang berpengalaman untuk mendukung kualitas layanan prima.
- Meningkatkan kerangka kerja manajemen risiko yang komprehensif dan memperkuat sistem pemantauan risiko, peringatan dini, dan peningkatan pengawasan internal.
- Memperkuat citra Bank ICBC Indonesia melalui promosi dan pemasaran secara aktif, serta melalui kontribusi positif dalam berbagai kegiatan sosial kebudayaan.
- Providing qualified financial services to link the economic activities between Indonesia and China, investment companies from China, Chinese community groups in Indonesia, financial institutions, and corporate clients as well as individual potential customers.
- Expanding the office network to the central business areas in all regions of Indonesia gradually, as well as building an integrated network of financial services and improving the innovation of online banking network.
- Developing synergies with various domestic and international large-scale institutions in order to develop close cooperation mechanisms to serve customers and various projects both in domestic and global scope.
- Continuously improving the quality and capacity of core banking system in accordance with the operational needs of various business lines to increase the speed of processing service and the competitive strength.
- Developing and launching innovative banking products that meet the characteristics of the Indonesian market, as well as improving mechanisms for monitoring the performance of products and services to maintain customer satisfaction levels.
- Creating high quality and competent human resources through continuous training, developing remuneration system that supports the work productivity, and managing career development path for all employees.
- Focusing on developing corporate culture with local characteristics through cultural integration, and increasing the transfer of knowledge from experienced foreign workers to support excellent service quality.
- Improving the framework of comprehensive risk management and strengthening risk monitoring, early warning systems, and improving internal controls.
- Strengthening the brand image of Bank ICBC Indonesia through active promotion and marketing, as well as through positive contributions in various socio-cultural activities.

16. Kesimpulan Umum Hasil Self Assessment Pelaksanaan Good Corporate Governance

a. Struktur Tata Kelola

- Faktor-faktor positif struktur tata kelola Bank adalah Komposisi Dewan Komisaris, Direksi, dan Komite yang telah sesuai dengan ketentuan berlaku.
- Faktor negatif struktur tata kelola Bank adalah Bank masih dalam proses penyelesaian pengembangan sistem internal untuk menunjang proses operasional dan kinerja Bank.

b. Proses Tata Kelola

- Faktor-faktor positif aspek proses tata kelola Bank adalah Dewan Komisaris dan Direksi telah melaksanakan tugasnya untuk memastikan terselenggaranya pelaksanaan prinsip-prinsip GCG termasuk menyusun IT Strategic Plan dan IT Governance yang sejalan dengan Rencana Bisnis Bank.
- Faktor-faktor negatif aspek proses tata kelola Bank adalah Bank masih dalam proses implementasi IT Strategic Plan dan IT Governance. Sesuai dengan saran Bank Indonesia, Internal Audit juga telah mulai melakukan review atas implementasi tersebut.

c. Hasil Tata Kelola

- Faktor-faktor positif aspek hasil tata kelola Bank adalah Bank telah melakukan sejumlah perbaikan untuk meningkatkan pelaksanaan GCG yang lebih baik.
- Faktor-faktor negatif aspek hasil tata kelola Bank adalah meskipun tidak terdapat pelanggaran prinsip kehati-hatian, namun masih terdapat kesalahan minor dalam pelaporan kepada regulator.

16. General Summary Of The Implementation Of Good Corporate Governance

a. Governance Structure

- Bank Governance Structure's positive factor: Composition of BOC, BOD, and Committees has been in line with prevailing provisions.
- Bank Governance Structure's negative factor is that the Bank is still in finalization process of development of Bank' internal system to support the Bank operational process and performance.

b. Governance Process

- Bank Governance Process' positive factor: BOC and BOD already conducted the duties to ensure the implementation of GCG principles including preparation of IT Strategic Plan and IT Governance which is in line with Bank's Business Plan
- Bank Governance Process' negative factor is that the Bank is still in process of implementation of IT Strategic Plan and IT Governance. According to Bank Indonesia advice, Internal Audit has already started to conduct review on the said implementation.

c. Governance Outcome

- Bank Governance Outcome's positive factor: Bank already conducted several improvements to increase GCG implementation.
- Bank Governance Outcome's negative factors: Even though there is no breach on prudential principles, however there is still a minor mistake in reporting to regulator.

Profil Dewan Komisaris Board of Commissioners' Profile

Hou Qian

Presiden Komisaris
President Commissioner

Warga Negara China, lahir di Henan, 26 Juni 1967. Ibu Hou Qian menjabat sebagai Presiden Komisaris Bank ICBC Indonesia sejak April 2013. Beliau memulai karirnya di ICBC Ltd. sejak tahun 1987. Beliau telah dipercayakan menjabat di beberapa posisi strategis, seperti Deputy Division Chief of International Financing Division di International Banking Departemen, Overseas Business Division di International Banking Departemen, Head of European and American Institution's Management Division di International Banking Departemen dan Deputy General Manager di ICBC Cabang Seoul. Saat ini, Beliau juga menjabat sebagai Deputy General Manager of Administration Office of Directors and Supervisors to Subsidiaries of ICBC Group. Beliau lulusan dari Universitas Harbin Sains and Technology, dan memperoleh gelar Master dari The People's University of China di bidang Keuangan.

Chinese Citizen, was born in Henan, June 26, 1967. Mrs Hou Qian has been the President Commissioner of Bank ICBC Indonesia since April 2013. She started her career in ICBC Ltd. in 1987. She had been entrusted with several strategic positions, such as Deputy Division Chief of International Financing Division of International Banking Department, Overseas Business Division of International Banking Department, Head of European and American Institution's Management Division of International Banking Department and Deputy General Manager of ICBC Seoul Branch. Currently, she also holds position as Deputy General Manager of Administration Office of Directors and Supervisors to Subsidiaries of ICBC Group. She graduated from Harbin Science and Technology University and earned her Master Degree in Finance from The People's University of China.

Jeff S.V. Eman

Komisaris
Commissioner

Warga Negara Indonesia, lahir di Jakarta, 8 Oktober 1957. Bapak Jeff S.V. Eman menjabat sebagai Komisaris sejak November 2012. Sebelumnya, mulai dari September 2007 beliau menjabat sebagai Direktur Bank ICBC Indonesia. Beliau meniti karir sejak tahun 1981 di bidang keuangan pada intitusi keuangan bukan bank sebagai Analis Kredit. Pada tahun 1990 bergabung dengan PT Bank Halim Indonesia dan sempat menjabat berbagai posisi strategis, seperti Pimpinan Cabang dan Koordinator Wilayah. Pada bulan November tahun 1998 menjabat sebagai Direktur Operasi, lalu pada tahun 2000 menjabat sebagai Direktur Kepatuhan. Kemudian, menjabat sebagai Direktur Pemasaran pada tahun 2001 dan menjadi Presiden Direktur pada bulan Juli 2006 sampai dengan September 2007. Pendidikan terakhir adalah sarjana dari Universitas Advent Indonesia.

