

KOMITE DIBAWAH DEWAN KOMISARIS COMMITTEES UNDER THE BOARD OF COMMISSIONERS

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.

Komposisi Komite Audit Bank per 31 Desember 2016 adalah sebagai berikut:

Komposisi Komite Audit Audit Committee Composition

Nama Name	Jabatan Position	Periode Period
Christina Harapan	Ketua Chairperson	April 2016 - sekarang April 2016 - present
Sumantri Supono	Anggota Member	Agustus 2015 - sekarang August 2015 - present
Ricky Dompas	Anggota Member	November 2016 - sekarang November 2016 - present

Profil Komite Audit

CHRISTINA HARAPAN

Ketua

Warga Negara Indonesia. Lahir di Jakarta pada 23 September 1978. Usia 38 tahun. Beliau diangkat menjadi Ketua Komite Audit sejak April 2016. Beliau lulus dengan gelar sarjana Bisnis dari Universitas San Diego pada 1999. Beliau menyelesaikan studi pasca sarjana di San Diego State University dengan gelar *Master* di bidang Bisnis. Beliau memperoleh Sertifikasi Manajemen Risiko Level 5 dari LSPP pada 2013, dan mengikuti *Refreshment* pada 2015. Pelatihan lainnya, antara lain partisipasi pada *Befriending with the Boom and Bust Cycle* di Jakarta (2014), dan *Essentials of Leadership* yang diselenggarakan oleh ICBC di London (2016). Beliau memiliki eksposur yang luas di berbagai industri seperti perbankan investasi, layanan publik, layanan terkait perjalanan, dan perusahaan induk, memberikan kontribusi dalam analisis keuangan, audit, pengembangan bisnis, rekrutmen dan pelatihan, dan perencanaan strategis. Karirnya dimulai di PT Bank Artha Graha Internasional, Tbk. Pada 2008, dimana untuk empat tahun berikutnya, beliau memimpin tim pengawas bisnis di dalam Internal Audit. Selanjutnya, beliau dipromosikan menjadi Kepala Divisi Pengendalian Internal dan bertugas dalam mengelola risiko kredit dan operasional bank. Sebelum mengundurkan diri dari PT Bank Artha Graha Internasional Tbk, pada 2016, beliau telah dipercaya untuk memimpin Dewan Direksi selama dua tahun, dimana beliau bertanggung jawab terhadap tata kelola, perencanaan, dan fungsi pengendalian internal.

AUDIT COMMITTEE

The Audit Committee of Bank ICBC Indonesia assists the Board of Commissioners in carrying out the board's supervisory and control functions. This Committee consists of a Chair who is an Independent Commissioner, 1 (one) Commissioner and 2 (two) members. The Chair and members of the Audit Committee have adequate backgrounds, competence and experience.

Composition of the Bank's Audit Committee as of 31 December 2016 is as follows:

Audit Committee Profiles

Chairperson

An Indonesian citizen, born in Jakarta on 23 September 1978. 38 years old. She was appointed as Head of Audit Committee since April 2016. She graduated with an undergraduate degree in Business from the University of San Diego in 1999. She then pursue postgraduate studies at San Diego State University with a master degree in Business. She obtained Level 5 Risk Management Certification from LSPP in 2013, and went through refreshments in 2015. Her other professional development trainings include participation in "Befriending with the Boom and Bust Cycle" in Jakarta (2014), and in the "Essentials of Leadership" course arranged by ICBC in London (2016). She has wide-ranging exposure in diverse industries as investment banking, public services, travel-related services, and holding company, contributing hands-on in financial analysis, audit, business development, recruitment and training, and strategic planning. Her banking career started at PT Bank Artha Graha Internasional, Tbk. In 2008, she lead a business supervisory team within the Bank's Internal Audit. Subsequently, she was promoted to be Head of Internal Control Division, and tasked with managing credit and operational risks of the Bank. Before resigning from the PT Bank Artha Graha Internasional Tbk. In 2016, she was entrusted to head the Board of Directors' Office where she was responsible for governance, planning, and internal control functions.

SUMANTRI SUPONO

Anggota

Warga Negara Indonesia, lahir pada 7 Agustus 1948 di Yogyakarta, berusia 68 tahun, beliau telah menjadi anggota Komite Audit sejak Agustus 2014. Beliau lulus dengan gelar Master di bidang *Economic Development* dari Southern Illinois University (1985) dan Sarjana Akuntansi dari Universitas Gajah Mada (1973). Beliau memulai karirnya sejak 1974 di Bank Indonesia (BI) dalam fungsi Pengawasan Kredit, Riset dan Regulasi Perbankan, Pengawasan Perbankan, Manajemen Audit Bank, Manajemen Keuangan dan Anggaran. Beliau juga pernah ditugaskan ke BI New York, IBRA, mengepalai Kantor BI Surabaya. Mulai 2003, beliau menjabat sebagai Direktur (PT Mekar Prana Indah, 2004-09), Wapresdir (ORIF Indonesia Finance, 2009-11), Anggota Komite Audit (PT Bahana UI, 2003-06), dan Komisaris (PT Kebon Agung, 2012-14). Beliau telah berpartisipasi dalam pelatihan diantaranya *Forensic Auditing and Risk Management* di University of Wollongong (2004), *Central Banking* di Federal Reserve Bank of New York (1998), dan *Bank Restructuring Through Regulation and Supervision* di George Washington University (1994).

RICKY DOMPAS

Anggota

Warga Negara Indonesia, lahir 3 Desember 1959, usia 57 tahun, menjadi anggota Komite Audit sejak November 2016. Ricky Dompas lulus dari American University, Washington DC, dengan BSc. *Business Administration* (1983), dan sejak saat itu menjadi profesional pada bidang audit dan manajemen risiko di berbagai institusi, termasuk The Chase Manhattan Bank (1990-99), Badan Penyehatan Perbankan Nasional (1999-2001), PT Bank Danamon Indonesia Tbk. (2001-06), dan PT Bank Permata Tbk. (2006-11). Selanjutnya beliau tidak hanya menjabat sebagai Direktur tetapi juga sebagai penilai bersertifikat di LSPP. Pada sejumlah kesempatan, beliau diundang sebagai pembicara dan moderator untuk konferensi audit internal di Indonesia dan luar negeri. Pada 2014, beliau mengikuti Refreshment Manajemen Risiko yang diadakan di Rotterdam.

Kriteria Anggota Komite Audit

Mereka yang ditunjuk sebagai Anggota Komite Audit Bank harus memenuhi kriteria sebagaimana telah ditetapkan yaitu:

- Berkewarganegaraan Indonesia;
- Sehat jasmani dan rohani;
- Memiliki integritas, komitmen, kemampuan, pengetahuan dan pengalaman yang memadai sesuai dengan latar belakang pendidikannya serta mampu berkomunikasi dengan baik;
- Salah seorang dari anggota Komite Audit memiliki latar belakang pendidikan akuntansi atau keuangan;
- Memiliki pengetahuan yang cukup untuk membaca dan memahami laporan keuangan;
- Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, atau pihak lain yang memberi jasa audit, jasa non audit, dan atau jasa konsultasi lain kepada Perusahaan dalam waktu 1 (satu) tahun terakhir sebelum diangkat oleh Komisaris;

Member

An Indonesian citizen, born on 7 August 1948 in Yogyakarta, 68 years old, Mr. Sumantri Supono has been a member of Audit Committee since August 2014. He graduated with a Master's degree in Economic Development from Southern Illinois University (1985) and a bachelor degree in Accounting from Universitas Gajah Mada (1973). He started his career in 1974 at Bank Indonesia (BI) in credit supervision, Research and Bank Regulation, Banking Supervision, Bank Audit Management, Finance and Budget Management. He had been assigned to BI New York, IBRA, and as Head BI Surabaya. Starting in 2003, he served as Director (PT Mekar Prana Indah, 2004-09), Deputy President Director (ORIF Indonesia Finance, 2009-11), Audit Committee (PT Bahana UI, 2003-06), and Commissioner (PT Kebon Agung, 2012-14). He participated in trainings, including Forensic Auditing and Risk Management at University of Wollongong (2004), Central Banking at the Federal Reserve Bank of New York (1998), and Bank Restructuring Through Regulation and Supervision at George Washington University (1994).

Member

An Indonesian citizen, born 3 December 1959, 57 years old, he was Audit Committee member since November 2016. Mr. Ricky Dompas graduated from the American University, Washington D.C., with BSc. Business Administration (1983), and has since been a professional in audit and risk management at various institutions, including The Chase Manhattan Bank (1990-99), the Indonesia Banking Restructuring Agency (1999-2001), PT Bank Danamon Indonesia Tbk. (2001-06), and PT Bank Permata Tbk. (2006-11). He serves not only as Director but also as a certified assessor in LSPP. On a number of occasions, he had been invited as speaker and moderator for internal audit conferences in Indonesia and abroad. In 2014, he participated in Risk Management refreshment course conducted in Rotterdam.

