

LAMPIRAN IV
 SURAT EDARAN BANK INDONESIA
 NOMOR 15/15/DPNP TANGGAL 29 April 2013
 PERIHAL PELAKSANAAN *GOOD CORPORATE GOVERNANCE* BAGI BANK UMUM

APPENDIX IV
 BANK INDONESIA CIRCULAR LETTER
 NOMOR 15/15/DPNP DATED 29 April 2013
 CONCERNING THE IMPLEMENTATION OF
 GOOD CORPORATE GOVERNANCE FOR
 COMMERCIAL BANK

**LAPORAN PENILAIAN SENDIRI (*SELF ASSESSMENT*) PELAKSANAAN *GOOD CORPORATE GOVERNANCE* (GCG) /
 THE SELF ASSESSMENT REPORT OF THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE (GCG)**

Nama Bank/Bank's Name : PT. Bank CTBC Indonesia
 Posisi/Position : 31 December 2018

**Hasil Penilaian Sendiri (*Self Assessment*) Pelaksanaan GCG/
 The Self Assessment Result of The Implementation of GCG**

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

Analisis/Analysis

Identifikasi Permasalahan :

A. Governance Structure

A. Kebutuhan Pengembangan Infrastruktur SDM.

Sehubungan dengan portofolio corporate banking yang pertumbuhannya akan semakin meningkat dan aktivasi produk *consumer lending* maka Bank perlu mengembangkan infrastruktur yang memadai seperti:

1. *Credit reviewer* untuk memastikan fungsi kontrol dapat berjalan secara efektif
2. Tenaga pemasaran yang memiliki spesialisasi *consumer lending*.

Terlebih pada rencana bisnis bank tahun 2018 Bank merencanakan untuk membuka Kantor Cabang di Semarang yang menginduk ke Kantor Cabang Surabaya.

Selesai:

- a. Bank telah merekrut *Internal Credit Control (ICC) Officer* untuk cabang Surabaya pada bulan September 2018.
- b. Untuk *consumer lending*, sehubungan dengan adanya perubahan strategi bisnis bank dalam pembukaan cabang Semarang ditunda sampai batas waktu yang belum ditentukan, serta mempertimbangkan estimasi progress dari aktivitas produk salary loan sampai dengan akhir tahun, maka Bank memutuskan untuk menunda perekrutan tenaga pemasaran yang memiliki spesialisasi consumer lending sejalan dengan kebutuhan bisnis.

B. Ketidakkonsistenan Proses Distribusi Penagihan antara Manual Kerja Sales & Prosedur Operasi.

Terdapat ketidakkonsistenan antara Manual Kerja Sales & Prosedur Operasi dalam hal Penagihan Bulanan. Dalam Manual Kerja Sales menetapkan, Account Officer (setelah

Problems Identification :

A. Governance Structure

1. Human Resource Infrastructure Development Needs.

In relation to the growing corporate banking portfolio and the activation of consumer lending products, the Bank needs to develop adequate infrastructure such as:

- a. Credit reviewers to ensure the control function can run effectively.
- b. Marketing personnel who specialize in consumer lending.

Especially in the bank's business plan in 2018, the Bank plans to open a Branch Office in Semarang which is based on the Surabaya Branch Office.

Completed:

- a. The Bank has recruited an Internal Credit Control (ICC) Officer for the Surabaya branch in September 2018.
- b. For consumer lending, in connection with the change in the bank's business strategy in opening the Semarang branch, it was postponed to an undetermined deadline, and considering progress estimation of salary loan products until the end of the year, the Bank decided to postpone recruitment of marketing personnel who have special consumer lending in line with business needs .

2. Inconsistency of Billing Distribution Process between the Sales Working Manual & the Operation Procedure.

There is inconsistency between the Sales Working Manual & the Operation Procedure in terms of the Monthly Billing. In the Sales Working Manual stipulates the Account Officer (after receiving billing statement) must

menerima tagihan) harus meneruskan penagihan kepada orang yang berwenang, sedangkan Prosedur Operasi menetapkan bahwa laporan konsolidasi tagihan dikirimkan ke perusahaan setiap bulan untuk menagih pembayaran.

Selesai:

- a. IT Group sudah melakukan UAT untuk peningkatan Sistem Penagihan Bulanan untuk menghasilkan file penagihan yang dienkripsi dengan kata kunci dan secara otomatis dikirim melalui email ke PIC perusahaan dan pihak lain yang berwenang ini. Untuk peningkatan terakhir mekanisme proses penagihan dengan satu format penagihan standar, IT Group sedang menunggu konfirmasi dari Unit Bisnis CLG.
- b. Prosedur Operasi Pinjaman Dana Cermat telah disetujui oleh Direksi pada tanggal 18 September 2018.