Indonesian Citizen, was born in Jakarta, October 8, 1957. Mr. Jeff S.V. Eman has been serving as Commissioner since November 2012. Previously, he had been the Director of Bank ICBC Indonesia since September 2007. He had been working in a non-bank financial institution as a Credit Analyst since 1981. He joined PT Bank Halim Indonesia in 1990, and held key positions as Branch Manager and Regional Coordinator. He was appointed as Director of Operations in November 1998 before being appointed Director of Compliance in 2000. He was then appointed as Marketing Director in 2001 and became President Director in July 2006 until September 2007. He graduated from Advent University in Indonesia.

Hendra Widjojo

Komisaris Independen
Independent Commissioner

Warga Negara Indonesia, lahir di Teluk Betung, 9 April, 1963. Bapak Hendra Widjojo menjabat sebagai Komisaris Independen PT Bank ICBC Indonesia sejak September 2007. Sebelum bergabung dengan PT Bank ICBC Indonesia, beliau pernah menjabat sebagai Direktur PT Ogasaka pada tahun 1981 dan Kepala Divisi Keuangan PT Multi Commodore Leasing. Beliau memulai karir perbankan pada tahun 1983, sebagai Direktur PT Bank Pasar Sumber Dana, dengan jabatan terakhir Direktur Utama. Pada tahun 1989, beliau bergabung dengan PT Bank Halim Indonesia sebagai Direktur Utama dan Komisaris Utama pada tahun 2005. Beliau memperoleh gelar sarjananya dari Universitas Merdeka, Surabaya.

Indonesian Citizen, was born in Teluk Betung, April 9, 1963. Mr. Hendra Widjojo has been serving as Independent Commissioner of PT Bank ICBC Indonesia since September 2007. He, previously, was Director of PT Ogasaka in 1981 and Head of Finance Division of PT Multi Commodore Leasing. He started his career in banking business in 1983 as Director of PT Bank Pasar Sumber Dana. His last position in that company was President Director. In 1989, He joined PT Bank Halim Indonesia as President Director, and was appointed as President Commissioner in 2005. He earned his degree from Merdeka University, Surabaya

Bati Lestari

Komisaris Independen
Independent Commissioner

Warga Negara Indonesia, lahir di Yogyakarta, 12 Februari 1951. Ibu Bati Lestari menjabat sebagai Komisaris Independen PT Bank ICBC Indonesia sejak April 2013. Beliau telah dipercayakan memegang berbagai posisi di Kementerian Perindustrian sejak tahun 1984 dengan jabatan terakhir sebagai Staf Ahli Kementerian Perindustrian Bidang Pengembangan dan Pemasaran Hasil Industri. Beliau lulusan Teknik Kimia dari Universitas Gajah Mada, Yogyakarta. Beliau juga telah mengikuti beberapa program pelatihan internasional dan lokakarya di berbagai bidang, seperti program Pelatihan Kepemimpinan di Jepang, Pelatihan Perdagangan Ekspor, Evaluasi dan Desain Proyek Industri Kecil dan Pelatihan Dasar Regulasi dan Perbankan Operasi.

Indonesian Citizen, was born in Yogyakarta, February 12, 1951. Mrs Bati Lestari has been serving as Independent Commissioner of PT Bank ICBC Indonesia since April 2013. She had been entrusted with several positions in Ministry of Industry since 1984 with the last position as Expert Staff of Ministry of Industry in Industry's Development and Marketing. She graduated from the Faculty of Chemical Engineering of Gajah Mada University, Yogyakarta. She had also joined several international training programs and workshops in various fields, such as Leadership in Japan, Export Trade Training, Small Industry Design and Evaluation Project, and Coaching Basic Banking Operations and Regulations.

Profil Direksi Board of Directors' Profile

Yuan Bin

Presiden Direktur
President Director

Warga Negara China, lahir di Nei Mongol, 27 Juli, 1969. Bapak Yuan Bin menjabat sebagai Presiden Direktur Bank ICBC Indonesia sejak bulan September 2007. Mengawali karirnya di ICBC Ltd. pada tahun 1991 di Kantor Cabang TEDA. Beberapa posisi strategis pernah diembannya, seperti Deputy General Manager International Department, dan Deputy General Manager Human Resources di Kantor Cabang Tianjin. Sebelum bertugas di Indonesia, beliau pernah menjabat sebagai Pimpinan Cabang di Kantor Cabang Tianjin XiQing, Kepala Internasional Settlement Division, dan Deputy General Manager International Department di Kantor Pusat ICBC Ltd.. Beliau berhasil meraih gelar Master serta Doktor dari Nankai University, Tianjin, China.

Chinese Citizen, was born in Nei Mongol, July 27, 1969. Mr Yuan Bin has been the President Director of Bank ICBC Indonesia since September 2007. He started his career in ICBC Ltd., TEDA Branch Office, in 1991. He had been entrusted with several strategic positions, such as Deputy General Manager of International Department and Deputy General Manager of Human Resources at Tianjin Branch Office. Before being assigned to Indonesia, he was the Branch Manager of Tianjin XiQing Branch Office, Head of International Settlement Division and Deputy General Manager of International Department at ICBC Ltd. Head Office. He earned his Master and Doctoral Degrees from Nankai University, Tianjin, China.

Surjawaty Tatang

Wakil Presiden Direktur
Deputy President Director

Warga Negara Indonesia, lahir di Jakarta, 30 September 1970. Ibu Surjawaty Tatang menjabat sebagai Direktur Bank ICBC Indonesia sejak bulan Desember 2008, dan efektif tanggal 18 Januari 2012 diangkat sebagai Wakil Presiden Direktur. Awal karir beliau di dunia perbankan bermula sejak tahun 1991 di Bank Tamara sebagai Credit and Marketing Officer. Pada tahun 1992 bergabung dengan Bank of America dan sempat bertugas di beberapa posisi, dari Management Trainee hingga sebagai Vice President. Bergabung dengan PT Bank NISP Tbk pada bulan Maret tahun 1997 dan sempat menjabat beberapa posisi dari Kepala Corporate Finance Division, Asisten Direksi, Komisaris NISP Securities, dan Direktur PT Bank NISP Tbk sampai dengan bulan Oktober 2007. Beliau juga pernah menjabat sebagai Vice President, Kepala Citibusiness di Citibank N.A. Indonesia pada November 2007 sampai dengan Juni 2008, dan Direktur Kredit PT Bank Windu International Tbk. Pendidikan terakhir adalah lulusan Philippines School of Business Administration, dan berhasil meraih gelar MBA dari University of California Los Angeles (UCLA) dan National University of Singapore.

