

**Kesimpulan Umum Hasil Self Assessment
Pelaksanaan Good Corporate Governance
2016**

**General Conclusion Self Assessment Results
Good Corporate Governance Implementation
2016**

Sehubungan dengan pelaksanaan Good Corporate Governance (GCG) di The Hongkong Shanghai Banking Corporation Limited Indonesia ("Bank"), dengan memperhatikan kondisi Bank saat melakukan evaluasi terhadap cakupan pelaksanaan GCG, berikut kesimpulan umum dan peringkat komposit atas hasil self-assessment GCG Bank.

In connection with the implementation of Good Corporate Governance (GCG) at The Hongkong Shanghai Banking Corporation Limited Indonesia (the "Bank"), and considering the condition of the Bank when performing the evaluation of GCG, the following are the general conclusions and composite predicate of the Bank's GCG calculations based on the self-assessment result.

No. No.	Faktor Factor	Peringkat Rating	Keterangan Remarks
1.	Pelaksanaan tugas dan tanggung jawab Direksi <i>The implementation of roles and responsibilities of the Board of Directors</i>	1	Walaupun Bank tidak memiliki Dewan Direksi, peran direksi telah dilaksanakan oleh Pengurus/ Pimpinan Bank. <i>Although the Bank does not have Board of Directors, such roles are carried out by the Bank's Management (HoBs).</i>
2.	Pelaksanaan tugas dan tanggung jawab Dewan Komisaris <i>The implementation of roles and responsibilities of the Board of Commissioners</i>	2	Pelaksanaan tugas dan tanggung jawab Dewan Komisaris dengan menggunakan struktur organisasi yang ada di Kantor Pusat HSBC. <i>The Implementation of roles and responsibilities of the Board of Commissioners is through the existing organizational structure at the Bank Headquarters.</i>
3.	Kelengkapan dan pelaksanaan tugas Komite <i>The completion and the implementation of roles of the committee</i>	2	Walaupun Bank tidak memiliki komite-komite tersebut, namun fungsi komite telah dilaksanakan oleh departemen/ unit bisnis yang dimiliki Bank. <i>Although the Bank does not have such committees, however, the function of committees has been executed by the department / business units within the Bank.</i>
4.	Penanganan benturan kepentingan		Penanganan benturan kepentingan telah memenuhi semua aspek GCG dan langkah –

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	<i>Conflicts of interest Handling</i>	1	<p>langkah perbaikan telah dilakukan.</p> <p><i>The implementation of conflict of interest has complied with all aspects of the GCG and stages of improvement have been performed.</i></p>
5.	Penerapan fungsi kepatuhan Bank <i>The Implementation of Bank's compliance function</i>	2	<p>Penerapan fungsi kepatuhan telah memenuhi semua aspek GCG. Namun masih terdapat beberapa kelemahan minor.</p> <p><i>The Implementation of compliance function has complied with all aspects of the GCG. However, minor weaknesses are still found.</i></p>
6.	Penerapan fungsi audit intern <i>The Implementation of the internal audit function</i>	2	<p>Untuk melaksanakan fungsi audit internal yang efektif, Bank telah membentuk Unit Audit Internal pada bulan Desember 2011.</p> <p><i>To run an effective internal audit function, the Bank has established Internal Audit Unit in December 2011.</i></p>
7.	Penerapan fungsi audit ekstern <i>The implementation of external audit functions</i>	2	<p>Pelaksanaan audit oleh akuntan publik eksternal sudah sesuai dengan persyaratan yang ditentukan. Namun masih terdapat beberapa kelemahan minor.</p> <p><i>The audit by public accountants have been effective and in accordance with the requirements specified. However, minor weaknesses are still found.</i></p>
8.	Fungsi manajemen risiko termasuk sistem pengendalian intern <i>Risk management functions including internal control system</i>	2	<p>Manajemen sangat efektif dalam memonitor kondisi Bank sesuai dengan prinsip pengelolaan manajemen yang baik dan ketentuan yang berlaku.</p> <p><i>Management is very effective in monitoring on Bank conditions in accordance with sound management principles, and regulations.</i></p>
9.	Penyediaan dana kepada pihak terkait (related party) dan debitur besar (large exposures) <i>Provision of funds to related parties and large exposures</i>	1	<p>Bank telah memiliki kebijakan, sistem dan prosedur tertulis yang up to date dan lengkap untuk penyediaan dana kepada pihak terkait dan penyediaan dana besar.</p> <p><i>Bank has a policy, system and written procedures that are up to date and complete for the provision of funds to related parties and for large exposures.</i></p>

