

TRANSCRIPTION OF  
FINANCIAL SERVICES AUTHORITY REGULATION  
NUMBER 6/POJK.03/2015  
CONCERNING  
TRANSPARENCY AND PUBLICATION OF BANK REPORTS  
  
WITH THE BLESSINGS OF GOD ALMIGHTY

BOARD OF COMMISSIONERS OF  
FINANCIAL SERVICES AUTHORITY,

Considering:

- a. whereas in the framework of creating market discipline and in line with development of international standards, it is deemed necessary to make efforts to enhance the transparency of bank financial condition and performance through the publication of Bank reports to provide ease for assessment by the public and market players;
- b. whereas efforts to enhance transparency are made through the provision of quantitative and qualitative information that is on time, accurate, relevant, and adequate;
- c. whereas quantitative and qualitative information made available will provide ease to information users for assessing Bank financial condition, performance, risk profile, and risk management implementation, as well as business activities, determination of interest rate, as well as the financial conditions of Bank Parent Company, Subsidiary Company, Sister Company, and Related Parties.
- d. whereas information disclosed to the public needs to pay attention to uniformity and competitiveness factors between Banks;
- e. whereas based on considerations referred to in letter a, letter b, letter c, and letter d, it is deemed necessary to enhance the stipulation concerning the transparency and publication of Bank reports by enacting Financial Services Authority Regulation

concerning Transparency and Publication of Bank Reports;

- In view of:
1. Act Number 7 of 1992 concerning Banking (State Gazette of the Republic of Indonesia Number 31 of 1992, Supplement to the State Gazette of the Republic of Indonesia Number 3472) as amended by Act Number 10 of 1998 (State Gazette of the Republic of Indonesia Number 182 of 1998, Supplement to the State Gazette of the Republic of Indonesia Number 3790);
  2. Act Number 21 of 2008 concerning Sharia Banking (State Gazette of the Republic of Indonesia Number 94 of 2008, Supplement to the State Gazette of the Republic of Indonesia Number 4867);
  3. Act Number 21 of 2011 concerning Financial Services Authority (State Gazette of the Republic of Indonesia Number 111 of 2011, Supplement to the State Gazette of the Republic of Indonesia Number 5253);

HAS DECREED:

To enact: FINANCIAL SERVICES AUTHORITY REGULATION  
CONCERNING TRANSPARENCY AND PUBLICATION OF BANK  
REPORTS.

## CHAPTER I GENERAL PROVISIONS

### Article 1

The terminologies used in this Financial Services Authority Regulation have these following meanings:

1. Bank is Commercial Bank as referred to in Act Number 7 of 1992 concerning Banking as amended by Act Number 10 of 1998, including foreign bank branch, and Sharia Commercial Bank as well as Sharia Business Unit as referred to in Act Number 21 of 2008 concerning Sharia Banking.
2. Publicized Reports are financial report, financial performance information and/or other information submitted by Bank to the public and/or Financial Services Authority based

on procedures for submission and announcement that are in accordance with provisions set by Financial Service Authority.

3. Control is control as referred to in financial accounting standards.
4. Parent Company is an entity that controls one or more entities, as referred to in financial accounting standards.
5. Subsidiary Company is an entity that is controlled by another entity, as referred to in financial accounting standards.
6. Sister Company is a number of Financial Services Institutions (FSI) that are institutionally and/or legally separated but are owned and/or controlled by the same controlling shareholder as the Bank.
7. Related Party is a party related to the Bank as referred to in prevailing regulation concerning Legal Lending Limit.
8. Related Parties are related parties as referred to in financial accounting standards.
9. Public Accountant is the public accountant as referred to in the Act concerning Public Accountants.
10. Monthly Published Report is a financial report that is announced to the public and submitted to Financial Service Authority on a monthly basis.
11. Quarterly Published Report is financial report and other information that are announced to the public and submitted to Financial Service Authority on a quarterly basis.
12. Annual Publicized Report is a financial report that describes bank performance for the period of 1 (one) year and other information that are announced to the public and submitted to Financial Services Authority on an annual basis.
13. Accounting Year is a year that begins with the month of January upto the month of December.
14. Management Letter is a letter from the Public Accounting Firm containing written comments from the Public Accountant to Bank management concerning results of review on the internal control structure, implementation of financial accounting standards or other problems found during audit implementation supplemented with recommendations for correction.

## Article 2

In the framework of the transparency of Bank financial condition and performance, Bank is obliged to prepare, announce, and submit Published Reports.

### Article 3

- (1) Published Reports as referred to in Article 2 comprises:
  - a. Monthly Published Report;
  - b. Quarterly Published Report;
  - c. Annual Published Report; and
  - d. Other Published Reports
- (2) The completeness and accuracy of the contents of Published Reports referred to in paragraph (1) are the responsibility of Bank's Board of Directors and Board of Commissioners.

### Article 4

- (1) The scope of information in the Published Reports as referred to in Article 3 covers:
  - a. Financial statements;
  - b. Financial performance information; and
  - c. Other information.
- (2) The Publicized Reports referred to in paragraph (1) should be presented in rupiah currency.

### Article 5

- (1) The presentation procedure of the financial statements referred to in Article 4 paragraph (1) letter a is as follows:
  - a. Individual financial statements;
  - b. Consolidated financial statements.
- (2) The consolidated financial statements referred to in paragraph (1) letter b should be prepared in the event Bank owns and controls a Subsidiary Company.
- (3) The scope and procedure for consolidation are in accordance with financial accounting standards.
- (4) Financial Services Authority has the authority to determine the scope of Subsidiary Company which financial statements should be consolidated with the Bank's, in addition to the scope that has been set in the financial accounting standards.
- (5) Bank Participation, which causes the rise of Control but only of temporary nature, is exempted from the preparation of consolidated financial statements referred to in paragraph (2).

- (6) The scope of the financial statements of a branch office of Bank domiciling abroad is the combination of the financial statements of a branch office of Bank domiciling abroad and all financial statements of every office in Indonesia.

#### Article 6

Financial statements for the position of end of December that are announced quarterly and annually should be audited by a Public Accountant registered at the Financial Services Authority.

#### Article 7

Bank should state Bank's Website address in the printed Quarterly Published Reports and Annual Publicized Reports.

## CHAPTER II

### PUBLISHED REPORTS

#### Part One

#### Monthly Published Report

#### Article 8

Monthly Published Report as referred to in Article 3 paragraph (1) letter a covers monthly financial report that comprises:

- a. Financial Position Report (Balance Sheet);
- b. Report of Profit and Loss and Other Comprehensive Income; and
- c. Report of Commitments and Contingencies.

#### Article 9

Financial statements, which is published in Monthly Published Report, is individual financial statements.

