

印尼商印尼人民銀行台北分行

內部控制制度聲明書

PT. BANK RAKYAT INDONESIA (PERSERO) TBK. TAIPEI BRANCH

Statement of Internal Control

謹代表印尼商印尼人民銀行台北分行聲明本行於114年1月1日至114年12月31日確實遵循「金融控股公司及銀行業內部控制及稽核制度實施辦法」、外國銀行及大陸地區銀行在臺分行適用「金融控股公司及銀行業內部控制及稽核制度實施辦法」說明對照表（暨金融監督管理委員會備查之風險導向稽核及內部控制制度）建立內部控制制度，實施風險管理，並由超然獨立之稽核部門執行查核，定期陳報總行，並確實遵循前開辦法第三十八條第五款及第三十八條之一規定，與同業公會所訂資訊安全自律規範。經審慎評估，本年度各單位內部控制、法規遵循制度及資訊安全整體執行情形，除附表所列事項外，均能確實有效執行。

On behalf of PT. BANK RAKYAT INDONESIA (PERSERO) TBK. TAIPEI BRANCH (the “Bank”), we hereby certify that from January 1, 2025 to December 31, 2025, the Bank has duly complied with the “Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries”, and the Comparison Table of “Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries” for Foreign Bank Branches (and the risk-based approach approved by the Financial Supervisory Commission) in establishing the internal control system and implementing risk management procedures. The Bank has duly complied with subparagraph 5, Article 38 and Article 38-1 of the above Implementation Rules, and the information security self-disciplinary regulations specified by the Banks Association of the ROC. The Bank has been audited by independent auditors who submit reports to headquarters. After prudent evaluation, except for the items listed in the attached schedule, each of the Bank’s departments have implemented effective internal control, compliance systems and overall information security implementation during the year to which this statement relates.

謹致

金融監督管理委員會

The Statement is submitted to the Financial Supervisory Commission.

聲明人
Statement by

在臺負責人
Responsible Person in Taiwan :
Andik Kurniawan



(簽章)

臺灣區法令遵循主管
Chief Compliance Officer in Taiwan :
Wei-Chun Liao



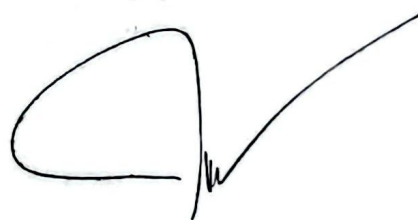
(簽章)

總稽核或負責臺灣區稽核業務之主管
Auditor in charge of auditing in Taiwan branch(es) : *R. S.*
Ronald Setiadi



(簽章)

負責臺灣區資訊安全主管
Officer in charge of information security in Taiwan branch(es) :
I Gusti Bagus Kus Dwi Adinata



(簽章)

中 華 民 國 115 年 3 月 10 日

March 10, 2026

印尼商印尼人民銀行台北分行
內部控制制度應加強事項及改善計畫

PT. BANK RAKYAT INDONESIA (PERSERO) TBK. TAIPEI BRANCH
Enhancement Item and Corrective Action for Internal Control Implementation
(基準日：114 年 12 月 31 日)
(Base Date: December 31, 2025)

應 加 強 事 項 Enhancement Items	改 善 措 施 Corrective Actions	預 定 完 成 改 善 時 間 Estimated Completion Date
應建立自行查核制度。 The Branch should establish a self-inspection system.	分行已按「金融控股公司及銀行業內部控制及稽核制度實施辦法」第 25 條建立自行查核制度與相關查核工作底稿。 The Branch has established a Self-Inspection System and relevant working papers in accordance with Article 25 of the "Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries".	已改善。 Completed.
對行員外出服務、辦公場所門禁管制措施及製作金融卡及密碼函程序等業務應訂定相關規範或契約。 The Branch should establish relevant regulations or contracts regarding field services by employee, office access control measures, and procedures for the issuance of ATM cards and PIN mailers.	為強化作業安全並降低潛在風險，分行已全面檢討並建立相關內控制度，包括：訂定「員工外勤服務相關規範」以落實人員動向管理；實施「辦公場所出入管制措施」以確保營業場域之實體安全；以及訂定「發卡與密碼函寄發程序」，強化重要憑證交付之控管流程。 To enhance operational security and mitigate potential risks, the Branch has established relevant internal control systems, including "Regulations on Off-Site Services" to ensure proper management of personnel movements, "Office Access Control Measures" to safeguard the physical security of the business premises, and "Procedures for Issuance and Mailing of Cards and PIN Mailers" to strengthen control over the delivery of important credentials.	已改善。 Completed.

應加強事項 Enhancement Items	改善措施 Corrective Actions	預定完成改善時間 Estimated Completion Date
<p>申報金管會「單一申報窗口」之申報資料錯誤或申報聯合徵信中心放款金額錯誤。</p> <p>Errors were found in the data reported to the FSC's "Single Reporting Window" or in the loan amounts reported to the Joint Credit Information Center (JCIC).</p>	<p>分行已針對報表申報作業完成以下改善措施：</p> <ol style="list-style-type: none"> 1. 制度建立：訂定報送主管機關例行性報表之作業規範，明確訂定作業標準。 2. 人力配置：指派專責人員負責法定報表之彙整、查核與申報，落實職務代理與覆核機制。 3. 教育訓練：由專責人員辦理教育訓練課程，內容包含申報流程、常見錯誤態樣、跨報表勾稽檢核及主管機關規範要點，以提升人員專業職能。 <p>The Branch has completed the following measures:</p> <ol style="list-style-type: none"> 1. System Establishment: Established operational guidelines for regulatory reporting. 2. Human Resource: Assigned dedicated personnel responsible for statutory reports, implementing backup and review mechanisms. 3. Training: Conducted training, covering reporting workflows, common errors, cross-report reconciliation, and regulatory requirements to enhance competency. 	<p>已改善。 Completed.</p>
<p>辦理未經主管機關核准之業務。</p> <p>Engaging in business activities that have not been approved by the competent authority.</p>	<p>分行已按規定向金管會銀行局申請並業經核准，得依規辦理印尼總行之相關客戶服務。</p> <p>The branch has applied to and obtained approval from the Banking Bureau of the Financial Supervisory Commission (FSC) to provide customer services related to the Indonesian Head Office in accordance with regulations.</p>	<p>已改善。 Completed.</p>