Criteria of Audit Committee's Members

Those appointed as Members of the Bank's Audit Committee must meet the stipulated criteria, namely:

- Having an Indonesian citizenship;
- Being physically and mentally healthy;
- Having the proper integrity, commitment, ability, knowledge and experience in accordance with their educational background and having the ability to communicate well;
- One member of the Audit Committee is to have an accounting or financial education background;
- Having sufficient knowledge for reading and understanding financial reports;
- Must not be an insider in a Public Accounting Firm, a Legal Consultancy Office or any other parties that have provided auditing services, non-audit services and/or other consulting services to the Company within the 1 (one) year prior to appointment by the Board of Commissioners;

- Bukan orang yang mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin atau mengendalikan kegiatan Bank dalam waktu 1 (satu) tahun terakhir;
 - Tidak mempunyai saham baik langsung maupun tidak langsung pada Bank;
 - Tidak memegang jabatan sebagai pengurus partai politik dan/atau calon/ anggota legislatif dan/atau calon kepala daerah/ wakil kepada daerah, dan jabatan lain sesuai dengan peraturan perundang-undangan yang dapat menimbulkan benturan kepentingan;
 - Tidak pernah ditetapkan menjadi terdakwa atas dugaan telah melakukan kesalahan/ kelalaian/ kejahatan yang dapat diancam dengan hukuman penjara;
 - Tidak mempunyai hubungan keluarga karena perkawinan dan keturunan sampai derajat kedua, baik secara horizontal maupun vertikal dengan Komisaris, Direksi atau Pemegang Saham utama Bank;
 - Hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank.
- Must not be a person who has the authority and responsibility to plan, lead or control the Bank's activities within the last 1 (one) year;
 - Must not have any direct or indirect shares in the Bank;
 - Must not hold office as a political party official and/or a candidate/ legislative member and/or a candidate for regional head/ representative to the region, and must not be in other positions in accordance with laws and regulations that may create conflicts of interest;
 - Must not have been named a defendant for alleged wrongdoing/ negligence/ crime punishable by imprisonment;
 - Must not have any family relationships due to marriage and descent to the second degree, either horizontally or vertically, with the Board of Commissioners, the Board of Directors or the major shareholders of the Bank;
 - A direct or indirect business relationship related to the Bank's business activities.

Pengangkatan dan Pemberhentian Ketua dan Anggota Komite Audit

Ketua dan anggota komite diangkat dan diberhentikan oleh Komisaris Utama. Masa kerja Ketua Komite Audit maksimal sama dengan masa jabatannya sebagai anggota Dewan Komisaris Bank ICBC Indonesia. Masa tugas anggota Komite Audit adalah 1 (satu) tahun dan dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya dengan tidak mengurangi hak Komisaris untuk memberhentikannya sewaktu - waktu.

Tugas dan Tanggung Jawab Komite Audit

Dalam melaksanakan fungsinya, Komite Audit memiliki tugas dan tanggung jawab sebagai berikut:

- Melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit serta pemantauan atas tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian internal termasuk kecukupan proses pelaporan keuangan.
- Dalam rangka melaksanakan tugas pada butir tersebut di atas dan guna memberi rekomendasi kepada Dewan Komisaris, Komite Audit melakukan pemantauan dan evaluasi terhadap:
 - Pelaksanaan tugas SKAI;
 - Kesesuaian pelaksanaan audit oleh Kantor Akuntan Publik dengan Standar Audit yang berlaku;
 - Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Kantor Akuntan Publik atas jasa yang diberikannya;
 - Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan SKAI, Akuntan Publik, Bank Indonesia dan hasil pengawasan Otoritas Jasa Keuangan (OJK).
- Melakukan tinjauan atas informasi keuangan lainnya yang akan dikeluarkan Bank kepada publik dan/atau pihak otoritas seperti proyeksi, dan laporan lainnya terkait dengan informasi keuangan Bank;
- Melakukan tinjauan atas kepatuhan Bank terhadap peraturan perundang-undangan di bidang perbankan dan peraturan perundang-undangan lainnya;

Appointment and Dismissal of Audit Committee's Chair and Members

The chairperson and committee members are appointed and dismissed by the President Commissioner. The term of the Chairperson of the Audit Committee is the same as a member of the Board of Commissioners of Bank ICBC Indonesia. The length of duty of the members of the Audit Committee shall be 1 (one) year and may be re-appointed only for the next 1 (one) period without discounting to the right of the Commissioner to terminate it at any time.

Audit Committee's Duties and Responsibilities

In performing its functions, the Audit Committee has the following duties and responsibilities:

- Monitoring and evaluation of audit planning and implementation. Monitoring the follow-up audit results in order to assess the adequacy of internal controls, including the adequacy of the financial reporting process.
- In order to carry out the tasks mentioned above and to make recommendations to the Board of Commissioners, the Audit Committee shall monitor and evaluate:
 - The implementation of SKAI duties;
 - Compliance towards audits conducted by the Public Accounting Firm with the applicable Audit Standards;
 - Provide an independent opinion in the event of any disagreement between management and the Public Accounting Firm for the services it provides;
 - Follow up actions by the Board of Directors on the findings of SKAI, Public Accountants, Bank Indonesia and the results of supervision from the OJK.
- Reviewing other financial information to be issued to the public and/or authorities such as projections, and other reports relating to the Bank's financial information;
- Reviewing the Bank's compliance with laws and regulations in the banking sector and other laws and regulations;
- Providing recommendations to the Board of Commissioners regarding the appointment of the

- Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan Kantor Akuntan Publik, yang didasarkan pada independensi, ruang lingkup penugasan dan biaya untuk disampaikan kepada Pemegang Saham melalui Dewan Komisaris;
- Menelaah dan melaporkan kepada Dewan Komisaris atas pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank;
- Melakukan tinjauan dan pemantauan atas implementasi GCG yang efektif dan berkelanjutan;
- Menjalankan tugas-tugas lain yang relevan dengan fungsi Komite Audit atas permintaan Dewan Komisaris serta Peraturan Otoritas Jasa Keuangan dan Bank Indonesia.

Kewenangan Komite Audit

Dalam melaksanakan tugasnya, Komite Audit mempunyai wewenang sebagai berikut:

- Mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset, dan sumber daya Bank yang diperlukan;
- Dapat berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, akuntansi dan sistem informasi, unit kerja terkait dan Akuntan publik terkait tugas dan tanggung jawab Komite Audit;
- Jika diperlukan, dapat melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya;
- Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

Independensi dan Rangkap Jabatan Komite Audit

Direksi Bank ICBC Indonesia maupun direksi bank lain tidak ada yang menjadi anggota Komite Audit. Seluruh Pihak Independen anggota Komite Audit tidak saling memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, namun terdapat rangkap jabatan yaitu: Christina Harapan, Komisaris Independen selaku Ketua Komite Audit sejak 26 April 2016.

Laporan Singkat Pelaksanaan Kegiatan Komite Audit

Komite Audit telah menjalankan program kerja pada 2016, antara lain sebagai berikut:

- Mengawasi dan mengevaluasi Kebijakan, Prosedur, Program dan Penerapan SKAI;
- Mengawasi dan mengevaluasi tindakan manajemen atas hasil temuan SKAI, audit eksternal, dan OJK;
- Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan Kantor Akuntan Publik.

Frekuensi Pertemuan dan Tingkat Kehadiran Komite Audit dalam Rapat

Selama 2016, Komite Audit menyelenggarakan 8 (delapan) kali rapat. Adapun frekuensi kehadiran dari Anggota Komite terangkum dalam tabel berikut:

Public Accounting Firm, which is based on the independence, scope of the assignment and fees to be submitted to the Shareholders through the Board of Commissioners;

- Reviewing and reporting to the Board of Commissioners for complaints relating to the Bank's accounting and reporting process;
- Conducting an overview and monitoring of effective and sustainable GCG implementation;
- Carrying out other tasks relevant to the functions of the Audit Committee at the request of the Board of Commissioners and the regulations of the OJK and Bank Indonesia.

Audit Committee's Authorities

In performing its duties, the Audit Committee has the following authorities:

- Accessing necessary documents, data and information about the Bank's employees, funds, assets and resources;
- Being able to communicate directly with employees, including with the Board of Directors and the parties that carry out internal audit functions, risk management, accountancy and information systems, with relevant work units and with public accountants when it comes to the duties and responsibilities of the Audit Committee.
- If need be, they must be able to involve independent parties outside of the members of the Audit Committee necessary to assist in the execution of their duties.
- Carrying out other forms of authority granted by the Board of Commissioners.

Audit Committee's Independence and Concurrent Positions

The Directors of Bank ICBC Indonesia and other bank directors are not members of the Audit Committee. No member of the Audit Committee has any financial, management, share ownerships and/or family relationships with the Board of Commissioners, the Board of Directors and/or the controlling Shareholders, or any relationship with the Bank. There is one person with a dual position: Christina Harapan, who has served as both Independent Commissioner and Audit Committee Chairwoman since 26 April 2016.