Indonesian Citizen, was born in Jakarta, September 30, 1970. Mrs Surjawaty Tatang has been the Director of Bank ICBC Indonesia since December 2008, and as of 18th January 2012 became Deputy President Director. She started her career in banking industry in 1991 working at Bank Tamara as Credit and Marketing Officer. She joined Bank of America in 1992 holding several positions, starting from Management Trainee to her last position as Vice President. She then joined PT Bank NISP Tbk in March 1997 where she held several positions from Head of Corporate Finance Division, Assistant to Board of Directors, Commissioner of NISP Securities and as Managing Director of PT Bank NISP Tbk until October 2007. She had also been Vice President, Head of Citibusiness at Citibank N.A. Indonesia from November 2007 until June 2008 and Director of Credit of PT Bank Windu International Tbk. She graduated from Philippines School of Business Administration and earned her MBA from University of California Los Angeles (UCLA) and National University of Singapore.

Sandy Tjipta Muliana

Direktur
Director

Warga Negara Indonesia, lahir di Jakarta, 13 November 1964. Bapak Sandy Tjipta Muliana menjabat sebagai Direktur Bank ICBC Indonesia sejak bulan Agustus 2009. Beliau memiliki bekal pengalaman selama 24 tahun di dunia perbankan. Berbagai jabatan penting pernah dijalannya, mulai dari Direktur, General Manager, Senior Management, Compliance, Sekretaris Perusahaan, Internal Audit, Business Development, Credit & Marketing, Corporate Banking, Branch Manager dan Account Officer. Sebelum bergabung dengan Bank ICBC Indonesia, jabatan terakhirnya adalah Senior Vice President di PT Bank Permata Tbk. dan Komisaris PT Bali Securities. Beliau mengawali karirnya di dunia perbankan sejak tahun 1989 di PT Bank Arta Prima. Sebelum bergabung di PT Bank Permata Tbk, beliau pernah bergabung di PT Bank Arta Media dengan beberapa jabatan hingga tahun 2003. Lulusan Fakultas Ekonomi Universitas Katholik Atmajaya, Jakarta. Beberapa program pelatihan perbankan internasional pernah diikutinya di Singapura, Malaysia, Thailand dan Hongkong.

Indonesian Citizen, was born in Jakarta, November 13, 1964. Mr Sandy Tjipta Muliana has been the Director of Bank ICBC Indonesia since August 2009. He has 24 years of experience in banking industry with various key positions such as Director, General Manager, Senior Management, Compliance, Corporate Secretary, Internal Audit, Business Development, Credit and Marketing, Corporate Banking, Branch Manager and Account Officer. Prior to joining Bank ICBC Indonesia, he took the post as Senior Vice President at PT Bank Permata Tbk. and Commissioner of PT Bali Securities. He started his career in banking industry working at PT Bank Arta Prima in 1989. Before joining PT Bank Permata Tbk, he took various posts at PT Bank Arta Media until 2003. He graduated from the Faculty of Economy of Atmajaya Catholic University, Jakarta. He had also joined several international banking training programs and workshops in Singapore, Malaysia, Thailand and Hong Kong.

Rolyta Manullang

Direktur
Director

Warga Negara Indonesia, lahir di Bandung, 19 Mei, 1971. Ibu Rolyta Manullang bergabung dengan Bank ICBC Indonesia sejak Februari 2009 sebagai Head of Corporate Banking II Department dan pada tanggal 18 Januari 2012 secara efektif diangkat sebagai Direktur Bank ICBC Indonesia. Dalam perjalanan karirnya, beliau pernah merangkap sebagai Head of Global Trade Service Department serta Jakarta and Bandung Area Regional Coordinator. Sampai dengan tanggal 31 Desember 2011, beliau masih menjadi penanggung jawab bisnis untuk Jakarta dan Bandung Area Region dan juga untuk Corporate Banking II Department. Mengawali karir perbankannya pada PT Bank Nusa Internasional melalui Nusa Executive Development Program pada tahun 1995 dan bergabung dalam Corporate Banking Group sampai tahun 1997. Selanjutnya beliau melanjutkan karirnya di PT Bank OCBC NISP Tbk. Selama hampir 12 tahun (1997-2009) dan pernah menjabat berbagai posisi di bidang Corporate Banking; dengan jabatan terakhir beliau adalah Head of Investment Banking Division PT Bank OCBC NISP Tbk. Beliau meraih gelar Sarjana dari Institut Teknologi Bandung, MBA dari University of Applied Sciences Konstanz, dan MM dari Swiss German University.

Indonesian Citizen, was born in Bandung, May 19, 1971. Mrs Rolyta Manullang joined Bank ICBC Indonesia in February 2009 as Head of Corporate Banking II Department, and on 18 January 2012, she was effectively appointed as the Director of Bank ICBC Indonesia. Throughout her career journey, she had ever taken the role as Head of Global Trade Service Department, and as Jakarta and Bandung Area Regional Coordinator. Until 31 December 2011, she still held the business responsibility for Jakarta and Bandung Area Region and for Corporate Banking II Department. Commencing her banking career at PT Bank Nusa International - through Nusa Executive Development Program in 1995, Mrs Rolyta joined the bank's Corporate Banking Group until 1997. She then continued her banking career at PT Bank OCBC NISP Tbk, having the incumbency for almost 12 years (1997-2009) that included taking various positions in the field of Corporate Banking, with her last position as Head of Investment Banking Division at PT Bank OCBC NISP Tbk. She holds a Bachelor's Degree from Bandung Institute of Technology, MBA from the University of Applied Sciences Konstanz and MM from Swiss German University.

Profil Direksi
Board of Directors' Profile

Leonard Auly

Direktur
Director

Warga Negara Indonesia, lahir di Manado, 22 Juli 1967. Bapak Leonard Auly bergabung dengan Bank ICBC Indonesia sejak 12 Agustus 2009 sebagai Head of Credit Review Department dan kemudian efektif menjabat sebagai Direktur Bank ICBC Indonesia sejak 18 Januari 2012. Sebelum bergabung dengan Bank ICBC Indonesia, beliau mengawali karir di PT. Bank Central Asia, Tbk., mulai dari Management Development Program (MDP) sampai posisi terakhir sebagai Kepala Urusan Divisi Corporate Banking. Kemudian bergabung dengan Badan Penyehatan Perbankan Nasional sebagai Senior Manager Divisi Risk Management Credit Review dan selanjutnya sebagai Senior Risk Manager di Bank International Indonesia, Tbk. Beliau kemudian menjadi Vice President, Senior Credit Approval di Citibank N.A. Indonesia dan terakhir sebagai Vice President Senior Credit Manager di PT Bank DBS Indonesia. Beliau meraih gelar Sarjana dari Universitas Trisakti, Jurusan Teknik Elektro dan memperoleh gelar MBA Finance dari Southwest Missouri State University, Springfield, Missouri, USA.