B. Governance Process

1. Verifikasi ID

Salah satu dokumen utama untuk *Salary Loan*, saat ini adalah ID asli pemohon (KTP / e-KTP) yang diperiksa oleh *Sales Officer* (Karyawan *Outsource*). Namun proses pemeriksaan hanya sebatas memeriksa apakah ID fotokopi sesuai dengan dokumen asli.

Selesai:

Penandatanganan kerjasama antara PT Bank CTBC Indonesia dengan Dukcapil telah dilakukan pada tanggal 15 Agustus 2018.

forward the billing; Statement to the authorized persons, whereas the Operation Procedure stipulates the consolidation collection reports shall be sent to the company every month for getting payment.

Completed:

- a. IT Group has been doing UAT for the Monthly Billing System upgrade to generate billing files that are encrypted with keywords and automatically sent via email to the company's PIC and other authorized parties. For the latest enhancement of the billing process mechanism with a standard billing format, the IT Group is awaiting confirmation from the CLG Business Unit.
- b. The Salary Loan Operating Procedure has been approved by Directors on September 18, 2018.

B. Governance Process

1. ID Verification

As one of the primary document for Salary Loan, currently the applicant's original ID (KTP/e-KTP) shall be presented checked by the Sales Officer (Outsource Employee). However the process/requirement is limited to check whether the copy ID is in line with the original one.

Completed:

The signing of the cooperation agreement between PT Bank CTBC Indonesia with DukCaPil was conducted on August 15, 2018.

Kekuatan Pelaksanaan GCG :

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

Bank telah memiliki efektivitas proses pelaksanaan prinsip *Good Corporate Governance* (GCG) yang memadai yang didukung oleh Struktur dan infrastruktur tata kelola Bank yang baik sehingga menghasilkan *outcome* yang sesuai dengan harapan *stakeholders* Bank.

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

Dalam hal terdapat kelemahan-kelemahan pada 3 aspek diatas, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.

Strength of GCG Implementation:

The Bank has structures and infrastructures of Bank Good Governance which required in the process of implementation of GCG principle to produce outcomes that match the expectations of Bank's stakeholders.

The Bank has had an effective process on the implementation of the Principles of Good Corporate Governance (GCG), which supported by good structure and infrastructure of the Bank's Good Governance, so to produce outcomes that correspond to the expectations of stakeholders Bank's.

The Bank has an adequate quality outcome that meets the expectations of bank's stakeholders which is the result of the process of implementation of GCG principle that supported by adequate structure and infrastructure of Bank's governance.

In the case of any weaknesses in the above 3 aspects, the weaknesses in general is less significant and can be resolved with normal action, by the Bank's management.

<u>Kesimpulan</u>	<u>Conclusion</u>
<p>Berdasarkan analisis terhadap seluruh kriteria/ indikator penilaian terlampir, disimpulkan bahwa:</p> <p>A. Governance Structure</p> <ul style="list-style-type: none"> - Faktor-faktor positif aspek <i>governance structure</i> Bank : Sebagian besar aspek <i>governance structure</i> Bank telah mencukupi sesuai dengan struktur dan infrastruktur tata kelola Bank yang dipersyaratkan. Masih terdapat kelemahan yang secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank, sebagaimana tercermin dalam faktor-faktor negatif aspek <i>governance structure</i> Bank. - Faktor-faktor negatif aspek <i>governance structure</i> Bank : Terdapat kelemahan yang telah diperbaiki: ketidakkonsistenan antara Manual Kerja Sales & Prosedur Operasi dalam hal Penagihan Bulanan telah direvisi. Revisi Prosedur Operasi telah disetujui oleh Direksi pada tanggal 18 September 2018. <p>B. Governance Process</p> <ul style="list-style-type: none"> - Faktor-faktor positif aspek <i>governance process</i> Bank : Sebagian besar aspek <i>governance process</i> Bank telah efektif sesuai dengan efektivitas proses pelaksanaan prinsip <i>Good Corporate Governance</i> (GCG) yang dipersyaratkan. Masih terdapat kelemahan yang secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank, sebagaimana tercermin dalam faktor-faktor negatif aspek <i>governance process</i> Bank. - Faktor-faktor negatif aspek <i>governance process</i> Bank : Terdapat kelemahan yang telah diperbaiki yaitu: Keterbatasan sistem dalam proses 	<p>Based on the analysis of all criteria / indicators attached assessment, concluded that:</p> <p>A. Governance Structure</p> <ul style="list-style-type: none"> - Positive factors of the Bank's governance structure aspects: Most aspects of the Bank's governance structure are sufficient in accordance with the required Bank's governance structure and infrastructure. There are still weaknesses that are generally less significant and can be resolved by normal actions by the Bank's management, as reflected in the negative factors of the Bank's governance structure. - Negative factors of Bank governance structure: There are weaknesses that have been rectification: the inconsistency of Billing Distribution Process between the Sales Manual & Operating Procedures has been revised. The revised Operating Procedure was approved by Directors on September 18, 2018. <p>B. Governance Process</p> <ul style="list-style-type: none"> - Positive factors of the Bank's governance process aspects: Most aspects of the Bank's governance process have been effective in accordance with the effectiveness of the process of implementing the required Good Corporate Governance (GCG) principles. There are still weaknesses that are generally less significant and can be resolved with normal actions by the Bank's management, as reflected in the negative factors of the Bank's governance process. - Negative factors of Bank governance process: There are weaknesses that have been rectified: System limitations in the ID verification process as faces by other Banks, where the inspection