Brief Report on the Implementation of Audit Committee Activities

The Audit Committee has implemented a work program in 2016 that, among others, includes:

- Supervising and evaluating SKAI Policy, Procedures, Programs and Implementation;
- Supervising and evaluating management actions on findings by the SKAI, from external audits and from OJK;
- Providing recommendations to the Board of Commissioners regarding the appointment of a Public Accounting Firm.

Frequency of Attendance in Audit Committee's Meetings

Throughout 2016, the Audit Committee held 8 (eight) meetings, with the following frequency of attendance:

Kehadiran dalam Rapat Komite Audit 2016 Attendance of Audit Committee Meeting in 2016

Nama Name	Jabatan Position	Jumlah Rapat Total Meetings	Hadir Attendance	Kehadiran (%) Attendance (%)
Bati Lestari*	Ketua Chairperson	8	3	37,50%
Christina Harapan**	Ketua Chairperson		5	62,50%
Sumantri Supono	Anggota Member		8	100,00%
Diane Christina***	Anggota Member		4	50,00%
Ricky Dompas****	Anggota Member		0	0%

*Efektif mengundurkan diri pada 17 April 2016 | Effectively resigned as of 17 April 2016

**Efektif bergabung dalam Komite Audit pada 26 April 2016 | Effectively joined Audit Committee as of 26 April 2016

*** Efektif mengundurkan diri pada 29 Mei 2016 | Effectively resigned as of 29 May 2016

****Efektif bergabung dalam Komite Audit 18 November 2016 | Effectively joined Audit Committee as of 18 November 2016

Berikut rincian agenda dan peserta rapat Komite Audit: The following is the Audit Committee's Meeting Agenda and participation:

Agenda Rapat Komite Audit Tahun 2016 The Audit Committee Meeting Agenda in 2016

No. No.	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Rapat Participants
1	27 Januari 2016 27 January 2016	Laporan Aktivitas Audit Internal per Januari 2016 Internal Audit Activity Report as of January 2016	Bati Lestari, Sumantri Supono, Diane Christina, Sukarwan, Riva Yan Abdillah
2	24 Februari 2016 24 February 2016	1. Tindak Lanjut Temuan Audit OJK (posisi terakhir) Follow-up of OJK Audit Findings (Latest Position) 2. Laporan Audit Internal ke OJK per Semester II 2015 Internal Audit Report to OJK as of Semester 2 2015 3. Laporan Aktivitas Audit Internal per Januari 2016 Internal Audit Activity Report as of January 2016	Bati Lestari, Sumantri Supono, Diane Christina, Sukarwan, Riva Yan Abdillah
3	8 Maret 2016 8 March 2016	Pembahasan dari KPMG per Desember 2015 statutory audit Update from KPMG as of December 2015 statutory audit	Bati Lestari, Sumantri Supono, Diane Christina, Sukarwan, Harry Abbas, Indra Widjaya, Riva Yan Abdillah, Erawati
4	22 April 2016 22 April 2016	1. Laporan Aktivitas Audit Internal per Maret 2016 Internal Audit Activity Report as of March 2016 2. Persiapan untuk Laporan Komite Audit per Triwulan I 2016 Preparation for Audit Committee Report as of Quarter 1 2016	Christina Harapan, Bati Lestari, Sumantri Supono, Diane Christina, Riva Yan Abdillah, Indra Widjaya
5	21 Juli 2016 21 July 2016	1. Laporan Audit Internal Internal Audit Report 2. Lain-lain Others	Hendra Widjojo, Christina Harapan, Sumantri Supono, Sukarwan, Fransisca Nelwan Mok, Lando Simatupang, Riva Yan Abdillah
6	13 September 2016 13 September 2016	1. Laporan Aktivitas Audit Internal Internal Audit Activity Report 2. Lain-lain Others:: - Penambahan Modal Capital Injection; - Penunjukan Akuntan Publik untuk Tahun yang Berakhir pada 31 Desember 2016 Appointment of Public Accounting Firm for The Year Ending 31 December 2016	Ma Xiangjun, Hendra Widjojo, Christina Harapan, Sukarwan, Sumantri Supono, Fransisca Nelwan Mok, Lando Simatupang, Riva Yan Abdillah
7	31 Oktober 2016 31 October 2016	Laporan Aktivitas Audit Internal pada September 2016 Internal Audit Activity Report on September 2016	Hendra Widjojo, Christina Harapan, Sumantri Supono, Fransisca Nelwan Mok, Lando Simatupang, Riva Yan Abdillah
8	6 Desember 2016 6 December 2016	Laporan Aktivitas Audit Internal per 31 Oktober 2016 dan Usulan Rencana Audit Internal 2017 Internal Audit Activity Report as of 31 Oct 2016 and Proposed 2017 Internal Audit Plan	Hendra Widjojo, Christina Harapan, Sukarwan, Fransisca Nelwan Mok, Sumantri Supono, Lando Simatupang, Indra Widjaya, Riva Yan Abdillah

Pelatihan Komite Audit

Untuk meningkatkan kompetensi Komite Audit senantiasa mengikuti seminar dan pelatihan. Berikut pelatihan yang diikuti oleh Komite Audit pada 2016:

Pelatihan Komite Audit Tahun 2016 Audit Committee Training 2016

Nama Name	Jabatan Position	Materi Pelatihan Training Materials	Penyelenggara Pelatihan Trainer	Waktu Pelaksanaan Time
Christina Harapan	Ketua Chairperson	Executive Program (London)	PT Bank ICBC Indonesia	September 2016 September 2016
Sumantri Supono	Anggota Member	Tidak ada pelatihan yang diikuti selama tahun 2016 No training was followed during 2016		
Ricky Dompas	Anggota Member	Pelatihan asesor Assessor Training	Badan Nasional Sertifikasi Profesi	Juli 2016 July 2016
		Badan Sertifikasi Manajemen Risiko Level 5 Bank Risk Management Certification Level 5	IBI dan BARA	November 2016 November 2016

Audit Committee's Trainings

To enhance its competency, the Audit Committee regularly participated at seminars and trainings, as follows:

KOMITE REMUNERASI DAN NOMINASI

Pedoman Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi bekerja berdasarkan pedoman yang telah disusun pada tanggal 24 Juli 2013 Tentang Pedoman Kerja Komite Remunerasi dan Nominasi.

Kebijakan Mengenai Suksesi Direksi

Suksesi Direksi Bank diatur berdasarkan *Board of Directors and Commissioners Nomination Policy* No.HR/POL/020 Tanggal 24 Maret 2014 Tentang Penggantian dan Pengangkatan Direksi.

Komposisi Anggota Komite Remunerasi dan Nominasi

Susunan keanggotaan Komite Remunerasi dan Nominasi Bank ICBC Indonesia per 31 Desember 2016 adalah sebagai berikut:

Komposisi Anggota Komite Remunerasi dan Nominasi Remuneration and Nomination Committee Member Composition

Nama Name	Jabatan Position	Periode Period
Hendra Widjojo	Ketua Chairperson	April 2016 - sekarang April 2016 - present
Christina Harapan	Anggota Member	Desember 2016 - sekarang December 2016 - present
Francisca Agustine	Anggota Member	Juni 2015 - sekarang June 2015 - present
Margaret Harnos	Anggota Member	Juni 2015 - sekarang June 2015 - present

Profil Komite Remunerasi dan Nominasi

HENDRA WIDJOJO

Ketua

Warga Negara Indonesia, lahir di Teluk Betung pada 9 April 1963. Usia 53 tahun. Menjabat sebagai Ketua Komite Remunerasi dan Nominasi PT Bank ICBC Indonesia sejak April 2016. Beliau menjalani pendidikan di Universitas Merdeka, Surabaya dan meraih gelar sarjana di bidang Ekonomi (2001). Bapak Hendra Widjojo mengikuti pelatihan "*Managing People in Risk*" oleh Kiran Resources Indonesia (2016) dan "*Strategic Governance and Sound Bank Strategy Implementation*" (2014). Selama 35 tahun berkarir Bapak Hendra Widjojo menduduki berbagai posisi, mencakup Direktur PT Ogasaka (1981-83) dan Kepala Divisi Keuangan di PT Multi Commodore Leasing (1982-83). Dalam 5 tahun berikutnya, beliau menjabat sebagai Direktur Utama di Bank Pasar Sumber Dana. Dari tahun 1989 sampai dengan 1998, beliau ditunjuk sebagai Presiden Direktur PT Bank Halim Indonesia, menjabat sebagai Komisaris (1998-2005), lalu akhirnya menduduki posisi Presiden Komisaris hingga Bank diakuisisi oleh ICBC Limited pada 2007 dan berganti nama menjadi PT Bank ICBC Indonesia, sejak saat itu beliau menjabat sebagai Komisaris Independen.

REMUNERATION AND NOMINATION COMMITTEE

Remuneration and Nomination Committee's Guidelines

The Remuneration and Nomination Committee works based on guidelines that have been drafted on 24 July 2013 in the Working Guidelines of the Remuneration and Nomination Committee.

Policy Concerning the Succession of the Board of Directors

The succession of the Bank's Board of Directors is governed by Directors and Commissioners Nomination Policy No. HR/POL/020 dated 24 March 2014 on the Replacement and Appointment of the Board of Directors.

