

SELF ASSESSMENT OF CORPORATE GOVERNANCE IMPLEMENTATION

Assessment Criteria

The criteria employed in the assessment are as stipulated in Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 on the Implementation of Commercial Bank Governance. In order to implement the 5 (five) basic principles of Good Corporate Governance, the Company shall conduct periodic self assessment that shall include at least 11 (eleven) assessment factors for the application of good corporate governance:

1. Implementation of duties and responsibilities of the Board of Directors;
2. Implementation of duties and responsibilities of the Board of Commissioners;
3. Comprehensiveness and execution of committee duties;
4. Conflict of interest handling;
5. Implementation of compliance function;
6. Implementation of internal audit function;
7. Implementation of external audit function;
8. Implementation of risk management including internal control system;
9. Provision of funds to related parties and provision of large funds (large exposure);
10. Transparency of the Company's financial and non financial condition, internal governance and reporting report; and
11. Bank's strategic plan.

The parties conducting the assessment

The self assessment related to 11 (eleven) assessment factors was conducted by involving functions or work units including Board of Commissioners, Board of Directors, Committees, Internal Audit, Compliance Work Unit, Risk Management Work Unit, Corporate Secretary, and other related work units.

Self-Assessment Result

in 2019, the self assessment result on good corporate governance is ranked 2 (two), with details as follows:

	Rank	Rating Definition
Individual	2	BCA management has applied good governance in general. The results are reflected in the adequate over the principles of governance. If flaws exist in the application of the principles of governance, generally they are insignificant and easily handled by normal measure within BCA management