

BCA has 7 (seven) Executive Committees appointed by the Board of Directors to assist in carrying out the duties of the Board of Directors. The Executive Committees are tasked with providing objective opinions to the Board of Directors and help to improve the effectiveness of the implementation of the Board of Directors' duties in systematic manner, as well as making contributions in accordance with their duties and responsibilities. The Executive Committees under the Board of Directors are:

1. Asset and Liability Committee.
2. Risk Management Committee.
3. Integrated Risk Management Committee.
4. Credit Policy Committee.
5. Credit Committee.
6. Information Technology Steering Committee.
7. Personnel Case Advisory Committee.

**1. ASSET AND LIABILITY COMMITTEE**

Asset and Liability Committee (ALCO) is a permanent committee under the Board of Directors whose mission is to optimally achieve BCA's profitability levels, as well as ensuring liquidity risk interest rate risk, and controlled foreign exchange risk through the establishment of BCA's policies and strategies for assets and liabilities management.

**A. Main Function of ALCO**

- To establish and evaluate liquidity management policies and strategies to maintain liquidity in accordance with the applicable provisions, meet BCA's liquidity needs, including unexpected fund requirements, and minimize idle funds.
- To establish and evaluate policies and strategies related to market risks, such as interest rate risk and foreign exchange risk.
- To establish and evaluate pricing policies and strategies for funding products, loans and inter-office accounts.
- To establish and evaluate policies and strategies in structuring investment portfolios.
- To establish and evaluate policies and strategies for arranging balance sheet structure by anticipating changes in interest rates to achieve an optimal net interest margin.

**B. Structure and Membership of ALCO**

Position	Served by
Chairman (concurrently as a member)	President Director
Members	<ul style="list-style-type: none"> <li>• Deputy President Director</li> <li>• Deputy President Director</li> <li>• Compliance and Risk Management Director</li> <li>• Corporate Banking Director</li> <li>• Commercial and SME Banking Director</li> <li>• Regional and Branch Network Director</li> <li>• Credit and Legal Director</li> <li>• Banking Transactions Director</li> <li>• Planning and Finance Director</li> </ul>

	<ul style="list-style-type: none"> <li>• Executive Vice President (EVP) in charge of Treasury Division and International Banking Division</li> <li>• Executive Vice President (EVP) in charge of the Corporate Banking Group</li> <li>• Executive Vice President (EVP) in charge of the Corporate Finance Division and the Corporate Secretary and Communications Division</li> <li>• Head of the International Banking Division</li> <li>• Head of Treasury Division</li> <li>• Head of Corporate Finance Division</li> <li>• Head of Corporate Strategy and Planning Division</li> <li>• Head of the Corporate Banking, Transaction and Finance Group</li> <li>• Head of Commercial and SME Business Division</li> <li>• Head of Banking Transaction Product Development Division</li> <li>• Head of Banking Transaction Business Development and Marketing Division</li> <li>• Head of Banking Transaction Cooperation Solution Development Division</li> <li>• Head of Consumer Credit Business Division</li> <li>• Head of Risk Management Work Unit</li> </ul>
Secretary	Senior Advisor Risk Management Work Unit in charge of Asset Liability Management (ALM)

## 2. RISK MANAGEMENT COMMITTEE (RMC)

RMC was established to ensure that the risk management framework provides adequate protection against all BCA risks.

### A. Main Function of RMC

- Draw up policies, strategies, and guidelines to implement risk management
- Improve the implementation of risk management based on the results of evaluation of the effective implementation of the risk management process and system.
- Determine matters related to business decisions that deviate from the normal procedures (irregularities).

### B. Structure and Membership RMC

Based on the Board of Directors Decree No. 120/SK/DIR/2019 dated August 6, 2019 concerning the Structure of the Risk Management Committee, the structure, membership and voting rights status of RMC are as follows:

Position	Served By
Chairman (concurrently as a member)	Compliance and Risk Management Director
Permanent Members <sup>1)</sup>	<ul style="list-style-type: none"> <li>• All members of the Board of Directors</li> <li>• Executive Vice President of the Credit Risk Analysis Group (EVP GARK)</li> <li>• Head of Compliance Work Unit</li> <li>• Head of Internal Audit Division<sup>3)</sup></li> </ul>

Non-Permanent Members <sup>2)</sup>	<ul style="list-style-type: none"> <li>Executive Vice President with the exception of EVP GARK</li> <li>All Heads of Divisions/Work Units/Groups, outside Permanent Members</li> </ul>
Secretary (concurrently permanent member)	Head of Risk Management Work Unit/Substitute Officer
Notes: <sup>1)</sup> For concurrent position, the person only has one vote <sup>2)</sup> Presence is according to the topic discussed. <sup>3)</sup> Do not have voting rights.	