Composition of Members of Remuneration and Nomination Committee

Composition of the members of the Remuneration and Nomination Committee of Bank ICBC Indonesia as of 31 December 2016 is as follows:

Remuneration and Nomination Committee's Profiles

Chairperson

An Indonesian citizen, born in Teluk Betung on 9 April 1963, 53 years old. He was appointed as Head of Remuneration and Nomination of PT Bank ICBC Indonesia since April 2016. He pursued his undergraduate studies at Universitas Merdeka, Surabaya and earned a Bachelor's degree in economics (2001). Mr. Hendra Widjojo took part in "Managing People in Risk" by Kiran Resources Indonesia (2016) and "Strategic Governance and Sound Bank Strategy Implementation" (2014). Mr. Hendra Widjojo's 35-year career includes Director of PT Ogasaka (1981-83) and Finance Division Head at PT Multi Commodore Leasing (1982-83). In the ensuing 5 years, he was Director then President Director of Bank Pasar Sumber Dana. From 1989 until 1998, he was appointed as President Director of PT Bank Halim Indonesia, then as its Commissioner (1998-2005) and finally as its President Commissioner until the Bank was acquired by ICBC Limited in 2007 and changed its name to PT Bank ICBC Indonesia, where he has served as Independent Commissioner since.

CHRISTINA HARAPAN**Anggota**

Warga Negara Indonesia. Lahir di Jakarta pada 23 September 1978. Usia 38 tahun. Beliau diangkat menjadi anggota Komite Remunerasi dan Nominasi sejak Desember 2016. Beliau lulus dengan gelar sarjana Bisnis dari Universitas San Diego pada 1999. Beliau menyelesaikan studi pasca sarjana di San Diego State University dengan gelar *Master* di bidang Bisnis. Beliau memperoleh Sertifikasi Manajemen Risiko Level 5 dari LSPP pada 2013, dan mengikuti *Refreshment* pada 2015. Pelatihan lainnya, antara lain partisipasi pada *Befriending with the Boom and Bust Cycle* di Jakarta (2014), dan *Essentials of Leadership* yang diselenggarakan oleh ICBC di London (2016). Beliau memiliki eksposur yang luas di berbagai industri seperti perbankan investasi, layanan publik, layanan terkait perjalanan, dan perusahaan induk, memberikan kontribusi dalam analisis keuangan, audit, pengembangan bisnis, rekrutmen dan pelatihan, dan perencanaan strategis. Karirnya dimulai di PT Bank Artha Graha Internasional, Tbk. Pada 2008, dimana untuk empat tahun berikutnya, beliau memimpin tim pengawas bisnis di dalam *Internal Audit*. Selanjutnya, beliau dipromosikan menjadi Kepala Divisi Pengendalian Internal dan bertugas dalam mengelola risiko kredit dan operasional bank. Sebelum mengundurkan diri dari PT Bank Artha Graha Internasional Tbk, pada 2016, beliau telah dipercaya untuk memimpin Dewan Direksi selama dua tahun, dimana beliau bertanggung jawab terhadap tata kelola, perencanaan, dan fungsi pengendalian internal.

FRANCISCA AGUSTINE**Anggota**

Warga Negara Indonesia, lahir 16 Agustus 1979, berusia 37 tahun. Beliau diangkat menjadi anggota Komite Remunerasi dan Nominasi sejak Juni 2015. Ibu Francisca Agustine meraih gelar Sarjana di bidang *Computer Science* dari University of Texas, Austin pada 2001 dan juga mengenyam pendidikan Bahasa Mandarin di Beijing Language and Cultural University. Beliau mengawali karirnya di PT Bank ICBC Indonesia pada 2010 sebagai *Assistant Head* pada Departemen *Human Resource*, lalu menghabiskan 4 tahun di Departemen *Card Center* sebagai *Deputy Head* sebelum dipindahtugaskan ke Departemen *Human Resources* sebagai *Deputy Head* hingga saat ini. Pada karir sebelumnya, beliau bertanggung jawab atas pemasaran di perusahaan logistik, kepala sekolah menengah kejuruan, dan manajer operasional dan insinyur perangkat lunak di salah satu perusahaan di Amerika Serikat. Beliau adalah Manajer Sumber Daya Manusia bersertifikat (Husin Intelligence Group, 2015), dan telah berpartisipasi dalam berbagai pelatihan, seperti: Seminar *Sales Force Compensation for Growth: Step by Step Approach To Develop Smart Incentive System* (MarkPlus, 2014), *Strategic Marketing Planning* (MarkPlus, 2014), *Marketer Industry Outlook 2015* (MarkPlus, 2015), Sosialisasi RMB (ICBC, 2015), *The Leadership and HR Forum APAC* (Orchid Associates, 2016), dan Program Eksekutif ICBC (JP Morgan & ICBC New York, 2016).

Member

An Indonesian citizen, born in Jakarta on 23 September 1978. 38 years old. She was appointed as member of Remuneration and Nomination Committee since December 2016. She graduated with an undergraduate degree in Business from the University of San Diego in 1999. She then pursue postgraduate studies at San Diego State University with a *Master*' degree in Business. She obtained Level 5 Risk Management Certification from LSPP in 2013, and went through refreshments in 2015. Her other professional development trainings include participation in "Befriending with the Boom and Bust Cycle" in Jakarta (2014), and in the "Essentials of Leadership" course arranged by ICBC in London (2016). She has wide-ranging exposure in diverse industries as investment banking, public services, travel-related services, and holding company, contributing hands-on in financial analysis, audit, business development, recruitment and training, and strategic planning. Her banking career started at PT Bank Artha Graha Internasional, Tbk. In 2008, she lead a business supervisory team within the Bank's Internal Audit. Subsequently, she was promoted to be Head of Internal Control Division, and tasked with managing credit and operational risks of the Bank. Before resigning from the PT Bank Artha Graha Internasional Tbk. In 2016, she was entrusted to head the Board of Directors' Office where she was responsible for governance, planning, and internal control functions.

Member

An Indonesian citizen, born on 16 August 1979, 37 years-old. She was appointed as member of Remuneration and Nomination Committee since June 2015. Ms. Francisca Agustine completed her Bachelor's Degree in Computer Science at the University of Texas, Austin, in 2001 and also studied Mandarin at Beijing Language and Cultural University. She started her career at PT Bank ICBC Indonesia in 2010 as Assistant Head in Human Resource Department, then spent about 4 years in Card Center as Deputy Head before was rotated to Human Resources Department as Deputy Head until now. Previously in her career, she had been in charge of marketing at a logistic company, a principal of a vocational high school, an operations manager, and a software engineer in the U.S. She is a certified Human Resource Manager (Husin Intelligence Group, 2015), and participated in various trainings i.e. Seminar *Sales Force Compensation For Growth: Step by Step Approach To Develop Smart Incentive System* (Markplus, 2014), *Strategic Marketing Planning* (Markplus, 2014), *Marketer Industry Outlook 2015* (Markplus, 2015), RMB Socialization (ICBC, 2015), *The Leadership and HR Forum APAC* (Orchid Associates, 2016), and ICBC Executive Program (JP Morgan & ICBC New York, 2016).

MARGARET HARNOS

Anggota

Warga Negara Indonesia, lahir pada 4 Maret 1978, 38 tahun. Beliau diangkat menjadi anggota Komite Remunerasi dan Nominasi sejak Juni 2015. Lulusan Universitas Parahyangan Katolik (gelar Sarjana di bidang, 2000), dan FH Osnabrueck, Jerman (gelar Master di bidang International Business and Management, 2007), Beliau telah berkecimpung di bidang manajemen sumber daya manusia sejak awal karirnya. Dari 2000 hingga 2003, beliau bergabung dengan perusahaan konsultan HR PT Watson Wyatt Purbajaga dimana beliau memberikan konsultasi ke sejumlah perusahaan lokal dan internasional terkemuka. Beliau juga sempat menduduki jabatan sebagai spesialis di bidang kompensasi dan tunjangan di *Clothing Apparel Group* (2008-10) dan PT Samsung Electronics Indonesia (2010-11) sebelum bergabung dengan PT Bank ICBC Indonesia pada tahun 2011 sebagai *Team Leader Rewards, Performance, Formalities and Employee Relation*. Beliau telah berpartisipasi dalam berbagai pelatihan SDM yaitu *Job Analysis Training* (GML, 2012), *Job Evaluation & Salary Structure Design* (Towers Watson, 2013), *Competency Method Training* (PPM, 2015) dan baru-baru ini turut serta pada *ICBC Orientation Training Program* di Hangzhou (ICBC Limited, 2016).

Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi telah melaksanakan tugas dan tanggung jawabnya yang meliputi hal-hal sebagai berikut:

- Melakukan evaluasi terhadap kebijakan remunerasi yang berlaku bagi Dewan Komisaris, Direksi dan karyawan Bank ICBC Indonesia;
- Memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk mendapatkan persetujuan RUPS, sedangkan kebijakan remunerasi bagi Pejabat Eksekutif dan karyawan disampaikan kepada Direksi untuk mendapatkan persetujuan;
- Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris yang berkaitan dengan kebijakan ketenagakerjaan lain dalam manajemen SDM yang memiliki dampak finansial signifikan dan/atau risiko hukum bagi Bank ICBC Indonesia;
- Memberikan rekomendasi atas tindak lanjut temuan internal audit dan/atau eksternal audit serta hasil pengawasan OJK tentang kebijakan di bidang manajemen SDM.