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10.	<p>Transparansi kondisi keuangan dan non keuangan, laporan pelaksanaan Good Corporate Governance dan pelaporan internal</p> <p><i>Transparency of financial and non financial conditions, Good Corporate Governance Implementation report and internal reporting.</i></p>	2	<p>Bank telah transparan dan menyediakan akses yang mudah dalam menyampaikan informasi keuangan dan non-keuangan kepada publik melalui website bank dan media.</p> <p><i>The Bank has been transparent and provide easy access in providing financial information and non-financial information to the public through the Bank's website and media.</i></p>
11.	<p>Rencana strategis Bank</p> <p><i>The Bank's strategic plan</i></p>	1	<p>Rencana Bisnis Bank (business plan) sesuai dengan visi dan misi Bank serta Rencana Korporasi (corporate plan) Bank.</p> <p><i>The Bank's Business Plan is in accordance with the vision and mission of the Bank and the Corporate Plan.</i></p>
Nilai Komposit Composite Score		2	
Predikat Komposit Composite Predicates		BAIK GOOD	

Pelaksanaan GCG pada Bank berlandaskan kepada aspek transparansi, akuntabilitas, pertanggungjawaban, independensi dan kewajaran didukung oleh komitmen yang sungguh-sungguh dari seluruh Pimpinan dan Pejabat Bank untuk meningkatkan mutu pengelolaan perbankan.

The implementation of GCG in the Bank is based on the aspects of transparency, accountability, responsibility, independence, fairness, supported by a genuine commitment from the Management and all Bank Officers in order to improve the quality of Bank' operation.

Bank telah memberikan informasi yang memadai, jelas, akurat, dan mudah untuk diakses kepada stakeholders, serta telah menerapkan check and balance system dalam pengelolaan Bank. Selain itu Bank juga telah menerapkan prinsip kehati-hatian dan menghindari segala bentuk benturan kepentingan serta menerapkan asas kesetaraan dan kewajaran (equal treatment).

The Bank has provided adequate information with clear, accurate, and easy access to stakeholders, and has implemented a check and balance system for managing the Bank. In addition, the Bank has also implemented prudent banking practices and avoids any forms of conflict of interest by applying the principles of equality and fairness (equal treatment).

Prinsip-prinsip GCG dijadikan sarana untuk mengidentifikasi dan mengantisipasi potensi kerugian yang mungkin dapat terjadi dan memberikan solusi untuk membangun kepercayaan masyarakat dan membawa kestabilan investasi jangka panjang.

Governance practices are used as a means to identify and anticipate the possibility of potential losses that may occur, and provide solutions to build public confidence and bring long-term sustainable investments.

Untuk memenuhi semua aspek GCG, langkah-langkah perbaikan telah dilakukan sehubungan dengan kelemahan minor yang teridentifikasi dalam penanganan benturan kepentingan, pelaksanaan fungsi kepatuhan Bank, pelaksanaan fungsi audit ekstern dan sehubungan dengan pelaporan transparansi keuangan dan kondisi non-keuangan serta rencana strategis.

In order to fulfill all aspects of GCG, corrective actions have been taken in relation to minor weaknesses sought in the implementation of the Compliance function of the Bank, the implementation of the external audit function, and reporting in relation to the transparency of financial & non-financial and strategic plan.

Bank telah melaksanakan prinsip-prinsip GCG dalam semua kegiatan usahanya pada seluruh tingkatan atau jenjang organisasi. Predikat komposit "**Baik**" yang diperoleh Bank merupakan suatu wujud nyata kami untuk memberikan komitmen yang tinggi terhadap GCG dalam tata kelola perusahaan dan keseriusan kami untuk mematuhi peraturan perundangan yang berlaku dengan tujuan untuk lebih meningkatkan kinerja, efisiensi serta pelayanan kami kepada stakeholders.

The Bank has implemented the principles of GCG in all business activities at all levels of the organization. The composite scores of "Good" obtained by the Bank represents a concrete manifestation of our high commitment to GCG in corporate governance, and our seriousness to comply with applicable legislation with the aim to further improve performance, efficiency, and our service to stakeholders.