#### Article 10

- (1) Bank is obliged to announce the Monthly Published Reports on Bank's Website.
- (2) The announcement of Monthly Published Report on Bank's Website as referred to in paragraph (1) shall be made no later than the end of the following month after the end of reporting month position.

- (3) Bank should maintain the announcement of the Monthly Published Reports on Bank's Website as referred to in paragraph (2) for no less than 2 (two) last Accounting Years.
- (4) Bank shall be declared have not announced the Monthly Publicized Report on Bank's Website when Bank announces the Monthly Publicized Report exceeding the deadline for the announcement as referred to in paragraph (2).

#### Article 11

- (1) Bank is obliged to submit the Monthly Published Reports online through the Financial Services Authority's reporting system.
- (2) In the event report submission as referred to in paragraph (1) cannot be made yet, Bank is obliged to submit the Monthly Published Reports online through the Commercial Bank Head Office Reporting (as known as LKPBU) system.
- (3) Online submission of the Monthly Publicized Reports through the LKPBU system as referred to in paragraph (2) shall be made in accordance to the procedure, format, and time period provided in the stipulation concerning LKPBU.

#### Part Two

#### Quarterly Published Report

#### Article 12

- (1) Quarterly Published Reports as referred to in Article 3 paragraph (1) letter b are reports for the position of end of the months of March, June, September and December.
- (2) Based on the request of Financial Services Authority, the Quarterly Published Report as referred to in paragraph (1) can be added with:
  - a. Published Reports for periods other than those referred to in paragraph (1); and/or
  - b. Other information determined by Financial Services Authority.

#### Article 13

- (1) Quarterly Published Report as referred to in Article 12 paragraph (1) covers:
  - a. Financial statements;
  - b. Financial performance information;
  - c. Information on composition of shareholders and management structure, as well as the structure of Sharia Supervisory Board for Sharia Commercial Bank; and

- d. Other information determined by Financial Services Authority.
- (2) The financial statements referred to in paragraph (1) letter a comprises:
- a. Financial Position Report (Balance Sheet);
  - b. Report of Profit and Loss Report and Other Comprehensive Income; and
  - c. Report on Commitments and Contingencies;
- (3) Financial performance information as referred to in paragraph (1) letter b comprises:
- a. Calculation of Minimum Capital Adequacy Requirement (CAR, also known as KPMM);
  - b. Amount and quality of earning assets and Impairment Loss Provision (as known as CKPN)
  - c. Financial ratios; and
  - d. Spot and Derivative Transactions;
- (4) Amount and quality of earning assets and Impairment Loss Provision as referred to in paragraph (3) letter b, is categorized based on the following information:
- a. Financial instrument;
  - b. Provision of fund to Related Parties.
  - c. Loan or financing to Micro, Small, and Medium-Scale Business (MSMB) debtors or customers;
  - d. Loan or financing that requires special attention; and
  - d. Provision for Asset Write-Off (as known as PPA) that should be established based on the financial instrument.

#### Article 14

- (1) Sharia Commercial Bank and Conventional Commercial Bank that own Sharia Business Units (as known as UUS) are obliged to add to the financial performance information as referred to in Article 13 paragraph (3) the following:
- a. Report on Distribution of Shared Revenues
  - b. Report on Sources and Channeling of Zakat Fund;
  - c. Report on Sources and Uses of Qardh Fund; and
- (2) Statement of Changes of Restricted Investment Fund Reports referred to in paragraph (1) letters b, c, and d are submitted for Quarterly Published Report for the positions of end of the months of June and December.

#### Article 15

- (1) Commercial Banks based on Business Activities (as known as BUKU) 3 and BUKU 4 are obliged to add to the Quarterly Published Reports as referred to in Article 13 information concerning disclosure on capitals in accordance with the document titled Composition of Capital Disclosure Requirements issued by Basel Committee on Banking Supervision.
- (2) Disclosure on capital referred to in paragraph (1) shall at least cover:
  - a. Capital's Disclosure Template;
  - b. Reconciliation Requirement; and
  - c. Capital's Main Features Template.

#### Article 16

- (1) Financial statements in the Quarterly Published Report as referred to in Article 13 paragraph (1) letter a shall be presented in the form of:
  - a. Individual financial statements; and
  - b. Consolidated financial statements.
- (2) Financial statements in the Quarterly Published Report as referred to in Article 13 paragraph (1) letter a should be presented at least in comparison with Reports of comparative periods in accordance with the financial accounting standards.

#### Article 17

- (1) Bank that is part of a business group is obliged to add to the Quarterly Published Report as referred to in Article 13 the following:
  - a. Parent Company consolidated financial statements, which covers the financial statements of all financial entities within the business group ; or
  - b. Parent Company consolidated financial statements, which covers the financial statements of all financial and non financial entities in the business group.
- (2) The Parent Company consolidated financial statements as referred to in paragraph (1) at least shall comprise:
  - a. Financial Position Report (Balance Sheet)
  - b. Report of Profit and Loss Report and Other Comprehensive Income;
  - c. Report of Changes in Equity; and
  - d. Report on Commitments and Contingencies;
- (3) Parent Company consolidated financial statements that should be presented are for the positions of end of the months of June and December.

- (4) Parent Company consolidated financial statements for the position of end of December should be audited by a Public Accountant.
- (5) In the event there is a difference between the end of the Accounting Year and the audit period on the Parent Company consolidated financial statements, Bank can present the unaudited Parent Company consolidated financial report for the position of end of December, by stamping the explanation of “Unaudited” on the report.

#### Article 18

- (1) Bank is obliged to announce the Quarterly Published Report as referred to in Article 13, Article 14, and Article 17 in:
  - a. No less than 1 (one) Indonesian daily printed newspaper, which has wide circulation at the domicile of Bank’s head office or the domicile of the branch office of foreign bank; and
  - b. Bank’s Website.
- (2) Bank is obliged to announce the information referred to in Article 15 in Bank’s Website.
- (3) Announcement of the Quarterly Published Report in the newspaper referred to in paragraph (1) letter a shall be signed by at least the President Director and 1 (one) member of the Board of Directors.
- (4) In the event the President Director referred to in paragraph (3) is not available, another member of the Board of Directors who is executing the function of President Director shall sign the Quarterly Published Report.
- (5) Bank should maintain the announcement of the Quarterly Publicized Reports on Bank’s Website as referred to in paragraph (1) letter b and paragraph (2) for no less than 5 (five) last Accounting Years.
- (6) Bank is obliged to state the name of the Public Accounting Firm that has conducted the audit of the Annual Financial Statements together with the name of the Public Accountant responsible in the audit (partner in charge) as well as the opinion expressed on the announcement of the Quarterly Published Report referred to in paragraph (1) for the position of end of December.