Independensi dan Rangkap Jabatan Komite Remunerasi dan Nominasi

Direksi Bank ICBC Indonesia maupun direksi bank lain tidak ada yang menjadi anggota Komite Remunerasi dan Nominasi. Seluruh Pihak Independen anggota Komite Remunerasi dan Nominasi tidak saling memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, namun terdapat rangkap jabatan yaitu Hendra Widjojo, Komisaris Independen selaku Ketua Komite Remunerasi dan Nominasi sejak April 2016 dan Christina Harapan, Komisaris Independen selaku Anggota Komite Remunerasi dan Nominasi sejak Desember 2016.

Member

An Indonesian citizen, born on 4 March 1978, 38 years-old. She was appointed as a member of Remuneration and Nomination Committee since June 2015. A graduate of Catholic Parahyangan University (Bachelor's degree in Business Administration, 2000), and FH Osnabrueck, Germany (Master's degree in International Business and Management, 2007), Ms. Margaret Harnos has been in human resources management field from the start of her career. From 2000 to 2003, she was with HR consulting firm PT Watson Wyatt Purbajaga where she consulted a number of reputable local and international firms. She also spent as a specialist in compensation and benefits at Busana Apparel Group (2008-10) and PT Samsung Electronics Indonesia (2010-11) before joining PT Bank ICBC Indonesia in 2011 as Team Leader of Rewards, Performance, Formalities and Employee Relation. She has participated in various of HR trainings i.e. Job Analysis Training (GML, 2012), Job Evaluation & Salary Structure Design (Towers Watson, 2013), Balance Score Card (GML Consulting, 2014), Competency Method Training (PPM, 2015) and recently took part in ICBC Orientation Training Program in Hangzhou (ICBC Limited, 2016).

Remuneration and Nomination Committee's Duties and Responsibilities

The Remuneration and Nomination Committee has performed its duties and responsibilities as follows:

- Evaluating remuneration policies that apply to the Board of Commissioners, Board of Directors and employees of Bank ICBC Indonesia;
- Providing recommendations to the Board of Commissioners on remuneration policies for the Board of Commissioners and Board of Directors for the approval of the GMS, while remuneration policies for Executive Officers and employees are submitted to the Board of Directors for approval;
- Giving evaluations and recommendations to the Board of Commissioners relating to other employment policies in human resource management that have significant financial impact and/or legal risk for Bank ICBC Indonesia;
- Providing recommendations for follow-ups to internal audit findings and/or external audits as well as OJK surveillance results on policies in the field of HR management.

Remuneration and Nomination Committee's Independence and Concurrent Positions

Bank ICBC Indonesia's Directors and other banks' directors are not members of the Remuneration and Nomination Committee. No member of this Committee has any financial, management, share ownerships and/or family relationships with the Board of Commissioners, the Board of Directors and/or the controlling Shareholders, or any relationship with the Bank. There are two members who hold concurrent positions: Hendra Widjojo, Independent Commissioner and Chairman of the Remuneration and Nomination Committee since April 2016, and Christina Harapan, Independent Commissioner and Member of Remuneration and Nomination Committee since December 2016.

Frekuensi Pertemuan dan Tingkat Kehadiran Nominasi dan Remunerasi

Sepanjang 2016, Komite Remunerasi dan Nominasi menyelenggarakan rapat sebanyak 4 (empat) kali rapat dengan tingkat kehadiran masing-masing anggota sebagai berikut:

Remuneration and Nomination Committee's Meeting Frequency and Attendance

Throughout 2016, the Remuneration and Nomination Committee has convened to hold 4 (four) meetings. The attendance of each member throughout these meetings is as follows:

Kehadiran Dalam Rapat Komite Remunerasi dan Nominasi Attendance Frequency of Remuneration and Nomination Committee Meetings

Nama Name	Jabatan Position	Jumlah Rapat Total Meeting	Tingkat Kehadiran Attendance	Persentase Tingkat Kehadiran Attendance Percentage
Bati Lestari*	Ketua Chairperson	4	1	25,00%
Hendra Widjojo	Ketua Chairperson		4	100,00%
Christina Harapan**	Anggota Member		1	25%
Francisca Agustine	Wakil Kepala Departemen SDM Deputy Head of HR Department		4	100,00%
Margaret Harnos	Team Leader Departemen SDM Team Leader of HR Department		3	75,00%

* Tidak lagi menjabat sejak 17 April 2016 | Resigned as of 17 April 2016

** Ditunjuk sebagai anggota Komite Remunerasi dan Nominasi sejak 7 Desember 2016 | Appointed as Member of Remuneration and Nomination Committee as of 7 December 2016

Agenda Rapat Komite Remunerasi dan Nominasi Tahun 2016 Remuneration and Nomination Committee Meeting Agenda in 2016

No No	Tanggal Date	Agenda Agenda	Peserta Rapat Participants
1.	24 Februari 2016 24 February 2016	Revisi Kebijakan Remunerasi BOD dan BOC Revision for BOD and BOC Remuneration Policy	Bati Lestari , Hendra Widjojo (Video Conference), Francisca Agustine, Margaret Harnos
2.	21 Juli 2016 21 July 2016	Bonus untuk Direksi Bonus for the Board of Director	Hendra Widjojo, Francisca Agustine, Margaret Harnos
3.	18 November 2016 18 November 2016	<ul style="list-style-type: none"> Peraturan OJK Baru New OJK Rules Tunjangan Hidup untuk Ekspat Living Allowance for Expatriates Diskusi Audit Internal Internal Audit Discussion 	Hendra Widjojo (Video Conference), Francisca Nelwan Mok, Francisca Agustine, Dini Suprihatini
4	20 Januari 2017 20 January 2017	<ul style="list-style-type: none"> Wawancara Kandidat Kepala Departemen Kepatuhan Interviews of Candidates for the Compliance Department Pembahasan POJK OJK discussion Hal-hal yang Berkaitan dengan SDM Matters relating to HR 	Ma Xiangjun (Video Conference), Hendra Widjojo (Teleconference), Christina Harapan, Francisca Nelwan Mok , Francisca Agustine, Margaret Harnos

Laporan Singkat Pelaksanaan Tugas dan Kegiatan Komite Remunerasi dan Nominasi pada 2016

- Mengevaluasi kebijakan remunerasi Dewan Komisaris dan Direksi;
- Memberikan rekomendasi kepada Direksi untuk pengangkatan calon Direktur, calon Komisaris, calon anggota Komite serta calon pejabat eksekutif baru;
- Mengevaluasi kebijakan pembayaran bonus karyawan Bank ICBC Indonesia.

Brief Report on Implementation of Remuneration and Nomination Committee's Duties and Activities in 2016

- Evaluating remuneration policies of the Boards of Commissioners and Directors;
- Providing recommendations to the Board of Directors for appointment of candidates for Directors, Commissioners, members of Committee as well as candidates for new executive officers;
- Evaluating policy of bonus payment to the Bank's employees.

KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko adalah komite yang membantu Dewan Komisaris dalam mengawasi pelaksanaan manajemen risiko di lingkungan Bank ICBC Indonesia. Komite ini diketuai oleh Komisaris Independen dengan 3 (tiga) orang anggota yang berasal dari pihak independen yang memiliki keahlian pada bidang keuangan dan manajemen risiko.

RISK MONITORING COMMITTEE

The Risk Monitoring Committee is a committee that assists the Board of Commissioners in overseeing the Bank's risk management implementation. The committee is chaired by an Independent Commissioner with 3 (three) members who are all independent parties with expertise in finance and risk management.

Susunan keanggotaan Komite Pemantau Risiko Bank ICBC Indonesia per 31 Desember 2016 adalah sebagai berikut:

Composition of the Risk Monitoring Committee at Bank ICBC Indonesia as of 31 December 2016 is as follows:

Komposisi Komite Pemantau Risiko Risk Monitoring Committee Composition

Nama Name	Jabatan Position	Periode Period
Hendra Widjojo	Ketua Chairperson	April 2013 - sekarang April 2013 - present
Sukarwan	Anggota Member	Februari 2016 - sekarang February 2016 - present
Fransisca Nelwan Mok	Anggota Member	Desember 2015 - sekarang December 2015 - present
Lando Simatupang	Anggota Member	Desember 2010 - sekarang December 2010 - present

Profil Komite Pemantau Risiko

Risk Monitoring Committee's Profile

HENDRA WIDJOJO

Ketua

Warga Negara Indonesia, lahir di Teluk Betung pada 9 April 1963. Usia 53 tahun. Menjabat sebagai Ketua Komite Pemantau Risiko PT Bank ICBC Indonesia sejak April 2013. Beliau menjalani pendidikan di Universitas Merdeka, Surabaya dan meraih gelar sarjana di bidang Ekonomi (2001). Bapak Hendra Widjojo mengikuti pelatihan "*Managing People in Risk*" oleh Kiran Resources Indonesia (2016) dan "*Strategic Governance and Sound Bank Strategy Implementation*" (2014). Selama 35 tahun berkarir Bapak Hendra Widjojo menduduki berbagai posisi, mencakup Direktur PT Ogasaka (1981-83) dan Kepala Divisi Keuangan di PT Multi Commodore Leasing (1982-83). Dalam 5 tahun berikutnya, beliau menjabat sebagai Direktur Utama di Bank Pasar Sumber Dana. Dari tahun 1989 sampai dengan 1998, beliau ditunjuk sebagai Presiden Direktur PT Bank Halim Indonesia, menjabat sebagai Komisaris (1998-2005), lalu akhirnya menduduki posisi Presiden Komisaris hingga Bank diakuisisi oleh ICBC Limited pada 2007 dan berganti nama menjadi PT Bank ICBC Indonesia, sejak saat itu beliau menjabat sebagai Komisaris Independen.

