

DIREKSI BOARD OF DIRECTORS

Direksi adalah Organ Bank yang berwenang dan bertanggung jawab penuh atas pengurusan Bank untuk kepentingan Bank, sesuai dengan maksud dan tujuan Bank serta mewakili Bank, baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar.

Berkaitan dengan pelaksanaan tugas Direksi Bank mengacu pada Pedoman dan Tata Tertib Direksi berdasarkan Undang-Undang No. 40 Tahun 2007 tanggal 16 Agustus 2007 tentang Perseroan Terbatas; POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum; serta Anggaran Dasar Bank.

KRITERIA PENGANGKATAN DIREKSI

Kriteria atau persyaratan yang berlaku untuk dapat diangkat sebagai anggota Direksi Bank telah dituangkan dalam Buku Pedoman Kerja Direksi dimana anggota Direksi harus memenuhi persyaratan umum, persyaratan khusus serta persyaratan tambahan bagi Presiden Direktur, persyaratan tambahan bagi Direktur Kepatuhan.

Mekanisme Pengangkatan dan Pemberhentian Direksi

Mekanisme pengangkatan dan pemberhentian Direksi Bank melalui tahapan yang dimulai dari kajian Komite Remunerasi dan Nominasi. Hasil kajian tersebut disampaikan kepada Dewan Komisaris untuk dievaluasi dan disetujui nama-nama para calon Direksi yang telah diusulkan oleh Komite Remunerasi dan Nominasi. Dewan Komisaris menyeleksi nama-nama yang telah dinominasikan untuk kemudian disampaikan kepada Pemegang Saham. Pemegang Saham menyetujui nama-nama yang telah diajukan oleh Dewan Komisaris untuk kemudian disahkan dan/atau ditetapkan dalam RUPS.

The Board of Directors is the Bank's Organ that has the authority and is fully responsible for managing the Bank for its interests, in line with the purposes and objectives of the Bank. The Board also represents the Bank, both inside and outside courts, in accordance with the Articles of Association.

In implementing its duties, the Board of Directors of The Bank refers to the Board's Guidelines and Procedures, which are based on Law No. 40/2007 dated 16 August 2007 on Limited Liability Bank; Financial Services Authority Regulation No. 55/POJK.03/2016 on GCG Implementation for Commercial Banks; and the Bank's Articles of Association.

BOARD OF DIRECTORS' ELIGIBILITY CRITERIA

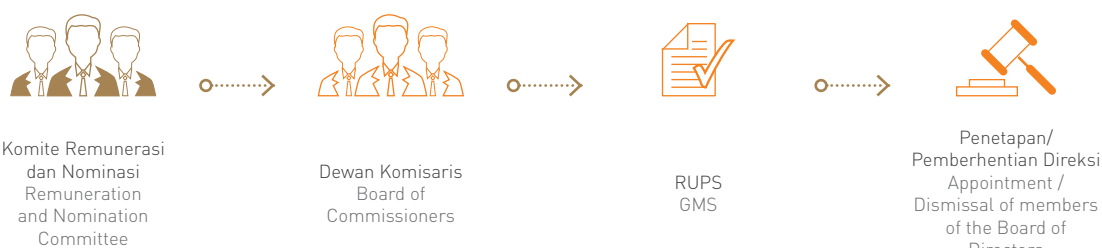
The criteria or requirements for being eligible to be appointed as a member of the Board of Directors of The Bank have been set forth in the Board of Directors' Handbook. Members of the Board of Directors must meet the general requirements, special requirements and additional requirements for being the President Director. There are additional requirements for being the Compliance Director.

The mechanism for the appointment and dismissal of the Board of Directors

The mechanism for the appointment and dismissal of members of the Board of Directors of The Bank works through phases that begin with a review from the Remuneration and Nomination Committee. The results of the review are submitted to the Board of Commissioners for evaluation and approval of the candidates proposed by the Remuneration and Nomination Committee. The Board of Commissioners selects the candidates to be submitted to the Shareholders. Upon the Shareholders' approval, the candidates are then ratified and/or stipulated in the GMS.

Proses Pengangkatan dan Pemberhentian Direksi

Process the Appointment and Dismissal of members of the Board of Directors



Susunan dan Komposisi Direksi Tahun 2017

Jumlah anggota Direksi Bank per 31 Desember 2017 sebanyak 7 (tujuh) orang dan masing-masing memiliki pengalaman yang baik di bidang perbankan. Seluruh anggota Direksi Bank berdomisili di Indonesia dan memiliki integritas serta kompetensi yang memadai sesuai dengan persyaratan Uji Kemampuan dan Kepatutan Regulator.

The Board of Directors Structure and Composition in 2017

The number of members of the Board of Directors of The Bank as of December 31, 2017 is 7 (seven) people and each has good experience in banking. All members of the Board of Directors of The Bank are domiciled in Indonesia and have adequate integrity and competence in accordance with Regulatory requirements and Regulatory requirements.

Kronologi Susunan Direksi di Sepanjang Tahun 2017 | Board of Directors Structure throughout 2017

01 January 2017- 11 April 2017	12 April 2017- 31 May 2017	01 June 2017- 31 October 2017	01 November 2017- 31 December 2017	Keterangan Details
Shen Xiaoqi Presiden Direktur President Director	Shen Xiaoqi Presiden Direktur President Director	Shen Xiaoqi Presiden Direktur President Director		Mengundurkan diri pada 31 Oktober 2017 Resigned on 31 October 2017
Yu Guangzhu Direktur Director	Yu Guangzhu Direktur Director	Yu Guangzhu Direktur Director	Yu Guangzhu Direktur & Plt. Presiden Direktur Director & Acting President Director	Efektif menjabat posisi Plt. Presiden Direktur pada 1 November 2017 Effectively served as Acting President Director on 1 November 2017
Jeff S.V. Eman Direktur Director	Jeff S.V. Eman Direktur Director	Jeff S.V. Eman Direktur Director	Jeff S.V. Eman Direktur Director	-
Liang Qinjun Direktur Director	Liang Qinjun Direktur Director	Liang Qinjun Direktur Director	Liang Qinjun Direktur Director	-
	Xin Haiyan Direktur Director	Xin Haiyan Direktur Director	Xin Haiyan Direktur Director	Efektif menjabat posisi Direktur pada 13 April 2017 Effective served as Director on April 13, 2017
Thomas Arifin Direktur Director	Thomas Arifin Direktur Director	Thomas Arifin Direktur Director	Thomas Arifin Direktur Director	-
Sandy Tjipta Muliana Direktur Director	Sandy Tjipta Muliana Direktur Director	Sandy Tjipta Muliana Direktur Director	Sandy Tjipta Muliana Direktur Director	-
	Fransisca Nelwan Mok Direktur Director	Fransisca Nelwan Mok Direktur Director	Fransisca Nelwan Mok Direktur Director	Efektif menjabat posisi Direktur pada 13 April 2017 Effective served as Director on April 13, 2017
Rolyta Manullang Direktur Director	Rolyta Manullang Direktur Director			Mengundurkan diri pada 31 Mei 2017 Resigned on May 31, 2017

Uji Kemampuan dan Kepatutan

Sebagai bentuk kepatuhan dan komitmen GCG, proses penetapan Direksi Bank dilakukan melalui Uji Kemampuan dan Kepatutan yang dilaksanakan oleh Otoritas Jasa Keuangan (OJK). Melalui pengajuan Bank dengan melengkapi *compliance checklist* pemenuhan persyaratan administratif kepada OJK yang ditandatangani oleh Direktur yang membawahi fungsi Kepatutan.

Seluruh anggota Direksi Bank telah lulus Uji Kemampuan dan Kepatutan oleh Regulator melalui keputusan di bawah ini:

- Shen Xiaoqi (Presiden Direktur), Surat No. SR-138/D.03/2014 tertanggal 21 Agustus 2014
- Yu Guangzhu (Direktur-Kredit), Surat No. SR-48/D.03/2014 tertanggal 8 April 2014
- Jeff S.V. Eman (Direktur-Global Market), Surat No. SR-4/D.03/2015 tertanggal 05 Januari 2015
- Liang Qinjun (Direktur-Retail Banking & Operation), Surat No. SR-79/D.03/2016 tertanggal 09 Mei 2016
- Xin Haiyan (Direktur-Marketing), Surat No. SR-55/PB.12/2017 tertanggal 24 Maret 2017
- Thomas Arifin (Direktur-Marketing), Surat No. SR-190/D.03/2015 tertanggal 15 Oktober 2015
- Sandy TjiptaMuliana (Direktur-Kepatutan), Surat No. 11/109/GBI/DPIP/Rahasia tertanggal 21 Agustus 2009
- Fransisca Nelwan Mok (Direktur-Risk Management), Surat No. SR-22/PB.12/2017 tertanggal 08 Februari 2017

Program Pengenalan Direksi Baru

Direksi yang baru ditunjuk wajib diberikan program pengenalan mengenai Bank dan dilakukan sesegera mungkin setelah pengangkatannya. Tanggung jawab untuk mengadakan program pengenalan bagi Direksi yang baru berada pada Presiden Direktur, atau jika Presiden Direktur berhalangan, maka tanggung jawab pelaksanaan program pengenalan tersebut berada pada Direksi yang ada. Program pengenalan ini dapat dilaksanakan dalam bentuk presentasi/seminar/workshop, pertemuan, kunjungan ke lokasi, pengkajian dokumen, atau bentuk lainnya yang dianggap sesuai.

Fit and Proper Test

As a form of compliance to and commitment towards GCG, The Bank's process of determining its Board of Directors' members is done through fit and proper test conducted by the OJK. This is done through the Bank's proposal that has filled out an administrative compliance checklist to the OJK signed by the Director in charge of the Compliance function.

All members of the Board of Directors of The Bank has passed the Fit and Proper Test by the regulator through the decision below:

- Shen Xiaoqi (President Director), Letter no. SR-138 / D.03 / 2014 dated August 21, 2014
- Yu Guangzhu (Director-Credit), Letter no. SR-48 / D.03 / 2014 dated April 8, 2014
- Jeff S.V. Eman (Director-Global Market), Letter no. SR-4 / D.03 / 2015 dated January 05, 2015
Check juga yang bahasa indonesia
- Liang Qinjun (Director-Retail Banking & Operation), Letter no. SR-79 / D.03 / 2016 dated May 9, 2016
- Xin Haiyan (Director-Marketing), Letter no. SR-55 / PB.12 / 2017 dated March 24, 2017
- Thomas Arifin (Director-Marketing), Letter no. SR-190 / D.03 / 2015 dated October 15, 2015
- Sandy TjiptaMuliana (Director-Compliance), Letter no. 11/109 / GBI / DPIP / Secret dated August 21, 2009
- Fransisca Nelwan Mok (Director-Risk Management), Letter no. SR-22 / PB.12 / 2017 dated 08 February 2017

Board of Directors' Orientation

A newly appointed Board of Directors shall be given an introductory program concerning the Bank and shall be done as soon as possible after its appointment. Responsibility to hold an introductory program for a new member of Board of Directors lies with the President Director, or if the President Director is absent, then the responsibility for the implementation of the introductory program rest with the existing Directors. This introductory program can be carried out in the form of presentations/seminars/workshops, meetings, site visits, document review, or any other form deemed appropriate.