#### Article 19

- (1) Announcement of the Quarterly Published Report as referred to in Article 18 paragraph (1) and paragraph (2) should be made no later than:

- a. The 15<sup>th</sup> of the second month after the end of the reporting month, for report positions of end of March, June, and September;
  - b. End of March of the following year after the end of the reporting month, for report position of end of December.
- (2) Bank shall be declared late in making announcement of the Quarterly Published Report in the newspaper as referred to in Article 18 paragraph (1) letter a when the Bank announces the Quarterly Published Report in the newspaper exceeding the deadline for the announcement as referred to in paragraph (1) up to no later than:
- a. End of the second month after the end of the reporting period, for report positions of end of March, June, and September;
  - b. The 15<sup>th</sup> of April of the following year after the end of the reporting month, for report position of end of December.
- (3) Bank shall be declared ~~not to~~ have not announced the Quarterly Published Report in the newspaper when the Quarterly Published Report has not been announced in the newspaper until the end of the deadline for late announcement as referred to in paragraph (2).
- (4) Bank shall be declared ~~not to~~ have not announced the Quarterly Published Report on Bank's Website as referred to in Article 18 paragraph (1) letter b and paragraph (2) if Bank announces the Quarterly Publicized Report on Bank's Website after the deadline for announcement referred to in paragraph (1).

#### Article 20

- (1) Bank is obliged to submit the Quarterly Published Report online through the Financial Services Authority's reporting system.
- (2) In the event report submission as referred to in paragraph (1) cannot be made yet, Bank is obliged to submit the Quarterly Published Report online through the Commercial Bank Head Office Reporting (as known as LKPBU) system.
- (3) Online submission of the Quarterly Published Report through the LKPBU system as referred to in paragraph (2) shall be made in accordance to the procedure, format, and time period provided in the stipulation concerning LKPBU.

#### Article 21

- (1) Bank is obliged to submit to the Financial Services Authority proof of announcement in the form of a cutting or photocopy of the newspaper that contains the Quarterly

Published Report referred to in Article 18 paragraph (1) letter a no later than 2 (two) working days after the announcement in the newspaper.

- (2) Bank shall be declared ~~as not to~~ have not submitted proof of announcement referred to in paragraph (1) when the proof of announcement is submitted after the deadline for submission of proof of announcement.

#### Article 22

- (1) Bank is obliged to submit certain reports on quarterly basis to the Financial Services Authority.
- (2) The certain reports referred to in paragraph (1) shall at least cover transactions between Bank and Related Parties.
- (3) Bank that is part of a business group is obliged to add to the certain reports referred to in paragraph (2) with reports from each entity within the same business group as Bank on funding, commitments, and other equivalent facilities to debtors and/or other parties that have received fund provisions from Bank.
- (4) The time for submission or late submission or non submission of certain reports referred to in paragraph (1) shall refer to the time for announcement of Quarterly Published Report as referred to in Article 19.

#### Part Three

#### Annual Published Report

#### Article 23

The Annual Published Report referred to in Article 3 paragraph (1) letter c is the report for the position of end of December.

#### Article 24

- (1) Annual Published Report referred to in Article 23 shall at least cover:
  - a. General information;
  - b. Financial statements;
  - c. Information on financial performance;
  - d. Disclosures on capital and risk management practice applied by Bank, which at least cover description of the type of risk, potential loss, and risk mitigation, as provided in the stipulation concerning capital and risk management.

- e. Other disclosures as provided in financial accounting standards; and
  - f. Other information determined by Financial Services Authority.
- (2) General information referred to in paragraph (1) letter a shall at least consist of:
- a. Management including the structure of Sharia Supervisory Board for Sharia Commercial Bank;
  - b. Shares ownership;
  - c. Business development of Bank and Bank's business group, including business development of Sharia Business Units/UUS (if any);
  - d. Strategy and policy determined by Bank's management, including for UUS if Bank owns UUS; and
  - e. Management report that contains information on the management of the Bank, including UUS if Bank owns UUS.
- (3) Financial Statements referred to in paragraph (1) letter b shall at least consist of:
- a. Financial Position Report (Balance Sheet)
  - b. Report of Profit and Loss Report and Other Comprehensive Income;
  - c. Report of Changes in Equity;
  - d. Cash Flow Report; and
  - e. Notes to Financial Report, including information on commitments and contingencies;
- (4) Financial performance information referred to in paragraph (1) letter c comprises:
- a. Calculation of Minimum Capital Adequacy Requirement (CAR, also known as KPMM);
  - b. Amount and quality of earning assets and Impairment Loss Provision (CKPN) shall at least provide information on the grouping of:
    - 1) Financial instrument;
    - 2) Provision of fund to Related Parties.
    - 3) Loan or financing to Micro, Small, and Medium-Scale Business (MSMB) debtors or customers;
    - 4) Loan or financing that requires special attention; and
    - 5) Provision for Asset Write-Off (as known as PPA) that should be established based on the financial instrument.
  - c. Financial ratios;
  - d. Spot and Derivative Transactions;

## Article 25

Sharia Commercial Bank and Conventional Commercial Bank that own Sharia Business Units (UUS) are obliged to add to the financial performance information referred to in Article 24 paragraph (4) the following:

- a. Report on Distribution of Shared Revenue;
  - b. Report on Sources and Channeling of Zakat Funds;
  - c. Report on Sources and Uses of Qardh Fund; and
- Statement of Changes of Restricted Investment Fund

## Article 26

Bank that is part of a business group and/or owns Subsidiary Company is obliged to add to the Annual Published Report referred to in Article 24 information that at least covers:

- a. Bank's business group structure;
- b. Transactions between Bank and Related Parties;
- c. Transactions with Related Parties undertaken by each entity within Bank's business group that operates in the financial field;
- d. Funding, commitments as well as other equivalent facilities provided of each entity within the same business group as the Bank to debtors and/or other parties that have received fund provisions from the Bank; and
- e. Disclosures on consolidated capital, type of risk, potential loss and risk management as provided in the stipulation concerning capital and risk management

## Article 27

- (1) Financial statements in the Annual Published Report as referred to in Article 24 paragraph (3) shall be presented in the form of:
  - a. Individual financial statements; and
  - b. Consolidated financial statements.
- (2) The Opinion of the Public Accountant on the financial statements referred to in paragraph (1) should be disclosed in the Annual Publicized Report as referred to in Article 24.
- (3) Financial statements in the Annual Published Report as referred to in paragraph (1) should be presented at least for 1 (one) Accounting Year and presented at least in comparison with Reports of comparative periods in accordance with the financial accounting standards.

