

ATTACHMENT 2
 BANK INDONESIA CIRCULAR LETTER
 NUMBER 13/28/DPNP DATED 9 DECEMBER 2011
 CONCERNING
 IMPLEMENTATION OF ANTI-FRAUD STRATEGY FOR COMMERCIAL BANKS

PT BANK

REPORT ON IMPLEMENTATION OF ANTI-FRAUD STRATEGY
 SEMESTER I/II*) – YEAR

I. Development of Implementation of Anti-Fraud Strategy ^{a)}

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II. List of Fraud Events and Follow Up

Fraud Incident							Follow Up	
Type of Fraud b)	Date of Occurrence of Fraud	Division/ Section Of Fraud Occurrence	Parties Involved c)	Position	Losses d) (million of rupiah)	Bank's actions e)	Weaknesses /causes of fraud incident f)	Follow Up Actions/ Improvements g)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

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*) cross out either one

(signature)

(.....)

EXPLANATIONS FOR FILLING IN THE REPORT

- a) Explain briefly results of evaluations and follow up steps of the implementation of anti-fraud strategy during the reporting period.
- b) Types of frauds are among others deceptions, swindles, embezzlements of assets, information leakages, bank crimes, or others.
- c) Involved parties include all parties that have the indications to have been involved or participated in the frauds. If a party comprises of more than 1 (one) person, the role of each person is explained.
- d) The column Losses is filled the losses that have occurred or estimated losses.
- e) Bank actions mean Bank responses on the fraud events, which cover actions on the actors, parties suffering the losses or other actions. Actions on the actors of frauds include among others employee administrative sanctions and/or fines. Actions on parties that suffer the losses include among others compensations and/or efforts to restitute good names. Other actions include, for example, reports to authorized parties and/or legal efforts undertaken.
- f) Weaknesses/causes of frauds are identifications of Bank weaknesses that have caused frauds to occur. These can be weaknesses in policies, systems and procedures, or human resources as well as other reasons not originating from Bank.
- g) Follow up actions/improvements constitute efforts that have or will be undertaken by Bank in relation to the weaknesses that have caused frauds to occur.

BANK INDONESIA
DEPUTY GOVERNOR,

MULIAMAN D. HADAD