Program pengenalan kepada Direksi baru mencakup hal-hal sebagai berikut:

- Gambaran mengenai Bank berkaitan dengan visi dan misi, nilai dan budaya Bank, tujuan dan strategi Bank, kinerja keuangan dan operasi, rencana usaha jangka pendek dan jangka panjang, aplikasi teknologi informasi, manajemen risiko, kondisi persaingan usaha, dan masalah strategis lainnya.
- Penjelasan mengenai tugas dan tanggung jawab Dewan Komisaris, Direksi serta Komite di bawah Dewan Komisaris dan Komite dibawah Direksi.
- Penjelasan mengenai Pemangku Kepentingan utama Bank dan Tanggung Jawab Sosial Bank.
- Sistem pengendalian internal, sistem audit dan temuan audit yang belum ditindaklanjuti secara tuntas serta kasus hukum yang melibatkan Bank.
- Pelaksanaan GCG di lingkungan Bank.

Di tahun 2017, Bank melakukan program orientasi dan pengenalan kepada Direksi yang baru, yaitu Direktur Xin Haiyan dan Direktur Fransisca Nelwan Mok.

Pelatihan dan Pengembangan Kompetensi

Bank memiliki kebijakan terkait pengembangan dan peningkatan kompetensi Direksi, yang dilakukan melalui berbagai pelatihan dan pendidikan dengan pendanaan sepenuhnya menjadi tanggung jawab Bank. Tentang daftar pelatihan dan pengembangan kompetensi Direksi dapat dilihat pada bab Profil Perusahaan pada laporan tahunan ini.

Pedoman dan Tata Tertib Kerja Direksi

Direksi Bank bekerja berdasarkan Pedoman dan Tata Tertib Kerja Direksi, yang telah disahkan pada tanggal 30 Juni 2015.

The induction program to the new Board of Directors includes the following:

- Bank description regarding Bank's vision and mission, values and culture, Bank's goals and strategies, financial and operating performance, short-term and long-term business plans, information technology applications, risk management, business competition conditions and other strategic issues.
- A description of the duties and responsibilities of the Board of Commissioners, the Board of Directors and the Committees under the Board of Commissioners and Committees under the Board of Directors.
- A description of key Bank Stakeholders and the Bank's Social Responsibility.
- A system of internal controls, audit systems and audit findings that have not been fully acted upon and legal cases involving the Bank.
- Implementation of GCG within the Bank.

In 2017, the Bank conducted an orientation and induction program to the new Board of Directors, namely Director Xin Haiyan and Director Fransisca Nelwan Mok.

Competence Training and Development

The Bank has a policy related to the development and improvement of the competence of the Board of Directors, which is conducted through various training and education with funding entirely the responsibility of the The Bank. On the list of training and competence development can be seen in the chapter Board of Directors of the Company Profile in this annual report.

The Board of Directors' Directive

The Board of Directors of The Bank is working under the Board of Directors' Directive, which was ratified on June 30, 2015.

Tanggung Jawab Direksi

Direksi Bank harus bertanggung jawab dalam hal-hal sebagai berikut:

- Direksi bertanggung jawab penuh atas pelaksanaan kepengurusan Bank untuk kepentingan dan tujuan Bank.
- Direksi bertanggung jawab penuh atas pelaksanaan tugas kepada pemegang saham melalui RUPS.
- Direksi wajib mengelola Bank sesuai dengan kewenangan dan tanggung jawab Direksi sebagaimana diatur dalam anggaran dasar dan peraturan perundang-undangan.
- Direksi wajib menerapkan prinsip-prinsip Tata Kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi. Dalam rangka menerapkan prinsip Tata Kelola yang baik, Direksi paling sedikit wajib membentuk:
 - Satuan Kerja Audit Intern;
 - Satuan Kerja Manajemen Risiko dan Komite Manajemen Risiko; dan
 - Satuan Kerja Kepatuhan.
- Dalam hal terkait dengan pelaksanaan Audit Intern, Direksi wajib menciptakan struktur pengendalian intern, menjamin terselenggaranya fungsi Audit Intern bank dalam setiap tingkatan manajemen dan menindaklanjuti temuan audit dan rekomendasi dari satuan kerja audit intern Bank, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas lain. Direksi berkewajiban melaporkan kegiatan tersebut kepada Rapat Umum Pemegang Saham;
- Dalam hal terkait dengan pelaksanaan kepatuhan, tugas dan tanggung jawab Direksi yang membawahkan fungsi kepatuhan adalah sebagai berikut:
 - Merumuskan strategi guna mendorong terciptanya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank;
 - Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;
 - Menetapkan sistem dan prosedur kepatuhan yang digunakan untuk menyusun ketentuan dan pedoman internal Bank;
 - Memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan;
 - Meminimalkan Risiko Kepatuhan Bank;

Responsibilities of Board of Directors (BOD)

BOD is responsible for the following matters:

- BOD is fully responsible for the execution of the Bank's management in the interests and objectives of the Bank.
- BOD is fully responsible for the performance of duties to shareholders through the GMS.
- BOD is responsible to manage the Bank in accordance with the authority and responsibilities of BOD as stipulated in the statutes and laws and regulations.
- BOD is responsible to apply the Good Governance Principles in each of the Bank's business activities at all levels of the organization. In order to apply the good Governance principles, BOD shall at least be required to establish:
 - Internal Audit Working Unit;
 - Risk Management Working Unit and Risk Management Committee;
 - Compliance Working Unit.
- In relation to the implementation of internal audit, BOD shall create internal control structures, ensure the implementation of the Bank's Internal Audit function at all levels of management and follow up the audit findings and recommendations of the Bank's internal audit work units, external auditors, the results of the supervision of the Financial Services Authority and/or the results of supervision of other authorities. BOD must report the activity to General Meeting of Shareholders;
- In relation to the implementation of compliance, the duties and responsibilities of BOD in charge of compliance functions are as follows:
 - Formulate strategies to encourage the creation of Compliance Culture at all levels of the organization and business activities of the Bank;
 - Propose compliance policies or compliance principles to be determined by the Board of Directors;
 - Establish compliance systems and procedures used to develop the Bank's internal rules and guidelines;
 - Ensure that all policies, regulations, systems, procedures and business activities conducted by the Bank are in compliance with the provisions of the Financial Services Authority and the provisions of the laws and regulations;
 - Minimize Bank Compliance Risk;

- Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Bank tidak menyimpang dari ketentuan OJK dan peraturan perundang-undangan;
- Melakukan tugas lain yang terkait dengan Fungsi Kepatuhan.
- Sesuai dengan POJK No. 46/POJK.03/2017, Direktur yang membawahkan fungsi kepatuhan wajib melaporkan pelaksanaan tugas dan tanggung jawabnya kepada Presiden Direktur dengan tembusan kepada Dewan Komisaris, paling sedikit secara triwulanan. Sesuai dengan POJK No. 46/POJK.03/2016, Direktur yang membawahkan Fungsi Kepatuhan wajib menyampaikan laporan kepada Otoritas Jasa Keuangan (OJK) tentang pelaksanaan tugasnya, meliputi:
 - * Rencana kerja kepatuhan yang dimuat dalam Rencana Bisnis Bank;
 - * Laporan kepatuhan yang wajib ditandatangani oleh Direktur yang membawahkan Fungsi Kepatuhan, dan disampaikan kepada OJK secara semesteran dan diterima OJK paling lambat 1 (satu) bulan setelah periode pelaporan berakhir dengan tembusan kepada Dewan Komisaris dan Presiden Direktur; dan
 - * Laporan khusus mengenai kebijakan dan/atau keputusan Direksi yang menurut Direktur yang membawahkan Fungsi Kepatuhan telah menyimpang dari ketentuan OJK dan/atau peraturan perundang-undangan yang berlaku sebagai bagian dari tugas Direktur yang membawahkan Fungsi Kepatuhan.
- Dalam hal terkait dengan pelaksanaan APU dan PPT, tugas dan tanggung jawab Direksi terkait adalah sebagai berikut:
 - Memastikan bahwa Bank memiliki kebijakan dan prosedur penerapan program APU dan PPT;
 - Mengusulkan kebijakan dan prosedur tertulis yang bersifat strategis mengenai penerapan program APU dan PPT kepada Dewan Komisaris;
 - Memastikan penerapan program APU dan PPT sesuai dengan kebijakan dan prosedur tertulis yang telah ditetapkan;
 - Membentuk unit kerja khusus dan/atau menunjuk pejabat yang bertanggung jawab terhadap penerapan program APU dan PPT;
 - Melakukan pengawasan atas kepatuhan unit kerja dalam menerapkan program APU dan PPT;
- Undertake precautions so that policies and/or decisions taken by the Board of Directors do not deviate from OJK regulations and prevailing laws and regulations;
- Perform other tasks related to the Compliance Function.
- In reference to POJK No. 46/POJK.03/2017, BOD in charge of compliance functions must report the execution of its duties and responsibilities to the President Director with copies to BOC, at least on a quarterly basis. According to POJK No. 46/POJK.03/2016, Compliance Director shall submit a report to Otoritas Jasa Keuangan (OJK) concerning the performance of its duties, including:
 - * Compliance work plan contained in the Bank's business plan;
 - * Compliance reports that must be signed by the Director in charge of the Compliance Function, and submitted to OJK on a semiannual basis and received by OJK no later than 1 (one) month after the reporting period ends with a copy to the Board of Commissioners and the President Director; and
 - * A special report on the policies and/or decisions of the Board of Directors which, according to the Director in charge of the Compliance Function, has deviated from the provisions of OJK and/or the prevailing laws and regulations as part of the duties of the Director in charge of the Compliance Function.
- In relation to the implementation of AML and CFT, the duties and responsibilities of BOD in charge are as follows:
 - Ensure that Bank has policies and procedures for implementing AML and CFT programs;
 - Propose written policies and procedures that are strategic about the implementation of AML and CFT programs to the Board of Commissioners;
 - Ensure the implementation of AML and CFT programs is in accordance with established written policies and procedures;
 - Establish a special working unit and/or appointing officials responsible for the implementation of AML and CFT programs;
 - Supervise the compliance of work units in implementing AML and CFT programs;