Chairperson

An Indonesian citizen, born in Teluk Betung on 9 April 1963, 53 years-old. He was appointed as Head of Risk Monitoring Committee of PT Bank ICBC Indonesia since April 2013. He pursued his undergraduate studies at Universitas Merdeka, Surabaya with a Bachelor's degree in economics (2001). Mr. Hendra Widjojo took part in "*Managing People in Risk*" by Kiran Resources Indonesia (2016) and "*Strategic Governance and Sound Bank Strategy Implementation*" (2014). Mr. Hendra Widjojo's 35-year career includes Director of PT Ogasaka (1981-83) and Finance Division Head at PT Multi Commodore Leasing (1982-83). In the ensuing 5 years, he was Director then President Director of Bank Pasar Sumber Dana. From 1989 until 1998, he was appointed as President Director of PT Bank Halim Indonesia, then as its Commissioner (1998-2005) and finally as its President Commissioner until the Bank was acquired by ICBC Limited in 2007 and changed its name to PT Bank ICBC Indonesia, where he has served as Independent Commissioner since.

FRANSISCA NELWAN MOK

Anggota

Warga Negara Indonesia, lahir di Jawa Tengah pada 13 Juli 1956. Usia 60 tahun. Beliau diangkat menjadi anggota Komite Pemantau Risiko sejak Desember 2015. Beliau mengusung banyak pengalaman perbankan ke Komite Pemantau Risiko, dimana beliau merupakan anggota dari Komite tersebut. Beliau memiliki gelar Master di bidang Keuangan (2002) dari Sekolah Tinggi Manajemen Labora dan gelar sarjana di bidang Peternakan (1981) dari Universitas Padjajaran, Bandung. Dari 2010, beliau menjabat sebagai Direktur Corporate Banking di PT Bank Mandiri (Persero) Tbk. hingga 2015, dimana beliau bertanggung jawab tidak hanya atas Corporate Banking Group, namun juga Transaction Banking Sales, kantor-kantor di luar negeri, dan seluruh cabang yang berbasis di Jakarta. Beliau juga menjadi pengawas dana pensiun bank serta PT Asuransi Jiwa Inhealth Indonesia, dan saat ini menjabat sebagai komisaris di PT Mandiri Sekuritas sejak 2015. Menyelesaikan Sertifikasi Manajemen Risiko Level 5 pada 2010 (LSP) dan mengikuti *Refreshment* pada 2014 dan 2016, beliau

Member

An Indonesian citizen, born in Central Java on 13 July 1956. 60 years-old. She was appointed as a member of Risk Monitoring Committee since December 2015. She brought a wealth of banking experience to the Risk Monitoring Committee, in which she is a member. She has a master's degree in Finance (2002) from Sekolah Tinggi Manajemen Labora and an undergraduate degree in Animal Husbandry (1981) from Universitas Padjajaran, Bandung. From 2010, she served as Director of Corporate Banking at PT Bank Mandiri (Persero) Tbk. until 2015, during which she was responsible for not only Corporate Banking Groups, but also the Bank's Transaction Banking Sales, overseas offices, and all Jakarta-based branches. She had also been a supervisor for the Bank's pension funds and for PT Asuransi Jiwa Inhealth Indonesia, and now serving as a commissioner at PT Mandiri Sekuritas since 2015. She completed her Level 5 Risk Management Certification in 2010 (LSP) and refreshment courses in 2014 and 2016, and participated in a number of execution

telah berpartisipasi dalam sejumlah program pendidikan seperti Creative Encounters to Inspire Leaders di London Business School (2014), *The Women's Leadership* di Darden Business School (2013), High Performance Leadership di University of Chicago Booth School of Business (2008), *Risk Management in Banking* di INSEAD, Perancis (2009), *Strategies for Leadership Empowering Women Executives* di IMD, Lausanne (2011) dan *Driving Corporate Performance* di Harvard Business School (2012).

SUKARWAN

Anggota

Warga Negara Indonesia, lahir di Yogyakarta pada 17 Oktober 1947. Usia 69 tahun. Beliau diangkat menjadi anggota Komite Pemantau Risiko sejak Februari 2016. Beliau meraih gelar Master di bidang Business Management dari Asian Institute of Management di Manila (1981) dan gelar sarjana dari Universitas Sriwijaya, Palembang (1973). Selama karirnya selama lebih dari tiga dasawarsa di Bank Indonesia (BI), yang dimulai pada tahun 1976, Beliau telah menjadi pengawas untuk bank umum, manajer unit pengembangan kebijakan, direktur lisensi dan informasi perbankan, staf ahli untuk Dewan Gubernur, penulis buku sejarah BI, dan kemudian anggota panel yang bertugas melakukan uji kelayakan untuk kandidat setingkat dewan. Beberapa ikhtisar profesionalnya meliputi penunjukannya sebagai anggota *Consultative Group* mengenai 25 Prinsip Inti Pengawasan Perbankan yang Efektif, Komite Basel untuk Pengawasan Perbankan (1997-99), sebagai Komisaris bank nasional yang berada dalam pengawasan khusus setelah pengambilalihan oleh Badan Penyehatan Perbankan Nasional (1998-99), menjadi pembicara utama mengenai isu keuangan yang diselenggarakan oleh Bank Sentral Federasi Rusia di St. Petersburg (1999). Beliau telah mengikuti banyak pelatihan dan seminar di seluruh dunia, termasuk yang diselenggarakan oleh IMF, The People's Bank of China, Federal Reserve Bank of San Francisco, Bank of England, Hong Kong Monetary Authority, Bank of Japan, dan sebagainya.

LANDO SIMATUPANG

Anggota

Warga Negara Indonesia, Lahir di Pematang Siantar pada 15 Maret 1965. Usia 51 tahun. Beliau diangkat menjadi anggota Komite Pemantau Risiko sejak Desember 2010. Meraih gelar Sarjana di Fakultas Ekonomi, Universitas Sumatera Utara pada tahun 1989, dan meraih MBAT dari Institut Teknologi Bandung di bidang Perbankan dan Keuangan pada tahun 2000. Beliau adalah anggota *Indonesian Risk Professional Association* (IRPA) sejak 2004. Beliau memiliki pengalaman yang panjang sebagai senior lecturer dan senior researcher di LPPI sejak tahun 1990 hingga saat ini, dan sebelumnya pernah menjabat sebagai anggota Komite Pemantau Risiko dan Komite Audit di berbagai Bank dari tahun 2007 hingga 2010. Sejumlah pelatihan yang dijalani antara lain di bidang *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.

education programs such as "Creative Encounters to Inspire Leaders" at London Business School (2014), "The Women's Leadership" at Darden Business School (2013), "High Performance Leadership at the University of Chicago Booth School of Business (2008), "Risk Management in Banking" at INSEAD, France (2009), "Strategies for Leadership Empowering Women Executives" at IMD, Lausanne (2011) and "Driving Corporate Performance" at Harvard Business School (2012).

Member

An Indonesian citizen, born in Yogyakarta on 17 October 1947. 69 years-old. He was appointed as member of Risk Monitoring Committee since February 2016. He holds a Master's degree in Business Management from the Asian Institute of Management in Manila (1981) and an undergraduate degree from Universitas of Sriwijaya, Palembang (1973). During his more than three-decade-long career at Bank Indonesia (BI), which started in 1976, Mr. Sukarwan had been a supervisor for commercial banks, manager of policy development unit, a director for banking license and information, an expert staff for Board of Governors, a writer for BI history book, and later a panel member tasked with conducting fit-and-proper test for board-level candidates. Some of his professional highlights include appointments as a member of Consultative Group on 25 Core Principles of Effective Banking Supervision, the Basel Committee for Banking Supervision (1997-99), as Commissioner of a national bank which was under special supervision following takeover by Indonesia's Banking Restructuring Agency (1998-99), a keynote speaker on financial issues held by the Central Bank of Russian Federation in St. Petersburg (1999). He had participated in many courses and seminars around the world, including those held by IMF, World Bank, The People's Bank of China, Federal Reserve Bank of San Francisco, Bank of England, Hong Kong Monetary Authority, Bank of Japan, etc.