## Article 28

- (1) Bank that is part of a business group is obliged to add to the Annual Published Report as referred to in Article 24 the following:
  - a. Parent Company consolidated financial statements, which covers the financial statements all financial entities within the business group; or
  - b. Parent Company consolidated financial statements, which covers the financial statements of all financial and non financial entities in the business group.
- (2) The Parent Company consolidated financial statements as referred to in paragraph (1) at least shall comprise:
  - a. Financial Position Report (Balance Sheet)
  - b. Report of Profit and Loss Report and Other Comprehensive Revenues Income;
  - c. Report of Changes in Equity; and
  - d. Report on Commitments and Contingencies;
- (3) Parent Company consolidated financial statement referred to in paragraph (1) should be the audited report by a Public Accountant.
- (4) In the event there is a difference between the end of the Accounting Year and the audit period on the Parent Company consolidated financial statements, Bank can present the unaudited Parent Company consolidated financial statements for the position of end of December, by stamping the explanation of “Unaudited” on the said report.
- (5) In the annual consolidated financial statements referred to in paragraph (1) Bank should state the name of the Public Accounting Firm that has conducted the audit of the annual financial statements of the entities other than the Bank together with the names of the Public Accountants responsible in the audits (partners in charge) as well as the opinions expressed, in the event the annual financial statements of the entities other than the Bank are audited by different Public Accountants than the Public Accountant that has audited Bank’s annual financial statements.

## Article 29

- (1) Bank is obliged to announce the Annual Published Report as referred to in Article 23 on Bank’s Website.
- (2) Bank should maintain the announcement of the Annual Published Reports on Bank’s Website as referred to in paragraph (1) for no less than 5 (five) last Accounting Years.

### Article 30

- (1) Bank is obliged to submit the Annual Published Report as referred to in Article 23 to the Financial Services Authority.
- (2) Submission of the Annual Published Report as referred to in Article (1) should be supplemented by the Management Report on the audit of Bank's annual financial statements.

### Article 31

- (1) Announcement of the Annual Published Report on Bank's Website as referred to in Article 29 and submission of the Annual Published Report to Financial Services Authority as referred to in Article 30 should be made no later than 4 (four) months after the end of the Accounting year.
- (2) Bank shall be declared late in making announcement on Bank's Website and/or late in submitting of the Annual Published Report to Financial Services Authority if Bank announces and/or submits the Annual Published Report after the deadlines for announcement and/or submission as referred to in paragraph (1) up to no later than 1 (one) month after the deadline for the announcement and/or submission of the Annual Publicized Report.
- (3) Bank shall be declared ~~not to~~ have not announced on Bank's Website and/or not to have submitted the Annual Publicized Report to Financial Services Authority when the Annual Publicized Report has not been announced and/or submitted to Financial Services Authority until the end of the deadlines for late announcement or submission as referred to in paragraph (2).

### Article 32

- (1) Bank that is part of a business group and/or owns Subsidiary Company is obliged to submit certain reports to Financial Services Authority.
- (2) The certain reports as referred to in paragraph (1) shall at least cover:
  - a. Parent Company annual report that covers all financial entities within the business group or Parent Company annual report that covers all financial and non-financial entities within the business group;
  - b. Annual report of direct Shareholder that owns majority of the shares or the annual report of the entity that undertakes direct control over the Bank;
  - c. Annual report of the Subsidiary Company; and

- d. Annual report of the head office, for a branch office of foreign Bank.
- (3) In the event the Parent Company does not have an annual report as referred to in paragraph (2) letter a, Bank is obliged to submit certain reports in the form of Parent Company annual consolidated financial statements, which covers all financial entities in the business group or Parent Company annual consolidated financial statements, which covers all financial and non-financial entities in the business group, which have been audited by a Public Accountant.
- (4) In the event the direct Shareholder or the entity that undertakes direct control does not have an annual report as referred to in paragraph (2) letter b, Bank is obliged to submit certain reports in the form of the annual financial statements of the direct Shareholder or entity that undertakes direct Control, which has been audited by Public Accountant.
- (5) In the event the Subsidiary Entity does not have an annual report as referred to in paragraph (2) letter c, Bank is obliged to submit certain reports in the form of the Subsidiary Company annual financial statements that has been audited by Public Accountant.
- (6) The times of submission or late submission or non submission of certain reports as referred to in paragraph (2) shall refer to the times for announcement or submission of the Annual Publicized Report as referred to in Article 31.
- (7) In the event the accounting year of the Parent Company or Subsidiary Company or head office abroad does not end in the month of December, the times of submission or late submission or non submission of certain reports as referred to in paragraph (6) shall be since the end of the accounting year of the Parent Company or Subsidiary Company or head office abroad.

Part Four  
Other Published Reports

Article 33

- (1) Other Published Reports as referred to in Article 3 paragraph (1) letter d cover:
- a. Prime Lending Rate (as known as SBDK) Report; and
  - b. Other published reports, when required by Financial Services Authority in line with the need and development of the banking industry.

- (2) Bank is obliged to periodically announce the other published reports as referred to in paragraph (1) letter b in accordance with the stipulation set by Financial Services Authority.

#### Article 34

- (1) Bank is obliged to announce the SBDK Report as referred to in Article 33 paragraph (1) letter a in an Indonesian daily printed newspaper that has wide circulation no later than 7 (seven) working days after the end of the months of March, June, September, and December.
- (2) Bank shall be declared late in announcing the SBDK Report when Bank announces the SBDK Report after the deadline for the announcement as referred to in paragraph (1) up to no later than 1 (one) month after the deadline for SBDK Report announcement.
- (3) Bank shall be declared ~~not to~~ have not announced the SBDK Report when the SBDK Report has not been announced upto the end of the deadline for late announcement as referred to in paragraph (2).
- (4) The scope, format, and procedure for submission as well as the terms for Bank that is obliged to announce the SBDK report shall use as guideline the stipulation concerning transparency of the prime lending rate information.

### CHAPTER III OTHER PROVISIONS

#### Article 35

With regards reports that are submitted not through the online reporting system, in the event the deadlines for submission fall on Saturdays, Sundays or other holidays, the deadline for submission shall be the next working day.

#### Article 36

In the event the Bank experiences a technical problem or a force majeure event has occurred on the deadline for the announcement on Bank's Website, Bank shall submit a written notification to Financial Services Authority supported by proofs and supporting documents and signed by an authorized Officer and submitted on the same day the technical problem occurs.