- Memastikan bahwa kebijakan dan prosedur tertulis mengenai penerapan program APU dan PPT sejalan dengan perubahan dan pengembangan produk, jasa, dan teknologi di sektor jasa keuangan serta sesuai dengan perkembangan modus Pencucian Uang dan/ atau Pendanaan Terorisme; dan
- Memastikan bahwa seluruh pegawai, khususnya pegawai dari satuan kerja terkait dan pegawai baru, telah mengikuti pelatihan yang berkaitan dengan penerapan program APU dan PPT secara berkala.
- Dalam hal terkait dengan alih daya, tugas dan tanggung jawab Direksi terkait adalah sebagai berikut:
 - Menyusun dan menyempurnakan kebijakan Alih Daya;
 - Menetapkan prosedur Alih Daya;
 - Memantau, mengevaluasi, dan bertanggung jawab atas penerapan manajemen risiko atas Alih Daya;
 - Memantau dan mengevaluasi pelaksanaan Alih Daya secara keseluruhan.
- Dalam hal terkait dengan penerapan manajemen risiko dalam penggunaan teknologi informasi, tugas dan tanggung jawab Direksi terkait adalah sebagai berikut:
 - Menetapkan Rencana Strategis Teknologi Informasi dan kebijakan Bank terkait penggunaan Teknologi Informasi;
 - Menetapkan kebijakan, standar, dan prosedur terkait penyelenggaraan Teknologi Informasi yang memadai dan mengomunikasikannya secara efektif, baik pada satuan kerja penyelenggara maupun pengguna Teknologi Informasi;
 - Memastikan bahwa:
 - * Teknologi Informasi yang digunakan Bank dapat mendukung perkembangan usaha Bank, pencapaian tujuan bisnis Bank dan kelangsungan pelayanan terhadap Nasabah Bank;
 - * Terdapat kegiatan peningkatan kompetensi sumber daya manusia yang terkait dengan penyelenggaraan dan penggunaan Teknologi Informasi;
 - * Ketersediaan sistem pengelolaan pengamanan informasi (information security management system) yang efektif dan dikomunikasikan kepada satuan kerja pengguna dan penyelenggara Teknologi Informasi;
- Ensure that written policies and procedures concerning the implementation of AML and CFT programs are in line with the changes and development of products, services and technology in the financial services sector and in accordance with the development of the Money Laundering and/or Financing of Terrorism modes; and
- Ensure all employees, in particular employees of relevant work units and new employees, have attended regular training related to the application of the AML and CFT programs.
- In relation to the outsourcing, the duties and responsibilities of BOD in charge are as follows:
 - Draft and refine the Outsourcing policy;
 - Establish Outsourcing procedure;
 - Monitor, evaluate, and responsible for the implementation of risk management over Outsourcing; and
 - Monitor and evaluate the overall implementation of the Outsourcing.
- In relation to the implementation of risk management in the use of Information Technology, the duties and responsibilities of BOD in charge are as follows:
 - Establish the Information Technology Strategic Plan and the Bank's policy regarding the use of Information Technology;
 - Establish adequate policies, standards and procedures related to the administration of Information Technology and communicate it effectively to both the organizational unit and the users of Information Technology;
 - Ensure that:
 - * Information Technology used by the Bank can support the Bank's business development, achievement of Bank business objectives and continuity of service to Bank customers;
 - * There are activities to increase the competence of human resources related to the implementation and use of Information Technology;
 - * The availability of an effective information security management system and communicated to the user's work units and IT providers;

- * Penerapan proses manajemen risiko dalam penggunaan Teknologi Informasi dilaksanakan secara memadai dan efektif;
 - * Kebijakan, standar, dan prosedur Teknologi Informasi diterapkan secara efektif pada satuan kerja pengguna dan penyelenggara Teknologi Informasi;
 - Terdapat sistem pengukuran kinerja proses penyelenggaraan Teknologi Informasi yang paling sedikit dapat:
 - Mendukung proses pemantauan terhadap implementasi strategi;
 - * Mendukung penyelesaian proyek pengembangan Teknologi Informasi;
 - * Mengoptimalkan pendayagunaan sumber daya manusia dan investasi pada infrastruktur; dan
 - * Meningkatkan kinerja proses penyelenggaraan Teknologi Informasi dan kualitas layanan penyampaian hasil proses kepada pengguna Teknologi Informasi.
 - Memastikan tersedianya sumber daya manusia (SDM) yang cukup dan kompeten sesuai dengan kebutuhan;
 - Memastikan terdapat upaya peningkatan kompetensi SDM terkait penyelenggaraan TI diantaranya melalui program pendidikan atau pelatihan yang memadai untuk meningkatkan kesadaran atas pengamanan informasi;
 - Memastikan struktur organisasi manajemen proyek dari seluruh proyek terkait TI digunakan dengan maksimal;
 - Memastikan bahwa Bank memiliki kontrak tertulis yang mengatur peran, hubungan, kewajiban, dan tanggung jawab dari semua pihak yang terikat dengan kontrak tersebut, serta memiliki keyakinan bahwa kontrak tersebut merupakan perjanjian yang berkekuatan hukum dan melindungi kepentingan Bank, dalam hal Bank menggunakan jasa pihak lain.
 - Dalam hal terkait dengan tingkat kesehatan Bank, tugas dan tanggung jawab Direksi terkait adalah sebagai berikut:
 - Memelihara dan memantau Tingkat Kesehatan Bank serta mengambil langkah-langkah yang diperlukan untuk memelihara dan/atau meningkatkan Tingkat Kesehatan Bank.
- * The implementation of risk management process in the use of Information Technology is carried out adequately and effectively;
 - * Policies, standards, and procedures of Information Technology are applied effectively to the user's work units and IT providers;
 - There is a system of performance measurement process of Information Technology implementation that can at least:
 - Support the monitoring process of strategy implementation;
 - * Support the completion of Information Technology development projects;
 - * Optimize the utilization of human resources and investment in infrastructure; and
 - * Improve the performance of Information Technology process and the quality of service delivery process to the users of Information Technology.
 - Ensure the availability of sufficient and competent human resources (HR) as required;
 - Ensure there are efforts to improve the competence of human resources related to IT administration such as through adequate education or training programs to increase awareness of information security;
 - Ensure the project management organization structure of all IT related projects is maximized; and
 - Ensure the Bank has a written contract that regulates the roles, relationships, obligations and liabilities of all parties with whom the contract is made, and has the confidence that the contract is a legally-binding agreement that protects the interests of the Bank, in case the Bank use the services of other parties.
 - In relation to the Bank's soundness rating, the duties and responsibilities of BOD in charge are as follows:
 - maintain and monitor the Bank's Soundness Rating and taking necessary steps to maintain and/or improve Bank's Soundness Rating.

- Sesuai dengan POJK No. 4/POJK.03/2016, Direksi bersama-sama dengan Dewan Komisaris, dan/atau pemegang saham pengendali wajib menyampaikan rencana tindak (action plan) kepada OJK dalam hal:
 - * Faktor Tingkat Kesehatan Bank yang ditetapkan dengan peringkat 4 atau peringkat 5;
 - * Peringkat Komposit Tingkat Kesehatan Bank yang ditetapkan dengan peringkat 4 atau peringkat 5;
 - * Peringkat Komposit Tingkat Kesehatan Bank yang ditetapkan dengan peringkat 3, namun terdapat permasalahan signifikan yang perlu diatasi agar tidak mengganggu kelangsungan usaha Bank.
- Dalam hal terkait dengan Prinsip Kehati-hatian dalam melaksanakan aktivitas keagenan produk keuangan luar negeri, tugas dan tanggung jawab Direksi terkait adalah sebagai berikut:
 - Menetapkan rencana Bank untuk Aktivitas Keagenan Produk Keuangan Luar Negeri;
 - Menetapkan kebijakan dan prosedur Bank untuk Aktivitas Keagenan Produk Keuangan Luar Negeri; dan
 - Memantau dan mengevaluasi Aktivitas Keagenan Produk Keuangan Luar Negeri.
- Dalam hal terkait dengan Transparansi Informasi Produk Bank dan Penggunaan Data Pribadi Nasabah, tugas dan tanggung jawab Direksi terkait adalah sebagai berikut:
 - Menetapkan kebijakan transparansi informasi produk Bank;
 - Menetapkan prosedur tertulis transparansi informasi produk Bank;
 - Menetapkan kebijakan transparansi penggunaan data pribadi Nasabah;
 - Prosedur tertulis transparansi penggunaan data pribadi Nasabah.
- Dalam hal terkait dengan Rencana Bisnis Bank, tugas dan tanggung jawab Direksi terkait adalah sebagai berikut:
 - Menyusun dan melaksanakan Rencana Bisnis secara efektif;
 - Mengkomunikasikan Rencana Bisnis kepada pemegang saham Bank dan seluruh jenjang organisasi yang ada pada Bank.
- According to POJK No. 4/POJK.03/2016, BOD together with BOC and/or Controlling Shareholder must submit action plan to OJK in case of:
 - * Any Bank's Rating factor is determined to be 4 or 5;
 - * Composite Rating of Bank's Soundness is determined to be 4 or 5; and/or
 - * Composite Rating of Bank's Soundness is determined to be 3, but there are significant issues that need to be addressed so as not to disrupt the business continuity of Bank.
- In relation to the Prudential Principle in carrying out agency activities related to overseas financial products, the duties and responsibilities of BOD in charge are as follows:
 - Establish the Bank's plan for agency activities related to overseas financial products;
 - Establish Bank's policies and procedures for agency activities related to overseas financial products; and
 - Monitor and evaluate on agency activities related to overseas financial products.
- In relation to the Transparency of Bank's Product Information and Use of Customer's Personal Data, the duties and responsibilities of BOD in charge are as follows:
 - Establish transparency policy of Bank's product information transparency;
 - Establish a written transparency procedure of Bank's product information;
 - Establish a transparency policy on the use of Customer's personal data;
 - Establish written transparency procedures for the use of Customer's personal data.
- In relation to the Bank's business plan, the duties and responsibilities of BOD in charge are as follows:
 - Prepare and implement the Business Plan effectively;
 - Communicate the Business Plan to the Bank's shareholders and all levels of the organization in the Bank.