Member

An Indonesian citizen, born in Pematang Siantar on 15 March 1965. 51 years-old. He was appointed as member of Risk Monitoring Committee since December 2010. He holds a Bachelor's degree in Faculty of Economy, University of North Sumatra in 1989, and achieved MBAT from Institute Technology of Bandung in Banking and Finance year 2000. He is a member of Indonesian Risk Professional Association (IRPA) since 2004. He has an extensive experience as a senior lecturer and senior researcher in LPPI since 1990 until now, and he held positions as member of Risk Monitoring Committee and Audit Committee in numeruos banks from 2007 until 2010. His extensive trainings including Risk Management by Bank Indonesia and IMF in 2000, Risk Management Certification (GARP-BSMR) level 3 in 2007, Advance Derivative and Structured Product conducted by Bank Indonesia in 2008 and Credit Risk Management, PSAK 50/55 *Workshop* in 2009.

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Komite Pemantau Risiko telah menjalankan fungsinya secara efektif dan telah memberikan masukan dan rekomendasi kepada Dewan Komisaris sesuai dengan Peraturan Bank Indonesia tentang Penerapan GCG, 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).

Independensi dan Rangkap Jabatan Komite Pemantau Risiko

Direksi Bank ICBC Indonesia maupun direksi bank lain tidak ada yang menjadi anggota Komite Pemantau Risiko. Seluruh Pihak Independen anggota Komite Risiko tidak saling memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, namun terdapat rangkap jabatan yaitu Hendra Widjojo, Komisaris Independen selaku Ketua Komite Pemantau Risiko sejak April 2013.

Frekuensi Pertemuan dan Tingkat Kehadiran Komite Pemantau Risiko dalam Rapat

Komite Pemantau Risiko mengadakan rapat sesuai dengan ketentuan internal Bank ICBC Indonesia yang mensyaratkan penyelenggaraan rapat paling kurang 4 (empat) kali dalam setahun.

Selama 2016, Komite Pemantau Risiko menyelenggarakan 8 (delapan) kali rapat. Adapun frekuensi kehadiran dari Anggota Komite terangkum dalam tabel berikut:

Kehadiran Dalam Rapat Komite Pemantau Risiko
Attendance Frequency of Risk Monitoring Committee Meeting

Nama Name	Jabatan Position	Jumlah Rapat Total Meeting	Frekuensi Kehadiran Attendance Frequency	Persentase Percentage
Hendra Widjojo	Ketua Chairperson	8	8	100,00%
Sukarwan	Anggota Member		7	87,50%
Fransisca Nelwan Mok	Anggota Member		8	100,00%
Lando Simatupang	Anggota Member		8	100,00%

Risk Monitoring Committee's Duties and Responsibilities

The Risk Monitoring Committee has performed its functions effectively and has provided input and recommendations to the Board of Commissioners in accordance with Bank Indonesia regulations on GCG implementation. The functions include:

- Monitoring and evaluating the implementation of the duties of the Risk Monitoring Committee and the Risk Monitoring Working Unit (SKMR);
- Evaluating the plans of the Risk Management Department;
- Providing recommendations to maintain the loan segment in line with Bank Indonesia's new regulations on Micro, Small and Medium Enterprises (MSMEs);
- Evaluating the Quality of Risk Management Implementation (KPMR) when it comes to Risk-Based Bank Rating (RBBR).

Risk Monitoring Committee's Independence and Concurrent Positions

Neither the Board of Directors of Bank ICBC Indonesia nor any Directors from other banks are members of the Risk Monitoring Committee. All members of the Committee do not have any financial, management, share ownerships and/or family relationships with the Board of Commissioners, the Board of Directors and/or the controlling Shareholders, or any relationship with the Bank. There is one member who holds concurrent positions namely Hendra Widjojo, an Independent Commissioner who is also Chairman of the Risk Monitoring Committee since April 2013.

Risk Monitoring Committee's Meeting Frequency and Attendance

The Risk Management Committee has held meetings based on the internal requirements of Bank ICBC Indonesia, which is to hold at least 4 (four) meetings in a year.

Throughout 2015, the Risk Monitoring Committee held 8 (eight) meetings, with the following attendance:

Agenda Rapat Komite Pemantau Risiko Risk Monitoring Committee Meeting Agenda

No	Tanggal Date	Agenda Agenda	Peserta Rapat Participants
1.	3 Februari 2016 3 February 2016	<ol style="list-style-type: none"> 1. Kinerja Bank Akhir 2015 Bank Performance as of 2015 2. NPL dan Proses Restrukturisasi NPL and Restructuring Process 3. Realisasi dan Rencana Departemen <i>Manajemen Risiko</i> 2016 RMD Realization and RMD Plan 2016 4. Kualitas Implementasi <i>Manajemen Risiko</i> dan Sumber Daya Departemen <i>Risk Management</i> Quality of Risk Management Implementation and Resources of RMD. 	Hendra Widjojo (<i>Video Conference</i>), Fransisca Nelwan Mok, Lando Simatupang, Sukarwan, Dini Suprihatini, Lisa Surya, Andris Tenda
2.	24 Februari 2016 24 February 2016	<ol style="list-style-type: none"> 1. Tindak lanjut rapat sebelumnya Follow up on Previous Meeting; 2. Proses dan Restrukturisasi Manajemen NPL NPL Management Process and Restructuring 	Hendra Widjojo (Video Conference), Fransisca Nelwan Mok, Lando Simatupang, Sukarwan, Dini Suprihatini, Nugroho Budiman, Heince Komatsu
3.	12 April 2016 12 April 2016	<ol style="list-style-type: none"> 1. Pembahasan Nasabah Debitur Update of Restructure Debtors; 2. Laporan Kolektabilitas Debitur Debtor's Collectibility Report 3. Kemajuan Rencana Kerja Departemen Manajemen Risiko Progress of RMD Work Plan 	Hendra Widjojo, Lando Simatupang, Sukarwan, Fransisca Nelwan Mok, Yu Guangzhu, Thomas Arifin, Rolyta Manullang, Dini Suprihatini, Nugroho Budiman, Steven Johannes, Evelyn Yuvania, Lisa Surya, Heince Komatsu, Leonardy Maleke, Lisa Gillian
4.	19 Mei 2016 19 May 2016	<ol style="list-style-type: none"> 1. Kebijakan dan Prosedur Kecukupan Kredit Policy and Procedures of Credit Adequacy 2. Perkembangan Penanganan NPL Progress on NPL Management 3. Kualitas Implementasi Manajemen Risiko Quality of Risk Management Implementation 	Hendra Widjojo, Christina Harapan, Fransisca Nelwan Mok, Sukarwan, Sumantri Supono, Diane Christina, Lando Simatupang, Jeff SV Eman, Sandy Tjipta Muliana, Solaiman Ariono, Harry Abbas, Dini Suprihatini, Indra Widjaja, Lisa Surya, Heince Komatsu
5	21 Juli 2016 21 July 2016	<ol style="list-style-type: none"> 1. Perkembangan Penanganan NPL Progress of NPL Handling. 2. Proses Perkembangan Restrukturisasi Progress of Restructuring Process. 	Hendra Widjojo, Christina Harapan, Jeff SV Eman, Rolyta Manullang, Sandy Tjipta Muliana, Sumantri Supono, Sukarwan, Fransisca Nelwan Mok, Lando Simatupang, Yensen Aliamin, Xin Haiyan, Solaiman Ariono, Dini Suprihatini, Lisa Surya, Leonardy Maleke, Steven Wangarrij
6	13 September 2016 13 September 2016	<ol style="list-style-type: none"> 1. Pembahasan <i>Monitoring System</i> Monitoring System Update 2. Laporan Komite Pemantau Risiko Risk Monitoring Committee Report 3. Peringkat <i>Risk-based Bank</i> per Semester Pertama 2016 Risk Based Bank Rating as of First Half 2016 4. Proses Kredit PT Bank ICBC Indonesia Credit Process of PT. Bank ICBC Indonesia 5. Perkembangan dan Proyeksi NPL per Akhir 2016 Progress of NPL and NPL Projection as of End of 2016 6. Persiapan untuk DC/ DRC Preparation for DC and DRC on Shoring 7. Lain-lain Others: <ul style="list-style-type: none"> • Penambahan Modal Capital Injection • Penunjukan Akuntan Publik untuk Tahun yang Berakhir pada 31 Desember 2016 Appointment of Public Accounting Firm for The Year Ending 31 December 2016 	Mr. Ma Xiangjun, Hendra Widjojo, Christina Harapan, Jeff SV Eman, Sandy Tjipta Muliana, Yu Guangzhu, Sumantri Supono, Fransisca Nelwan Mok, Lando Simatupang, Yensen Aliamin, Indra Widjaja, Alusus Triyono, Solaiman Ariono, Andris Tenda, Steven Wangarrij, Zhang Xiaodong, Luo Zhiyi
7	31 Oktober 2016 31 October 2016	<ol style="list-style-type: none"> 1. Kinerja Keuangan per September 2016 Financial Performance as of September 2016 2. Proses NPL - Oktober 2016 dan Data Kondisi NPL per 30 September 2016 NPL Progress - October 2016 and NPL Data Condition as of 30 September 2016 3. Penilaian Profil Risiko Triwulan III-2016 Risk Profile Assessment Q3-2016 4. Presentasi CMD CMD Presentation 	Hendra Widjojo (<i>Video Conference</i>), Christina Harapan, Jeff SV Eman, Sandy Tjipta Muliana, Yu Guangzhu, Sumantri Supono, Fransisca Nelwan Mok, Lando Simatupang, Yensen Aliamin, Indra Widjaja, Solaiman Ariono, Dini Suprihatini, Leonardy Maleke, Andris Tenda, Steven Wangarrij
8	6 Desember 2016 6 December 2016	<ol style="list-style-type: none"> 1. Perkembangan NPL per 31 Oktober 2016 NPL Progress per 31 October 2016 2. Kinerja Triwulan III dan Persiapan untuk Desember 2016 Q3 Performance and Preparation for end of December 2016 3. Ringkasan Kinerja Work Summary 	Hendra Widjojo, Christina Harapan, Sukarwan, Fransisca Nelwan Mok, Sumantri Supono, Lando Simatupang, Jeff S. Eman, Yu Guangzhu, Liang Qinjun, Yensen Aliamin, Fajar Satritama, Steven Wangarrij, Fanny Suhardi, Adi Permana