## CHAPTER IV

### SANCTIONS

#### Part One

#### Sanctions on Monthly Published Report

##### Article 37

- (1) Bank that has not announced the Monthly Published Report on the Bank's Website as referred to in Article 10 paragraph (4) shall be imposed with the sanction of written reminder.
- (2) In the event Bank submits the written notification letter to Financial Services Authority as referred to in Article 36, Bank can be exempted from the sanction of written reminder as referred to in paragraph (1).
- (3) Bank that does not announce the Monthly Published Report on the Bank's Website as referred to in Article 10 paragraph (4) shall still announce the Monthly Published Report no later than 1 (one) month after being imposed with the sanction of written reminder as referred to in paragraph (1).
- (4) In the event the Financial Services Authority assesses that the Monthly Published Report is materially not in accordance with the real condition and/or is not presented in accordance with the provisions in this Financial Services Authority regulation and/or financial accounting standards, Bank shall be imposed with the sanction of written reminder.
- (5) Bank shall reannounce the revised Monthly Published Report on Bank's Website, no later than the announcement of the next period's Monthly Published Report after being imposed with the sanction of written reminder as referred to in paragraph (4).

#### Part Two

#### Sanctions on Quarterly Published Report

##### Article 38

- (1) Bank that is late in announcing the Quarterly Published Report in the newspaper as referred to in Article 19 paragraph (2) shall be imposed with the sanction of penalty payment in the amount of Rp1,000,000.00 (one million rupiah) for each day for each report.
- (2) Bank that has not announced the Quarterly Published Report in the newspaper as

referred to in Article 19 paragraph (3) shall be imposed with the sanction of: penalty payment in the amount of Rp50,000,000.00 (fifty million rupiah).

- (3) Bank that has not announced the Quarterly Published Report on the Bank's Website as referred to in Article 19 paragraph (4) shall be imposed with the sanction of written reminder.
- (4) In the event Bank submits a written notification to Financial Services Authority as referred to in Article 36, Bank can be exempted from the sanction of written reminder as referred to in paragraph (3).
- (5) Bank that does not announce the Quarterly Published Report in the newspaper and/or Bank's Website, shall still announce the Quarterly Published Report no later than 1 (one) month after the imposition of the sanction referred to in paragraph (2) and paragraph (3).
- (6) Bank that does not submit the proof of announcement in the newspaper to Financial Services Authority as referred to in Article 21 paragraph (2) shall be imposed with the sanction of written reminder.

#### Article 39

- (1) In the event the Financial Services Authority assesses that the Quarterly Published Report is materially not in accordance with the real condition and/or is not presented in accordance with the provisions in this Financial Services Authority regulation and/or financial accounting standards, Bank shall be imposed with the sanction of written reminder.
- (2) In the event Bank has not reannounced the revised Quarterly Published Report within 1 (one) month after the written reminder is conveyed to the Bank as referred to in paragraph (1), the Bank shall be imposed with the sanction of penalty payment in the amount of Rp100,000,000.00 (one hundred million rupiah).
- (3) Bank that has been imposed with the sanction of penalty payment as referred to in paragraph (2) is obliged to reannounce the revised Quarterly Published Report in the newspaper and Bank's Website, and re-submit the proof of announcement in the newspaper to Financial Services Authority.
- (4) In the event Bank does not reannounce the revised Quarterly Published Report in the newspaper and Bank's Website and/or does not submit the proof of announcement in the newspaper after being imposed with the sanction of penalty payment as referred to in

paragraph (2), the Bank shall be imposed with other administrative sanctions, in the forms of:

- a. lowering of Bank soundness rating;
- b. freezing of certain business activities; and/or
- c. stating of Shareholders, members of Board of Directors, members of Board of Commissioners, or Bank Executive Officers in the list of persons prohibited from becoming:
  - 1) Bank Controlling Shareholder or owners; and/or
  - 2) Bank's members of Board of Directors, members of Board of Commissioners, or Executive Officers.

#### Article 40

- (1) Bank that is late in submitting certain reports to Financial Services Authority as referred to in Article 22 paragraph (4) shall be imposed with the sanction of penalty payment in the amount of Rp500,000.00 (five hundred thousand rupiah) per working day.
- (2) Bank that does not submit certain reports to Financial Services Authority as referred to in Article 22 paragraph (4) shall be imposed with the sanction of penalty payment in the amount of Rp15,000,000.00 (fifteen million rupiah).

#### Part Three

#### Sanctions on Annual Published Reports

#### Article 41

- (1) Bank that is late in announcing the Annual Published Report on the Bank's Website as referred to in Article 31 paragraph (2) shall be imposed with the sanction of penalty payment in the amount of Rp1,000,000.00 (one million rupiah) for each working day.
- (2) In the event Bank submits a written notification to Financial Services Authority as referred to in Article 36, Bank can be exempted from the sanction of payment of penalty as referred to in paragraph (1).
- (3) Bank that does not announce the Annual Published Report on Bank's Website as referred to in Article 31 paragraph (3) shall be imposed with the sanction of penalty payment in the amount of Rp50,000,000.00 (fifty million rupiah).
- (4) Bank that is late in submitting the Annual Published Report to Financial Services Authority as referred to in Article 31 paragraph (2) shall be imposed with the sanction of

penalty payment of Rp1,000,000.00 (one million rupiah) per working day.

- (5) Bank that does not submit the Annual Published Report to Financial Services Authority as referred to in Article 31 paragraph (3) shall be imposed with the sanction of penalty payment in the amount of Rp50,000,000.00 (fifty million rupiah).
- (6) Bank that does not announce on Bank's Website and/or does not submit the Annual Published Report to Financial Services Authority shall still announce and/or submit the Annual Published Report no later than 1 (one) after being imposed with sanction as referred to in paragraph (3) and paragraph (5).

#### Article 42

- (1) In the event the Financial Services Authority assesses that the Annual Published Report is materially not in accordance with the real condition and/or is not presented in accordance with the provisions in this Financial Services Authority regulation and/or financial accounting standards or the Management Letter from the Public Accountant states that there are basic weaknesses in Bank's data reporting system to Financial Services Authority, Bank shall be imposed with the sanction of written reminder.
- (2) In the event Bank does not reannounce and/or re-submit the revised Annual Published Report within the period of 1 (one) month after the written reminder is conveyed to the Bank as referred to in paragraph (1), Bank shall be imposed with the sanction of penalty payment in the amount of Rp100,000,000.00 (one hundred million rupiah).
- (3) Bank that has been imposed with the sanction of penalty payment as referred to in paragraph (2) is obliged to reannounce the revised Annual Publicized Report on Bank's Website and re-submit it again to Financial Services Authority.
- (4) In the event Bank does not reannounce and/or re-submit the revised Annual Published Report after being imposed with the sanction of penalty payment as referred to in paragraph (2), Bank shall be imposed with other administrative sanctions in the forms of:
  - a. lowering of Bank soundness rating;
  - b. freezing of certain business activities; and/or
  - c. stating of Shareholders, members of Board of Directors, members of Board of Commissioners, or Bank Executive Officers in the list of persons prohibited from becoming:
    - 1) Bank Controlling Shareholder or owners; and/or

- 2) Bank's members of Board of Directors, members of Board of Commissioners, or Executive Officers.