- Dalam hal terkait dengan penerapan manajemen risiko, tugas dan tanggung jawab Direksi terkait adalah sebagai berikut:
 - Menyusun kebijakan dan strategi Manajemen Risiko secara tertulis dan komprehensif;
 - Bertanggung jawab atas pelaksanaan kebijakan Manajemen Risiko dan eksposur Risiko yang diambil oleh Bank secara keseluruhan;
 - Mengevaluasi dan memutuskan transaksi yang memerlukan persetujuan Direksi;
 - Mengembangkan budaya Manajemen Risiko pada seluruh jenjang organisasi;
 - Memastikan peningkatan kompetensi sumber daya manusia yang terkait dengan Manajemen Risiko;
 - Memastikan bahwa fungsi Manajemen Risiko telah beroperasi secara independen; dan
 - Melaksanakan kaji ulang secara berkala untuk memastikan:
 - * Keakuratan metodologi penilaian risiko;
 - * Kecukupan implementasi sistem informasi Manajemen Risiko;
 - * Ketepatan kebijakan dan prosedur Manajemen Risiko serta penetapan limit risiko.
 - Mengevaluasi laporan sistem informasi Manajemen Risiko. Dalam rangka melaksanakan wewenang dan tanggung jawabnya, Direksi harus memiliki pemahaman yang memadai mengenai Risiko yang melekat pada seluruh aktivitas fungsional Bank dan mampu mengambil tindakan yang diperlukan sesuai dengan profil Risiko Bank.
- Direksi bersama-sama dengan Dewan Komisaris Bank wajib menumbuhkan budaya dan kepedulian anti Fraud pada seluruh jajaran organisasi Bank.
- Dalam hal terkait dengan kualitas asset, Direksi wajib menilai, memantau, dan mengambil langkah-langkah yang diperlukan agar kualitas aset senantiasa baik.
- Dalam hal terkait dengan pemberian remunerasi tugas dan tanggung jawab Direksi terkait adalah sebagai berikut:
 - Menyusun kebijakan remunerasi yang paling sedikit memuat:
 - * Struktur remunerasi yang paling sedikit mencakup skala remunerasi berdasarkan tingkat dan jabatan, serta komponen remunerasi;
 - * Metode dan mekanisme penetapan remunerasi.
- In relation to the implementation of risk management, the duties and responsibilities of BOD in charge are as follows:
 - Compose Risk Management policy and strategy comprehensively in writing;
 - Be responsible for the implementation of risk management policy and risk exposure taken by the Bank as a whole;
 - Evaluate and make decisions on transaction that needs BOD's approval;
 - Develop risk management policy to all organization levels;
 - Ensure the enhancement of human resource competencies related to Risk Management;
 - Ensure that the function of risk management has operated independently;
 - Carry out periodic review to ensure:
 - * The accuracy of risk assessment method;
 - * The adequacy of implementation of risk management information system;
 - * The accuracy of Risk Management policies and procedures and the establishment of Risk limits.
 - Evaluate the Risk Management information system report. In carrying out the responsibilities and authorities, BOD shall have an adequate understanding of the Risks attached to all functional activities of the Bank and is capable of taking necessary actions in accordance with the Bank's Risk Profile.
- The Board of Directors together with the BOC of the Bank shall foster the culture of and concern for anti-fraud in all levels of the Bank's organization.
- In relation to the asset quality, BOD shall assess, monitor and take the necessary steps to ensure the quality of the assets is always good.
- In relation to the remuneration, the duties and responsibilities of BOD in charge are as follows:
 - Compose remuneration policy containing at least the following:
 - * Remuneration structure which contain at least remuneration scale based on level and position, and remuneration component;
 - * Method and mechanism for determining remuneration.

Wewenang Direksi

Dalam mengemban tugas dan tanggung jawabnya, Direksi diberikan kewenangan-kewenangan sebagai berikut:

- Dalam hal terkait dengan audit intern, Presiden Direktur berwenang untuk mengangkat dan memberhentikan Kepala SKAI dengan persetujuan dari Dewan Komisaris dan dilaporkan kepada OJK sesuai dengan PBI No. 1/6/PBI/1999.
- Dalam hal terkait dengan alih daya, Direksi berwenang untuk menyetujui rencana Bank untuk melaksanakan Alih Daya.
- Dalam hal terkait dengan kualitas aset, wewenang Direksi adalah sebagai berikut:
 - Menyetujui kebijakan dan prosedur tertulis mengenai Aset Produktif dalam bentuk Surat Berharga.
 - Menyetujui kebijakan dan prosedur tertulis mengenai Aset Produktif dalam bentuk Penempatan.
 - Menyetujui identifikasi dan penetapan terhadap Properti Terbengkalai yang dimiliki.
 - Menyetujui kebijakan dan prosedur tertulis mengenai Restrukturisasi Kredit.
 - Menyetujui kebijakan dan prosedur tertulis mengenai hapus buku dan hapus tagih.
- Dalam hal terkait dengan penerapan APU dan PPT, Direksi wajib menyetujui kebijakan, pengawasan, dan prosedur pengelolaan dan mitigasi risiko Pencucian Uang dan Pendanaan Terorisme agar Bank mampu mengelola dan memitigasi risiko yang telah diidentifikasi.

Hak Direksi

Direksi berhak mewakili Bank di dalam dan di luar Pengadilan dalam segala hal dan dalam segala kejadian, dan oleh sebab itu berhak untuk mengikat bank pihak lain dengan Bank, serta menjalankan segala tindakan dan kuasa, baik yang mengenai kepengurusan maupun kepemilikan, akan tetapi dengan pembatasan bahwa:

- Perubahan level gaji dan pendapatan yang di bayarkan kepada anggota Direksi dan Dewan Komisaris.
- Menyebabkan Pengeluaran Modal (*capital expenditure*) oleh Bank yang melebihi nilai IDR30.000.000.000,- (tiga puluh miliar IDR).
- Membeli saham perusahaan lain.

Authority of the Board of Directors

In conducting its duties and responsibilities, BOD is authorized on the followings:

- In relation to internal audit, President Director is authorized to appoint and dismiss head of SKAI with approval from Board of Commissioners and shall be reported to OJK according to PBI No. 1/6/PBI/1999.
- In relation to outsourcing, BOD is authorized to approve Bank's plan to implement outsourcing.
- In relation to asset quality, authorities of BOD are as follows:
 - Approve written policy and procedure regarding productive asset in the form of securities.
 - Approve written policy and procedure regarding productive asset in the form of placement.
 - Approve the identification and determination of owned, abandoned property.
 - Approve written policy and procedure regarding credit restructuring.
 - Approve written policy and procedure regarding write-off.
- In relation to the implementation of AML and CFT, BOD shall approve the policy, the monitoring and the procedures related to anti-money laundering and countering financing of terrorism management and risk mitigation in order for Bank to ably manage and mitigate any identified risks.

Board of Directors' Rights

The Board of Directors is authorized to represent the Bank inside and outside of court in all matters and in all events, and is therefore entitled to bind banks from other parties with The Bank, and to carry out all actions and authorities, both on management and ownership, but with the following restrictions:

- Changing the level of wages and salaries paid to members of the Board of Directors and Board of Commissioners;
- Causing the Bank's capital expenditure to exceed IDR 30,000,000,000 (thirty billion IDR);
- Buying shares securities in other companies;

- Memutuskan setiap keputusan strategis untuk menyebabkan perubahan material dalam tindakan dan cakupan yang dilakukan oleh Bank dalam bisnis, termasuk memasuki perusahaan patungan atau pengaturan kemitraan penting atau pengaturan apapun yang akan menyebabkan bisnis Bank atau bagian daripadanya dikontrol atau sebaliknya oleh Direksi, Dewan Komisaris, dan/atau Pemegang Saham Bank.
- Setiap penjualan atau pemindahan (termasuk *leasing* atau pemberian bisnis atau aset kepada pihak lain) atau pengambilalihan aset yang nilainya dari jumlah total IDR 2.000.000.000,- (dua miliar IDR) dalam setiap tahun.
- Di luar Otoritas Operasional dan Manajemen mengikat diri pada setiap transaksi dengan pihak ketiga dengan nilai lebih besar dari IDR 200.000.000.000,- (dua ratus miliar IDR).
- Mengubah kebijakan akuntansi yang diterapkan Bank, kecuali yang terkait dengan ketentuan hukum dan perundang-undangan;
- Penghapusan izin Bank, kecuali untuk perpanjangan.
- Tindakan-tindakan hanya dapat dilakukan dengan persetujuan tertulis sebelumnya dari Rapat Umum Pemegang Saham Bank dengan kuorum dan persyaratan *voting* seperti ditentukan dalam Pasal 22 dari Anggaran Dasar.
- Making strategic decisions that lead to material changes in the action and coverage made by the Bank in its business, including entering into a joint venture or partnership arrangement or any setting that would cause the Bank's business or part thereof to be controlled or otherwise by the Board of Directors, Board of Commissioners and/or Shareholders of the Bank;
- Any sale or transfer (including leasing or giving business or assets to a third party) or the acquisition of assets over IDR 2,000,000,000 (two billion) in a given year;
- Entering into any transaction with any third party within or outside of its daily business with a number larger than IDR 200,000,000,000 (two hundred billion IDR);
- Amending the Bank's accounting policies, except to that of related to laws and constitutions;
- Terminating the Bank's operating license except for extension purpose;
- These actions can be done only with the prior written approval of the GMS of the Bank with the quorum and voting requirements as specified in Article 22 of the Articles of Association.

Kewajiban Direksi

Direksi berkewajiban untuk melaksanakan prinsip-prinsip GCG dalam setiap kegiatan usaha Bank pada seluruh jenjang organisasi yang pelaksanaannya mencakup:

- Kelengkapan dan pelaksanaan tugas Komite-Komite dan Satuan kerja yang menjalankan fungsi pengendalian internal.
- Penerapan fungsi kepatuhan, audit internal, dan audit eksternal.
- Penerapan Manajemen Risiko, termasuk sistem pengendalian internal.
- Penyediaan dana kepada pihak terkait dan penyediaan dana besar.
- Rencana strategi Bank.
- Transparansi kondisi keuangan dan non-keuangan Bank.

Board of Directors' Obligations

The Board of Directors is obligated to implement the principles of GCG in the Bank's business activities at all levels of the organization, the implementations of which include:

- Completion and implementation of duties for the Committees and Working Units that serve the function of internal control;
- Implementation of compliance, of internal audits and of external audits;
- Implementation of Risk Management, including the internal control system
- Provision of funds to related parties and the provision of large funds;
- The Bank's strategic plan;
- Transparency of the Bank's financial and non-financial condition.

Pembagian Lingkup Tugas Antar Direksi

Dalam menjalankan tugasnya, setiap anggota Direksi memiliki lingkup tugas dan tanggung jawab masing-masing, yaitu:

Board of Directors Delegation of Duties

In performing their duties, the members of the Board of Directors have their respective duties and responsibilities, as follows:

Nama Name	Lingkup Tugas dan Tanggung Jawab Scope of Duties and Responsibilities
Shen Xiaoqi Presiden Direktur President Director ¹⁾	<i>Internal Audit, Financial Management</i>
Yu Guangzhu Direktur & Plt. Presiden Direktur Director & Acting President Director ²⁾	<i>Credit Management, Corporate and Commercial Credit Review, SME and Retail Credit Review, Credit Support and Administration Internal Audit, Financial Management</i>
Jeff S.V. Eman Direktur Director	<i>IT, Global Market and FI, Bills Center</i>
Liang Qinjun Direktur Director	<i>Retail Banking, Operation Management, MI and Accounting, Service Quality, E-Banking, Settlement Center, Card Center</i>
Xin Haiyan Direktur Director ³⁾	<i>Corporate Banking I, Trade Finance, Greater China Business</i>
Thomas Arifin Direktur Director	<i>Corporate Banking II, Corporate Banking III, CCB Surabaya, Commercial Banking, SME Banking</i>
Sandy Tjipta Muliana Direktur Director	<i>Compliance, AML/CFT, HRD</i>
Fransisca Nelwan Mok Direktur Director ³⁾	<i>Risk Management, Special Asset Management, Legal, General Affair, BOD-BOC Office, Strategy Management & Transformation Office</i>
Rolyta Manullang Direktur Director ⁴⁾	<i>Corporate Banking III, Commercial Banking, Corporate and Commercial Banking Surabaya, SME Banking</i>

1) Presiden Direktur, Shen Xiaoqi, mengundurkan diri pada 31 Oktober 2017. | President Director, Shen Xiaoqi, resigned on 31 October 2017.