verifikasi ID seperti juga dialami oleh Bank Bank lainnya, dimana proses pemeriksaan hanya sebatas memeriksa apakah ID fotocopy telah sesuai dengan dokumen asli.

Dengan adanya penandatanganan kerjasama antara Bank Bank dengan Dukcapil yang dilakukan pada tanggal 15 Agustus 2018, proses verifikasi ID akan semakin akurat.

C. Governance Outcome

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

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

Masih terdapat kelemahan yang secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank, sebagaimana tercermin dalam faktor-faktor negatif aspek *governance outcome* Bank.

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

Terdapat kelemahan yang telah diperbaiki yaitu keterlambatan penyampaian laporan LKPBU, kesalahan input data di Laporan LHBUS, keterlambatan penyampaian koreksi *offline* laporan LBU.

Kesalahan penginputan pada laporan akibat intervensi manual (*human error*) telah diatasi melalui pengembangan sistem pada *core banking*, LOS, IOW untuk validasi penginputan, termasuk melakukan *data cleansing* pada Laporan.

Dengan adanya rencana otomasi pengolahan data untuk pelaporan yang merupakan integrasi pelaporan oleh Bank Indonesia dan OJK (sistem Antasena) diharapkan dapat meningkatkan keakuratan dari sistem pelaporan.

process is only limited to checking whether the ID of the copy is in accordance with the original document.

With the signing of a collaboration between Banks with Dukcapil conducted on August 15, 2018, the ID verification process will be more accurate.

C. Governance Outcome

- Positive factors of the Bank's governance outcome aspects:

The Bank's governance outcome aspect has been adequate in accordance with the quality of outcomes that meet the expectations of stakeholders.

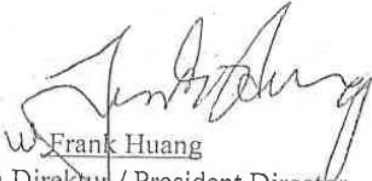
There are still weaknesses that are generally less significant and can be resolved with normal actions by the Bank's management, as reflected in the negative factors of Bank governance outcome.

- Negative factors of the Bank's governance outcome:

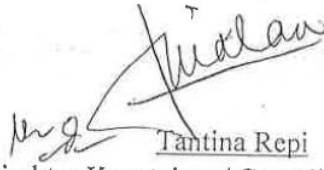
There are weaknesses that have been rectification i.e. late in submission of LKPBU report, error inputting data in LHBUS Report, late in submission of offline correction to LBU report.

Input errors in reports due to manual intervention (human error) have been addressed through the development of a system in core banking, LOS, IOW for input validation, including conducting data cleansing in the Report.

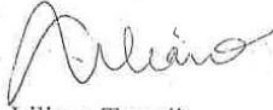
With the planned automation of data processing for reporting such as integration report by Bank Indonesia and OJK (Antasena system) is expected to improve the accuracy of the reporting system.



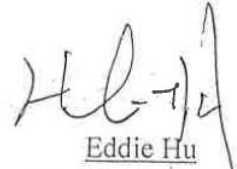
Frank Huang
Presiden Direktur / President Director



Tantina Repi
Direktur Kepatuhan / Compliance Director



Liliana Tanadi
Direktur / Director



Eddie Hu
Direktur / Director



Lasmintoro
Direktur / Director