Indonesian Citizen, was born in Manado July 22, 1967. Mr Leonard Auly first joined Bank ICBC Indonesia on 12 August 2009 as Head of Credit Review Department then he was effectively appointed as Director of Bank ICBC Indonesia since January 18, 2012. Prior to joining the Bank, he started his career at PT Bank Central Asia, Tbk. starting from Management Development Program (MDP) to his last position as Head of Function, Corporate Banking Division. Then he joined Indonesian Bank Restructuring Agency as Senior Risk Manager, Risk Management Credit Review Division followed by Senior Risk Manager at Bank International Indonesia, Tbk. He then became Vice President, Senior Credit Approval at Citibank N.A. Indonesia and finally as Vice President, Senior Credit Manager at PT Bank DBS Indonesia. He obtained his BSc from Trisakti University, majoring in Electrical Engineering and MBA in Finance from Southwest Missouri State University, Springfield, Missouri, USA.

Profil Anggota Komite Committee Members Profile

Komite Audit

Diane Christina Anggota

Warga Negara Indonesia, memiliki spesialisasi di bidang Manajemen Risiko, Tata Kelola, Perpajakan, Audit, dan Keuangan. Menjadi anggota dalam kepengurusan di sejumlah organisasi profesional, antara lain PRIMA (Professionals in Risk Management Association), IKAI (Ikatan Komite Audit Indonesia), RMIA (Risk Management Institution Australasia), PRMIA (Professional Risk Managers' International Australia), Jakarta Chapter. Meraih Sarjana Ekonomi di bidang akuntansi dan Magister Manajemen dalam bidang Corporate Finance dari Universitas Katolik Parahyangan, Bandung. Sejumlah sertifikat profesi yang diperolehnya antara lain, RRP (*Registered Risk Practitioner*), CPRM (*Certified Practicing Risk Manager*), BCCP (*Business Continuity Certified Planner*), ERMCP (*Enterprise Risk Management Certified Professional*), and Level 1 BSMR, a banking risk management certification.

Satria A. Putra SE, Ak, SH, MM, MH, MKn Anggota

Warga Negara Indonesia, merupakan auditor berpengalaman luas dengan spesialisasi di bidang Akuntansi, Keuangan, Treasury dan Hukum. Mendapatkan Sarjana Ekonomi di bidang Akuntansi dan Sarjana Hukum jurusan Hukum Niaga dari Universitas Tarumanegara, Jakarta, mendapatkan ijazah Akuntan di bidang Akuntansi dari Universitas Padjadjaran, Bandung, dan memperoleh Magister Manajemen di bidang Finance dari Universitas Trisakti, Jakarta, Magister Hukum di bidang Hukum Niaga dari Universitas Padjadjaran, Bandung, Master of Notary dari Universitas Padjadjaran, Bandung, Master of Accounting di bidang Audit dan Laporan Keuangan dari Universitas Padjadjaran, dan Master of Economic Development dari Universitas Gajah Mada, Yogyakarta.

Audit Committee

Diane Christina Member

Indonesian Citizen, specialized in Risk Management, Governance, Tax, Audit and Finance. She is a Board member in some professional associations, including PRIMA (Professionals in Risk Management Association), IKAI (Ikatan Komite Audit Indonesia), RMIA (Risk Management Institution Australasia), PRMIA (Professional Risk Managers' International Australia), Jakarta Chapter. Earning a Bachelor in Economy and a post graduate 'Magister Manajemen' degree, both of them from the Catholic University of Parahyangan, Bandung. She also holds some professional certificates, including RRP (*Registered Risk Practitioner*), CPRM (*Certified Practicing Risk Manager*), BCCP (*Business Continuity Certified Planner*), ERMCP (*Enterprise Risk Management Certified Professional*), and Level 1 BSMR, a banking risk management certification.

Satria A. Putra SE, Ak, SH, MM, MH, MKn Member

Indonesian citizen, an experienced auditor specializing in Accounting, Finance, Treasury, and Legal. Earned a Bachelor of Economic, majoring in Accounting, and a Bachelor of Law, majoring in Commercial Law, from Tarumanegara University, Jakarta, and received a Certified Accountant in Accounting from Padjadjaran University, Bandung, a Master of Management in Finance from the University of Trisakti, Jakarta, Master of Law in Commercial Law from Padjadjaran University, Bandung, Master of Accounting in Audit and Financial Report from Padjadjaran University, and Master of Economic Development from Gajah Mada University, Yogyakarta.

Komite Remunerasi dan Nominasi

Bonar Lukas Panjaitan Anggota

Warga Negara Indonesia, menyelesaikan S1 dibidang Akuntansi dari Universitas Advent Indonesia, Bandung, di tahun 1981 dan meraih MBA dari International University, Manila, Pilipina, di tahun 1983. Sejumlah pelatihan yang dijalani antara lain Credit Assessment Skill pada tahun 1996 yang diselenggarakan oleh SCB di Jakarta, Credit Structure & Restructuring Workshop tahun 1998 yang diselenggarakan oleh ING Bank, Bangkok, Compliance Director Workshop tahun 2000 yang diselenggarakan oleh IBI, Jakarta, Money Laundering di tahun 2002 yang diselenggarakan oleh Bank Indonesia, Jakarta, Indonesia Banking Framework tahun 2004 yang diselenggarakan oleh LPPI, Jakarta, dan Indonesia Certificate in Banking Risk and Regulation (Training of Trainer) Level 3 yang diadakan oleh GARP – BSMR, Jakarta.

Lando Simatupang Anggota

Warga Negara Indonesia, menjadi anggota Indonesian Risk Professional Association (IRPA) sejak 2004. Menyelesaikan S1 di Fakultas Ekonomi, Universitas Sumatera Utara di tahun 1989, dan meraih MBAT dari Institut Teknologi Bandung di bidang perbankan dan keuangan pada tahun 2000. Sejumlah pelatihan yang dijalani antara lain di bidang Bank Risk Management yang diselenggarakan oleh Bank Indonesia dan IMF pada tahun 2000, Risk Management Certification (GARP-BSMR) Level 3 di tahun 2007, Advance Derivative and Structured Product yang diadakan oleh Bank Indonesia di tahun 2008, dan Credit Risk Management, PSAK 50/55 Workshop di tahun 2009.

Remuneration and Nomination Committee

Bonar Lukas Panjaitan Member

Indonesian citizen, completed her undergraduate study in Advent University, Indonesia, Bandung, in 1981 and earned an MBA from International University, Manila, the Philippines, in 1983. Some training undertaken include Credit Assessment Skill in 1996 held by SCB in Jakarta, Credit Structure & Restructuring Workshop held by ING Bank, Bangkok, in 1998, Compliance Director Workshop held by IBI, Jakarta, in 2000, Money Laundering held by Bank Indonesia in 2002, Indonesian Banking Framework held by LPPI in 2004, and Indonesian Certificate in Banking Risk and Regulation (Training of Trainer) Level 3 held by GARP - BSMR, Jakarta.