### 3. INTEGRATED RISK MANAGEMENT COMMITTEE (IRMC)

IRMC was established to ensure that the risk management framework provides adequate protection against all risks faced by BCA and its Subsidiaries in an integrated manner.

#### A. Main Function of IRMC

Provide recommendations to the Board of Directors, which at least include:

- Compilation of integrated risk management policies
- Revision or refinement of risk management policy based on evaluation results.

#### B. Structure and Membership IRMC

Position	Served by
Chairman (concurrently as a permanent member)	The director in charge of the integrated risk management function
Permanent Member <sup>1)</sup>	<ul style="list-style-type: none"> <li>• All members of the Board of Directors</li> <li>• Head of Compliance Work Unit</li> <li>• Head of Internal Audit Division <sup>3)</sup></li> </ul>
Non-permanent Member <sup>2)</sup> 1. Executive Officer	<ul style="list-style-type: none"> <li>• All of Executive Vice President</li> <li>• All Heads of Divisions/Business Units/Groups/Work Units related to Subsidiaries, other than Permanent Members</li> </ul>
2. Subsidiary Director <sup>1)</sup>	Directors who represent subsidiary, and are appointed by the Subsidiary
Secretary (concurrently as a permanent member)	Head of Risk Management Work Unit/Alternate Officer
<b>Notes :</b> <sup>1)</sup> The number and composition are adjusted to the needs as well as the efficiency and effectiveness of the implementation of IRMC duties by taking into account, among others, the representation of each financial service sector. <sup>1)</sup> If there are concurrent positions, the person concerned only has one vote. <sup>2)</sup> According to the topics discussed. <sup>3)</sup> Do not have voting rights.	

### 4. CREDIT POLICY COMMITTEE

The Credit Policy Committee (CPC) was established to direct the disbursement granting of credit through the formulation of credit policies in order to achieve prudent lending.

#### A. Main Functions of CPC

- Assist the Board of Directors in formulating credit policies, especially those relating to the principle of prudence in credit.
- Monitor and evaluate the implementation of credit policies so they can be implemented consistently and consequently.
- Conduct periodic reviews of the Bank Basic Credit Policy of BCA.
- Monitor the development and condition of the credit portfolio.

- Provide suggestions and corrective measures for the results of monitoring and evaluation that have been carried out.

## B. Structure and Membership of CPC

Position	Served by
Chairman (concurrently as a member)	President Director
Permanent Members <sup>1)</sup>	<ul style="list-style-type: none"> <li>• Deputy President Director 1)</li> <li>• Credit and Legal Director</li> <li>• Compliance and Risk Management Director</li> <li>• Corporate Banking Director 2)</li> <li>• Commercial and SME Banking Director 2)</li> <li>• Transaction Banking Director 2)</li> <li>• Executive Vice President of the Credit Risk Analysis Group (EVP GARK) 2)</li> <li>• Executive Vice President of Corporate Banking Transaction and Finance Group (EVP GBKF) 2)</li> <li>• Executive Vice President in charge of Treasury Division and International Banking Division (EVP DTR-DPI) 2)</li> <li>• Head of Credit Risk Analysis Group and/or Head of Commercial and SME Business Division and/or Head of the Corporate Banking, Transaction and Finance Group and/or Head of Consumer Credit Business Division and/or Head of Work Units under the Directorate of Banking Transactions and/or Head of the International Banking Division or Substitute Officer 2)</li> <li>• Head of Internal Audit Division or Substitute Officer</li> <li>• Head of Compliance Work Unit or Substitute Officer</li> </ul>
Secretary (Concurrently as a permanent member)	Head of Risk Management Work Unit or Substitute Officer
<b>Note:</b> 1) Other Directors are entitled to attend CPC meetings, but without voting rights. 2) According to the topics discussed.	

## 5. CREDIT COMMITTEE

Credit Committee (CC) was established to assist the Board of Directors in evaluating and/or providing credit decisions in accordance with the authority limits set by the Board of Directors, as stipulated in the BCA's articles of association and by taking into account business development and implementing the prudence principle.

### A. Main Functions of CC

- Provide direction and if necessary can conduct a more in-depth and comprehensive credit analysis.
- Provide decision or recommendation on the credit decision draft submitted by the referral/proposer related to:
  - Corporate and Commercial debtors.
  - Specific Industry.
  - Special requests from the Board of Directors.
- Discuss credit applications that are the decisions of the Board of Directors which require approval from the Board of Commissioners, and the minutes of meeting are attached when requesting approval from the Board of Commissioners (with exceptions for credit extension).
- Coordinate with the Asset and Liability Committee (ALCO) in terms of aspects of credit funding and adjusting corporate loan interest rates.