#### Article 43

- (1) Bank that is late in submitting certain reports to Financial Services Authority as referred to in Article 32 paragraph (6) shall be imposed with the sanction of penalty payment in the amount of Rp500,000.00 (five hundred thousand rupiah) per working day.
- (2) Bank that does not submit certain reports to Financial Services Authority as referred to in Article 32 paragraph (6) shall be imposed with the sanction of penalty payment in the amount of Rp15,000,000.00 (fifteen million rupiah).

#### Part Four

##### Sanctions on Other Published Reports

#### Article 44

- (1) Bank that is late in announcing the SBDK Report as referred to in Article 34 paragraph (2) shall be imposed with the sanction of penalty payment in the amount of Rp1,000,000.00 (one million rupiah) for each day of delay.
- (2) Bank that has not announced the SBDK Report as referred to in Article 34 paragraph (3) shall be imposed with the sanction of penalty payment in the amount of Rp50,000,000.00 (fifty million rupiah).

#### Part Five

##### Other Sanctions

#### Article 45

Bank that announces and/or submits financial statements in the Quarterly Published Report for the position of end of December and/or an Annual Published Report that is not audited by a Public Accountant that is registered at the Financial Services Authority as referred to in Article 6 shall be declared ~~not to~~ have not announced and/or submitted the ~~said~~(?) report, and shall be imposed with the penalty payment in the amount of Rp50,000,000.00 (fifty million rupiah).

#### Article 46

- (1) Bank that does not maintain Monthly Published Reports, Quarterly Published Reports, and Annual Published Reports on the Bank's Website in accordance with the time periods as referred to in Article 10 paragraph (3), Article 18 paragraph (5), and Article 29 paragraph (2) shall be imposed with the sanction of written reminder.
- (2) Bank that does not have Bank's Website at the time this regulation becomes effective shall be imposed with the sanction of written reminder.

#### Article 47

- (1) Sanctions concerning online submission of Monthly Published Reports through the Financial Services Authority reporting system as referred to in Article 11 paragraph (1) and Quarterly Published Reports as referred to in Article 20 paragraph (1) shall be imposed in accordance with the stipulation concerning Financial Services Authority reporting system.
- (2) Sanctions concerning the online submission of the Monthly Publicized Reports through the LKPBU system as referred to in Article 11 paragraph (2) and the Quarterly Published Reports as referred to in Article 20 paragraph (2) shall be imposed in accordance with the stipulation concerning LKPBU.

### CHAPTER V CONCLUDING PROVISIONS

#### Article 48

- (1) The obligation to announce the Monthly Published Reports as referred to in Article 10 paragraph (1) and to submit to Financial Services Authority as referred to in Article 11, shall be performed for the first time for the reporting position at the end of March 2015.
- (2) The obligation to announce the Quarterly Published Reports as referred to in Article 18 paragraph (1) and to submit to Financial Services Authority as referred to in Article 20, shall be performed for the first time for the reporting position at the end of March 2015.
- (3) The obligation to disclose capital as referred to in Article 18 paragraph (2), shall be performed for the first time for the reporting position of end of December 2015.

#### Article 49

Any changes to the scope of each Published Reports shall be further stipulated in Circular Letters of Financial Services Authority.

#### Article 50

Further provisions of this Financial Services Authority Regulation shall be further stipulated in Circular Letters of Financial Services Authority.

#### Article 51

- (1) At the time this Financial Services Authority Regulation comes into force, Bank Indonesia Regulation Number 14/14/PBI/2012 dated 18 October 2012 concerning Transparency and Publication of Bank Reports (State Gazette of the Republic of Indonesia Number 199 of 2012, Supplement to the State Gazette of the Republic of Indonesia Number 5353) is revoked and declared to be no longer valid.
- (2) At the time this Financial Services Authority Regulation comes into force, all regulations that are the implementing stipulations and stipulations that refer to Bank Indonesia Regulation Number 14/14/PBI/2012 concerning Transparency and Publication of Bank Reports are hereby declared to still be valid as long as they are not in contradiction with this Financial Services Authority Regulation.

#### Article 52

This Financial Services Authority Regulation shall come into effect as of the date of enactment.

For public information, orders this Financial Services Authority Regulation be published in the State Gazette of the Republic of Indonesia.

Ratified in Jakarta

On 31 March 2015

CHAIRMAN OF BOARD OF COMMISSIONERS  
FINANCIAL SERVICES AUTHORITY

MULIAMAN D. HADAD

Enacted in Jakarta

On 1 April 2015

MINISTER OF LAW AND HUMAN RIGHTS  
REPUBLIC OF INDONESIA

YASONNA H. LAOLY

STATE GAZETTE OF THE REPUBLIC OF INDONESIA NUMBER 74 OF 2015

Transcription is in accordance with the original

Legal Director I

Department of Legal

Sudarmaji

ELUCIDATION  
TO  
FINANCIAL SERVICES AUTHORITY REGULATION  
NUMBER 6/POJK.03/2015  
CONCERNING  
TRANSPARENCY AND PUBLICATION OF BANK REPORTS

I. GENERAL REVIEW

Demand for enhancement of the transparency of Bank financial condition and performance is rising in line with the growing of banking products and activities. Aside from that, in line with the implementation of Basel II: International Convergence of Capital Measurement and Capital Standards: a Revised Framework (Basel II) dan Basel III: A Global Regulatory Framework for More Resilient Banks and Banking Systems (Basel III), Bank is demanded to disclose type of risk and potential losses (risk exposures), risk management practices, more details of capital components as well as additional capitals above the capital ratio in accordance with the risk profile, which function as buffers.

Transparency in Bank's financial condition and performance to the public also constitutes one of the important pillars in the implementation of Good Corporate Governance. Several benefits that can be achieved through transparency of information among others are: (i) being the basis to determine fair assessment and for decision making by market players and the public for the creation of market discipline; (ii) enhancement of Bank credibility and public trust; (iii) showing Bank's capability to monitor and manage risk; and (iv) reducing market uncertainty as well as assymetric information. On another side, excessive disclosure of information can reduce Bank's competitive advantages. Therefore, it is deemed necessary to regulate the scope of quantitative and qualitative information that should be disclosed to the public so that competitiveness between Banks will yet be maintained.

Aside from that, the developing Bank conglomeration has prompted Bank business group structure to become more complex so that Bank is exposed to risks from the various activities undertaken by the Parent Company, Subsidiary Companies, Sister Companies, Bank's Related Parties, as well as other entities within the same business group as the Bank. As such, market players and the public require wider and more complete information concerning Bank business group. This is in line with the implementation of consolidated and integrated Bank supervision that is being applied by the Financial Services Authority.

## II. ARTICLE BY ARTICLE

### Article 1

Self-explanatory.

### Article 2

Self-explanatory.