Lando Simatupang Member

Indonesian citizen, a member of Indonesian Risk Professional Association (IRPA) since 2004. Graduated from the Economic Faculty with a Bachelor degree from Universitas Sumatera Utara in 1989, and earned an MBAT in Banking and Finance from Institut Teknologi Bandung in 2000. Some training undertaken include bank Risk Management held by Bank Indonesia and IMF in 2000, Risk Management Certification (GARP-BSMR) Level 3 in 2007, Advance Derivative and Structured Product held by Bank Indonesia in 2008, and Credit Risk Management, PSAK 50/55 Workshop in 2009.

Manajemen Eksekutif Executive Management

Adi Permana Kepala Departemen Wholesale Banking Support & Agency

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada Januari 2010 sebagai *Team Leader* di Departemen Corporate Banking II. Pada Januari 2012 diangkat sebagai Kepala Departemen Wholesale Banking Support & Agency. Meraih gelar Sarjana di bidang Ilmu Matematika dari Universitas Sriwijaya, Palembang.

Adi Permana Head of Wholesale Banking Support & Agency Department

Indonesian Citizen, joined Bank ICBC Indonesia in January 2010 as Team Leader in Corporate Banking II Department. In January 2012 was promoted as Head of Wholesale Banking Support & Agency Department. Holds a Bachelor's degree in Mathematics from Sriwijaya University, Palembang.

Albert Suhandinata Kepala Departemen Operation Management

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada September 2013 sebagai Kepala Departemen Operation Management. Sebelumnya memiliki pengalaman sebagai Kepala Departemen Operasional di beberapa bank asing di Indonesia. Meraih gelar Sarjana Finance dari Cal Poly Pomona, USA dan gelar MBA dari Loyola Marymount University, USA.

Albert Suhandinata Head of Operation Management Department

Joined Bank ICBC Indonesia on September 2013 as Head of Operation Management. Before that, he was also a Head of Operation Department in several other foreign banks in Indonesia. Obtained Finance Bachelor Degree in Cal Poly Pomona, USA and MBA from Loyola Marymount University, USA.

Alice Hartini Sukendro Wakil Kepala & *Person in Charge* Departemen Financial Institution

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada Mei 2009 sebagai Relationship & Product Officer di Departemen Financial Institution. Pada Januari 2011 dipromosikan sebagai *Team Leader* di departemen yang sama dan kemudian dipromosikan kembali menjadi Assistant Head. Pada September 2012 dipromosikan menjadi Wakil Kepala Departemen dan menjadi *Person in Charge* di Departemen Financial Institution. Meraih gelar Sarjana Bisnis dari Ohio State University, USA.

Alice Hartini Sukendro Deputy Head & *Person In Charge* of Financial Institution Department

Indonesian Citizen, joined Bank ICBC Indonesia as Relationship & Product Officer in Financial Institution Department in May 2009. In January 2011 was promoted as Team Leader in the same department and afterwards was promoted as Assistant Head. In September 2012 was promoted as Deputy Head & Person in Charge in Financial Institution Department. Holds a Bachelor's degree in Business from Ohio State University, USA.

Manajemen Eksekutif
Executive Management

Aluisius Triyono

Wakil Kepala & *Person in Charge* Departemen
MI & Accounting

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada September 2012 sebagai Wakil Kepala & *Person in Charge* Departemen MI & Accounting. Meraih gelar Master dari IPMI Business School Jakarta.

Aluisius Triyono

Deputy Head & *Person in Charge* of MI &
Accounting Department

Indonesian Citizen, joined Bank ICBC Indonesia in September 2012 as Deputy Head & *Person in Charge* of MI & Accounting Department. Holds a Master's degree from IPMI Business School Jakarta.

Andy Setiawan Aliwarga

Wakil Kepala & *Person in Charge* Departemen
Global Market

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada September 2012 sebagai Wakil Kepala & *Person in Charge* di Departemen Global Market. Meraih gelar sarjana dari STIE Perbanas.

Andy Setiawan Aliwarga

Deputy Head & *Person in Charge* of Global
Market Department

Indonesian Citizen, joined Bank ICBC Indonesia in September 2012 as Deputy Head & *Person in Charge* of Global Market Department. Holds a Bachelor's degree from STIE Perbanas.

Bernadete Yesica Yuwono

Assistant Head & *Person in Charge*
Departemen Anti Money Laundering &
Countering Financing of Terrorism (AML & CFT)

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada Mei 2009 sebagai staf di Departemen Kepatuhan. Pada Januari 2012 diangkat sebagai Assistant Head di Departemen AML & CFT dan kemudian diangkat Menjadi *Person in Charge* untuk departemen tersebut pada Bulan April 2012. Meraih gelar Sarjana Akuntansi dari Universitas Widyatama, Bandung.

Bernadete Yesica Yuwono

Assistant Head & *Person in Charge* of Anti
Money Laundering & Countering Financing of
Terrorism (AML & CFT) Department

Indonesian Citizen, joined Bank ICBC Indonesia in May 2009 as Compliance Department Staff. In January 2012 was promoted as Assistant Head in AML & CFT Department and in April 2012 was promoted as *Person in Charge* in the same department. Holds a Bachelor's degree in Accounting from Widyatama University, Bandung.

Dini Suprihatini

Kepala Departemen Risk Management

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada Oktober 2011 sebagai Wakil Kepala Departemen Risk Management yang kemudian diangkat sebagai Kepala Departemen pada Desember 2012. Meraih gelar Sarjana di bidang Agribisnis dari Institut Pertanian Bogor.

Dini Suprihatini

Head of Risk Management Department

Indonesian Citizen, joined Bank ICBC Indonesia in October 2011 as Deputy Head of Risk Management and promoted as Head of Risk Management Department in December 2012. Holds a Bachelor's Degree in Agribusiness from Bogor Agriculture Institute.

Dwi Sapto Febriantoko**Kepala Departemen Corporate & Commercial
Credit Review**

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada Oktober 2011 sebagai Kepala Departemen Credit Review. Seiring dengan perubahan struktur organisasi, Departemen Credit Review terbagi menjadi dua departemen dan pada bulan Juli 2013 diangkat menjadi Kepala Departemen Corporate & Commercial Credit Review. Meraih gelar Pasca Sarjana di bidang Business Analysis dari University of Leicester.

