

Tata Kelola Perusahaan

Corporate Governance

Bank menyadari bahwa pengelolaan Perusahaan di pengaruhi oleh beberapa hal antara lain penerapan *prudential banking practices* dan manajemen risiko secara konsisten serta bekerja berdasarkan prinsip-prinsip *Good Corporate Governance* (GCG).

Sebagaimana diatur dalam Surat Edaran Bank Indonesia No.13/24/DPNP, Bank Umum diwajibkan melakukan penilaian sendiri atas tingkat kesehatan Bank dengan menggunakan pendekatan Risiko (*Risk-based Bank Rating/RBBR*) baik secara individual maupun secara konsolidasi, dengan cakupan penilaian meliputi faktor-faktor sebagai berikut: Profil Risiko (*Risk Profile*), *Good Corporate Governance* (GCG), Rentabilitas (*Earnings*); dan Permodalan (*Capital*) untuk menghasilkan Peringkat Komposit Tingkat Kesehatan Bank.

Penilaian sendiri atas penerapan GCG merupakan penilaian terhadap kualitas manajemen Bank atas pelaksanaan prinsip-prinsip GCG berdasarkan Peraturan Bank Indonesia tentang Pelaksanaan GCG bagi Bank Umum, yang terdiri dari *transparency, accountability, responsibility, independency dan fairness*.

Berdasarkan Surat Edaran Bank Indonesia No.15/15/DPNP, selama tahun 2014 Bank telah melakukan penilaian sendiri atas pelaksanaan GCG sesuai periode penilaian Tingkat Kesehatan Bank yaitu untuk posisi akhir Juni dan Desember.

Penilaian dilakukan terhadap kecukupan dan efektivitas pelaksanaan prinsip GCG yang dilakukan secara komprehensif dan terstruktur atas kriteria / indikator yang ditetapkan oleh Bank Indonesia, sebagai berikut :

1. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris
2. Pelaksanaan tugas dan tanggung jawab Direksi
3. Kelengkapan dan pelaksanaan tugas Komite
4. Penanganan benturan kepentingan
5. Penerapan fungsi kepatuhan
6. Penerapan fungsi audit intern
7. Penerapan fungsi audit ekstern
8. Penerapan manajemen risiko termasuk sistem pengendalian intern
9. Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*).
10. Transparansi kondisi keuangan dan non keuangan, laporan pelaksanaan GCG dan pelaporan internal
11. Rencana strategis Bank

The Bank realized that management of the company is influenced by several factors, among others, the consistent application of prudential banking practices and risk management and working based on the principles of Good Corporate Governance (GCG).

As required by Bank Indonesia Circular Letter No.13/24/DPNP, commercial banks shall conduct self assessment of Bank Soundness level by using risk based approach (Risk Based Bank Rating) both on individual and consolidated basis, with coverage of assessment including the following factors : Risk Profile, Good Corporate Governance, Earnings and Capital to obtain Composit Rating of Bank Soundness.

Self assessment of GCG constitutes the assessment of management quality in the implementation of GCG principles based on Bank Indonesia regulation concerning the implementation of GCG for commercial banks, consisting of transparency, accountability, responsibility, independency and fairness.

Referring to Bank Indonesia Circular Letter No.15/15/DPNP, during year 2014 the Bank has conducted self-assessment of GCG implementation in accordance with Bank Soundness Level period i.e for the position ending June and December.

An assessment was conducted toward the adequacy and effectiveness of the GCG principles implementation that is conducted in a comprehensive and structured manner upon criterias / indicators stipulated by Bank Indonesia, as follows :

1. Implementation of duties and responsibilities of the Board of Commissioners
2. Implementation of duties and responsibilities of the Board of Directors
3. The completeness and the implementation of committee duties
4. The handling of conflict of interest
5. The implementation of compliance function
6. The implementation of internal audit function
7. The implementation of external audit function
8. Implementation of risk management including the internal control system
9. Provision of funds to related parties and large exposure
10. Transparency of financial and non financial condition, report of GCG implementation and internal reporting
11. Bank Strategic Plan

Dalam melakukan penilaian, Bank mengelompokkan penilaian ke dalam 3 (tiga) aspek *governance*, yaitu *governance structure*, *governance process* dan *governance outcome*.

Berdasarkan penilaian yang dilakukan terhadap 11 (sebelas) kriteria / indikator diatas, Bank menyimpulkan faktor positif dan negatif dari masing-masing aspek *governance*.

Untuk periode akhir Juni dan Desember 2014, peringkat GCG Bank adalah 2 (dua) atau setara dengan peringkat "Baik".

In conducting assessment, Bank classified the assessment into 3 (three) *governance aspects*, i.e *governance structure*, *governance process* and *governance outcome*.

Based on assessment conducted toward the above 11 (eleven) criterias / indicators, the Bank concludes positive and negative factors of each aspect of *governance*.

For the periods ending June and December 2014, GCG rating of the Bank was 2 (two) or equivalent to predicate "Good".