2) Yu Guangzhu, efektif menjabat posisi Plt. Presiden Direktur pada 1 November 2017. | Effectively served as Acting President Director's position on 1 November 2017.

3) Fransisca Nelwan Mok dan Xin Haiyan efektif menjabat posisi Direktur pada 13 April 2017. | Fransisca Nelwan Mok and Xin Haiyan Effective as Director position on April 13, 2017.

4) Rolyta Manullang, mengundurkan diri pada 31 Mei 2017. | Rolyta Manullang, Resigned on May 31, 2017.

TRANSPARANSI INFORMASI TENTANG DEWAN KOMISARIS DAN DIREKSI

Kebijakan Terkait Hubungan Kerja Antara Dewan Komisaris dan Direksi

Hubungan kerja Dewan Komisaris dan Direksi adalah hubungan *check and balances* untuk kemajuan dan kesehatan Bank. Dewan Komisaris dan Direksi sesuai dengan fungsinya masing-masing bertanggung jawab atas kelangsungan usaha Bank dalam jangka panjang. Hal yang harus dilakukan oleh Dewan Komisaris dan Direksi secara bersama-sama sesuai dengan fungsinya masing-masing, sehingga dapat dicapai kelangsungan usaha Bank dalam jangka panjang tercermin pada:

- Terlaksananya dengan baik *internal control* dan manajemen risiko.
- Tercapainya imbal hasil (*return*) yang wajar bagi Pemegang Saham.
- Terlindunginya kepentingan Pemangku Kepentingan secara wajar.
- Terlaksananya suksesi kepemimpinan dan manajemen di semua lini organisasi.
- Terpenuhinya pelaksanaan GCG.

INFORMATION TRANSPARENCY ABOUT BOARD OF COMMISSIONERS AND DIRECTORS

Policy of Working Relationships Between Board of Commissioners and Directors

The working relationship between the Board of Commissioners and the Board of Directors is the check and balances relationship for the Bank's progress and health. Board of Commissioners and Board of Directors in accordance with their respective functions are responsible for the continuity of the Bank's business in the long term. It should be done by the Board of Commissioners and Board of Directors jointly in accordance with their respective functions, in order to achieve continuity of the Bank's business in the long run be reflected in:

- Implementation of both internal control and risk management.
- Achieving reasonable returns for Shareholders.
- Fairly protecting the interests of Stakeholders.
- Implementation of leadership and management succession across all lines of the organization.
- Fulfillment of GCG implementation.

Assessment Penerapan GCG untuk Aspek Dewan Komisaris dan Direksi Tahun 2016 dan Tindak Lanjutnya

Seperti yang telah dijelaskan sebelumnya, Bank melakukan *self-assessment* terhadap pelaksanaan GCG tahun 2016 sesuai periode penilaian *Risk-Based Bank Rating* (RBBR) yang dilakukan setiap semester sebagaimana dimaksud dalam Surat Edaran OJK No. 13/SEOJK.03/2017 tentang Pelaksanaan *Good Corporate Governance* Bagi Bank Umum. Berdasarkan acuan tersebut, Bank melakukan *Self-Assessment* secara berkala terhadap 11 (sebelas) faktor penilaian pelaksanaan GCG, dimana 2 (dua) faktor diantaranya merupakan Dewan Komisaris dan Direksi, yaitu:

1. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
2. Pelaksanaan tugas dan tanggung jawab Direksi.

Hasil *assessment* tahun 2016 kepada kedua aspek di atas menunjukkan berfungsinya perangkat organ Dewan Komisaris dan Direksi, dengan hasil sebagai berikut:

Faktor Penilaian Pelaksanaan GCG Assessment Factor of GCG Implementation	Skor Score
Pelaksanaan tugas dan tanggung jawab Dewan Komisaris Implementation of duties and responsibilities of the Board of Commissioners	1
Pelaksanaan tugas dan tanggung jawab Direksi Implementation of duties and responsibilities of the Board of Directors	2

Remunerasi Dewan Komisaris dan Direksi Prosedur dan Mekanisme Kebijakan Remunerasi untuk Dewan Komisaris dan Direksi

Remunerasi Dewan Komisaris dan Direksi direkomendasikan oleh Komite Remunerasi dan Nominasi, untuk kemudian diserahkan kepada Dewan Komisaris dan disampaikan kepada RUPS untuk mendapatkan persetujuan. Rekomendasi Komite Remunerasi dan Nominasi disampaikan kepada Dewan Komisaris, untuk mendapatkan persetujuan RUPS.

Assessment of GCG Implementation for Aspects of Board of Commissioners and Board of Directors 2016 and Follow Up

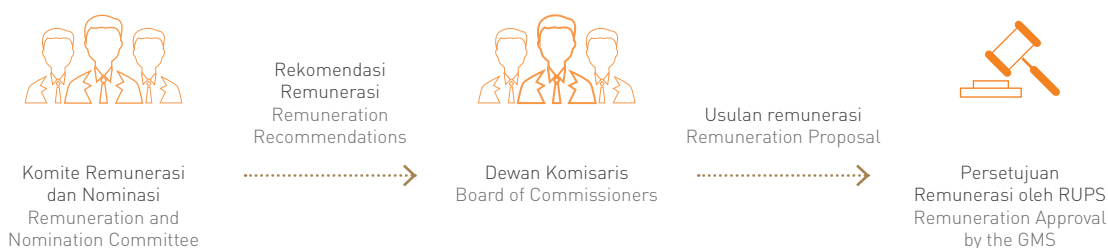
As previously mentioned, The Bank conducts self-assessment of GCG implementation in 2016 in accordance with the period of Risk-Based Bank Rating (RBBR) assessment conducted every semester as referred to in OJK Circular Letter no. 13 / SEOJK.03 / 2017 on the Implementation of Good Corporate Governance for Commercial Banks. Based on these guidelines, the The Bank Self-Assessment perform regularly for 11 (eleven) GCG implementation assessment factors, of which two (2) factors, including the Board of Commissioners and Board of Directors, namely:

1. Implementation of duties and responsibilities of the Board of Commissioners.
2. Implementation of duties and responsibilities of the Board of Directors.

The results of the assessment in 2016 to the two aspects above show the proper functioning of the organ of the Board of Commissioners and the Board of Directors, with the following results:

Remuneration of the Board of Commissioners and the Board of Directors Remuneration Policy Procedures and Mechanisms for Board of Commissioners and Board of Directors

Remuneration of the Board of Commissioners and Board of Directors is recommended by the Remuneration and Nomination Committee, to be submitted to the Board of Commissioners and submitted to the General Meeting of Shareholders for approval. Recommendations of the Remuneration and Nomination Committee are submitted to the Board of Commissioners, to obtain the approval of the GMS.



Indikator Penetapan Remunerasi

Rekomendasi remunerasi oleh Komite Remunerasi dan Nominasi disusun berdasarkan formulasi remunerasi yang mengacu kepada kebijakan internal Bank, peraturan eksternal yang berlaku, komparasi industri serta mempertimbangkan kinerja Bank.

Penetapan besaran remunerasi Komisaris Independen didasarkan kepada kinerja masing-masing Komisaris Independen yang pelaksanaannya dilakukan oleh Presiden Komisaris. Komisaris Independen menerima paket remunerasi yang dibayarkan secara berkala, terdiri dari gaji, tunjangan Hari Raya, tunjangan cuti dan *tantiem*.

Sementara itu, penetapan remunerasi Direksi direkomendasikan oleh Komite Remunerasi dan Nominasi dengan mengacu kepada prinsip-prinsip remunerasi Bank dan hasil penilaian atas pencapaian target (*goal setting*), peraturan yang berlaku, komparasi industri dan kinerja Bank.

Indicator of Remuneration Determination

The remuneration recommendations by Remuneration and Nomination Committee are prepared based on the remuneration formulation referring to the Bank's internal policies, applicable external regulations, industry comparisons and consideration of the Bank's performance.

The determination of the remuneration of independent commissioners is based on the performance of each Independent Commissioner whose implementation is performed by the President Commissioner. Independent Commissioners receive remuneration packages paid periodically, consisting of salary, Holiday (Hari Raya) allowance, leave allowance and *tantiem*.

Meanwhile, the remuneration of the Board of Directors is recommended by the Remuneration and Nomination Committee with reference to the Bank's remuneration principles and the results of the assessment of the target setting, the applicable regulations, the industry's comparative and the Bank's performance.

Jumlah Diterima dalam 1 Tahun

Total Remunerasi per Orang dalam 1 Tahun Total Remuneration per Person in 1 Year	Jumlah Komisaris Number of Commissioners	Jumlah Direktur Number of Directors
diatas 2 miliar IDR above IDR2 billion	0	9
diatas 1 miliar s.d 2 miliar IDR above IDR1 billion up to IDR2 billion	2	0
diatas 500 juta s.d 1 miliar IDR above IDR500 million up to IDR1 billion	0	0
dibawah 500 juta IDR IDR500 million or less	0	0
TOTAL	2	9

Jumlah anggota direksi awal tahun adalah 9 (sembilan) dan pada akhir tahun menjadi 7 (tujuh) orang.
The number of Board of Directors' members earlier in the year is 9 (nine) and at the end of the year to 7 (seven).

Rasio Gaji

Rasio gaji tertinggi dan terendah dalam lingkup organisasi Bank adalah sebagai berikut:

Salary Ratio

The ratio of the highest and lowest salaries within the scope of the organization of The Bank are as follows:

Rasio Gaji Salary Ratio	2017	2016
Gaji Direktur tertinggi terhadap gaji Direktur paling rendah The highest salary of Directors compared to the lowest salary of Directors	1,32 : 1	2,07 : 1
Gaji Direktur tertinggi terhadap gaji Komisaris tertinggi The highest salary of Directors compared to the highest salary of Commissioners	3,58 : 1	5,59 : 1
Gaji Komisaris tertinggi terhadap gaji Komisaris paling rendah The highest salary of Commissioners compared to the lowest salary of Commissioners	1 : 1	1 : 1
Gaji Direktur tertinggi terhadap gaji karyawan tertinggi The highest salary of Directors compared to the highest salary of employees	1,55 : 1	2,55 : 1
Gaji karyawan tertinggi terhadap gaji karyawan paling rendah The highest salary of employees compared to the lowest salary of employees	32,21 : 1	32,61 : 1
Gaji karyawan paling rendah terhadap Upah Minimum Provinsi (UMP) The lowest salary of employees compared to the Provincial Minimum Wage	1,10 : 1	1,11 : 1

Opsi Saham dan Buy Back

Hingga akhir tahun 2017, Bank tidak memiliki kebijakan mengenai Opsi Saham bagi Dewan Komisaris dan Direksi.