Edwin OJ Poluan**Kepala Departemen Service Quality**

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada Oktober 2007 sebagai Koordinator Wilayah. Sempat juga menjabat sebagai Kepala Departemen Risk Management, Kepala Departemen Management Information & Accounting, dan Kepala Departemen General Affair sebelum pada akhirnya di bulan Juli 2013 dipercaya memegang departemen baru yaitu Departemen Service Quality. Meraih gelar Magister Administrasi Bisnis dari University of The East Manila, Philippines.

Evelyn Yuvania**Kepala Departemen Commercial Banking II &
UKM**

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada Februari 2012 sebagai Kepala Departemen di Commercial Banking II. Pada bulan April 2013 dipercaya untuk memegang Departemen SME sebagai Kepala Departemen. Meraih gelar Sarjana Ekonomi Manajemen dari Universitas Simalungun, Medan.

Dwi Sapto Febriantoko**Head of Corporate & Commercial Credit Review
Department**

Indonesian Citizen, joined Bank ICBC Indonesia in October 2011 as Head of Credit Review Department. Along with the changes in the organization structure, Credit Review Department was split into two departments and in July 2013, was appointed as Head of Corporate & Commercial Credit Review Department. Holds a Master of Art in Business Analysis from the University of Leicester.

Edwin OJ Poluan**Head of Service Quality Department**

Indonesian Citizen, joined Bank ICBC Indonesia in October 2007 as Regional Coordinator. In between he was also appointed as Head of Risk Management Department, Head of Management Information & Accounting Department, and Head of General Affair Department prior to his new assignment in a new Department in July 2013 as Head of Service Quality Department. Holds a Master in Business Administration from University of The East Manila, Philippines.

Evelyn Yuvania**Head of Commercial Banking II & SME
Department**

Indonesian Citizen, joined Bank ICBC Indonesia in February 2012 as Head of Commercial Banking II Department. In April 2013 was appointed as Head of SME Department. Holds a Bachelor's degree in Economics Management from Simalungun University, Medan.

Manajemen Eksekutif
Executive Management

Fajar Satritama

Wakil Kepala & *Person in Charge* Departemen
Corporate Banking III

Warga Negara Indonesia, dengan Bank ICBC Indonesia pada Januari 2011 sebagai *Team Leader* di Departemen Corporate Banking II & Commercial Banking. Pada bulan Februari 2012 dirotasikan ke Departemen Corporate Banking III dengan posisi yang sama. Pada bulan Juni 2013 dipromosikan sebagai Wakil Kepala Departemen Corporate Banking III dan kemudian pada bulan September di tahun yang sama juga menjadi *Person in Charge* di Departemen Corporate Banking III. Meraih gelar Sarjana Hukum dari Universitas Indonesia.

Fajar Satritama

Deputy Head & *Person In Charge of Corporate Banking III Department*

Indonesian Citizen, joined Bank ICBC Indonesia in January 2011 as *Team Leader* in Corporate Banking II & Commercial Banking Department. In February 2012 was rotated to Corporate Banking III Department with the same position. In June 2013 was promoted as Deputy Head of Corporate Banking III Department and in September, the same year he was also trusted as *Person in Charge* in Corporate Banking III Department. Holds a Bachelor's degree in Law from University of Indonesia.

Franky Halim

Kepala Departemen Corporate & Commercial
Banking Surabaya

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada Agustus 2010 sebagai Wakil Koordinator Regional Surabaya. Pada Februari 2012 dipercaya menjadi Pimpinan Cabang Baliwerti dan pada April 2012 dipercaya memegang Departemen baru yaitu Corporate & Commercial Banking Surabaya hingga saat ini. Meraih gelar Sarjana Administrasi Bisnis dari Simon Fraser University, Canada.

Franky Halim

Head of Corporate & Commercial Banking
Department Surabaya

Indonesian Citizen, joined Bank ICBC Indonesia in August 2010 as Deputy Regional Coordinator Surabaya. In February 2012 was trusted to be Baliwerti Branch Manager and in April 2012 was trusted to be Head of new Department, Corporate & Commercial Banking Surabaya until now. Holds a Bachelor's degree in Business Administration from Simon Fraser University, Canada.

Happy Kunarli

Koordinator Cabang Jakarta II, Balikpapan &
Kepala Cabang Pluit

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada September 2009 sebagai Koordinator Cabang untuk kelompok cabang Jakarta II, dan sekaligus Kepala Cabang Pluit. Meraih gelar Sarjana Ekonomi dari Universitas Trisakti.

Happy Kunarli

Branch Coordinator Jakarta II, Balikpapan &
Branch Manager Pluit

Indonesian Citizen, joined Bank ICBC Indonesia in September 2009 as Branch Coordinator for branches in Jakarta II and Branch Manager Pluit. Holds a Bachelor's degree in Economics from Trisakti University.

Harry Abbas**Kepala Departemen Kepatuhan**

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada April 2009 sebagai Kepala Departemen Kepatuhan. Meraih gelar Diploma 3 jurusan Manajemen dari Akademi Sekretaris & Manajemen Indonesia (ASMI). Pendidikan profesi yang dijalannya, antara lain, Risk Management Certification - Level 4, Binus Executive Education - Financial Risk Academy (Financial Risk Manager/FRM Training Program).

Harry Abbas**Head of Compliance Department**

Indonesian Citizen, joined Bank ICBC Indonesia in April 2009 as Head of Compliance Department. Holds an Associate Degree in Management from Indonesia Secretary & Management Academy (ASMI). Professional trainings undertaken include Risk Management Certification - Level 4, Binus Executive Education - Financial Risk Academy (Financial Risk Manager/FRM Training Program).

Lily Gozal**Koordinator Cabang Jakarta I, Makassar & Pimpinan Cabang TCT**

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada Januari 2009 sebagai Kepala Cabang Kelapa Gading. Saat ini adalah Koordinator Cabang untuk kelompok cabang Jakarta I, Makassar dan Pimpinan Cabang TCT. Meraih gelar master di bidang Keuangan dari LPPM Jakarta.

Lily Gozal**Branch Coordinator Jakarta I, Makassar & Branch Manager TCT**

Indonesian Citizen, joined Bank ICBC Indonesia in January 2009 as Branch Manager in Kelapa Gading and currently is a Branch Coordinator for branches in Jakarta I, Makassar and also Branch Manager of TCT branch. Holds a Master's degree in Finance from LPPM, Jakarta.

Lisa Gillian**Kepala Departemen Commercial Banking I**

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada Januari 2013 sebagai Kepala Departemen Commercial Banking I hingga saat ini. Meraih gelar Master of Business Administration dari Marquette University, USA.

Lisa Gillian**Head of Commercial Banking I Department**

Indonesian Citizen, joined Bank ICBC Indonesia in January 2013 as Head of Commercial Banking I Department until present. Holds a Master of Business Administration degree from Marquette University, USA.