### Article 3

#### Paragraph (1)

Self-explanatory.

#### Paragraph (2)

The responsibility of Bank's Board of Directors and Board of Commissioners includes Monthly Publicized Reports and Quarterly Publicized Reports that are presented on the Financial Services Authority's Website based on data and information submitted by the Bank to Financial Services Authority.

### Article 4

#### Paragraph (1)

The scope and information in the Publicized Reports shall be adjusted to the reporting publication periods.

#### Paragraph (2)

Self-explanatory.

### Article 5

#### Paragraph (1)

##### Letter a

Self-explanatory.

##### Letter b

"Consolidated financial statements" is the consolidated financial statements in accordance with financial accounting standards.

#### Paragraph (2)

Self-explanatory.

#### Paragraph (3)

Self-explanatory.

#### Paragraph (4)

Self-explanatory.

#### Paragraph (5)

“Of temporary control” means among others Control that is going to be released in the period of no longer than 12 (twelve) months since the financial report position in the year of acquisition of control, equity participation in the framework of credit restructuring or fulfilment of non-current assets owned for sale as provided in financial accounting standards.

Paragraph (6)

Self-explanatory.

Article 6

Financial statements for the position of end of December that is announced in the Quarterly Published Report is the annual financial statements (audited) that is announced with the Annual Published Report

Article 7

Bank’s Website address should reflect Bank’s identify to provide ease for the users to find the said Website.

Article 8

Self-explanatory.

Article 9

Self-explanatory.

Article 10

Paragraph (1)

“Bank’s Website” means a Website of Indonesian domain that is not part of the Bank Parent Company’s or business group’s Website

Report announcement on Bank’s Website shall be placed on a page that can be easily accessed, for example by providing a special link to published reports on the front page of Bank’s Website.

Quantitative information in the Published Reports shall be presented in a format that enables further processing by the users while yet observing data security aspect.

Paragraph (2)

Example:

Monthly Published Report for March 2015 should be announced on Bank’s Website no later than end of April 2015.

Paragraph (3)

Example:

In March 2017, on its Website Bank should maintain the Monthly Published Reports of at least since end of March 2015. This provision does not apply to Bank that is just recently in operation or a new Bank resulting from merger or consolidation or spin-off or conversion for less than 2 (two) years.

Paragraph (4)

Example:

In the case of Monthly Published Report for March 2015, Bank shall be declared as not to have made the announcement if the Monthly Published Report is announced on Bank's Website after 30 April 2015.

Article 11

Paragraph (1)

The obligation to submit the Monthly Published Report online through the Financial Services Authority reporting system shall be fulfilled when the Financial Services Authority reporting system becomes available.

Paragraph (2)

Self-explanatory.

Paragraph (3)

Self-explanatory.

Article 12

Paragraph (1)

The Quarterly Published Reports for the positions of end of March, June and September shall present interim financial statements, while the Quarterly Published Report for the position of end of December shall present end of year financial statements.

Paragraph (2)

Financial Services Authority's considerations for requesting Bank to announce Published Reports for periods other than those referred in paragraph (1) and/or other information determined by Financial Services Authority are among others related to public transparency in the framework of Bank rehabilitation action, transparency concerning certain products or services issued or provided by the Bank, as well as the merger, consolidation and acquisition processes undertaken by the Bank.

Article 13

Self-explanatory.

Article 14

Paragraph (1)

Letter a

Self-explanatory.

Letter b

Self-explanatory.

Letter c

Self-explanatory.

Letter d

Statement of Changes of Restricted Investment Fund are only reported when they occur.

Paragraph (2)

Self-explanatory.

Article 15

Self-explanatory.

Article 16

Paragraph (1)

Letter a

Self-explanatory.

Letter b

“Consolidated Financial Statements” is the consolidated financial statements that is in accordance with financial accounting standards.

Paragraph (2)

Self-explanatory.

Article 17

Paragraph (1)

Letter a

Self-explanatory.

Letter b

The report referred to in this letter shall be presented when there is no Parent Company consolidated financial statements that covers the financial statements of all financial entities within the business group.

Paragraph (2)

Changes in Equity as well as Report on Commitments and Contingencies shall only be reported when these events occur.

Paragraph (3)

Self- explanatory.

Paragraph (4)

Self- explanatory.

Paragraph (5)

Self- explanatory.

Article 18

Paragraph (1)

Letter a

Announcement in Indonesian daily printed newspaper that has wide circulation is intended so that the information in the Quarterly Published Reports can be known to the public.

“Indonesian daily printed newspaper that has wide circulation” means:

1. The newspaper at least has national circulation for Bank that:
  - a) has headoffice in Jabodetabek (Jakarta, Bogor, Depok, Tangerang, Bekasi) area;
  - b) has headoffice outside the Jabodetabek area but has branches outside the area of its head office; or
  - c) has made public offers of Debt Securities and/or Equity Securities;
2. The newspaper is at least a local newspaper with wide circulation in one area, particularly for Bank with headoffice located outside the Jabodetabek area and does not have branches outside the area of its headoffice.

Letter b

“Bank’s Website” means a Website of Indonesian domain that is not part of the Bank Parent Company’s or business group’s Website.

Report announcement on Bank’s Website shall be placed on a page that can be easily accessed, for example by providing a special link to publicized reports on the front page of Bank’s Website.

The Published Reports shall be presented in a format that enables further processing by the users while yet observing data security aspect.

Paragraph (2)

Disclosures are announced on Bank's Website with a special link titled: Basel III Disclosures.

Paragraph (3)

Signing by Bank's Directors shall be done by stating their names clearly.

Paragraph (4)

"The function of Presiden Director" means the function that is being executed by a member of the Board of Directors, whether the function is already stated in Bank's Articles of Association or in a special authorization letter for the execution of the said function or in another document in accordance with legislations.

Paragraph (5)

Example:

On 31 March 2020, Bank's Website should maintain the Quarterly Published Reports of at least since the period of end of March 2015.

This provision does not apply to Bank that is just recently in operation or a new Bank resulting from merger or consolidation or spin-off or conversion for less than 5 (five) years.

Paragraph (6)

Self explanatory.

Article 19

Paragraph (1)

Letter a

Example:

The Quarterly Published Report for the position of end of March 2015 should be announced in the newspaper and Bank's Website no later than 15 May 2015.

Letter b

Example:

The Quarterly Published Report for the position of end of December 2015 should be announced in the newspaper and Bank's Website no

later than 31 March 2016.

Paragraph (2)

Letter a

Example:

The Quarterly Published Report for the position of end of March 2015 shall be declared as being late if it is announced in the newspaper and Bank's Website between 16 May 2015 upto 31 May 2015.

