**MISUSE OF INVESTMENT LOAN & WORKING CAPITAL LOAN**

**BANK BRANCH OFFICE**

Approve the loan disbursement despite not fulfilling the requirements stated in the Credit Agreement Deed

**BANK CREDIT ANALYST, CREDIT ADMINISTRATOR, HEADS OF DEPARTMENTS AND TELLER**

**BANK CREDIT COMMITTEE**

**BANK HEAD OF PER & COMMERCIAL DEPARTMENT**

**BANK HEAD OF BRANCH OFFICE**

Approve the Working Capital Loan

Sign the Credit Decision Note of Bilateral Loan Facility with no underlying review from the Compliance and Risk Management Division

**BANK HEAD OF CREDIT DIVISION**

**BANK CREDIT ANALYST**

* *Cassie* for the project is not set between the debtor company and bouwheer
* No underlying credit collateral
* Do not submit Bouwheer statement letter
* Loan disbursement is not in line with the progress of the project

Apply for credit restructuring

To accelerate the loan disbursement process, the syndicated loan facility is split into 2 facilities: Syndicated Loan and Bilateral Loan

The Bilateral Loan ceiling value uses the Syndicated Loan ceiling value (not based on the debtor’s underlying project)

* Do not perform On The Spot (OTS) survey of the debtor’s underlying project
* Do not confirm on Bouwheer
* Do not obtain Bouwheer Statement Letter regarding credit settlement
* No cash flow, balance sheet, profit and loss, and financial performance analysis
* Do not consider that the debtor company is listed in the banking blacklist

Prepare an undated and unauthorized Credit Analysis Memorandum of the Syndicated Loan

The Memorandum of Understanding and Joint Operation Agreement do not state the Joint Project value

**PRESIDENT DIRECTOR OF DEBTOR COMPANY**

Apply for Working Capital Loan

The credit restructuring is approved despite not meeting the business prospect and collateral requirements

**DIRECTOR OF THE DEBTOR COMPANY**

**DIRECTOR OF DEBTOR COMPANY**

Credit facilities are not used in accordance with the underlying purpose

* Do not monitor the project
* Do not prepare monitoring reports

Do not examine the completeness of required documents before undergoing the bank overbooking

Apply for the loan disbursement

Sign the Credit Approval Confirmation Letter and the Deed of Credit Agreement of the Bilateral Loan