Stock Options and Buy Back

By the end of 2017, The Bank does not have a policy on stock options for the Board of Commissioners and Board of Directors.

RAPAT DEWAN KOMISARIS DAN DIREKSI

Rapat Dewan Komisaris

Keputusan rapat Dewan Komisaris diambil berdasarkan musyawarah untuk mufakat. Dalam hal keputusan secara musyawarah untuk mufakat tidak tercapai, maka keputusan diambil berdasarkan suara setuju lebih dari ½ (setengah) jumlah suara yang sah dalam rapat. Dalam hal suara yang setuju dan tidak setuju berimbang maka usul harus dianggap ditolak. Dewan Komisaris dapat pula mengambil keputusan yang sah tanpa mengadakan rapat Komisaris dengan ketentuan semua anggota Komisaris telah diberitahu secara tertulis dan semua anggota Komisaris memberikan persetujuan mengenai usul yang diajukan secara tertulis serta menandatangani persetujuan tersebut. Keputusan yang diambil dengan cara demikian mempunyai kekuatan yang sama dengan keputusan yang diambil dengan sah dalam rapat Komisaris. Keputusan Dewan Komisaris mengikat seluruh anggota Dewan Komisaris

Di sepanjang tahun 2017, Dewan Komisaris menyelenggarakan rapat sebanyak 4 (empat) kali. Berikut disampaikan agenda dan risalah rapat, kehadiran, serta rekapitulasi tingkat kehadiran Dewan Komisaris dalam rapat-rapat tersebut.

BOARD OF COMMISSIONERS AND DIRECTORS MEETING

Board of Commissioners Meeting

The decision of the Board of Commissioners' meeting is based on deliberations to reach consensus. In the event that a consensus decision is not reached, a decision is made on the basis of a vote agreeing to more than ½ (half) the number of valid votes in the meeting. In the case of votes agreeing and disagreeing then the proposal shall be deemed to be rejected. The Board of Commissioners may also make informed decisions without holding a Board of Commissioners meeting provided that all members of the Board of Commissioners have been notified in writing and all members of the Board of Commissioners agree on the proposal submitted in writing and sign the agreement. The decisions taken in this way have the same power as the decisions taken legitimately in the Board of Commissioners meetings. Decisions of the Board of Commissioners are binding to all members of the Board of Commissioners

Throughout 2017, the Board of Commissioners held 4 (four) meetings. The following are presented on the agenda and minutes of meetings, attendance, and recapitulation of the attendance of the Board of Commissioners in the meetings.

Foundation Laid for the Next 10 Years

Risalah dan Kehadiran Rapat Dewan Komisaris

Minutes and Attendance of the Meetings of the Board of Commissioners

Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants			
	Ma Xiangjun	Wang Kun	Hendra Widjojo	Christina Harapan
21 February 2017 • Summary of previous BOC Meeting on 6 December 2016 • Overview of Bank's Portfolio as of end of January 2017 - Loan Portfolio Analysis - Customers Structure • Top 5 Debtors of ICBC Indonesia as of November 2016 – January 2017	●		●	●
14 March 2017 NPL Cases	●		●	●
26 October 17 • Realization of Bank Performance in Q3-2017 • NPL Updates • AML and CFT Updates	●		●	●
21 December 2017 • DC-DRC Follow up and action plan • BOC and Committees working performance in 2017 and working plan in 2018 • Pre-NPL Updates		●	●	●

● : Hadir | Present ○ : Cuti | On Leave ◉ : Perjalanan Bisnis | Business Trip ○ : Pelatihan | Training ○ : Lain-lain | Others

Rekapitulasi kehadiran anggota Dewan Komisaris pada Rapat Dewan Komisaris dapat dilihat di bawah ini:

The recapitulation of the attendance of members of the Board of Commissioners at the Meeting of the Board of Commissioners can be seen below.

Rekapitulasi Kehadiran Dewan Komisaris

Attendance Recapitulation for Members of the Board of Commissioners

Dewan Komisaris Board of Commissioners	Jumlah Wajib Rapat Compulsory Meeting Number	Jumlah Kehadiran Attendance	% Kehadiran Attendance%
Ma Xiangjun Presiden Komisaris President Commissioner ¹⁾	3	3	100,00%
Wang Kun Presiden Komisaris President Commissioner ²⁾	1	1	100,00%
Hendra Widjojo Komisaris Independen Independent Commissioner	4	4	100,00%
Christina Harapan Komisaris Independen Independent Commissioner	4	4	100,00%
RATA-RATA AVERAGE			100,00%

1) Ma Xiangjun berhenti menjabat Presiden Komisaris sejak 13 Desember 2017.

2) Wang Kun resmi menjabat Presiden Komisaris sejak 13 Desember 2017.

Rapat Direksi

Direksi menggelar rapat untuk membahas berbagai hal strategis terkait pengelolaan Bank. Rapat Direksi minimal dilakukan 1 (satu) bulan sekali. Di sepanjang tahun 2017, Direksi menyelenggarakan rapat sebanyak 42 (empat puluh dua) kali. Berikut disampaikan agenda dan risalah rapat, kehadiran, serta rekapitulasi tingkat kehadiran Direksi dalam rapat-rapat tersebut.

Board of Directors Meeting

The Board of Directors held a meeting to discuss various strategic matters related to Bank management. Board of Directors meetings shall be conducted at least once every 1 (one) month. Throughout 2017, the Board of Directors held 42 meetings (forty-two) times. The following are presented on the agenda and minutes of meetings, attendance, and recapitulation of the attendance of the Board of Directors in these meetings.

Risalah dan Kehadiran Rapat Direksi
Minutes and Attendance of the Board of Directors Meeting

Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants							
	Shen Xiaoqi ¹⁾	Yu Guangzhu ²⁾	Jeff S.V. Eman	Liang Qimjun	Xin Haiyan ³⁾	Thomas Arifin	Sandy Tjipta Muliana	Fransisca Nelwan Mok ⁴⁾
11 January 2017, Jakarta <ul style="list-style-type: none"> Bankwide Performance (Finance Management Department) Departments and Branches Achievements (Management Information Accounting Departement) 2017 General Strategy (each director) OJK Updates (Sandy T. Muliana) External Audit Updates (Internal Audit Departement) Annual Management Meeting and Staff New Year Party (BOD BOC Office) 	●	●	●	●	●	●	●	●
08 February 2017, Jakarta <ul style="list-style-type: none"> Business Plan Revision NPL Updates 	●	○	●	○	●	●	●	●
20 February 2017, Jakarta OP Reforming	●	●	●	●	●	●	●	●
13 March 2017, Jakarta <ul style="list-style-type: none"> Bankwide February Financials NPL Updates Consumer Banking Updates Corporate Banking Updates Business Strategic and Work Plan 2017 SME and Commercial Banking Updates OJK Audit Updates 	●	●	●	●	●	○	●	●
24 March 2017, Jakarta <ul style="list-style-type: none"> OJK Audit Update New Capital Injection Cinemaxx Account Loan Pipeline 	●	●	○	●	●	●	●	○
06 April 2017, Jakarta <ul style="list-style-type: none"> E-banking and Card Business Updates from Parent Bank Financial Report NPL Updates Cinemaxx Collateral Issue 	●	●	●	●	●	●	●	○
21 April 2017, Jakarta <ul style="list-style-type: none"> Financial Performance 1st Quarter 2017 KPI Monitoring Report 1st Quarter 2017 Directions for 2nd Quarter SUMMIT System Salary Adjustment 	●	○	●	●	○	●	●	○
08 Mei 2017, Jakarta <ul style="list-style-type: none"> Capital injection Realization and Follow-up Summit System Updates 	○	○	●	●	●	○	●	○
17 Mei 2017, Jakarta <ul style="list-style-type: none"> Financials April 2017 Branch Ranking System Digital Lounge General Updates 	●	●	●	●	●	●	●	○
07 June 2017, Jakarta <ul style="list-style-type: none"> Financials as of May 2017 Liquidity Position as of June 2017 Achievement and Strategy (Business Units) Possible Credit Card Fraud KPI Achievements and Monitoring 	●	●	●	●	●	●	●	●

● : Hadir | Present ○ : Cuti | On Leave ○ : Perjalanan Bisnis | Business Trip ○ : Pelatihan | Training ○ : Lain-lain | Others

1) Presiden Direktur, Shen Xiaoqi, mengundurkan diri pada 31 Oktober 2017 | President Director, Shen Xiaoqi, resigned on 31 October 2017.
 2) Yu Guangzhu, efektif menjabat posisi Plt Presiden Direktur pada 1 November 2017 | Effectively served as Acting President Director's position on 1 November 2017.
 3) Fransisca Nelwan Mok dan Xin Haiyan efektif menjabat posisi Direktur pada 13 April 2017 | Fransisca Nelwan Mok and Xin Haiyan Effective as Director position on 13 April 2017.
 4) Rolyta Manullang, mengundurkan diri pada 31 Mei 2017 | Rolyta Manullang, Resigned on 31 May 2017.

Foundation Laid for the Next 10 Years

Risalah dan Kehadiran Rapat Direksi

Minutes and Attendance of the Board of Directors Meeting

Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants								
	Shen Xiaoqi ¹⁾	Yu Guangzhu ²⁾	Jeff S.V. Eman	Liang Qimjun	Xin Haiyan ³⁾	Thomas Arifin	Sandy Tjipta Muliana	Fransisca Nelwan Mok ²⁾	Rolyta Manullang ⁴⁾
13 June 2017, Jakarta • Business Plan Revision by SMT0 • OJK Audit Updates by Compliance Department • NPL Projection by SAM Department • Zero Tolerance Issue by Internal Audit Department	●	●	●	●	●	●	●	●	●
21 June 2017, Jakarta NPL Cases	●	●	○	●	●	●	○	○	
22 June 2017, Jakarta NPL Cases	●	●	●	●	○	●	●	○	
05 July 2017, Jakarta • Follow-up on OJK Exit Meeting Result • Special Taskforce	○	●	○	○	○	●	●	●	
06 July 2017, Jakarta • Financials as of June 2017 • Alternatives To Maintain Net NPL Under 5%	●	●	○	○	○	●	●	●	
12 July 2017, Jakarta • Employee Healthcare Insurance • NPL Updates • General Updates	●	●	●	●	●	●	●	●	
20 July 2017, Jakarta Utilization of Excess Fund	○	●	●	●	○	●	●	●	
25 July 2017, Jakarta • Preparation for OJK Meeting • NPL Updates	●	●	●	●	●	●	●	●	
25 July 2017, Jakarta Follow-up on OJK Meeting.	●	●	●	○	○	●	●	●	
01 August 2017, Jakarta Post Meeting with OJK.	○	●	●	○	○	●	●	●	
21 August 2017, Jakarta • Financial Report July 2017 • KPI Achievement • Preparation for OJK Audit	●	●	○	○	●	●	○	●	
22 August 2017, Jakarta Simulations To Settle KAGUM Account	●	●	○	○	●	●	○	●	
31 August 2017, Jakarta General updates	●	●	●	●	●	●	○	●	
15 September 2017, Jakarta • Financial Performance as of Aug 2017 • NPL Updates	●	●	●	●	●	●	●	●	
22 September 2017, Jakarta General Updates	●	●	●	○	●	●	●	●	
26 September 2017, Jakarta NPL Projection and Impairment	○	●	●	○	●	●	●	●	
29 September 2017, Jakarta • OJK Audit Updates • DC/DRC Updates	●	●	●	○	●	●	●	●	

● : Hadir | Present ○ : Cuti | On Leave ○ : Perjalanan Bisnis | Business Trip ○ : Pelatihan | Training ○ : Lain-lain | Others

1) Presiden Direktur, Shen Xiaoqi, mengundurkan diri pada 31 Oktober 2017 | President Director, Shen Xiaoqi, resigned on 31 October 2017.