CC Level

In carrying out its duties, the CC is grouped under the following credit categories:

1. Corporate CC.
2. Commercial CC.

**B. Structure and Membership of CC**

Structure and Membership of Corporate CC and Commercial CC as follows :

Structure and Membership of Corporate CC

Position	Served by
Chairman (concurrently as a permanent member)	Credit and Legal Director
Permanent Member	<ul style="list-style-type: none"> <li>• President Director (PD)</li> <li>• Deputy President Director 1</li> <li>• Corporate Banking Director</li> <li>• EVP GARK</li> <li>• EVP GBKF<sup>(2)</sup></li> <li>• EVP DTR-DPI<sup>(2)</sup></li> <li>• Head of GBKF<sup>(2)</sup></li> <li>• Head of DPI<sup>(2)</sup></li> </ul>
Non-Permanent Member	<ul style="list-style-type: none"> <li>• Other directors having the authority to decide on credit</li> <li>• Compliance and Risk Management Director (DCR)<sup>(3)</sup></li> </ul>
Secretary (concurrently as a permanent member)	Head of GARK
<p><b>Notes:</b></p> <p>1) Decision making through meetings is done by a voting mechanism.</p> <p>2) According to the topics discussed.</p> <p>3) Has voting rights in terms of deciding credit settlement and matters relating to risk management.</p>	

Structure and Membership of Commercial CC

Position	Served by
Chairman <sup>2)</sup> (concurrently as a permanent member)	Head of GARK based on compliance with commercial credit exposure handled
Permanent Members	<ul style="list-style-type: none"> <li>• Commercial and SME Banking Director</li> <li>• Credit and Legal Director</li> <li>• EVP GARK</li> <li>• Head of Regional Office</li> </ul>
Non-Permanent Members	Compliance and Risk Management Director (DCR) <sup>3)</sup>
Secretary (concurrently as a permanent member)	Credit Adviser
<p><b>Notes:</b></p> <p>1) Decision making through meetings is done by a voting mechanism.</p> <p>2) The duties of chairman can be substitute among the Head of Group in accordance to the commercial credit exposure that they handled.</p> <p>3) Has voting rights in terms of deciding credit settlement and matters relating to risk management.</p>	

## 6. INFORMATION TECHNOLOGY STEERING COMMITTEE

The ITSC was established to ensure that the implementation of the information technology (IT) system is in line with the BCA's strategic plans.

### A. Main Functions of ITSC

- Review and recommend IT strategic plans to match with the BCA's business plans.
- Conduct the periodic evaluations of IT support to the BCA's business activities.
- Ensure the IT investments provide added value to BCA.

### B. Structure and Membership ITSC

Position	Served by
Chairman (concurrently as member)	Information Technology Director
Secretary (concurrently as member)	Head of Data Management and IT Management Office Group
Member	<ul style="list-style-type: none"> <li>• Deputy President Director 2</li> <li>• Compliance and Risk Management Director</li> <li>• Regional and Branch Network Director</li> <li>• Strategic Information Technology Group (GSIT)*):               <ul style="list-style-type: none"> <li>- Head of Data Management and IT Management Office Group</li> <li>- Head of IT Architecture and Service Quality Group</li> <li>- Head of Application Management Group</li> <li>- Head of IT Infrastructure and Operation Group</li> <li>- Head of Digital Innovation Solutions Group</li> </ul> </li> <li>• Head of Enterprise Security Work Unit</li> <li>• Head of Risk Management Work Unit</li> <li>• Head of Compliance Work Unit</li> <li>• Head of Operations-Services Strategy and Development Division</li> <li>• Head of Unit for Main IT Users**)</li> <li>• Head of Audit Internal Division</li> </ul>
<b>Notes:</b> *) GSIT only has 1 (one) voting rights **) Participation in a meeting depends on the topic of the meeting that is relevant to the work unit concerned.	

## 7. PERSONAL CASE ADVISORY COMMITTEE (PCAC)

PCAC was formed by and reports to the Board of Directors. The PCAC has a mission to provide recommendations to the Board of Directors regarding case resolution that meets the principles of justice and equality through the review of violations and/or crimes committed by employees.

### A. Main Functions of PCAC

- Examine cases of violations and/or crimes committed by employees that require a decision of the Board of Directors to follow up on the resolution.
- Provide considerations to the Board of Directors in determining the follow-up settlements to the cases of violations and/ or crimes, which include the imposition of sanctions, improvement of operational systems and procedures, as well as legal proceedings if necessary.
- Periodically review the settlement of violation and/or crime cases decided by the Head of The Main Branch Office and the Head of Regional Office.
- Provide advice and direction (if needed) to branch and regional offices in handling cases of violations and/or crimes.

### B. Structure and Membership of PCAC

Position	Served by
Chairman (concurrently as a member)	Head of Human Capital Management Division
Members	<ul style="list-style-type: none"> <li>• Head of Internal Audit Division</li> <li>• Head of Legal Group</li> <li>• Head of Operation-Services Strategy and Development Division</li> </ul>
Non-permanent members	Head of Network Management and Regional Development Division
Secretary	Head of Audit Sub-Division of Branch Offices and Regional Offices