Manajemen Eksekutif Executive Management

Lisa Surya

Wakil Kepala & *Person in Charge* Departemen Trade Sales

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada bulan May 2010 sebagai *Team Leader* di Departemen Corporate Banking II & Commercial Banking. Pada Agustus 2011 diangkat menjadi Wakil Kepala Departemen di Departemen Corporate Banking II. Seiring dengan semakin berkembangnya organisasi, Bank ICBC Indonesia memiliki Departemen Corporate Banking III dan Lisa diangkat menjadi Wakil Kepala Departemen di departemen tersebut pada bulan Oktober 2012. Kemudian pada Juli 2013 dipercaya menjadi Wakil Kepala & *Person in Charge* di Departemen Trade Sales hingga saat ini. Meraih gelar Master di bidang manajemen keuangan dari Universitas Prasetia Mulya.

Lisa Surya

Deputy Head & *Person In Charge* of Trade Sales Department

Indonesian Citizen, joined Bank ICBC Indonesia in May 2010 as Team Leader in Corporate Banking II & Commercial Banking Department. In August 2011 was promoted as Deputy Head of Corporate Banking II Department. Along with organization growth, Bank ICBC Indonesia has a new Department, Corporate Banking III, and Lisa was promoted as Deputy Head in the department in October 2012. Then in July 2013, she was promoted as Deputy Head & *Person in Charge* of Trade Sales Department. Holds a Master's degree in Finance Management from Prasetia Mulya University.

Maria Rosalinda Asmi

Kepala Departemen Internal Audit

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada Desember 2010 sebagai Kepala Departemen Internal Audit. Meraih gelar Sarjana Ekonomi Akuntansi dari Universitas Tarumanagara pada tahun 1996, dan memiliki sejumlah sertifikasi profesi, antara lain BSMR Level 1 yang diperoleh tahun 2007, BSMR Level 2 di tahun 2007, dan BSMR Level 4 di tahun 2009, dan sertifikat Qualified Internal Auditor (QIA) yang diperoleh tahun 2003. Sejumlah pelatihan yang telah diselesaikan, antara lain, Managing Internal Audit Department yang diselenggarakan oleh Euromoney Singapore, tahun 2007, Basel II Framework yang diselenggarakan oleh EY Singapore tahun 2007, dan Basel II IMA Audit oleh EY Singapore tahun 2008, Internal Audit & Risk Management oleh IAIB tahun 2009, Fraud Risk Assessment oleh IAIB tahun 2009, dan Measuring Chief Audit Executive Performance oleh IAIB tahun 2009.

Maria Rosalinda Asmi

Head of Internal Audit Department

Indonesian Citizen, joined Bank ICBC Indonesia in December 2010 as Head of Internal Audit. Holds a Bachelor's degree in Economics Accounting from Tarumanegara University in 1996, and obtained some professional certifications, including Risk Management Certification Board Examination (BSMR) Level 1 in 2007, BSMR Level 2 in 2007, and BSMR Level 4 in 2009, and Qualified Internal Auditor (QIA) certificate earned in 2003. Some training completed were, among others, Managing Internal Audit Department held by Euromoney Singapore in 2007, Basel II Framework held by EY Singapore in 2007, and BASEL II IMA Audit by EY Singapore in 2008, Internal Audit & Risk Management held by IAIB in 2009, Fraud Risk Assessment held by IAIB in 2009, and Measuring Chief Audit Executive Performance by IAIB in 2009.

Monang Siringoringo
Pimpinan Sementara Kepala Departemen
E-Banking & IT

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada Januari 2013 sebagai Wakil Kepala Departemen E-Banking & IT. Pada bulan Oktober 2013 dipercaya sebagai Pimpinan Sementara Kepala Departemen E-Banking & IT. Meraih gelar Diploma 3 dari STMIK Gunadarma jurusan Manajemen Informatika.

Nugroho Budiman
Kepala Departemen Legal & Asset
Management

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada April 2011 sebagai Kepala Departemen Legal. Pada Juli 2013, Departemen Asset Management digabung menjadi satu bersama dengan Departemen Legal yang berada di bawah kepemimpinannya dan berubah nama menjadi Departemen Legal & Asset Management. Meraih gelar Sarjana Hukum dari Universitas Kristen Satya Wacana.

Pohan Djingga
Kepala Departemen Corporate & Commercial
Banking Medan & Batam Area

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada November 2013 sebagai Kepala Departemen Corporate & Commercial Banking untuk area Medan dan Batam. Meraih gelar Sarjana Keuangan dari California State University, USA.

Reny W Indriadi
Kepala Departemen Sumber Daya Manusia

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada bulan Juni 2011 sebagai Kepala Departemen Sumber Daya Manusia. Meraih gelar Master of Human Resources Management dari Monash University, Melbourne, Australia.

Monang Siringoringo
Temporary Head of E-Banking & IT Department

Indonesian Citizen, joined Bank ICBC Indonesia in January 2013 as Deputy Head of E-Banking & IT Department. In October 2013 was trusted as Temporary Head of E-Banking & IT Department. Holds a Diploma 3 in Information Management from STMIK Gunadarma.

Nugroho Budiman
Head of Legal & Asset Management
Department

Indonesian Citizen, joined Bank ICBC Indonesia in April 2011 as Head of Legal Department. In July 2013, the Asset Management Department was merged with Legal Department and its name was changed into Legal & Asset Management Department where he is still the Head of the Department. Holds Bachelor's degree in Law from Satya Wacana Christian University.

Pohan Djingga
Head of Corporate & Commercial Banking
Department for Medan & Batam Area

Indonesian Citizen, joined Bank ICBC Indonesia in November 2013 as Head of Corporate & Commercial Banking Department for Medan and Batam Area. Holds a Bachelor's degree in Finance from California State University, USA.

Reny W Indriadi
Head of Human Resources Department

Indonesian Citizen, joined Bank ICBC Indonesia in June 2011 as Head of Human Resources Department. Holds a Master's degree in Human Resources Management from Monash University, Melbourne, Australia.

Manajemen Eksekutif
Executive Management

Setiawan Kumala
Kepala Departemen Retail Banking

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada April 2010 sebagai Kepala Departemen Retail Banking. Meraih gelar Diploma dari Canning College, Perth, Australia Barat.

Setiawan Kumala
Head of Retail Banking Department

Indonesian Citizen, joined Bank ICBC Indonesia in April 2010 as Head of Retail Banking Department. Holds a Diploma from Canning College, Perth, Western Australia.

Solaiman Ariono
Kepala Departemen General Affair

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada Oktober 2007 dan pernah menjabat sebagai Kepala Departemen Corporate Support, Kepala Departemen Asset Management, dan saat ini menjadi Kepala Departemen General Affair. Meraih gelar Sarjana Hukum dari Universitas Surabaya.