2) Yu Guangzhu, efektif menjabat posisi Plt Presiden Direktur pada 1 November 2017 | Effectively served as Acting President Director's position on 1 November 2017.

3) Fransisca Nelwan Mok dan Xin Haiyan efektif menjabat posisi Direktur pada 13 April 2017 | Fransisca Nelwan Mok and Xin Haiyan Effective as Director position on 13 April 2017.

4) Rolyta Manullang, mengundurkan diri pada 31 Mei 2017 | Rolyta Manullang, Resigned on 31 May 2017.

Risalah dan Kehadiran Rapat Direksi
Minutes and Attendance of the Board of Directors Meeting

Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants								
	Shen Xiaoqi ¹⁾	Yu Guangzhu ²⁾	Jeff S.V. Eman	Liang Qinjun	Xin Haiyan ³⁾	Thomas Arifin	Sandy Tjipta Muliana	Fransisca Nelwan Mok ³⁾	Rolyta Manullang ⁴⁾
12 October 2017, Jakarta • Q3 Financials • NPL Updates • Business Plan 2018	●	●	●	●	●	○	●	●	
19 October 2017, Jakarta • Business Plan 2018 draft • Implementation of IFRS 9	●	●	●	●	○	○	●	●	
26 October 2017, Jakarta • Business Plan 2016 Draft 2	○	●	●	●	○	●	●	●	
30 October 2017, Jakarta • Impairment • HR Expenses • IT Expenses • Others	○	●	●	○	○	○	●	●	
3 November 2017, Jakarta DC DRC Relocation	●	●	○	○	○	●	●	●	
6 November 2017, Jakarta • General Updates • IT Letter To OJK Regarding DC-DRC Relocation • AML Report • PT Royal • Final Draft of Business Plan 2018	●	●	●	○	○	●	●	●	
10 November 2017, Jakarta DC-DRC Relocation	●	●	●	○	○	●	●	●	
14 November 2017, Jakarta • IT Issues • NPL and Potential NPL accounts • Business Plan 2018	●	●	●	○	○	●	●	●	
20 November 2017, Jakarta • Transfer of Several Potential NPL Account To SAM Department. • IT Procurement Issues. • Internal Fraud Case • Penalty from BI • Preparation for Data Migration. • General Updates.	●	●	○	○	○	●	●	●	
29 November 2017, Jakarta Restructure: PIB, Parex, GHCI Financials Projection Until End of 2017	●	●	●	○	●	●	●	●	
04 December 2017, Jakarta General Updates	●	●	●	●	●	●	●	●	
11 December 2017, Jakarta • Financial Projection as of December 2017 • NPL Projection as of December 2017 • Updates on Restructured Accounts	●	●	●	●	●	●	●	●	
18 December 2017, Jakarta Discussion	●	●	●	●	●	●	●	●	
22 December 2017, Jakarta Discussion	●	●	●	○	○	●	●	●	
29 December 2017, Jakarta Progress of Restructured Accounts	●	●	●	●	○	○	●	○	

● : Hadir | Present ○ : Cuti | On Leave ○ : Perjalanan Bisnis | Business Trip ○ : Pelatihan | Training ○ : Lain-lain | Others

1) Presiden Direktur, Shen Xiaoqi, mengundurkan diri pada 31 Oktober 2017 | President Director, Shen Xiaoqi, resigned on 31 October 2017.
2) Yu Guangzhu, efektif menjabat posisi Plt Presiden Direktur pada 1 November 2017 | Effectively served as Acting President Director's position on 1 November 2017.
3) Fransisca Nelwan Mok dan Xin Haiyan efektif menjabat posisi Direktur pada 13 April 2017 | Fransisca Nelwan Mok and Xin Haiyan Effective as Director position on 13 April 2017.
4) Rolyta Manullang, mengundurkan diri pada 31 Mei 2017 | Rolyta Manullang, Resigned on 31 May 2017.

Foundation Laid for the Next 10 Years

Rekapitulasi kehadiran anggota Direksi pada Rapat Direksi dapat dilihat di bawah ini:

The attendance recapitulation of the Board of Directors' members at the Board of Directors' Meeting can be seen below:

Rekapitulasi Kehadiran Direksi

Attendance Recapitulation for Board of Directors members

Direksi Director	Jumlah Wajib Rapat Compulsory Meeting Number	Jumlah Kehadiran Attendance	% Kehadiran Attendance%
Shen Xiaoqi Presiden Direktur President Director ¹⁾	31	24	77,42%
Yu Guangzhu Direktur & Plt. Presiden Direktur Director & Acting President Director ²⁾	42	39	92,86%
Jeff S.V. Eman Direktur Director	42	34	80,95%
Liang Qinjun Direktur Director	42	24	57,14%
Xin Haiyan Direktur Director ³⁾	36	17	47,22%
Thomas Arifin Direktur Director	42	37	88,10%
Sandy Tjipta Muliana Direktur Director	42	36	85,70%
Fransisca Nelwan Mok Direktur Director ³⁾	36	33	91,67%
Rolyta Manullang Direktur Director ⁴⁾	9	4	44,44%
RATA-RATA AVERAGE			76,71%

1) Presiden Direktur, Shen Xiaoqi, mengundurkan diri pada 31 Oktober 2017. | President Director, Shen Xiaoqi, resigned on 31 October 2017.

2) Yu Guangzhu, efektif menjabat posisi Plt Presiden Direktur pada 1 November 2017. | Effectively served as Acting President Director's position on 1 November 2017.

3) Fransisca Nelwan Mok dan Xin Haiyan efektif menjabat posisi Direktur pada 13 April 2017. | Fransisca Nelwan Mok and Xin Haiyan Effective as Director position on April 13, 2017.

4) Rolyta Manullang, mengundurkan diri pada 31 Mei 2017. | Rolyta Manullang, Resigned on May 31, 2017.

Rapat Dewan Komisaris dan Direksi

Disamping rapat internal yang digelar secara eksklusif, Direksi juga melakukan rapat gabungan dengan Dewan Komisaris. Di sepanjang tahun 2017, rapat gabungan Dewan Komisaris dan Direksi diselenggarakan sebanyak 2 (dua) kali. Berikut disampaikan agenda dan risalah rapat, kehadiran, serta rekapitulasi tingkat kehadiran Dewan Komisaris dan Direksi dalam rapat-rapat tersebut.

Board of Commissioners and Board of Directors Meetings

In addition to the internal meetings held exclusively, the Board of Directors also held joint meetings with the Board of Commissioners. Throughout 2017, a joint meeting of the Board of Commissioners and Board of Directors held two (2) times. The following are presented on the agenda and minutes of meetings, attendance, and recapitulation of the attendance of the Board of Commissioners and the Board of Directors in these meetings.

Risalah dan Kehadiran Rapat Gabungan Dewan Komisaris dan Direksi
Minutes and Attendance of the Board of Commissioners and the Board of Directors Joint Meeting

Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants										
	Ma Xiangjun	Hendra Widjojo	Christina Harapan	Shen Xiaobi	Jeff S.V. Eman	Yu Guangzhu	Liang Qimjun	Xin Haiyan ¹⁾	Thomas Arifin	Sandy T. Muliana	Fransisca Nelwan Mok
23 February 2017 Jakarta <ul style="list-style-type: none"> Summary of Previous BOD BOC Communication Meeting on 1 November 2016; BOD's Opinion of Commissioner Letter on 19 January 2017 Correction of Business Plan 2017 2017 Strategy To Handle 6 NPL Accounts (PIB, Royal, Kagum Group) Financial Performance as of January 2017 Final Organization Structure as of December 2016; Reward and Punishment Program IT Strategy for ICBC Indonesia, Including Update on DC DRC Relocation 	●	●	●	●	●	○	●	●	●	●	○
11 August 2017 Jakarta <ul style="list-style-type: none"> Projection of Business performance up to December 2017 <ul style="list-style-type: none"> - By: Director, Thomas Arifin - By: Director, Jeff S.V Eman Action Plan for DC-DRC; Blue Print IT and IT Pipeline Products, Especially Related To Bank's Business Development Retail and Consumer Business Development Strategy. Action Plan and Projection for NPL. Follow-up Progress on Exit Meeting Result with OJK. AML and CFT 	●	●	●	○	●	●	○	●	●	●	

● : Hadir | Present ○ : Cuti | On Leave ○ : Perjalanan Bisnis | Business Trip ○ : Pelatihan | Training ○ : Lain-lain | Others

1) Xin Haiyan efektif dipromosikan untuk posisi Direktur pada 12 April 2017. Sebelumnya, Xin Haiyan menjabat sebagai Group Head. | Xin Haiyan was effectively promoted to the position of Director on April 12th, 2017. Previously, Xin Haiyan served as Group Head.

Rekapitulasi kehadiran anggota Dewan Komisaris dan Direksi pada Rapat Gabungan Dewan Komisaris dan Direksi dapat dilihat di bawah ini:

Recapitulation of members attendance of the Board of Commissioners and Board of Directors at the Joint Meeting can be seen below:

Rekapitulasi Kehadiran Rapat Gabungan
Attendance Recapitulation of Joint Meeting

Nama Name	Jumlah Wajib Rapat Compulsory Meeting Number	Jumlah Kehadiran Attendance	% Kehadiran Attendance%
Dewan Komisaris Board of Commissioners			
Ma Xiangjun Presiden Komisaris President Commissioner ¹⁾	2	2	100,00%
Wang Kun Presiden Komisaris President Commissioner ²⁾	-	-	-
Hendra Widjojo Komisaris Independen Independent Commissioner	2	2	100,00%
Christina Harapan Komisaris Independen Independent Commissioner	2	2	100,00%

1) Ma Xiangjun berhenti menjabat Presiden Komisaris sejak 13 Desember 2017 | Ma Xiangjun ceased being President Commissioner since December 13rd, 2017
 2) Wang Kun resmi menjabat Presiden Komisaris sejak 13 Desember 2017 | Wang Kun has been President Commissioner since December 13 rd, 2017

Rekapitulasi Kehadiran Rapat Gabungan
Attendance Recapitulation of Joint Meeting

Nama Name	Jumlah Wajib Rapat Compulsory Meeting Number	Jumlah Kehadiran Attendance	% Kehadiran Attendance%
Direksi Board of Directors			
Shen Xiaoqi Presiden Direktur President Director ¹⁾	2	1	50,00%
Yu Guangzhu Direktur & Plt. Presiden Direktur Director & Acting President Director ²⁾	2	2	100,00%
Jeff S.V. Eman Direktur Director	2	2	100,00%
Liang Qinjun Direktur Director	2	1	50,00%
Xin Haiyan Direktur Director ³⁾	1	0	0,00%
Thomas Arifin Direktur Director	2	2	100,00%
Sandy Tjipta Muliana Direktur Director	2	2	100,00%
Fransisca Nelwan Mok Direktur Director ³⁾	1	1	100,00%
Rolyta Manullang Direktur Director ⁴⁾	1	0	0,00%
RATA-RATA AVERAGE			80,95%

1) Presiden Direktur, Shen Xiaoqi, mengundurkan diri pada 31 Oktober 2017. | President Director, Shen Xiaoqi, resigned on 31 October 2017.