Pelaksanaan Kegiatan Komite Pemantau Risiko

Sepanjang 2016, Komite Pemantau Risiko telah bekerja guna membantu Dewan Komisaris yang mencakup hasil evaluasi mengenai tugas dan tanggung jawab beserta dengan rekomendasinya. Adapun kegiatan yang telah dilaksanakan Komite ini sampai Desember 2016 adalah sebagai berikut:

- Melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Pemantau Risiko dan Satuan Kerja Manajemen Risiko (SKMR).
- Melakukan evaluasi terhadap rencana kerja Departemen Manajemen Risiko.
- Melakukan evaluasi Kualitas Penerapan Manajemen Risiko (KPMR) pada Risk-Based Bank Rating (RBBR).
- Melakukan evaluasi terhadap laporan profil risiko Bank per 3 bulan, serta kecukupan kebijakan dan prosedur Bank.
- Melakukan pemantauan dan evaluasi pelaksanaan tugas Departemen *Special Asset Management* dalam mengatasi masalah kredit macet.

KOMITE-KOMITE EKSEKUTIF

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 Manajemen Keuangan, Komite *Credit Review*, Komite Produk dan Kebijakan, Komite Hubungan Indo-Sino, Komite Pengarah Teknologi Informasi, dan Komite Disipliner. 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 menetapkan suku bunga deposito, pinjaman, dan pinjaman antar bank, serta memeriksa kebijakan dan peraturan yang berkaitan dengan nilai dari aset dan liabilitas bank.

Disamping itu, Komite ini juga bertugas untuk memastikan tingkat likuiditas Bank dalam tingkat yang sehat dan memenuhi persyaratan yang ditetapkan 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.

Implementation of Risk Monitoring Committee's Activities

Throughout 2016, the Risk Monitoring Committee was tasked with assisting the Board of Commissioners including the results of evaluations on duties and responsibilities as well as recommendations. As of December 2016, the activities the Committee carried out include:

- Monitoring and evaluating the performance of the Risk Monitoring Committee and the Risk Management Working Unit.
- Evaluating the work plan of the Risk Management Department.
- Evaluating the Risk Management Implementation Quality in Risk-based Bank Rating.
- Evaluating the quarterly report the Bank's risk profile, as well as the adequacy of the Bank's policies and procedures.
- Monitoring and evaluating the tasks of the Special Asset Management Department in addressing issues of non-performing loans.

EXECUTIVE COMMITTEES

Bank ICBC Indonesia has executive committees tasked to help the Board of Directors in conducting oversight and operational management. They are the Assets and Liabilities Committee, the Risk Management Committee, the Financial Review Committee, the Credit Review Committee, the Product and Policy Committee, Indo-Sino Relations Committee, the Information Technology Steering Committee, and the Disciplinary Committee. Each committee is composed of management and executive officers of Bank ICBC Indonesia. All committees are responsible and report to the Board of Directors.

Assets and Liabilities Committee (ALCO)

The Asset and Liability Committee is tasked with assisting the Board of Directors in managing assets, liabilities, and equity of Bank ICBC Indonesia, including setting interest rates on deposits, loans, and inter-bank loans, as well as examining policies and regulations related to the value of the Bank's assets and liabilities.

In addition, the Committee is also tasked with ensuring liquidity levels are maintained at a healthy rate and to meet the requirements set by Bank Indonesia. In terms of managing the Bank's assets, liabilities and equity, ALCO has the authority to issue and evaluate policies related to the Bank's assets, liabilities and equity.

Risk Management Committee

The Risk Management Committee's is tasked with monitoring risks faced by Bank ICBC Indonesia. In addition, the Committee is also authorized to create policies and strategies, and to implement risk management guidelines for the relevant departments. The Committee also plays a role in the decision process of large businesses by providing information on business risk, as well as market analysis associated with the risk.

Komite *Financial Review* (FRC)

Tugas Komite ini adalah mengawasi, memeriksa dan mengevaluasi kebutuhan pengeluaran dana dalam jumlah besar yang persetujuannya berada di luar wewenang Direksi. Bank ICBC Indonesia mewajibkan penggunaan dana dalam jumlah besar harus mendapat persetujuan para Pemegang Saham dalam Rapat Umum Pemegang Saham. Biaya-biaya yang menggunakan dana dalam jumlah besar harus diperiksa sesuai dengan standar dan prosedur yang berlaku dan mendapat persetujuan FRC sebelum digunakan.

Komite *Credit Review*

Komite *Credit Review* bertugas untuk memberikan rekomendasi atas usulan pinjaman yang memerlukan persetujuan Direksi. Dalam melaksanakan tugasnya, Komite *Credit Review* berkoordinasi dengan ALCO terkait dengan pembiayaan kredit.

Komite Produk dan Kebijakan

Komite Produk dan Kebijakan bertanggung jawab atas keberlangsungan dan pengembangan kinerja produk Bank ICBC Indonesia. Selain itu, komite ini juga bertanggung jawab atas kebijakan-kebijakan yang berkaitan dengan produk Bank ICBC Indonesia. Komite Produk dan Kebijakan melibatkan seluruh departemen yang ada di dalam Bank ICBC Indonesia. 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 Tiongkok, serta jaringan ICBC Limited 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 Tiongkok. Selain itu, komite Hubungan Indo-Sino mengemban misi untuk menciptakan iklim yang kondusif bagi bisnis dan investasi di Indonesia dan Tiongkok.

Komite Pengarah Teknologi Informasi

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.

Komite Disiplin

Untuk menjamin kepercayaan masyarakat terhadap integritas Bank ICBC Indonesia, 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 Bank.

Financial Review Committee

The task of the Committee is to supervise, examine and evaluate the need for spending large amounts of funds, in which the approval is not within the authority of the Board of Directors. Bank ICBC Indonesia requires that the use of large amounts of funds be approved by the Shareholders in the General Meeting of Shareholders. Expenses that use large amounts of funds shall be inspected in accordance with applicable standards and procedures, prior to the use, is subject to approval from the Financial Review Committee (FRC).

Credit Review Committee

The Credit Review Committee is responsible for providing recommendations on loan proposals that require the Board of Directors' approval. The Committee works hand-in-hand with ALCO in correspondence with the credit financing.

Product and Policy Committee

The Product and Policy Committee is responsible for business continuity and development of product performance of Bank ICBC Indonesia. In addition, the committee is also responsible for policies related to the Bank's products. The Committee involves all departments in the Bank, each of which contributes to the Committee in providing information based on their duties and responsibilities.

Indo-Sino Interaction Committee

The Indo-Sino Interaction Committee serves as an information center on all things related to business, finance and investment, especially for customers in Indonesia and China, as well as ICBC Limited network worldwide. In line with the Bank's mission to be the bridge of economy, finance and culture; the Committee also actively promotes the potential of business, investment and culture, especially between Indonesia and China. In addition, Indo-Sino Interaction Committee has a mission to create a climate conducive to business and investment in the both countries.

Information Technology Steering Committee

The Information Technology Steering Committee is tasked with designing a strategic plan for information technology efficiently and effectively as well as being integrated with the business plan of Bank ICBC Indonesia. To achieve its mission, the Committee creates planning and implements information technology based on priorities, needs and goals. The Committee is also tasked with ensuring that the implementation of information technology runs smoothly according to plan.

Disciplinary Committee

To ensure public confidence in the integrity of Bank ICBC Indonesia, the Bank has formed a Disciplinary Committee. The committee has a special unit, namely Discipline Team Work, which is tasked with investigating and proposing sanctions against those who violate the Bank's rules and code of ethics.