Solaiman Ariono
Head of General Affair Department

Indonesian Citizen, joined Bank ICBC Indonesia in October 2007 and has held several positions in the company as Head of Corporate Support, Head of Asset Management, and currently the Head of General Affair Department. Holds a Bachelor's degree in Law from the University of Surabaya.

Stephen Kasima
Wakil Kepala & *Person in Charge* Departemen
Corporate Banking I

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada April 2008. Pada tahun 2010 diangkat sebagai *Team Leader* Corporate Banking II dan kemudian menjadi Wakil Kepala di Departemen Corporate Banking I pada tahun 2011. Tahun 2012 diangkat menjadi *Person in Charge* di Departemen Investment & Corporate Banking I. Meraih gelar Sarjana Ilmu Hukum dari Peking University.

Stephen Kasima
Deputy Head & *Person in Charge* of Corporate
Banking I Department

Indonesian Citizen, joined Bank ICBC Indonesia in April 2008. In 2010, he was appointed as Team Leader in Corporate Banking II and promoted as Deputy Head in Corporate Banking I Department in 2011. In 2012 he was promoted as Person in Charge in Investment & Corporate Banking I. Holds a Bachelor's degree in Science of Law from Peking University.

Steeven Johanes
Wakil Kepala & *Person in Charge* Departemen
Corporate Banking II

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada Januari 2012 sebagai *Team Leader* dan kemudian dipromosikan menjadi Wakil Kepala Departemen Corporate Banking II pada Oktober 2012. Sejak November 2012 menjadi *Person in Charge* di Departemen tersebut. Meraih gelar Master di bidang Manajemen Keuangan dari Universitas Indonesia.

Steeven Johanes
Deputy Head & *Person in Charge* Corporate
Banking II Department

Indonesian Citizen, joined Bank ICBC Indonesia in January 2012 as Team Leader and then in October 2012 was promoted as Deputy Head in Corporate Banking II Department. From November 2012 was the Person in Charge in the Department. Holds a Master's degree in Finance Management from University of Indonesia.

Surya Wijaya

Wakil Kepala & *Person in Charge* Departemen
Strategy Management & Transformation Office

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada Agustus 2013 sebagai Wakil Kepala di Departemen Strategy Management & Transformation Office dan sekaligus menjadi *Person in Charge* di departemen tersebut. Meraih gelar Sarjana dan Master dengan gelar *summa cum laude* di bidang Teknik Elektro & Komputer dari Carnegie Mellon University, Pittsburgh, Pennsylvania, USA, Master di bidang Matematika Finansial dari Columbia University, New York City, New York, USA, dan juga Chartered Financial Analyst (CFA) dari CFA Institute, Charlottesville, Virginia, USA.

Surya Wijaya

Deputy Head & *Person in Charge* of Strategy
Management & Transformation Office
Department

Indonesian Citizen, joined Bank ICBC Indonesia in August 2013 as Deputy Head in Strategy Management & Transformation Office Department and also being *Person in Charge* in the same department. Holds a Bachelor's degree and a Master's degree in Electrical & Computer Engineering with the highest honors from Carnegie Mellon University, Pittsburgh, Pennsylvania, USA, a Master's degree in Financial Mathematics from Columbia University, New York City, New York, USA and also Chartered Financial Analyst (CFA) from CFA Institute, Charlottesville, Virginia, USA.

Tri Edi Purnomo

Kepala Departemen Bills Centre

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada Januari 2012 sebagai Kepala Departemen Bills Centre. Meraih gelar Diploma Finance and Trade Management dari Akademi Perniagaan Indonesia.

Tri Edi Purnomo

Head of Bills Centre Department

Indonesian Citizen, joined Bank ICBC Indonesia in January 2012 as Head of Bills Centre. Holds a Diploma in Finance and Trade Management from Trade Academy of Indonesia.

Yensen Aliamin

Kepala Departemen Card Centre

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada Mei 2011 sebagai Kepala Departemen Card Center. Meraih gelar Sarjana dari University of Maryland dan MBA dari Australian Graduate School of Management.

Yensen Aliamin

Head of Card Centre Department

Indonesian Citizen, joined Bank ICBC Indonesia as Head of Card Center in May 2011. Holds Bachelor's degrees from the University of Maryland and MBA from the Australian Graduate School of Management.

YF. Melissa Anastasia

Kepala Support Centre (*Surabaya Region*)

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada Oktober 2007. Saat ini bertanggung jawab sebagai Kepala Support Centre Wilayah Surabaya. Menyelesaikan pendidikan di ABA Malang.

YF. Melissa Anastasia

Head of Support Centre (*Surabaya Region*)

Indonesian Citizen, joined Bank ICBC Indonesia in October 2007. Currently holds responsibility as Head of Support Centre Surabaya Region. Completed her study at ABA Malang.

Manajemen Eksekutif
Executive Management

Yose Yamani

Assistant Head & Person in Charge
Departemen Credit Management

Warga Negara Indonesia, bergabung dengan Bank ICBC Indonesia pada bulan Februari 2010 sebagai Senior Manager di Departemen Credit Management, kemudian diangkat menjadi Assistant Head di departemen yang sama pada bulan Mei 2011. Pada bulan April 2013 Sdr. Yose Yamani dipercaya menjadi *Person in Charge* di departemen yang sama. Meraih gelar Master di bidang Manajemen Risiko dari Universitas Indonesia.

Zhang Yong

Kepala Departemen Financial Management

Warga Negara China, bergabung dengan Bank ICBC Indonesia pada Oktober 2012 sebagai Kepala Departemen Strategic Manajemen, dan kemudian pada Januari 2013 diangkat sebagai Kepala Departemen Financial Management. Telah bergabung dengan ICBC Ltd. di tahun 2007. Meraih gelar Master di bidang Keuangan dan Akuntansi dari Wuhan University of Technology.

Yose Yamani

Assistant Head & Person in Charge of Credit Management Department

Indonesian Citizen, joined Bank ICBC Indonesia in February 2010 as Senior Manager in Credit Management Department, then he was promoted as Assistant Head in the same department on May 2011. In April 2013, Yose Yamani has been trusted as Person in Charge in the same department. Obtained his Master degree in Risk Management from University of Indonesia.

Zhang Yong

Head of Financial Management Department

Chinese Citizen, joined Bank ICBC Indonesia in October 2012 as Head of Strategic Management Department. Then on January 2013 was appointed as Head of Financial Management. He joined ICBC Ltd. in 2007. Holds a Master's degree in Finance and Accounting from Wuhan University of Technology.



ICBC

中国工商银行

(印尼)

ICBC Tower 32nd Floor
Jl. M.H. Thamrin No.81
Jakarta Pusat 10310, Indonesia
Tel :(+62 21) 2355 6000
Fax :(+62 21) 3199 6016
www.icbc.co.id