2) Yu Guangzhu, efektif menjabat posisi Plt Presiden Direktur pada 1 November 2017. | Effectively served as Acting President Director's position on 1 November 2017.

3) Fransisca Nelwan Mok dan Xin Haiyan efektif menjabat posisi Direktur pada 13 April 2017. | Fransisca Nelwan Mok and Xin Haiyan Effective as Director position on April 13, 2017.

4) Rolyta Manullang, mengundurkan diri pada 31 Mei 2017. | Rolyta Manullang, Resigned on May 31, 2017.

**Pengungkapan Hubungan Afiliasi antara
Direksi, Dewan Komisaris, dan
Pemegang Saham Mayoritas**

Pemegang Saham Mayoritas, Dewan Komisaris dan Direksi saling menghormati pelaksanaan tugas, tanggung jawab, dan wewenang masing-masing sesuai peraturan perundang-undangan dan Anggaran Dasar. Pengungkapan hubungan afiliasi mencakup hubungan keluarga dan hubungan keuangan. Bentuk hubungan keuangan termasuk diantaranya hutang-piutang, kerjasama bisnis, dan sebagainya; sementara bentuk hubungan keluarga mencakup hubungan istimewa terutama yang disebabkan hubungan pertalian darah seperti suami/istri/anak/orang tua/saudara kandung/ipar, dan sebagainya.

**Disclosure of Affiliate Relationships
between Directors, Board of
Commissioners, and Majority Shareholders**

Majority Shareholders, Board of Commissioners and Board of Directors honor their respective duties, responsibilities, and authority in accordance with the laws and the Articles of Association. Disclosure of affiliation include family relationships and financial relationships. Forms of financial relations including debts, business cooperation, and so forth; while the form of family relationships includes special relationships primarily due to blood-related relationships such as spouses / children / parents / siblings / in-laws, and so on.

	Hubungan Keluarga dengan Family Relationships with			Hubungan Keuangan dengan Financial Relationships with		
	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	ICBC Ltd. (Pemegang Saham Utama/ Pengendali) ICBC Ltd. (Key/ Controlling Shareholder)	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	ICBC Ltd. (Pemegang Saham Utama/ Pengendali) ICBC Ltd. (Key/ Controlling Shareholder)
Dewan Komisaris Board of Commissioners						
Ma Xiangjun Presiden Komisaris President Commissioner ¹⁾	○	○	○	○	○	●
Wang Kun Presiden Komisaris President Commissioner ²⁾	○	○	○	○	○	●
Hendra Widjojo Komisaris Independen Independent Commissioner	○	○	○	○	○	○
Christina Harapan Komisaris Independen Independent Commissioner	○	○	○	○	○	○
Direksi Board of Directors						
Shen Xiaoqi Presiden Direktur President Director ¹⁾	○	○	○	○	○	○
Yu Guangzhu Direktur & Plt. Presiden Direktur Director & Acting President Director ²⁾	○	○	○	○	○	○
Jeff S.V. Eman Direktur Director	○	○	○	○	○	○
Liang Qinjun Direktur Director	○	○	○	○	○	○
Xin Haiyan Direktur Director ³⁾	○	○	○	○	○	○
Thomas Arifin Direktur Director	○	○	○	○	○	○
Sandy Tjipta Muliana Direktur Director	○	○	○	○	○	○
Fransisca Nelwan Mok Direktur Director ³⁾	○	○	○	○	○	○
Rolyta Manullang Direktur Director ⁴⁾	○	○	○	○	○	○

● = Terdapat adanya hubungan | a relationship exist, ○ = Tidak terdapat adanya hubungan | No relation

1) Ma Xiangjun berhenti menjabat Presiden Komisaris sejak 13 Desember 2017. | Mr. Ma Xiangjun has resigned to be the President Commissioner since December 13, 2017.

2) Wang Kun resmi menjabat Presiden Komisaris sejak 13 Desember 2017. | Wang Kun has been the President Commissioner since December 13, 2017.

3) Presiden Direktur, Shen Xiaoqi, mengundurkan diri pada 31 Oktober 2017. | President Director, Shen Xiaoqi, resigned on 31 October 2017.

4) Yu Guangzhu, efektif menjabat posisi Plt Presiden Direktur pada 1 November 2017. | Effectively served as Acting President Director's position on 1 November 2017.

5) Fransisca Nelwan Mok dan Xin Haiyan efektif menjabat posisi Direktur pada 13 April 2017. | Fransisca Nelwan Mok and Xin Haiyan Effective as Director position on April 13, 2017.

6) Rolyta Manullang, mengundurkan diri pada 31 Mei 2017. | Rolyta Manullang, Resigned on May 31, 2017.

Pengungkapan Rangkap Jabatan Dewan Komisaris dan Direksi

Berikut ini tabel yang menunjukkan hubungan kepengurusan Dewan Komisaris dan Direksi pada perusahaan/institusi lain dalam periode tahun 2017:

Disclosure of Concurrent Positions of Board of Commissioners and Board of Directors

The following table shows the relationship between Board of Commissioners and Board of Directors in other companies/institutions in the period of 2017:

	Kepengurusan pada Perusahaan/Institusi Lain Management of Other Companies/Institutions		
	Sebagai Anggota Dewan Komisaris As a Board of Commissioners Member	Sebagai Anggota Direksi As a Board of Directors Member	Jabatan Lainnya Other Positions
Dewan Komisaris Board of Commissioners			
Ma Xiangjun Presiden Komisaris President Commissioner ¹⁾	○	○	○
Wang Kun Presiden Komisaris President Commissioner ²⁾	○	○	●
Hendra Widjojo Komisaris Independen Independent Commissioner	○	○	○
Christina Harapan Komisaris Independen Independent Commissioner	○	●	○
Direksi Board of Directors			
Shen Xiaoqi Presiden Direktur President Director ¹⁾	○	○	○
Yu Guangzhu Direktur & Plt. Presiden Direktur Director & Acting President Director ²⁾	○	○	○
Jeff S.V. Eman Direktur Director	○	○	○
Liang Qinjun Direktur Director	○	○	○
Xin Haiyan Direktur Director ³⁾	○	○	○
Thomas Arifin Direktur Director	○	○	○
Sandy Tjipta Muliana Direktur Director	○	○	○
Fransisca Nelwan Mok Direktur Director ³⁾	○	○	○
Rolyta Manullang Direktur Director ⁴⁾	○	○	○

● = ada | yes, ○ = tidak ada | No

1) Ma Xiangjun berhenti menjabat Presiden Komisaris sejak 13 Desember 2017. | Mr. Ma Xiangjun has resigned to be the President Commissioner since December 13, 2017.

2) Wang Kun resmi menjabat Presiden Komisaris sejak 13 Desember 2017. | Wang Kun has been the President Commissioner since December 13, 2017.

3) Presiden Direktur, Shen Xiaoqi, mengundurkan diri pada 31 Oktober 2017. | President Director, Shen Xiaoqi, resigned on 31 October 2017.

4) Yu Guangzhu, efektif menjabat posisi Plt Presiden Direktur pada 1 November 2017. | Effectively served as Acting President Director's position on 1 November 2017.

5) Fransisca Nelwan Mok dan Xin Haiyan efektif menjabat posisi Direktur pada 13 April 2017. | Fransisca Nelwan Mok and Xin Haiyan Effective as Director position on April 13, 2017.

6) Rolyta Manullang, mengundurkan diri pada 31 Mei 2017. | Rolyta Manullang, Resigned on May 31, 2017.

Nama Name	Jabatan pada Perusahaan/Instansi Lain Positions in Other Companies/Institutions
Wang Kun Presiden Komisaris President Commissioner	Deputy General Manager (International Department) ICBC Ltd
Christina Harapan Komisaris Independen Independent Commissioner	Direktur Director PT Artha Graha Network

Pengungkapan Kepemilikan Saham Dewan Komisaris dan Direksi

Transparansi kepemilikan saham Dewan Komisaris dan Direksi baik saham Bank maupun kepemilikan saham berjumlah 5% (lima persen) pada perusahaan lain diungkapkan pada tabel berikut ini.

Disclosure of Shares Ownership of Board of Commissioners and Board of Directors

Transparency of share ownership of both Board of Commissioners and Board of Directors, either The Bank's shares or 5% (five percent) shareholding in other companies are disclosed in the following table.

	Kepemilikan Saham Bank ICBC Indonesia Bank ICBC Indonesia Stock Ownership	Kepemilikan Saham Perusahaan Lain Lebih dari 5% Stock Ownership in Other Companies Exceeding 5%	
		Kepemilikan (%) Ownership (%)	Status Perusahaan Company Status
Dewan Komisaris Board of Commissioners			
Ma Xiangjun Presiden Komisaris President Commissioner ¹⁾	○	○	○
Wang Kun Presiden Komisaris President Commissioner ²⁾	○	○	○
Hendra Widjojo Komisaris Independen Independent Commissioner	○	○	○
Christina Harapan Komisaris Independen Independent Commissioner	○	●	Artha Graha General Insurance
		●	Jakarta International Hotel & Development
		●	Electronic City Indonesia
Direksi Board of Directors			
Shen Xiaoqi Presiden Direktur President Director ³⁾	○	○	○
Jeff S.V. Eman Direktur Director	○	○	○
Yu Guangzhu Direktur Director	○	○	○
Liang Qinjun Direktur Director	○	○	○
Xin Haiyan Direktur Director ⁴⁾	○	○	○
Thomas Arifin Direktur Director	○	○	○
Sandy Tjipta Muliana Direktur Director	○	○	○
Fransisca Nelwan Mok Direktur Director ⁴⁾	○	○	○
Rolyta Manullang Direktur Director ⁵⁾	○	○	○

● = ada | yes, ○ = tidak ada | No

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6) Rolyta Manullang, mengundurkan diri pada 31 Mei 2017. | Rolyta Manullang, Resigned on May 31, 2017.