



#### **Article 4**

##### **Disclosure of Information**

1. The Board of Commissioners must maintain all data and information related to the Company provided by the Board of Directors, in accordance with prevailing laws and regulations.
2. In fulfilling governance obligations, each member of the Board of Commissioners shall disclose:
  - a. Their share ownership in the Company and other companies, both domestic and foreign, including any changes thereto;
  - b. Financial relationships with other members of the Board of Commissioners, members of the Board of Directors, and/or controlling shareholders of the Company;
  - c. Family relationships up to the second degree with other members of the Board of Commissioners, members of the Board of Directors, and/or controlling shareholders of the Company; and
  - d. Other information that, according to the law, must be disclosed to the public, including submitting a State Official Wealth Report to the relevant Government Institution.
3. The information referred to in paragraph (2) points (a) and (b) shall be disclosed in the Governance Implementation Report.

#### **Article 5**

##### **Work Ethics, Corporate Culture, and Conflict of Interest**

1. In carrying out its duties and authority, the Board of Commissioners must act in good faith and prioritize the interests of the Company above personal interests, while implementing the Company's core values, culture, and behavior.
2. The Board of Commissioners must apply the principles of good corporate governance (GCG), taking into account the principles of prudential banking, professional codes of ethics and conduct, national and international banking conventions, and compliance with laws and regulations in the banking sector.
3. The Board of Commissioners must avoid any conflicts of interest in performing their duties of management and supervision of the Company. However, when a decision must still be made, the Board of Commissioners must prioritize the economic interests of the Company and avoid causing any losses or potential reduction in the Company's profits.
4. In the event of a conflict of interest, the members of the Board of Commissioners must disclose the conflict of interest in any decision where such a conflict exists.
5. The disclosure of the conflict of interest as referred to in paragraph (4) must be recorded in the meeting minutes, at a minimum including the name of the party with the conflict of interest, the main issue of the conflict, and the rationale for the decision made.
6. In addition to disclosing the conflict of interest as referred to in paragraph (4), members of the Board of Commissioners are prohibited from taking actions that could potentially harm the Company or reduce its profits.
7. Implementation of the code of conduct is carried out through the creation of an Integrity Pact and an Annual Disclosure, which aim to identify, mitigate, and manage any violations of the code of conduct, including potential conflicts of interest that may arise within the Company as a result of the Company's business activities, with the following explanations:

- a. Identification is the process of recognizing, analyzing, assessing, and determining potential risks of code of conduct violations in every activity/action that may cause financial or non-financial harm to the Company.
  - b. Reducing is the process of controlling the risk of code of conduct violations with the aim of minimizing the level of violations.
  - c. Management is the process of handling potential violations accurately and effectively in order to control the resulting impact, minimize losses, and prevent recurrence of the violations.
8. Members of the Board of Commissioners are prohibited from:
    - a. Utilizing the Company for personal interests, those of family members, and/or other parties that may harm or reduce the Company's profits;
    - b. Taking and/or receiving personal benefits from the Company other than remuneration and other facilities determined by the General Meeting of Shareholders (GMS);
    - c. Being involved in decision-making related to banking operational activities and/or decisions that have the potential for conflicts of interest and may cause losses to the Company;
    - d. Holding concurrent positions other than those permitted under the prevailing laws and regulations; and
    - e. The majority of the members of the Board of Commissioners are prohibited from having family relationships up to the second degree with fellow members of the Board of Commissioners and/or members of the Board of Directors
  9. Members of the Board of Commissioners must refuse and/or are prohibited from accepting any order or request from the Company's shareholders, affiliated parties, and/or other parties to :
    - a. Engage in actions related to the Company's business activities and/or other activities that are not in accordance with the implementation of Good Corporate Governance within the Company;
    - b. Commit criminal acts and/or actions that are suspected to constitute criminal offenses; and/or
    - c. Engage in actions and matters that may harm, have the potential to harm, and/or reduce the Company's profits.
  10. Members of the Board of Commissioners are required to disclose remuneration and other facilities as referred to in paragraph (6) point b in accordance with the OJK Regulation concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks.

### **CHAPTER III**

## **GOVERNANCE OF SUPPORTING ORGANS OF THE BOARD OF COMMISSIONERS**

### **Article 6**

#### **Board Of Commissioners Committees**

1. The Board of Commissioners shall establish an Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee, Integrated Governance Committee, and other committees as required by prevailing laws and regulations or as deemed necessary to support the supervisory duties of the Board of Commissioners.
2. The committees established by the Board of Commissioners shall be responsible to the Board of Commissioners.