Letter b

Example:

The Quarterly Published Report for the position of end of December 2015 shall be declared as being late when it is announced in the newspaper and Bank's Website between 1 April 2016 and 15 April 2016.

Paragraph (3)

Example:

- a. In the case of the Quarterly Published Report for the position of end of March 2015, Bank shall be declared as not having announced it if the Quarterly Published Report is announced in the newspaper after 31 May 2015.
- b. In the case of the Quarterly Published Report for the position of end of December 2015, Bank shall be declared as not having announced it if the Quarterly Published Report is announced in the newspaper after 15 April 2016.

Paragraph (4)

Contoh:

In the case of the Quarterly Published Report for the position of end of March 2015, Bank shall be declared as not having announced it if the Quarterly Published Report is announced in Bank's Website after 31 May 2015.

Article 20

Paragraph (1)

The obligation to submit the Quarterly Published Reports online through the Financial Services Authority reporting system shall be fulfilled when the Financial Services Authority reporting system becomes available.

Paragraph (2)

Self- explanatory.

Paragraph (3)

Self- explanatory.

Article 21

Self-explanatory.

Article 22

Paragraph (1)

Self-explanatory.

Paragraph (2)

Related Parties and transactions with Related Parties are in accordance with financial accounting standards.

Paragraph (3)

Self explanatory.

Paragraph (4)

Self explanatory.

Article 23

Self-explanatory.

Article 24

Self-explanatory.

Article 25

Letter a

Self-explanatory.

Letter b

Self-explanatory.

Letter c

Self-explanatory.

Letter d

Statement of Changes of Restricted Investment Fund are only reported when they occur.

Article 26

Letter a

Self-explanatory.

Letter b

Related Parties and transactions with Related Parties are in accordance with

financial accounting standards.

Letter c

Self-explanatory.

Letter d

Self-explanatory.

Letter e

Self-explanatory.

#### Article 27

Paragraph (1)

Letter a

Self-explanatory.

Letter b

“Consolidated financial statements” is consolidated financial statements in accordance with financial accounting standards.

Paragraph (2)

Self-explanatory.

Paragraph (3)

Self-explanatory.

#### Article 28

Paragraph (1)

Letter a

Self-explanatory.

Letter b

The report referred to in this letter shall be presented when there is no Parent Company consolidated financial statements that covers the financial statements of all financial entities within the business group.

Paragraph (2)

Self-explanatory.

Paragraph (3)

Self-explanatory.

Paragraph (4)

Self-explanatory.

Paragraph (5)

Self-explanatory.

## Article 29

### Paragraph (1)

“Bank’s Website” means a Website of Indonesian domain that is not part of the Bank Parent Company’s or business group’s Website

Report announcement on Bank’s Website shall be placed on a page that can be easily accessed, for example by providing a special link to publicized reports on the front page of Bank’s Website.

### Paragraph (2)

Example:

On 30 April 2020, Bank’s Website should maintain the Annual Published Reports of at least since the period of end of December 2015.

This provision does not apply to Bank that is just recently in operation or a new Bank resulting from merger or consolidation or spin-off or conversion for less than 5 (five) years.

## Article 30

Self-explanatory.

## Article 31

### Paragraph (1)

Example:

The Annual Published Report for the position of end of December 2015 should be announced in Bank’s Website and submitted to Financial Services Authority no later than 30 April 2016.

### Paragraph (2)

Example:

The Annual Published Report for the position of end of December 2015 shall be declared as to have been late when it is announced on Bank’s Website and/or submitted to Financial Services Authority between 1 May 2016 up to 31 May 2016.

### Paragraph (3)

Example:

The Annual Published Report for the position of end of December 2015 shall be declared as to have not been announced when it is announced on Bank’s Website and/or submitted to Financial Services Authority after 31 May 2016.

## Article 32

Paragraph (1)

Self-explanatory.

Paragraph (2)

Letter a

The Parent Company consolidated financial statements that covers the financial statements of all financial and non-financial entities within the business group shall be presented when there is no Parent Company consolidated financial statements that covers the financial statements of all financial entities within the business group.

Letter b

Self-explanatory.

Letter c

Self-explanatory.

Letter d

Self-explanatory.

Paragraph (3)

The Parent Company consolidated financial statements that covers the financial statements of all financial and non-financial entities within the business group shall be presented when there is no Parent Company consolidated financial statements that covers the financial statements of all financial entities within the business group.

Paragraph (4)

Self-explanatory.

Paragraph (5)

Self-explanatory.

Paragraph (6)

Self-explanatory.

Paragraph (7)

Self-explanatory.

Article 33

Paragraph (1)

Letter a

“Prime Lending Rate (SBDK) Report” means the report that presents

calculation of prime lending rate, which among others covers fund principal price for credit, overhead cost, and profit margin determined by Bank in credit activities.

Letter b

Self-explanatory.

Paragraph (2)

Self-explanatory.

#### Article 34

Paragraph (1)

Announcement in Indonesian daily printed newspaper that has wide circulation is intended so that the information in the SBDK Reports can be known to the public.

Indonesian daily printed newspaper that has wide circulation means:

1. The newspaper at least has national circulation for Bank that:
  - a) has headoffice in Jabodetabek (Jakarta, Bogor, Depok, Tangerang, Bekasi) area;
  - b) has headoffice outside the Jabodetabek area but has branches outside the area of its head office; or
  - c) has made public offer of Debt Securities and/or Equity Securities;
2. The newspaper is at least a local newspaper with wide circulation in one area, particularly for Bank with headoffice located outside the Jabodetabek area and does not have branches outside the area of its headoffice.

Contoh:

SBDK Report for the position of end of March 2015 should be announced in the newspaper no later than 9 April 2015.

Paragraph (2)

Example:

The SBDK Report for the position of end of March 2015 shall be declared to be late when announced in the newspaper between 10 April 2015 upto 8 May 2015.

Paragraph (3)

With regards the SBDK Report for the position of end of March 2015, Bank shall declared as to have not announced when the SBDK Report is announced in the newspaper after 8 May 2015.

Paragraph (4)

Self-explanatory.

Article 35

Paragraph (1)

Article 36

Self-explanatory.

Article 37

Self-explanatory.

Article 38

Self-explanatory.

Article 39

Self-explanatory.

Article 40

Self-explanatory.

Article 41

Self-explanatory.

Article 42

Self-explanatory.

Article 43

Self-explanatory.

Article 44

Self-explanatory.

Article 45

Self-explanatory.

Article 46

Self-explanatory.

Article 47

Self-explanatory.

Article 49

Self-explanatory.

Article 49

Self-explanatory.

Article 50

Self-explanatory.

Article 51

Self-explanatory.

Article 52

Self-explanatory.

SUPPLEMENT TO THE STATE GAZETTE OF THE REPUBLIC OF INDONESIA  
NUMBER 5687